

LAW

ADJUSTMENTS

COLLECTIONS

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LOUISVILLE, KENTUCKY

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KENTUCKY

TOWN AND COUNTY. County Seats.	NAME OF BANK Mem. Am. Bks. Assn. \$ Mem. State Bks. Assn. \$ Est.	PRESIDENT.	VICE-PRESIDENT.	CASSIER.	ASST. CASSIER.	PAID-UP CAPITAL.	RESERVE AND PROFITS.	DEPOSITS.	RESOURCES. State & Fed. Deposits, Loans, Real Estate.	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.		
Adairville Logan F 8 Pop. 1000	First National Bank 73-853 \$207 Peoples Bank 73-857 \$188	H. E. Orndorff W. K. Smith	G. A. Smith B. G. Orndorff	L. S. Evans M. L. Fugate	R. L. Williams R. Huddleston	\$ 25,000 25,000	\$ 4,560 8,750	\$ 130,050 130,000	\$ 104,950 125,000	3d N., St. L.; Union N., Lou. Chase N., N. Y.; N. Bk. Com., Lou.; 4th & 1st N. and Am. N., Nash.	8.	
Albany Clinton F 11 Pop. 579	Bank of Albany 73-370 \$94 Citizens Bank 73-371 \$207	W. L. Perkins I. L. Warriner	J. B. Duval J. G. Russell	J. W. Catron W. A. Dicken	E. Huddleston T. H. Dyer	25,000 15,000	7,000 9,200	90,000 156,000	90,000 131,400	N. Bk. Com., Lou.; Fifth-Third N., Cin. N. Bk. of Ky., Lou.; Fifth-Third N., Cin.		
Alexandria Campbell B 13 Pop. 553	Bank of Alexandria 73-424 \$208	T. W. Byrd	John Todd	Andrew Thurner	A. M. Thurner	15,000	20,700	260,000	240,000	Fifth-Third N., Cin.; Ger. N., Newport, Ky.		
Allensville Todd F 8 Pop. 486	Bank of Allensville 73-390 \$190	J. B. Small	J. M. Riley	Thomas Pepper	Karl Russell	20,000	25,000	160,000	140,000	Imp. & Tra. N., N. Y.; Lou. N. Bkg. Co. and N. Bk. Com., Lou.; Am. N., Nash.		
Arlington Carlisle F 4 Pop. 555	Bank of Arlington 73-425 \$201	J. H. Payne	H. L. Mosby	J. C. Neville	T. E. Stanley	24,000	11,610	54,540	73,350	N. Park N., Y.; Cent. N., St. L.		
Ashtland Boyd C 16 Pop. 9492	ASHLAND DAY AND NIGHT BANK 73-83 \$18	J. W. WOODS Patronize the N Unsurpassed C We Get Res	J. F. STEWART cw, Aggressive Ba Collection Service. units.	O. M. ELAM nk Give us a trial.		15,000				Citiz. N., Cin.		
" " "	Ashland National Bank 73-79 \$256	John Russell	O. W. Means	W. C. Richardson		105,000	117,480	712,610	509,000	Mech. & Metals N., N. Y.; 1st N., Cin.	4.	
" " "	Merchants Bk. & Tr. Co. 73-81 \$206	John F. Hager	R. H. Vansant	Charles Russell	J. M. Hopkins	125,000	85,000	700,000	607,000	Han. N., N. Y.; 1st N., Cin.		
" " "	SECOND NATIONAL BANK 73-80 \$288	CHAS. KITCHEN Proper fee shou and also each PROMPT SER	J. H. KITCHEN Id accompany ea request for spec VICE OUR SPE	L. N. DAVIS ch Collection for request credit report. CIALTY.	GEO. BALLARD presentation,	100,000	36,000	622,000	551,870	Han. N., N. Y.; Fifth-Third N. and 1st N., Cin.	4.	
Auburn Logan F 8 Pop. 631	Bank of Auburn 73-856 \$205 G. W. Davidson & Co. 73-367 \$206	W. Walters G. W. Davidson	G. W. Pottinger T. J. Woodward	H. P. McCormick A. McCarty	F. S. Wilson W. H. McKenzie	20,000 25,000	8,870 11,460	104,280 103,570	82,220 81,230	Mech. & Metals N., N. Y.; Citiz. N., Lou. Bk. of Am., N. Y.; Am. Southern N., Citiz. N., and Union N., Lou.		
Augusta Bracken B 14 Pop. 1787	Augusta German Bank 73-222 \$291 Farmers National Bank 73-221 \$291	T. S. Bradford F. A. Neider	W. E. Barkley G. T. Reynolds	F. M. Fulkerson B. Harbeson	A. Robbins W. A. Field	25,000 50,000	13,000 63,640	160,600 517,200	130,000 427,150	60,000 200,540	Mech. & Metals N., N. Y.; 1st N., Cin. N. Bk. Com., N. Y.; 1st and Fifth-Third N., Cin.	4.
Bagdad Shelby C 11 Pop. 184	Peoples Bank 73-426 \$88	B. D. Estes	B. F. Barkley G. W. Sacrey	J. C. Bayne	L. V. Samples	30,000	8,270	87,690	106,600	15,850	Lou. N. Bkg. Co., Lou.; Fifth-Third N., Cin.; Far. Dep., Frankfort; Citiz., Shelbyville, Ky.	
Barbourville Knox F 14 Pop. 1633	FIRST NATIONAL BANK 73-228 \$202	J. M. ROBSON Special Attenti 15c must be sen HONOR ROLL	F. R. BARNER on given Bill of La t with each Sight BANK; STOCKH	R. W. COLE ding Drafts, Cash Draft for present OLDERS NET W	G. F. TINSLEY and Time Items. ation and 25c for ORTH OVER \$1,	25,000	38,840	363,110	280,260	135,400	Han. N., N. Y.; Citiz. N., N. Bk. of Ky., and Am. Southern N., Lou.	4.
" " "	National Bank of John A. Black 73-229 \$204	John A. Black	W. R. Lay, Acting. Jas. S. Miller	H. B. Clark		30,000	35,000	330,000	200,000	150,000	Chase N. and N. City, N. Y.; Lou. N. Bkg. Co., Lou.; 1st N. and Fifth-Third N., Cin.	4.
Bardstown Nelson D 11 Pop. 2126	FARMERS BANK & TRUST COMPANY 73-206 \$207	J. W. SHAUNTY Special Attenti 15c must be sen and 25c with	B. S. WOOD B. P. GIBBS JR. on given Bill of La t with each Sight each request for	ROBERT N. COOK ding Drafts, Cash Draft for present report or rating.	J. B. WELLER and Time Items. ation,	50,000	14,440	218,170	221,040	55,750	Han. N., N. Y.	
" " "	Peoples Bank 73-205 \$297	J. S. Kelley	J. L. Druzen	H. B. Cox	George Barkhurst	50,000	27,500	227,510	279,050	49,010	Imp. & Tra. N., N. Y.; Ger. N., Cin.; Union N., and N. Bk. of Ky., Lou.	
" " "	Wilson & Muir 73-204 \$260	William Wilson	N. W. Muir, Mgr.	J. W. Muir	H. L. Muir	100,000	7,500	154,000	210,000	47,000	Han. N., N. Y.; Am. Southern N., Lou.	
Bardwell Carlisle F 4 Pop. 1087	Bardwell Deposit Bank 73-301 \$294 First National Bank 73-303 \$206	J. E. Kane R. M. J. Haworth	M. J. Shelbourne H. T. Crouch	J. O. Glenn E. P. Fisher	Oscar Bodkin L. R. Bugg	20,000 25,000	20,000 10,000	100,000 102,000	92,500 96,000	27,000 35,000	Cent. N., St. L.; N. Bk. Com., Lou. N. Bk. of Ky., Lou.; N. Bk. Com., St. L.	x 2.
Barlow Ballard B 3 Pop. 532	Bank of Barlow 73-428 \$202	O. J. Barlow	E. H. Boswell J. W. Vickers	W. H. Terrell	O. M. Parsons	20,000	6,980	63,630	55,040	30,730	N. Stock Yds., N. N. Stock Yds., Ill.; Citiz. N., Lou.; Cairo N., Cairo, Ill.	

KENTUCKY Map opposite page 439

For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

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KENTUCKY—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST. CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSIT	LOANS & DIS- COUNTS	CASH & RE- CEIVABLES, DUES FROM BANKS	
•Beattyville.....Lee D 14	Lee County Deposit Bank...\$100 73-428	J. C. Richardson	A. B. Hoskins	R. C. Porter		\$ 15,000	\$ 3,500	\$ 25,000	\$ 31,190	\$ 3,000	1st N., Cin.
".....Pop. 1360	Peoples Exchange Bank...\$112 73-658	T. C. Johnson	J. H. Evans	Logan Thomas	C. Beach	15,000	5,390	72,000	64,000	27,000	Fifth-Third N., Cin.
Beaver Dam.....Ohio E 8	Beaver Dam Dep. Bank...\$190 73-430	I. P. Barnard		John H. Barnes		25,000	33,930	259,600	246,440	72,780	Imp. & Tra. N., N. Y.; N. Bk. of Ky., Lou.
•Bedford.....Trimble B 11	Bedford Loan & Dep. Bk. \$391 73-431	D. H. Peak	F. S. Wright	D. L. Bell	Louise B. Logan	20,000	12,000	140,000	164,600	15,800	Chatham & Phenix N., N. Y.; N. Bk. Com. and Lou. N. Bkg. Co., Lou.; Fifth-Third N., Cin.
Beech Grove.....McLean D 7	McLean Co. Bank...\$1900 73-432	G. E. Cline	C. A. Boston	J. T. Coffman		15,000	6,000	63,000	66,000	15,000	N. Bk. Com., Lou.; Old State N., Evansville, Ind.
Bellevue.....Boone B 12	Citizens Deposit Bank...\$108 73-433	Henry Clore	R. O. Ryle	C. E. McNeely		15,000	4,000	44,400	45,430	17,980	Fifth-Third N., Cin.
Bellevue.....Campbell A 13	Campbell County Bank...\$103 73-434	O. F. Barrett	J. W. Ellis	A. J. Flohr	G. W. Meyer	25,000	20,000	390,000	361,000	56,000	N. Bk. Com., N. Y.; Fifth-Third N., Cin.
•Benton.....Marshall F 5	Bank of Benton...\$190 73-332	J. D. Peterson	E. G. Thomas	Solon L. Palmer	Clemmie Palmer	30,000	19,430	222,690	150,760	114,120	Han. N., N. Y.; N. Bk. Com., Lou.; Fifth-Third N., Cin.; Citiz. Sav., Paducah.
".....Pop. 1000	Bank of Marshall County 73-333	J. L. Price	Tullus Black	C. B. Cox	Fannie Rutter	20,000	8,000	90,000	81,000	27,500	N. City, N. Y.; City N., Paducah.
Berea.....Madison D 13	Berea Bank & Tr. Co. \$10 73-238	A. Isaacs	J. W. Stephens	J. F. Dean		25,000	8,000	100,450	102,990	12,480	N. Park, N. Y.; 1st N., Cin.
".....Pop. 1510	Berea National Bank...\$06 73-239	J. W. Welch	J. W. Fowler	J. L. Gay	Amy Todd	25,000	34,000	150,000	165,000	44,000	N. Bk. Com., N. Y.; 1st N., Cin.
Berry.....Harrison C 13	Berry Deposit Bank...\$198 73-404	James T. Cannon	W. W. Huffman	A. H. Stone	W. W. Elmore	20,000	20,000	112,500	134,000	18,500	Fifth-Third N., Cin.
".....Pop. 339	Farmers Deposit Bank...\$106 73-405	J. E. Renaker	R. H. Long	Milton Caldwell		15,000	10,500	110,800	120,910	14,400	1st N., Cin.
Bethel.....Bath C 14	Bethel Bank...\$110 73-435	W. H. Pieratt	Jacob Boyd	J. P. Ballinger	Mrs. J. P. Ballinger	15,000	2,850	40,000	44,000	12,000	Fifth-Third N., Cin.
Big Clifty.....Grayson E 9	Big Clifty Banking Co. \$107 73-436	S. H. Armes	J. R. Hatfield	W. H. Morrison	J. O. Pickerill	15,000	6,400	60,000	65,000	15,000	Citiz. N., Lou.; Leitchfield Dep., Leitchfield, Ky.
Birdsville.....Livingston E 5	Farmers Bank...\$103 73-437	J. E. Massey	G. N. McGrew	L. L. Wilson		15,000	7,900	23,570	33,950	10,060	Paducah Bkg. Co., Paducah, Ky.; 1st N., Lou.
Birmingham.....Marshall F 5	Bank of Birmingham...\$104 73-438	C. E. Smith	H. E. Worten	M. R. Cox	Mrs. M. R. Cox	15,000	5,170	48,800	34,890	32,790	N. Bk. Com., St. L.; Paducah Bkg. Co., Paducah, Ky.
Blackford.....Webster E 6	Blackford Bank...\$104 73-439	Worth Anderson	J. L. Chondler	A. B. Vaughn	Ralph Little	15,000	3,500	47,260	48,000	1,800	Old State N., Evansville, Ind.
Blaine.....Lawrence C 16	Bank of Blaine...\$103 73-440	R. T. Berry	H. H. Gambill	C. F. Osborn		15,000	3,500	65,000	32,000	13,000	Fifth-Third N., Cin.
Bloomfield.....Nelson D 11	Citizens Bank...\$190 73-403	F. B. Offutt	J. D. Merrifield	B. H. Foster	D. L. Huston	30,600	13,500	75,000	103,290	15,840	Han. N., N. Y., Lou. N. Bkg. Co. and Citiz. N., Lou.
".....Pop. 800	Muir, Wilson & Muir...\$82 73-402	N. W. Muir		N. J. Muir		25,000	5,000	103,200	104,280	28,120	Han. N., N. Y.; Union N., Lou.
•Booneville.....Owsley E 14	Owsley Co. Dep. Bank...\$104 73-441	M. C. Hughes	G. M. Hogg	Chas. Eversole	Charles Bruce	25,000	6,400	75,000	85,000	11,600	Am. Southern N., Lou.; Phoenix & 3d N., Lex- ington, Ky.
Boston.....Nelson D 10	Boston Banking Co. \$102 73-442	B. S. Harned	J. J. Botto	H. E. Roby		15,000	1,780	39,670	33,370	18,520	Am. Southern N., Lou.
•Bowling Green.....Warren F 9	•AMERICAN NATIONAL BANK 73-74	J. W. Potter	W. L. McNeal M. O. Hughes H. Clay Haynes	G. D. Sledge	B. P. Estbank	125,000	70,000	630,000	635,000	170,000	Han. N., N. Y.; N. Bk. Com. and Am. Southern N., Lou. X 8.
".....Pop. 9597	Bowling Green Trust Co. \$11 73-77	Robert Rodes	M. B. Nahm	Wm. D. McElroy, Sec. and Tr.		60,000	9,700	47,000	99,000	17,590	Citiz. N., Bowling Green.
".....Pop. 1100	•CITIZENS NATIONAL BANK 73-78	Robert Rodes	R. W. Covington J. M. Ramsey	T. H. Beard	M. J. Hanley R. G. Cooksey	120,000	50,560	636,520	616,200	150,700	N. Park, N. Y.; N. Bk. of Ky. and Citiz. N., Lou.; 3d N., St. L. 8.
".....Pop. 1100	Potter-Matlock Trust Co. \$100 73-75	J. W. Potter	E. Hardcastle	Julian W. Potter, Sec. and Tr.		50,000	16,000	187,500	250,000	15,000	Am. N., Bowling Green.
".....Pop. 1100	Bowling Green Clearing House (Members indicated by a *) Rolling Fork Bank...\$101 73-443	Robert Rodes	J. W. Ford J. Whit Potter	G. D. Sledge, Sec. and Tr.							
Bradfordville.....Marion E 11	Farmers Dep. Bank...\$197 73-444	H. C. Woodson	E. S. Hughes	R. L. Fontaine	Guy A. Hardin	22,500	14,400	187,000	181,000	43,000	N. Bk. of Ky. and N. Bk. Com., Lou.
•Brandenburg.....Meade D 9	Citizens Bank...\$105 73-446	R. H. Hamm	W. E. Gravelly Jno. Robins	A. M. Hiatt		15,000	1,000	51,200	45,000	18,000	Am. Southern N., Lou.
Brodhead.....Rockcastle E 13											

KENTUCKY—Continued

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July, 1916

KENTUCKY BANKS—Brooksville to Carrollton

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TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. *State *Mem. State Bks. Assn. *Priv. Ext.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	PAID-UP CAPITAL.	LIABILITIES. SURPLUS AND PROFITS.	DEPOS- ITS.	RESOURCES. *Assets & Liab. *Assets & Liab. *Assets & Liab.	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. *Mem. Fed. Reserve Collect. System.
*Brooksville, Bracken B 13 Pop. 492	Farmers Equity Bank... *29'07 73-383	Jeff Teegarden	C. N. McCarty	W. H. Stevenson	J. W. Byrne	\$ 25,000	\$ 11,100	\$ 122,500	\$ 130,140 \$ 21,280	Han. N., N. Y.; Fifth-Third N., Cin.
" " "	FIRST NATIONAL BANK ... *2'07 73-382	W. P. Haley	H. L. Corlis	Geo. B. Poage		25,000	30,000	300,000	269,450 91,020	N. Park. N. Y.; Am. Southern N., Lou.; Fifth- Third and 1st N., Cin. x 4.
*Brownsville, Edmonson E 9 Pop. 318	Brownsville Deposit Bank... *29'85 73-447	T. J. Woosley	W. A. Pardue	Gillis Vincent	L. F. Alexander	15,000	8,000	42,000	52,490 5,340	Fifth-Third N., Cin.
*Bryantsville, Garrard D 12 Pop. 85	Bank of Bryantsville... *29'04 73-448	O. O. Becker	B. P. Swope	J. O. Williams		15,000	2,500	45,000	45,000 10,000	Fifth-Third N., Cin.
*Buechel, Jefferson C 10 Pop. 50	Bank of Buechel... *29'08 73-449	J. H. Alderson	N. Marser, Jr.	J. G. Hikes		15,000	5,480	87,080	88,140 11,450	Am. Southern N., Lou.
*Buffalo, LaRue E 10 Pop. 298	Buffalo Savings Bank... *29'01 73-450	E. S. Ferrill	J. C. Jones	J. E. B. William	W. L. Ferrill	15,000	5,000	85,000	65,000 86,000	N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.
*Burgin, Mercer D 12 Pop. 669	Citizens Bank... *29'06 73-451	J. W. Denny	K. A. Perkins	Geo. C. Hall		26,000	7,760	111,160	111,250 30,280	Fifth-Third N., Cin.; Union N., Lou.
*Burkesville, Cumberland Pop. 817 F 11	Bank of Cumberland... *29'89 73-452	O. W. Alexander	R. Young	J. T. McGee	S. M. Young	20,000	24,680	155,610	147,210 52,490	Han. N., N. Y.; Citiz. N., Lou.
*Burlington, Boone A 12 Pop. 172	Boone Co. Dep. Bank... *29'36 73-422	N. E. Riddell	W. A. Gaines	J. C. Revill	Wallace Rice	30,000	51,800	156,510	205,380 35,010	Bk. of Am., N. Y.; 4th N., Cin.
" " "	Peoples Deposit Bank... *29'06 73-423	W. L. B. Rouse	E. C. Riley	A. B. Renaker	Miss N. H. Martin	20,000	20,000	190,000	190,640 25,000	Fifth-Third N., Cin.
*Burnside, Pulaski E 13 Pop. 1117	First National Bank... *29'07 73-453	A. B. Massey	N. I. Taylor	F. E. Bradshaw	C. L. Hurt	25,000	8,000	80,000	85,000 30,000	N. Park. N. Y.; Am. Southern N., Lou. 4.
*Butler, Pendleton B 13 Pop. 426	Butler Deposit Bank... *29'92 73-454	J. C. Kidwell	B. Fryer	B. K. Wigginton		24,000	12,000	300,000	244,000 98,000	Fifth-Third N., Cin.
*Cadiz, Trigg F 6 Pop. 1005	Cadiz Bank... *29'01 73-315	E. E. Wash	R. J. Grigsby	J. W. McKinney	J. R. Vinson	20,000	20,000	65,000	75,000 22,000	Han. N., N. Y.; Lou. N. Bkg. Co., Lou.
" " "	Trigg County Far. Bank... *29'90 73-312	W. C. White	F. G. Terry	J. S. Crenshaw	J. L. Street	20,000	43,700	165,000	149,820 76,000	Han. N., N. Y.; N. Bk. Com., Lou.; 4th N., Nash.
*Calhoun, McLean D 7 Pop. 742	Bank of Calhoun... *29'86 73-340	W. B. Noe		A. L. Moseley		22,000	8,000	140,000	135,000 28,000	N. Bk. Com., Lou.; Old State N., Evansville, Ind.
" " "	Citizens Deposit Bank... *29'03 73-341	J. H. Miller	T. H. Ballantine	Walter Scott	S. C. Coots	15,000	12,000	150,000	120,000 62,250	N. Bk. of Ky., Lou.; City N., Evansville, Ind.
*Calvert City, Marshall F 5 Pop. 124	Calvert Bank... *29'08 73-455	J. W. Halstead	R. M. Jones	R. L. Holland	Miss Ella Pinner	15,000	5,500	30,000	35,000 10,000	4th & 1st N., Nash.; 1st N., Paducah.
*Campbellsburg, Henry C 11 Pop. 269	United Loan & Dep. Bk... *29'88 73-456	Z. H. La Master	Forest Adcock	S. O. Boulware	H. R. Orem	25,200	29,000	250,000	290,000 20,000	N. Bk. Com., Lou.; Fifth-Third N., Cin.
*Campbellsburg, Taylor C 11 Pop. 1206	Bank of Campbellsburg... *29'87 73-279	G. W. Redman		H. R. Turner	J. N. Turner	50,000	13,660	176,170	196,050 44,390	N. Bk. Com., N. Y.; Lou. N. Bkg. Co. and Union N., Lou.
" " "	Farmers Deposit Bank... *29'02 73-280	D. J. L. Atkinson	G. O. Flora	J. R. Davis	M. W. Tucker	15,000	9,360	84,790	71,260 38,230	Han. N., N. Y.; Citiz. N., Lou.
" " "	Taylor National Bank... *29'02 73-281	D. W. Gowdy	W. T. Chandler	G. H. Gowdy	G. L. Gowdy	25,000	11,940	105,910	111,900 28,750	Union N. and Citiz. N., Lou. x 8.
*Campton, Wolfe D 15 Pop. 326	Farmers & Traders Bk... *29'02 73-457	G. W. Halsey	B. D. Rose	James Drake	Rush Evans	20,000	6,000	90,000	92,000 18,000	Fifth-Third N., Cin.
*Caneyville, Grayson E 9 Pop. 430	Bank of Caneyville... *29'97 73-458	T. M. Bond	E. Butler	R. B. Porter	O. W. Likins	15,000	10,360	165,240	153,760 36,080	Am. Southern N., Lou.
*Canmer, Hart E 10 Pop. 300	Canmer Deposit Bank... *29'02 73-459	L. B. Waggener	E. A. Thompson	G. A. Blakey	Emma Weller	15,000	6,000	60,000	66,000 9,500	Am. Southern N., Lou.; 4th & 1st N., Nash.
*Cannel City, Morgan D 15 Pop. 200	Morgan County Nat. Bk... *29'04 73-460	M. L. Conley	J. C. Stamper	Custer Jones	Edna Lykins	25,000	38,000	120,000	125,000 40,000	Seab. N., N. Y.; Fifth-Third N., Cin. 4.
*Carlisle, Nicholas C 13 Pop. 1500	Deposit Bank... *29'66 73-265	W. B. Ratliff	M. V. Bostain	John N. Ross	H. M. Potts	75,000	10,000	350,000	320,000 80,000	Chase N., N. Y.; Fifth-Third N., Cin.
" " "	Farmers Bank... *29'82 73-266	J. T. Clay	C. C. Cole	Harry Kennedy		41,600	8,400	145,500	157,000 48,000	Chase N., N. Y.; 1st N., Cin.
" " "	First National Bank... *29'01 73-267	J. W. Berry	H. S. Letton	T. H. Pickrell		25,000	10,000	150,000	140,000 42,000	1st N., Cin.; N. Bk. of Ky., Lou. 4.
*Carrollton, Carroll B 11 Pop. 4000	CARROLLTON NATIONAL BK. ... *29'83 73-220	G. B. Winslow	O. W. Geier	J. G. Goslee	L. S. Ringo	60,000	33,000	435,000	455,000 46,000	Citiz. N. and Union N., Lou. x 8.
" " "	First National Bank... *29'81 73-219	J. A. Donaldson	J. E. Grobmyer	T. B. Forbes	Ernest Lewellyn	100,000	57,000	610,000	625,000 131,000	N. Bk. Com., N. Y.; 1st N., Cin.; Union N., Lou. x 8.

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KENTUCKY—Continued

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TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, BILLS, Etc.	CASH & RE- CEIPTS, DUES FROM BANKS	
Carrville, Livingston E 5 Pop. 298	Citizens Bank.....\$3'02 73-461	A. Likens.....	C. M. King.....	H. L. Davis.....	N. M. Smock.....	\$ 15,000	\$ 9,500	\$ 82,600	\$ 68,000	\$ 70,000	Lou. N. Bkg. Co., Lou.
Casey Creek, Adair E 11 Pop. 125	Farmers Bank.....\$3'07 73-462	McC. Goode.....	F. C. Land.....	J. C. Nichols.....	-----	15,000	2,700	20,000	25,220	6,000	Fifth-Third N., Cin.
Catlettsburg, Boyd C 16 Pop. 4500	Catlettsburg National Bank.....\$2'82 73-157	G. H. Hampton.....	John Russell.....	A. E. Silcott.....	-----	100,000	54,810	313,890	346,740	73,510	Han. N., N. Y.; 1st N. and Fifth-Third N., Cin.
" " " "	KENTUCKY NAT'L BANK\$1'90 73-158	(S. W. GUNNELL... Special attention Send 15c with e 25c for each Spe	CHARLES RUSSELL... n given Bill of La ach Sight Draft f cial Credit Repor	ERNEST MEEK... ding Drafts, Cash or presentation a nd	and Time Items. nd	75,000	35,580	379,930	475,230	107,280	Han. N., N. Y.
Cave City, Barren F 10 Pop. 645	H. Y. Davis National Bank.....\$1'88 73-862	S. B. Davis.....	-----	E. C. Davis.....	-----	80,000	9,460	182,740	185,490	66,720	N. City, N. Y.; Am. Southern N., Lou.
" " " "	Peoples Bank.....\$3'97 73-863	S. D. Caldwell.....	L. L. Wells.....	R. F. Smith.....	-----	15,000	12,000	150,000	120,000	57,000	Bk. of America, N. Y.; N. Bk. of Ky., Lou.
Cecilia, Hardin D 9 Pop. 700	Cecilian Bank.....\$3'03 73-468	J. R. Coyle.....	C. Z. Aud.....	G. M. Vertrees.....	-----	15,000	9,000	103,000	95,000	30,000	4th & 1st N. and Am. N., Nash.
Centertown, Ohio E 8 Pop. 400	Farmers Bank.....\$3'11 73-647	W. H. Bean.....	J. N. Nall.....	Alvin Rowe.....	-----	15,000	4,810	42,190	37,830	21,820	N. Bk. of Ky., Lou.
Central City, Muhlb'g E 7 Pop. 4000	FIRST NATIONAL BANK\$2'06 73-193	W. R. McDowell.....	P. K. Salsburg.....	B. F. Green.....	K. B. Moulden.....	25,000	8,030	245,550	190,920	40,000	Han. N., N. Y.; Am. Southern N., Lou.
" " " "	Gish Banking Co.....\$3'06 73-194	S. J. Gish.....	E. M. Gish.....	D. B. Lam, Jr.....	-----	15,000	3,800	45,000	35,000	22,000	Am. Southern N., N. Bk. Com., and N. Bk. of Ky., Lou.
Cerulean, Trigg F 6 Pop. 272	Bank of Cerulean.....\$3'08 73-464	J. G. White.....	W. R. Turner.....	W. T. Stringer.....	-----	15,000	2,500	40,000	40,000	37,000	Union N., Lou.; City Bk. & Tr. Co., Hopkinsville, Ky.
Chaplin, Nelson D 11 Pop. 170	Farmers Bank.....\$3'02 73-465	S. S. Bishop.....	P. A. Shely.....	E. S. Burge.....	Bertha Bush M. Rowland E. R. Keller	15,000	1,880	38,850	30,640	11,250	Fifth-Third N., Cin.; Union N., Lou.
Clarkson, Grayson D 9 Pop. 876	Bank of Clarkson.....\$3'04 73-466	L. S. Higdon.....	W. O. Keller.....	Thomas Terry.....	-----	15,000	13,000	126,000	117,000	27,500	Union N., Lou.
Clay, Webster E 6 Pop. 1098	Farmers National Bank.....\$1'07 73-298	J. B. Mitchell.....	O. J. Hammock.....	C. E. Hearin.....	Mrs. C. E. Hearin.....	25,000	6,400	144,100	92,000	78,000	N. Bk., Evansville, Ind.; Citiz. N., Lou.
" " " "	Webster County Bank.....\$3'01 73-297	G. W. White.....	G. W. Blackwell.....	Leamon Vaughn.....	J. B. Blackwell.....	20,000	4,320	77,180	76,880	10,340	Han. N., N. Y.; Am. Southern N., Lou.; Fifth-Third N., Cin.; Old State N., Evansville, Ind.
Clay City, Powell D 13 Pop. 581	Clay City National Bank.....\$2'89 73-467	James B. Hall.....	A. T. Whitt.....	A. T. Whitt.....	-----	25,000	13,650	100,000	113,600	24,200	Han. N., N. Y.; 1st N., Cin.
Clinton, Hickman F 4 Pop. 2000	Clinton Bank.....\$3'87 73-245	W. W. Richmond.....	T. L. Atwood.....	J. D. Williams.....	R. A. Jewell.....	20,000	20,000	120,000	100,000	35,000	Han. N., N. Y.; Union N., Lou.
" " " "	First National Bank.....\$2'08 73-246	W. D. Ward.....	Thos. Emerson.....	C. V. Heaslet.....	W. H. Van Hook F. W. Brock	50,000	27,500	160,000	172,000	65,500	N. Park, N. Y.; N. Bk. Com., Lou.
Clintonville, Bourbon O 13 Pop. 250	Farmers Bank.....\$3'03 73-468	W. F. Heathman.....	W. W. Haley.....	Geo. Dawson.....	-----	15,000	5,000	37,000	42,000	11,470	Fifth-Third N., Cin.
Cloverport, Breck'ge D 8 Pop. 1800	Breckinridge Bank.....\$3'72 73-249	A. B. Skillman.....	F. W. Fraize.....	Paul Lewis.....	O. T. Skillman.....	30,000	6,110	255,630	240,100	74,320	Imp. & Tra. N., N. Y.; Union N., Am. Southern N., N. Bk. of Ky., and N. Bk. Com., Lou.
Cold Spring, Campbell B 13 Pop. 325	Citizens Bank.....\$3'12 73-649	G. W. Ragan.....	D. F. North.....	Timothy Daly.....	-----	20,000	-----	37,000	36,000	15,500	Fifth-Third N., Cin.
Columbia, Adair E 11 Pop. 1022	Bank of Columbia.....\$3'06 73-300	W. W. Jones.....	R. F. Paull James Garnett H. N. Miller	Jno. W. Flowers.....	J. S. Knifley.....	30,000	87,000	165,140	186,060	45,670	Bk. of Am., N. Y.; Am. Southern N., Lou.
" " " "	First National Bank.....\$3'08 73-810	Braxton Massie.....	-----	E. H. Hughes.....	Bruce Montgomery.....	25,000	26,500	143,140	131,350	59,130	N. Bk. Com., N. Y.; Union N., Lou.
Columbus, Hickman F 4 Pop. 970	Bank of Columbus.....\$2'90 73-320	Hugh McPheeters.....	J. S. Davis.....	J. L. Sanders.....	-----	15,000	6,080	82,930	40,320	62,600	Chase N., N. Y.; 1st Bk. & Tr. Co., Cairo, Ill.
Corbin, Whitley F 13 Pop. 2589	FIRST NATIONAL BANK\$3'05 73-187	H. J. Harris.....	J. T. Blair.....	D. B. Calvert.....	J. Downing.....	25,000	15,000	200,000	142,200	60,000	Fifth-Third N., Cin.; Union N., Lou.
" " " "	Whitley National Bank.....\$3'10 73-188	A. B. Johnson.....	J. F. Wilder.....	John W. Hart.....	O. H. Langan.....	25,000	2,000	50,000	-----	-----	Fifth-Third N., Cin.; Am. Southern N., Lou.
Corinth, Grant C 12 Pop. 252	Corinth Deposit Bank.....\$3'92 73-416	J. W. Lancaster.....	W. N. Morgan.....	Hallie Lancaster.....	Irene H. Nelson.....	25,000	13,450	29,000	63,080	7,760	Fifth-Third N., Cin.; Union N., Lou.
" " " "	Farmers Bank.....\$3'08 73-417	Wm. Jones.....	W. G. Dorman.....	F. B. Craig.....	M. H. Craig.....	15,000	4,000	70,000	70,000	19,000	Fifth-Third N., Cin.; Union N., Lou.
Cornishville, Mercer D 12 Pop. 300	Union Bank.....\$3'02 73-469	J. E. Sims.....	N. B. Royalty.....	Arthur Smith.....	-----	15,000	2,680	47,000	53,000	8,500	Fifth-Third N., Cin.

KENTUCKY—Continued

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July, 1916

KENTUCKY BANKS—Corydon to Dixon

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TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Hk. Assn. \$5000. State Hk. Assn. \$1000. Est.	PRESIDENT.	CASHIER.	ASST. CASHIER.	PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	RECEIPTS FOR MONTH	RECEIPTS FOR YEAR	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. x Mem. Fed. Reserve Collect. System.
Corydon.....Henderson D 6 Pop. 1200	Corydon Deposit Bank.....\$25 04	B. M. Powell.....	J. T. Hancock.....	Lucille Anderson.....	\$ 25,000	\$ 8,000	\$ 75,000	\$ 83,500	\$ 22,850	Cont. & Com'l N. Y.; Am. Southern N., Lou.
Covington.....Kenton H 12 Pop. 56,896	Central Sav. Bk. & Tr. Co.....\$1 04 73-21	J. H. Schulte.....	Frank Broering.....	F. J. Hermes, Sec. and Tr.	60,000	18,000	787,830	774,420	102,950	Met. N. Y.; 1st N., Cov.; Ger. N., Cin.
"....."	Citizens National Bank.....\$2 90 73-18	Joseph Feltman.....	A. E. Motch.....	B. J. Linnemann.....	200,000	165,000	1,250,000	1,148,000	142,000	N. City. N. Y.; 1st N., Cin. x 4.
"....."	Covington Sav. Bk. & Tr. Co.....\$4 91 73-19	John P. Ernst.....	John A. Simpson.....	G. W. Simrall, Sec. and Tr.	100,000	52,690	781,360	758,640	120,160	Hk. of Am. N. Y.; 1st N., Cin.; Ger. N. and 1st N., Cov.
"....."	First National Bank.....\$2 85 73-16	R. S. Lee.....	B. A. Adams.....	B. Bramlage.....	600,000	162,540	2,447,680	3,280,060	489,100	N. Bk. Com. N. Y.; Cont. & Com'l N., Chi. 4.
"....."	GERMAN NATIONAL BANK 73-17 \$2 71	JAMES C. ERNST Collections have we remit on	T. S. HAMILTON GEORGE E. ENGEL the personal at day of payment;	H. P. COLVILLE er of this bank; ness.	350,000	121,080	1,800,850	2,103,180	251,770	N. Bk. Com. N. Y.; 1st N., Chi. and Cin.; Am. Southern N. and Citiz. N., Lou. 4.
"....."	Peoples Sav. Bk. & Tr. Co.....\$2 03 73-20	Herbert Jackson.....	Chas. E. Clark.....	F. H. Hugenberg, Sec. and Tr.	100,000	32,150	553,620	573,870	40,750	Han. N., N. Y.; 4th N., Cin.; 1st N., Covington.
"....."	Western German Sav. Bk.....\$1 08 73-23	Edward Zeisz.....	W. Riedlin, Jr.....	E. Linnemann, Sec.	85,000	15,000	412,000	367,000	29,700	1st N., Cov.; Ger. N., Cin.
Crab Orchard.....Lic'n E 13 Pop. 467	Crab Orchard Bkg. Co.....\$1 03 73-471	J. H. Collier.....	W. E. Perkins.....	H. G. Skiles.....	15,000	3,100	56,000	60,000	8,000	Union N., Lou.; Fifth-Third N., Cin.
Orestwood.....Oldham C 11 Pop. 150	Orestwood State Bank.....\$1 93 73-472	J. M. Coleman.....	Levi Collins.....	T. T. Magee.....	15,000	6,480	85,750	81,590	22,640	Imp. & Tra. N., N. Y.; N. Bk. Com. Lou.
Orittenden.....Grant B 13 Pop. 189	Tobacco Growers Dep. Bk.....\$1 93 73-473	W. J. Zinn.....	W. C. Menefer.....	Ira W. Bird.....	25,000	9,500	140,000	120,900	48,000	Fifth-Third N., Cin.
Orofton.....Christian F 7 Pop. 402	Bank of Orofton.....\$1 04 73-474	O. A. West.....	R. W. Trotter.....	W. E. Keith.....	15,000	21,800	122,000	104,000	62,000	N. Bk. Com., Lou.
Cropper.....Shelby C 11 Pop. 159	Deposit Bank.....\$1 02 73-476	B. A. Thomas.....	H. P. Perry.....	J. M. Ellis.....	20,000	4,000	40,000	47,000	10,000	Am. Southern N., Lou.
Cynthiana.....Harrison Pop. 4000 C 13	I. C. SHROPSHIRE.....\$1 00 73-155 \$2 81	L. W. SHODGRASS.....	GANO AMMERMAN.....		100,000	100,000	450,000	534,000	75,000	Han. N., N. Y.; 1st N., Cin.; Am. Southern N., Lou. 4.
	FARMERS NATIONAL BANK 73-155 \$2 81									
"....."	Harrison Deposit Bank.....\$1 01 73-156	M. C. Swinford.....	D. N. Rees.....	Jas. A. Leach.....	37,500	67,500	220,000	255,000	55,000	1st N., Cin.; Union N., Lou.
"....."	NAT'L BANK OF CYNTHIANA 73-154 \$2 57	H. P. VanDeren.....	J. H. Holladay.....	J. M. Cromwell.....	100,000	60,000	440,000	457,000	82,000	N. Park. N. Y.; Citiz. N., Cin. 4.
Danville.....Boyle D 12 Pop. 7000	BOYLE BANK & TRUST COMPANY 73-125.....\$2 09	I. T. LANIER Special attention Please enclose 15	R. GENTRY J. T. HUGUELY given Bill of La c with each Sight	S. H. NICHOLS ding Drafts, Cash and Time Items.	75,000	39,150	375,000	393,000	88,500	Han. N., N. Y.; 1st N., Cin.; Citiz. N. and N. Bk. of Ky., Lou.
"....."	CITIZENS NATIONAL BANK 73-124 \$1 85	M. J. Farris.....	J. A. Cheek.....	J. A. Quisenberry.....	100,000	95,330	337,440	532,620	100,140	N. City. N. Y.; Citiz. N., Cin.; Union N., Lou. x 8.
"....."	FARMERS NATIONAL BANK 73-123 \$2 79	J. C. Caldwell.....	Chas. P. Cecil.....	G. W. Welsh.....	100,000	100,000	504,970	602,000	122,610	N. Bk. Com., N. Y.; Am. Southern N., Citiz. N., and N. Bk. of Ky., Lou.; 1st N., 4th N., and Fifth-Third N., Cin. x 8.
Dawsonsprings.....Hopkins Pop. 1350 R 6	Commercial Bank of Dawson 73-254 \$1 07	I. N. Day.....	J. E. Hayes.....	Hal Harned.....	40,000	7,000	160,000	150,000	40,000	Seab. N., N. Y.; Am. Southern N., Lou.
Dayton.....Campbell B 13 Pop. 6979	Bank of Dayton.....\$1 06 73-477	John Kruchten.....	E. Harned William A. Young	R. R. McMurtry.....	25,000	10,000	200,000	190,000	50,000	Merch. N., N. Y.; 1st N., Cin.
Dixon.....Webster E 6 Pop. 741	Dixon Bank.....\$1 95 73-342	F. M. Baker.....	R. L. Jackson.....	C. A. Doris.....	30,000	6,000	114,000	78,900	64,900	Bk. of Am. N. Y.; Com. Ex. N., Chi.; Am. Southern N., Lou.

KENTUCKY Map opposite page 439

For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

KENTUCKY—Continued

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NAME AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. 4State Mem. State Bks. Assn. 1Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	CASH & RE- CEIPTS, DUE FROM BANKS	
Dover.....Mason B 14 Pop. 550	Citizens State Bank.....2310 73-478	J. T. Holton.....	C. M. Devore Frank Collins	J. E. Anderson.....		\$ 15,000	\$ 4,150	\$ 37,000	\$ 43,710	\$ 10,840	
"....."	Equitable Trust Co.....11 73-646	C. M. Devore.....	C. L. Wood.....	A. D. Cole, Tr.....	J. E. Anderson, Sec.	15,000	2,770		17,660	110	Citiz. State, Dover, Ky.
Drakesboro.....Muhlenberg Pop. 1128 E 8	Citizens Bank.....407 73-479	J. D. Cundiff.....	J. H. Baker.....	E. H. Flanagan.....		15,000	6,000	20,000	38,000	5,390	Am. Southern N., Lou.
Dry Ridge.....Grant B 12 Pop. 1000	FARMERS BANK OF EQUITY 73-380 23107	R. L. CONRAD Insurpassed C Please enclose and 25c with ea	A. C. WEBB Collection Service. 15c with each Sig ch request for re	JOHN MCCOY ht Draft for pres entation	R. B. HOGAN	45,000	10,000	165,000	200,090	15,060	1st N. and Fifth-Third N., Cin.
"....."	First National Bank.....208 73-381	J. Dawalt.....	Kate Martin.....	W. T. S. Blackburn.	D. Blackburn.....	60,000	24,000	125,000	215,000	15,000	Han. N., N. Y.; Fifth-Third N., Cin. 4.
Dunnville.....Casey E 12 Pop. 239	Peoples Bank.....11 73-650	J. W. Davenport.	D. Rubarts.....	R. D. Williams.....		15,000	1,620	210,000	260,000	8,000	Am. Southern N., Lou.; Phoenix & 3d N., Lexington.
Earlington.....Hopkins E 7 Pop. 8981	Earlington Bank.....201 73-152	J. R. Rash.....	P. B. Ross.....	W. L. Phillips.....	J. E. Evans.....	15,000	10,260	185,290	116,650	92,570	Han. N., N. Y.; Am. Southern N., Lou.
"....."	Peoples Bank.....2107 73-153	J. T. Alexander.....		F. B. Arnold.....		25,000	3,600	73,000	61,300	24,980	Han. N., N. Y.; Hopkins Co., Madisonville, Ky.
EastBernstadt, Laure/E 13 Pop. 698	First National Bank.....204 73-482	J. W. Oreech.....	S. L. Bastin.....	Charles Davidson	S. E. McNeill.....	25,000	3,500	170,000	96,000	90,000	Han. N., N. Y.; Fifth-Third N., Cin. 4.
Eddyville.....Lyon E 5 Pop. 1442	First State Bank.....16 73-483	A. C. Ramey.....	J. M. Smith.....	W. N. Cummins.....		25,000	10,000	90,000	70,000	55,000	N. Park, N. Y.; Citiz. N., Lou.
Edmonton, Metcalfe F 10 Pop. 400	Farmers & Merchants Bank 73-419 2305	J. A. Hamilton, Sr.	J. H. Kinnaird.....	J. W. Kinnaird.....	J. H. Mann, Jr.....	15,000	5,000	149,420	121,510	36,960	1st N. and Am. Southern N., Lou.; Far. N., Glasgow, Ky.
"....."	Peoples Bk. of Metcalfe Co. 73-418 2306	C. W. Thompson.	B. F. Taylor.....	A. J. Thompson.....	C. J. P. Carver.....	20,000	3,700	160,000	133,500	78,000	N. Bk. Com. and N. Bk. of Ky., Lou.
Elizabethtown.....Hardin Pop. 1970 D 10	Citizens Trust Co.....107 73-217	C. Hotopp.....	Samuel Fischer.....	W. C. Montgomery. Sec. and Tr.		25,000	3,660		27,750	910	
"....."	First-Hardin Nat. Bank.....2383 73-215	C. Hotopp.....	W. O. Montgomery	Horace Hays.....	Starling Wells.....	100,000	58,860	709,730	806,380	163,210	Chatham & Phenix N., N. Y.; Union N., Lou. 8.
"....."	Union Bank & Tr. Co.....2310 73-218	D. M. Hall.....	O. T. Trent.....	O. T. Trent.....	John A. Gardner.....	50,000	5,000	165,000	175,000	40,500	Chase N., N. Y.; Lou. N. Bkg. Co. and Am. Southern N., Lou.
Elkhorn City.....Pike E 16 (Praise P. O.) Pop. 200	First State Bank.....12 73-655	R. T. Elswick.....	Alex. H. Looney.....	P. V. Dennis.....		15,000	550	47,000	45,000	6,000	Fifth-Third N., Cin.
Elkton.....Todd F 7 Pop. 1228	Bank of Elkton.....106 73-272	John O. Street.....		G. P. Street.....	J. O. Street, Jr.....	25,000	13,450	103,750	128,400	15,780	Han. N., N. Y.; Am. Southern N., Lou.
"....."	Farmers & Merchants Bank 73-273 23190	B. T. Perkins.....	E. S. Stuart.....	J. M. Weathers.....	Caldwell Penick... Robert W. Weathers	60,000	14,000	191,000	220,000	45,000	N. Park, N. Y.; N. Bk. of Ky., Lou.
Eminence.....Henry O 11 Pop. 1274	DEPOSIT BANK.....267 73-270	G. C. Turner.....	W. J. Thomas H. H. Drane	H. O. Dale.....	Elmer Black.....	20,000	10,000	150,000	120,000	40,000	Han. N., N. Y.; Am. Southern N., Lou.
"....."	FARMERS & BROVERS BK. 73-271 23186	D. A. Sachs.....	George Fremd.....	John A. Orabb.....	C. B. Jones.....	35,000	8,500	160,000	150,000	40,000	Bk. of Am., N. Y.; Union N., Lou.; Fifth-Third N., Cin.
Erlanger.....Kenton A 12 Pop. 2500	Citizens Bank.....12 73-652	G. N. Buffington.....	T. J. Stevenson.....	C. Davis.....		25,000	1,140	75,660	68,660	14,790	1st N., Cin.
"....."	Erlanger Deposit Bank.....92 73-484	W. A. Price.....	E. H. Blankenbeker	W. P. Gardner.....	M. J. Corbin.....	50,000	25,000	197,000	216,400	70,700	Fifth-Third N., Cin.; Ger. N., Cov.
Eubank.....Pulaski E 12 Pop. 182	First State Bank.....10 73-485	Silas Wesley.....	W. H. McClure.....	F. S. Hays.....		15,000	7,000	54,000	68,000	8,000	Lou. N. Bkg. Co., Lou.; Fifth-Third N., Cin.
Ewing.....Fleming O 14 Pop. 450	Ewing Deposit Bank.....102 73-486	W. B. Sherwood.....	J. M. Jones.....	T. H. Talbott.....	R. J. Sansley.....	15,000	20,300	170,000	148,000	55,500	Union N., Lou.; 1st N., Cin.
Fairfield.....Nelson D 11 Pop. 292	Bank of Fairfield.....107 73-487	Jas. S. McKenna.....	S. H. Simpson.....	W. D. Jolly.....	S. E. J. McKenna.....	18,000	6,000	84,580	68,470	37,390	Imp. & Tra. N., N. Y.; N. Bk. Com., Lou.

TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State \$Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Loans & Dis- c'ts. Bonds Securities	Cash & Re- ceivables, Due from Banks	
Falmouth..... Pendleton Pop. 1189 B 18	Citizens Bank.....\$2'02 73-285	E. S. Clarke.....	O. W. Carnes.....	J. B. Woolery.....	T. O. Bradford.....	\$ 32,500	\$ 20,000	\$ 290,000	\$ 300,000	\$ 35,000	N. Park, N. Y.; Fifth-Third N. and 1st N., Cin.
" " "	PENDLETON BANK.....\$2'96 73-284	J. W. Thompson.....		O. H. Lee, Jr.....	O. W. Thompson.....	50,500	35,000	450,000	440,000	98,000	Chase N., N. Y.; 1st N., Cin.
Fancy Farm..... Graves F 4 Pop. 509	Bank of Fancy Farm.....\$3'03 73-489	J. M. Carrico.....	W. H. Elliott.....	S. T. Ross.....	Edna Carrico.....	15,000	3,020	27,580	40,980	7,690	1st N., Lou.; City N., Mayfield, Ky.; Paducah Bkg. Co., Paducah.
Farmington..... Graves F 4 Pop. 188	Bank of Farmington.....\$'07 73-490	R. O. Batterworth.....	O. T. Hendrick.....	T. F. Maddox.....	R. E. Andrews.....	15,000	4,000	61,000	38,000	40,000	Am. Southern N., Lou.; Ex., Mayfield, Ky.
Finchville..... Shelby O 11 Pop. 50	Bank of Finchville.....\$3'04 73-491	W. O. Stout, Jr.....	W. S. Allen.....	Ewart Hankins.....		15,000	4,930	42,340	46,780	15,200	Am. Southern N. and Union N., Lou.
Fleming..... Letcher E 16 Pop. 3000	Bank of McRoberts.....\$3'13 73-663	J. E. Buckingham.....	T. E. Haymond.....	A. C. Adams.....		25,000	14,670	174,670	136,980	76,480	N. City, N. Y.; 1st N., Cin.
Flemingsburg..... Fleming Pop. 1219 O 14	Deposit Bank of Pearce, Fant & Co.....\$3'89 73-277	Nelson Fant.....	J. F. Summers.....	W. H. Barksdale.....		50,000	62,500	288,490	320,180	78,890	Imp. & Tra. N., N. Y.; 1st N. and Fifth-Third N., Cin.
" " "	Farmers Trust Co.....\$3'12 73-657	C. R. Garr.....	J. S. Muse.....	Paul Hefflin, Sec. and Tr.		15,000	1,490		16,920	220	
" " "	Fleming Co. Farmers Bank 73-276 \$3'76	O. W. Aitkin.....	O. R. Garr.....	John W. Hefflin.....	J. R. Weiler.....	45,000	54,000	204,000	265,000	30,000	Guaranty Tr. Co., N. Y.; 1st N. and 4th N., Cin.
" " "	PEOPLES BK. OF FLEMING COUNTY.....\$3'06 73-278	J. J. REYNOLDS. Special attent 15c must be se 25c with each	D. L. NINTON. on given Bill of L nt with each Sigh Request for Rep	C. E. RHODES. ading Drafts, Cas t Draft for presen ort or Rating.	T. B. LYONS. h and time items tation and	40,000	30,000	250,000	300,000	30,890	Han. N., N. Y.; 1st N., Cin.
Florence..... Boone B 12 Pop. 250	Florence Deposit Bank.....\$3'04 73-492	W. H. Rice.....	W. H. Scott.....	J. G. Renaker.....		15,000	6,700	80,000	82,000	14,500	Fifth-Third N., Cin.
Fordville..... Ohio D 8 Pop. 649	Bank of Fordville.....\$3'06 73-493	J. F. Cooper.....	J. D. Cooper.....	P. C. Cooper.....	E. S. Orr.....	15,000	7,500	80,000	68,000	25,000	1st N., Lou.
Foster..... Bracken B 13 Pop. 158	Foster Banking Co.....\$3'10 73-494	J. D. Meyer.....	J. Jarman.....	J. B. Hiles.....	R. Y. Hill, Jr.....	15,000	2,000	74,000	70,000	22,000	Fifth-Third N., Cin.
Fountain Run..... Monroe F 9 Pop. 188	Bank of Fountain Run.....\$3'02 73-495	E. Grooms.....	J. M. Hughes.....	H. L. Grooms.....	R. B. Grooms.....	30,000	5,000	85,000	90,900	25,000	4th & 1st N., Nash.; Citiz. N., Lou.
Frankfort..... Franklin O 12 Pop. 10,882	CAPITAL TRUST CO.....\$3'05 73-63	T. L. EDELEN..... Special attent Please enclose 1 25c for each r	W. H. POSEY..... on given Bill of La 5c with each Sigh report.	S. FRENCH HOGE, Sec. and Tr. ding Drafts, cash t Draft for presen	W. B. FURR, A Sec. and A. Tr. and time items. tation and	75,000	56,800	472,620	483,520	120,400	Met., N. Y.; Am. Southern N., Lou.; Fifth- Third N., Cin.
" " "	Farmers Deposit Bank.....\$3'1900 73-61	J. C. Noel.....	J. B. Hendrick.....	J. A. Brislan.....		175,000	55,000	1,246,430	622,620	777,650	Bk. of Am., N. Y.; 1st N., Chi.; Citiz. N., Cin.
" " "	National Branch Bank of Ky. 73-59 \$2'34	D. W. Lindsey.....	A. W. Macklin.....	H. F. Lindsey.....	J. W. Pruett, Jr.....	100,000	65,000	450,000	510,000	70,000	N. Park, N. Y.; N. Bk. of Ky., Lou. X 8.
" " "	Peoples State Bank.....\$3'00 73-64	N. B. Smith.....	J. P. Huette.....	Geo. Halmhuber.....	A. A. Huette.....	50,000	9,900	250,000	240,700	54,000	N. Bk. Com., N. Y.; Union N. and Am. South- ern N., Lou.
" " "	State National Bank.....\$3'89 73-60	Charles E. Hoge.....	W. F. Dandridge.....	Eugene E. Hoge.....	R. K. McClure, Jr.....	150,000	66,290	916,850	1,090,580	190,760	Seab. N., N. Y.; Corn Ex. N., Chi.; Citiz. N., Lou.; Fifth-Third N., Cin. X 8.
Franklin..... Simpson F 8 Pop. 3496	McElwain-Meguar Bank & Trust Co.....\$3'81 73-173	E. D. Williams.....	J. H. Covington.....	J. F. Tarpley.....		75,000	30,000	275,000	250,820	129,170	Han. N., N. Y.; N. Bk. Com. and Union N., Lou.
" " "	Simpson County Bank.....\$3'90 73-174	J. P. Waldron.....	D. H. Hatter.....	M. S. Harris.....	T. L. Neely.....	50,000	10,500	201,800	188,800	122,500	4th & 1st N., Nash.; N. Bk. Com., Lou.
Franklinton..... Henry O 11 Pop. 100	Peoples Bank.....\$3'11 73-496	John Dawden.....	J. O. Bryant.....	J. N. Kemper.....		15,000	2,790	68,360	78,710	10,620	Fifth-Third N., Cin.
Fredonia..... Caldwell E 6 Pop. 421	Fredonia Valley Bank.....\$3'95 73-497	Edward Rice.....	J. W. Rice.....	D. T. Byrd.....	N. J. Byrd.....	15,000	7,660	78,790	53,590	44,580	N. City, N. Y.; N. Bk. Com., Lou.
Fulton..... Fulton F 4 Pop. 2575	City National Bank.....\$3'97 73-190	W. W. Morris.....	O. R. Rice.....	N. G. Oooke.....	Edwin C. Rice.....	80,000	43,000	220,000	300,900	75,000	3d N., St. L.; N. Bk. of Ky., Lou.
" " "	FARMERS BANK.....\$3'05 73-191	A. Huddleston.....	W. H. Powers.....	A. M. Nugent.....	O. P. Williams.....	50,000	15,000	170,000	180,000	40,000	Chase N., N. Y.; 1st N., Lou.; Stock Yds. N., E. St. L., Ill.; Fifth-Third N., Cin.
" " "	First National Bank.....\$3'91 73-189	H. T. Smith.....	L. T. Callahan.....	R. B. Beadles.....	J. W. Stuart.....	50,000	10,000	90,000	120,000	15,000	Union N. and Citiz. N., Lou.

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KENTUCKY—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

COUNTY SEATS.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL.	SURPLUS AND PROFITS.	DEPOS- ITS.	LOANS & DIS- COUNTS.	CASH & RE- CEIVABLES.	
Gallatin... Monroe F 10	Gallatin Bank.....\$103	W. W. Page.....	S. D. Harlin.....	S. B. Ray.....	Nannie Hayes.....	\$ 18,000	\$ 6,470	\$ 45,890	\$ 43,850	\$ 19,340	4th & 1st N., Nash.
Pop. 125	78-498										
Georgetown... Scott C 12	Farmers Bk. & Tr. Co...\$107	R. B. Thomas.....	E. B. Yates.....	E. B. Yates.....	R. Q. Ward.....	105,000	63,800	353,000	508,000	66,000	N. City, N. Y.; Fifth-Third N. and 1st N., Cin.
Pop. 4533	73-140										
" " "	First National Bank.....\$183	J. D. Grover.....	G. B. Brown.....	W. G. Abbett.....	A. P. Brown.....	50,000	65,110	300,660	341,510	118,670	N. Bk. Com., N. Y.; 1st N. and Fifth-Third N., Cin.; Union N., Lou.
" " "	73-138										
" " "	Georgetown Nat. Bank...\$197	J. R. Downing.....	James Bradley.....	G. T. Hambrick.....		75,000	65,000	550,000	650,000	120,000	N. Bk. Com., N. Y.; Corn Ex. N., Chi. x 4.
" " "	73-180										
Germantown... Bracken	Bank of Germantown...\$1900	John Wallingford.....	George Galbraith.....	R. G. Humlong.....		16,500	5,320	73,810	85,150	10,480	Fifth-Third N., Cin.
Pop. 287	73-412										
" " B 13	Farmers & Traders Bk...\$109	J. O. Browning.....	N. D. Colvin.....	H. L. Pepper.....	G. G. Pepper.....	16,000	2,000	45,000	47,550	6,500	1st N., Cin.
" " "	73-413										
Ghent... Carroll B 12	Ghent Deposit Bank...\$187	F. Stacy.....	H. M. Froman.....	R. O. Williams.....	R. Scott Williams.....	25,000	20,000	110,320	135,830	18,320	Union N., Lou.; 1st N., Cin.
Pop. 421	73-499										
Gilbertsville... Marshall F 5	Bank of Gilbertsville...\$107	J. R. Gregory.....	S. C. Jones.....	W. W. Gillahan.....		15,000	5,000	19,000	30,000	5,000	Am. Southern N., Lou.; Citiz. Sav., Paducah, Ky.
Pop. 458	73-500										
Glasgow... Barren F 10	CITIZENS NAT'L BANK...\$106	I. W. PRESTON Send 10c with Reports furnish Special Attenti	J. H. OWEN.....	J. C. PRESTON.....	W. E. ELLIS.....	40,000	10,000	150,000	150,000	25,000	Han. N., N. Y.; Lou. N. Bkg. Co. and Citiz. N., Lou.; 4th & 1st N., Nash.
Pop. 3000	73-198		each Sight Draft ed at 25c each. on given to Bill o	for presentation.							
" " "	FARMERS NAT'L BANK...\$1900	George R. Lewis.....	V. H. Baird.....	P. W. Holman.....	F. J. Boles.....	75,000	27,500	425,000	400,000	100,000	Chase N., N. Y.; N. Bk. of Ky., Lou. x 8.
" " "	73-197										
" " "	First National Bank...\$102	A. E. Young.....	Howe Ralston.....	W. B. Smith.....	H. G. Smith.....	50,000	14,790	168,000	174,000	32,000	Chatham & Phenix N., N. Y.; Union N., Lou. x 4.
" " "	73-196										
" " "	Trigg National Bank...\$106	T. P. Dickinson.....	W. L. Porter.....	A. Trigg.....	T. C. Dickinson.....	75,000	45,800	350,000	390,000	75,000	Han. N., N. Y.; Am. Southern N., Lou. x 4.
" " "	73-195										
Glasgow Junction... Barren	Bank of Glasgow Junction	J. B. Hatcher.....	Harvey Edwards.....	C. L. Vincent.....		15,000	3,000	28,000	34,000	7,000	Citiz. N. and Am. Southern N., Lou.
Pop. 300	73-501										
Glencoe... Gallatin B 12	Union Bank.....\$114	C. M. Gullion.....	M. H. Richards.....	L. J. Ellis.....	M. S. Ellis.....	20,000	6,910	70,400	66,300	27,600	Fifth-Third N., Cin.
Pop. 237	73-420										
Glendale... Hardin D 10	Glendale Banking Co...\$103	Marion Hoover.....	J. M. Jenkins.....	A. L. Cox.....	D. B. Lewis.....	15,000	3,000	52,000	58,000	13,000	Am. Southern N., Lou.; Fifth-Third N., Cin.
Pop. 175	73-502										
Glensboro... Anderson C 11	Farmers Bank.....\$104	J. O. Franklin.....	E. F. Walker.....	Robert Goodlett.....		15,000	2,250	26,400	37,720	11,560	Lou. N. Bkg. Co., Lou.; Lawrenceburg N., Lawrenceburg.
(Lawrenceburg P. O.)	73-504										
Pop. 250											
Golden Pond... Trigg F 5	Bank of Golden Pond...\$106	W. R. Wilson.....	W. G. Ahart.....	A. L. Furnish.....		15,000	3,850	24,000	30,000	9,000	Union N., Lou.
Pop. 175	73-505										
Gradyville... Adair E 11	Gradyville State Bank...\$111	J. A. Wheeler.....	W. M. Wilmore.....	O. O. Moss.....	Mrs. C. O. Moss.....	15,000	1,900	27,270	33,230	7,980	Am. Southern N., Lou.; 1st N., Columbia, Ky.
Pop. 200	73-506										
Gratz... Owen C 12	Gratz Deposit Bank...\$102	E. F. Alexander.....	W. H. Johnson.....	R. W. Minish.....		15,000	3,250	43,000	44,000	7,000	Union N., Lou.
Pop. 213	73-507										
Gravel Switch... Marion	Peoples Bank.....\$110	J. Q. Musson.....	Jno. B. Harmon.....	J. K. Isaacs.....	Leslie Lanham.....	15,000	2,800	45,000	42,000	18,000	Am. Southern N. and Citiz. N., Lou.
Pop. 78	73-508										
Grayson... Carter C 15	Citizens Bank...\$102	Winfield Scott.....	G. W. Armstrong.....	L. E. Osenton.....	Irene O'Roark.....	25,000	26,000	102,000	110,000	37,490	1st N. and Fifth-Third N., Cin.; Lou. N. Bkg. Co., Lou.
Pop. 735	73-547										
" " "	Commercial Bank...\$101	J. W. Strother.....	H. C. Rapert.....	W. T. Womack.....	W. H. Strother.....	50,000	50,000	160,000	215,000	54,000	Fifth-Third N. and 4th N., Cin.
" " "	73-546										
Greensburg... Green E 10	Greensburg Deposit Bk...\$190	Woodson Lewis.....	L. W. Coakley.....	J. F. Miller.....		15,000	16,500	156,000	131,810	53,170	Citizens N., Lou. and Lebanon, Ky.
Pop. 450	73-388										
" " "	Peoples Bank...\$102	H. A. Moss.....	E. E. Perkins.....	L. M. Vance.....	A. L. Perkins.....	15,000	2,800	105,600	98,200	21,200	1st N., Lou.
" " "	73-389										
Greenup... Greenup B 15	Citizens State Bank...\$104	Elwood Kinner.....	A. D. Cole.....	W. T. Cole.....		15,000	2,520	47,310	40,710	23,840	Mech. & Metals N., N. Y.; Fifth-Third N., Cin.; Far. & Tra., Maysville, Ky.
Pop. 680	73-355										
" " "	First National Bank...\$101	W. T. Hord.....	S. G. Bates.....	J. E. Pollock.....	A. V. Pollock.....	25,000	8,000	207,620	185,450	55,680	Chase N., N. Y.; 4th N. and Fifth-Third N., Cin.
" " "	73-354										
Greenville... Muhlenberg	Farmers State Bank...\$110	T. J. Slaton.....	J. M. Corley.....	H. L. Stum.....	S. G. Noffsinger.....	20,000	4,000	105,000	85,160	30,500	N. Park, N. Y.; N. Bk. Com., Lou.
Pop. 1604	73-234										
" " E 7	First National Bank...\$100	W. A. Wickliffe.....	O. E. Martin.....	J. T. Reynolds, Jr.....	J. T. Chatham.....	40,000	51,900	509,200	458,800	158,200	Han. N., N. Y.; Am. Southern N. and N. Bk. of Ky., Lou.
" " "	73-232										
Guthrie... Todd F 7	Bank of Guthrie...\$104	D. T. Mimms.....	A. P. Crutcher.....	R. L. McMurtry.....	H. C. Lewis.....	20,000	5,010	56,780	49,900	23,840	Han. N., N. Y.; N. Bk. Com., Lou.; 4th & 1st N., Nash.
Pop. 1096	73-299										
" " "	Farmers & Merch. Bank...\$102	John Choate.....	T. P. Norris.....	H. J. McMurtry.....		15,000	3,500	41,000	48,000	10,200	Chatham & Phenix N., N. Y.; Lou. N. Bkg. Co., Lou.; 4th & 1st N., Nash.
" " "	73-300										

TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST. CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Loans & Dis- c'ts. Bonds, Mortgages	Cash & Ex- changes, Due from Banks	
Hanson.....Hopkins E 7 Pop. 500	Peoples Bank.....28'12 73-500	J. F. Bailey	A. Haywood	C. P. Jones		\$ 15,000	\$ 2,010	\$ 45,000	\$ 40,280	\$ 17,730	Ky. Bk. & Tr. Co., Madisonville, Ky.; N. Bk. of Ky., Lou.
Hardin.....Marshall F 5 Pop. 600	Hardin Bank.....28'05 73-510	H. I. Hughes	J. M. Stark	D. E. Booker	B. L. Trevathan	15,000	3,500	60,000	45,000	15,000	4th & 1st N., Nash.; Citiz. Sav., Paducah.
*Hardinsburg.....Breck'ge D 8 Pop. 787	Bank of Hardinsburg & Tr. Co. 28'00 73-344	M. D. Beard		Paul Compton	M. B. Kincheloe Louise Moorman	50,000	45,000	385,000	400,000	80,000	Chase N., N. Y.; Am. Southern N. and N. Bk. of Ky., Lou.
"....."	FARMERS BANK.....28'02 73-345	Matthias Miller	A. R. Kincheloe	John D. Shaw	Z. C. Hedrick	15,000	7,000	80,000	98,000	10,000	Fifth-Third N., Cin.; Lou. N. Bkg. Co., Lou.
Hardyville.....Hart E 10 Pop. 165	Hardyville Deposit Bank 28'02 73-511	W. C. Woodward	H. G. Burks	Jesse T. Bryant	G. C. McCaully	15,000	2,750	62,000	79,000	11,500	N. Bk. Com., Lou.; 4th & 1st N., Nash.
*Harlan.....Harlan F 15 Pop. 2000	First National Bank.....28'02 73-316	John B. Lewis	A. B. Conutt	W. W. Lewis	E. F. Boggess	50,000	10,000	290,000	235,000	100,000	Chase N., N. Y.; Citiz. N., Lou.; Fifth-Third N., Cin.
"....."	Harlan State Bank.....28'16 73-670	John A. Creech	P. V. Cole	E. L. Ogden	M. L. Kelly	10,000		43,450	31,910	14,530	Am. Southern N., Lou.; Fifth-Third N., Cin.
*Harrodsburg.....Mercer D 12 Pop. 1500	Farmers Trust Co.....28'12 73-654	J. C. Bonta	T. H. Coleman	J. E. Stagg	B. W. Allin, Sec. and A. Tr.	25,000	5,100		33,790	7,010	Mercer N., Harrodsburg.
"....."	FIRST NATIONAL BANK.....28'11 73-164	Lafon Baker	R. M. Vanarsdall	F. P. James	W. C. Hue, John Brewer	100,000	26,720	267,700	435,910	57,500	Han. N., N. Y.; 1st N., Cin. X 8.
"....."	MERCER NATIONAL BANK.....28'81 73-165	B. W. ALLIN, Special attenti Please enclose 15 c with each Sight DRAFT for presenta LARGEST AND STRONGEST BA NK HERE.	J. E. STAGG on given Bill of Lading Drafts, C ash and Time It ems.	WILLIAM VANDIVIER A. Sec. and A. Tr.	H. C. BOHON ash and Time It ems.	100,000	65,500	355,180	570,790	73,400	Chase N., N. Y.; N. Bk. of Ky. and Union N., Lou.; Fifth-Third N., Cin. X 8.
"....."	State Bank & Trust Co.....28'06 73-166	Jas. L. Isenberg	E. J. Thisler	Geo. W. Edwards		75,000	18,280	222,640	299,010	38,200	Chase N., N. Y.; Fifth-Third N., Cin.
Hartford.....Ohio E 8 Pop. 976	Bank of Hartford.....28'82 73-318	J. W. Ford	T. H. Carter Rowan Holbrook	C. O. Hunter		40,000	20,000	220,000	200,000	80,000	N. Bk. of Ky., Lou.; N. Dep., Owensboro, Ky.
"....."	Citizens Bank.....28'01 73-319	G. B. Likens	Alvin Rowe	J. C. Riley	R. R. Riley	25,000	15,000	45,000	67,000	17,000	N. Bk. of Ky. and Citiz. N., Lou.; N. Dep., Owensboro.
Hawesville.....Hancock D 8 Pop. 1500	Hancock Deposit Bank 28'88 73-314	George Wilson	W. D. Crammond	Geo. C. Wilson		20,000	12,650	162,750	157,540	30,100	N. Bk. Com., N. Y. and Lou.
"....."	HAWESVILLE BANK.....28'04 73-315	T. O. MALE Send 10c with e Superior facilit	C. HAYNES ach Sight Draft f ies for handling	WM. WALZ or presentation. all your business	In this section.	15,000	1,600	37,000	36,500	9,000	Am. Southern N., Lou.
Hazard.....Perry E 15 Pop. 2537	First National Bank.....28'06 73-378	R. P. Wootten	J. G. Campbell	J. A. Roan		50,000	10,000	190,000	190,000	35,000	Han. N., N. Y.; Fifth-Third N., Cin. 4.
"....."	Perry County State Bank 28'07 73-379	W. H. Miller	B. C. Tynes	L. F. Brashear		25,000	7,500	165,000	135,000	40,000	4th N., Cin.
Hazel.....Calloway F 5 Pop. 395	Dees Bank.....28'16 73-671	H. F. Rose	E. B. Houston	Jake J. Mayer		15,000					1st N., Cin.
Hazel Green.....Wolfe D 15 Pop. 257	Hazel Green Bank.....28'06 73-613	E. F. Cecil	R. A. Kash	D. C. Rose	Nancy M. Mapel	15,000	2,500	50,000	40,000	22,500	1st N., Cin.
Henderson.....Henderson D 6 Pop. 11,953	*FARMERS BANK & TRUST COMP'Y 73-53 28'00	WM. ELLIOTT Special atte Transacts a	J. K. LOCKETT ntion paid ooll Commercial B	E. L. STARLING, JR. ection depart anking and Tr ust business.		200,000	120,000	650,000	780,000	190,000	Bk. of Am., N. Y.; N. Bk. of Ky., Lou.; N. Bk. Com., St. L.
"....."	*Henderson Co. Sav. Bk. 28'01 73-54	A. G. Cottingham	Frank P. Tapp	G. W. Crutcher		25,000	12,000	215,000	187,000	58,000	Chase N., N. Y.; Am. Southern N., Lou.
"....."	*HENDERSON NAT'L BANK 73-50 28'65	R. H. Soaper	Malcolm Yeaman	C. A. Katterjohn		200,000	25,000	550,000	650,000	80,000	N. City, N. Y.; Fifth-Third N., Cin. X 8.
"....."	*Ohio Valley Banking & Tr. Company.....73-52 28'90	B. G. Witt	P. J. Marrs	Wm. H. Stites		300,000	170,060	623,460	1,090,230	122,210	N. Bk. Com., N. Y.; Am. Southern N., Lou.
"....."	*Peoples Savings Bank.....28'07 73-56	John A. Lyne	Montgomery Merritt Albert Lieber	W. H. Overby		23,350	560	65,570	61,380	18,410	Guaranty Tr. Co., N. Y.; Am. Southern N., Lou.
"....."	Henderson Clearing House (Members indicated by a *)	C. A. Katterjohn	J. M. Yeaman								

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KENTUCKY—Continued

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TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State •Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	PAID & DIS- C. B. DOWNS, INCORPORATED	CASH & RE- CEIPTS, DUE FROM BANKS	
▲Hickman..... Fulton F 8 Pop. 2736	Farmers & Merch. Bank 73-182	J. J. C. Bondurant	T. A. Ledford	C. B. Travis	B. C. Ramage	\$ 65,000	\$ 48,570	\$ 213,650	\$ 261,030	\$ 66,190	Seab. N., N. Y.; Union N., Lou.
" " "	HICKMAN BANK & TRUST CO. 73-181	W. G. Johnson	J. W. Cowgill	W. C. Reed	J. Pyle	50,000	53,000	165,220	183,190	60,870	Han. N., N. Y.; N. Bk. of Ky., Lou.
▲Hindman..... Knott E 15 Pop. 870	Bank of Hindman 73-515	W. M. Sturgill	H. H. Smith	G. O. Smith	John Sturgill	15,000	5,190	73,250	56,940	27,200	1st N., Lou.
Hiseville..... Barren E 10 Pop. 179	Hiseville Deposit Bank 73-516	G. B. Edwards	J. Y. Wood	R. H. Nunn	Lloyd B. Clark	15,000	2,600	60,000	44,600	54,000	Am. N., Nash.; Am. Southern N., Lou.
▲Hodgenville..... LaRue D 10 Pop. 744	Farmers National Bank 73-328	William Miller	T. H. Harned R. E. McDowell	R. R. Hargan	P. G. Kimball	60,000	19,000	170,000	204,000	48,000	N. Park, N. Y.; N. Bk. of Ky., Lou. x 8.
" " "	LARUE NATIONAL BANK 73-330	Chas. J. Hubbard	T. J. Poteet F. R. Twyman	M. L. Meers	J. H. Stark W. K. Hubbard	25,000	3,500	75,000	75,000	15,000	N. Park, N. Y.; Union N., Lou. x 8.
▲Hopkinsville..... Christian Pop. 10,328 F 7	Bank of Hopkinsville 73-67	N. Gaither	L. H. Davis	J. E. McPherson	H. L. McPherson	100,000	29,000	400,000	350,000	170,000	Han. N., N. Y.; Citiz. N., Lou.
" " "	CITY BANK & TR. CO. 73-60	W. T. Tandy	John B. Trice	Ira L. Smith	J. A. Browning, Jr.	60,000	108,000	700,000	600,000	200,000	Han. N., N. Y.; Am. Southern N., Lou.
" " "	First National Bank 73-70	George C. Long	E. L. Weathers	B. Russell	Guy Starling	75,000	40,000	400,000	400,000	115,000	Han. N., N. Y.; Union N. and N. Bk. of Ky., Lou. x 9.
" " "	Planters Bk. & Tr. Co. 73-68	John H. Bell		A. H. Eckles	J. M. Starling, Sec.	100,000	30,540	398,350	372,740	155,660	N. City, N. Y.; Citiz. N. and Am. Southern N., Lou.; Am. N. and 4th & 1st N., Nash.; Old State N., Evansville, Ind.
Horse Cave..... Hart E 10 Pop. 881	Farmers Deposit Bank 73-330	John Altscheler	John E. Burke	J. S. Withers	C. G. Chaney H. F. Mustain	27,000	14,900	250,000	248,460	80,800	N. Bks. Com., N. Y. and Lou.
" " "	First National Bank 73-331	J. A. Scott	W. T. Young	W. V. Bell	W. C. Cann	25,000	5,320	180,000	170,000	40,000	N. Park, N. Y.; Am. Southern N., Lou. 8.
Hustonsville..... Lincoln E 12 Pop. 884	National Bank of Hustonsville 73-398	Edward Alcorn	J. W. Powell	J. H. Hocker	W. D. Hocker	50,000	29,330	104,020	181,540	44,270	Fifth-Third N., Cin.; Citiz. N., Lou. 4.
" " "	Peoples Bank 73-399	W. M. Myers	E. J. Godbey	J. W. Hoskins	W. C. Tapscott	25,000	4,390	49,960	68,580	12,450	Fifth-Third N., Cin.; N. Bk. Com., Lou.
▲Hyden..... Leslie E 14 Pop. 816	Hyden Citizens Bank 73-517	A. B. Eversole	T. G. Lewis	W. S. Eversole		15,000	1,520	33,830	35,820	19,520	Fifth-Third N., Cin.
Independence..... Kenton Pop. 153 B 12	Bank of Independence 73-518	S. H. Stephens	C. E. Quick	Howard Stephens	H. S. Moffett	20,000	9,500	125,400	133,200	18,000	1st N., Cin.; Ger. N., Covington, Ky.
▲Inez..... Martin D 17 Pop. 412	Inez Deposit Bank 73-519	L. Dempsey	M. O. Kirk	W. M. Hale	G. W. Hale	15,000	3,500	65,000	70,000	16,000	Fifth-Third N., Cin.; Paintsville N., Paintsville, Ky.
▲Irving..... Estill D 14 Pop. 2500	FARMERS BANK OF ESTILL COUNTY 73-415	E. CONROY	S. B. KELLEY	JAS. A. WALLACE T. WALLACE, Sec.	Y. M. RAINES S. C. WHITEMAN	15,000	3,500	150,000	100,000	59,000	N. City, N. Y.
" " "	W. T. B. Williams & Sons 73-414	G. B. Williams	K. O. Roy	W. P. Williams	A. T. West	15,000	6,200	208,420	148,400	74,500	Seab. N., N. Y.; Fifth-Third N., Cin.
Irvington..... Breck'ge D 8 Pop. 1000	First State Bank 73-356	W. J. Pigzott	J. M. Herndon	J. O. Payne		15,000	2,500	75,000	74,000	12,500	Lou. N. Bkg. Co. and Am. Southern N., Lou.
" " "	E. H. Shelman & Co. 73-357	E. H. Shelman	R. E. Woods	M. H. Cornwall	M. O. Conniff	15,000	10,750	82,600	80,620	27,270	Union N. and Citiz. N., Lou.
Island..... McLean E 7 Pop. 647	Island Deposit Bank 73-520	J. W. Patterson	Willis Kittinger	T. R. Barnard	Ruth Kittinger	15,000	6,230	61,460	63,760	17,080	Am. Southern N., Lou.; U. S. N., Owensboro.
▲Jackson..... Breathitt D 15 Pop. 5000	First National Bank 73-257	J. Wise Hagens	Kelly Kash	W. E. Davis	B. C. Sewell	50,000		150,000	198,000	27,500	Fifth-Third N., Cin.; Am. Southern N., Lou. 4.
" " "	Hargis Commercial Bank & Trust Company 73-256	A. H. Hargis	J. S. Redwine F. P. Crawford	W. W. Pearyhouse	E. I. Dawkins	75,000	87,500	430,000	430,000	96,000	Fifth-Third N., Cin.; Phoenix & Third N., Lexington; Am. Southern N., Lou.

KENTUCKY—Continued

Accessible Towns, Lawyers, Laws, Directors indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. x Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSIT ITS	LOANS & DIS- COUNTS, ETC.	CASH & RE- CEIPTS, ETC.	
Jamestown, Russell F 11 Pop. 500	Bank of Jamestown... 73-521	W. W. Jones	R. F. Paul	W. S. Knight	Walter McKinney	\$ 15,000	\$ 17,400	\$ 102,000	\$ 81,470	\$ 35,060	Am. Southern N., Lou.
Jefferson, Jefferson C 10 Pop. 800	Jefferson County Bank... 73-522	H. N. Reubelt	J. O. Cardwell	D. Leichhardt		15,000	4,000	180,000	194,500	14,900	Am. Southern N., Lou.
Jenkins, Letcher E 16 Pop. 1500	First National Bank... 73-549	J. E. Buckingham	G. M. Gillette	W. S. Perry	C. E. Blair	75,000	25,000	300,000	200,000	100,000	N. City, N. Y.; 1st N. and Fifth-Third N., Cin.; Fidelity Tr. Co., Balt.
Jonesville, Owen C 12 Pop. 648	Jonesville Deposit Bank... 73-523	John H. Green	J. D. Rennecker	J. R. Ennis	O. B. Brock	30,000	7,710	45,000	60,000	16,000	Fifth-Third N., Cin.; Am. Southern N., Lou.
Junction City, Boyle D 12 Pop. 747	First State Bank... 73-524	W. M. Trosper	I. F. Shelby	Louis Kriener		15,000	2,500	35,000	50,000	7,500	Fifth-Third N., Cin.; Union N., Lou.
Kevil, Ballard E 4 Pop. 800	Kevil Bank... 73-525	J. W. Smith	G. L. Royland	H. M. Massie		15,000	1,500	65,000	42,000	35,000	City N., Paducah; Cairo N., Cairo, Ill.
Kirkmansville, Todd F 7 Pop. 200	Bank of Kirkmansville... 73-526	J. H. Row	J. R. Heltsley	R. E. Glenn, Jr.	Ada M. Pepper	15,000	2,780	51,020	31,650	36,460	Am. Southern N., Lou.
Kirksey, Calloway F 5 Pop. 200	Kirksey Bank... 73-527	W. P. Dulaney	C. E. Clark	R. L. Ross		15,000	1,500	20,000	23,000	10,000	Am. Southern N., Lou.; Paducah Bkg. Co., Paducah.
Kirksville, Madison D 13 Pop. 175	Farmers Bank... 73-528	Marion Coy	W. A. Arbuckle	Olay Blakeman	O. L. Arnold	15,000	5,400	40,000	54,000	7,600	1st N., Cin.
Kuttawa, Lyon F 5 Pop. 889	Citizens Bank... 73-529	Bartley Skinner	G. P. Ordway	R. W. Wake		15,000	4,560	57,100	56,910	15,530	1st N., Paducah, Ky.; N. Bk. of Ky., Lou.
LaCenter, Ballard E 3 Pop. 428	Bank of LaCenter... 73-530	J. B. Manor	N. W. Utley	F. C. Lovelace		15,000	12,000	115,000	73,500	64,500	N. Bk. Com., Lou.; 1st N., Paducah, Ky.; Cairo N., Cairo, Ill.
La Fayette, Christian F 6 Pop. 266	Bank of La Fayette... 73-531	Q. A. Elliott	R. S. Wootton	Marvin Lowry	J. W. F. Williams	15,000	10,880	32,960	72,340	12,600	N. Park, N. Y.; N. Bk. of Ky., Lou.; City Bk. & Tr. Co., Hopkinsville, Ky.
La Grange, Oldham C 11 Pop. 1152	Oldham Bank & Trust Co. 73-286	P. S. Head	R. O. Duncan	J. W. Yager	J. T. Yager	50,000	18,290	181,720	209,210	50,600	1st N., Cin.; Union N. and N. Bk. Com., Lou.
" " "	PEOPLES BANK... 73-287	Barney Ballard	B. E. Hume	R. H. Snyder	S. H. Clark	15,000	12,000	127,000	125,000	27,500	Han. N., N. Y.; Citiz. N., Lou.
Lancaster, Garrard D 12 Pop. 1800	CITIZENS NATIONAL BANK 73-241	B. F. HUDSON Collections have the personal at- tention of an officer of this bank. We remit on day of payment. STRONGEST BANK IN GARRARD COUNTY.		J. J. WALKER	W. F. CHAMP	50,000	57,500	130,000	210,000	30,000	Han. N., N. Y.; Citiz. N., Lou.; Fifth-Third N., Cin.
" " "	Garrard Bank & Tr. Co. 73-242	R. E. McRoberts	A. Walker	J. W. Elmore	W. S. Hopper	50,000	6,540	104,440	156,580	32,820	Chase N., N. Y.; Fifth-Third N., Cin.; Lou. N. Bkg. Co., Lou.
" " "	National Bank of Lancaster 73-240	Alex. B. Denny	John E. Stomes	S. C. Denny	R. T. Embry	50,000	43,380	154,450	197,050	40,960	N. Park, N. Y.; Citiz. N., Lou.; Fifth-Third N., Cin.
Latonia Sta., Kenton B 12 (Covington, P. O.) Pop. 7000	First National Bank... 73-96	J. M. Lassing	H. C. White	H. B. Beck		25,000	6,780	91,510	123,460	25,580	Han. N., N. Y.; Fifth-Third N., Cin.
" " "	Latonia Deposit Bank... 73-97	R. Lee Bird	J. F. Ostendorf	W. A. Hardebeck		25,000	7,000	150,000	160,000	25,000	Am. Ex N., N. Y.; 1st N., Covington, Ky.
Lawrenceburg, Anderson C 11 Pop. 2500	Anderson National Bank... 73-223	J. W. Gaines	W. E. Dowling	L. B. McBrayer		100,000	77,040	343,580	540,800	112,560	N. Park, N. Y.; 1st N., Cin.; Citiz. N., Lou. x 8.
" " "	Citizens Bank & Tr. Co. 73-225	J. M. Johnson	C. W. Kavanaugh	J. M. B. Birdwhistell	J. B. Waterfill	50,000	18,160	112,990	151,890	23,380	Union N., Lou.; 1st N., Cin.
" " "	LAWRENCEBURG NAT. BANK 73-224	O. E. Bond	W. T. Bond	J. M. Johnson	E. V. Johnson	100,000	99,730	329,430	377,340	114,460	N. Bk. Com., N. Y.; Citiz. N., Cin. x 8.
Lebanon, Marion D 11 Pop. 4000	Citizens National Bank... 73-170	R. E. Young	A. J. Grundy	J. A. Kelly	C. J. Edmonds	100,000	68,800	240,000	486,000	68,000	N. Bk. Com., N. Y.; Union N., Lou. x 8.
" " "	Farmers National Bank... 73-172	R. N. Wathen	R. C. McChord	S. B. Bottom	F. L. Dant	50,000	17,850	267,260	314,680	73,060	Han. N., N. Y.; Union N., Lou. 8.
" " "	Marion National Bank... 73-171	W. C. Rogers	W. P. Myers	O. D. Thomas	W. B. Timmons	160,000	100,000	350,000	560,000	130,270	Han. N., N. Y.; Citiz. N., Lou. 8.
Lebanon Jct., Bullitt D 10 Pop. 1200	Lebanon Junction Bk... 73-532	Otho Quick	W. M. Heizer	R. M. Hocker	E. O. Litsey	15,000	5,580	87,740	86,790	21,080	N. Bk. Com., N. Y.; Citiz. N., Lou.
Leitchfield, Grayson E 9 Pop. 1053	Grayson County State Bank 73-304	R. J. Bassett	E. B. Tilford	A. P. Stone	Aubrey Moorman	25,000	4,000	148,260	160,740	18,370	Bk. of America, N. Y.; Am. Southern N., 1st N., and Lou. N. Bkg. Co., Lou.
" " "	Leitchfield Deposit Bk... 73-305	G. H. Gardner	J. W. Moorman	Frank Gardner	Holmes Gardner	15,000	35,730	356,120	304,780	106,970	Imp. & Tra. N., N. Y.; Union N., Lou.
Lewisburg, Logan F 7 Pop. 800	Lewisburg Banking Co. 73-534	O. A. Bland	J. E. Milam	Bland Arnold	R. R. McClellan	15,000	3,280	68,690	65,870	17,250	Lou. N. Bkg. Co., Lou.
Lewisport, Hancock D 8 Pop. 506	Bank of Lewisport... 73-535	J. C. Pell	Franklin Lander	S. T. McGill	Ada McGill	15,000	4,200	80,000	78,000	19,500	Han. N., N. Y.; Union N., Lou.

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For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

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TOWN AND COUNTY. *County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State \$Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & Dis- c'ts. Bonds, Securities	CASH & Ex- change Due from Banks	
*Lexington... Fayette C 13 Pop. 38,819	Bank of Commerce.....\$12 73-10	I. W. Mantle.....	J. W. Richardson... O. D. Randolph	F. G. Stiltz.....	H. A. Stiltz.....	\$ 200,000	\$ 71,860	\$ 638,530	\$ 875,000	\$ 62,590	Han. N., N. Y.; Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
"	*FAYETTE NATIONAL BANK 73-3 *270	J. E. BASSETT.....	J. T. TUNIS.....	W. F. WARREN.....	H. W. MOORES....	300,000	310,000	1,360,000	1,934,210	262,000	N. City, N. Y.; Citiz. N., Cin. 4.
"	*First & City National Bank 78-2 *265	J. W. Stoll.....	J. E. McFarland... J. G. Stoll H. K. McAdams	J. W. Porter.....	J. W. McMeekin... Jos. Harting F. C. Bell	800,000	450,000	2,154,820	3,710,410	539,040	N. Bk. Com., N. Y.; Corn Ex. N., Chi.; Frank- lin N., Phil. 4.
"	*PHOENIX & THIRD NAT'L BK. 73-5 *283	Y. ALEXANDER.....	H. P. HEADLEY..... W. A. McDOWELL	B. M. DARNABY..... Acting	C. Y. FREEMAN....	800,000	200,000	2,200,000	3,800,000	485,000	N. Park and Han. N., N. Y.; Citiz. N. and Fifth-Third N., Cin.; N. Bk. of Ky., Lou. 4.
"	Phoenix & Third Tr. Co.*\$13 73-8	Y. Alexander.....	H. P. Headley..... W. A. McDowell	B. M. Darnaby..... Sec. and Tr.		200,000	9,500	430,000	480,000	45,000	Phoenix & 3d N., Lexington.
"	*Second National Bank.....\$83 73-4	J. H. Graves.....	W. K. Patterson...	George S. Weeks..	A. S. Mitchell.....	150,000	125,000	452,000	781,820	87,880	Han. N., N. Y.; Union N., Lou. 4.
"	*Security Trust Co.....*\$87 73-9	W. H. Cassell.....	Alexander Pearson Geo. K. Graves	O. N. Manning..... Sec. and Tr.	S. A. Wallace..... A. Sec. and A. Tr.	500,000	225,000	1,071,570	1,249,340	454,950	N. City, N. Y.; Harris Tr. & Sav., Chi.; Am. Southern N., Lou.; Union Sav. Bk. & Tr. Co., Cin.
"	TITLE GUARANTEE & TRUST COMPANY73-11 *\$12	CHARLES LAND.....	G. D. WILSON..... WM. H. PORTER	W. H. PORTER.....		150,000	8,500	145,020	300,280	22,230	N. Park, N. Y.; Am. Southern N. and 1st N., Lou.; Corn Ex. N., Phil.
"	UNION BANK & TR. CO.\$806 73-7	J. T. Wilkerson...	G. A. Bain.....	E. R. Blackburn...	D. P. Eastin.....	100,000	33,000	400,000	500,000	50,000	Han. N., N. Y.; Citiz. N. and 2d N., Cin.
"	MASSIE & BARR15	INVESTMENT SECURITIES,		STOCKS, AND	BONDS.						Robinson & Co., N. Y.; Baker, Watts & Co., Balt.; J. L. Dunlop & Co., Lou.
"	Lexington Clearing House... (Members indicated by a *)	J. E. McFarland...		G. S. Weeks..... Sec. and Tr.							
*Liberty... Casey E 12 Pop. 330	Commercial Bank.....\$195 73-536	E. H. Kidd.....	M. L. Sharp.....	G. A. Prewitt.....	A. P. Young.....	30,000	20,000	125,000	140,000	41,000	1st N., Cin.; N. Bk. Com., Lou.
*Greenville... McLean E 7 Pop. 1220	Farmers & Merch. Bk.....\$199 73-275	V. B. Morton.....	D. S. Smith.....	E. E. Quisenberry..		15,000	1,500	65,000	59,000	18,000	Am. Southern N., Lou.; City N., Evansville, Ind.; U. S. N., Owensboro, Ky.
*Lockport... Henry C 11 Pop. 151	Bank of Lockport.....\$195 73-538	W. H. Monihon...	G. W. Caldwell...	E. O. Thomas.....	J. A. Bickers.....	15,000	2,000	20,600	35,000	4,300	Lou. N. Bkg. Co., Lou.
*London... Laurel E 13 Pop. 1638	Farmers State Bank.....\$14 73-667	W. H. Poynter...	C. C. Hale.....	D. F. Brown.....		20,000	2,000	60,000	60,000	20,000	N. Park, N. Y.; Citiz. N., Lou.
"	National Bk. of London *203 73-227	D. C. Edwards...	T. A. Porter.....	R. C. Eversole....	W. J. Chesnut....	25,000	9,800	125,000	125,000	20,000	Han. N., N. Y.; Citiz. N., Lou.; Fifth-Third N., Cin. 4.
*Louis... Lawrence C 16 Pop. 1856	First National Bank.....\$291 73-251	M. S. Burns.....	A. J. Garred.....	G. R. Vinson.....		30,000	26,630	221,680	221,210	87,090	Han. N., N. Y.; 1st N., Cin. 4.
"	Louis National Bank.....\$294 73-252	Aug. Snyder.....	L. H. York.....	M. F. Conley.....	G. R. Burgess.....	50,000	32,680	286,870	245,160	68,920	N. Bk. Com., N. Y.; Fifth-Third N., Cin. 4.

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**46 Years
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JAMES J. HAYES, Cashier

JOHN S. AKERS, Ass't Cashier

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Surplus, \$600,000

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BANK
Philadelphia

NATIONAL SHAWMUT BANK
Boston

NAME OF BANK •Mem. Am. Bks. Assn. •State Bks. Assn.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. •Mem. Fed. Reserve Collect. System.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS	DEPOSITS OF BANKS	LOANS & Dis- COUNTS	BONDS, SECURI- TIES, ETC.	DOS FROM BANKS	CASH AND EX- CHANGES	
AMERICAN SOUTHERN NAT'L BANK 21-24 •294	EARL S. GWIN	H. THIEMANN	E. B. ROBERTSON	NOEL RUSH H. R. GRANT F. L. MOSELEY	\$ 800,000	\$ 72,980	\$ 2,868,070	\$ 4,722,350	\$ 5,568,590	\$ 1,909,290	\$ 1,281,590	\$ 517,100	Chase N., N. Y.; N. City, Cont. & Com'l N. and Corn Ex. N., Chi.; Mech.-Am. N., St. L. x 8.
CITIZENS NATIONAL BANK 21-10 •274	S. B. Lynd	P. H. Johnston	P. H. Johnston	Webster Moore J. M. Zahner	500,000	675,000	2,700,410	2,919,420	3,694,540	801,500	768,330	1,707,210	1st N. and N. Park, N. Y.; Cont. & Com'l N., Chi.; 3d N. and Mech.- Am. N., St. L. x 8.
Fidelity & Columbia Trust Company 21-51 •28x2	John W. Barr, Jr.	L. W. Botts	L. M. Render, Sec.	J. F. Speed, Tr. J. D. Winston, A. Tr.	2,000,000	780,540	3,252,070	151,960	3,481,950	1,809,170	542,260	251,190	Bk. of Am. and Bkrs. Tr. Co., N. Y.; Harris Tr. & Sav. and Cont. & Com'l N., Chi.
FIRST NATIONAL BANK 21-5 •263	E. L. SWEARINGEN	J. M. MONOHAN	H. L. ROSE	J. J. FLYNN S. S. GAINES	500,000	175,910	1,646,850	393,630	1,382,250	1,111,870	147,490	402,950	Am. Ex. N., N. Y.; N. City and Cont. & Com'l N., Chi.; 3d N. and Cent. N., St. L. x 8.
German Bank 21-10 •24 69	H. J. Angermeier	C. M. S. Hebel	O. A. Block		250,000	561,500	4,418,680		1,541,060	2,168,870		1,406,300	N. Bk. Com. and N. City, N. Y.
GERMAN INSURANCE BANK 21-13 •28 54	H. C. Walbeck	A. P. Winkler	F. R. Merhoff	E. F. Kohnhorst Jno. F. Huhn A. Cash and Mgr. Sav. Dept.	250,000	555,790	5,288,100	14,590	3,683,280	1,128,790	173,970	1,122,850	Chem. N., N. City, and N. Park, N. Y.; Cont. & Com'l N., Chi.
German Security Bank 21-18 •28 65	Charles H. Bohmer	George Gutig	Charles Gutig		170,000	190,000	1,104,100		800,900	321,070	156,460	197,100	Han. N., N. Y.; 1st N., Chi.
Kentucky Title, Sav. Bk. & Tr. Company 21-54 •251900	E. L. Swearingen	J. M. Monohan	R. W. Delph	C. L. A. Johnson	850,000	74,500	203,220	964,340	258,810	5,620,070	232,920	46,830	Am. Ex. N. and N. Bk. Com., N. Y.; Merch. L. & Tr. Co., Chi.; N. Bk. Com., Lou.
Lincoln Savings Bank 21-58 •2605	John M. Atherton	Frank Miller	P. J. Bohne, Tr.	R. S. Raper Bernard Bernheim A. Tr.	350,000	41,800	854,270		453,800	624,850	134,570	32,850	Bk. of Am., N. Y.; N. Bk. of Ky., Lou.
Louisville Nat. Banking Co. 21-20 •2798	John H. Leathers	S. T. Ballard	Benj. C. Weaver, Jr.	J. T. Bate B. A. Duerson	250,000	120,000	1,935,000	300,000	1,380,000	296,000	700,000	235,000	N. City, N. Park, and Han. N., N. Y.; Cont. & Com'l N., Chi.; Mech.- Am. N., St. L. x 8.
Safe Trust Company 21-52 •28 41	John Stites	J. B. Partle	Angereau Gray, Tr.	A. G. Smith, Sec. E. A. Converse, Jr. A. Sec.	806,100	235,760	1,646,930		1,019,240	832,600	276,710	109,710	Bk. of Am. and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Mech.- Mech. N., Balt.
NATIONAL BANK OF COMMERCE 21-8 •27 66	J. B. BROWN	J. J. HAYES	J. S. AKERS	Your Banking Account in Louisville is invited. Kentucky Items and Collections Especially solicited at a moderate cost. SEE ADVERTISEMENT ON OPPOSITE PAGE.	800,000	600,640	5,676,340	1,196,180	4,412,510	1,508,460	2,033,510	910,270	N. Bk. Com., 1st N., and N. Park, N. Y.; Cont. & Com'l N., Chi.; Mech.-Am. N., St. L.; Phil. N., Phil. x 8.
NATIONAL BANK OF KENTUCKY 21-1 •28 31	OSCAR FENLEY	J. M. ATHERTON	H. D. ORMSBY	D. W. GRAY E. E. LEE	1,645,000	1,531,750	4,067,130	3,445,070	6,613,490	3,107,620	2,000,330	809,010	Bk. of Am., N. Y.; Corn Ex. N., Chi.; Mech.-Lac. N., St. L. x 8.

For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

KENTUCKY Map opposite

Number under Name of Bank is the New Translt Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

LOUISVILLE—Continued—Reserve City

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

NAME OF BANK. Bks. Assn. \$State State Bks. Assn. \$Priv. Est	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.	
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS- COUNTS	BONDS, SECUR- ITIES, ETC.	DUE FROM BANKS	CASH AND EX- CHANGES		
South Louisville Sav. & Deposit Bank 21-57 \$3'04	W. H. Netherland	John Hussey	Pope McAdams	Theodore Fye	\$ 25,000	\$ 7,200	\$ 208,000		\$ 100,000	\$ 19,000	\$ 78,000	\$ 15,000	Han. N., N. Y.; N. Bk. Com. and Am. Southern N., Lou.	
Stock Yards Bank 21-56 \$3'04	C. H. Wulkoop	C. W. Stoecker	C. A. Yann	Clay McCandless, Sec.	100,000	74,100	712,120		409,510	111,730	162,470	189,860	N. Bk. Com., N. Y.; Fifth Third N., Cin.; N. Bk. Com., St. L.; Drov. N., Kan. C.; N. Bk. of Ky., Lou.	
*Union National Bank 21-23 \$1'90	J. D. Stewart	W. P. Otter F. M. Gettys	F. M. Gettys	J. H. Mershon W. R. Cobb J. H. Waterfill Richard Barfield, A. Sec. and A. Tr.	500,000	564,390	2,307,050	\$ 2,991,890	3,999,260	1,123,980	612,250	1,102,580	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Mech.-Am. N. and N. Bk. Com., St. L. X 8.	
United States Trust Co. 21-55 \$2'02	B. B. Veech	C. J. Doherty R. S. Veech	L. A. Skene, A. Sec. and A. Tr.		350,000	109,870	786,960	32,330	368,790	486,960	74,920	184,670	Guaranty Tr. and Bkrs. Tr. Co., N. Y.; Cont. & Com'l Tr. & Sav., Chi.	
JOHN W. & D. S. GREEN 79	The Oldest Bond House in Kentucky. Specialize in Municipal and Public Utility Securities. Local Stocks and Bonds. Private wire connection to all principal cities.													
WOOD, JOHNSTON & CO. 13 (Investment Securities)														
Louisville Clearing House (Members indicated by a *)	J. D. Stewart	E. L. Swearingen	Isham Bridges, Mgr.											Post & Flagg, N. Y.; E. W. Clark & Co., Phil., A. G. Edwards & Sons, St. L. Post & Flagg, N. Y.; A. B. Leach & Co. and Harris Tr. & Sav., Chi.

KENTUCKY—Continued

TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	CASH & EX- CHANGES, DUE FROM BANKS	
Lovellsville, Ballard F 4 Pop. 400	Bank of Lovellsville 21-539	D. E. Stahl	J. K. Rudolph	E. M. Wyman		\$ 15,000	\$ 4,800	\$ 60,400	\$ 41,900	\$ 35,000	Union N., Lou.; Paducah Bkg. Co. and 1st N., Paducah.
Lowes, Graves F 4 Pop. 250	Bank of Lowes 21-540	W. R. Stayton	T. H. Barriger	R. L. Bishop		15,000	3,050	30,000	28,000	14,000	Han. N., N. Y.; Union N., Lou.
Ludlow, Kenton A 12 Pop. 5000	Farmers & Mech. Bank 21-146	Amos Teed	William Tuney	T. W. Balsly		30,000	4,400	92,640	81,620	26,310	Han. N., N. Y.; Citiz. N., Cin.; 1st N., Cov., Ky.
*****	First National Bank 21-145	A. V. C. Grant	Chas. E. Clark	Jas. A. Stephens		25,000	33,760	303,480	339,340	22,900	Chase N., N. Y.; 1st N., Cin. x 4.
*****	Ludlow Savings Bank 21-147	R. B. Carran	J. P. Ernst	E. H. Daugherty		15,000	4,270	135,330	122,050	29,550	Cov. Sav. Bk. & Tr. Co., Cov.
Lynn Grove, Calloway F 5 Pop. 150	Lynn Grove Bank 21-541	D. M. Rogers	S. O. Miller	W. G. Miller		15,000	1,820	25,270	21,420	19,860	City N., Paducah; Far. & Merch., Murray, Ky.
Marionville, Washington D 11 Pop. 190	Farmers Bank 21-543	J. B. Peter	H. A. Hilton	J. E. Brown		15,000	8,500	77,000	93,000	16,500	Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
Madisonville, Hopkins E 7 Pop. 6000	Farmers National Bank 21-136	F. O. Baker	E. G. Tapp	F. P. Stum	J. W. McDonald	50,000	15,000	390,000	279,400	135,000	N. Bk. Com., N. Y.; Bk. of Com., Lou. x 8.
*****	Hopkins County Bank 21-134	J. T. Alexander	E. Nisbet	O. W. Waddill		50,000	2,200	290,000	275,000	75,000	Bk. of Am., N. Y.; Am. Southern N., Lou. and Nash.; Old State N., Evansville, Ind.
*****	Kentucky Bk. & Tr. Co. 21-135	W. J. Ruby	P. B. Ross	W. J. Tapp		50,000	40,000	450,000	325,000	150,000	Bk. of Am., N. Y.; Lou. N. Bkg. Co., Lou.
Manchester, Clay E 14 Pop. 626	First National Bank 21-544	I. S. Manning	W. W. Rawlings	D. L. Walker		25,000	14,500	115,000	98,000	50,000	N. Bk. of Ky., Lou. 4.
*****	*****	WM. FOWLER	W. T. McCONNELL	O. S. DENNY	W. E. CARNAHAN	30,000	6,020	194,830	142,070	88,780	Han. N., N. Y.; Citiz. N., Lou.; Old State N. and City N., Evansville, Ind.
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KENTUCKY Map opposite page 439

Banks Advertising give Prompt Attention to Collections and Correspondence

KENTUCKY—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 12.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	CASH & RE- CEIVABLES, ETC.	
Mayfield..... Graves F 4 Pop. 8000	City National Bank..... 78-110	D. B. Stanfield.....		T. P. Smith.....		\$ 100,000	\$ 60,000	\$ 213,800	\$ 368,780	\$ 92,770	Seab. N., N. Y.; 1st N., Lou.
" " "	Exchange Bank..... 78-111	J. L. Sherrill.....	H. S. Bennett.....	R. E. Lochridge.....	H. O. Neale.....	200,000	20,000	218,650	240,540	101,780	Chase N., N. Y.; Am. Southern N., Lou.
" " "	Farmers National Bank..... 78-112	E. Gardner.....	J. F. Kirksey.....	C. C. Wyatt.....	C. Y. Dodds.....	50,000	41,880	162,000	200,000	38,000	Union N., Lou.
" " "	First National Bank..... 78-108	H. S. Hale.....		N. A. Hale.....	S. B. Smith.....	150,000	83,600	166,430	490,650	36,580	Chase N., N. Y.; Citiz. N., Lou.
" " "	Graves County Bkg. & Tr. Co. 78-109	J. L. Stunston.....		W. S. Cook.....	W. L. Rhodes.....	100,000	32,000	121,730	235,300	36,200	Han. N., N. Y.; N. Bk. of Ky. Lou.
Mays Lick..... Mason B 14 Pop. 800	Bank of Mays Lick..... 78-104	S. H. Mitchell.....		S. M. Roff.....		17,500	19,000	100,000	115,000	21,000	Fifth-Third N., Cin.; Union N., Lou.
Maysville..... Mason B 14 Pop. 8000	Bank of Maysville..... 78-100	J. F. Barbour.....	A. M. J. Cochran..... N. S. Calhoun	R. K. Hoedrich.....	Geo. T. Barbour.....	100,000	17,500	550,000	545,000	105,000	Bk. of Am. N. Y.; 1st N. and Fifth-Third N., Cin.; N. Bk. of Ky., Lou. Citiz. State, Dover, Ky.
" " "	Equitable Trust Co. 78-101					(Branch of Dover, Ky.)					
" " "	Farmers & Traders Bk. 78-105	J. J. Perrine.....	W. R. Newell.....	C. L. Wood.....	E. L. Willett.....	36,000	56,800	290,000	335,000	18,000	Mech. & Metals N., N. Y.; Fifth-Third N., Cin.
" " "	First National Bank..... 78-101	T. A. Keith.....	Walter Matthews.....	J. E. Threlkeld.....	C. N. Bolinger.....	105,000	46,440	348,900	487,220	33,220	1st N., N. Y.; Fifth-Third N., Cin.; Ky. N., Lou.
" " "	STANDARD BANK..... 78-103	J. M. KENOE..... Collections returns.	L. B. MALDY..... will receive a	J. B. CURRETT..... special attentio	n and prompt	100,000	36,520	680,330	736,030	40,870	Han. N., N. Y.; Fifth-Third N., Cin.
" " "	STATE NATIONAL BANK..... 78-102	CHARLES D. PEARCE..... Collections and provided you e These charges	E. T. KIRK..... requests for rati nclose 15c with do not apply to	H. C. SHARP..... ngs will receive each Sight Draft B-L Drafts, Cash,	prompt attentio and 15c with ea or Time Items.	100,000	30,000	552,000	530,750	32,730	N. City, N. Y.; 1st N., Cin.
" " "	State Trust Co. 78-107	Chas. D. Pearce.....	E. T. Kirk.....	W. W. Ball, Jr., Sec. and Tr.		20,000	600		19,910	780	State N., Maysville.
McKee..... Jackson E 13 Pop. 146	Jackson County Bank..... 78-548	D. G. Collier.....	Isaac Messler.....	J. B. Hays.....	R. M. Bradshaw.....	15,000	5,660	88,450	67,970	33,890	1st N., Cin.
McKinney..... Lincoln E 12 Pop. 450	McKinney Deposit Bank..... 78-549	E. J. Tanner.....	F. M. Ware.....	J. W. Sallee.....		15,000	3,400	21,210	33,140	5,220	1st N., Cin.
McRoberts..... Leitcher E 16 Pop. 2000	(See Fleming)										
Middleburg..... Casey E 12 Pop. 98	Farmers Deposit Bank..... 78-550	W. H. McClure.....	J. K. Coffey.....	B. B. Young.....	L. F. Young.....	15,000	3,500	62,000	61,000	15,140	N. Bk. Com., Lou.; Com'l. Liberty, Ky.
Middlesboro..... Bell F 14 Pop. 7806	Citizens Bank & Tr. Co. 78-85	H. A. McCamy.....	Wm. Walbrecht.....		W. E. Frazer.....	50,000	10,000	125,000	140,000	33,000	Han. N., N. Y.; Am. Southern N., Lou.
" " "	Nat. Bk. of Middlesborough 78-86	L. L. Robertson.....	C. S. McManus.....	C. T. Cleland.....		100,000	35,000	285,000	250,000	50,000	Chase N., N. Y.; Am. Southern N., Lou.
Middletown..... Jefferson Pop. 400 C 11	Bank of Middletown..... 78-551	L. P. Wetherby.....	J. W. Urton.....	T. G. Gaines.....		15,000	3,130	50,250	51,580	3,840	Liberty N., N. Y.; Am. Southern N., Lou.
Midway..... Woodford O 12 Pop. 1200	CITIZENS BANK..... 78-552	H. L. Martin.....	C. B. Patterson.....	John A. Steele.....	H. C. Poynter.....	50,000	24,000	157,000	143,490	57,570	N. Park, N. Y.; Fifth-Third N., Cin.
" " "	Commercial Bank..... 78-553	J. W. Parrish.....	John Wise.....	O. W. Parrish.....		30,000	3,520	62,440	69,670	19,890	N. City, N. Y.; Am. Southern N., Lou.; 1st N., Cin.
Milburn..... Carlisle F 4 Pop. 207	Bank of Milburn..... 78-552	G. W. Boswell.....	G. W. Perry.....	A. D. Watts.....	Willie Baldwin.....	15,000	6,390	35,740	33,820	20,530	Am. Southern N., Lou.; N. Bk. Com., St. L.; 1st N., Bardwell, Ky.
Millford..... Bracken B 13 Pop. 176	Millford Bank..... 78-553			G. C. Bradford.....		15,000	3,000	40,000	42,000	16,000	Fifth-Third N. and 4th N., Cin.
Millersburg..... Bourbon C 13 Pop. 1000	Exchange Bank..... 78-337	W. M. Miller.....	W. P. Shanklin.....	John F. McDaniel.....		25,000	4,110	61,620	61,230	25,340	1st N., Cin.; Am. Southern N., Lou.
" " "	Farmers Bank..... 78-338	J. G. Allen.....		Sanford Allen.....		30,000	17,000	200,000	201,000	46,000	N. Park, N. Y.; Fifth-Third N., Cin.; N. Bk. Com., Lou.
Milton..... Trimble B 11 Pop. 356	Farmers Bank..... 78-554	J. H. Calvert.....	G. A. Powell.....	D. T. Voiers.....	R. M. Hudson.....	15,000	13,700	117,000	120,000	22,250	Fifth-Third N., Cin.; Am. Southern N., Lou.

KENTUCKY Map opposite page 439

For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

442 Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

KENTUCKY—Continued

442 Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, OTHER ASSETS, ETC.	CASH & EX- CH. RESERVE, THIS FROM BANKS	
Monterey Owen C 12 Pop. 260	First State Bank 78-555 \$384	H. B. Shiddell	R. W. Kemper	Ira Kemper		\$ 30,000	\$ 11,970	\$ 87,540	\$ 97,000	\$ 26,000	Union N., Lou.; Fifth-Third N., Cin.
Monticello Wayne F 12 Pop. 1338	Citizens National Bank 78-259 \$202	Isaac Walker	J. J. Stokes	O. McBeath	J. J. Wright	50,000	15,000	95,000	120,000	25,000	Chase N., N. Y.; Union N., Lou.; Fifth-Third N., Cin. X 8.
" " "	Monticello Banking Co. 78-258 \$95	J. Bertram		W. L. Baker	L. D. Jones	20,000	68,710	229,670	228,890	91,500	Han. N., N. Y.; N. Bk. of Ky., Lou.; Fifth-Third N., Cin. X 8.
Moorefield Nicholas C 14 Pop. 200	Moorefield Deposit Bank 78-556 \$304	J. M. Berry	M. D. Judge	A. S. Kimbrough	Jas. Ellington	15,000	3,150	40,000	45,000	12,400	Fifth-Third N., Cin.; Dep., Carlisle, Ky.
Morehead Rowan C 15 Pop. 1800	Morehead State Bank 78-296 \$108	S. M. Bradley	G. H. Gearhart	D. S. Henry		15,000	5,000	100,000	90,000	20,500	4th N., Cin.
" " "	Peoples Bank 78-295 \$707	Abel Caudill	D. C. Caudill	D. C. Caudill	Arthur Blair	15,000	12,510	84,780	50,380	38,410	Fifth-Third N., Cin.; Union N., Lou.
Moreland Lincoln D 12 Pop. 300	Bank of Moreland 78-557 \$90	B. B. King	M. L. Pipes	Ohas. A. Wilhoite		15,000	2,500	89,870	25,190	27,850	Fifth-Third N., Cin.; Am. Southern N., Lou.
Morgan Pendleton B 13 Pop. 50	Farmers Bank 78-553 \$104	J. M. Ewing	J. W. Makemson	W. M. Northeutt		15,000	2,500	43,800	46,000	12,700	Fifth-Third N., Cin.
Morganfield Union D 6 Pop. 2725	BK. OF UNION COUNTY 78-184 \$70	M. M. Waller	Cromwell Adair	Collins Waller		100,000	41,190	124,500	198,250	63,730	Imp. & Tra. N., N. Y.; N. Bk. Com., Lou.; Old State N. and City N., Evansville, Ind. Far. Bk. & Tr. Co., Henderson, Ky. X 8.
" " "	Morganfield Nat. Bank 78-185 \$104	S. C. Anderson	John M. Crowe	W. B. Sparks	H. O. Davis	50,000	20,000	166,000	173,000	58,700	Han. N., N. Y. X 8.
" " "	Peoples Bank & Tr. Co. 78-185 \$93	J. K. Waller	J. A. Sugg	W. M. Wright	G. B. Skillman	61,450	43,700	150,000	168,510	34,860	N. Bk. Com., N. Y.; Lou. N. Bkg. Co., Lou.; Old State N., Evansville, Ind. X 4.
Morgantown Butler E 8 Pop. 850	John M. Carson Bkg. Co. 78-175 \$103	G. V. Willis		John M. Carson		30,000	21,670	100,470	131,080	18,070	N. Bks. Com., N. Y. and Lou. X 4.
" " "	Morgantown Deposit Bk. 78-174 \$80	W. A. Helm		J. E. Doolin		50,000	26,880	91,490	125,720	38,420	Lou. N. Bkg. Co., Lou. X 4.
Mortons Gap Hopkins E 6 Pop. 1266	Planters Bank 78-559 \$707	W. W. Kington	B. T. Robinson	G. E. Henry		15,000	880	58,560	58,120	15,000	Han. N., N. Y.; Hopkins Co., Madisonville, Ky. X 4.
Mortonsville Woodford D 12 Pop. 200	Farmers Bank 78-560 \$96	J. O. Shouse	W. D. Hill	E. L. Mitchell	Milton Elliston, Jr.	15,000	3,000	82,000	41,300	6,550	4th N., Cin. X 4.
Moscow Hickman F 3 Pop. 250	Moscow Bank 78-561 \$104	J. T. Little	W. H. Brown	R. A. Brock		15,000	4,500	87,000	35,000	15,000	N. City, N. Y.; N. Bk. Com., Lou.; Cairo, Ill. X 4.
Mt Eden Spencer D 11 Pop. 157	Mount Eden Bank 78-562 \$1900	C. G. Freeman	T. H. Hardesty	G. C. Ray	O. J. Hardesty	15,000	9,000	85,000	88,000	50,000	Am. Southern N. and Union N., Lou.; Fifth-Third N., Cin. X 4.
Mt Olive Robertson C 13 Pop. 321	Farmers & Traders Bk. 78-406 \$108	P. W. Wheeler	E. L. Tilton	Chambers Perry		30,000	23,390	238,390	236,390	51,610	Fifth-Third N., Cin. X 4.
Mt Sterling Montgomery C 14 Pop. 5000	Exchange Bank of Kentucky 78-148 \$156	H. R. Prewitt	John W. Neal	B. Frank Perry	R. H. Lane	50,000	35,000	225,000	235,000	75,000	N. Bks. Com., N. Y. and Lou.; 1st N., Cin. X 4.
" " "	Montgomery National Bank 78-151 \$102	John G. Winn		Pierce Winn	J. H. Conner	50,000	40,000	225,000	200,000	90,000	N. Park, N. Y.; Fifth-Third and 1st N., Cin.; Union N. and N. Bk. of Ky., Lou. X 4.
" " "	Mt. Sterling Nat'l Bk. 78-149 \$74	W. S. Lloyd	Steve Pieratt	O. B. Patterson	W. L. Killpatrick	50,000	104,760	368,670	347,120	154,530	N. City, N. Y.; Atlas N., Cin.; Citiz. N., Lou. X 4.
" " "	Traders National Bank 78-150 \$102	D. J. Burchett	J. T. Highland	J. O. Greene	O. T. Hazelrigg	50,000	36,000	200,000	235,000	45,000	Chase N., N. Y.; 1st N., Cin. X 4.
Mt. Vernon Rockcastle E 13 Pop. 930	Bank of Mt. Vernon 78-323 \$1900	Jonas McKenzie	G. S. Griffin	W. L. Richards	V. O. Tate	15,000	6,500	116,970	106,830	30,800	Union N., Lou. X 4.
" " "	Peoples Bank 78-329 \$108	U. G. Baker	J. P. E. Drummond	F. L. Thompson, Jr.	E. R. Miller	20,000	4,000	119,000	98,000	39,700	Am. Southern N., Lou. X 4.
Mt. Washington Bullitt C 10 Pop. 400	Peoples Bank 78-563 \$109	B. Hall	J. W. Harris	W. L. McGee	Elma B. McGee	15,000	6,160	74,190	64,800	28,590	Union N., Lou. X 4.
Mt. Zion Grant B 12 (Dry Ridge P. O.) Pop. 50	Mt. Zion Deposit Bank 78-564 \$104	D. A. Franks	J. F. Tomlin	W. O. Smith		15,000	6,080	44,820	66,590	2,370	Fifth-Third N., Cin. X 4.
Manfordsville Hart E 10 Pop. 475	Hart County Dep. Bank 78-565 \$190	I. H. Wood	J. E. Wheeler	F. J. Fowler		17,500	4,500	100,000	120,000	20,000	N. Bk. of Ky., Lou. X 4.
Murray Calloway F 5 Pop. 3200	Bank of Murray 78-207 \$83	E. S. Dunguid	W. S. Swan	J. E. Owen	B. Grogan	60,000	8,960	373,510	320,930	101,970	Han. N., N. Y.; Lou. N. Bkg. Co., Lou.; Citiz. Sav., Paducah. X 4.
" " "	Farmers & Merchants Bk. 78-200 \$107	O. O. Gingles	T. J. Henslee	O. B. Fulton	W. L. Fulton	20,000	8,650	164,260	117,390	73,510	3d. N., St. L.; City N., Paducah. X 4.
" " "	First National Bank 78-560 \$15	W. H. Finney	B. B. Keys	T. H. Stokes		25,000	2,000	80,170	45,600	50,000	Han. N., N. Y.; Fifth-Third N., Cin.; 1st N., Paducah, Ky. X 4.
Nebo Hopkins E 6 Pop. 400	Citizens Bank 78-566 \$102	J. L. Rogers	R. S. Austin	O. N. Ferguson		15,000	2,000	27,000	27,000	12,990	Han. N., N. Y.; N. Bk. Com., Lou. X 4.
New Castle Henry C 11 Pop. 443	Bank of New Castle 78-568 \$72	R. H. Sanford	O. Carroll	E. H. Smith	M. A. Young	20,000	2,700	100,000	119,000	16,000	Lou. N. Bkg. Co., Lou.; Fifth-Third N., Cin. X 4.
New Haven Nelson D 10 Pop. 405	Bank of New Haven 78-330 \$105	Frank X. Dawson	J. Ekro Rapier	J. Ekro Rapier	Ivo A. Howard	40,000	14,000	220,000	210,000	63,000	N. Park, N. Y.; N. Bk. of Ky., Lou. X 4.

KENTUCKY Map opposite page 439

Banks Advertising give Prompt Attention to Collections and Correspondence

KENTUCKY BANKS—Monterey to New Haven

July, 1916

TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	CASH & RE- CEIPTS, FROM BANKS	
New Hope... Nelson D 11	Peoples Bank... 73-569	A. Cummins	J. R. Berry	T. J. Miller	P. D. Corbett	\$ 15,000	\$ 4,370	\$ 92,280	\$ 56,660	\$ 50,810	Lou. N. Bkg. Co., Lou.
Pop. 240											
New Liberty... Owen D 12	Citizens Bank... 73-570	H. D. Barker	Chas. Bard	W. S. Ball		25,000	5,000	50,000	60,000	15,000	Union N., Lou.; Fifth-Third N., Cin.
Pop. 214											
Newport, Campbell A 13	Central Savings Bk. & Tr. Co. 73-29	P. M. Witt	W. L. Glazier	Jule Plummer	E. W. Boland	50,000	28,000	500,040	454,290	121,910	Han. N., N. Y.; 4th N., Cin.
Pop. 31,517											
"	Citizens Com'l & Sav. Bank 73-80	Otto Wolff	Otto Depenbrock	Oscar Reimert	C. B. Strohman	50,000	11,320	334,460	284,820	78,450	N. Bk. Com., N. Y.; 1st N., Cin.
"	German National Bank. 73-27	J. P. Weckman	John Todd	A. M. Larkin	David Davies	100,000	95,000	650,000	700,000	108,400	Irving N., N. Y.; 1st N., Cin. x 4.
"											
"	NEWPORT NAT'L BANK. 73-23	CHAS. MEGERLE	DANIEL NETSCH	J. D. HENGELBROK	J. A. MEAGHER	100,000	96,000	711,000	800,000	99,000	Chatham & Phenix N., N. Y.; Fifth-Third N., Cin. x 4.
"		This Bank endeavors to give prompt and intelligent attention to collections and all other banking business received.									
Nicholasville, Jessamine D 12	Citizens Bank of Jessamine 73-180	W. A. Sears	E. B. Hoover	Fred L. Sears	J. D. Latimer	100,000	14,480	193,550	276,100	32,430	N. Bk. Com., N. Y.; 1st N. and Fifth-Third N., Cin.; Citiz. N., Lou.
Pop. 2985											
"	Farmers Exchange Bk. 73-179	J. H. Welch	M. Young	W. R. Smith	J. S. Smither	100,000	53,000	255,600	423,000	46,000	Han. N., N. Y.; 4th N., Cin.; Lou. N. Bkg. Co., Lou.
"	First National Bank 73-178	N. L. Bronaugh	H. B. Campbell	G. L. Knight	J. L. Simpson	100,000	95,010	368,070	503,970	145,510	Han. N., N. Y.; 1st N., Fifth-Third N., and Citiz. N., Cin. x 4.
No. Middletown, Bourbon C 13	North Middletown Dep. Bk. 73-571	W. M. Rogers		John W. Jones	F. W. Stead	50,000	20,000	105,000	158,000	19,700	N. Park, N. Y.; 1st N., Cin.
Pop. 890											
Oakland... Warren E 9	Oakland Bank 73-574	E. A. Shobe	J. B. Amos	J. Frank Grimes		25,000	4,000	72,000	91,000	15,000	Han. N., N. Y.; N. Bk. Com., Lou.
Pop. 390											
Olive Hill... Carter C 15	Carter County Com'l Bk. 73-291	A. J. Stamper	N. A. Carpenter	Bertha L. King	H. G. Hicks	20,000	6,650	109,960	78,000	49,860	Fifth-Third N., Cin.
Pop. 3000											
"	Peoples Bank 73-660	E. S. Hitchins	M. S. Qualls	E. A. Evans		15,000	5,000	90,000	66,000	38,000	1st N., Cin.
"											
Owensboro, Daviess D 8	*Central Trust Co. 73-43	Lawson Reno	R. S. Hughes	W. L. Reno		200,000	41,840	1,013,450	1,018,860	242,430	Han. N., N. Y.; Merch. Ln. & Tr. Co., Chi.; Citiz. N., Cin.; Union N., Lou.
Pop. 17,212			John Reinhardt	Sec. and Tr.							
"	*Farmers & Traders Bk. 73-45	B. Wile	Philip Dahl	G. A. Williams	Harry W. Bottorf	30,000	16,700	186,700	179,690	54,650	Han. N., N. Y.; Citiz. N., Lou.
"											
"	*First National Bank 73-41	P. T. Watkins	Silas Rosenfield	J. D. Russell	C. B. Elliott	137,900	47,500	407,000	630,000	200,000	1st N., N. Y.; Am. Southern N., Lou.; Citiz. N., Cin. x 4.
"	*Fourth Street Bank 73-46	J. W. McCarty	T. S. Pettit	A. B. McCarty	S. H. Williams	15,000	8,660	161,480	148,400	36,740	Irving N., N. Y.; 1st N., Lou.; Old State N., Evansville, Ind.
"											
"	*NAT. DEPOSIT BK. 73-42	R. S. HUGHES	PAUL WEIR	M. C. STUART	J. M. MATTINGLY	325,000	90,000	950,000	1,350,000	250,000	Han. N., N. Y.; N. Bk. of Ky. and Union N., Lou. x 8.
"		The Oldest Bank in the City. Largest Capital and Surplus. Collections received for on day of payment.									
"											
"	*Owensboro Banking Co. 73-44	C. W. Braunsford	J. W. Slaughter	H. B. Eagles	M. L. Ogden	100,000	68,300	851,000	680,300	293,000	Han. N., N. Y.; 3d N., St. L.; N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
"											
"	*UNITED STATES NATIONAL BK. 73-47	E. T. FRANKS	J. T. GRIFFITH	MARVIN MAY	R. D. READ	250,000	79,500	728,000	850,000	219,000	Han. N., N. Y.; Union N., Lou. x 8.
"			J. W. McCULLOCH								
"			J. J. SWEENEY								
"		Collections given prompt attention.									
"	JOHN GILMOUR & CO. 73-02	(Investment Securities. Local Stocks and Bonds)									
"											
"	Owensboro Clearing House (Members indicated by a *)	H. B. Eagles		Frank A. Cannon							
"				Sec. and Mgr.							
Owenton... Owen B 12	Farmers National Bank 73-307	J. H. Cunningham	J. M. Herndon	B. F. Holbrook	J. B. Holbrook	60,000	26,000	125,000	190,000	28,000	N. City, N. Y.; Fifth-Third N., Cin.; Union N., Lou. x 8.
Pop. 1024											
"	FIRST NATIONAL BANK 73-306	O. H. Curtis	F. L. Satterwhite	G. W. Forsee	W. T. Forsee	63,000	25,000	160,000	215,000	30,000	Union N., Lou.; Fifth-Third N., Cin. x 8.
"											
"	Peoples Bank 73-308	W. A. Lee	Chas. Perkins	B. L. Hancock	N. Hackett	25,000	3,500	75,000	65,000	24,000	Union N. and Am. Southern N., Lou.; Fifth-Third N., Cin.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Banker's Directory, under the authority of The American Bankers Ass'n.

KENTUCKY—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASST CASHIER.	PAID-UP CAPITAL	LIABILITIES. SURPLUS AND PROFITS	DEPOSITS	RESOURCES. LOANS & DIS- COUNTS, BONDS, SECURITIES	CASH & RE- CEIPTS, DEPOSITS FROM BANKS	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
•Owingsville... Bath C 14 Pop. 942	Farmers Bank \$165 73-322	J. B. Goodpaster	J. T. Kimbrough	J. J. Lacy		\$ 80,000	\$ 24,160	\$ 323,510	\$ 340,160	\$ 87,170	Han. N. Y.; 1st N., Cin.
"	Farmers Trust Co. \$14 73-668	J. B. Goodpaster	J. T. Kimbrough	J. J. Lacy, Sec. and Tr.		20,000	1,190		20,960	230	Far., Owingsville, Ky.
"	Owingsville Banking Co. \$93 73-323	J. M. Richards	Isaac Shouse	J. W. Shankland		30,000	11,730	100,560	78,680	56,600	Fifth-Third N., Cin.; 1st N., Lou.
•Paducah, McCracken E 4 Pop. 24,170	CITIZENS SAVINGS BANK \$88 73-36	W. F. PAXTON	R. RUDY	C. M. HAND		100,000	40,000	919,680	770,270	286,410	N. Park, N. Y.; N. Bk. of Ky., Lou.
"	CITY NATIONAL BANK \$73 73-35	S. B. HUGHES	J. C. UTTERBACK	C. E. RICHARDSON R. R. KIRKLAND		300,000	158,000	1,530,000	1,167,000	458,960	N. City, N. Y.; N. Bk. of Ky., Lou.
"	FIRST NATIONAL BANK \$65 73-34	ROBT. L. REEVES	F. H. RIEKE	T. A. BAKER	POW WILCOX N. W. VAN COLIN	150,000	200,000	1,214,930	1,044,490	421,420	N. Park, N. Y.; Corn Ex. N., Chi. x 8.
"	MECHANICS TR. & SAV. BANK \$03 73-38	W. F. BRADSHAW, JR.	E. G. SCOTT	W. J. PIERCE	EUGENE E. BELL	50,000	14,000	424,000	397,000	74,000	Mech. & Metals N., N. Y.; N. Bk. Com., St. L.
"	Ohio Valley Trust Co. \$16 73-39	F. M. Fisher		J. C. Demert, Sec. and Tr.	F. C. Boone, A. Tr.	50,000					
"	Paducah Banking Co. \$89 73-37	H. C. Overbey	F. G. Rudolph	J. F. Abell	H. F. Singleton	100,000	35,000	440,000	455,000	45,000	Chase N., N. Y.; 3d N., St. L.; 1st N., Lou.; 4th & 1st N., Nash.
Paint Lick... Garrard D 12 Pop. 350	Peoples Bank \$01 73-575	E. L. Woods	W. C. Fish	R. G. Woods	O. O. Rucker	16,000	13,500	75,000	100,000	15,000	Union N., Lou.; 1st N., Cin.
•Paintsville, Johnson D 16 Pop. 942	Paintsville Bk. & Tr. Co. \$10 73-325	H. M. Stafford	J. L. Patterson	H. B. Rice	J. A. Williams	50,000	7,000	73,000	106,000	23,500	1st N., Cin.
"	PAINTSVILLE NATIONAL BK. \$02 73-324	D. Davis	J. S. Kelly	J. E. Buckingham	J. W. Turner	200,000	160,000	700,000	800,000	157,000	N. City, N. Y.; 1st N. and Fifth Third N., Cin.; Fidelity Tr. Co., Balt.
•Paris... Bourbon O 13 Pop. 10,000	Bourbon-Agricultural Bank & Trust Co. \$76 73-117	Jno. T. Collins	J. T. Hinton	B. Woodford	T. W. Allen	200,000	134,390	694,080	1,028,110	103,720	Han. N., N. Y.; 1st N. and Fifth-Third N., Cin.; N. Bk. Com. and N. Bk. of Ky., Lou.
"	DEPOSIT & PEOPLES BANK \$51 73-115	S. E. Bedford	W. P. Ardery	C. K. Thomas		150,000	90,370	632,110	867,990	54,490	N. Park, N. Y.; 1st N., Cin.; Citiz. N., Lou.
"	FARMERS & TRADERS BANK \$16 73-122	F. P. KISER	S. L. WEATHER	J. J. McCLINTOCK		60,000	4,610	75,400	97,120	38,160	Seab. N., N. Y.; 1st N., Cin.
"	First National Bank \$02 73-119	W. W. Haley	M. R. Jacoby	James McClure	H. W. Mann	100,000	108,000	400,000	625,000	80,000	N. City, N. Y.; Fifth-Third N., Cin.; Am. Southern N., Lou. x 4.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Org. Bks. Assn. State Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.			PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL.	SURPLUS AND PROFITS.	DEPOSITS.	LOANS & TRUSTS.	CASH & EXCHG.	OTHER ASSETS.	
Pembroke... Christian F 7 Pop. 731	Bank of Pembroke... 281000 73-849	M. L. Levy		Douglas Graham		\$ 20,000	\$ 5,030	\$ 75,340	\$ 81,450	\$ 18,520		Han. N. N. Y.
Parryville... Boyle D 12 Pop. 407	Peoples Bank... 2810 73-305	W. O. Korn	S. M. Repley	O. D. Minor	K. L. Pardom	15,000	4,250	102,130	98,240	15,400		Fifth-Third N. Cin.; N. Bk. of Ky., Lou.
" " " " " "	The Old Bank... 2818 73-304	L. R. Wharton	Chas. Coyle	J. A. Prall	Cora Green	20,000	240	91,950	76,860	20,820		Chase N. N. Y.; Am. Southern N. Lou.
Petersburg... Boone A 12 Pop. 383	Farmers Bank... 28103 73-576	E. T. Krutz	J. H. Stevens	O. S. Watts		15,000	5,200	62,550	67,780	12,900		Fifth-Third N. Cin.
Pewee Valley... Oldham C 11 Pop. 651	Pewee Valley State Bank... 28111 73-577	J. J. Foley	G. S. Forwood	H. B. Pollock		15,000	3,700	48,000	45,800	16,640		N. Bk. of Ky., Lou.; Fifth-Third N. Cin.
Pikeville... Pike E 16 Pop. 1280	FIRST NATIONAL BANK ... 28189 73-268	J. W. Ford	J. P. Power	L. Trivette	Walter Hatcher	100,000	57,560	390,610	475,690	122,490		Chase N. N. Y.; 1st N. Cin.
" " " " " "	Pikeville National Bank... 28103 73-268	F. Rogers	W. W. Gray	V. E. Bevins	L. C. Williamson	50,000	55,000	250,000	260,000	75,000		Seab. N. N. Y.; Fifth-Third N. Cin.; Am. Southern N. Lou.
Pine Knot... McCreary F 12 Pop. 1000	Pine Knot Banking Co. 28107 73-578	J. L. Creekmore	J. E. Harman	J. C. Good		15,000	600	24,620	19,630	12,870		2d N. Cin.
Pineville... Bell F 14 Pop. 2161	BELL NATIONAL BANK ... 28104 73-203	J. P. Gaddie	J. L. Phillips	C. M. Perkins	W. H. Gaddie	50,000	4,300	95,600	104,950	26,100		Han. N. N. Y.; Fifth-Third N. Cin.
" " " " " "	First State Bank... 28190 73-202		C. W. Metcalf	George H. Reese	R. E. Samuels	15,000	29,720	340,270	283,370	101,620		Han. N. N. Y.
Pleasureville... Henry C 11 Pop. 522	Deposit Bank... 28187 73-580	A. Dudley	E. Kephart	W. S. Threlkeld	N. E. Skidmore	30,000	15,760	303,860	282,160	60,890		Chase N. N. Y.; N. Bk. Com. and Am. Southern N. Lou.; Fifth-Third N. Cin.
Poole... Webster D 6 Pop. 179	Poole Deposit Bank... 28102 73-581	U. S. Poole	J. O. Melton	Roy Melton	R. B. Stephens	15,000	9,810	72,000	59,700	33,750		N. Park. N. Y.; City N. Evansville, Ind.; Henderson N. Henderson, Ky.
Port Royal... Henry C 11 Pop. 152	Citizens Bank... 28191 73-582	H. E. Perry	P. J. Honaker	G. H. Owens	O. M. Owens	15,000	10,000	135,800	143,200	19,000		Lou. N. Bkg. Co. Lou.; Fifth-Third N. Cin.
Prestonsburg... Floyd D 16 Pop. 2000	Bank Josephine... 28191 73-293	Walter S. Harkins	A. J. Davidson	Geo. P. Archer	J. M. Davidson	50,000	16,930	325,450	246,130	142,680		1st N. and Fifth-Third N. Cin.; Lou. N. Bkg. Co. Lou.
" " " " " "	First National Bank... 28104 73-294	R. E. Stanley	A. J. May	J. Stanley		25,000	6,040	108,040	103,190	40,390		Fifth-Third N. Cin.; 1st N. Lou.
Princeton... Caldwell E 6 Pop. 5000	FARMERS NATIONAL BANK ... 28100 73-177	J. D. Leech	Geo. P. Archer	John R. Wylie	Ray Baker	50,000	12,500	165,000	150,000	47,000		Han. N. N. Y.; N. Bk. of Ky., Lou.
" " " " " "	First National Bank... 28183 73-176	Edward Garrett	J. A. Stegar	R. M. Pool		150,000	235,000	600,000	750,000	200,000		N. Bk. Com., N. Y.; Citiz. N., Union N., and N. Bk. of Ky., Lou.
Prospect... Jefferson C 10 Pop. 100	Bank of Prospect... 28103 73-583	J. W. Mount	Isaac Richmond	E. C. Hoagland, Jr.	J. P. Woolfolk	15,000	15,000	120,000	130,000	12,000		Bk. of Am. N. Y.; N. Bk. of Ky., Lou.
Providence... Webster E 6 Pop. 5000	Citizens Bank... 28102 73-211	T. B. Payne	A. J. May	T. M. Baker	J. E. Morgan	20,000	14,000	110,000	90,000	50,000		Han. N. N. Y.; Old State N., Evansville, Ind.; Union N. Lou.
" " " " " "	Providence Banking Co. 28103 73-210	T. J. Jackson	Geo. P. Archer	Henry Givens	W. B. Snow	25,000	13,000	135,000	96,000	64,800		N. Park. N. Y.; Am. Southern N. Lou.
" " " " " "	Union National Bank... 28110 73-212	G. W. Wynn	J. G. Gist	T. T. Morris	Press Ford	25,000	10,000	85,000	58,000	45,000		N. Bk. of Ky., Lou.; Citiz. N., Evansville, Ind.
Raywick... Marion D 10 Pop. 182	Bank of Raywick... 28104 73-584	Wm. Webster	S. D. Palmer	M. B. McCauley	M. L. Costello	15,000	2,300	20,000	23,000	11,500		Am. Southern N. Lou.; Citiz. N., Lebanon, Ky.
Richmond... Madison D 13 Pop. 5340	Citizens National Bank... 28105 73-128	S. S. Parkes	T. T. Morris	W. N. Bennett	J. W. Crooke	100,000	32,500	310,000	360,000	75,000		N. Bk. Com., N. Y.; 4th N. Cin.
" " " " " "	Madison National Bank... 28171 73-129	W. Bennett	T. T. Morris	N. B. Deatherage	R. R. Burnam	100,000	85,000	305,000	380,000	98,500		N. Park. N. Y.; 1st N. Cin.
" " " " " "	Southern National Bank... 28110 73-131	A. R. Burnam	T. T. Morris	J. S. Boggs	Paul Burnam	100,000	20,000	250,000	310,000	75,000		Han. N. N. Y.; Fifth-Third N. Cin.
" " " " " "	State Bank & Trust Co. 28197 73-130	H. B. Hanger	T. J. Curtis	R. E. Turley		150,000	50,000	500,000	520,000	95,000		Mech. & Metals N. N. Y.; Citiz. N., Lou. and Cin.
Rochester... Butler E 8 Pop. 437	Green River Deposit Bk. 28198 73-585	J. F. Hays	W. M. Brown	Wm. Willis	D. H. Poole	15,000	3,870	47,600	49,380	10,890		N. Bk. Com., Lou.
Rockport... Ohio E 8 Pop. 658	Rockport Dep. Bank... 28104 73-586	A. D. Park		J. I. Hesick	R. C. Ried	15,000	5,000	31,000	36,000	7,000		N. Bk. Com., Lou.
Rocky Hill Sta. Edmonson Pop. 400	Bank of Rocky Hill... 28103 73-587	H. Y. Davis	W. W. Sanders	W. F. Murphy		20,000	4,000	69,000	74,000	15,000		Am. Southern N. Lou.; 4th & 1st N., Nash.
Russell... Greenup C 16 Pop. 1200	First National Bank... 28107 73-588	Jacob Fisher	J. W. Ramey	Sallie B. Kinman	Grace E. Redman	25,000	8,030	85,580	95,350	12,460		Fifth-Third N. Cin.
Russell Springs... Russell Pop. 104	Bank of Russell Springs... 28106 73-589	S. Wilson	J. E. Snow	Robert Ingram	L. Bertha Halfeld	15,000	5,000	105,000	74,000	23,000		1st N. Cin.; Union N., Lou.
Russellville... Logan F 8 Pop. 3111	Bank of Russellville... 28173 73-167	G. W. Brown	T. S. Rhea	F. A. Morton	Lulu W. Ingram	25,000	20,000	184,500	190,000	33,000		N. Bk. Com., N. Y.; Citiz. N., Lou.
" " " " " "	Citizens National Bank... 28103 73-169	T. D. Evans	M. E. Alderson	H. L. Trimble	A. J. Page	25,000	12,000	130,000	110,000	35,000		Mech. & Metals N. N. Y.; Lou. N. Bkg. Co. and N. Bk. of Ky., Lou.
" " " " " "	Southern Deposit Bank... 28188 73-168	George B. Edwards	R. F. McCuddy	Russell S. Edwards		25,000	2,000	175,000	137,800	65,000		Chase N. N. Y.; Citiz. N., Lou.

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KENTUCKY—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. *County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. *State *Mem. State Bks. Assn. *Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST. CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. *Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL.	SURPLUS AND PROFITS.	DEPOS- ITS.	LOANS & DIS- C'TS. BORROW- INGS.	CASH & RE- CEIPTS, LOS- ING BANKS.	
Sacramento.....McLean E 7 Pop. 433	Sacramento Deposit Bk. \$94 73-590	H. A. Moorman.....	W. R. Jagoe.....	J. T. Bibb.....	M. P. Batsel.....	\$ 15,000	\$ 11,360	\$ 66,660	\$ 65,590	\$ 27,270	N. Bk. of Ky., Lou.; U. S. N., Owensboro, Ky.; Far. N., Madisonville, Ky.
Sadleville.....Scott C 12 Pop. 467	Deposit Bank.....\$90 73-584	R. H. McCabe.....	A. D. Stevens.....	W. A. Hinton.....	W. W. McCabe.....	25,000	14,350	143,010	147,880	33,880	Fifth-Third N., Cin.
"....."	Farmers Bank.....\$90 73-585	R. E. Lee.....	G. B. Johnson.....	Charles F. Fields.....		15,000	10,540	90,880	84,260	32,140	Fifth-Third N. and 1st N., Cin.; Citiz. N., Lou.
Salem.....Livingston E 5 Pop. 320	SALEM BANK.....\$92 73-591	J. V. Hayden.....	T. M. George.....	J. L. Elder.....		10,000	10,000	57,000	53,000	5,720	N. Bk. of Ky., Lou.; City N., Paducah, Ky.
Salt Lick.....Bath C 14 Pop. 532	Salt Lick Deposit Bank.....\$91 73-592	J. H. Campbell.....	W. W. Razor.....	Allen H. Points.....		30,000	5,200	110,000	105,000	39,000	Union N., Lou.; Fifth-Third N., Cin.
Salvisa.....Mercer D 12 Pop. 300	Farmers Bank.....\$94 73-593	E. Gill.....	W. C. McAfee.....	J. M. Baker.....	S. M. Nelson.....	15,000	3,500	50,000	55,000	12,000	Fifth-Third N., Cin.
*Salyersville.....Magoffin Pop. 310 D 15	Salyersville National Bk. \$92 73-594	George Carpenter.....	W. L. May.....	E. L. Stephens.....	W. R. May.....	25,000	12,510	107,240	89,240	43,300	N. City, N. Y.; 1st N., Cin.
Sanders.....Carroll B 12 Pop. 250	Sanders Deposit Bank.....\$94 73-595	G. W. Deatherage.....	W. A. Shirley.....	R. H. Towles.....		15,000	2,600	70,000	67,000	13,000	1st N., Cin.
*Sandy Hook.....Ritcott C 15 Pop. 148	Sandy Hook Bank.....\$94 73-596	M. M. Redwine.....	W. T. Furnish.....	V. H. Redwine.....		15,000	4,000	60,000	70,000	12,000	Fifth-Third N., Cin.
Science Hill.....Pulaski E 12 Pop. 257	Peoples Bank.....\$96 73-598	Tyler Jasper.....	L. C. Prichard.....	M. A. Dodson.....	L. D. Dodson.....	15,000	3,600	43,000	45,000	10,500	Fifth-Third N., Cin.
*Scottsville.....Allen F 9 Pop. 1327	Allen County Nat. Bank.....\$99 73-599	F. J. Hale.....	L. S. Rogers.....	A. S. Gardner.....	W. W. Gardner.....	25,000	13,930	192,470	184,810	102,840	Han. N., N. Y.; N. Bk. of Ky., Lou. x 8.
"....."	First National Bank.....\$97 73-594	N. S. Guy.....	E. F. Welch.....	H. P. Gardner.....	O. W. Duncan.....	25,000	12,500	100,000	100,000	32,000	4th & 1st N., Nash.; Union N., Lou. x 8.
Seebree.....Webster E 6 Pop. 1500	First National Bank.....\$98 73-594	W. I. Smith.....	H. L. Hendrick.....	T. M. Hawkins.....	Vernon Sullenger.....	32,500	10,000	65,000	75,000	35,000	Chase N., N. Y.; Am. Southern N., Lou. x 8.
"....."	Seebree Deposit Bank.....\$96 73-598	J. A. Powell.....	C. H. Ramsey.....	J. D. Morehead.....	J. E. Bell.....	25,000	2,900	57,000	61,000	24,570	Old State N., Evansville, Ind.; Am. Southern N., Lou.
Sharpsburg.....Bath C 14 Pop. 410	Citizens Bank.....\$94 73-598	B. T. Wright.....	J. L. Carlisle.....	T. E. Adams.....	J. O. Van Arsdale.....	15,000	2,170	35,000	38,000	7,000	Lou. N. Bkg. Co., Lou.; Fifth-Third N., Cin.
"....."	Exchange Bank.....\$94 73-592	F. S. Allen.....	O. M. Ratliff.....	S. C. Allen.....	T. J. Allen.....	20,000	7,000	85,360	92,760	15,660	Bk. of Am., N. Y.; N. Bk. Com., Lou.; 1st N., Cin.
*Shelbyville.....Shelby C 11 Pop. 4500	Bank of Shelbyville.....\$96 73-599	Matthews Hall.....	Ralph Gilbert.....	H. P. Poynter.....		100,000	51,010	163,610	260,410	55,150	Bk. of Am., N. Y.; Union N., Lou.
"....."	Citizens Bank.....\$98 73-592	W. H. Tipton.....		P. R. Beard.....		100,000	42,990	280,340	334,190	89,140	Han. N., N. Y.; Union N. and Am. Southern N., Lou.
"....."	Farmers & Traders Bank.....\$91 73-590	W. T. Beckham.....	R. A. Campbell.....	J. D. Middleton.....		50,000	54,000	160,000	188,000	46,900	N. Park, N. Y.; Union N., Am. Southern N., and N. Bk. of Ky., Lou.
"....."	Peoples Bank & Tr. Co. \$95 73-593	J. T. Middleton.....	W. C. Ash.....	Chas. Connell.....		75,000	16,600	179,150	215,990	35,640	Han. N., N. Y.; N. Bk. of Ky. and Union N., Lou.
"....."	Shelby County Tr. & Bkg. Co. 73-591	C. S. Weakley.....	W. J. Thomas.....	A. C. Long.....	C. P. Nash.....	100,000	17,000	202,230	294,180	25,050	Am. Southern N., Lou.
*Shepherdsville.....Bullitt Pop. 700 C 10	Bullitt County Bank.....\$99 73-600	J. F. Combs.....	W. T. Lee.....	H. H. Combs.....		20,000	14,000	110,000	120,000	30,000	Chase N., N. Y.; 1st N., Lou.
"....."	Peoples Bank.....\$900 73-600	R. L. Simmons.....	S. B. Williams.....	J. W. Hardaway.....	J. L. Williams.....	15,000	11,500	124,000	120,000	29,000	1st N., Lou.
Shively.....Jefferson C 10 Pop. 500	Bank of St. Helens.....\$99 73-600	N. Bibelhauser.....	B. E. Schaffner.....	F. N. Allgeier.....		15,000	3,620	90,000	97,800	14,650	Han. N., N. Y.; Ger., Lou.
Simpsonville.....Shelby C 11 Pop. 135	Bank of Simpsonville.....\$92 73-601	Leonidas Webb.....		G. L. Parkhurst.....		15,000	1,920	52,390	48,690	21,140	N. Bk. Com., Lou.
Slaughters.....Webster Pop. 443 E 7	Farmers & Merch. Bk. \$98 73-602	B. M. Brooks.....	W. B. Corum.....	Fred Korb.....	J. E. Ogden.....	20,000	5,520	75,910	61,610	34,260	Han. N., N. Y.; Old State N., Evansville, Ind.
Smithfield.....Henry C 11 Pop. 300	Smithfield Bank.....\$95 73-603	T. A. Price.....	C. M. Atchison.....	E. M. Swain.....		15,000	5,500	75,000	75,000	15,000	Chase N., N. Y.; Union N., Lou.
*Smithland.....Livingston Pop. 557 E 4	Smithland Bank.....\$97 73-576	D. A. Dunn.....	David Adams.....	M. E. Scyster.....	H. F. Chesnut.....	25,000	16,500	95,000	94,000	31,000	City N., Paducah; Old State N., Evansville, Ind.
Smith Mills.....Henderson Pop. 300 D 6	Smith Mills Deposit Bank \$92 73-604	J. W. Cooper.....	A. G. Crutchfield.....	W. H. Cabell.....	H. S. Utley.....	30,000	3,900	30,000	56,000	7,650	Old State N., Evansville, Ind.; Ohio Valley Bkg. & Tr. Co., Henderson, Ky.
Smiths Grove.....Warren E 6 Pop. 726	Deposit Bank.....\$90 73-550	John F. Cooke.....	B. S. Ewing.....	G. E. Wilcoxson.....	J. T. Snodgrass.....	25,000	32,500	185,000	160,000	20,000	N. Bk. Com., N. Y.; N. Bk. of Ky. and Citiz. N., Lou.
"....."	Farmers Bank.....\$99 73-551	J. E. Kirby.....	J. R. Kirby, Jr.....	R. E. Beard.....	P. C. Guthrie.....	15,000	6,500	95,000	75,000	40,000	Union N., Lou.; 3d N., St. L.; 4th & 1st N., Nash.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST. CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	CASH & DE- POSITS, BILLS, RECEIPTS	CASH & RE- CEIPTS, DUE FROM BANKS	
*Somerset... Pulaski E 12 Pop. 5000	Citizens Bank 73-144 \$05 FARMERS NAT'L BANK 73-143 \$01 First National Bank 73-142 \$28	G. T. Gooch	W. R. Johnston	G. W. Hill	Ella Gooch	\$ 15,000	\$ 5,230	\$ 20,000	\$ 31,350	\$ 8,800	Seab. N., N. Y.; Union N., Lou.; Fifth-Third N., Cin.
" " "	" " "	A. W. Oats	J. K. Wesley	John O. Ogden	Edgar Marrell	50,000	25,000	234,300	298,000	51,000	Chase N., N. Y.; Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
" " "	" " "	J. M. Richardson	O. H. Waddle	J. H. Gibson	E. M. Waddle	100,000	68,343	493,650	721,860	73,340	Han. N., N. Y.; 1st N., Cin. x 4
Somora... Hardin D 10 Pop. 500	Bank of Somora 73-805 \$28	Josiah Phillips	G. K. Tichemor	Robt. T. Gentry	R. E. Gentry	25,000	11,460	81,050	100,070	18,590	Union N. and Am. Southern N., Lou.
SouthCarrollton, Muhlb'g Pop. 385 E 7	Citizens Bank 73-806 \$02	C. E. Wolcott	Edgar Nicholls	Geo. W. Featress		15,000	7,840	83,550	82,600	21,490	Union N. and Am. Southern N., Lou.; Old State N., Evansville, Ind.
Sparta... Gallatin B 12 Pop. 200	Sparta Deposit Bank 73-807 \$1900	H. Winn	T. S. Slaughter	H. C. Records		15,000	5,000	121,000	105,000	36,000	Union N., Lou.; Fifth-Third N., Cin.
*Springfield, Washington Pop. 1829 D 11	First National Bank 73-280 \$49	H. M. Grundy	S. P. Thompson	J. O. McElroy	L. B. Oats	50,000	51,380	189,000	242,060	36,830	Han. N., N. Y.; Union N. and Citiz. N., Lou. x 4
" " "	Peoples Deposit Bank 73-281 \$28	I. H. Thurman	G. L. Haydon	J. A. Bonlware	W. O. McChord, Jr. L. O. McCarty	50,000	40,000	201,930	314,960	33,740	Han. N., N. Y.; N. Bk. of Ky. and N. Bk. Com., Lou.
" " "	Springfield State Bank 73-282 \$11	J. H. McClure	J. S. Yankey	E. E. Foster	Wm. A. Waters, Jr.	50,000	10,000	100,000	125,000	20,000	Am. Southern N. and Citiz. N., Lou.
Stamping Ground... Scott Pop. 381 O 12	Citizens Bank 73-400 \$91	Jesse Riddle	B. Stone	O. B. Roberts	L. L. Calvert	20,200	7,000	80,000	70,000	36,400	Fifth-Third N., Cin.; Union N., Lou.
*Stanford... Lincoln E 12 Pop. 2000	First National Bank 73-238 \$32	J. S. Hocker	S. T. Harris	H. O. Baughman		50,000	33,120	206,670	290,480	48,510	N. Park, N. Y.
" " "	LINCOLN COUNTY NAT'L BK. 73-235 \$70	W. H. Shanks Special Attenti Please enclose 15c LARGEST AND	J. B. Paxton on given bill of L with each Sight Dr STRONGEST BA	W. M. Bright adding and Note C aft for presentatio n and 25c for each NK IN LINCOLN COUNTY.	J. W. Rochester collections.	100,000	65,500	285,300	374,050	54,340	Han. N., N. Y.; 1st N., Cin.; Am. Southern N., Lou.
" " "	Lincoln Trust Co. 73-672 \$16	W. H. Shanks	J. B. Paxton	W. M. Bright	J. W. Rochester	25,000			12,450	12,800	Lin. County N., Stanford, Ky.
*Stanton... Powell D 14 Pop. 278	Powell Co. Deposit Bank 73-608 \$05	J. W. Williams	J. H. Hardwick	E. H. Fuller	A. Sec. and A. Tr. K. S. Bohannan	15,000	4,900	62,000	61,000	15,000	2d N., Cin.
Stithton... Hardin D 9 Pop. 400	Peoples Bank 73-411 \$00	W. R. Hart	C. H. Ditto	T. E. Yates	Miss Orene King	10,000	2,500	86,000	98,000	10,300	Am. Southern N., Lou.
" " "	Stithton Bank 73-410 \$05	W. S. Edmonson	R. A. Viers	T. W. Hart	Kathleen Hunter	25,000	4,290	74,300	86,200	11,940	Lou. N. Bkg. Co., Lou.
St. Matthews... Jeff. C 10 Pop. 150	Bank of St. Matthews 73-609 \$06	Louis Bauer	W. N. Arterbarn	G. T. Dick		80,000	17,940	171,470	182,740	31,740	Chase N., N. Y.; N. Bk. of Ky., Lou.
Sturgis... Union D 6 Pop. 2000	Bank of Sturgis 73-247 \$76	S. D. Martin	G. B. Simpson, Jr.	C. H. Ellis	Nell Coleman	15,000	4,000	125,000	100,000	50,000	Han. N., N. Y.; Lou. N. Bkg. Co., Lou.
" " "	FARMERS STATE BK. 73-248 \$02	W. W. SLATON Send 10c with e Twenty-five cen	A. S. WINSTON each Sight Draft, ts for Credit Re	MARK E. EASTIN and ports.	M. B. HAMMACK, JR.	25,000	3,250	95,530	86,240	41,340	Chase N., N. Y.; Citiz. N., Lou.; City N., Evansville, Ind.
Sulphur... Henry O 11 Pop. 255	Deposit Bank 73-610 \$87	J. J. Coleman	P. C. Smith	H. W. Elliott, Jr.	J. Niel Morris	15,000	3,500	65,000	64,000	16,000	Lou. N. Bkg. Co., Lou.; Fifth-Third N., Cin.; Callettsburg N., Callettsburg, Ky.
Summer Shade... Metcalfe Pop. 300 F 10	Bank of Summer Shade 73-611 \$07	J. T. Harbison	M. W. Wade	I. N. Bowles	W. G. Clark	15,000	4,500	62,010	56,580	20,880	N. Bk. Com., Lou.; Far. N. and Citiz. N., Glasgow, Ky.
Sunrise... Harrison O 13 Pop. 105	Sunrise Deposit Bank 73-612 \$06	A. W. Spradling	Levi Sandy	K. O. Elliott		15,000	1,500	25,840	29,670	9,640	4th N., Cin.
*Taylorsville... Spencer Pop. 622 D 11	Bank of Taylorsville 73-883 \$82	L. W. Ross		K. D. Bourne		50,000	21,000	150,000	220,000	22,500	N. Bk. Com., N. Y.; Union N., Lou.
" " "	Peoples Bank 73-884 \$07	F. G. Greenwell	G. B. Shindler	E. T. McMahan		25,000	7,000	65,000	65,800	15,000	Fifth-Third N., Cin.; Am. Southern N. and Union N., Lou.
Tiline... Livingston E 5 Pop. 50	Bank of Tiline 73-614 \$00	Charles Smith	T. M. Radcliffe	Edgie Gregory		15,000	5,200	23,300	28,800	13,020	City N., Paducah.
Tolesboro... Lewis B 15 Pop. 250	Bank of Tolesboro 73-615 \$10	L. D. Hull	W. D. Teager	A. D. Keith		15,000	2,570	31,050	37,400	7,700	Fifth-Third N., Cin.
Tolu... Crittenden E 5 Pop. 180	Farmers & Merch. Bank 73-616 \$04	P. B. Croft	W. E. Dowell	J. H. Grimes	Mrs. J. H. Grimes	15,000	11,000	102,000	85,000	42,000	1st N., Lou.; Citiz. N., Evansville, Ind.
*Tompkinsville... Monroe Pop. 639 F 10	Deposit Bk. of Monroe County 73-864 \$80	J. H. Newman	William Barnett W. K. Richardson	F. N. Hayes	A. B. Strickler	50,000	9,930	176,230	180,420	47,230	Citiz. N., Lou.; 4th & 1st N., Nash.
" " "	Peoples Bank 73-865 \$07	J. S. Miller	R. B. Evans	P. Kirkpatrick	H. D. Arterberry	25,000	5,500	70,000	73,000	20,000	N. Bk. of Ky., Lou.

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KENTUCKY—Continued

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BOND, BANCROFT	CASH & EX- CHANGE, Due FROM BANKS.	
Trenton Todd F 7 Pop. 658	Bank of Trenton 73-358 \$388	Russell Hogan	W. S. Waller	G. E. Garth, Jr.	G. W. Bacon	\$25,000	\$8,750	\$69,540	\$74,810	\$21,280	Mech. & Metals N., N. Y.
" " "	Planters Bank 73-359 \$308	E. F. Camp	J. Metz	F. W. Mimmus	M. R. Crutchfield	25,000	11,500	55,000	68,000	10,000	N. Bk. of Ky., Lou.; 4th & 1st N., Nash.
Turners Station Henry Pop. 115 B 11	Farmers Bank 73-618 \$305	F. Bankley	J. W. Vawter	R. E. Tingle	P. H. Mosgrove	15,000	7,000	98,000	86,000	21,000	Fifth-Third N., Cin.; Union N., Lou.
Union Boone B 12 Pop. 250	Union Deposit Bank 73-619 \$303	M. J. Crouch	J. W. Conner	J. L. Frazier	Mattie Bristow	20,000	9,160	60,680	76,600	8,740	Atlas N., Cin.
Uniontown Union D 5 Pop. 1356	Farmers Bank 73-620 \$302	M. J. Clements	H. R. Slack	Sam. W. Clements	L. T. Chapman	40,000	11,000	138,000	135,000	49,000	Han. N., N. Y.; City N., Evansville, Ind.
Upton Hardin E 10 Pop. 141	Davis Banking Co. 73-621 \$301	H. Y. Davis, Jr.			G. H. Terry	25,000	8,000	144,000	150,000	24,910	N. Bk. Com., N. Y.; Citiz. N., Lou.
Utica Daviess D 8 Pop. 500	Utica Deposit Bank 73-622 \$303	L. E. Wellman	J. F. Blythe	W. H. Davis		15,000	2,850	36,740	41,630	11,280	Am. Southern N., Lou.; Owensboro Bkg. Co., Owensboro.
Vanburen Anderson D 11 Pop. 100	Van Buren State Bank 73-624 \$306	A. J. Ashby	J. H. Dadisman, Jr.	L. G. Milton	J. H. Dadisman, Jr.	15,000	1,200	17,170	23,970	5,800	Fifth-Third N., Cin.; Am. Southern N., Lou.; Anderson N., Lawrenceburg, Ky.
Vanceburg Lewis B 15 Pop. 1500	Citizens Bank 73-290 \$303	Geo. T. Willis		Geo. M. Thomas		15,000	3,500	146,000	105,400	48,500	1st N., Cin.
" " "	Deposit Bank 73-289 \$309	G. W. Stamper		E. T. Bowman		15,000	1,070	136,930	80,620	66,260	Fifth-Third N. and Ger. N., Cin.
Verona Boone B 12 Pop. 200	Verona Bank 73-625 \$303	W. M. Whitson	Joseph Florence W. B. Ambrose	O. K. Whitson		15,000	3,940	64,010	65,580	13,640	Citiz. N., Cin.
Versailles Woodford Pop. 2700 D 12	BANK OF J. AMSDEN & CO. 73-200 \$307	A. P. Amsden	W. M. Haupt	A. O. Hunter	John D. Nash	50,000	102,780	183,910	323,800	30,840	N. City, N. Y.; 1st N., Cin.
" " "	Harris-Seller Bkg. Co. 73-201 \$90	J. W. Miller	O. M. Harris	Theodore Harris	R. G. Williams	50,000	58,000	175,000	240,000	40,000	Chatham & Phenix N., N. Y.; Union N., Lou.; Fifth-Third N. and 1st N., Cin.
" " "	Woodford Bk. & Tr. Co. 73-190 \$352	J. N. Camden	Louis Marshall	Louis Marshall	Hiram Wilhoit	50,000	45,000	250,000	275,000	40,000	N. Park, N. Y.
Vine Grove Hardin D 10 Pop. 785	Farmers Bank 73-372 \$303	E. R. Graham	S. T. Howey	G. E. McMurtry		25,000	9,340	148,680	120,950	53,150	Lou. N. Bkg. Co. and N. Bk. Com., Lou.
" " "	Vine Grove State Bank 73-373 \$307	S. N. Willis	R. E. Carter	W. E. Crutcher	Pearl Stader	15,000	3,520	50,490	62,280	9,020	Am. Southern N., Lou.
Waco Madison D 13 Pop. 210	Waco Deposit Bank 73-626 \$305	C. L. Searcy	J. F. French	R. M. Rowland		15,000	8,000	75,000	73,000	25,000	Fifth-Third N., Cin.; Union N., Lou.
Waddy Shelby C 11 Pop. 254	Citizens Bank 73-627 \$300	E. W. McCormack	E. J. Cline	C. E. Frye		15,000	4,000	32,000	46,000	5,620	Am. Southern N. and Union N., Lou.
Walton Boone B 12 Pop. 650	Equitable Bk. & Tr. Co. 73-361 \$307	Chas. L. Griffith	Jno. L. Vest	D. B. Wallace	Jno. C. Miller	50,000	13,000	195,000	206,000	48,000	Han. N., N. Y.; 1st N., Cin.
" " "	Walton Bk. & Tr. Co. 73-360 \$300	R. C. Green	J. D. Mayhugh	R. O. Green	E. S. West	50,000	13,000	135,000	153,900	35,000	Fifth-Third N., Cin.; Union N., Lou.
Warsaw Gallatin B 12 Pop. 900	Warsaw Deposit Bank 73-628 \$375	R. Perry	J. W. White	J. E. Mountjoy		44,000	14,500	170,000	172,000	56,000	Fifth-Third N., Cin.; Union N., Lou.
Water Valley Graves F 4 Pop. 228	Citizens Bank 73-630 \$303	H. M. Barnes		C. R. Weeks		15,000	4,500	50,000	45,000	15,000	N. Stock Yds. N., N. Stock Yds., Ill.; City N., Fulton, Ky.
Waverly Union D 6 Pop. 311	Bank of Waverly 73-631 \$302	H. A. Roberts	J. B. Cruz	W. T. Barker	M. B. Pike	15,000	3,640	53,870	41,050	30,110	Imp. & Tra. N., N. Y.; Old State N., Evans- ville, Ind.
Wayland Ployd D 16 Pop. 1000	Bank of Wayland 73-665 \$313	J. E. Buckingham	I. N. Morgan	Monte G. Magann	E. A. Stumbo	50,000	5,700	115,000	140,000	25,700	Fifth-Third N. and 1st N., Cin.
Waynesburg Lincoln Pop. 450 E 12	Waynesburg Deposit Bk. 73-632 \$307	L. G. Gooch	Joseph Hall	E. L. Gadberry		15,000	3,900	45,000	42,000	18,000	2d N. and Fifth-Third N., Cin.
West Liberty Morgan Pop. 442 D 15	Commercial Bank 73-633 \$310	S. E. Collier	M. E. Wheeldon J. A. Hays	W. D. Archibald	Henry Clay Cox	15,000	2,800	70,000	60,000	13,000	Fifth-Third N., Cin.
West Louisville Daviess Pop. 192 D 7	Farmers Bank 73-634 \$310	W. G. Riney	A. J. Shoemaker	A. C. Clark		15,000	1,870	35,180	32,760	18,520	Owensboro Bkg. Co., Owensboro, Ky.; Com'l, Evansville, Ind.
West Point Hardin C 10 Pop. 1200	West Point Bank 73-666 \$314	C. H. Ditto	H. C. Tiedemann	W. E. Hallinger		15,000	1,000	34,000	40,000	8,000	Am. Southern N., Lou.; Fifth-Third N., Cin.
Wheatley Owen B 12 Pop. 75	Farmers Deposit Bank 73-635 \$309	A. E. Threlkeld	J. M. McNeal	Cooper Gentry	S. T. Southern	15,000	7,500	48,700	53,000	13,250	Union N., and Am. Southern N., Lou.; Fifth- Third N., Cin.
White Plains Hopkins E 7 Pop. 281	Farmers Bank 73-636 \$304	W. R. Putman	R. T. Gunn	Claude Boss	May Boss	15,000	5,000	40,000	45,000	15,000	Union N., Lou.
Whitesburg Letcher E 16 Pop. 650	First National Bank 73-662 \$313	J. D. Fitzpatrick	S. G. Fairchild	W. H. Courtney		25,000	5,000	218,720	203,600	62,480	Han. N., N. Y.; 1st N., Cin.
Whitesville Daviess D 7 Pop. 452	Bank of Whitesville 73-386 \$300	W. B. Wells	W. A. Stinnett	M. J. Holbrook		25,000	7,560	81,890	68,780	42,050	N. Bk. Com., Lou.; U. S. N., Owensboro, Ky.
" " "	Farmers & Merch. Bank 73-387 \$309	J. H. Wheatley	O. D. Haynes	Austin Ramsey		15,000	3,500	33,650	28,850	16,780	Am. Southern N., Lou.; Owensboro Bkg. Co., Owensboro.

TOWN AND COUNTY. •County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State \$Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, BOND SECURITIES	CASH & EX- CHANGES, DOW FROM BANKS	
•Wickliffe... Ballard E 4 Pop. 989	First National Bank... \$1900 73-638	I. N. Trimble	W. S. Johnson	M. H. Kane	W. L. Trimble	\$ 30,000	\$ 10,000	\$ 109,000	\$ 120,150	\$ 40,770	Citiz. N., Lou.; 1st Bk. & Tr. Co., Cairo. X 4.
•Williamsburg... Whitley Pop. 2004 F 13	BANK OF WILLIAMSBURG 73-213 \$384	A. Gatliff	A. T. Siler	T. Scott Siler	Z. Ward	60,000	32,520	259,430	232,270	119,670	N. City, N. Y.; Am. N., Lou.
" " " "	Farmers Bank & Trust Co. 73-651 \$911	L. P. Lay	E. E. Wood	T. C. Perkins	S. E. Mahan	50,000	7,420	134,570	117,460	64,050	N. Park, N. Y.; Am. Southern N., Lou.
" " " "	First National Bank... 1900 73-214	E. S. Moss	J. B. Snyder	C. S. Wilson	C. H. Keeton	25,000	10,000	120,000	100,000	42,000	Seab. N., N. Y.; Union N., Lou.; City N., Knox- ville, Tenn. 4.
•Williamstown... Grant Pop. 1000 B 12	BANK OF WILLIAMSTOWN 73-334 \$580	A. G. Defarnette	R. H. Elliston	J. W. Webb	C. F. Elliston	50,000	18,000	315,000	326,000	65,560	N. Bk. Com., N. Y.; 1st N., Cin.
" " " "	Grant County Deposit Bank 73-335 \$82	J. W. Chipman	R. F. Dickerson	M. E. Carter	Attie Gough	45,300	10,000	210,000	242,500	18,500	Fifth Third N. and 2d N., Cin.
Willisburg... Washington Pop. 150 D 11	Central Bank... \$97 73-640	J. M. Trent	T. H. Noel	W. L. Winters	Harold Brown	15,000	3,800	25,000	35,000	7,500	Lou. N. Bkg. Co., Lou. 4.
Wilmore... Jessamine D 12 Pop. 1200	FIRST NATIONAL BANK ... \$10 73-283	H. L. McLEAN Modern, progres- sive, with ample facilities for handling all business entrusted to us. Bill of Lading and Bank Collecti-	JAS. R. DORMAN	D. S. WOMACK	C. W. MITCHELL	25,000	1,000	65,000	75,000	20,000	Han. N., N. Y.; Citiz. N., Lou.; Fifth Third N., Cin. 4.
" " " "	WILMORE DEPOSIT BANK 73-282 \$1900	JAS. M. LOWRY Special attention given Bill of Lad- ing Drafts, Cash and Time Items. Please enclose 15c with each Sight Dr- aft for presentation and 25c for each report.	J. T. VEATCH	J. L. GAUGH	G. P. COX	30,000	13,500	110,000	110,000	17,750	N. Bk. Com., N. Y.; Fifth Third N., Cin.
•Winchester, Clark D 13 Pop. 7156	CITIZENS NATIONAL BANK 73-91 \$274	J. D. SIMPSON For prompt, efficient, personal service send your business direct to us. COLLECTIONS A SPECIALTY Please enclose 15c with each Sight Draft for presentation and 25c with each request for report or rating.	T. F. PHILLIPS	A. H. HAMPTON	J. W. POYNTER	100,000	69,000	215,000	336,900	66,160	Han. N., N. Y.; Fifth-Third N.; Cin.; Citiz. N. and Am. Southern N., Lou. 4.
" " " "	CLARK COUNTY NATIONAL BANK 73-90 \$65	D. B. HAMPTON Special attention given collections and to all business entrusted to us. Bill of Lading Drafts, Cash and Time Items our specialty. Oldest and Largest Bank in Winchester.	S. D. GOFF	R. P. TAYLOR	E. L. UPHAM	200,000	200,000	550,000	775,000	150,000	N. Park, N. Y.; N. Bk. of Ky., Lou.; Fifth- Third N., Cin. X 4.
" " " "	PEOPLES STATE BANK & TR. CO. 73-93 \$805	J. L. BROWN Send us your Winchester items for careful attention and prompt re- mittance.	L. B. COCKRELL	J. M. HODGKIN	R. O. FITCH	100,000	52,500	250,000	330,000	89,000	Chase N., N. Y.; 1st N., Cin.; Am. South- ern N., Lou.
•Winchester, Graves F 4 Pop. 404	Bank of Wingo... \$98 73-641	N. H. Witherspoon	J. W. Johnson	W. R. Sphar		100,000	210,000	617,000	749,530	180,000	N. Bk. Com., N. Y. and Lou.; Fifth-Third N., Cin.
•Winchester, Warren F 9 Pop. 217	Bank of Woodburn... \$01 73-642	Auley Plumlee	A. B. Byrn	B. T. Plumlee		20,000	10,000	68,000	65,000	30,000	N. Park, N. Y.; Citiz. N., Lou.
•Winchester, Butler E 8 Pop. 173	Woodbury Deposit Bank... \$07 73-643	E. N. Hall	I. H. Linders	H. O. Kirby		15,000	1,450	50,000	50,000	20,000	Han. N., N. Y.; Citiz. N., Lou.
•Worthville, Carroll B 11 Pop. 326	Worthville Deposit Bank... \$98 73-644	H. R. Hocker	J. C. Gibbs	L. J. Hines		15,000	3,150	37,000	45,000	10,000	N. Bk. Com., Lou.
		Oris Bates	J. F. Williams	C. T. Nash	R. S. Pollard	15,000	3,300	75,000	65,000	28,030	Union N., Lou.; Fifth Third N., Cin.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

LOUISIANA

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.	
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	CASH & DIS- C'TS. BORNS, Etc. ON HAND	CASH & RE- CD. FROM BANKS		
*Abbeville, Vermilion G 6 Pop. 2907	Bank of Abbeville.....*33-94 84-86 First National Bank.....*01 84-87 PEOPLES BANK & TRUST CO. 84-259 23-12	L. O. Broussard	F. A. Godchaux Ophelias Bourque D. L. McPherson	O. A. Broussard	E. L. Terrier	\$ 100,000	\$ 126,690	\$ 401,280	\$ 480,960	\$ 155,010	N. Park and Guaranty Tr. Co., N. Y.; Hibernia Bk. & Tr. Co. and Com'l N., N. O. Han. N., N. Y.; Whitney-Cent. N., N. O. \$ N. O.	
" " "	PEOPLES BANK & TRUST CO. 84-259 23-12	E. M. Stebbins	O. J. Chauvin P. U. Broussard	J. O. Broussard	John Ewell	50,000	11,890	63,540	105,590	34,840	Seab. N., N. Y.; Interstate Tr. & Bkg. Co. and N. O. N., N. O.; Com'l N., Shreveport.	
*Alexandria, Rapides D 6 Pop. 13,382	CITY SAV. BANK & TR. CO. 84-25 5-02	J. A. Bentley	L. J. Hakenyos G. Gehr	W. D. Hill	T. P. Wheadon	100,000	45,000	400,000	390,000	155,000	1st N., Alexandria.	
" " "	COMMERCIAL BANK & TRUST CO. 84-26 23-03	W. D. Haas	J. P. Tarregano	W. R. Hathorn	C. W. Crockett	150,000	12,550	734,720	611,630	285,750	Chase N., N. Y.; Canal Bk. & Tr. Co., N. O.	
" " "	FIRST NATIONAL BANK 84-24 2-95	J. A. Bentley	L. J. Hakenyos G. Gehr	W. D. Hill	T. P. Wheadon	100,000	250,000	950,000	925,000	375,000	N. Bk. Com., N. Y.; Hibernia N., N. O. \$ N. O.	
" " "	RAPIDES BANK 84-23 23-88	J. W. Bolton	Bertrand Weil	F. P. Bolton	V. V. Lamkin	90,000	235,000	1,095,000	950,000	410,000	N. Bk. Com., N. Y.; 3d N., St. L.; Whitney- Cent. N., N. O.	
*Amite, Tangipahoa K 10 Pop. 1677	Amite Bk. & Trust Co., 23-03 84-140	H. S. Weigel	A. J. Alford	F. E. Dolhonde	A. L. Mixon	100,000	27,170	116,580	253,470	25,280	Chase N., N. Y.; Hibernia Bk. & Tr. Co., N. O.	
Angle, Washington E 11 Pop. 346	Washington Bank & Tr. Co., 5-13 84-297	J. Maumus	Sebastien Roy John Munford R. D. Sims J. S. Andrews M. O. Collinsworth F. T. Taylor D. M. Atkins D. H. Bernard	L. Leon Villere	W. I. Daniel	(Branch of Franklin, La.)	25,000	12,600	221,700	207,000	58,000	Interstate Tr. & Bkg. Co., N. O.
Arabi, St. Bernard G 11 Pop. 250	Bank of St. Bernard, 23-05 84-142	J. W. Sherard	L. M. Tooke	George Greig	Guy Oakes	(Branch of Homer State Bank, Homer)	25,000	20,000	70,640	99,630	26,380	Han. N., N. Y.; Canal Bk. & Tr. Co., N. O.
*Arcadia, Bienville A 5 Pop. 1200	COMMERCIAL BANK 84-286	L. M. Tooke	W. M. Deas	J. M. Olivier		50,000	25,000	250,000	260,000	86,000	1st N. and Cont. Bk. & Tr. Co., Shreveport; Whitney-Cent. N., N. O.; Mech.-Am. N., St. L.	
" " "	FIRST NATIONAL BANK 84-122	George Greig	D. H. Bernard	J. M. Olivier		15,000	6,490	32,000	39,000	9,400	Han. N., N. Y.	
Arnaudville, St. Landry Pop. 279 F 7	Bank of Arnaudville, 23-05 84-143										Hibernia Bk. & Tr. Co., N. O.	
Athens, Claiborne A 5 Pop. 500	Homer State Bank, 5-16 84-310	C. P. Sims	C. F. Borah	S. J. Wolford		25,000	20,000	70,640	99,630	26,380	N. Park, N. Y.; Cont. Bk. & Tr. Co., Shreveport.	
Baldwin, St. Mary G 8 Pop. 1360	Bank of Baldwin, 23-05 84-145	U. G. Fruge	Walton McCain Pollux Guillory S. A. Leopold	R. C. La Fleur	Sullivan Fruge	18,800	950	25,000	42,000	8,750	Chase N., N. Y.; Whitney-Cent. N., N. O.	
Basile, Evangeline E 6 Pop. 200	Basile State Bank, 23-13 84-291	H. F. Madison	O. B. Steele Joseph Gebelin W. A. Guillemet	Eugene Cazedessus		50,000	23,630	99,980	182,130	22,520	N. O. N., N. O.; Com'l Bk. & Tr. Co., Alexan- dria.	
*Bastrop, Morehouse A 7 Pop. 854	Bastrop State Bank, 23-93 84-146	Wm. J. Knox	W. McCausland	A. A. Wren		250,000	189,870	1,684,730	1,434,570	587,980	Han. N., N. Y.; Whitney-Cent. N., N. O.; St. L. Union Tr. Co., St. L.	
*Baton Rouge, E. Baton R. Pop. 16,442 F 9	Bank of Baton Rouge, 23-89 84-11	J. Gottlieb	D. M. Reymond R. J. Hummel D. M. Reymond R. J. Hummel R. T. Glassell	W. H. Bynum	T. B. Williams	150,000	124,990	806,350	1,010,710	251,430	N. Bk. Com., N. Y.; Whitney-Cent. N., N. O.	
" " "	Capital City Bank, 23-05 84-12	J. Gottlieb	C. D. Reymond	J. B. Heroman		50,000	24,890	564,060	505,120	133,840	N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.	
" " "	Louisiana National Bank, 23-10 84-13	J. S. Douglas	J. M. Henderson W. W. Lay D. A. Pollock	R. T. Stinson	L. H. Pratt	10,000	2,400	25,000	27,000	7,000	N. City, N. Y.; Whitney-Cent. N., N. O. \$ N. O.	
" " "	Louisiana Tr. & Sav. Bk., 23-10 84-14	O. O. Gayle	W. H. Kramer J. D. Ehrlich Ed. Barnes C. C. Crawford J. H. Cassidy	A. R. Curry		50,000	24,890	564,060	505,120	133,840	La. N., Baton Rouge.	
Belcher, Caddo B 3 Pop. 200	First State Bank, 23-14 84-298	J. A. Pharr	W. H. Kramer J. D. Ehrlich Ed. Barnes C. C. Crawford J. H. Cassidy	A. R. Curry		19,000	890	20,000	40,470	7,150	N. Park, N. Y.; Red River Valley Bk. & Tr. Co. and 1st N., Shreveport.	
*Benton, Bossier A 3 Pop. 118	Bank of Benton, 23-04 84-147	J. A. Pharr	W. H. Kramer J. D. Ehrlich Ed. Barnes C. C. Crawford J. H. Cassidy	A. R. Curry		10,000	2,400	25,000	27,000	7,000	Hibernia Bk. & Tr. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.	
Bernice, Union A 5 Pop. 781	Bank of Bernice, 23-01 84-148	J. A. Pharr	W. H. Kramer J. D. Ehrlich Ed. Barnes C. C. Crawford J. H. Cassidy	A. R. Curry		25,000	9,380	136,590	111,480	59,490	3d N., St. L.	
Berwick, St. Mary G 8 Pop. 2188	Bank of Berwick, 23-05 84-149	J. A. Pharr	W. H. Kramer J. D. Ehrlich Ed. Barnes C. C. Crawford J. H. Cassidy	A. R. Curry		15,000	5,000	65,000	75,000	10,500	1st N., Shreveport; Canal Bk. & Tr. Co., N. O.	
Bienville, Bienville B 4 Pop. 606	Bank of Bienville, 23-03 84-150	J. F. Harrison	L. A. Pierce	J. A. Spekenhler	W. M. Babington T. C. Griffith	15,000	9,500	55,000	50,000	30,000	Han. N., N. Y.	
Bogalusa, Washington E 11 Pop. 11,000	First State Bank, 23-09 84-106	L. A. Pierce	J. A. Spekenhler	J. A. Spekenhler		20,000	14,000	345,980	224,980	107,370	Chatham & Phenix N., N. Y.; Hibernia Bk. & Tr. Co. and Whitney-Cent. N., N. O.	
" " "	Washington Bk. & Tr. Co., 23-14 84-303		W. P. Haley	W. P. Haley		(Branch of Franklin, La.)					Interstate Tr. & Bkg. Co., N. O.	
Bordelonville, Avoyelles Pop. 150 D 6	Central Bank & Trust Co., 5-11 84-151	H. A. Joyner	M. Dunnam	J. Dawson Johnson	Ellis S. Coco	(Branch of Mansura, La.)	15,000	12,910	121,160	88,290	Guaranty Tr. Co., N. Y.; Whitney-Cent. N., N. O.	
Boyce, Rapides D 5 Pop. 865	Bank of Boyce, 23-12 84-152	A. A. Ransomet	J. W. Begnaud	L. C. St. Germain	C. C. Rees	65,000	15,000	100,000	150,000	50,000	N. Bk. Com., N. Y.; Hibernia Bk. & Tr. Co., N. O.	
Breaux Bridge, St. Martin Pop. 1359 F 7	Breaux Bridge Bank, 23-01 84-153	M. Billeaud, Jr.	G. de Laureat	F. S. Broussard	L. F. St. Julien	20,000	46,000	135,000	163,000	44,000	Hibernia Bk. & Tr. Co. and Interstate Tr. & Bkg. Co., N. O.	
Broussard, Lafayette F 7 Pop. 499	Bank of Broussard, 23-06 84-154										Chase N., N. Y.; Hibernia Bk. & Tr. Co., N. O.; Mile. N., St. L.	

LOUISIANA--Continued

Accessable Towns, Lawyers, Law, Directors, included in back of this volume. For interest, Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

July 1916

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Hks. Assn. \$State \$Mem. State Hks. Assn. \$Priv. \$Tot.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASST. CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. x Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL.	SURPLUS AND PROFITS.	DEPOS- ITS.	Loans & Dis- c. on Notes, Bonds, etc.	Cash & Bal- ances, Due from Banks	
Bryceland...Blenville B 5 Pop. 300	Bryceland State Bank...\$ 10 84-165	J. N. Jones	T. J. Kerlin	J. A. Hyatt		\$ 15,000	\$ 5,000	\$ 25,000	\$ 80,000	\$ 9,000	Bk. of Orleans, N. O.; Cont. Bk. & Tr. Co., Shreveport.
Bunkie...Avoyelles E 6 Pop. 2100	Citizens Bank...\$ 05 84-111	G. W. Sentell	D. H. Davis	T. M. Mathews	T. G. Nicholson	25,000	14,000	95,670	93,410	48,350	Han. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.
" " "	MERCH. & PLANTERS BANK 84-110	W. D. Haas	S. Levy	R. J. Marshall	John T. Rhodes, Jr.	100,000	80,000	480,000	450,000	102,000	N. Bk. Com., N. Y.; Com'l N., N. O.; Mtl. N., St. L.
Camppt. Natchitoches C 4 Pop. 664	Citizens Bank...\$ 11 84-156	E. C. Readbimer	L. Raphael	A. A. Raphael		15,000	4,500	70,000	80,000	12,000	Cont. Bk. & Tr. Co., Shreveport, La.; Whitney- Cent. N., N. O.
Carencro...Lafayette F 7 Pop. 609	Bank of Carencro...\$ 06 84-157	O. A. Guidry	W. H. Buckabay	S. P. Brown	E. L. Prejean	10,000	10,000	25,540	28,040	10,750	Interstate Tr. & Bkg. Co., N. O.
Castor...Blenville H 4 Pop. 150	Castor State Bank...\$ 12 84-274	J. R. Wimberly	J. N. Blume	W. T. Campbell		10,000	1,900	27,510	29,900	6,790	Interstate Tr. & Bkg. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Centerville...St. Mary G 8 Pop. 500	Centerville Bank...\$ 05 84-158	J. C. Clausen	C. W. Campbell	Oscar Boudreaux	I. S. Wooster	15,000	14,660	61,040	133,100	13,500	Han. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.; 1st N., Shreveport.
Chataignier...Evangeline E 6 Pop. 250	Evangeline Bk. & Tr. Co., \$ 13 84-290			J. D. Hick, Mgr.		(Branch of Ville Platte, La.)					N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Com'l N., N. O.
Chatham...Jackson H 6 Pop. 181	Peoples Bank...\$ 07 84-159	J. L. Anders	S. O. Wilder	P. C. Moseley		10,200		60,000	55,000	25,000	Whitney-Cent. N., N. O.; 3d N., St. L.; Cont. Bk. & Tr. Co., Shreveport.
Cheneyville...Rapides E 6 Pop. 408	Planters Bank...\$ 09 84-160	W. F. Shackelford	R. B. Womack	W. E. Morris	R. C. Tanner	10,000	1,500	50,000	40,000	20,000	Chase N., N. Y.; Com'l N., N. O.; S. W. N. Bk. Com., Kan. C.
Choudrant...Lincoln B 6 Pop. 250	Bank of Choudrant...\$ 12 84-275	J. R. Wimberly		J. O. Bryan		10,000	2,120	38,510	24,740	21,260	Canal Bk. & Tr. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Church Point...Acadia F 6 Pop. 481	Commercial Bank...\$ 02 84-161	H. Barousse	Edward Daigle	Lloyd Franques	Paul Breaux	15,000	14,000	75,000	95,000	35,000	Whitney-Cent. N., N. O.
Clinton...E. Feliciana E 9 Pop. 918	Bank of Clinton...\$ 97 84-162	A. P. Irwin	C. W. Ball	J. A. Smythe		30,000	15,000	65,000	78,000	26,000	N. Bk. Com., N. Y.; Whitney-Cent. N., N. O.
Colfax...Grant D 5 Pop. 2000	Bank of Colfax...\$ 01 84-163	J. H. McNeely	J. H. Williams	Earl Roberts	J. C. McKnight	25,000	23,500	125,000	130,000	35,000	N. Park, N. Y.; N. Bk. Com., St. L.
Collinston...Morehouse A 7 Pop. 333	Bank of Collinston...\$ 07 84-164	W. Pipes	J. B. Vaughan	J. C. Carter		15,000	2,700	40,000	30,000	10,000	N. Bk. Com., St. L.; Am. N., Shreveport.
Columbia...Caldwell B 6 Pop. 500	Caldwell Bank...\$ 02 84-165	H. C. Blanks	J. R. Brown	A. D. Bridger		15,000	27,330	86,570	118,350	18,040	Com'l N., N. O.; Boatmens, St. L.
Converse...Sabine C 2 Pop. 200	Bank of Converse...\$ 13 84-292			(Branch of Noble State Bank, No ble, La.)							N. Bk. Com., St. L.; Cont. Bk. & Tr. Co., Shreve- port.
Cottonport...Avoyelles E 7 Pop. 866	Cottonport Bank...\$ 02 84-166	L. A. Ducote	T. Lemoine	L. A. Lemoine		25,000	30,000	44,000	87,000	10,000	Hibernia Bk. & Tr. Co., N. O.; Com'l Bk. & Tr. Co., Alexandria.
Cotton Valley...Webster A 4 Pop. 750	Bank of Cotton Valley...\$ 07 84-167	W. T. Gleason	A. J. Hodges	G. W. Cole		10,000	2,660	47,310	57,080	7,890	3d N., St. L.; Am. N., Shreveport.
Coushatta...Red River B 4 Pop. 564	Bank of Coushatta...\$ 97 84-168	W. A. Boylston	L. M. Howard	L. B. Howard	W. W. Holley	25,000	7,000	230,000	130,000	110,000	N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Covington...St. Tam y F 10 Pop. 2601	COVINGTON BK. & TR. CO. 84-88	E. G. Davis	S. D. Bulloch	R. H. Dutsch		100,000	40,290	607,260	555,840	106,710	Union Tr. Co., N. Y.; Hibernia Bk. & Tr. Co., N. O.
" " "	ST. TAMMANY BANK & TR. CO. 84-89	H. E. Ellis	J. L. Watkins	L. M. Bourgeois	J. H. Lambert	50,000	4,800	235,380	270,890	86,050	N. Park, N. Y.; Whitney-Cent. N., N. O.
Crowley...Acadia F 6 Pop. 5099	Bank of Acadia...\$ 99 84-50	J. Frankel	H. E. Lewis	W. E. Lawson	R. R. Richard	50,000	54,500	283,480	306,630	107,350	Coal & Iron N., N. Y.; Hibernia Bk. & Tr. Co. and Canal Bk. & Tr. Co., N. O.; 3d N., St. L.
" " "	CROWLEY BANK & TR. CO. 84-40	W. E. Ellis	H. M. Bone	H. M. Bone	A. Melancon	50,000	17,500	260,000	300,000	40,000	Han. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.
" " "	FIRST NATIONAL BANK OF ACADIA PARISH 84-51	W. L. Trimble	P. J. Chappois	L. A. Williams	D. W. Thibodaux	50,000	36,800	241,790	342,000	60,800	N. City, N. Y.; Hibernia N. and Whitney-Cent. N., N. O.
Cut Off...Lafayette H 10 Pop. 630	Bank of Lafayette...\$ 16 84-313				O. B. Ducos	(Branch of Thibodaux)					Chase N., N. Y.; Com'l N. and Hibernia Bk. & Tr. Co., N. O.
" " "	Bank of Lockport...\$ 16 84-314					(Branch of Lockport, La.)					Han. N., N. Y.; Merch. Ln. & Tr. Co., Chi.; Hibernia Bk. & Tr. Co., N. O.
Delcambre...Vermilion F 6 Pop. 308	Vermilion State Bank...\$ 10 84-169	A. Landry	L. F. Young	G. P. Greig		15,000	1,880	9,290	87,040	2,160	Hibernia Bk. & Tr. Co., N. O.
Delhi...Richland B 8 Pop. 685	Bank of Delhi...\$ 03 84-170	J. D. Herring	N. Collins	R. E. Wollank	B. W. Endom	25,000	7,800	90,000	82,000	49,000	Cent. N., St. L.; 1st N., Shreveport.
Denham Springs...Living'n F 9 Pop. 800	Bank of Denham Springs...\$ 08 84-171	J. O. Landry	J. L. Westbrook	C. H. Miller		15,000	6,260	36,190	32,690	20,370	N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.
De Quincy...Calcasieu F 4 Pop. 1509	CALCASIEU NAT'L BK. OF SOUTHWEST LA. 84-266	(Branch of Lake Charles, La.)	W. M. Perkins			500,000	283,720				Mech. & Metals N., N. Y.; Whitney-Cent. N., N. O.

LOUISIANA BANKS--Bryceland to De Quincy

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Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Bank-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

LOUISIANA

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 15.

TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. *Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSIT ITS	CASH & DIS- C'TS. BOND, SECURITIES	CASH & EX- CHANGERS, DEB- TS FROM BANKS	
*Abbeville, Vermillion G 6 Pop. 2907	Bank of Abbeville.....*28'94 84-86 First National Bank.....'01 84-87 PEOPLES BANK & TRUST CO. 84-250 *28'12	L. O. Broussard	F. A. Godchaux Ophellias Bourque. D. L. McPherson	O. A. Broussard	E. L. Terrier	\$ 100,000	\$ 126,690	\$ 401,280	\$ 480,960	\$ 155,010	N. Park and Guaranty Tr. Co., N. Y.; Hibernia Bk. & Tr. Co. and Com'l N., N. O. Han. N., N. Y.; Whitney-Cent. N., N. O. \$ N. O.
" " " "		J. N. Greene		J. G. LaBlanc	J. M. Moos	50,000	50,000	206,770	223,790	71,410	Seab. N., N. Y.; Interstate Tr. & Bkg. Co. and N. O. N., N. O.; Com'l N., Shreveport
" " " "		E. M. Stebbins	O. J. Chauvin P. U. Broussard	J. C. Broussard	John Ewell	50,000	11,890	63,540	105,590	34,840	1st N., Alexandria.
*Alexandria, Rapides D 6 Pop. 13,582	CITY SAV. BANK & TR. CO. 84-25 *5'02	J. A. Bentley	L. J. Hakenyos G. Gehr	W. D. Hill	T. P. Wheadon	100,000	45,000	400,000	\$90,000	155,000	Chase N., N. Y.; Canal Bk. & Tr. Co., N. O.
" " " "	COMMERCIAL BANK & TRUST CO. 84-26 *28'03	W. D. Haas	J. P. Turregano	W. R. Hathorn	C. W. Crockett	150,000	12,550	784,720	611,630	285,750	N. Bk. Com., N. Y.; Hibernia N., N. O. \$ N. O.
" " " "	FIRST NATIONAL BANK 84-24 *2'05	J. A. Bentley	L. J. Hakenyos G. Gehr	W. D. Hill	T. P. Wheadon	100,000	250,000	950,000	925,000	375,000	N. Bk. Com., N. Y.; 3d N., St. L.; Whitney- Cent. N., N. O.
" " " "	RAPIDES BANK 84-23 *28'88	J. W. Bolton	Bertrand Wall	F. P. Bolton	V. V. Lamkin	90,000	235,000	1,095,000	950,000	410,000	Chase N., N. Y.; Hibernia Bk. & Tr. Co., N. O.
*Amite, Tangipahoa E 10 Pop. 1677	Amite Bk. & Trust Co., *28'03 84-140	H. S. Weigel	A. J. Alford	F. E. Dolhonde	A. L. Mixon	100,000	27,170	116,580	253,470	25,280	Interstate Tr. & Bkg. Co., N. O.
Angle, Washington E 11 Pop. 346	Washington Bank & Tr. Co. 84-297 *5'14	J. Maumus	Sebastien Roy John Munford R. D. Sims	L. Leon Villere	W. I. Daniel	25,000	12,600	221,700	207,000	58,000	Han. N., N. Y.; Canal Bk. & Tr. Co., N. O.
Arabi, St. Bernard G 11 Pop. 250	Bank of St. Bernard.....*28'05 84-142	J. W. Sherard	J. S. Andrews M. O. Collinsworth F. T. Taylor D. M. Atkins D. H. Bernard	B. R. Felts	L. J. Madden	25,000	5,000	80,000	54,000	51,000	1st N. and Cont. Bk. & Tr. Co., Shreveport; Whitney-Cent. N., N. O.; Mech.-Am. N., St. L.
*Arcadia, Bienville A 5 Pop. 1200	COMMERCIAL BANK.....*28'13 84-286	L. M. Tooke		W. M. Deas		50,000	25,000	250,000	260,000	86,000	Han. N., N. Y.
" " " "	First National Bank.....*2'05 84-122	George Greig		J. M. Olivier		15,000	6,490	32,000	\$9,000	9,400	Hibernia Bk. & Tr. Co., N. O.
Arnaudville, St. Landry Pop. 279 F 7	Bank of Arnaudville.....*28'05 84-143			Guy Oakes		(Branch of Fran kinton, La.)					N. Park, N. Y.; Cont. Bk. & Tr. Co., Shreveport.
Athens, Claiborne A 5 Pop. 500	Homer State Bank.....*5'16 84-310	C. P. Sims	C. F. Borah	S. J. Wolford		25,000	20,000	70,640	99,630	26,380	Chase N., N. Y.; Whitney-Cent. N., N. O.
Baldwin, St. Mary G 8 Pop. 1300	Bank of Baldwin.....*28'05 84-145	U. G. Fruge	Walton McCain Pollux Guillory S. A. Leopold	R. C. La Fleur	Sullivan Fruge	18,800	950	25,000	42,000	8,750	N. O. N., N. O.; Com'l Bk. & Tr. Co., Alexan- dria.
Basile, Evangeline E 6 Pop. 200	Basile State Bank.....*28'13 84-291	H. F. Madison		J. T. Dalton, Jr.		50,000	23,630	99,980	182,130	22,520	Han. N., N. Y.; Whitney-Cent. N., N. O.; St. L. Union Tr. Co., St. L.
*Bastrop, Morehouse A 7 Pop. 854	Bastrop State Bank.....*28'03 84-146	Wm. J. Knox	O. B. Steele Joseph Gebelin W. A. Guillemet	Eugene Cazedessus		250,000	189,870	1,684,730	1,434,570	587,980	N. Bk. Com., N. Y.; Whitney-Cent. N., N. O.
*Baton Rouge, E. Baton R. Pop. 16,442 F 9	Bank of Baton Rouge.....*28'89 84-11	W. McCansland		A. A. Wren		100,000	10,000	362,700	381,000	142,000	N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.
" " " "	Capital City Bank.....*28'05 84-12	J. Gottlieb	D. M. Reymond R. J. Hummel D. M. Reymond R. J. Hummel R. T. Glassell	W. H. Bynum	T. B. Williams	150,000	124,990	806,350	1,010,710	251,430	N. City, N. Y.; Whitney-Cent. N., N. O. \$ N. O.
" " " "	Louisiana National Bank.....*28'10 84-13	J. Gottlieb		C. D. Reymond	J. B. Heroman	50,000	24,890	564,060	505,120	133,840	La. N., Baton Rouge.
Belcher, Caddo B 3 Pop. 200	First State Bank.....*28'14 84-293	J. S. Douglas		A. R. Curry		19,000	890	20,000	40,470	7,150	N. Park, N. Y.; Red River Valley Bk. & Tr. Co. and 1st N., Shreveport.
*Benton, Bossier A 3 Pop. 318	Bank of Benton.....*28'04 84-147	O. G. Gayle	J. M. Henderson W. W. Lay D. A. Pollock	R. T. Stinson		10,000	2,400	25,000	27,000	7,000	Hibernia Bk. & Tr. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Bernice, Union A 5 Pop. 781	Bank of Bernice.....*28'01 84-148	G. W. James		Y. S. Fuller	L. H. Pratt	25,000	9,380	136,590	111,480	59,490	3d N., St. L.
Berwick, St. Mary G 8 Pop. 2183	Bank of Berwick.....*28'05 84-149	J. A. Pharr	W. H. Kramer J. D. Ehrlich Ed. Barnes C. C. Crawford J. H. Cassidy	A. L. Bondreaux		15,000	5,000	65,000	75,000	10,500	1st N., Shreveport; Canal Bk. & Tr. Co., N. O.
Bienville, Bienville B 4 Pop. 606	Bank of Bienville.....*28'03 84-150	J. F. Harrison		J. G. Pye		15,000	9,500	55,000	50,000	30,000	Han. N., N. Y.
Bogalusa, Washington E 11 Pop. 11,000	First State Bank.....*28'09 84-106	L. A. Pierce		J. A. Spekenblier	W. M. Babington T. C. Griffith	20,000	14,000	345,980	224,980	107,370	Chatham & Phenix N., N. Y.; Hibernia Bk. & Tr. Co. and Whitney-Cent. N., N. O. Interstate Tr. & Bkg. Co., N. O.
" " " "	Washington Bk. & Tr. Co. *28'14 84-303			W. P. Haley		(Branch of Fran kinton, La.)					Guaranty Tr. Co., N. Y.; Whitney-Cent. N., N. O.
Bordelonville, Avoyelles Pop. 150 D 6	Central Bank & Trust Co. *28'11 84-151	H. A. Joyner	M. Dunnam	J. Dawson Johnson	Ellis S. Coco	15,000	12,910	121,160	83,290	60,830	N. Bk. Com., N. Y.; Hibernia Bk. & Tr. Co., N. O.
Boyce, Rapides D 5 Pop. 865	Bank of Boyce.....*28'12 84-152	A. A. Ransomet	J. W. Begnaud	L. C. St. Germain	C. C. Reas	65,000	15,000	100,000	150,000	50,000	Hibernia Bk. & Tr. Co. and Interstate Tr. & Bkg. Co., N. O.
Breaux Bridge, St. Martin Pop. 1339 F 7	Breaux Bridge Bank.....*28'01 84-153	M. Billeaud, Jr.	G. de Laurel	F. S. Broussard	L. F. St. Julien	20,000	46,000	135,000	163,000	44,000	Chase N., N. Y.; Hibernia Bk. & Tr. Co., N. O.; Mtie. N., St. L.
Broussard, Lafayette F 7 Pop. 400	Bank of Broussard.....*28'06 84-154										

LOUISIANA Map opposite page 457

Banks Advertising give Prompt Attention to Collections and Correspondence

LOUISIANA—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. ? Priv. Est.	PRESIDENT.	VICE PRESIDENT.	CARRIER.	ASST. CARRIER.	LIABILITIES.			RESOURCES.			PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. x Mem. Fed. Reserve Collect. System.
						PAYABLE CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Cash & Re- ceivables, Due from Banks	Loans & Ac- counts, Due from Banks	Other Assets	
Bryceland...Blenville B 5 Pop. 800	Bryceland State Bank 84-165	J. N. Jones	T. J. Kerlin W. T. Coker	J. A. Bryan		\$ 15,000	\$ 8,000	\$ 25,000	\$ 20,000	\$ 9,000		Bk. of Orleans, N. O.; Cont. Bk. & Tr. Co., Shreveport.
Guoke...Avoyelles E 6 Pop. 2100	Citizens Bank 84-111	G. W. Sentell	D. B. Davis	T. M. Mathews	T. G. Nicholson	25,000	14,000	95,670	93,410	48,350		Han. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.
Camp...Natchitoches G 4 Pop. 664	MERCH. & PLANTERS BANK 84-110	W. D. Haas	S. Levy	R. J. Marshall	John T. Rhodes, Jr.	100,000	80,000	480,000	450,000	102,000		N. Bk. Com., N. Y.; Com'l N. N. O.; Mtl. N., St. L.
Carencro...Lafayette F 7 Pop. 609	Citizens Bank 84-156	E. O. Readhimer	I. Raphael	A. A. Raphael		18,000	4,500	70,000	80,000	12,000		Cont. Bk. & Tr. Co., Shreveport, La.; Whitney- Cent. N., N. O.
Castor...Blenville B 4 Pop. 150	Bank of Carencro 84-157	O. A. Guldry	W. H. Huckabay Louis Tapissier	S. P. Brown	E. L. Prejean	10,000	10,000	25,540	28,040	10,750		Interstate Tr. & Bkg. Co., N. O.
Centerville...St. Mary G 8 Pop. 500	Castor State Bank 84-274	J. R. Wimberly	J. N. Blume	W. T. Campbell		10,000	1,980	27,510	29,900	6,790		Interstate Tr. & Bkg. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Chataignier...Evangeline E 6 Pop. 250	Centerville Bank 84-158	J. C. Clausen	C. W. Campbell	Oscar Boudreaux		15,000	14,660	61,040	133,190	13,500		Han. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.; 1st N., Shreveport.
Ohatham...Jackson B 6 Pop. 181	Evangeline Bk. & Tr. Co. 84-290	J. L. Anders	J. D. Hick, Mgr.			10,200		60,000	55,000	25,000		N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Com'l N., N. O.
Cheneyville...Kapidis E 6 Pop. 498	Peoples Bank 84-159	W. F. Shackelford	S. O. Wilder	P. C. Moseley		10,000	1,500	50,000	40,000	20,000		Whitney-Cent. N., N. O.; 3d N., St. L.; Cont. Bk. & Tr. Co., Shreveport.
Choudrant...Lincoln B 6 Pop. 250	Planters Bank 84-160	J. R. Wimberly	R. B. Womack	W. E. Morris	R. C. Tanner	10,000	2,120	38,510	24,740	21,260		Chase N., N. Y.; Com'l N., N. O.; S. W. N. Bk. Com., Kan. C.
Church Point...Acadia F 6 Pop. 481	Bank of Choudrant 84-275	H. Barousse	Edward Daigle	Lloyd Franques	Paul Breaux	15,000	14,000	75,000	95,000	35,000		Canal Bk. & Tr. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Clinton...E. Feliciana E 9 Pop. 918	Commercial Bank 84-161	A. P. Irwin	C. W. Hall	J. A. Smylie		30,000	15,000	65,000	78,000	26,000		Whitney-Cent. N., N. O.
Colfax...Grant D 5 Pop. 2000	Bank of Clinton 84-162	J. H. McNeely	C. W. Williams	Earl Roberts	J. C. McKnight	25,000	23,500	125,000	130,000	35,000		N. Bk. Com., N. Y.; Whitney-Cent. N., N. O.
Collinston...Morehouse A 7 Pop. 333	Bank of Colfax 84-163	W. Pipes	J. H. Williams	Earl Roberts	J. C. McKnight	15,000	2,700	40,000	30,000	10,000		N. Park, N. Y.; N. Bk. Com., St. L.
Columbia...Caldwell H 6 Pop. 500	Bank of Collinston 84-164	H. C. Blanks	J. B. Vaughan	J. C. Carter		15,000	27,330	86,570	118,350	18,040		N. Bk. Com., St. L.; Am. N., Shreveport.
Converse...Sabine C 3 Pop. 200	Caldwell Bank 84-165		J. R. Brown	A. D. Bridger								Com'l N., N. O.; Boatmen, St. L.
Cottonport...Avoyelles E 7 Pop. 866	Bank of Converse 84-292	L. A. Ducote				25,000	30,000	44,000	87,000	10,000		N. Bk. Com., St. L.; Cont. Bk. & Tr. Co., Shreve- port.
Cotton Valley...Webster A 4 Pop. 750	Cottonport Bank 84-166	W. T. Gleason	T. Lemoine	L. A. Lemoine		10,000	2,660	47,310	57,080	7,880		Hibernia Bk. & Tr. Co., N. O.; Com'l Bk. & Tr. Co., Alexandria.
Coushatta...Red River B 4 Pop. 564	Bank of Cotton Valley 84-167	W. A. Boylston	A. J. Hodges	G. W. Cole		25,000	7,000	230,000	130,000	110,000		3d N., St. L.; Am. N., Shreveport.
Covington...St. Tam'y F 10 Pop. 2601	Bank of Coushatta 84-168	E. G. Davis	L. M. Howard	L. B. Howard	W. W. Holley	100,000	40,290	607,260	555,840	106,710		N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
	COVINGTON BK. & TR. CO. 84-88	H. E. Ellis	S. D. Bulloch	R. H. Dutsch		50,000	4,890	285,380	270,890	86,050		Union Tr. Co., N. Y.; Hibernia Bk. & Tr. Co., N. O.
	ST. TAMMANY BANK & TR. CO. 84-89	J. Frankel	T. E. Brewster	Warren Thomas	J. L. Watkins	50,000	54,500	283,480	306,630	107,350		N. Park, N. Y.; Whitney-Cent. N., N. O.
	Bank of Acadia 84-50	W. E. Ellis	H. E. Lewis	W. E. Lawson	R. R. Richard	50,000	17,500	260,000	300,000	40,000		Coal & Iron N., N. Y.; Hibernia Bk. & Tr. Co. and Canal Bk. & Tr. Co., N. O.; 3d N., St. L.
	CROWLEY BANK & TR. CO. 84-49	W. L. Trimble	H. M. Bone	H. M. Bone	A. Melancon	50,000	36,800	241,790	342,000	60,800		Han. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.
	FIRST NATIONAL BANK OF ACADIA PARISH 84-51	P. J. Chappuis	L. A. Williams	D. W. Thibodaux								N. City, N. Y.; Hibernia N. and Whitney-Cent. N., N. O.
	Bank of Lafourche 84-313				O. B. Ducos							Chase N., N. Y.; Com'l N. and Hibernia Bk. & Tr. Co., N. O.
	Bank of Lockport 84-314											Han. N., N. Y.; Merch. Ln. & Tr. Co., Chi.; Hibernia Bk. & Tr. Co., N. O.
	Vermilion State Bank 84-169	A. Landry	I. F. Young	G. P. Greig		15,000	1,880	9,290	27,040	2,160		Hibernia Bk. & Tr. Co., N. O.
	Bank of Delbi 84-170	J. D. Herring	N. Collins	R. E. Wollank	B. W. Endom	25,000	7,600	90,000	62,000	49,000		Cent. N., St. L.; 1st N., Shreveport.
	Bank of Denham Springs 84-171	J. O. Landry	J. L. Westbrook	C. H. Miller		15,000	6,280	36,190	32,690	20,570		N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.
	CALCASIEU NAT'L BK. OF SOUTHWEST LA. 84-266	(Branch of Lake Charles, La.)	W. M. Perkins, Mgr.			500,000	283,720					Mech. & Metals N., N. Y.; Whitney-Cent. N., N. O.

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LOUISIANA—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Quotes, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, BONDS, RECEIVABLES	CASH & EX- CHANGERS, TIME FROM BANKS	
• De Ridder, Beauregard E 4 Pop. 2100	Beauregard Trust & Savings Bank 84-312 \$16 FIRST NATIONAL BANK 84-89 \$208	J. H. McMahon	F. M. Roberts P. W. West	K. R. Cagle		\$ 50,000					
" " "	" " "	A. I. Shaw	J. W. Tooke	D. E. Shaw	W. H. Nichols	25,000	8,590	221,900	187,270	55,380	Mech. & Metals N. Y.; Hibernia N. N. O.
" " "	Lumbermans Bank & Trust Company 84-100 \$15	J. W. Tooke	L. Frusha I. H. Morrison	O. E. Tooke	J. C. Nichols	50,700	5,500	200,000	125,540	70,140	Han. N. N. Y.; Interstate Tr. & Bkg. Co. N. O.
Dodson, Winn H 5 Pop. 845	Dodson State Bank 84-172 \$02	H. A. Boone	B. H. Talbot D. M. Pyburn	C. F. Walsworth		10,100	8,500	40,000	46,000	15,000	Han. N. N. Y.; Am. N., Shreveport, La.
• Donaldsonville, Asc. F 8 Pop. 4090	BANK OF ASCENSION 84-67 \$296	Jacob Lebermuth	John S. Thibaut	John S. Thibaut	Paul Braud A. J. Melancon S. M. Richard	50,000	50,590	290,000	300,000	70,000	Han. N. and Am. Ex. N. N. Y.; N. O. N. and Whitney-Cent. N. N. O. Hibernia Bk. & Tr. Co. N. O.
" " "	Commercial & Savings Bank 84-311 \$16	Albert Delery	A. I. Picard	Albert Delery		30,000	3,000				
Dubach, Lincoln A 5 Pop. 714	Dubach State Bank 84-173 \$07	S. S. Tatum	T. B. Colvin	R. W. Henry	E. B. Tatum	12,500	13,450	61,840	75,460	12,320	Whitney-Cent. N. N. O.; Cont. Bk. & Tr. Co., Shreveport.
Elton, Jefferson Davis F 5 Pop. 700	Peoples Bank 84-174 \$10	T. S. Plunket	G. N. Aylsworth	H. V. Kennedy		15,000	2,750	60,000	68,000	13,000	N. Park, N. Y.; 1st N., Lake Charles, La.; Hibernia Bk. & Tr. Co. N. O.
Erath, Vermillion G 7 Pop. 800	Bank of Erath 84-175 \$10	V. L. Caldwell	P. U. LeBlanc A. C. Derouen	F. B. Williams	W. J. Broussard	25,000	11,390	39,320	85,820	13,920	Chase N. N. Y.; Whitney-Cent. N. N. O.
Eunice, St. Landry E 6 Pop. 1084	Eunice State Bank 84-112 \$101	J. W. Lyman	J. J. Stagg Peter Klein, Jr.	J. W. Berwick	T. Fuselier	50,000	13,600	65,000	132,000	15,000	Whitney-Cent. N. N. O.; Com'l Bk. & Tr. Co., Alexandria.
" " "	FIRST NATIONAL BANK 84-113 \$07	Louis Mayer	S. A. Gournay	J. L. Lacombe	C. A. Gournay	30,000	8,600	100,000	135,750	26,000	N. O. N. and Canal Bk. & Tr. Co. N. O. 6 N. O.
• Farmerville, Union A 5 Pop. 598	Farmerville State Bank 84-177 \$03	J. D. Baughman	E. Everett	E. Everett	J. M. Booth	30,000	24,570	113,420	160,760	18,460	Com'l N. N. O.; Cont. Bk. & Tr. Co., Shreve- port.
• Franklin, St. Mary G 7 Pop. 3857	COM'L BANK & TRUST CO. 84-72 \$208 St. Mary Bk. & Tr. Co. 84-71 \$06	Joseph Birg Wilson McKerral	A. M. Underwood E. A. Delahoussaye J. W. Foster J. D. Bell	H. S. Palfrey Wm. C. Frere	Wm. T. Palfrey	100,000	71,790	652,190	575,040	249,040	Han. N. N. Y.; Hibernia Bk. & Tr. Co. N. O.
• Franklinton, Washington Pop. 814 E 11	Washington Bk. & Trust Co. 84-295 \$13	J. B. Lindsley	F. M. Brown M. W. Ott	W. S. Burris		50,000	6,000	200,000	179,000	77,000	Hudson Tr. Co., N. Y.; Interstate Tr. & Bkg. Co. N. O.
Fullerton, Vernon E 4 Pop. 1238	First State Bank 84-285 \$13					(Branch of Leesville, La.)					Hibernia Bk. & Tr. Co. N. O.; Am. N., Shreve- port; Calcasieu N., Lake Charles, La.
Garyville, St. John the Baptist, Pop. 3500 F 10	Gary State Bank 84-179 \$08	F. Reynaud	O. J. Ory	J. J. Gebelin		10,000	3,000	68,000	55,500	20,000	Met., N. O.
Gibbsland, Bienville B 4 Pop. 1065	First National Bank 84-180 \$10	A. B. Hortman	W. L. Hamner	L. W. Baker		25,000	9,000	80,000	75,000	35,000	Han. N. N. Y.; Whitney-Cent. N. N. O. 11
Glenmora, Rapides E 6 Pop. 1218	Glenmora Bank 84-287 \$13	J. W. May	Geo. M. Monroe	F. G. Chatelain		15,000	1,200	67,900	58,000	16,700	Han. N. N. Y.; Com'l Ger. Tr. & Sav., N. O.; Calcasieu N., Lake Charles, La.
Grand Cane, DeSoto B 3 Pop. 485	Bank of Grand Cane 84-181 \$04	P. E. Allen	C. B. Hicks	W. H. Smith		15,000	11,000	60,000	56,000	25,000	Whitney-Cent. N. N. O.
Grayson, Caldwell B 6 Pop. 300	Grayson Bank 84-272 \$12	J. W. Clarkson	W. R. Broadway	N. L. Hower		15,000	2,800	41,380	36,190	19,140	Com'l N. N. O.; Rapides, Alexandria, La.
• Greensburg, St. Helena Pop. 268 E 9	Bank of Greensburg 84-138 \$04	W. G. Hamberlin	Chas. J. Cole	R. E. Cole		15,000	11,750	49,720	72,970	6,680	Interstate Tr. & Bkg. Co. N. O.
• Gretna, Jefferson G 10 Pop. 4500	GREYNA EX. & SAV. BANK 84-254 \$11	C. F. GELBE ALVIN T. STUMPF Prompt Service	J. EHRET QUICK RETURNS.	C. A. FRICKE	MISS GARRIE FRICKE E. L. MEYER	30,000	2,530	154,800	166,830	29,490	Han. N. N. Y.; Whitney-Cent. N. N. O. Mde. N., St. L.
" " "	Jefferson Com'l & Sav's Bk. 84-182 \$02	L. H. Marrero	James Dinkins J. R. Meyers	James Dinkins	K. Council H. Parker	30,000	30,980	330,000	257,000	133,980	Bk. of Am. N. Y.; N. City, Chi.; Interstate Tr. & Bkg. Co. N. O.
Gueydan, Vermillion F 6 Pop. 1200	Bank of Gueydan 84-183 \$01	Worthy Quereau	A. Kaplan John G. Neelis	A. Kaplan	Miss F. H. Orillion	25,000	35,000	125,000	160,000	25,000	Imp. & Tra. N. N. Y.; Hibernia Bk. & Tr. Co. and Com'l N. N. O.
Hammond, Tangipahoa Pop. 5000 F 9	First State Bk. & Trust Co. 84-82 \$04	Frank E. Neelis	Arthur Loranger	J. A. Ross		50,000	25,000	118,910	278,410	19,740	Chatham & Phenix N. N. Y.; Whitney-Cent. N. N. O.
" " "	Hammond State Bank 84-83 \$06	R. Lillie	B. M. Morrison	E. Richardson		50,000	64,400	443,000	357,000	170,000	Chase N. N. Y.; Hibernia Bk. & Tr. Co. N. O.
• Harrisonburg, Catahoula Pop. 361 C 7	Harrisonburg State Bk. 84-185 \$07	R. M. Taliaferro	J. C. Segrist	P. F. Carter		15,000	8,800	73,000	70,000	22,500	Whitney-Cent. N. N. O.; Com'l N., Shreveport.
Haynesville, Claiborne A 4 Pop. 1009	Citizens Bank 84-277 \$12	H. B. McEachern	T. U. Norton W. P. Baucum	J. R. Beville	J. O. McEachern	25,000	2,850	64,370	36,120	61,090	Cont. Bk. & Tr. Co., Shreveport; Whitney Cent. N. N. O.
" " "	Planters Bank 84-137 \$08	T. J. Brasher	J. C. Sherman	A. H. Southern	J. H. Ferguson	40,000	12,630	125,140	122,260	55,510	N. Bk. Com. St. L.; 1st N. and Com'l N., Shreveport.
Hesmer, Avoyelles E 6 Pop. 100	Central Bank & Trust Co. 84-186 \$11					(Branch of Mansura, La.)					Guaranty Tr. Co., N. Y.; Whitney-Cent. N. N. O.

Town and County.	NAME OF BANK.	Mem. Am. Bks. Ass'n. State	State	PRINCIPAL.	VICE PRINCIPAL.	CASHIER.	ASST. CASHIER.	PAID-UP CAPITAL.	RESERVE AND PROFITS.	DEPOSITS.	RESOURCES.	PRINCIPAL CORRESPONDENTS.
County Seats.	Mem. State Bks. Ass'n. Priv. Exp.	Priv. Exp.	Priv. Exp.									Also Federal Reserve District of which bank is member.
												* Mem. Fed. Reserve Collect. System.
*Homer... Claiborne A 5 Pop. 2500	HOMER NATIONAL BANK 84-103 \$2.00			C. O. Ferguson	F. T. King	W. A. McKenzie	J. Melton Oakes	\$ 80,000	\$ 102,000	\$ 340,000	\$ 473,000 \$ 188,000	Han. N. Y. N. Bk. Com., St. L.
" " "	Homer State Bank 84-104 \$2.00			A. R. Johnson	Hugh Taylor	S. J. Bridgeman	B. Johnson	30,000	10,000	84,000	97,000 18,000	N. Park. N. Y.; Whitney Cent. N., N. O.
Hornbeck... Vernon D 4 Pop. 458	Bank of Hornbeck 84-307 \$1.15					W. C. McElveen		(Branch of West La. Bk. Co., Leesville, La.)				Seab. N. Y.; Com'l N., N. O.
*Houma... Terrebonne G 9 Pop. 5024	Bank of Houma 84-54 \$2.92			A. F. Davidson	R. R. Barrow	Joseph H. Pullen	G. J. Gueno	50,000	56,000	350,000	300,000 70,000	N. Park. N. Y.; Canal Bk. & Tr. and Hibernia Bk. & Tr. Cos., N. O.
" " "	Bank of Terrebonne & Sav. Bk. 84-56 \$2.10			J. H. Tharp	E. Ellender			50,000	15,000	200,000	200,000 100,000	N. Park. N. Y.; Com'l N., N. O.
" " "	PEOPLES BANK & TR. CO. 84-55 \$2.96			L. H. JASTREMSKI This Bank gives prompt and strict other banking business received Deals in exchange on New York,	JOHN D. SHAFFER J. L. CAILLOUET	GAB. MONTEGUT	J. A. ROICHIAUX J. ARTHUR DASPIT	100,000	46,050	338,950	308,370 106,960	Chase N. Y.; Whitney Cent. N., and Citiz. Bk. & Tr. Co. of La., N. O.
Independence Tangipahoa Pop. 2000 E 10	Farmers & Merchants Bank 84-187 \$2.08			O. W. Herring	M. Becker	P. E. Doehonde	J. H. Strickland	15,000	3,380	117,100	67,200 71,620	Corn. Ex. N. Y.; Whitney Cent. N. and N. O. N. Y.
Iota... Acadia F 5 Pop. 769	Bank of Iota 84-278 \$1.12			Jules Menou	A. V. Ducote	Remy L. Doucet		25,000	1,190	18,980	46,060 8,260	Seab. N. Y.; Hibernia Bk. & Tr. Co., N. O.
Jackson, East Feliciana E 8 Pop. 2146	Bank of Jackson 84-188 \$2.04			G. G. Keller	D. M. Piper	C. E. Gillum	W. G. Gillum	10,000	6,200	66,000	46,000 24,000	Chatham & Phenix N., N. Y.; Hibernia Bk. & Tr. Co., N. O.
Jeanerette... Iberia G 7 Pop. 2206	Citizens Bank 84-97 \$2.98			C. A. McGowen	H. B. Hewes	C. A. Poirson	C. C. Edwards	50,000	18,500	158,610	168,790 50,940	Chase N. Y.; Canal Bk. & Tr. Co., N. O.
" " "	First National Bank 84-98 \$2.05			H. Patout	G. J. Labau	Arthur Wolford	Oswell Patout	50,000	61,400	240,380	261,600 138,470	N. Park. N. Y.; Whitney Cent. N. and Hibernia N., N. O.
*Jena... LaSalle C 6 Pop. 1000	Bank of Jena 84-189 \$2.06			J. B. Wright	St. Paul Bourgeois	H. M. Davis		12,000	8,230	75,000	62,000 35,000	Canal Bk. & Tr. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
" " "	Citizens Bank 84-289 \$1.13			W. W. Adams	F. L. Richardson	C. Bay		15,000	3,000	28,000	37,800 7,600	Citiz. Bk. & Tr. Co., N. O.; Rapides, Alexandria, La.
*Jennings Jefferson Davis Pop. 3925 F 5	CALCASIEU NAT'L BK. OF SOUTHWEST LA. 84-70 \$2.09			(Branch of Lake Charles, La.)	Charles, La.)	H. H. Hoag, Mgr.	Brown Funk, A. Mgr.	500,000	283,720			Han. N. Y.; Whitney-Cent. N., N. O.
Jonesboro... Jackson B 5 Pop. 1500	Jackson Parish Bank 84-190 \$2.04			A. E. Simonton	W. C. McDonald	W. E. Jeffress	Wilbur McDonald	35,000	7,510	65,630	87,940 20,200	Hibernia Bk. & Tr. Co., N. O.; N. Bk. Com., St. L.
" " "	Jonesboro State Bank 84-281 \$1.13			J. A. Gaar	S. W. Walsworth	C. F. McBride		15,000		22,680	27,970 6,510	Am. N., Shreveport; Whitney-Cent. N., N. O.
Jonesville, Catahoula C 7 Pop. 800	Catahoula Bank 84-191 \$2.04			Ernest Young	S. M. Talbot	W. P. Foster		14,800	2,000	25,000	27,000 10,000	Merch.-Lac. N., St. L.
Kaplan... Vermilion F 6 Pop. 500	Bank of Kaplan 84-264 \$2.11			W. A. Poche	E. R. Young	A. M. Smith	W. W. Toole	25,000	1,000	86,000	54,000 46,470	Whitney-Cent. N., N. O.; Rapides, Alexandria, La.
Kenner... Jefferson G 10 Pop. 2500	GRETN EX. & SAV. BANK 84-268 \$1.12							(Branch of Gretna, La.)				Han. N. Y.; Whitney-Cent. N., N. O.
" " "	Jefferson Com'l & Sav. Bank 84-192 \$2.09							(Branch of Gretna, La.)				Irving N., N. Y.; Interstate Tr. & Bkg. Co., N. O.
Kentwood... Tangipahoa Pop. 3609 E 9	Kentwood Bank 84-193 \$2.02			R. A. Kent	W. C. Kent	W. K. Amacker	C. C. Carpenter	50,000	30,400	102,190	209,130 42,430	Irving N., N. Y.; Ft. Dear. N., Chi.
Kinder... Allen F 5 Pop. 1500	CALCASIEU NAT'L BK. OF SOUTHWEST LA. 84-194 \$2.09			(Branch of Lake Charles, La.)	Charles, La.)	G. M. King, Jr., Mgr.	M. S. Cole, A. Mgr.	500,000	283,720			4th N., N. Y.; Com'l N., N. O.
Labadieville, Assumption G 8 Pop. 500	Bank of Labadie 84-195 \$2.06			H. C. Dansereau	Albert Blanchard	Gus. Villere	L. A. Flandry, Jr.	20,000	11,260	85,980	91,110 26,180	N. Park. N. Y.; Hibernia Bk. & Tr. Co., N. O.
*La Fayette, Lafayette F 7 Pop. 9000	BANK OF LAFAYETTE 84-41 \$2.98			C. O. Mouton	J. J. Davidson	J. C. Barry	E. E. Soulier	100,000	100,000	350,000	450,000 75,000	Chem. N., N. Y.; Canal Bk. & Tr. Co., N. O.
" " "	First National Bank 84-40 \$2.05			N. P. Moss	F. Deinanade	S. R. Parkerson	F. V. Mouton	100,000	115,860	507,220	715,500 203,780	Chase N., N. Y.; Hibernia N. and Whitney-Cent. N., N. O.
" " "	PEOPLES BANK & TRUST CO. 84-42 \$2.10			Jno. M. Keith	A. A. Ransome	L. J. Dauterive		50,000	6,500	100,000	140,000 25,000	N. Park. N. Y.; Cent. N., St. L.

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LOUISIANA—Continued

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TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, ETC., SECURITIES	CASH & RE- CEIPTS, ETC., FROM BANKS	
Lake Arthur, Jefferson Davis. Pop. 1093. F 3	CALCASIEU NAT'L BK. OF SOUTHWEST LA. 84-196	(Branch of Lake Charles, La.)	Charles, La.)	E. S. Rice, Mgr.	G. E. Kailly, A. Mgr.	\$ 500,000	\$ 283,720				Mech. & Metals N. N. Y.; Com'l N., N. O.; 3d N., St. L.
•Lake Charles, Calcasieu Pop. 13,181. F 5	CALCASIEU NATIONAL BANK OF SOUTHWEST LOUISIANA 84-18	J. A. BEL	FRANK ROBERTS S. A. KNAPP G. A. COURTNEY W. G. MOELING D. R. SWIFT D. HEBERT	E. N. HAZZARD	H. N. ROCK E. R. HENRY J. R. GREEN PAUL ZIMMERMANN	500,000	283,720	\$5,001,030	\$4,456,000	\$1,460,600	Han. N., Mech. & Metals N., and N. City, N. Y.; Cont. & Com'l N., Chi.; Whitney-Cent. N. and Com'l N., N. O.; S. W. N. Bk. Com., Kan. C.; South Tex. N., Hou. x 6 N. O.
United States Depository. Unequaled facilities for the transaction of every branch of banking business. Collections on Southwest Louisiana and Correspondence Solicited. We also conduct a General Banking Business at De Quincy, Jennings, Kinder, Lake Arthur, Oakdale, Sulphur, Vinton and Welsh, La.											
" " "	FIRST NATIONAL BANK 84-17	George T. Lock L. Kaufman, Active V.-P.	C. D. Moss, Active N. E. North	N. E. North	O. L. Le Blanc	100,000	52,520	745,680	821,630	225,440	Seab. N., N. Y.; Hibernia N., N. O. 6 N. O.
" " "	Lake Charles Tr. & Sav. Bk. 84-21	H. C. Gill	C. D. Moss, Active N. E. North, Active	C. D. Moss	F. H. Junkin	150,000	55,920	858,080	980,950	83,050	N. Park, N. Y.; Mech.-Am. N., St. L.; Canal Bk. & Tr. Co., N. O.
•Lake Providence, E. Car'l Pop. 1568. A 8	First National Bank 84-115	J. S. Guenard	E. J. Hamley	H. Stein	Katie Sullivan	50,000	45,610	257,390	218,170	182,320	N. City, N. Y.; Com'l N., N. O. 11.
" " "	Lake Providence Bank 84-114	J. N. Hill	J. G. Pittman	J. N. Hill, Jr.		25,000	10,760	151,740	90,600	96,890	N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.; N. Bk. Com., St. L.
Lecompte, Rapides D 6 Pop. 1500	Bank of Lecompte 84-197	M. R. Earnest	M. Cox	W. H. Jones	G. P. Davis	15,000	7,500	140,590	55,000	102,000	N. Bk. Com., N. Y.; Hibernia Bk. & Tr. Co., N. O.; 1st N., Alexandria, La.
•Leesville, Vernon D 4 Pop. 5000	First State Bank 84-101	G. R. Ferguson	J. J. Hicks C. Pitre	G. N. Richardson	H. H. Pye A. Carmical	50,000	5,500	258,000	206,000	130,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; 3d N., St. L.; Hibernia Bk. & Tr. Co., N. O.
" " "	West Louisiana Bank 84-102	S. T. Ward	A. L. Dreehen R. L. Morgan	J. B. Roark	T. Cleary	20,000	3,000	100,000	90,000	30,000	Com'l N., N. O.; 3d N., St. L.
Lenzburg, Red River B 4	Lenzburg Bank 84-306			P. C. McLemore	(Branch of Bank of Coushatta, La.)						N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Lockport, Lafourche G 10 Pop. 1700	Bank of Lockport 84-134	A. V. Smith	F. T. Gouaux	E. A. Delaune	C. T. Dramee	40,000	23,000	195,000	183,000	58,000	Han. N., N. Y.; Merch. Ln. & Tr. Co., Chi.; Hibernia Bk. & Tr. Co., N. O.
Logansport, DeSoto C 3 Pop. 429	Bank of Logansport 84-198	S. J. Smart	R. W. Caraway	Smith Price	Miss Vera Fletcher	24,000	21,000	97,000	76,600	55,250	Han. N., N. Y.; Com'l N., Shreveport.
Longstreet, DeSoto B 3 Pop. 500	Longstreet State Bank 84-302	H. Sinclair	W. J. Miller	D. B. Pullen	I. V. Graves	10,000		9,190	16,290	3,580	Am. N. Shreveport; N. O. N., N. O.
Loreauville, Iberia F 7 Pop. 291	Bank of Loreauville 84-199	G. A. Shaw	C. F. Berard	J. O. Bonin	J. D. Rose	20,000	10,000	45,000	65,000	17,000	Whitney Cent. N., N. O.
Lottie, Pointe Coupee E 7 Pop. 45	Bank of Lottie 84-267	J. W. Green	J. M. Wilson	A. C. Noble		10,000	890	13,050	18,480	5,430	Hibernia Bk. & Tr. Co., N. O.; Bk. of Baton Rouge, Baton Rouge.
Lutcher, St. James F 9 Pop. 2500	St. James Bank 84-290	F. Reynaud	L. Wagnespock L. Keller	A. H. Mears	E. J. Poche	30,000	44,850	477,900	421,670	126,880	N. Bk. Com., N. Y.; Hibernia Bk. & Tr. Co., N. O.; and Inter-State Tr. & Bkg. Co., N. O.; Bk. of Baton Rouge, Baton Rouge.
Madisonville, St. Tammany Pop. 1028. F 10	Madisonville Bank 84-201	Theo. Dendinger	Charles Oulliber	P. A. Blanchard	V. L. Dutsch	12,000	6,800	45,910	52,230	9,870	N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.; Com'l N., Shreveport; Covington Bk. & Tr. Co., Covington, La.
Mamou, Evangeline E 6 Pop. 750	Evangeline Bank & Trust Co. 84-265		L. M. Couvillion, Mgr.								Cont. & Com'l N., Chi.; Com'l N., N. O.
Mandeville, St. Tammany Pop. 1166. F 11	St. Tammany Bank & Trust Co. 84-202										N. Park, N. Y.; Interstate Tr. & Bkg. Co., N. O.
Mangham, Richland B 7 Pop. 470	Mangham State Bank 84-203	S. M. Hixon	M. A. Cooper	T. W. Stark	W. E. Hixon	28,300	6,700	63,000	78,500	14,500	Hibernia Bk. & Tr. Co., N. O.; Com'l N., Shreveport.
•Mansfield, DeSoto C 3 Pop. 5000	Bank of Commerce 84-108	J. C. Rives	B. Johnson	B. Johnson	Laura Fleniken G. F. Provost	80,000	70,000	675,000	650,000	130,000	N. Park and N. City, N. Y.; Whitney-Cent. N., N. O.; Com'l N., and 1st N., Shreveport.
" " "	Peoples Bank 84-109	E. L. Joyner	W. A. Nabors J. M. Nabors E. A. Drouin R. G. Ducote	Frank Hunter		55,000	10,000	140,840	156,540	49,300	Han. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.; Am. N., Shreveport.
Mansura, Avoyelles E 6 Pop. 800	Central Bank & Tr. Co. 84-204	Emil Regard	Jules Escade	Dennis Gauthier E. B. Coco		50,000	20,000	200,000	175,000	50,000	Guaranty Tr. Co., N. Y.; Whitney-Cent. N., N. O.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.										LOUISIANA—Continued										Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.										July, 1916
TOWN AND COUNTY. County Seat.	NAME OF BANK. Transit No. Am. Bks. Ass'n. State 3 Mem. State Bks. Ass'n. 11/1/11.	PRESIDENT.	VICE-PRESIDENT.	CARRIER.	ASST. CARRIER.	PAID-UP CAPITAL.	SURPLUS AND PROFITS.	DEPOS- ITS.	RESOURCES. Cash & In- crease, 11/1/11. Securities.	RESOURCES. Cash & In- crease, 11/1/11. Securities.	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. * Mem. Fed. Reserve Collect. System.																			
Many..... Sabine C 4	Peoples State Bank 84-284	E. O. Dillon	J. H. Boone	J. J. Hake		\$ 18,800	2,800	58,910	\$ 59,060	\$ 11,820	Am. N. Shreveport; Whitney-Cent. N., N. O.																			
Pop. 900	Sabine State Bank 84-284		R. J. Lupton	W. M. Knott		25,000	16,250	185,000	148,800	56,000	Seab. N., N. Y.; N. O. N., N. O.; Com'l N. and 1st N., Shreveport.																			
Marionville..... Iberville F 7	Bank of Marionville 84-206	H. B. Lefcaux	Theo. Dreyfus	J. L. Jewell		25,000	10,240	61,680	58,950	22,570	Interstate Tr. & Bkg. Co., N. O.; Cont. Bk. & Tr. Co. and Com'l N. Shreveport.																			
Pop. 447	Marion State Bank 84-207	J. A. Dean	T. J. Hill	L. W. Landers		12,500	6,200	22,000	36,000	8,500	Cont. Bk. & Tr. Co., Shreveport; Canal Bk. & Tr. Co., N. O.																			
Marion..... Union A 8	AVOYELLES BANK & TR. CO. 84-124	J. W. Joffrion	T. A. Lemoine	C. O. Gaspard	Foster Couvillon	75,000	7,500	125,000	171,270	25,000	N. Bk. Com., N. Y.; Hibernia Bk. & Tr. Co., N. O.																			
Pop. 726	Union Bank 84-125	L. J. Oco	C. P. Couvillion	F. E. Moreau	Geo. L. Mayer	25,000	8,000	90,000	100,000	25,000	Whitney-Cent. N., N. O.; N. Bk. Com., St. L.																			
Marksville..... Avoyelles D 7	Bank of Marthaville 84-288	A. B. Ives	M. Bettevy	A. A. Hammond		15,000	1,300	42,000	25,790	18,520	1st N., Shreveport; N. O. N., N. O.																			
Pop. 1500	Merchants & Far. Bank 84-208	Gordon Morgan		Jos. W. Heap		10,000	1,180	41,450	35,020	4,750	Han. N., N. Y.; Interstate Tr. & Bkg. Co., N. O.																			
Marthaville Natchitoches	Mer Rouge State Bank 84-209	J. A. Davenport	A. N. Williams	A. B. Andrews		15,000	6,200	40,000	48,000	12,500	Whitney-Cent. N., N. O.; Boatmens, St. L.																			
Pop. 285	State Bk. of Merryville 84-210	T. J. Carroll	M. D. Neely	B. H. Carroll	J. B. Walters	10,000	4,000	65,000	54,000	18,000	Han. N., N. Y.; Whitney-Cent. N., N. O.																			
Opelousas..... St. Landry E 7	Bank of Minden 84-78	F. H. Drake	Thos. Crichton	R. H. Miller		60,000	72,000	425,000	425,000	132,000	N. City, N. Y.; N. O. N., N. O.; N. Bk. Com., St. L.																			
Pop. 1093	Bank of Webster 84-79	G. W. Lawhon	A. D. Turner	J. W. McDonald	R. A. Baker	20,000	58,890	252,880	274,920	57,430	Han. N., N. Y.; Whitney-Cent. N., N. O.																			
Opelousas..... Morehouse A 7	FIRST NATIONAL BANK 84-301	L. P. Wren	A. H. Gray	ARTHUR F. DUPUY	and	50,000	7,460	134,210	144,640	39,130	Han. N., N. Y.; 3d N., St. L.	11.																		
Pop. 536	CENTRAL SAV. BANK & TRUST CO. 84-29	F. P. Stubbs, Jr.	C. E. Bynum	Travis Oliver	H. N. Thompson	250,000	89,400	615,250	701,320	148,870	N. Bk. Com., N. Y.; 1st N., Chi.; Whitney-Cent. N., N. O.; 3d N., St. L.																			
Merryville..... Beauregard E 8	OUACHITA NAT'L BANK 84-31	T. E. Flournoy	I. Baer	O. B. Morton	F. D. Gibbs	200,000	278,280	1,076,990	1,327,830	270,640	Chase N. and Mech. & Metals N., N. Y.; Mech.-Am. N., St. L.	11.																		
Pop. 600	Bank of Montgomery 84-211	L. Dow Wardlow	J. M. Wardlow	Wilmet McCain		15,000	10,930	65,170	59,010	32,090	N. O. N., N. O.; Cont. Bk. & Tr. Co., Shreveport; N. Bk. Com., St. L.																			
Minden..... Webster A 4	Farmers Bank 84-139	M. L. Naul	C. E. Tillery	J. D. Easley		15,000	4,090	20,890	35,860	2,990	Met., N. O.																			
Pop. 3002	Bank of Mooringsport 84-212	H. B. Simcox	W. V. Tullos	J. T. Tanner		15,000	900	47,000	31,000	25,000	Seab. N., N. Y.; Com'l N., Shreveport; Com'l Germania Tr. & Sav., N. O.																			
Moreauville..... Avoyelles E 7	AVOYELLES BANK & TR. CO. 84-213			M. S. Gauthier		(Branch of Marksville, La.)					Com'l N., N. O.; Com'l Bk. & Tr. Co., Alexandria, La.																			
Pop. 728	Bank of Morgan City 84-45	Gus Drews	E. W. Dreiholz	F. D. Winchester	A. B. O'Brien	25,000	58,130	218,170	238,670	62,630	N. Park, N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., St. L.; Hibernia Bk. & Tr. Co., N. O.																			
Morgan City..... St. Mary G 8	First National Bank 84-46	H. M. Cotten	E. A. Pharr	K. R. Hood	O. P. Lynch	50,000	54,910	343,940	414,290	84,700	Han. N., N. Y.; Hibernia N., N. O.	6 N. O.																		
Pop. 6000	Peoples State & Sav. Bk. 84-47	W. J. McClellan	E. E. Ditch	C. A. Bibbins	H. R. Fleury	30,000	10,750	54,000	68,000	15,000	Whitney-Cent. N., N. O.; 1st N., Shreveport.																			
Napoleonville Assm. G 8	BANK OF ASSUMPTION 84-119	Geo. W. Dodge	P. H. Gilbert	Leo Guillot	Eugene Roger	50,000	35,000	260,000	253,330	91,670	Han. N., N. Y.; Whitney-Cent. N., N. O.																			
Pop. 1201	Bank of Napoleonville 84-118	E. Sundbery	Oscar Dugas	Auguste Thibaut	F. J. Rodrigue	30,000	58,000	200,000	205,000	50,000	Guaranty Tr. Co., N. Y.; Hibernia Bk. & Tr. Co., N. O.																			
Natchitoches..... Natches C 4	Exchange Bank 84-90	A. W. Watson	Adolph Kame	T. G. Barnes		50,000	63,000	300,000	325,000	90,000	Chase N., N. Y.; Mech.-Am. N., St. L.																			
Pop. 3000	Merchants & Farmers Bank 84-294	S. Aaron	J. S. Stephens	A. E. Bath	J. H. Keyser	50,000	6,120	131,170	132,680	52,160	N. City, N. Y.; Cont. Bk. & Tr. Co., Shreveport; N. O. N., N. O.; N. Bk. Com., St. L.																			
Pop. 424	Peoples Bank 84-81	S. H. Hill	V. L. Roy	Morris Aaron	S. Levy	30,000	35,000	250,000	250,000	50,000	Guaranty Tr. Co., N. Y.; Hibernia Bk. & Tr. Co., N. O.																			
Newellton..... Tensas B 8	Bank of Newellton 84-215	F. L. Guthrie	John Hughes	C. L. Clark		25,000	7,500	46,200	101,000	8,900	Seab. N., N. Y.; Whitney-Cent. N., N. O.																			
Pop. 7499	New Iberia Nat. Bank 84-34	Joseph A. Breaux	C. Gouguenheim	P. L. Renoudet	J. E. Schwing	50,000	547,720	373,870	717,250	303,540	N. Bk. Com., N. Y.; N. O. N., N. O.; Cent. N., St. L.																			
Pop. 7499	Peoples National Bank 84-35	Lazard Kling	C. L. Provost	E. E. Delhommer		100,000	28,090	168,770	220,420	39,560	Com'l N., Shreveport; Whitney-Cent. N., N. O.																			
Pop. 7499	STATE NATIONAL BK. 84-36	Albert Estorge	A. Daigre	J. R. Perry	W. C. Segura	100,000	43,500	210,850	364,700	77,900	Chase N., N. Y.; Whitney-Cent. N. and Hibernia N., N. O.																			

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

NEW ORLEANS

(Orleans, G 11) County Seat
Population 361,221—Reserve City

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

NAME OF BANK.					LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.				
*Mem. Am. Bks. Assn. *State *Mem. State Bks. Assn. *Fed. Est.					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS- COUNTS	BONDS, SECURI- TIES, ETC.	DUE FROM BANKS	CASH AND EX- CHANGES	Also Federal Reserve District of which bank is member. *Mem. Fed. Reserve Collect. System.				
BANK OF ORLEANS 14-1 *\$104					E. H. ROBERTS	ALFRED LE BLANC	J. A. ROBIN	J. A. ROBIN	\$ 100,000	\$ 108,670	\$ 1,642,220	\$ 195,130	\$ 1,110,590	\$ 169,640	\$ 544,730	\$ 221,060	Chem. N., Mech. & Metals N. and J. P. Morgan & Co., N. Y.; Union Tr. Co., Chi.; 3d N., St. L.
Send US your items and collections. We give personal attention and quick returns.																	
*Canal Bank & Trust Co. *\$131 14-2					W. R. Irby	J. P. Butler, Jr.	F. Dietze, Jr.	E. M. Toby	2,000,000	680,780	12,552,600	3,630,460	11,847,170	2,813,740	3,224,040	1,149,630	Chase N., N. City, and Guaranty Tr. Co., N. Y.; 1st N. and N. City, Chi.; N. Bk. Com., St. L.
					W. P. Burke, Ch. of Bd.	G. W. Clay Wm. T. Hardie	J. B. Levert, V-P D. D. Curran, V-P	L. H. Moss L. B. Giraud H. Dabiezies									
CITIZENS BANK & TRUST CO. OF LA. 14-3 *\$133					CHARLES J. THEARD	SIMON PFEIFER	H. C. GRENIER	C. ST. RAYMOND	400,000	200,000	2,700,000	300,000	2,382,610	381,910	581,070	434,550	Bk. of N. Y. N. B. A., Bk. of the Manhattan Co., and N. City, N. Y.; Merch. Ln. & Tr. Co., Chi.; Stock Yds. N., Ft. Worth; Boatmen, St. L.; Girard N., Phil.; Bk. of Com. & Tr. Co., Memp.; Birm. Tr. & Sav. Co., Birm.
ESTABLISHED 1833. We endeavor to give Perfect Service. TRY US with your New Orleans Items and Collections.																	
*City Bank & Trust Co. *\$106 14-65					John Legier, Jr. (Branch at 1101 Decatur St.)	E. A. Carrere Andrew Fitzpatrick F. G. Hardie G. M. Leahy	C. S. Bauman Julius Meyer, V-P W. O. Hudson, J. M. Elliot, V-P	O. J. Thibodaux	150,000	90,390	2,510,180		1,707,460	407,990		695,130	N. Park, N. Y.; Cont. & Com'l N., Chi.; Boatmen, St. L.
*COMMERCIAL GERMANIA TRUST & SAVINGS BANK 14-6 *\$181					J. H. Fulton	G. A. Blaffer G. O. Vincent E. B. Lapice	G. O. Vincent C. F. Niebergall, V-P	J. M. Walker	1,250,000	900,000	11,837,890		7,109,970	3,685,170		3,267,760	N. City and N. Y. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Cent. N., St. L.; 1st N., Phil.
COMMERCIAL NAT'L BANK 14-5 *\$101					J. H. FULTON	W. J. MITCHELL	W. J. MITCHELL	W. W. MESSERSMITH F. BRENCHEY	300,000	677,110	3,800,000	2,200,000	3,800,000	130,000	1,420,000	1,360,000	N. Park, N. Y.; Corn Ex. N., Chi.; Mech.-Am. N., St. L. x 6. N. O.
Accounts of Banks and Bankers received. Reciprocal relations invited. Collections solicited. Foreign exchange in all its branches transacted.																	
Federal Reserve Bank. *Dist. 6 14-21					Marcus Walker, Managing Director (For further information see page 25)	P. H. Saunders, Ch. of Bd.	Sterling Armstrong		(New Orleans Branch of Federal Reserve Bank, Atlanta, Ga.)								
HIBERNIA BANK & TRUST CO. 14-9 *\$170					JOHN J. GANNON	H. McCLOSKEY R. W. WILMOT R. S. POOL R. S. HECHT	CHARLES PALFREY	R. J. DRUHAN PAUL VILLERE W. B. MACHADO I. L. BOURGEOIS	1,500,000	2,147,000	13,227,000	5,649,000	9,804,000	4,012,000	5,854,000	1,328,000	Chem. N., N. Y.
INVITES YOUR ACCOUNT.																	
Hibernia National Bank. *07 14-57					J. J. Gannon	Hugh McCloskey R. W. Wilmot	Charles Palfrey	L. M. Pool Paul Villere	400,000	82,370	160,190	1,173,110	60,340	324,400	1,740,130	76,460	N. Bk. Com., N. Y.; 1st N., Chi.; 3d N., St. L. x 6. N. O.
*Interstate Trust & Bkg. Co. 14-10 *\$102					Lynn H. Dinkins G. W. Dodge, V-P	I. C. Enochs J. W. Fairfax	H. M. Young, Sec.	J. F. Cox	750,000	567,890	5,388,280		2,628,690	2,586,970		1,528,010	1st N., N. Y.; Cont. & Com'l N., Chi.

(New Orleans banks continued on next page.)
LOUISIANA Map opposite

Banks Advertising give Prompt Attention to Collections and Correspondence

DON'T WAIT

until you have suffered a loss through dishonesty before considering the necessity for a Fidelity Bond. Prudence demands that the bond be secured before the loss occurs.



American Surety Company

of New York

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R. R. Brown
Newcomb Carlton
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Clarence E. Chapman
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Richard Delafield
James B. Duke
W. N. Dykman
Daniel Guggenheim
J. Horace Harding
Henry W. Hayden

A. J. Hemphill
F. L. Hine
R. C. Kerens
F. M. Kirby
F. W. Lafrentz
Edward E. Loomis
L. F. Loree
W. S. McCornick
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Andrew Mills
W. H. Moore
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W. A. Nash
Seward Prosser
D. C. Reid
S. W. Rosendale

Lindsay Russell
John D. Ryan
J. G. Schmidlapp
Samuel S. Sharp
John Sherwin
Wm. Skinner
Robert S. Sloan
R. A. C. Smith
Valentine P. Snyder
Edward R. Stettinius
Guy E. Tripp
Theodore N. Vail
L. A. Watres
Wm. F. Whiting
Albert H. Wiggin
George T. Wilson
Bronson Winthrop

F. W. LAFRENTZ, President. R. R. BROWN, First Vice-President.

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Mississippi, South
Carolina, Florida,
Georgia and Alabama
Organization*

*Louisiana and Southern
Mississippi*

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Manager

833-835 Gravier Street
NEW ORLEANS, LA.

*South Carolina, Florida,
Georgia and Alabama*

H. N. HUTCHINSON
Manager

1401-1411 Hurt Building
ATLANTA, GA.

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CHICAGO PHILADELPHIA
BOSTON WASHINGTON, D. C.
ATLANTA MILWAUKEE
RICHMOND NEW ORLEANS
BALTIMORE SAN FRANCISCO
SCRANTON, LONDON, E. C., Eng.

OUR REPORTS are accepted by Financial Interests as

STATEMENTS of fact

OURS is a Personal, Expert and Efficient Service—At YOUR Service

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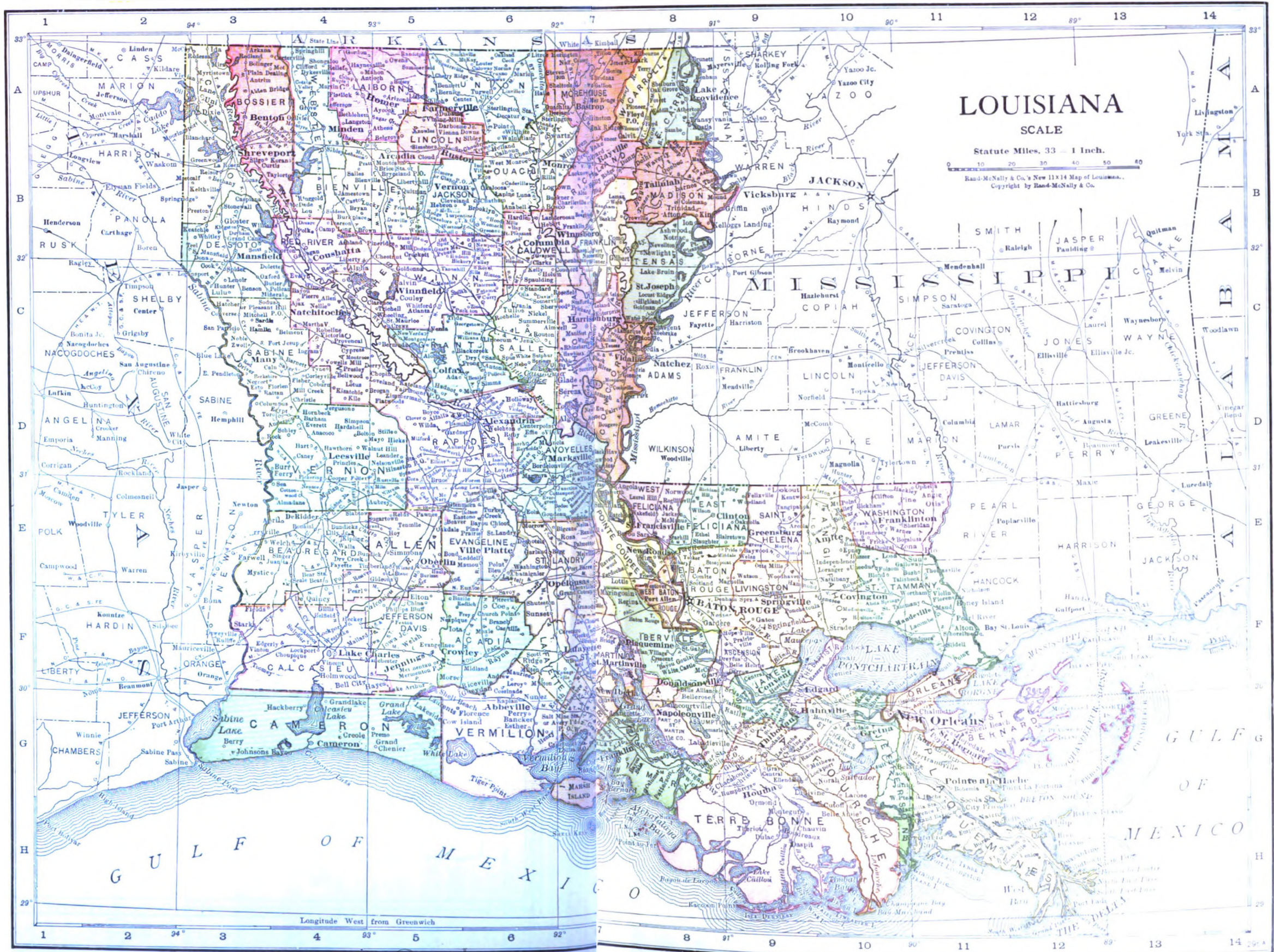
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West Baton Rouge.....E 8

West Carrollia.....E 8

West Feliciana.....E 8

Winn.....C 5



WHITNEY-CENTRAL

National Bank

NEW ORLEANS - - LOUISIANA

Capital, ^{SURPLUS AND}UNDIVIDED PROFITS \$ 4,166,000.00
Deposits = - = 19,100,000.00

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FRANK B. WILLIAMS	- Vice President	JNO. B. FERGUSON - - - - Cashier
HARRY T. HOWARD	- Vice-President	E. H. KEEP - - - - Asst. Cashier
J. D. O'KEEFE	- - - Vice-President	N. E. BERTEL - - - - Asst. Cashier
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❶. Special Attention Given to Exchange Collection and Correspondence.
Foreign Exchange Business Transacted. Travelers' Letters of Credit
and Commercial Credits Issued Available in all Parts of the World.
❷. Drafts Issued on all Points in Europe. ❸. Safe Deposit Vaults for Rent.

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WHITNEY-CENTRAL

Trust and Savings Bank OF NEW ORLEANS, LA.

Capital, ^{SURPLUS AND}UNDIVIDED PROFITS \$ 576,000.00
Deposits - - - 7,500,000.00

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HARRY T. HOWARD - - Vice-President	H. L. FRANTZ - - - Vice-President
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AUTHORIZED BY LAW TO ACT AS EXECUTOR, ADMINISTRATOR,
GUARDIAN, AND IN ALL OTHER CAPACITIES OF TRUST

Total Deposits WHITNEY-CENTRAL BANKS \$26,600,000

457

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

NEW ORLEANS—Cont'd—Reserve City

Accessible Towns, Lawyers, Laws, Directors, included in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

NAME OF BANK.	State.	Pres.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.	
						PAID-UP CAPITAL.	SURPLUS AND PROFITS.	INDIVIDUAL DEPOSITS.	DEPOSITS OF BANKS.	LOANS & DISCOUNTS.	RENTS, ETC.	DUE FROM BANKS.	CASH AND EXCHANGES.		
*Mem. Am. Bks. Assn. State Bks. Assn.															
*Metropolitan Bank	14-11	*\$870	A. Dumser	A. O. Wuorpel	A. O. Wuorpel	A. Labarthe H. Kahle	\$ 400,000	\$ 233,020	\$ 2,209,900	\$ 187,490	\$ 1,709,970	\$ 870,260	\$ 188,000	\$ 264,050	Seab. N. and Chem. N., N. Y.; Stand- ard Tr. & Sav., Chi.; Corn Ex. N. Phil.
'NEW ORLEANS NAT'L BANK															
14-13															
*U. S. Safe Dep. & Savings Bk.															
14-52															
'WHITNEY-CENTRAL NAT'L BANK															
14-17															
Special attention given to Exchange, Collections, and Correspondence.															
WHITNEY-CENTRAL TRUST & SAVINGS BANK															
14-58															
Isidore Newman & Son															
14-68															
LEWIS H. STANTON & CO.															
14-65															
WATSON, WILLIAMS & CO.															
14-12															
Julius Weis & Son															
14-59															
New Orleans Clearing House															
(Members indicated by a *)															
R. M. Walmsley															
J. H. Fulton															
C. A. Morgan, Mgr.															
James R. Stearns															
C. H. Fennell															

ADOLPH KATZ

F. E. RIESS

F. E. RIESS

C. E. STEVENS

R. E. CRAIG

R. E. CRAIG

We are in the heart of commercial New Orleans, and are therefore in position to render the quickest and most satisfactory service on collections of all kinds. You will get service at our hands that will please you.

A. B. Wheeler

H. T. Howard

W. L. Miltenberger

R. M. Woolfolk

W. F. Pinckard

E. J. Demarest

J. E. BOUDEN, JR.

F. B. WILLIAMS

J. B. FERGUSON,

E. H. KEEP

H. T. HOWARD

M. T. HOWARD

N. E. BERTEL

J. D. O'KEEFE

M. M. WHITNEY

S. J. McMAIN

C. de B. CLAIBORNE

MAURITZ PYK

SEE ADVERTISEMENT

ON OPPOSITE PAGE.

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6,345,130

4,074,230

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1,375,970

88,890

Han. N. and Guaranty Tr. Co., N. Y.

1st N., Chi.; Old Colony Tr. Co., Bos.

Wadsworth & Wright, N. Y.

Emanuel Parker & Co., N. Y.

Guaranty Tr. Co., N. City, and Lazard Freres, N. Y.

Han. N., N. Y.; Cont. & Com'l Tr. & Sav., Chi.; Merch. Lac. N., St. L.

N. Bk. Com., Han. N., Mech. & Metals N., and N. City, N. Y.; Cont. & Com'l N. and 1st N., Chi.; Merch.-Lac. N. and Mtle. N., St. L.

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LOUISIANA—Continued

TOWN AND COUNTY.	NAME OF BANK.	State.	Pres.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	PAID-UP CAPITAL.	LIABILITIES.	DEPOSITS.	LOANS & DISCOUNTS.	RESOURCES.	PRINCIPAL CORRESPONDENTS.
County Seats.	Mem. Am. Bks. Assn. State Bks. Assn.	State.										
*New Roads	P. Couper Bank of New Roads	*\$99	P. V. Rougon	L. Bouanchaud	J. E. Guidroz	A. K. Smith	\$ 20,000	\$ 89,500	\$ 334,970	\$ 250,030	\$ 194,160	Han. N., N. Y.; Com'l N., N. O.; N. Bk. Com., St. L.
*Sabine	C. Noble State Bank	\$99	G. W. Pugh	A. J. Burkett	A. M. Richardson	O. B. Richardson	12,700	4,300	50,000	40,000	12,000	Cont. Bk. & Tr. Co., Shreveport; N. Bk. Com., St. L.
*E. Feliciana	E. Bank of Norwood	*\$03	M. C. Bridges	A. Gayden	W. A. West	A. F. Sebastian	20,000	14,070	26,850	56,990	13,100	Cont. & Com'l N., Chi.; Mech.-Am. N., St. L.; Whitney-Cent. N., N. O.
*Allen	E. CALCASIEU NAT'L BK. OF SOUTHWEST LA.	*\$11	J. H. Kurth, Jr.	V. L. Millsap	O. O. Cleveland	T. E. Brown, Mgr.	500,000	283,720				Han. N., N. Y.; Whitney-Cent. N., N. O.
*Oakdale	State Bank	\$14	J. H. Kurth, Jr.	V. L. Millsap	O. O. Cleveland	T. E. Brown, Mgr.	16,400		35,410	34,770	8,230	N. Park, N. Y.; Com'l Bk. & Tr. Co., Alexandria, La.; Interstate Tr. & Bkg. Co., N. O.
*Olive	W. Carroll A. Bank of Oak Grove	*\$07	A. Jackson	R. W. Shilling	M. C. Magness	Ollie Briggs	15,000	6,300	100,000	56,000	57,000	N. Bk. Com., St. L.; Whitney-Cent. N., N. O.
*Large Morehouse	A. 7 Bank of Oak Ridge	*\$10	W. T. Barham	W. A. Russell	E. B. Folse	H. J. Norris	15,000	3,710	59,410	54,060	23,920	N. Bk. Com., St. L.; Hibernia Bk. & Tr. Co., N. O.

For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

LOUISIANA—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Atn. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'T. BILLS, SECURITIES	CASH & RE- CEIPTS FROM BANKS	
•Oberlin..... Allen E 5	Calcasieu State Bank... 84-280	J. A. Bel	John Chaumont	J. B. Darborne		\$ 15,000	\$ 2,000	\$ 85,000	\$ 85,000	\$ 17,000	Mech. & Metals N. N. Y.; Whitney-Cent. N. N. O.
Oil City..... Caddo A 3	Oil City Bank... 84-221			W. M. Stephenson		(Branch port, L a.)	Contine	ntal Bk. & Tr. Co., Shreveport.			Chase N. N. Y.; Cont. Bk. & Tr. Co., Shreveport.
Olla..... LaSalle C 6	Olla State Bank... 84-222	B. E. Blake	H. P. Minard	L. C. Nunn	B. E. Zeagler	12,000	3,800	38,000	37,000	8,000	Hibernia Bk. & Tr. Co., N. O.
•Opelousas..... St. Landry F 7	Opelousas National Bk... 84-63	E. B. Dubuisson	C. F. Boagni	A. L. Dupre	P. D. Pavy	50,000	85,800	257,080	342,670	102,200	Chase N. N. Y.; Whitney-Cent. N. N. O.
"	Peoples State Bank... 84-62	David Roos	Samuel Haas	L. J. Larcade	N. M. Childs	30,000	16,600	211,770	206,110	56,820	Imp. & Tra. N. N. Y.; Whitney-Cent. N. N. O.
"	Planters National Bank... 84-64	Robert Chachere	J. P. Savant	J. A. Perkins	A. A. Comeau	50,000	20,250	91,240	202,320	21,870	Han. N. N. Y.; Hibernia N. N. O.
"	St. Landry State Bank... 84-61	J. A. Haas	A. W. Dejean	L. T. Castille	Leonold Simon	50,000	240,000	400,000	600,000	120,000	N. Park, N. Y.; Com'l N. N. O.
"	Union Bank & Trust Co. 84-65	J. P. Saizan	O. Dardeau	J. J. Perrodin	H. D. Larcade	100,000	12,340	181,960	193,690	100,020	N. City, N. Y.; N. Bk. Com., St. L.; Canal Bk. & Tr. Co., N. O.
Paincourtville... Assump- tion... Pop. 550	Bank of Paincourtville... 84-223	R. R. LeBlanc	G. H. Grotin	L. L. LeBlanc	George Bienvenu	25,000	8,750	110,540	102,190	35,940	Guaranty Tr. Co., N. Y.; Hibernia Bk. & Tr. Co., N. O.
Patterson... St. Mary G 8	CITIZENS STATE & SAV. BK. 84-81	W. D. Roussel	M. E. Norman	G. Gonsoulin	W. D. de Gravelles	30,000	15,000	125,000	130,000	29,000	Han. N. N. Y.; Hibernia Bk. & Tr. Co., N. O.
"	Union Bank... 84-80	C. S. Williams	Wm. J. Ager	E. F. Marin		35,000	15,000	170,000	183,000	30,000	N. Bk. Com., N. Y.; Whitney-Cent. N. N. O.
Pelican..... De Soto C 4	Pelican State Bank... 84-257	E. L. Joyner	L. C. Borah	O. C. Allison		10,000	6,880	62,930	49,470	30,330	Cont. Bk. & Tr. Co. and Am. N., Shreveport; 3d N., St. L.; Whitney-Cent. N. N. O.
Plain Dealing, Bossier A 3	Plain Dealing Bank... 84-224	W. B. Boggs	Oscar Zenor	J. Perry		10,000	3,030	74,460	30,520	53,920	Peo. Bk. & Tr. Co., N. O.; 3d N., St. L.
•Plaquemine... Iberville F 8	Citizens Bank & Tr. Co. 84-315	Henry J. Levy	E. B. Schwing	W. B. Middleton	J. I. Le Blanc	50,000					N. Park, N. Y.; N. O. N., N. O.; Com'l N., Shreveport.
"	Iberville Bank & Trust Co. 84-60	J. A. Grace	V. J. Kurzweg	Louis Desobry	A. Joly, Jr.	100,000	42,130	484,220	500,210	74,810	Chase N. N. Y.; Hibernia Bk. & Tr. Co., N. O.
"	Peoples Bank... 84-59	J. E. Dunlap	Frederic Wilbert	C. A. Barker, Jr.	P. E. Hubbard	50,000	50,000	243,840	423,220	65,890	N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.
Plaucheville... Avoyelles D 7	AVOYELLES BANK & TR. CO. 84-225		J. McWilliams	O. G. Gremillion		(Branch of Mark	eville, L a.)				N. O. N., N. O.
Pleasant Hill... Sabine C 3	Bank of Pleasant Hill... 84-226	H. H. Kennedy	F. Baist			10,000	16,400	85,000	74,000	30,000	Hibernia Bk. & Tr. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Pollock..... Grant D 6	Bank of Pollock... 84-227	J. N. Warner	T. W. Hardee	Frank H. Tarver		10,000	3,000	35,000	35,000	12,500	Whitney-Cent. N. N. O.; Rapides, Alexandria, La.
Ponchartraine... Tangipahoa F 9	MERCHANTS & FAR. BANK & TRUST CO. 84-228	H. P. Mitchell	W. E. Mount	W. M. Mitchell		50,000	22,500	204,290	210,910	64,060	Cont. & Com'l N., Chi.; Whitney-Cent. N. and Canal Bk. & Tr. Co., N. O.; Mtle. N., St. L.
•Port Allen, West Baton Rouge... Pop. 200	Bank of West Baton Rouge... 84-229	T. G. Erwin	A. J. Pusey	W. L. Bernard	L. T. Bernard	25,000	19,700	218,560	121,280	152,470	N. Bk. Com., N. Y.; Canal Bk. & Tr. Co., N. O.; Bk. of Baton Rouge, Baton Rouge, La.
Raceland, Lafourcade G 9	Raceland Bkg. Assn... 84-230	Jules Godchaux	H. Cohn, Jr.	Simon Kahn	H. A. Chauvin	30,000	46,710	209,980	171,090	110,580	Whitney-Cent. N. N. O.; Com'l N., Shreveport.
Rayne..... Arcadia F 6	Commercial Bank... 84-95	O. Broussard	C. S. Mathews	R. O. Holt, Jr.	L. M. Milligan	25,000	30,190	183,410	197,230	41,370	N. Park, N. Y.; Com'l N., N. O.
"	Rayne State Bank... 84-94	Mervine Kahn	J. F. Wigginton	A. J. Duclos	L. J. Delaune	60,000	47,140	230,340	214,320	123,160	Han. N. N. Y.; Hibernia Bk. & Tr. Co. and Whitney-Cent. N. N. O.; Com'l N., Shreveport; So. Tex. Com'l N., Hou.
•Rayville... Richland B 7	Rayville State Bank... 84-121	R. Q. Etzel	Joseph Gossen	C. E. Vining	Albert Kahn	40,500	1,000	50,000	112,000	20,000	Coal & Iron N., N. Y.; Canal Bk. & Tr. Co., N. O.
"	RICHLAND STATE BANK 84-120	C. J. Ellis	J. P. Mauboules, Jr.	Fred Morgan	W. S. Roark	60,000	7,580	195,510	215,490	47,610	N. Park, N. Y.; N. Bk. Com., St. L.; Hibernia Bk. & Tr. Co., N. O.
Reserve... St. John the Baptist... Pop. 400	Bank of St. John... 84-231	A. Lasseigne	A. J. Duclos	James Clement	J. J. Montague	15,000	25,600	111,440	114,700	37,340	N. Bk. Com., N. Y.; Whitney-Cent. N., N. O.
Ringgold... Bienville B 4	Bank of Ringgold... 84-232	O. G. Thomas	A. J. Duclos	J. P. Batchelor		11,000	16,090	110,250	76,190	56,050	Han. N. N. Y.; Whitney-Cent. N., N. O.
Robeline... Natchitoches C 4	Bank of Robeline... 84-233	J. H. Caldwell	A. J. Duclos	Geo. C. English		10,000	11,000	37,000	39,000	12,000	N. O. N., N. O.; N. Bk. Com., St. L.; Red River Valley Bk. & Tr. Co., Shreveport.
Roseland, Tangipahoa E 10	Roseland Bank... 84-262	R. A. Kent	R. W. Osborn	W. G. Buckley		15,000	2,000	30,000	45,000	14,000	Hibernia Bk. & Tr. Co., N. O.; Com'l N., Shreveport.

TOWN AND COUNTY. *County Seats.	NAME OF BANK. *Mem. Adm. Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST. CASHIER.	PAID-UP CAPITAL.	LIABILITIES. SURPLUS AND PROFITS.	DEPOSITS.	RESOURCES. Loans & Dis- c'ts. Bonds. Mortgages.	Cash & Re- ceivables, Treas- ure Balances.	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. *Mem. Fed. Reserve Collect. System.
*Ruston.....Lincoln H 5 Pop. 4000	Lincoln Parish Bank.....*28'01 84-77	B. S. Braswell	O. W. Perkins	H. Goodwill		\$ 35,000	\$ 18,570	\$ 138,800	\$ 215,660	\$ 43,600	Chatham & Phenix N. N. Y.; N. Bk. Com. St. L.; Com'l Germania Tr. & Sav. N. O.
"....."	Ruston State Bank.....*39'90 84-76	H. W. Smith	W. A. J. Lewis	J. P. Graham	L. B. Breed	100,000	62,830	480,000	882,000	192,650	Han. N. N. Y.; Merch.-Lac. N. St. L.; Hibernia Bk. & Tr. Co., N. O.
Saline.....Blenville B 4 Pop. 546	Bank of Saline.....*04 84-234	L. T. Frey	O. C. Pullin	F. L. Mayfield		10,000	5,230	25,190	22,490	9,490	Han. N. N. Y.; Am. N., Shreveport.
Scott.....Lafayette F 6 Pop. 370	Bank of Scott.....*11 84-260	L. A. Prejean	J. M. Keith	William Butcher		17,000	2,110	80,150	29,500	13,830	Seab. N., N. Y.; Whitney-Cent. N., N. O.
*Shreveport.....Caddo B 3 Pop. 42,900	*American Bank & Trust Co. 84-7	S. W. Smith	Felix Wieller	S. E. Smith		100,000	34,130	272,500	351,460	70,180	Guaranty Tr. Co., N. Y.; Am. N., Shreveport.
"....."	*American National Bank 84-4	S. W. Smith	J. C. Trichel M. Bernstein J. M. Tucker J. H. Jordan	M. A. McCutchen	S. E. Smith	150,000	46,890	1,061,000	897,380	510,520	Han. N., N. Y.; 1st N., Chi.; S. W. N. Bk. Com. Kan. O.
"....."	*City National Bank.....*12 84-6	J. B. Ardis		W. L. Young		400,000	50,000	487,000	466,000	262,000	Irving N., N. Y.; N. Bk. Com. St. L.; Com'l N. O.
"....."	City Trust & Savings Co.....*16 84-8	J. B. Ardis	J. H. Jordan	W. L. Young		100,000					Irving N., N. Y.; N. Bk. Com. St. L.; Com'l N., N. O.
"....."	COMMERCIAL NAT'L BANK 84-1	E. K. SMITH	E. R. BERNSTEIN S. G. SAMPLE A. T. KAHN	A. H. VAN HOOK	E. A. CONWAY, JR. M. RICKS	500,000	561,270	5,780,530	5,132,030	2,300,700	Seab. N., N. City, and Han. N., N. Y.; Cont. & Com'l N., Chi.; 3d N., St. L.; N. Shawmut, Bos.; Hibernia N., N. O. X 11.
Liberal terms extended to Banks and Bankers. Collections given special attention and remitted for promptly on day of payment at lowest rates.											
"....."	*Continental Bank & Tr. Co. 84-3	L. E. Thomas	L. M. Howard M. Meriwether	J. M. Smith	J. D. Youngblood H. A. Sumrall	300,000	40,000	1,400,000	780,000	600,000	Chase N., N. Y.; N. Bk. Com. St. L.
"....."	*FIRST NATIONAL BANK.....*87 84-2	Andrew Querbes	W. J. Bayersdorffer W. T. Crawford Wm. Winter	W. J. Bayersdorffer	George Johnson	500,000	241,990	3,873,480	2,878,870	2,249,600	N. Park and N. City, N. Y.; Whitney-Cent. N., N. O.; Mech.-Am. N., St. L. X 11.
"....."	*First Savings Bank & Tr. Co. 84-5	Andrew Querbes	W. J. Bayersdorffer W. T. Crawford	W. J. Bayersdorffer	George Johnson	100,000	93,640	1,005,080	782,930	419,290	1st N., Shreveport.
"....."	Shreveport Clearing House... (Members indicated by a *)	W. J. Bayersdorffer	J. H. Jordan	A. T. Kahn, Sec.	L. P. Hosmer, Mgr.						
Simsboro.....Lincoln B 5 Pop. 400	Bank of Simsboro.....*10 84-235	B. S. Braswell	G. A. Adams	W. S. May		10,000	4,000	20,000	25,000	10,000	Whitney-Cent. N., N. O.; Am. N., Shreveport; Lin. Parish, Ruston, La.
Slaughter, E. Feliciana E 8 Pop. 287	Bank of Slaughter.....*05 84-236	F. M. Thompson	Lake Brown	B. F. Sims	H. E. Williams	15,000	5,000	75,000	65,000	25,000	Am. N., Shreveport; Hibernia Bk. & Tr. Co., N. O.; Bk. of Baton Rouge, Baton Rouge.
Slidell, St. Tammany F 11 Pop. 2188	Bank of Slidell.....*10 84-237	F. Salmen	T. J. Hand E. F. Hailey L. W. Rogers	C. A. Everitt	T. J. Eddins	30,000	11,000	165,000	165,000	41,000	Guaranty Tr. Co., N. Y.; Hibernia Bk. & Tr. Co. and N. O. N., N. O.
St. Francisville, W. Feliciana Pop. 966	Bank of Commerce.....*15 84-309	E. G. Davis		W. E. Wood		15,000	250	50,000	40,000	25,000	Union Tr. Co., N. Y.; Hibernia Bk. & Tr. Co., N. O.
*St. Joseph.....Tensas C 8 Pop. 740	Bank of St. Joseph.....*102 84-238	Joseph Curry	W. M. Davidson	Louis Buckner, Jr.		50,000	22,500	115,000	143,000	60,000	N. City, N. Y.; Whitney-Cent. N., N. O.
*St. Martinville, St. M. F 7 Pop. 2318	Bank of St. Martinville.....*193 84-92	R. Martin	L. J. Gardinal	Albert Bienvenu	M. Ducrest	40,000	29,000	146,000	156,000	37,000	Guaranty Tr. Co., N. Y.; Hibernia Bk. & Tr. Co. and Canal Bk. & Tr. Co., N. O.
"....."	Commercial Bank.....*101 84-93	T. J. Labbe	O. P. Resweber	J. G. Broussard	A. C. Gauthier	25,000	11,500	50,000	75,000	11,550	Canal Bk. & Tr. Co., N. O.; Mile. N., St. L.
Sulphur.....Calcasieu F 4 Pop. 2000	CALCASIEU NAT'L BK. OF SOUTHWEST LA. 84-276	(Branch of Lake Charles, La.)	Charles, La.)	C. A. La Rue, Mgr.	M. B. Marcantel, A. Mgr.	500,000	283,720				Mech. & Metals N., N. Y.; Com'l N., N. O.
Sunset.....St. Landry F 6 Pop. 377	Bank of Sunset.....*106 84-239	Frank Dimmick	W. J. Boudreau G. Horaist J. M. Johnson	F. S. Barry	C. L. Clay	10,000	10,580	60,000	62,470	16,770	Liberty N., N. Y.; Interstate Tr. & Bkg. Co., N. O.
*Tallulah.....Madison B 9 Pop. 847	Tallulah State Bank.....*102 84-240			W. S. Craig	E. A. Beers	26,800	28,000	145,000	115,000	100,000	Han. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.
*Thibodaux.....Lafourche Pop. 3824	Bank of Lafourche.....*107 84-74	A. J. Braud	L. A. Blouin Lubin Mire O. E. Peltier	K. J. Braud	P. F. Legendre	50,800	66,610	300,000	260,000	109,070	Chase N., N. Y.; Com'l N. and Hibernia Bk. & Tr. Co., N. O.
"....."	Bank of Thibodaux.....*101 84-73	E. G. Robichaux		C. P. Shaver	P. L. Braud S. E. Peltier	100,000	26,870	250,210	842,870	120,270	N. Park, N. Y.; N. Bk. Com. St. L.; Hibernia Bk. & Tr. Co., N. O.
"....."	Citizens Bank of Lafourche 84-75	E. N. Roth	W. E. Howell J. W. Lepine	H. L. Sims	P. P. De Laune	40,000	24,650	351,250	257,120	159,110	Han. N., N. Y.; Canal Bk. & Tr. Co., N. O.

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LOUISIANA - Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Vacherie...St. James G 9 (St. Patrick's P. O.) Pop. 350	Bank of Vacherie.....•25'11 84-242	J. B. F. Bandry.....	J. Falgoust.....	E. F. Follett.....		\$ 15,000	\$ 2,000	\$ 38,000	\$ 45,000	\$ 11,000	Hibernia Bk. & Tr. Co., N. O.
Vidalia...Concordia D 8 Pop. 1345	Bank of Vidalia.....•25'03 84-243	John Dale.....	Chas. Moritz.....	H. B. Conner.....	P. M. Smith.....	25,000	12,000	150,000	125,000	54,000	N. Park, N. Y.; Whitney Cent. N., N. O.
Ville Platte, Evangeline Pop. 1200 E 6	EVANGELINE BANK & TRUST COMPANY. 84-244.....•25'07		E. A. Plauché, T. Coreil <i>Active</i>	E. A. Plauché.....	L. A. Plauché, A. C. Reed	50,000	20,000	265,000	284,990	61,060	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi. Com'l N., N. O.
" " "	First National Bank.....•2'14 84-293	A. Coreil.....	R. L. Derouen.....	L. G. Vidrine.....		25,000	410	43,080	23,910	33,390	N. Bk. Com., N. Y.; Com'l N. and Hibernia N., N. O. 6 N. O.
Vinton...Calcasieu F 3 Pop. 62	CALCASIEU NAT'L BK. OF SOUTHWEST LA.•10 84-245	(Branch of Lake Charles, La.)	Charles, La.)	J. N. Wetherill, <i>Mgr.</i>	L. M. Perry, <i>A. Mgr.</i>	500,000	283,720				Mech. & Metals N., N. Y.; Whitney-Cent. N., N. O.
Vivian...Caddo A 3 Pop. 326	Bank of Vivian.....•3'11 84-129	Tycus Hart, Jr.	J. S. McCullough, T. F. Holt	F. O. Searcy.....		16,000	8,050	112,280	95,130	34,210	N. Bk. Com., St. L.; Red River Valley Bk. & Tr. Co., Shreveport.
" " "	Vivian State Bank.....•25'06 84-128	W. P. Stiles.....	A. M. Solley.....	W. T. Caldwell.....	J. D. Caldwell.....	30,000	4,000	240,000	144,000	130,000	Mech.-Am. N., St. L.; Com'l N., Shreveport; Hibernia Bk. & Tr. Co., N. O.
Washington...St. Lan. E 6 Pop. 1528	Washington State Bank.....•25'03 84-246	Leon Wolf.....	Jacob Plonsky.....	J. G. Carriere.....	J. M. Prescott.....	44,300	12,970	118,920	127,080	49,110	N. Bks. Com., N. Y. and St. L.; Com'l N., N. O.
Water Proof...Tensas C 8 Pop. 445	Bank of Waterproof.....•25'04 84-247	N. B. Hunter.....	W. D. A. Gorton.....	O. D. Brigham.....		25,000	4,400	30,000	50,000	10,000	Han. N., N. Y.; Whitney-Cent. N., N. O.
Welsh...Jeffers'n Davis F 5 Pop. 1250	CALCASIEU NAT'L BK. OF SOUTHWEST LA.•2'10 84-248	(Branch of Lake Charles, La.)	Charles, La.)	E. O. Willard, <i>Mgr.</i>	E. F. Hardcastle, <i>A. Mgr.</i>	500,000	283,720				Han. N., N. Y.; Whitney-Cent. N., N. O.
West Monroe, Ouachita B 6 Pop. 1500	West Monroe State Bank.....•3'07 84-249	W. R. Mitchell.....	L. B. Newson, E. G. Calvert	Fred G. Thatcher.....		25,000	10,000	50,000	50,000	25,000	Han. N., N. Y.; N. Bk. Com., St. L.
White Castle, Iberville F 3 Pop. 2280	Bank of Whitecastle.....•25'08 84-250	Thomas J. Clay.....	L. M. Soniat.....	F. S. Brown.....	M. J. Babin.....	30,000	35,000	160,000	235,000	40,000	N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Winnfield...Winn C 5 Pop. 2925	Bank of Winnfield.....•25'01 84-84	B. W. Bailey.....	J. R. Heard.....	C. McGinty.....		75,000	7,500	353,000	320,000	125,000	Han. N., N. Y.; N. Bk. Com., St. L.
" " "	First National Bank.....•15 84-308	M. M. Fisher.....	J. L. Calhoun, B. M. Stovall	A. L. Bryan.....		25,000		50,500	35,330	32,480	3d N., St. L.; Whitney-Cent. N., N. O. 11.
Winnsboro, Franklin B 7 Pop. 1200	FRANKLIN STATE BANK•25'08 84-131	T. B. Gilbert, Sr.	C. L. Ramage.....	S. Hetherwick.....	J. W. Womble, Jr. ..	20,000	14,500	150,000	211,000	28,000	Chase N., N. Y.; Whitney-Cent. N., N. O.; N. Bk. Com., St. L.
" " "	Winnsboro State Bank.....•25'02 84-130	T. E. Drexler.....	R. M. Ward.....	B. S. Landis.....	W. F. Prickett.....	20,000	6,500	85,000	85,000	40,020	Han. N., N. Y.; Com'l N., N. O.
Youngsville, Lafayette F 7 Pop. 328	Bank of Youngsville.....•25'08 84-251	J. A. Roy.....	R. O. Young, <i>Active.</i>	P. R. Dupleix.....		26,000	18,900	68,000	118,000	13,000	Mtie. N., St. L.; Hibernia Bk. & Tr. Co., N. O.
Zachary, E. B'n Rouge E 3 Pop. 419	Bank of Zachary.....•25'04 84-252	Herman Fields.....	T. L. Mills, Jr.	Miss Oora Kendrick		25,000	12,360	51,040	67,200	23,980	Hibernia Bk. & Tr. Co., N. O.; La. N., Baton Rouge, La.
Zwolle...Sabine C 3 Pop. 971	Bank of Zwolle.....•25'06 84-253	J. P. Towery.....	W. H. Pearson, A. S. Keelen	E. L. Gay.....		12,500	4,750	80,000	35,000	15,000	Seab. N., N. Y.; Com'l N., Shreveport; Inter- state Tr. & Bkg. Co., N. O.

LOUISIANA Map opposite page 457

Banks Advertising give Prompt Attention to Collections and Correspondence

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST. CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & Dis- c'ts. Bonds, Securities	CASH & Ex- changes, Due from Banks	
▲Auburn, Androscoggin Pop. 15,965 C. H.	Auburn Savings Bank .. \$568 52-51	John A. Morrill	A. M. Peablies	B. A. Chase, Tr.			\$ 147,270	\$2,086,280	\$2,204,180	\$ 28,240	1st N., Auburn.
" " "	First National Bank .. \$555 52-50	H. M. Packard	N. S. Tibbetts	H. C. Day		\$ 150,000	163,820	1,382,510	1,502,500	193,840	Chase N., N. Y.; 4th-Atlantic N., Bos.; 4th St. N., Phil.
" " "	Mechanics Savings Bank \$575 52-52	Tasus Atwood	O. W. Jones	J. W. Stetson, Sec. and Tr.			82,540	788,910	834,030	15,420	N. Shoe & Leather, Auburn.
" " "	NAT. SHOE & LEATHER BK. 52-53 \$576	G. P. Martin		E. L. Smith		200,000	176,000	976,800	1,034,360	224,000	Chase N., N. Y.; 1st N., Bos.; Far. & Mech. N., Phil.
▲Augusta, Kennebec D. H. Pop. 13,860	Augusta Savings Bank .. \$548 52-56	Leslie C. Cornish	B. F. Parrott	Chas. R. Whitten, Tr.	R. E. Goodwin, A. Tr.		543,570	7,133,610	7,387,710	223,750	1st N., Granite, Augusta.
" " "	AUGUSTA TRUST CO. .. \$594 52-60	G. E. Macomber	F. E. Smith, G. P. Gannett	F. E. Smith, Sec. and Tr.	H. L. Pishon, A. Tr.	100,000	205,640	5,595,290	5,779,130	234,590	Liberty N., N. Y.; 1st N. and N. Shawmut, Bos.
" " "	First National Granite Bank 52-57 \$534	C. S. Hickborn	W. S. Wyman	T. A. Cooper		200,000	106,000	2,800,000	3,018,000	150,000	Chase N., N. Y.; 1st N., Bos.; 4th St. N., Phil.
" " "	Kennebec Savings Bk. .. \$570 52-59	Geo. E. Macomber		W. G. Boothby, Tr.			158,850	1,439,410	1,525,070	73,190	1st N. Granite, Augusta.
" " "	State Trust Co. .. \$506 52-61	George W. Vickery	Percy V. Hill, Nathan Weston	Geo. C. Libby, Sec. and Tr.	Thos. H. Bodge, A. Tr.	100,000	115,820	2,354,160	2,364,090	154,460	Chase N., N. Y.; 2d N., Bos.
▲Bangor, Penobscot F. H. Pop. 26,961	Bangor Savings Bank .. \$552 52-30	Charles H. Bartlett		Everett F. Rich, Tr.	C. H. Hubbard, A. Tr.		489,390	5,945,190	6,362,100	72,480	Merch. N., N. Y. and Bos.
" " "	*EASTERN TR. & BKG. CO. 52-37 \$587	C. D. Crosby	J. W. Cassidy	John H. Rice, Tr.		175,000	575,000	5,500,000	5,000,000	625,000	Han. N., N. Y.; 1st N., Bos.; Far. & Mech. N., Phil.
" " "	FIRST NAT. BANK 52-31 \$563	ISAIAH K. STETSON	IRVING G. STETSON H. E. COLLETT	E. G. WYMAN		400,000	387,340	1,721,560	2,543,650	220,900	N. Bk. Com., N. Y.; 1st N., Bos.
" " "	*Merchants National Bank 52-33 \$565	E. H. Blake	Arthur Chapin	F. W. Adams		100,000	269,780	926,950	1,150,840	243,890	1st N., Bos.; N. Com'l, Alb.
" " "	*MERRILL TRUST CO. .. \$572 52-36	H. W. CUSHMAN	E. T. SAVAGE	H. B. RUSS, Sec.	C. R. GORDON, Tr.	200,000	271,380	2,450,000	2,595,180	298,120	Han. N., N. Y.; Old Colony Tr. Co., Bos.
" " "	Penobscot Savings Bk. .. \$569 52-34	Arthur Chapin		G. H. Hopkins, Tr.	Ralph Whittier, A. Tr.		265,560	3,015,210	3,224,410	55,150	1st N., Bos.; Merch. N. and 2d N., Bangor.
" " "	Second National Bank .. \$564 52-32	F. W. Ayer	T. R. Savage	Geo. A. Crosby		150,000	493,870	941,690	1,356,950	376,810	Chase N., N. Y.; 1st N., Bos.
" " "	Bangor Clearing House (Members indicated by a *)	Arthur Chapin		Charles D. Crosby, Mgr.							
Bar Harbor, Hancock C. H. Pop. 1181	Bar Harbor Bkg. & Tr. Co. 52-175 \$587	I. B. Deasy	W. H. Davis	F. C. Lynam, Sec. and Tr.	V. G. Warzatt, A. Tr.	50,000	207,080	1,687,180	1,747,080	182,910	Han. N., N. Y.; 2d N. and N. Shawmut, Bos.
" " "	First National Bank .. \$588 52-176	A. S. Rodiek	G. F. Berry	Thomas Searls	H. F. Carter	50,000	65,000	880,000	850,000	145,000	Liberty N., N. Y.; 1st N., Bos.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MAINE—Continued

(Savings Banks do not handle collections)

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State •Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES DUE FROM BANKS	
•Bath.....Sagadahoc D 12	Bath National Bank.....•261	William D. Sewall..	S. S. Sewall.....	F. D. Hill.....	H. A. Walters.....	\$ 125,000	\$ 219,730	\$ 513,630	\$ 517,410	\$ 284,910	N. City, N. Y.: 1st N. and N. Shawmut, Bos.: Fidelity Tr. Co., Port.
"....."	Bath Savings Inst.....•252	William D. Sewall..	J. S. Lowell.....	C. C. Low, Tr.....			503,540	4,446,570	4,786,790	110,870	1st N., Bos.: Bath N., Bath.
"....."	Bath Trust Co.....•2502	R. H. Baxter.....	G. G. Deering.....	W. B. Mussenden, Tr.....	J. E. Hughes, A. Tr.....	100,000	69,510	1,477,080	1,499,900	158,390	Merch. N. and 2d N., Bos.: Canal N., Port.
"....."	First National Bank.....•2563	Oliver Moses.....	G. P. Davenport.....	Wm. S. Shorey, Tr.....	D. L. Black.....	400,000	88,000	1,441,200	1,371,200	495,300	Chase N., N. Y.: Merch. N., Bos.
•Belfast.....Waldo F 10	Belfast Savings Bank.....•2568	J. H. Howes.....		W. J. Dorman, Tr.....	E. B. Gilchrist, A. Tr.....		62,000	1,041,180	1,950,000	53,000	N. Union, Bos.: Port. N., Port.; Waldo Tr. Co. and City N., Belfast.
"....."	City National Bank.....•2505	Wm. B. Swan.....		C. W. Wescott.....		100,000	52,890	2,041,020	1,035,080	174,820	N. Bk. Com., N. Y.: 1st N., Bos.
"....."	Waldo Trust Co.....•2504	Orlando E. Frost..	M. L. Slugg.....	T. Frank Parker, Tr.....	H. T. Field, A. Tr.....	50,000	19,840	499,410	532,580	37,310	1st N., Bos.: 4th St. N., Phil.
Bethel.....Oxford B 10	Bethel National Bank.....•2505	Seth Walker.....	Alfred Johnson	R. C. Park.....		25,000	16,560	117,503	101,900	58,270	4th-Atlantic N., Bos.: Port. N., Port.
"....."	Bethel Savings Bank.....•2572	J. M. Philbrook.....		A. E. Herrick, Sec. and Tr.....			71,600	512,720	561,690	22,640	Casco Mtle. Tr. Co., Port.
Biddeford.....York B 13	Biddeford National Bank.....•2548	J. G. Shaw.....	Ernest L. Morrill..	Albert R. Goodwin	E. A. Goodwin.....	100,000	53,180	263,620	301,020	87,400	2d N., Bos.
"....."	Biddeford Savings Bk.....•2567	Carlos Heard.....		Lytton E. Staples, Tr.....			152,000	1,580,000	1,677,000	53,000	Biddeford N., Biddeford.
"....."	First National Bank.....•2556	Chas. A. Moody.....		J. E. Etchells.....		100,000	143,350	304,940	550,240	96,140	N. City, N. Y.: 1st N., Bos.
"....."	Goodwin Trust Co.....•2507	C. E. Goodwin.....		A. R. Goodwin, Sec.....	E. A. Goodwin, Tr.....	25,000	7,470	110,170	125,920	15,610	1st N., Bos.
"....."	York County Savings Bank.....•2560	C. H. Prescott.....		H. J. Staples, Sec. and Tr.....			89,200	1,209,740	1,257,310	40,630	1st N., Biddeford; N. Shawmut, Bos.
Boothbay Harbor.....Linc. D 12	Booth Bay Savings Bk.....•2572	R. G. Nodgdon.....	A. R. Nickerson.....	B. C. Matthews.....	C. Y. Marr.....		52,940	528,560	569,930	11,580	1st N., Booth Bay Harbor.
"....."	First National Bank.....•2501	K. H. Richards.....	C. J. Marr.....	S. T. Maddocks.....	W. B. Blake.....	25,000	45,000	290,000	303,000	44,450	4th-Atlantic N., Bos.: Port. N., Port.
Brewer.....Penobscot F 9	Brewer Savings Bank.....•2569	S. H. Woodbury.....		Howard N. Floyd, Tr.....			28,030	411,370	421,840	17,550	Merrill Tr. Co., Bangor.
Bridgton.....Cumberland B 11	Bridgton National Bank.....•2508	W. M. Staples.....	E. S. Abbott.....	L. L. Keen.....	F. E. Olfene.....	50,000	14,060	143,400	248,810	35,150	1st N., Bos.: Port. N., Port.
"....."	Bridgton Savings Bank.....•2569	A. H. Walker.....		Mellen Plummer, Sec. and Tr.....			94,990	757,250	839,930	12,310	Port. N., Port.: N. Shawmut, Bos.: Bridgton N., Bridgton.
Brunswick.....Cumberland C 12	Brunswick Sav. Inst'n.....•2558	Barrett Potter.....		T. H. Riley, Tr.....			100,640	1,250,540	1,322,950	28,220	1st N., Brunswick.
"....."	First National Bank.....•2557	F. C. Webb.....		S. L. Forsaith.....		50,000	104,550	312,980	437,610	79,320	Merch. N., Bos.
"....."	Pejepscot National Bank.....•2538	W. R. Lincoln.....		Charles I. Givcen.....		50,000	29,660	131,740	226,200	31,190	1st N. and 2d N., Bos.: Casco Mtle. Tr. Co., Port.
"....."	Topsham & Brunswick 25 ct. Savings Bank.....•2575	H. J. Given.....		H. L. Stover, Tr.....	Chas. I. Given, A. Tr.....		41,980	677,710	703,040	13,030	Pejepscot N., Brunswick.
"....."	Union National Bank.....•2565	Barrett Potter.....	G. T. Files.....	J. W. Fisher.....		50,000	36,880	90,170	135,940	28,160	Canal N., Port.: 1st N., Bos.
Buckfield.....Oxford B 11	Paris Trust Co.....•2512				G. E. Kirkpatrick, Mgr.....	(Branch of South Paris, Me.)					Fidelity Tr. Co., Port.: 1st N., Bos.
Bucksport.....Hancock F 10	Bucksport National Bk.....•2565	P. P. Gilmore.....	H. R. Googins.....	H. O. Hussey.....		50,000	5,000	328,320	356,140	37,960	1st N., Bos.: Merrill Tr. Co., Bangor.
Calais.....Washington I 8	Calais National Bank.....•2565	George Downes.....	Percy L. Lord.....	Edwin M. Nelson.....	E. C. Short.....	100,000	53,580	656,840	779,830	79,790	N. Shawmut, Bos.: 4th St. N., Phil.
"....."	Calais Savings Bank.....•2561	G. W. Lord.....		F. H. Lowell, Tr.....			40,000	447,000	479,000	8,000	Fidelity Tr. Co., Port.
"....."	International Tr. & Bkg. Co.....•2503	George A. Curran.....		R. A. Macdonald, Tr.....		50,000	25,000	575,000	575,000	75,000	Chase N., N. Y.: Merch. N., Bos.: Fidelity Tr. Co., Port.: Merrill Tr. Co., Bangor.
Camden.....Knox E 11	Camden National Bank.....•2575	C. C. Wood.....		T. J. French.....		50,000	40,400	623,000	648,240	94,420	N. Park, N. Y.: 1st N., Bos.: N. Com'l, Alb.
"....."	Megunticook Nat. Bank.....•2502	G. T. Hodgman.....		R. L. Bean.....		50,000	15,000	250,000	271,000	40,000	Merch. N., Bos.: Girard N., Phil.
Caribou.....Aroostook G 3	Aroostook Tr. Co.....•2590	C. C. King.....	J. P. Donworth.....	C. C. King, Tr.....	R. F. Gardner, Sec.....	50,000	96,000	620,000	485,000	180,000	Irving N., N. Y.: 4th-Atlantic N., Bos.
"....."	Caribou National Bank.....•2502	H. D. Collins.....	F. L. Oak.....	C. B. Margesson.....		50,000	49,730	486,570	485,770	97,890	Irving N., N. Y.: 4th-Atlantic N., Bos.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. EST.	PRESIDENT.	VICE-PRESIDENT.	CARRIER.	ASST CARRIERS.	PAID-UP CAPITAL.	SURPLUS AND PROFITS.	DEPOS- ITS.	REVENUES. Assets & Liab. Treas. & Cash. Deposits & Loans. Interest & Div. Income from Real Estate.	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.	
Damariscotta..... Lincoln	First National Bank..... *64	Joel P. Huston		H. E. Winslow	Marion L. Clifford.	\$ 50,000	\$ 47,770	\$ 898,470	\$ 478,570	\$ 62,810	Chase N. Y.; N. Shawmut. Bos. 1.
" " D 11	New Castle Bank..... *64	E. E. Philbrook	I. O. Stetson	R. K. Tukey		50,000	15,000	184,170	208,430	32,890	1st N. Bos.; Far. & Mech. N., Phil.; Casco Mtle. Tr. Co., Port. 1.
Dexter..... Penobscot E 9	Dexter Trust & Banking Co. 52-182 *28 11	N. H. Fay		S. M. Leighton, Tr. C. N. Pierce, A. Tr. J. F. Atwood, Mgr.	H. E. Hale, Sec.	50,000	87,290	991,750	780,710	10,080	4th Atlantic N., Bos.; Merrill Tr. Co., Bangor. 1.
" " "	Eastern Trust & Banking Co. 52-225 *11			E. L. Stetson	(Branch of Bang or, Me.)						Han. N., N. Y.; 1st N., Bos.
Dixfield..... Oxford B 10	Rumford Falls Trust Co. 52-187 *11 11			E. L. Stetson	(Branch of Rum ford, M e.)						1st N., Bos.
Pop. 1000	Kineo Trust Co. 52-163 *1 06	L. P. Evans	W. S. Owen	G. L. Arnold, Tr.	R. W. Emerson, A. Tr.	50,000	118,900	1,037,080	980,870	216,970	N. City, N. Y.; 4th Atlantic N., Bos.
Dover..... Piscataquis E 8	Piscataquis Savings Bk. 52-182 *27 74	F. E. Guernsey	G. E. Howard	W. O. Woodbury, Tr.			74,360	894,160	933,620	34,890	Kineo Tr. Co., Dover.
" " Pop. 2091	Eastport Savings Bank. 52-128 *28 69	J. R. Roche	H. Kilby	O. I. Morton, Tr.			60,000	697,000	788,400	27,600	N. Shawmut, Bos.
Eastport..... Washington	Frontier National Bank. 52-127 *28 65	W. S. Hume		George H. Hayes		100,000	25,000	700,000	800,000	170,400	4th St. N., Phil.; 1st N., Bos. 1.
Pop. 4961	Burrill National Bank. 52-137 *28 87	Charles O. Burrill	O. W. Foss	E. F. Small	F. J. Dunleavy	50,000	12,000	360,000	425,500	29,300	N. Com'l. Albany, N. Y.; 1st N., Bos. 1.
Ellsworth..... Hancock	Hancock Co. Sav. Bk. 52-136 *28 73	A. E. Moore		Chas. O. Burrill, Tr.	Chas. R. Burrill, A. Tr.		19,900	243,230	235,990	27,130	Casco Mtle. Tr. Co., Port.; Burrill N., Ellsworth Me.
" " "	Union Trust Co. 52-138 *28 07	J. A. Peters	Omar W. Tapley	H. H. Higgins, Tr.		100,000	180,000	1,475,000	1,620,000	125,000	Irving N., N. Y.; Old Colony Tr. Co., Bos.; 4th St. N., Phil.
Fairfield..... Somerset D 10	Fairfield Savings Bank. 52-132 *28 71	H. F. Burgess	E. Kelley	A. A. Merrill, Tr.			35,150	610,830	622,080	23,900	Port. N., Port., Me.; N. Bk. of Fairfield, Fair- field, Me.
" " Pop. 4435	National Bk. of Fairfield. 52-133 *28 94	G. G. Weeks	G. E. Wilson	W. W. Merrill		50,000	16,300	175,610	194,650	47,260	4th Atlantic N., Bos.; Fidelity Tr. Co., Port. 1.
" " "	First National Bank. 52-141 *28 90	Joseph O. Holman	E. E. Richards	J. H. Thompson		50,000	30,790	416,260	437,930	98,350	1st N., Bos.; Port. N., Port.
Pop. 3210	Franklin Co. Savings Bk. 52-139 *28 68	G. B. Cragin		J. P. Whorf, Tr.			89,000	765,000	818,000	39,000	Port. N., Port.; N. Shawmut, Bos.
" " "	Peoples National Bank. 52-142 *28 01	Geo. M. Currier	Chas. H. Pierce	J. P. Flint	J. L. Tyler	50,000	33,740	831,740	809,770	154,370	Merch. N., Bos.; Canal N., Port. 1.
" " C 10	Lewiston Trust Co. 52-188 *28 04			R. E. Randall, Mgr.	(Branch of Lewis ton, M e.)						N. City, N. Y.; 4th Atlantic N. and N. Shaw- mut, Bos.
Freeport..... Cumberland	United States Trust Co. 52-189 *28 08			A. D. Merrill, Mgr.	(Branch of Port land, M e.)						U. S. Tr. Co., Port.; City Tr. Co., Bos.
Pop. 2500	Fort Fairfield Nat. Bank. 52-134 *28 92	H. W. Trafton	M. F. Dorsey	H. B. Kilburn		50,000	80,000	550,000	500,000	150,000	4th Atlantic N., Bos.; Merrill Tr. Co., Bangor. 1.
Fryeburg..... Oxford A 12	Frontier Trust Co. 52-135 *28 07	H. T. Powers	P. H. Reed	A. R. Timberlake, Tr.	D. H. Boyd, Sec.	50,000	35,000	200,000	303,000	26,500	Irving N., N. Y.; 4th Atlantic N., Bos.
Pop. 540	Fort Kent Trust Co. 52-190 *28 08	O. H. Dickey	W. H. Cunliffe	G. R. Bradbury, Tr.		50,000	48,370	270,960	361,780	62,440	4th Atlantic N., Bos.
Ft. Fairfield, Arrostook H 3	Gardiner Savings Inst. 52-118 *28 34	J. S. Maxcy		H. S. Webster, Tr.	E. L. Parshley, A. Tr.		177,070	2,948,000	3,097,720	27,440	1st N., Bos.
" " Pop. 4500	Maine Tr. & Bank'g Co. 52-119 *28 89	Weston Lewis	Josiah S. Maxcy... N. C. Barstow	R. W. Perkins, Sec.		100,000	129,170	1,128,840	1,325,510	32,500	Blair & Co., N. Y.; 1st N., Bos.; Port. N., Port.
" " "	NAT'L BANK OF GARDINER 52-120 *28 09	E. L. Russell	H. Farrington	H. M. Lawton	F. N. Hamlin	50,000	39,000	310,000	305,000	77,000	Chase N., N. Y.; 1st N., Bos. 1.
" " "	Gorham Savings Bank. 52-191 *28 68	Edward Harding	W. E. Russell	J. A. Waterman, Tr.			60,000	710,000	641,500	14,090	1st N., Port.
Gorham..... Cumb'nd B 12	Guilford Trust Co. 52-192 *28 06			Ralph H. Dunbar, Mgr.							4th Atlantic N., Bos.; Eastern Tr. & Bkg. Co., Bangor.
Greenville..... Piscataquis	Guilford Trust Co. 52-183 *28 06	H. W. Davis	M. L. Hussey	R. W. Davis, Tr.	J. T. Davidson, Sec.	60,000	85,690	790,320	614,280	261,810	4th Atlantic N., Bos.; Eastern Tr. & Bkg. Co., Bangor.
Pop. 1400	Hallowell Sav. Institu'n. 52-153 *28 54	B. Tenney		C. H. Dudley, Tr.			63,160	885,780	941,133	6,950	1st N., Bos.
Guilford..... Piscataquis E 8	Hallowell Tr. & Bkg. Co. 52-154 *28 10	F. S. Wingate	M. M. Johnson	Geo. A. Safford		50,000	17,500	312,160	360,390	69,220	1st N. and N. Shawmut, Bos.
Pop. 2000	Farmers National Bank. 52-105 *28 90	F. A. Powers	J. S. Weiler	W. F. Titcomb		50,000	53,360	381,780	387,480	88,650	N. City, N. Y.; 4th Atlantic N., Bos. 1.
Hallowell..... Kennebec D 11	First National Bank. 52-104 *28 82	C. H. Pierce	A. T. Putnam	R. F. Ward		50,000	115,000	320,000	336,000	103,000	Han. N., N. Y.; N. Shawmut, Bos. 1.
Pop. 2864	Houlton Savings Bank. 52-103 *28 72	E. L. Cleveland	S. Friedman	L. O. Ludwig, Sec. and Tr.			110,300	1,278,540	1,279,390	107,440	Irving N., N. Y.; Port. N., Port.; N. Shawmut, Bos.
" " "	Houlton Trust Co. 52-106 *28 06	Ora Gilpatrick	James K. Plummer	Wilford Fullerton, Tr.	H. H. Dyer, A. Tr.	90,900	96,030	1,228,660	988,080	425,510	N. City, N. Y.; 4th Atlantic N., Bos.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MAINE—Continued

(Savings Banks do not handle collections)

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

COUNTY.	SEATS.	NAME OF BANK.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASST. CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
							PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BOWEN, RECAPITULAT	CASH & RE- CEIPTS, DIS- FROM BANKS	
Kennebec	York C 13	Kennebec Sav. Bank. •\$71 Pop. 3099 52-144	C. W. Goodnow		Joseph Dane, Tr.	M. L. Goodwin, A. Tr.		\$ 36,240	\$ 933,240	\$ 951,730	\$ 17,750	Port. N., Port.; Ocean N., Kennebank.
		Ocean National Bank •\$3 Pop. 1000 52-143	R. W. Lord	F. M. Ross	N. P. Eveleth	C. H. Davis	\$ 50,000	40,000	215,000	260,000	30,000	Chase N., N. Y.; 1st N., Bos. 1.
Kezar Falls	York A 12	Kezar Falls National Bk. •\$10 Pop. 1000 52-195	G. W. Towle	Allen Garner	O. L. Stanley	Florence M. Stanley	25,000	5,480	158,950	172,190	16,450	N. Shawmut, Bos.; Port. N., Port. 1.
Kingfield	Franklin C 9	Kingfield Savings Bank •\$95 Pop. 1000 52-196	O. W. Simmons	E. E. Jenkins	H. S. Wing, Tr.	L. H. Hunnewell, A. Tr.		8,340	134,400	127,330	15,410	1st N., Farmington, Me.; Port. N., Port.
Lewiston	Androscoggin C 11	Androscoggin County Sav. Bk. •\$70 Pop. 27,305 52-26	E. S. Paul	S. M. Carter	J. F. Boothby, Tr.	O. A. Litchfield, A. Tr.		383,280	4,663,740	5,026,550	28,600	
		First National Bank •\$52 Pop. 12-22	F. H. Packard	W. H. White	George W. Goss		400,000	306,000	886,200	1,658,670	331,270	Citiz.-Cent. N., N. Y.; 1st N., Phil.; Merch. N., Bos. 1.
		LEWISTON TRUST COMPANY Pop. 52-25 •\$95	HARRY STETSON	J. D. CLIFFORD	G. W. LANE JR., Tr.	G. J. WALLINGFORD, A. Tr.	75,000	144,960	2,672,480	2,778,190	164,240	N. City, N. Y.; 4th-Atlantic N. and N. Shawmut, Bos.; Fidelity Tr. Co., Port.
			A progressive bank of large resources. Send us your items and collections. Prompt attention. Reasonable charges.									
		MANUFACTURERS NATIONAL BANK Pop. 52-24 •\$75	W. H. NEWELL	H. W. RICKER	E. E. PARKER		200,000	104,540	1,816,320	2,090,100	230,760	Han. N., N. Y.; 1st N. and 2d N., Bos.; 4th St. N., Phil. 1.
		Peoples Savings Bank •\$75 Pop. 52-23	H. W. Maxwell	F. A. Perry	E. O. Wellman, Tr.	E. L. Wellman, A. Tr.		114,540	2,202,760	2,218,320	55,810	1st N., Bos.
Limerick	York A 12	Limerick National Bank •\$82 Pop. 966 52-197	Frances E. Moulton	Mattie B. Mason	C. G. Moulton		50,000	83,140	777,790	785,820	128,110	N. Bk. of Com., N. Y.; N. Shawmut, Bos. 1.
Lincoln	Penobscot G 8	Lincoln Trust Co. •\$13 Pop. 1167 52-232	Artemus Weather-	S. H. Clay	F. R. Linton, Sec. and Tr.		25,000	1,400	175,650	162,530	40,210	Merch. N., Bos.
Lisbon Falls	Androscoggin C 12	Lewiston Trust Co. •\$98 Pop. 2200 52-108			H. E. Coolidge, Mgr.		(Branch of Lewiston, Maine)					N. City, N. Y.; 4th-Atlantic N., Bos.
Livermore Falls	Androscoggin C 11	Livermore Falls Trust & Bkg. Co. •\$95 Pop. 3500 52-199	S. H. Niles	H. D. Parker	C. H. Sturtevant, Sec. and Tr.	O. H. Bradford, A. Tr.	50,000	45,220	995,180	1,030,630	59,770	Fidelity Tr. Co., Port.; N. Shawmut, Bos.
Lubec	Washington J 9	Lubec Tr. & Banking Co. •\$08 Pop. 3363 52-200	B. M. Pike	F. M. Tucker	R. J. Peacock, Tr.	F. M. Tucker, Sec.	25,000	27,950	288,490	311,540	30,900	Irving N., N. Y.; 1st N., Bos.; N. Com'l. Alb.
Machias	Washington I 9	Eastern Trust & Bkg. Co. •\$88 Pop. 2200 52-165			C. W. Densmore, Mgr.		(Branch of Bangor, Maine)					1st N., Bos.
		Machias Savings Bank •\$60 Pop. 52-164	P. H. Longfellow	C. B. Donworth	E. E. Talbot, Tr.			95,040	977,820	1,049,950	22,910	Han. N., N. Y.; Union Safe Dep. & Tr. Co., Port.; 1st N., Bos. N. Shawmut, Bos.
Madison	Somerset D 9	Augusta Trust Co. •\$07 Pop. 3379 52-201			K. C. Gray	G. H. Viles	(Branch of Augusta, Maine)					
Mars Hill	Aroostook H 4	Mars Hill Trust Co. •\$07 Pop. 2000 52-202	H. W. Safford	E. M. Smith	A. O. Nutter, Tr.	C. A. Nutter, A. Tr.	35,000	21,410	208,220	206,110	51,530	4th-Atlantic N., Bos.; Eastern Tr. & Bkg. Co., Bangor, Me.
McKinley	Hancock G 11	Tremont Savings Bank •\$74 Pop. 1200 52-203	E. M. Stanley	W. H. Thurston	H. P. Richardson			9,350	89,350	100,470	1,230	Bar Harbor Bkg. & Tr. Co., Bar Harbor; Union Tr. Co., Ellsworth.
Mechanic Falls	Androscoggin B 11	Lewiston Trust Co. •\$01 Pop. 1600 52-204			O. M. Hutchins, Mgr.		(Branch of Lewiston, Maine)					
Millinocket	Penobscot F 7	Millinocket Trust Co. •\$07 Pop. 3368 52-205	J. J. Moore	G. B. Moran	W. H. Seaver, Jr.		25,000	32,670	437,530	460,830	34,370	Liberty Tr. Co., Bos.; Merrill Tr. Co., Bangor.
Milo	Piscataquis F 8	Kineo Trust Co. •\$06 Pop. 2556 52-206			W. P. Newman, Mgr.		(Branch of Dover, Maine)					
Newport	Penobscot E 9	Newport Trust Co. •\$16 Pop. 1600 52-207	H. M. Wardwell	G. M. Barrows	F. R. Wiggin, Tr.		25,000	20,990	160,000	166,250	40,350	N. Shawmut, Bos.; 1st N., Bangor, Me.
North Berwick	York B 14	North Berwick Nat. Bk. •\$65 Pop. 1800 52-208	D. A. Hurd	D. W. Bragdon	N. S. Austin		50,000	32,510	199,660	238,910	32,190	1st N., Bos. 1.
Norway	Oxford B 11	Norway National Bank •\$72 Pop. 3200 52-148	C. N. Tubbs	L. S. Billings	H. D. Smith	Fred E. Smith	50,000	88,000	410,000	409,000	101,000	Chase N., N. Y.; 4th-Atlantic N., Bos. 1.
		Norway Savings Bank •\$66 Pop. 52-147	F. H. Noyes	C. F. Ridlon	G. L. Curtis, Sec. and Tr.			40,110	588,290	618,330	10,060	Norway N., Norway.
Oakland	Kennebec D 10	Cascade Savings Bank •\$60 Pop. 2400 52-157	W. M. Ayer	M. Libby	M. A. Harris, Tr.	J. E. Harris, A. Tr.		27,600	380,320	401,060	6,870	N. Shawmut, Bos.; 4th St. N., Phil.
		Messalonskee Nat. Bank •\$75 Pop. 52-158	G. W. Goulding	H. W. Greeley	J. E. Harris		75,000	24,120	89,590	130,620	27,940	N. Shawmut, Bos.; 4th St. N., Phil. 1.

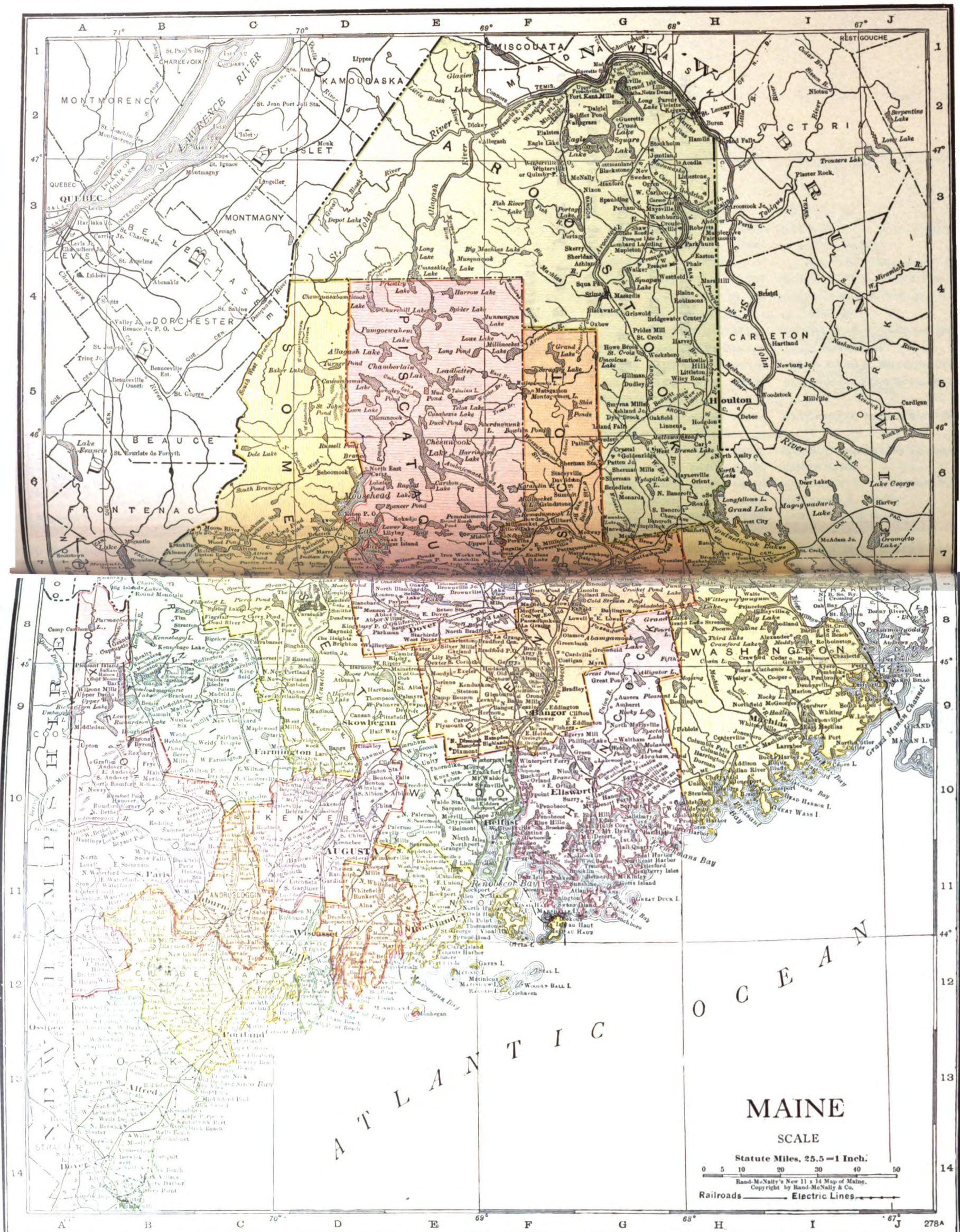
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52-8

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TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. *Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. *Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, DEDUC- ING RESERVES	CASH & RE- CEIPTS, DUE FROM BANKS	
Oldtown...Penobscot F 9 Pop. 6317	Eastern Trust & Bkg. Co. \$88 52-209			M. H. Richardson.	Mgr.	(Branch of Bangor, Me.)					1st N., Bos.
" " " "	Old Town Trust Co. \$13 52-233	W. E. Hellenbrand	Robert J. Aley	R. J. Plummer, Tr.	Maynard Eddy, Sec.	\$ 50,000	\$ 29,560	\$ 359,540	\$ 412,890	\$ 24,410	Liberty N., N. Y.; Old Colony Tr. Co., Bos.; Merrill Tr. Co., Bangor.
Orono...Penobscot F 9	Oldtown Trust Co. \$15 52-234			Marion Pratt, Mgr.		(Branch of Oldtown, Me.)					Liberty N., N. Y.; Old Colony Tr. Co., Bos.; Merrill Tr. Co., Bangor.
Phillips...Franklin C 9 Pop. 1400	Phillips National Bank \$94 52-181	G. H. Hamlin		H. H. Field	D. F. Field	50,000	60,330	286,900	395,830	50,990	N. Shawmut, Bos.
" " " "	Phillips Savings Bank \$71 52-180	J. H. Byron		N. P. Noble, Tr.			21,130	306,960	308,550	19,540	Port. N., Port.
Pittsfield...Somerset E 9 Pop. 2891	Pittsfield National Bank \$80 52-151	J. W. Manson		H. F. Libby		50,000	27,570	1,301,400	1,241,160	112,680	Chase N., N. Y.; 1st N. and 4th Atlantic N., Bos.
Portland...Cumberland Pop. 62,161 C 13	*Canal National Bank \$26 52-3	W. W. Thomas	A. H. Berry	E. D. Noyes	C. T. Peters	600,000	418,770	2,823,280	3,496,740	716,410	Imp. & Tra. N., N. Y.; Merch. N., Bos.
" " " "	*CASCO MERCANTILE TRUST COMPANY 52-2 \$24	Fred. N. Dow	E. B. Winslow F. L. Rawson	R. H. Bean, Tr.		500,000	221,480	6,695,740	6,702,880	714,340	N. Bk. Com., N. Y.; 1st N. and N. Union, Bos.; Far. & Mech. N., Phil.
" " " "	*CHAPMAN NATIONAL BANK 52-6 \$93	Roswell F. Doten	Philip F. Chapman	Thomas H. Eaton	M. H. Purrington	100,000	38,000	1,900,000	1,920,000	185,000	N. Bk. Com., N. Y.; 1st N., Bos.
" " " "	*FIDELITY TRUST COMPANY 52-8 \$16	E. J. EDDY, C. S. COOK, Ch. of Bd.	F. O. CONANT, G. H. WEEKS	THEO. GOULD, Tr. HARRY F. MERRILL, A. Tr. W. P. NORTON, A. Tr. S. F. SKILLIN, A. Tr.	G. H. WEEKS, Sec. F. L. VARNEY, A. Sec.	400,000	501,150	10,811,800	10,468,500	1,320,220	Irving N., N. Y.; 1st N., Chl. and Bos.; Phil. N., Phil.
" " " "	*FIRST NAT'L BANK 52-1 \$64	The largest general banking institution in the State. NEW ENGLAND BUSINESS SOLICITED. SEE ADVERTISEMENT ON OPPOSITE PAGE.				600,000	495,240	4,167,350	4,487,180	1,095,870	N. Park, N. Y.; 1st N., Chl.; 2d N., Bos.; N. Com'l, Alb.
Correspondence and collections have the personal attention of an officer of this Bank. Your business for Maine is solicited.											
" " " "	Forest City Trust Co. \$14 52-43	Charles D. Hatch	Edward H. Sargent	Charles E. Stickney, A. Tr.	Ralph H. Morrill, Sec.	150,000	1,840	346,310	425,730	72,450	Guaranty Tr. Co., N. Y.; Int'l Tr. Co., Bos.
" " " "	Maine Savings Bank \$59 52-10	J. W. Talbot	H. J. Brown	F. C. Cushing, Tr.	Frank O. Haskell, A. Tr.		1,674,880	18,176,180	19,115,980	735,080	N. Park, N. Y.; 1st N., Bos.; Fidelity Tr. Co., Port.
" " " "	*PORTLAND NAT'L BK. \$80 52-5	Wm. W. Mason	E. W. Cox Charles G. Allen	Charles G. Allen	E. L. Piper	300,000	564,590	7,922,190	7,696,810	1,392,490	Chase N., N. Y.; Ft. Dear N., Chl.; N. Shaw- mut, Bos.; Coru Ex. N., Phil.
" " " "	Portland Savings Bank \$52 52-9	Jas. P. Baxter	F. H. Jordan	A. A. Montgomery, Tr.			1,205,740	13,664,420	13,485,150	1,385,000	Imp. & Tra. N., N. Y.; N. Shawmut, Bos.; Canal N., Port.
" " " "	Union Safe Dep. & Tr. Co. \$94 52-11	F. N. Dow		G. F. Cary, Tr. J. F. Lang, Sec.	H. P. C. Hersey, A. Tr.	250,000	340,420	883,650	1,171,390	62,520	Port. N., Port.; 1st N., Bos.
" " " "	United States Trust Co. \$95 52-12	J. W. Parker	M. N. Drew	M. N. Drew, Tr.	F. R. Dresser, Sec.	100,000	127,810	1,250,870	1,330,790	155,450	Irving N., N. Y.; Old Colony Tr. Co., Bos.
" " " "	MAYNARD S. BIRD & CO. \$97 (Investment Securities)										Kissel, Kinnicutt & Co., N. Y.; Bond & Good- win, Bos.
" " " "	LEE, HIGGINSON & CO. \$94 (Bonds)			H. A. Rounds, Mgr.		(Branch of Boston, Mass.)					Lee, Higginson & Co., N. Y. and Bos.
" " " "	H. M. PAYSON & CO. \$54 (Bonds and Stocks)										Winslow, Lanier & Co., N. Y.; Estabrook & Co., Bos.
" " " "	Portland Clearing House Members indicated by *	F. N. Dow		Edwin D. Holden, Sec. and Mgr.							

MAINE Map opposite

For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MAINE—Continued

(Savings Banks do not handle collections)

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State •Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, 1915 FROM BANKS	CASH & RE- CEIPTS, 1915 FROM BANKS	
Presque Isle...Aroostook Pop. 5179 G 4	Merchants Tr. & Bkg. Co. •\$91 52-124	F. D. Jordan	C. W. Spear	A. A. Joy, Tr.	R. J. Smith, Sec.	\$ 50,000	\$ 30,000	\$ 225,000	\$ 800,000	\$ 13,000	Han. N., N. Y.; Old Colony Tr. Co., Bos.; Merrill Tr. Co., Bangor.
" " "	Presque Isle Nat'l Bank. •88 52-123	C. F. Daggett	T. H. Phair	W. M. Seely		50,000	97,000	680,000	635,000	100,000	4th-Atlantic N., Bos. 1.
Rangely...Franklin B 9 Pop. 1200	Rangely Trust Co. •\$06 52-210	H. A. Furbish	C. T. Richardson	H. B. McCard, Sec. and Tr.	W. R. Hinkley, A. Tr.	25,000	28,420	297,280	326,470	20,300	1st N., Bos.; Fidelity Tr. Co., Port.
Richmond...Sagadahoc Pop. 2049 D 11	Augusta Trust Co. •\$16 52-211			S. W. Purinton, Mgr.		(Branch of Augusta.)					Liberty N., N. Y.; 1st N. and N. Shawmut, Bos.
Rockland...Knox E 11 Pop. 8182	North National Bank •\$54 52-76	E. S. Bird	A. L. Bird	E. F. Berry	J. N. Southard	100,000	47,890	702,950	888,710	46,350	Irving N., N. Y.; 1st N., Bos.; 1st N., Phil. 1.
" " "	Rockland National Bank. •51 52-75	G. Howe Wiggin	A. S. Littlefield	H. E. Robinson		150,000	144,260	339,160	675,200	105,810	N. Park, N. Y.; N. Shawmut, Bos.; Casco Mtle. Tr. Co., Port. 1.
" " "	Rockland Savings Bank. •\$68 52-77	John Lovejoy		E. D. Spear, Sec. and Tr.	Annie B. Black- ington, A. Tr.		91,900	2,182,300	1,687,550	50,210	N. Shawmut, Bos.
" " "	Rockland Trust Co. •\$89 52-78	E. A. Butler	W. T. Cobb	C. M. Kalloch, Tr.		100,000	55,240	516,120	599,440	70,120	1st N., N. Y.; N. Shawmut, Bos.
" " "	Security Trust Co. •\$03 52-79	M. S. Bird	H. N. McDougall	J. O. Perry, Tr.	M. R. Pillsbury, A. Tr.	50,000	62,360	1,305,040	1,280,000	125,710	Chase N., N. Y.; 1st N., Bos.; Port. N., and Fidelity Tr. Co., Port.
Rockport...Knox E 11 Pop. 2000	Camden Savings Bank. •\$70 52-212	H. L. Shepherd		G. S. Gardner, Tr.			20,050	177,760	197,150	8,870	Harriman N., N. Y.; N. Shawmut, Bos.
Rumford...Oxford B 10 Pop. 6777	Rumford Falls Trust Co. •\$95 52-82	George D. Bisbee	Waldo Pettengill	Elisha Pratt, Sec. and Tr.	L. M. Irish, A. Tr.	100,000	245,590	2,178,630	2,404,230	115,400	Bk. of N. Y. N. B. A., N. Y.; Port. N., Port. N. Shawmut, Bos.
" " "	Rumford National Bank •202 52-83	F. O. Eaton	R. O. Bradford	E. S. Kennard		75,000	25,700	748,240	730,750	151,660	Chase N., N. Y.; 4th-Atlantic N. and 1st N., Bos.; Casco Mtle. Tr. Co., Port. 1.
Saco...York B 13 Pop. 6583	Saco National Bank •\$65 52-88	H. R. Jordan		Chas. L. Bachelder		100,000	34,800	258,000	435,750	34,500	N. Shawmut, Bos.; N. Com'l. Alb. 1.
" " "	Saco & Biddeford Sav. Inst'n 52-88	S. C. Parcher		W. T. Goodale, Tr.	H. S. Sawyer, A. Tr.		498,350	3,948,280	4,194,960	70,870	1st N., Bos.; York N., Saco, Me.
" " "	York National Bank •\$31 52-87	G. A. Emery	F. C. Deering	S. C. Parcher	L. B. Fenderson	100,000	88,290	285,670	451,360	122,600	Han. N., N. Y.; 1st N., Bos.; Fidelity Tr. Co., Port. 1.
Sanford...York B 13 Pop. 10,314	Sanford National Bank •\$96 52-213	L. B. Goodall	George H. Nowell	E. M. Hewett	H. K. Lord	100,000	111,640	2,120,340	2,122,670	142,500	Citiz. Cent. N., N. Y.; N. Shawmut and 1st N., Bos. 1.
" " "	Sanford Trust Company. \$15 52-236	E. M. Goodall	H. G. Allen Wm. Batchelder W. K. Emery	I. A. Smith, Sec. and Tr.	T. W. Wallace, A. Tr.	100,000	28,220	420,940	499,270	48,160	1st N., Bos.; Port. N., Port.
Searsport...Waldo F 10 Pop. 1500	Searsport National Bank •\$81 52-172	B. F. Colcord		A. H. Nichols	James A. Colson	50,000	45,000	250,000	280,000	65,000	N. Shawmut, Bos.; Port. N., Port. 1.
" " "	Searsport Savings Bank. •\$74 52-171	B. F. Colcord		Jas. P. Nichols, Se	c. and Tr.		16,380	167,320	158,000	1,800	N. Shawmut, Bos.; Searsport N., Searsport.
Skowhegan...Somerset Pop. 5941 D 9	FIRST NATIONAL BANK •\$25 52-113	{ S. R. CBOK Collections have the personal at Send us your Somerset County		B. W. PAGE	L. H. GOLDSMITH	150,000	167,500	841,000	1,111,500	195,300	Irving N., N. Y.; N. Shawmut, Bos.; 4th St. N., Phil. 1.
" " "	Skowhegan Sav. Bank •\$69 52-114	S. J. Walton		O. P. Merrill, Sec. and Tr.			146,030	2,545,060	2,626,630	65,060	1st N., Skowhegan, Me.
" " "	Skowhegan Trust Co. •\$11 52-115	J. R. McClellan	E. F. Danforth	R. E. Attwood, Tr.		50,000	30,000	850,000	850,000	40,000	N. City, N. Y.; 1st N., Bos.; Fidelity Tr. Co., Port.
South Berwick...York B 14 Pop. 2985	South Berwick Nat. Bk. •\$65 52-149	G. O. Yeaton		C. H. Wentworth		100,000	48,930	110,400	194,670	24,510	Merch. N., Bos.; N. Com'l. Alb. 1.
" " "	South Berwick Sav. Bk. •\$66 52-150	G. O. Yeaton		R. O. Young, Sec. and Tr.			48,480	633,960	670,500	11,880	So. Berwick N., So. Berwick.

TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & Dis- c'ts. Bonds, Mortgages	CASH & Ex- changes, Due from Banks	
*South Paris Oxford B 11 Pop. 1700	Paris Trust Co. 52-170	G. R. Morton	J. B. Robinson	G. O. Fernald, Tr.	A. C. Wheeler, Sec.	\$ 50,000	\$ 15,700	\$ 227,000	\$ 300,000	\$ 79,500	4th-Atlantic N., Bos.; Fidelity Tr. Co., Port.
" " "	South Paris Sav. Bank. 52-160	N. Dayton Bolster	J. Hastings Bean	G. M. Atwood, Sec. and Tr.			32,600	441,490	456,330	17,760	Atlantic N., N. Y.; Casco N., Port.; Paris Tr. Co., So. Paris.
Springvale York B 13 Pop. 3000	Springvale National Bk. 52-214	R. N. Stiles	J. H. Marsin	H. B. Rowe	W. P. Ferguson	25,000	85,270	766,130	576,750	95,200	N. Shawmut, Bos. 1.
Stockton Springs Waldo F 10 Pop. 1500	Stockton Springs Tr. Co. 52-215	H. R. Hichborn	C. N. Taylor	S. B. Merrithew, Tr.	A. M. Ames, Sec.	25,000	7,800	80,130	99,270	13,670	Merrill Tr. Co., Bangor.
Thomaston Knox E 11 Pop. 2600	Georges National Bank 52-159	W. E. Vinal	R. O. Elliot	L. S. Levensaler		55,000	22,750	94,220	175,170	43,810	N. Shawmut, Bos. 1.
" " "	Thomaston National Bk. 52-160	O. H. Washburn	W. G. Washburn	F. H. Jordan	O. W. Singer	50,000	40,260	354,050	376,600	45,250	Liberty N., N. Y.; N. Shawmut, Bos. 1.
" " "	Thomaston Savings Bk. 52-161	Levi Seavey			J. W. Strout, Sec. and Tr.		49,000	582,000	621,000	10,000	Georges N., Thomaston.
Unity Waldo E 10	Waldo Trust Co. 52-228			B. A. Fogg, Mgr.		(Branch of Belfast, Me.)					
Van Buren Aroostook H 2 Pop. 3065	First National Bank 52-235	Joseph Martin	L. V. Thibodeau	J. A. Hebert		25,000	2,650	48,920	81,090	11,950	N. Bk. Com., N. Y.; 4th-Atlantic N., Bos. 1.
" " "	Van Buren Trust Co. 52-216	P. G. Keegan	J. F. Theriault	H. K. Bradbury, Sec. and Tr.		50,000	18,800	212,610	213,610	59,330	Irving N., N. Y.; Liberty Tr. Co., Bos.; Merrill Tr. Co., Bangor, Me.
Vinal Haven Knox F 11 Pop. 2358	Security Trust Co. 52-217			L. W. Sanborn, Mgr.		(Branch of Rockland, Me.)					1st N., Bos.; Secur. Tr. Co., Rockland.
Waldoboro Lincoln E 11 Pop. 2656	Medomak National Bank 52-218	A. E. Reed		H. H. Kuhn		50,000	15,000	130,000	168,500	31,130	N. Park, N. Y.; 1st N., Bos.; Port. N., Port. 1.
Warren Knox E 11 Pop. 1812	Security Trust Co. 52-219			G. D. Gould, Mgr.		(Branch of Rockland, Me.)					1st N., Bos.
Washburn Aroostook G 3 Pop. 1582	Aroostook Trust Co. 52-229			E. W. Higgins, Mgr.		(Branch of Carleton Place, Me.)					Irving N., N. Y.; 4th-Atlantic N., Bos.
Waterville Kennebec D 10 Pop. 12,300	Kennebec Trust Co. 52-67	C. N. Perkins	J. L. Dean	Charles W. Vigue, Tr.	W. P. Toulouse, A. Tr.	100,000	60,600	620,000	615,000	151,000	4th-Atlantic N., Bos.; Fidelity Tr. Co., Port.
" " "	Peoples National Bank 52-65	J. N. Webber	M. F. Bartlett	J. F. Percival		200,000	111,720	838,930	1,105,060	148,150	Han. N., N. Y.; 1st N., Phil.; 1st N., N. Shaw- mut, and Merch. N., Bos.
" " "	Ticonic National Bank 52-64	Geo. K. Boutelle	J. D. Taylor	H. D. Bates		100,000	50,000	1,110,000	900,000	250,000	Irving N., N. Y.; 4th-Atlantic N., Bos. 1.
" " "	Waterville Sav. Bank 52-66	Christian Knauff	J. W. Bassett	A. F. Drummond, Tr.			212,100	2,360,960	2,498,800	74,260	
Westbrook Cumberland B 12 Pop. 8706	Westbrook Trust Co. 52-220	Lemuel Lane	John C. Scates	W. M. Lamb, Tr.		50,000	33,710	847,740	845,330	75,010	Chase N., N. Y.; N. Shawmut, Bos.; Port. N., Port.
West Buxton York B 12 Pop. 861	Buxton & Hollis Sav. Bk. 52-221	F. H. Hargraves		Cyril P. Harmon, Tr.			36,540	859,520	336,430	8,940	Port. N. and 1st N., Port.
Wilton Franklin C 10 Pop. 2000	Wilton Trust & Banking Co. 52-226	F. A. Emery	G. F. Goodspeed	E. H. Morison, Tr.	G. G. Fernald, Sec.	25,000	25,000	530,000	550,000	50,000	First N., Bos.; Livermore Falls Tr. & Bk. Co., Livermore Falls.
Winthrop Kennebec D 11 Pop. 2709	Augusta Trust Co. 52-223			F. O. Goodspeed		(Branch of Augusta, Me.)					N. Shawmut, Bos.
*Wiscasset Lincoln D 11 Pop. 1287	First National Bank 52-173	W. D. Patterson	Albert M. Card	F. W. Sewall		50,000	10,880	193,000	213,370	40,000	Casco Mtle. Tr. Co., Port.; 4th-Atlantic N., Bos.
" " "	Wiscasset Savings Bank 52-174	R. H. T. Taylor	A. M. Card	Wm. D. Patterson, Tr.			49,870	357,650	351,270	6,250	Port. N., Port.; 1st N., Wiscasset.
York Village York B 14 Pop. 2802	York County Nat'l Bk. 52-224	Elizabeth B. Davidson	F. D. Marshall	A. M. Bragdon		60,000	65,700	424,260	533,900	74,290	N. Shawmut, Bos.; 1st N., Phil. 1.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

BALTIMORE

(Baltimore City, D 15)—Population, 579,590
Reserve City

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASST CASHIER.	PAID-UP CAPITAL	LIABILITIES.			RESOURCES.				PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS- COUNTS	BONDS, SECUR- ITIES, ETC.	DUE FROM BANKS	CASH AND EX- CHANGERS	
American Ex. & Sav. Bk. •\$12 7-87 (Penn. and No. Aves.)	F. W. Schanze	John Kirkley	C. F. Bennett	G. F. O'Neill	\$ 100,000	\$ 22,650	\$ 208,270		\$ 139,680	\$ 55,870	\$ 21,460	\$ 13,810	N. Bk. of Balt., Balt.
Baltimore Commercial Bk. •\$15 7-98 (Pratt St. & Market Pl.)	W. M. McCormick	Robt. S. Mooney	Robt. A. Welsh	Gwynn Crowther	500,000	106,000	923,020	\$ 263,450	1,280,080	19,440		488,680	Han. N., Corn Ex. N., and N. Bk. Com., N. Y.; Phil. N., Phil.
Baltimore Trust Co. •\$10 7-65 (25 E. Baltimore)	William Ingle	E. W. Poe	H. G. Turpin, Tr.	H. N. Leeke, Sec. C. D. Fenhagen, Jr., A. Sec. and A. Tr.	1,000,000	2,300,670	5,833,890		2,444,690	5,878,930		752,340	N. City and Han. N., N. Y.; Girard Tr. Co., Phil.
Bank of Hampden •\$10 7-81 (Roland Ave. & 36th St.)	R. P. Simpson	E. C. Timanus	John W. Backer, Jr.	A. H. Carrill	33,610	9,500	325,000		143,000	200,000	17,000	8,000	N. Ex. and Md. Tr. Co., Balt.
Calvert Bank •\$1900 7-75 (Howard and Saratoga)	William C. Page	Edwin W. Adams J. H. Preston	W. H. Dasbiell	E. J. Lucke H. W. Lucke J. S. Townsend	100,000	75,480	2,636,000		1,411,000	1,035,600		191,100	Han. N., N. Y.; Corn Ex. N., Phil.
Canton National Bank •\$92 7-67 (3201 Elliott)	F. A. Dolfeld	Pa. Ave., Light and more and Care p Sts., Gay and M monument Sts.	C. K. Kendig	M. K. Bramble	100,000	30,000	950,000		750,000	156,500	68,500	61,000	Han. N., N. Y.; 1st N., Chi.; N. Shaw- mut, Bos.
Chesapeake Bank •\$11 7-84 (Ellamont and No. Ave.)	J. M. Holland	F. W. Troxell	J. M. Hunter	C. E. Smith	50,000	42,390	602,320	680	370,090	301,230	7,950	16,150	Han. N., N. Y.; N. Bk. of Balt., Balt.
'CITIZENS NATIONAL BANK 7-3 (Hanover & Pratt) •\$49	W. H. O'CONNELL	A. D. GRAHAM	A. D. GRAHAM	F. M. DUSHANE M. S. BILLMIRE	1,000,000	2,251,440	6,988,750	6,141,930	11,009,170	1,437,750	1,402,220	3,129,040	N. City, N. Y.; Corn Ex. N., Chi.; Cent. N., Phil.; N. Bk. Com., St. L.; 2d N., Bos.; Fifth- Third N., Cin.
We make a specialty of Southern collections. SEE ADVERTISEMENT ON INDEX TO MARYLAND													
Colonial Trust Co. •\$98 7-68 (Saratoga and Charles)	J. H. Ferguson	L. T. Appold	H. M. Campbell	C. H. Gerbig	300,000	67,700	1,194,680		440,930	1,001,680	134,690	15,640	N. City, N. Y.
Commonwealth Bank •\$504 7-72 (Howard and Madison)	James R. Wheeler	George Yakel	John R. Hooper	A. J. Grape	200,000	140,000	3,125,000		1,700,000	1,340,000	10,000	350,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Girard N., Phil.; N. Shawmut, Bos.
CONTINENTAL TRUST CO. 7-70 (Calvert and Baltimore)	S. D. WARFIELD	W. J. CASEY	F. C. DREYER, Tr.	H. A. BEASLEY, Sec. R. H. COX, A. Tr.	1,350,000	1,591,000	6,280,000	2,552,000	4,684,000	2,798,000		3,300,000	N. City and Guaranty Tr. Co., N. Y.; Union Tr. Co., Chi.; Miss. Valley Tr. Co., St. L.; Old Colony Tr. Co., Bos.
Special attention given collections. Remitted for at lowest rates. Interest paid on daily balances.													
*Grocers & Mech. Nat'l Bank 7-20 (Eutaw and Fayette) •\$75	Paul A. Seeger	R. D. Hopkins	E. P. Hayden	Lester Wallace	600,000	475,920	4,103,610	3,249,760	5,172,220	1,388,470	1,142,420	1,033,230	Chase N. and Irving N., N. Y.; Cont. & Com'l N. and N. City, Chi.; 1st N. and Corn Ex. N., Phil.
EQUITABLE TRUST CO. •\$13 7-89 (Calvert and Fayette)	E. L. Norton	R. L. Williams	E. H. Worthington	H. L. Pope, Sec. Chas. Fisher, A. Sec. and A. Tr.	1,000,000	315,370	5,897,330	367,110	3,714,400	2,555,400	80,550	1,151,400	Mech. & Metals, N. Y.; N. Bk. Rep., Chi.; Girard N., Phil.; 4th-Atlantic N., Bos.
*FARMERS & MERCHANTS NATIONAL BANK •\$1808 7-7 (South and Lombard)	Charles T. Crane	C. G. Osburn	C. G. Osburn	J. E. Marshall W. H. Gideon	650,000	270,000	2,485,000	425,000	2,080,000	1,040,000	1,185,000	545,000	N. Bk. Com., Irving N., and N. Park, N. Y.; N. City, Chi.; 1st N., Trades- mens N., and Girard N., Phil.
Fidelity Trust Co. •\$604 7-78 (Charles and Lexington)	Edwin Warfield	Van Lear Black	W. B. Lowndes, Tr.	J. H. Beatson, Sec. and A. Tr.	1,000,000	1,252,170	10,204,640	1,377,390	4,431,470	5,708,100	3,277,010	417,610	Han. N. and N. City, N. Y.; Cont. & Com'l N., Chi.; Girard Tr. Co., Phil.
'FIRST NAT'L BANK 7-14 (17 South) •\$68	H. B. WILCOX	BLANCHARD RANDALL	WM. S. HAMMOND	S. W. TSCHUDI C. K. WELLS	1,000,000	402,090	3,063,890	3,016,720	4,555,170	857,980	1,481,910	1,531,690	Han. N., N. Y.; N. Bk. Rep., Chi.; Wells-Fargo-Nev. N., San F.; Phil. N., Phil.
Accounts of Banks, Bankers, Corporations, Firms, and Individuals solicited. Unequaled facilities for making collections.													
*German-American Bank •\$72 7-18 (524 S. Broadway)	Wm. Schwarz	S. K. Smith	C. R. Evans	A. L. Gough	300,000	160,000	1,100,000	10,000	1,100,000	400,000	50,000	155,000	Irving N., N. Y.; N. City, Chi.; Union N., Phil.; Merch. N., Bos.

Citizens

National

**FOUNDED
1849**

Bank

BALTIMORE

Capital - - - - - \$ 1,000,000
Surplus and Profits - 2,200,000
Deposits - - - - - 13,000,000

OFFICERS

Wm. H. O'Connell, President
Albert D. Graham
Vice-President - Cashier
Frank M. Dushane
Assistant Cashier
Milton S. Billmire
Assistant Cashier

DIRECTORS

JAMES A. GARY ALBERT D. GRAHAM
VAN LEAR BLACK NORMAN JAMES
WM. H. O'CONNELL WALTER HOPKINS
WM. B. HURST KEY COMPTON
JOHN S. GIBBS SPENCER L. CARTER

AMPLE CAPITAL

WIDE BANKING CONNECTIONS

EFFICIENT MANAGEMENT

YOUR SOUTHERN BUSINESS INVITED

THE AMERICAN AUDIT COMPANY

PUBLIC ACCOUNTANTS

HOME OFFICE: 100 BROADWAY NEW YORK CITY

ESTABLISHED SINCE 1899 WITHOUT CHANGE IN MANAGEMENT

F. W. LAURENTZ, C. P. A. (N. Y.), PRESIDENT

BRANCHES

WALDORE ASTORIA, N. Y.
CHICAGO PHILADELPHIA
BOSTON WASHINGTON, D. C.
ATLANTA MILWAUKEE
RICHMOND NEW ORLEANS
BALTIMORE SAN FRANCISCO
SCRANTON, LONDON, E. C., ENG

Certified Statements prepared for Banks showing the Financial
Condition of Customers desiring Credit

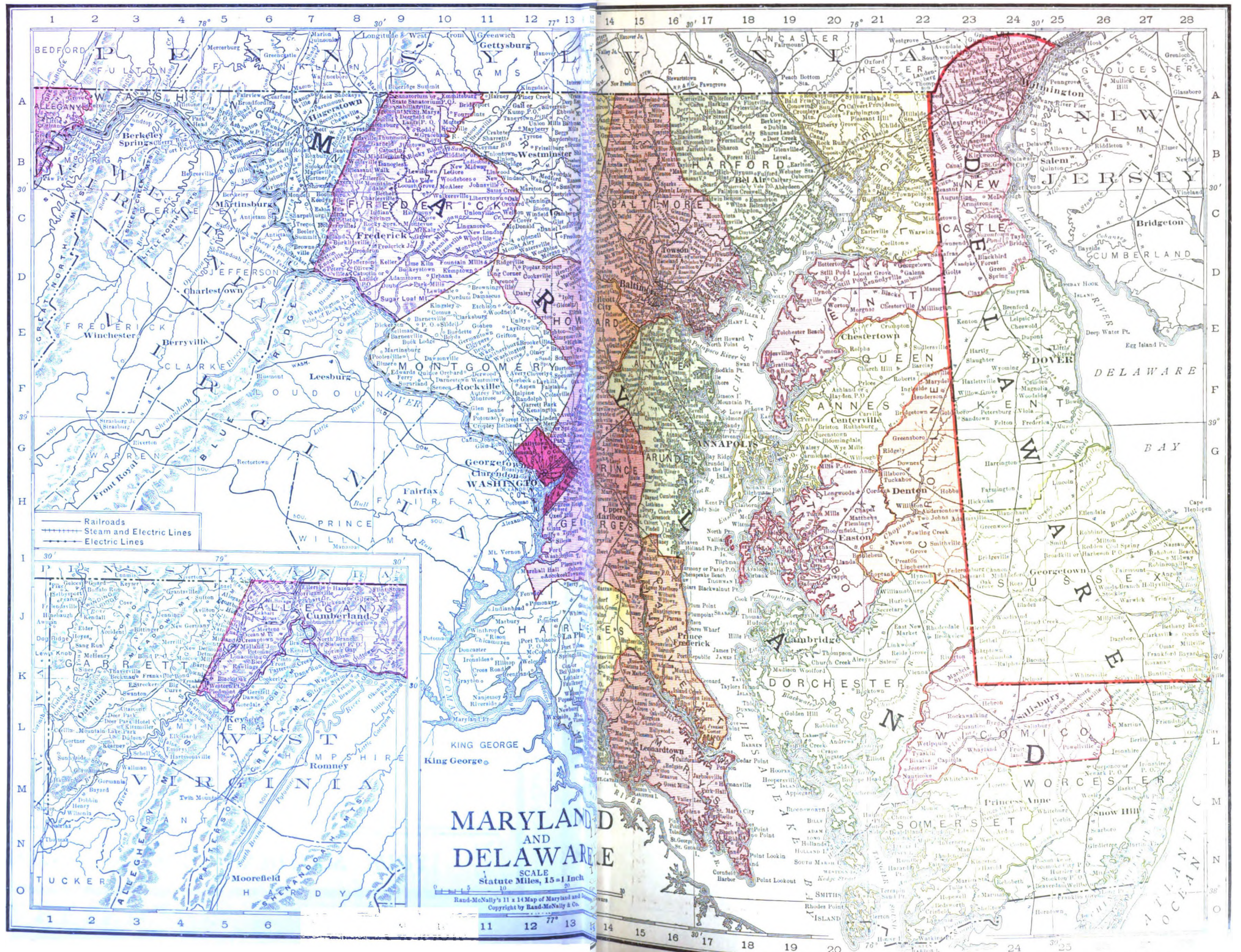
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Maryland.

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Frederick C 10
Garrett K 3
Harford B 18
Howard E 13
Kent E 20
Montgomery F 11
Prince Georges H 14
Queen Anne's F 21
St. Marys I 16
Somerset M 22
Talbot I 20
Washington A 6
Wicomico L 24
Worcester M 26



The National Exchange Bank

Hopkins Place, German and Liberty Streets

Baltimore, Md.

Capital \$1,500,000

Surplus \$850,000



WALDO NEWCOMER, President

SUMMERFIELD, BALDWIN, Vice-President

R. VINTON, LANSDALE, Cashier

CLINTON G. MORGAN, Assistant Cashier

JOS. W. LEFFLER, Assistant Cashier

WHY YOU SHOULD BE ATTRACTED TO THE NATIONAL EXCHANGE BANK

- First:** Ample Capital and Resources.
- Second:** Officers who will give courteous attention to all customers, large or small.
- Third:** A Board of Directors consisting of men who are not only prominent and able men, but who actually give close attention to its affairs.
- Fourth:** We issue Letters of Credit, Travellers Checks, Buy and Sell Foreign Exchange. Can you use this Department?
- Fifth:** Collections under Official Supervision.

NAME OF BANK. Mem. Am. Bks. Assn. Mem. State Bks. Assn.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS	DEPOSITS OF BANKS	LOANS & Dis- COUNTS	BONDS, SECURI- TIES, ETC.	DUE FROM BANKS	CASH AND EX- CHANGES	
*German Bank 7-24 (Baltimore and Holiday)	August Weber	John P. Lauber	Geo. F. Lang		\$ 400,000	\$ 275,200	\$ 1,730,000		\$ 1,960,000	\$ 118,470	\$ 66,300	\$ 560,200	Han. N., N. Y.; 4th St. N., Phil.; 1st N., Bos.
MARYLAND TRUST CO. 7-73 (Calvert and German)	L. S. Zimmerman	O. G. Murray C. Van Ness	Jervis Spencer, Jr. Sec. and Tr.	Ivan Skinner, A. Sec. and A. Tr.	1,000,000	279,630	2,815,440	\$ 508,750	1,657,390	2,090,890	381,570	429,410	Chase N. and N. Bk. Com., N. Y.; Cont. and Com'l N., Chi.; N. Shawmut, Bos.; Far. and Mech. N., Phil.; Irving N., N. Y.
Mercantile Bank 7-77 (Baltimore & Carrollton Ave.)	James P. Healy	W. L. Cooney	C. P. Triplett		100,000	107,000	1,500,000		1,250,000	182,720		150,000	
MERCANTILE TRUST & DEPOSIT COMPANY 7-61 (200 E. German)	A. H. S. Post	W. Snowden J. R. Walker F. G. Boyce, Jr.	T. H. Fitchett, Sec. C. I. Reynolds, A. Sec.	John McHenry, Tr. Douglas Thomas, A. Sec. and A. Tr.	1,500,000	3,213,340	14,232,320		9,359,060	5,755,220		2,137,340	Chase N. and Guaranty Tr. Co., N. Y.; Old Colony Tr. Co., Bos.; Franklin N., Phil.
'MERCHANTS-MECHANICS NATIONAL BANK 7-11 (South & Water) 7-106	DOUGLAS H. THOMAS JOHN B. RAMSAY, Ch. of Bd.	JOHN B. RAMSAY	J. B. H. DUNN	CHARLES HANN J. C. WANDS C. B. HAYS	2,000,000	1,970,000	12,800,000	7,900,000	14,700,000	4,500,000	2,500,000	5,800,000	Merch. N., 1st N., N. City, and N. Bk. Com., N. Y.; 1st N., Chi.; Mech.-Am. N., St. L.; Bk. of No. Am., Phil.; N. Shawmut, Bos. x 5.
'NATIONAL BANK OF BALTIMORE 7-1 (Baltimore and St. Paul) 7-1795	T. R. THOMAS	J. M. HOLLAND	W. J. DELCHER	SNOWDEN HOFF T. N. AUSTIN	1,210,700	411,330	6,444,440	2,227,530	5,808,780	2,549,590	750,410	1,185,220	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; Mech.-Am. N., St. L.; German N., Cin. x 5.
*National Bank of Commerce 7-4 (26 South) 7-54	Eugene Levering	J. W. Oster, Asst. to President	G. H. Barnes	Magruder Powell, Harry W. Owings	500,010	619,140	4,284,190	3,867,850	4,580,900	1,817,430	550,950	2,794,470	Bk. of N. Y. N. B. A., N. Y.; N. City, Chi.; Franklin N., Phil.; 3d N., St. L. x 5.
'NATIONAL EXCHANGE BANK 7-16 (Hopkins Place, German and Liberty) 7-65	WALDO NEWCOMER	S. BALDWIN	R. VINTON LANSDALE	C. B. MORGAN J. W. LEFFLER	1,500,000	910,280	5,937,010		6,002,040	2,116,030	304,840	1,315,930	N. City, N. Y.; Cont. & Com'l N., Chi.; Phil. N., Phil.; 1st N., Bos. x 5.
*NATIONAL MARINE BANK 7-10 (Gay and Water) 7-1810	John M. Latta	G. R. Vickers	Yates Penniman	Thomas F. Shriver	400,000	184,090	2,705,380	200,000	2,079,380	561,480	413,710	531,690	N. City, Imp. & Tra. N., Mech. & Metals N., Merch. N., and Irving N., N. Y.; N. City, Chi.; 1st N., Phil. x 5.
*National Union Bank of Maryland 7-12 (3 East Fayette)	William Winchester		S. Sterett McKim	Walter W. Boers	1,000,000	662,860	1,871,990	1,054,280	1,858,240	1,768,100	715,490	776,180	N. Bk. Com. and Han. N., N. Y.; 1st N., Phil.; N. Shawmut, Bos. 5.
*Old Town National Bank 7-17 (Gay and Exeter)	Jacob W. Hook	Aaron Benesch	Henry O. Redue	F. M. Miller	250,000	133,430	1,793,900	20,330	1,811,460	201,000	95,150	387,550	N. Bk. Com., N. Y.; Corn Ex. N., Chi. and Phil.; Mech.-Am. N., St. L. x 5.
Bank Bank 7-76 (110 West Lexington)	Webster Bell	John P. Baer	Ernest F. Proffen		100,000	22,030	451,990		303,480	227,030	19,620	20,060	N. City, N. Y.; N. Bk. Com., Balt.
Safe Deposit & Trust Co. 7-54 (13 South) 7-61	J. J. Neff	J. W. Marshall A. P. Spawer	G. B. Gammie, Tr. C. R. Tucker, A. Tr.	H. H. M. Lee, Sec. A. C. Gibson, A. Sec.	600,000	2,542,840	10,750,240		3,349,680	3,760,040		7,039,430	U. S. Tr. Co., N. Y.

MARYLAND Map on Index

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BALTIMORE—Continued—Reserve City

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

NAME OF BANK. •Mem. Am. Bks. Assn. •State •Mem. State Bks. Assn. •Priv. Ext.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. •Mem. Fed. Reserve Collect. System.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS	DEPOSITS OF BANKS	LOANS & Dis- COUNTS	BONDS, SECURI- TIES, ETC.	DUE FROM BANKS	CASH AND EX- CHANGES	
Seaboard Bank.....•15 7-94 (Charles and Preston)	W. B. Duke.....	E. W. Adams.....	Robt. A. Diggs..... (Branch at Park Ave. and Fayette St.)	A. B. Crouch.....	\$ 82,260	\$ 21,600	\$ 452,490	\$ 52,470	\$ 421,670	\$ 65,190	\$ 62,890	\$ 22,440	Equitable Tr. Co., N. Y.; Corn Ex. N., Phil.
•SECOND NATIONAL BANK.....•32 7-6 (432 South Broadway)	Charles C. Homer.....	Louis Kann..... Jr.	W. E. Wagner.....	D. J. Emich.....	500,000	1,110,570	1,256,750	-----	2,260,880	792,490	201,260	192,690	Chase N. and Oatham & Phenix N., N. Y.; Corn Ex. N., Chi.; 4th St. N., Phil. X 5.
Security Storage & Tr. Co. •185 7-71 (13 North Ave. West)	Henry S. King.....	M. C. Fenton.....	C. J. Hamilton, Sec. C. J. Hamilton	Geo. M. Bucher, Tr.	200,000	117,520	346,810	55,170	152,470	250,680	12,860	19,200	Citiz. N. and N. Ex., Balt.
State Bank of Maryland.....•23 7-82 (Baltimore and Commerce)	W. W. Cloud.....	Summerfield Bald- win	Henry B. Reinhardt..... (Branch at Eastern Ave. and Third St. and 12 & 14 E. Pratt St.)	G. H. Pfeil.....	500,000	196,960	1,258,060	1,895,220	2,329,310	898,590	78,250	348,940	Han. N. and Mech. & Metals N., N. Y.; N. Shawmut, Bos.; Franklin N., Phil.
TITLE GUARANTEE & TRUST COMPANY 7-62 (St. Paul and Lexington) •113	E. G. Miller, Jr.....	A. N. Smith.....	T. B. Marshall, Tr. J. H. Duncan, Sec.	R. C. Hogan, A. Sec. and A. Tr.	200,000	213,450	1,736,320	2,450	1,270,210	1,214,420	102,010	60,180	Equitable Tr. Co., N. Y.; Corn Ex. N., Phil.
UNION TRUST CO. OF MARYLAND 7-69 (Charles & Fayette) •23 84	JOHN M. DENNIS.....	MAURICE H. GRAPE.....	JOSHUA S. DEW, Sec.	W. O. PEIRSON, Tr.	500,000	300,780	2,923,520	1,340,000	2,486,290	1,104,580	324,310	827,330	N. City and Guaranty Tr. Co., N. Y.; Chl. Sav. Bk. & Tr. Co., Chl.; Bk. of No. Am., Phil.
West Baltimore Bank.....•11 7-80 (1951 W. Pratt)	G. Edward Reahl.....	John Strohmmer.....	A. C. Montell.....	J. G. Dabrasky.....	50,000	17,350	295,550	-----	221,160	94,090	12,580	12,810	Irving N., N. Y.; Merch. Mech. N., Balt.; 1st N., Catonsville, Md.
•Western National Bank.....•35 7-13 (14 North Eutaw)	C. E. Rieman.....	W. B. Brooks.....	William Marriott.....	John L. Swope.....	500,000	552,880	2,357,060	1,154,080	2,066,260	738,830	1,033,870	765,430	Am. Ex. N. and Han. N., N. Y.; Cont. & Com'l N. and Corn Ex. N., Chl.; Mech.-Am. N., St. L. X 5.
Baltimore Clearing House..... (Members indicated by a *)	C. C. Homer, Jr.....	D. H. Thomas.....	S. Sterett McKim, Mor.	Wm. Winchester, Sec.	-----	-----	-----	-----	-----	-----	-----	-----	-----

SAVINGS BANKS

NAME OF BANK.	PRESIDENT.	VICE PRESIDENT.	SECRETARY.	TREASURER.									
Broadway Savings Bank.....•65 7-55 (206 South Broadway)	John F. Hunter.....	W. E. Brady.....	C. C. Rabbe, Sec. and Tr.	-----	\$ 18,340	\$ 502,190	-----	-----	\$ 495,660	-----	\$ 24,870	-----	-----
Central Savings Bank.....•54 7-53 (Charles and Lexington)	Wilton Snowden.....	Miles White, Jr.....	J. D. Garrett, A. Tr.	J. W. Cole.....	1,106,130	8,841,000	-----	\$ 2,651,420	6,921,460	-----	374,260	-----	Han. N., N. Y.; N. Union Bk. of Md. and Citiz. N., Balt.
City Savings Bank.....•72 7-57 (Gay and High)	J. K. Rusk, Jr.....	G. J. Beck.....	Wm. E. Clayton.....	James P. Reese.....	11,480	206,540	-----	86,010	114,960	\$ 1,520	1,500	-----	Townsend Scott & Son, Balt.
Clifton Savings Bank.....•94 7-74 (1101 N. Gay)	John O. Krantz.....	J. A. Gebelein.....	J. S. Taylor, Cashier	L. F. Glantz.....	10,000	350,000	-----	-----	340,000	-----	20,000	-----	Chase N., N. Y.
Commercial Savings Bank.....•10 7-88 (925 E. Baltimore)	A. Rosenstadt.....	Philip Margosin.....	Harry Cohen.....	Joseph Margosin I. Rosenstadt, A. Sec.	7,990	94,030	-----	75,620	900	-----	28,510	-----	Far. & Merch. N., Balt.
Eutaw Savings Bank.....•49 7-52 (Eutaw and Fayette)	W. M. Hayden.....	E. L. Robinson.....	F. G. Evans, Tr.....	Nivison Long, A. Tr.	3,212,290	25,125,540	-----	6,690,810	19,803,160	-----	1,811,560	-----	-----
Fort Avenue Savings Bank.....•91 7-86 (1400 South Charles)	Wm. J. Fisher.....	Jos. C. Hands.....	R. H. Wilbur.....	Albert Wilbur.....	-----	-----	-----	-----	-----	-----	-----	-----	-----
German Savings Bank.....•78 7-59 (Baltimore and Eutaw)	Charles Spilman.....	Wm. Spilman.....	-----	Wm. Spilman.....	358,520	4,492,180	-----	1,186,490	3,373,840	-----	221,360	-----	1st N., N. Y.; Western N., Balt.
Hopkins Place Sav. Bank.....•87 7-64 (7 Hopkins Place)	R. M. Rother.....	D. C. Ammidon.....	J. W. Reinhardt, A. Tr.	J. L. Hildebrandt.....	548,130	10,410,480	-----	4,328,780	5,935,560	-----	694,260	-----	1st N., N. Y.; N. Bk. Com., N. Ex., and Citiz. N., Balt.
Huntingdon Savings Bank.....•11 7-83 (25th and Huntingdon)	G. L. Rogers.....	Henry Erdman.....	C. W. Trueheart, Sec. and Tr.	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Metropolitan Savings Bk.....•67 7-56 (Charles and Saratoga)	C. C. Shriver.....	-----	-----	M. S. Haas.....	880,860	4,507,440	-----	1,564,750	3,388,280	-----	198,310	-----	-----
Provident Savings Bank.....•86 7-53 (240 N. Howard)	Elisha H. Perkins.....	James Carey, Jr.....	T. E. Carson.....	G. H. Boehn.....	350,450	5,556,200	-----	2,119,350	3,618,880	-----	168,430	-----	Union Tr. Co., N. Y.
Savings Bk. of Baltimore.....•18 7-61 (Charles and Baltimore)	W. H. Conkling.....	C. C. Homer, Jr.....	Howard Ford, A. Tr.	C. F. Grafflin, A. Tr. F. A. Hoffman	2,938,910	34,397,850	-----	2,803,610	33,732,570	-----	800,580	-----	Chase N., N. Y.; Merch.-Mech. N., Balt.
St. James Savings Bank.....•78 7-40 (411 East Baltimore)	George J. Thaler.....	E. J. Gallagher.....	-----	J. Fred Baur.....	32,140	702,110	-----	249,110	446,090	-----	39,050	-----	Ger., Balt.

NAME OF BANKER.	LOCATION.	NAME OF BANKER.	LOCATION.	NAME OF BANKER.	LOCATION.
Baker, Watts & Co.* 7-97	Calvert and German.	Howard (John D.) & Co.†	Garrett Bldg.	Middendorf, Williams & Co., Inc.*† 7-81	Equitable Bldg.
Bernstein, Cohen & Co.* (Home Bank) 7-85	Hanover and Lombard.	Jenkins, Whedbee & Poe	8 South.	Nelson, Cook & Co.*† 7-82	German cor. Calvert.
Brown (Alex.) & Sons* 7-95	Baltimore and Calvert.	Lanahan (W. W.) & Co.*† 7-93	Calvert Bldg.	OBER, GUSTAVUS * 7-96	300 N. Charles.
Fisher (J. Harmanus) & Son* Garrett (Robert) & Sons*†	7 South Garrett Bldg.	LEACH (A. B.) & CO.†	203 Maryland Trust Bldg.	Scott (Townsend) & Son*†	209 East Fayette.
HALSEY N. W. & CO.†	Munsey Bldg.	Lowndes & Redwood*	208 E. German.	Strother, Brogden & Co.† Wilson (J. S., Jr.) & Co.*†	Calvert and German. Calvert Bldg.
Hambilton & Co.*† 7-90	10 South Calvert.				

•Mem. Am. Bks. Assn. †Mem. Inv. Bks. Assn. ‡Mem. State Bks. Assn.

MARYLAND—Continued

TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BUNDS, SECURITIES	CASH & RE- CEIPTS, DUE FROM BANKS	
Aberdeen Harford B 19 Pop. 616	First National Bank.....•\$91 65-142	S. Davis.....	Joseph T. Brennan.....	D. R. Jamison.....	-----	\$ 50,000	\$ 32,000	\$ 250,000	\$ 200,000	\$ 35,000	Mech. & Metals N. N. Y.; Merch.-Mech. N. Balt.
Annapolis Anne Arundel Pop. 8643 G 17	Annapolis Bkg. & Tr. Co. •\$04 65-37	G. T. Melvin.....	John De P. Douw.....	Irvin C. Griggs, Tr.	F. H. Thompson, Jr., Sec.	50,000	6,150	336,870	365,580	32,440	N. City, N. Y.; Drov. & Mech. N., Balt.
" " " "	Annapolis Sav. Inst. •\$74 65-36	Frank H. Stockett.....	W. M. Holladay.....	B. A. Welch.....	Samuel Brooke, Jr.	-----	44,710	563,250	508,440	9,530	Far. N., Annapolis, Md.
" " " "	Farmers National Bank •\$1805 65-35	Harry J. Hopkins.....	G. D. Ridout.....	L. D. Gassaway.....	D. H. Nichols.....	252,000	203,510	1,211,730	1,802,260	234,620	Merch. N., N. Y.; N. Union, Balt. x 5
Arlington Baltimore D 15 (Baltimore P.O.) Pop. 1000	Commercial Bank of Md. \$08 65-143	O. T. Cockey, Jr.	J. K. Culver..... H. E. Jackson	J. F. Mallonee.....	-----	25,000	3,000	175,000	157,310	16,000	N. Ex., Balt.
Barton Allegany K 5 Pop. 1200	First National Bank.....•\$02 65-144	Samuel Bradley.....	H. C. Dixon.....	P. A. Laughlin.....	-----	25,000	27,740	227,240	261,360	43,310	Chase N., N. Y.; N. Ex. and Drov. & Mech. N. Balt.; Far. Dep. N., Pitt.
Bel Air Harford B 18 Pop. 1005	Farmers & Merch. N. Bk. •\$09 65-115	Otho S. Lee.....	W. E. Robinson.....	H. S. O'Neill.....	-----	25,000	22,520	163,000	178,000	40,000	N. Bk. Com., N. Y.; Merch.-Mech. N., Balt.
" " " "	Harford Bank.....•\$182 65-112	S. A. Williams.....	Nathan Grafton.....	John A. Evans.....	-----	50,000	50,000	567,880	641,140	89,250	Han. N., N. Y.; Merch.-Mech. N., Balt.; Cent. N., Phil.
" " " "	Savings Bank of Harford Co. 65-114 \$1900	Walter W. Preston.....	D. J. Shanahan.....	J. R. Shanahan.....	-----	10,000	2,710	85,260	88,970	10,470	2d N. and Harford, Bel Air; Calvert, Balt.
" " " "	SECOND NATIONAL BANK 65-113 •\$88	T. H. ROBINSON. Drafts must be accompanied by fifteen cents for presentation. We make reports and ratings at 25c and up. Thoroughly organized department. SEND US YOUR ITEMS.		W. W. HOPKINS.		60,000	20,710	314,740	359,200	55,300	Irving N., N. Y.; 1st N., Balt.
Berlin Worcester L 27 Pop. 1317	Exchange & Savings Bk. •\$99 65-100	Orlando Harrison.....	Franklin Upshaw.....	John D. Henry.....	C. W. Klees..... G. F. Atkins	50,000	30,200	171,840	227,210	29,920	N. Bk. of Balt., Balt.; 1st N., Snow Hill, Md.
" " " "	First National Bank.....88 65-99	W. F. Johnson.....	H. T. Bell.....	C. F. Matthews.....	-----	25,000	5,410	39,800	60,790	6,870	N. Bk. of Balt., Balt.
" " " "	Calvin B. Taylor Bkg. Co. \$80 65-101	C. B. Taylor.....	N. J. Wimbrow..... R. C. Peters	W. L. Holloway.....	J. E. Smith.....	50,000	50,000	300,000	359,000	23,000	1st N., Snow Hill, Md.; Merch.-Mech. N., Balt.
Betterton Kent, D. 20 Pop. 308	Peoples Bank.....\$16 65-237	-----	-----	-----	H. F. Owen.....	(Branch of Chestertown, Md.)	-----	-----	-----	-----	N. Bk. of Balt., Balt.; Corn Ex. N., Phil.
Bishopville Worcester Pop. 262 K 28	Bishopville Bank.....\$08 65-145	R. P. Collins.....	E. D. Layton.....	E. M. Layton.....	Joseph M. Moore.....	5,000	3,570	85,470	87,540	5,860	Merch.-Mech. N., Balt.; C. B. Taylor Bkg. Co., Berlin, Md.
Boonsboro Wash. C 7 Pop. 759	Boonsboro Bank.....•\$01 65-146	W. C. Wheeler.....	W. C. Geeting.....	John V. Alexander.....	W. A. Henneberger.....	25,000	28,000	292,590	321,070	28,690	N. City, N. Y.; Merch.-Mech. N., Balt.
Brandywine Prince Pop. 350 Georges F 7	Bank of Brandywine.....•\$12 65-219	Paul Johannsen.....	C. S. Early.....	H. Badenhop.....	-----	10,000	1,100	26,730	31,600	6,210	Ger., Balt.
Brooklyn Anne Arundel Pop. 1000 D 8	Brooklyn Curtis Bay Bk. \$10 65-216	G. T. Melvin.....	-----	J. D. Brennan.....	-----	(Branch of Annapolis Bk. & Tr. Co., Annapolis, Md.)	7,070	40,920	67,010	3,090	Harriman N., N. Y.; Drov. & Mech. N., Balt.
Brunswick Frederick D 7 Pop. 5000	Bank of Brunswick.....\$15 65-232	J. P. Karn.....	J. L. Simmons.....	W. O. Rau.....	J. D. Brown.....	25,000	-----	-----	-----	-----	Fidelity Tr. Co., Balt.; Com'l State, Frederick, Md.
" " " "	Peoples National Bank.....•\$06 65-147	G. H. Hogan.....	S. W. George..... W. F. Stonebraker	J. H. Bowers.....	H. K. Hickman.....	25,000	23,000	313,000	304,960	38,480	Chase N. and N. City, N. Y.; N. Bk. Com., Balt.

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TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. x Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Assets & De- bits, Bal- ances, Due from Banks	Cash & Ex- changes, Due from Banks	
Cambridge .. Dorchester Pop. 8180 J 19	Eastern Shore Trust Co. \$101 65-48	George W. Woolford	B. W. Goldsborough	J. G. Mills	C. Guy Le Compte	\$ 178,500	\$ 282,540	\$ 316,470	\$ 302,550	\$ 328,110	Han. N., N. Y.; Merch.-Mech. N. and N. Bk. Balt., Balt.
" .. "	Farmers & Merch. N. Bank 65-49	Wm. F. Applegarth	W. L. Robinson	J. M. Robertson	R. J. Slocum	60,000	37,000	410,000	460,480	67,140	N. City, N. Y.; Merch.-Mech. N., Balt.
" .. "	Nat. Bank of Cambridge \$201 65-46	L. B. Phillips	Milford Nathan B. J. Linthicum	Walter B. Johnson		50,000	54,540	322,540	439,880	37,410	Mech. & Metals N., N. Y.; Trademans N., Phil. N. Ex., Balt.
" .. "	Peoples Lu. Sav. & Dep. Bk. 65-50	E. C. Harrington	W. F. Drain Albanus Phillips	W. H. Spedden	A. W. Hoge	100,000	22,500	345,800	458,000	40,193	N. Park, N. Y.; Corn Ex. N., Phil.; 1st N., Balt.
Catonsville Baltimore D14 Pop. 4500	First National Bank \$13 65-148	V. G. Bloede	W. G. Winterbottom J. P. Sippel	A. C. Montell		50,000	55,000	620,000	580,000	140,000	Irving N. and N. City, N. Y.; Merch.-Mech. N. and 1st N., Balt.
Cecilton .. Cecil C 21 Pop. 518	Cecilton Bank \$13 65-227		J. Hann, Jr.		(Branch of Elton Banking and Trust Co., Elton Md.)						Franklin N., Phil.; Citiz. N., Balt.
Centerville, Queen Anne's Pop. 2000 F 20	Centerville Nat. Bk. of Mary- land 65-93	William McKenney		J. F. Rolph		75,000	119,710	680,430	751,640	90,910	Han. N., N. Y.; 1st N., Phil.; Merch.-Mech. N., Balt.
" .. "	Queen Anne's Nat. Bank \$284 65-94	W. T. Wright	Jno. H. Evans	J. L. Roberts		75,000	39,500	280,000	320,000	25,000	N. Ex., Balt.; Girard N., Phil.
Chesapeake City .. Cecil Pop. 1016 B 22	National Bank of Chesapeake City 65-149	J. S. Hopper	W. S. Evans	Richard S. Wallis		25,000	17,800	183,800	193,500	35,010	Merch.-Mech. N. and N. Ex., Balt.
Chesertown .. Kent E 21 Pop. 2735	Chesertown Bk. of Md. \$304 65-72	W. W. Beck	Samuel Vannort	Allan A. Harris	F. E. Maddox	26,575	50,760	500,080	550,120	26,930	Far. & Merch. N., Balt.; Phil. N., Phil.
" .. "	Kent County Sav. Bank \$493 65-71	M. A. Toulson	F. G. Usilton	Wm. F. Russell		20,000	45,000	448,490	489,520	32,220	Merch.-Mech. N., Balt.; 4th St. N., Phil.
" .. "	Peoples Bank \$10 65-74	H. B. Simmons	L. Bates Russell	F. E. Maddox	H. C. Coleman	25,000	8,500	222,090	211,810	42,270	N. Bk. of Balt., Balt.; Corn Ex. N., Phil.
" .. "	Third National Bank \$210 65-73	James A. Pearce	H. H. Barroll	W. B. Copper		50,000	45,000	740,000	700,000	146,000	N. City, N. Y.; N. Ex. and Citiz. N., Balt. Girard N., Phil.
Church Hill, Queen Anne's Pop. 306 F 21	Church Hill Bank of Md. \$506 65-150	E. S. Valliant	J. P. Brown	N. J. Brown	J. H. Coppage	10,000	13,390	90,000	110,000	15,000	Drov. & Mech. N., Balt.; Phil. N., Phil.
Clear Spring .. Wash. A 5 Pop. 521	Clear Spring Nat. Bank \$09 65-151	Elwood McLaughlin	W. F. Snyder	G. B. Haugh	D. R. Ankeney	25,000	10,370	155,100	140,000	30,000	Drov. & Mech. N., Balt.; 2d N., Hagerstown.
Cockeysville .. Baltimore Pop. 1500 C 15	Nat. Bk. of Cockeysville \$291 65-152	Joshua F. Cockey	A. E. Waters	Wm. H. Buck, Jr.	A. D. Brooks	50,000	28,500	362,520	426,100	47,890	N. City, N. Y.; Merch.-Mech. N., Balt.; Riggs N., Wash., D. C.
Orisfield .. Somerset O 22 Pop. 5000	Bank of Orisfield \$393 65-66	John Sterling	L. E. P. Dennis J. P. Tawes	Warren F. Sterling	J. C. Sterling	50,000	104,670	798,040	908,030	62,730	Chase N., N. Y. Girard N., Phil.
" .. "	Marine Bank \$305 65-67	G. T. Atkinson	W. L. Gibson O. L. Tawes	James L. Wynne		25,000	5,350	117,740	133,810	15,080	Mech. & Metals N., N. Y.; Merch.-Mech. N., Balt.
Cumberland .. Allegany Pop. 23,846 J 7	CITIZENS NAT'L BANK \$1900 65-5	G. L. Wellington	H. A. McMullen	W. L. Morgan		100,000	135,120	894,880	908,990	165,510	N. City, N. Y.; Merch.-Mech. N., Balt.
" .. "	Commercial Savings Bank \$07 65-7		O. S. Wilson	T. B. Lashley	Geo. C. Cook	32,000	21,420	246,110	262,130	37,390	3d N. and Citiz. N., Cumberland.
" .. "	Cumberland Sav. Bank \$299 65-4	T. G. Lowndes		A. G. McElfish		25,000	8,000	140,000	120,000	19,470	Chase N., N. Y.; 2d N., Cumberland.
" .. "	Dime Savings Bank \$206 65-6	D. L. Sloan	A. M. Lichtenstein	J. A. Hoover		50,000	36,160	291,540	310,730	66,970	Diamond N., Pitt.; Drov. & Mech. N., Balt.
" .. "	FIRST NATIONAL BANK 65-8	HENRY SHRIVER The Oldest Bank in Western Maryland.	J. L. GRIFFITH	J. L. GRIFFITH		100,000	215,000	1,700,000	1,360,000	500,000	Citiz.-Cent. N. and 1st N., N. Y.; Phil. N., Phil.
" .. "	German Savings Bank \$395 65-3	Geo. L. Wellington	Geo. D. Landwehr	O. G. Holzshu, Tr.	John Schiller, Sec.	100,000	99,620	1,017,730	1,081,620	135,740	Harriman N., N. Y.; Merch.-Mech. N., Balt.
" .. "	Second National Bank \$265 65-1	D. Annan	W. B. Lowndes	D. F. Kuykendall		200,000	375,840	2,757,420	2,838,430	642,800	Han. N., N. Y.; Mellon N., Pitt.
" .. "	THIRD NATIONAL BANK \$279 65-2	H. E. Weber		J. H. Lippold	L. W. Lippold	100,000	65,190	533,660	654,000	68,060	N. Park, N. Y.; Citiz. N., Balt.; First-Second N., Pitt.
Darlington Harford. B 18 Pop. 205	Harford Bank \$15 65-235			Ramsey Standiford		(Branch of Bel Air Tr. Md.)					Han. N., N. Y.; Merch.-Mech. N., Balt.; Cent. N., Phil.
Deal Island .. Somerset Pop. 1500 M 21	Deals Island Bank \$297 65-154	W. B. Spiva	S. Frank Dashiell	Arthur Andrews	R. A. Strickland	5,000	2,180	30,880	40,660	6,350	Citiz. N., Balt.; Bk. of Somerset, Princess Anne, Md.

Banks Advertising give Prompt Attention to Collections and Correspondence

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.	
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C. Tre. Notes, Receivables	CASH & EX- CHANGES, DUE FROM BANKS		
•Denton.....Caroline H 22 Pop. 1481	Denton National Bank.....81 65-91	H. L. Cooper	Chas. W. Hobbs	T. C. West	J. A. Trazzare	\$ 75,000	\$ 130,270	\$ 643,400	\$ 859,400	\$ 64,270	4th St. N., Phil.; Drov. & Mech. N., Balt.	5.
" " "	Peoples National Bank.....08 65-92	A. G. Towers	H. T. Nettle	T. F. Johnson		50,000	35,000	310,000	305,000	50,000	Girard N., Phil.; 1st N., Balt.	5.
EastNewMarket, Dorches- ter.....Pop. 280.....J 22	Eastern Shore Trust Co. 07 65-155			C. E. Bell, Mgr.		(Branch	of Cambridge,	Md.)			Merch.-Mech. N., Balt.	
•Easton.....Talbot H 20 Pop. 5000	Easton Nat. Bank of Md. 65-68	Robert B. Dixon	James Dixon	Henry Hollyday		200,000	218,280	1,056,810	1,229,160	149,050	N. Park, N. Y.; Franklin N., Phil.; N. Ex., Balt.	5.
" " "	Farmers & Merchants Bank 65-70	F. G. Wrightson	W. P. Chaffinch	P. K. Wright	S. Hambleton	25,000	50,000	175,000	200,000	20,000	Chase N., N. Y.; Merch.-Mech. N., Balt.; 4th St. N., Phil.	5.
" " "	Talbot Bank.....01 65-69	William Reddie	M. B. Nichols	W. W. Spence	F. Pilsch	25,000	40,000	725,000	755,000	20,000	Han. N., N. Y.; Citiz. N., Balt.	
•Elkton.....Cecil B 22 Pop. 3000	Elkton Banking & Trust Co. of Md. 65-224	F. P. Price	Harvey H. Mackey	C. S. Diggs, Sec. and Tr.	C. Ellis Deibert, A. Sec. and A. Tr.	50,000	5,340	227,610	236,970	45,980	Irving N., N. Y.; Franklin N., Phil.; Citiz. N., Balt.	
" " "	National Bank of Elkton01 65-75	F. R. Scott	Charles B. Finley	Charles B. Finley	C. C. Strickland	50,000	218,000	928,000	1,085,000	124,000	N. City, N. Y.; 4th St. N., Phil.	5.
" " "	Second National Bank...01 65-76	W. T. Warburton	S. J. Keys	I. D. Davis		50,000	15,440	282,600	290,130	70,410	Tradesmens N., Phil.; Com'l & Far. N., Balt.	5.
•Ellicott City.....Howard Pop. 1800.....D 14	Patapsco National Bank...01 65-104	Harold Hardinge	J. H. Leishear, Jr.	J. M. Collier	M. J. Martin	100,000	52,000	670,000	850,000	76,000	Han. N., N. Y.; Merch.-Mech. N. and Drov. & Mech. N., Balt.	5.
" " "	Washington Tr. Co. of Md. 65-105	W. L. Hammond		L. N. Getz	C. R. Sykes, Sec.	50,000	27,200	238,000	210,500	28,180	Chase N., N. Y.; Drov. & Mech. N., Balt.	
Emmitsburg.....Fred'k A 10 Pop. 1054	Annan, Horner & Co. 01 65-106	J. S. Annan	A. A. Horner	E. L. Annan		20,000					N. City, N. Y.; N. Bk. of Balt., Balt.; Far. & Mech. N., Frederick, Md.	
" " "	Emmitsburg Sav. Bank...01 65-107	J. L. Rhodes	W. A. Devilbiss	H. M. Warrenfeltz		25,000	22,440	356,860	400,000	20,190	N. Bk. Com. N. Y.; Merch.-Mech. N., Balt.; Cent. Tr. Co. of Md., Frederick, Md.	
Federalsburg.....Caroline Pop. 1050.....I 23	Federalsburg Bank.....01 65-156			Harry W. Davis	H. D. Williams	(Branch	of Eastern Shore	Trust Co. of Md.)	00, Cam- bridge, Md.)		Merch.-Mech. N., Balt.; 1st N., Phil.	
" " "	First National Bank.....01 65-218	Mayard Nichols	T. S. Holt	Philetus Jefferson	J. N. Wright, Jr.	25,000	6,710	109,340	137,710	11,500	N. Bk. of Balt., Balt.; Girard N., Phil.	5.
Forest Hill, Hartford B 18 Pop. 350	Forest Hill State Bank...01 65-228	William Roe	W. T. Hignutt	L. W. Tucker		10,000	960	34,760	50,880	3,580	N. Bk. of Balt., Balt.; Far. & Merch. N., Bal- Air.	
•Frederick.....Frederick Pop. 10,886.....C 9	*Cent. Trust Co. of Maryland 65-31	E. L. Coblentz	C. S. Snook	Robert A. Kemp, Sec. and Tr.	G. T. Baumgardner, A. Sec. and A. Tr.	200,000	224,210	1,259,840	1,505,570	101,310	N. Park, N. Y.; Merch.-Mech. N., Balt.; Corn Ex. N., Phil.; N. Met., Wash., D. C.	
" " "	*CITIZENS NAT'L BANK...01 65-30	J. D. Baker	W. G. Baker	W. G. Zimmerman	S. G. Duvall, Joseph McDivit	100,000	440,880	3,951,990	3,906,090	586,780	N. Park, N. Y.; 1st N., Balt.; 4th St. N., Phil.	5.
" " "	*COMMERCIAL STATE BANK 65-34	CASPER E. CLINE Send us your direct items and We get quick results and remit Intelligent reasons for nonpay	S. C. THOMAS G. F. SMITH	HAMMOND CLARY	F. B. SAPPINGTON, JR.	80,000	24,050	275,000	411,000	42,000	Harriman N., N. Y.; Drov. & Mech. N., Balt.; Girard N., Phil.	
" " "	*FARMERS & MEGH. N. BK. 65-26	J. H. Harris	Frank L. Stoner	C. A. Gilson		125,000	161,180	1,641,510	1,909,080	143,620	N. Park, N. Y.; Union N., Phil.; N. Union Bk. of Md., Balt.	5.
" " "	*Franklin Savings Bank...56 65-29	James Houck		G. W. Heinlein, Sec.			48,300	569,970	691,130	17,630	N. City, N. Y.; N. Bk. of Balt., Balt.	
" " "	*Frederick Co. Nat'l Bank 65-27	A. C. McCardell		J. W. L. Carty	A. LeRoy McCardell	150,000	85,930	872,230	311,310	109,590	N. City, N. Y.; Far. & Merch. N., Balt.	5.
" " "	*Fredericktown Sav. Ins. 28 65-28	Jacob Rohrbach		J. M. Miller, Sec.	E. C. Markell, A. Sec.		147,210	1,552,150	1,765,920	83,490	Han. N., N. Y.; Western N., Balt.	
" " "	Frederick Clearing House... (Members indicated by a *)	G. T. Baumgardner		E. C. Markell, Sec. and Mgr.								

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MARYLAND—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, Due from Banks	CASH & EX- CHANGE, Due from Banks	
Friendsville...Garrett J 1 Pop. 466	First National Bank.....*02 65-157	L. E. Friend.....	H. M. Rumbaugh.....	O. A. Welch.....		\$ 25,000	\$ 34,170	\$ 203,590	\$ 224,980	\$ 32,960	Han. N., N. Y.; Drov. & Mech. N., Balt.; Far. Dep. N., Pitt. 5.
Frostburg...Allegany J 5 Pop. 6028	Citizens National Bank..*293 65-53	D. Armstrong.....	Thos. Humberston.....	Frank Watts.....		50,000	81,550	733,150	765,170	148,830	N. City, N. Y. x 5.
"....."	Fidelity Savings Bank...*102 65-54	G. Dud Hocking.....	W. O. McLane.....	Conrad Hobing.....		25,000	31,000	312,000	300,000	41,100	Merch.-Mech. N., Balt.; Citiz. N., Cumber- land and Frostburg, Md.
"....."	First National Bank.....*289 65-52	Roberdeau Annan.....		Olin Beall.....		50,000	71,340	1,145,560	1,161,400	138,790	Han. N., N. Y.; Merch.-Mech. N., Balt. 5.
Fruitland, Wicomico L 24 Pop. 450	Bank of Fruitland.....*111 65-158	W. S. Moore.....	W. F. Presgrove.....	Thos. White, Jr.....	Miss B. Bounds.....	12,000	1,000	45,380	36,200	19,370	N. City, N. Y.; Drov. & Mech. N., Balt.
Gaithersburg, Montg. E 11 Pop. 625	First National Bank.....*101 65-159	J. B. Diamond.....	C. H. Hoskinson.....	F. B. Severance.....	J. A. Stover.....	50,000	34,560	204,940	259,770	41,940	N. Bk. Com., N. Y.; Drov. & Mech. N., Balt. 5.
Galena...Kent D 22 Pop. 262	Chestertown Bk. of Md...*10 65-160	W. W. Beck.....			F. E. Maddox.....	(Branch of Chestertown, Md.)					Phil. N., Phil.; Far. & Merch. N., Balt.
Girdletree, Worcester N 26 Pop. 325	Geo. L. Barnes & Co.....*02 65-161	G. L. Barnes, Sr.....		G. L. Barnes, Jr.....							Merch.-Mech. N., Balt.; 1st N., Snow Hill, Md.
Goldsboro...Caroline F 23 Pop. 201	Goldsboro Bank.....*09 65-162	F. P. Medford.....	Robert Jarrell, Sr.....	Robert Jarrell, Jr.....	B. R. Duling.....	12,000	8,500	167,500	185,000	9,500	Drov. & Mech. N., and Union Tr. Co., Balt.; Girard N., Phil.
Govans...Baltimore D 16 Pop. 5000	Bank of Govanstown.....*12 65-163	J. S. Parr.....	Jacob H. Aull.....	J. G. Rodgers, Jr.....		20,000	5,390	59,440	76,460	7,880	Balt. Com'l, Balt.
Grantsville...Garrett J 4 Pop. 248	First National Bank.....*01 65-136	C. H. Jennings.....	U. M. Stanton.....	U. O. Blocher.....		25,000	18,000	117,000	124,000	38,000	N. Bk. Com., N. Y.; Merch.-Mech. N., Balt.; Mellon N., Pitt.
"....."	First State Bank.....*10 65-137	G. C. Keller.....	J. J. Bender.....	J. O. Getty.....	H. H. Baker.....	25,000	8,040	168,340	157,220	32,970	N. Park, N. Y.; Merch.-Mech. N., Balt.
Greensboro, Carlisle G 22 Pop. 609	Caroline County Bank.....*102 65-164	F. P. Roe.....	N. Horsey.....	T. C. Horsey.....		12,000	32,200	344,430	365,360	23,270	Drov. & Mech. N., Balt.
Gwynn Oak Junction Baltimore D 15 (Arlington P. O.)	Liberty Bank of Baltimore County...65-233...*15	A. C. Smink.....	Theo. Mottu.....	H. M. Ramey.....		23,100	4,620	33,850	41,280	12,060	Drov. & Mech. N., Balt.
Hagerstown, Washing'tn Pop. 17,750 A 7	*City Savings Bank.....\$05 65-22	A. C. Strite.....		E. E. Hutzell.....		50,000	71,420	461,340	476,430	107,340	Irving N., N. Y.; Corn Ex. N., Phil.; Drov. & Mech. N., Balt.
"....."	*FIRST NATIONAL BANK*65 65-17	F. W. Mish.....		Nervin J. Brandt.....		100,000	183,350	1,689,340	1,769,820	303,340	1st N., N. Y.; 4th St. N. and Franklin N., Phil.; Merch.-Mech. N. and Md. N., Balt.
"....."	*HAGERSTOWN BANK *21806 65-16	W. H. McCARDELL		JOHN B. KIEFFER		150,000	403,000	2,243,000	2,230,000	442,000	Imp. & Tr. N., N. Y.; Drexel & Co., Phil.
"....."	Hagerstown Trust Co.....\$08 65-23	S. B. Loose.....	J. C. Roulette.....	John B. Kieffer, Sec. and Tr.		100,000	29,980	10,264	165,120	1,230	Hagerstown, Hagerstown, Md.
"....."	*MARYLAND SURETY & TRUST CO. 65-19...\$60	Charles S. Lane.....	L. T. Byron J. G. Bower	W. P. Lane, Tr. J. M. Lane, Sec.	C. S. Lane, Jr., A. Tr.	150,000	300,000	1,475,000	1,410,000	200,000	Chase N., N. Y.; Union N., Phil.; N. Bk. of Balt. and N. Bk. Com., Balt.
"....."	*Mechanics Loan & Sav. Bk. 65-18...\$60	Jacob Roessner.....		G. E. Stover.....	A. E. Baker.....		100,970	1,106,910	1,077,580	123,560	N. Park, N. Y.; Citiz. N., Balt.
"....."	*Peoples National Bank...*93 65-21	Chas. E. Hilliard.....	G. W. Eyerly.....		T. H. Newman.....	100,000	85,000	700,000	780,000	83,000	N. City, N. Y.; Merch.-Mech. N., Balt. x 5.
"....."	*Second National Bank...*89 65-20	J. J. Funk.....	T. B. South.....	H. K. Mumma.....		100,000	99,170	879,970	1,017,080	156,060	Han. N., N. Y.; 4th St. N., Phil.; 1st N., Balt.; Mellon N., Pitt.
"....."	West End Bank.....\$12 65-24			D. J. Sprecher.....		(Branch of Md. S. Surety & Tr. Co.)					Chase N., N. Y.; Phil. N., Phil.; Citiz. N. and N. Bk. of Balt., Balt.
"....."	Hagerstown Clearing House. (Members indicated by a*)	W. H. McCardell.....		J. B. Kieffer, Sec.							
Hampstead, Carroll B 14 Pop. 555	First National Bank.....*10 65-181	E. M. Bush.....	W. A. Abbott.....	R. B. Murray.....		25,000	10,000	305,000	370,000	25,000	N. Bk. of Balt., Balt.
"....."	Hampstead Bk. of Carroll Co. 65-180...\$1000	J. H. Stansbury.....	R. L. Davidson.....	J. Wm. Kelbaugh, Tr.	P. W. Snyder.....	20,000	32,730	514,120	540,650	26,200	Drovers & Mech. N., Balt.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	PAID-UP CAPITAL.	LIABILITIES. SURPLUS AND PROFITS.	DEPOS- ITS.	RESOURCES. Loans & Dis- c'ts. Bonds, Real Estate.	Cash & Ex- change, Due from Banks.	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
Hancock, Washington A 3 Pop. 898	First National Bank.....205 65-119	W. N. Mann.....	W. R. Daniels.....	R. J. McCandlish.....		\$ 30,000	\$ 10,970	\$ 159,020	\$ 206,830	\$ 20,260	Han. N. N. Y.; Drov. & Mech. N., Balt. x 5.
" " "	Hancock Bank.....2504 65-118	P. T. Little.....		John Stigers.....		25,000	89,650	333,980	348,900	48,950	Chase N. N. Y.; Drov. & Mech. N., Balt.
Havre de Grace, Hartford B 20 Pop. 4212	CITIZENS NATIONAL BANK 65-58	J. M. MICHAEL A thoroughly o This bank ende tion to all bus	Organized collectio avors to give pro ness received.	WM. A. LEFFLER n department. mpc, faithful, and	Intelligent atten-	70,000	38,950	491,310	534,160	82,010	N. City, N. Y.; 4th St. N., Phil.; N. Ex. and Merch.-Mech. N., Balt.
" " "	First National Bank.....283 65-57	S. J. Seneca.....	C. B. Silver.....	W. N. Coale.....		60,000	50,050	488,670	473,200	56,710	Chase N. N. Y.; Drov. & Mech. N., Balt. 5.
" " "	Havre de Grace Bkg. & Tr. Co. 65-59	M. Vandiver.....	L. I. Hecht..... B. Levy	S. M. Osborn. Sec. and Tr.		25,000	15,000	126,000	135,000	26,000	N. Park, N. Y.; N. Bk. of Balt. and 1st N., Balt.
Hebron, Wicomico K 23 Pop. 750	Hebron Savings Bank.....2110 65-166	J. A. Waller.....	George C. Bounds.....	A. L. Mills.....		10,000	2,640	62,000	60,000	12,850	Drov. & Mech. N., Balt.; Salisbury N. and Peo. N., Salisbury; Vienna, Vienna.
Highland, Howard E 13 Pop. 58	Highland Bank.....2506 65-167	Albert Nichols.....	Calvin Bready.....	W. H. Marlow.....		14,010	3,560	44,020	59,620	1,230	Patapsco N., Ellicott City, Md.
Hillsboro, Caroline G 21 Pop. 500	Hillsboro-Queen Anne Bk. \$09 65-168	Charles Jarrell.....	P. H. Golt.....	H. P. Flowers.....	G. L. Wilson, A. Cash. and Sec.	10,000	13,240	163,700	169,780	23,070	Drov. & Mech. N., Balt.
Hughesville, Charles J 15 Pop. 250	Hughesville Savings Bk. \$09 65-169	J. M. Bowling.....	J. F. Coad..... Wm. Queen	P. S. Harrison.....	E. G. Edeien	15,000	6,760	152,660	150,000	21,990	N. Bk. of Balt. and Merch.-Mech. N., Balt.
Hurlock, Dorchester I 22 Pop. 516	Eastern Shore Trust Co. \$02 65-170			R. Lee Glover.....	H. C. Harper.....	(Branch of Ca mbridge, Md.)					Irving N. N. Y.; Merch.-Mech. N., Balt.; 4th St. N., Phil.
Hyattsville, P. Georges Pop. 1917	First National Bank.....*04 65-171	J. H. Halston.....	C. A. Wells.....	H. W. Shepherd.....		40,000	18,340	209,960	253,750	22,220	Coal & Iron N. N. Y.; Com'l N., Wash., D. C. 5.
" " G 13	Prince Georges Bank.....\$15 65-234	J. Enos Ray, Jr.....	G. W. Latimer..... N. G. Dudrow	T. M. Jones.....	C. B. Quisenberry	19,500	5,330	33,770	45,510	9,964	N. B. of Balt., Balt.; District N., Wash., D. C.
Jefferson, Frederick D 8 Pop. 425	Commercial State Bank.....\$16 65-240			A. A. Bussard.....	(Branch of Frede rick, Md.)						Harriman N. N. Y.; Drov. & Mech. N., Balt.; Girard N., Phil.
Keedysville, Wash'tn C 7 Pop. 367	Citizens Bank.....2808 65-172	Grant Wyand.....	Charles Thomas.....	G. W. Buxton.....	D. D. Keedy.....	25,000	15,000	181,000	196,000	22,000	Drov. & Mech. N., Balt.; Md. Surety & Trust Co., Hagerstown.
Kensington, Montgomery Pop. 689	Kensington Bank.....\$08 65-173			George Peter.....	Willard A. Warthen	(Branch of Farm ers Bk. & Tr. Co. of Mont- gomery Co., Roc kville, M d.)					Chase N. N. Y.; U. S. Tr. Co. Wash., D. C.; Cont. Tr. Co., Balt.; Far. Bkg. & Tr. Co., Rockville, Md.
Kitzmillier, Garrett L 3 Pop. 865	First National Bank.....*06 65-174	R. A. Smith.....	S. S. Bender..... L. C. Bray	R. J. Hamill.....		25,000	13,500	111,230	101,310	19,710	N. City, N. Y.; Drov. & Mech. N., Balt. 5.
La Plata, Charles J 13 Pop. 269	Charles County Bank.....\$08 65-135			R. H. Halley.....		(Branch of East ern Shore Ca mbridge, Md.)					Merch.-Mech. N., Balt.
" " "	Southern Md. Nat. Bank.....299 65-134	A. Posey.....	P. R. Wills..... G. O. Monroe	E. J. Hammond.....		25,000	13,000	205,000	160,000	57,000	Drov. & Mech. N. and N. Bk. of Balt., Balt.; N. City and N. Bk. of Wash., Wash., D. C.
Laurel, Prince Georges Pop. 2415	Citizens National Bank.....290 65-77	G. W. Waters, Jr.....	A. G. Thomas.....	W. O. Timanus.....	C. E. Little.....	50,000	72,980	384,350	418,530	85,620	N. Park, N. Y.; Citiz. N. and Western N., Balt.; N. Met., Wash., D. C.
Le Gore, Frederick B 10 Pop. 25	J. W. LeGore Safe Deposit Bkg. Co. 65-175.....\$99		J. W. Le Gore.....	G. P. Le Gore.....							Citiz. N., Frederick, Md.
Leonardtown, St. Marys Pop. 526	First Nat. Bk. of St. Marys.....203 65-176	L. E. Mumford.....	Geo. W. Joy.....	L. J. Sterling.....	B. K. Abell.....	50,000	36,210	553,920	561,040	102,040	Merch.-Mech. N. and Drov. & Mech. N., Balt. 5.
" " L 15	Leonardtown Bank.....212 65-220			Stephen M. Jones.....		(Br. of Eastern Shore T r. Co., C am- bridge, Md.)					N. Bk. Com., Balt.
Libertytown, Frederick Pop. 589	Peoples Bank.....\$14 65-230	J. M. Sappington.....	B. F. Hammaker.....	M. F. Starr.....		10,000	6,870	47,390	46,310	11,290	Union Bridge Bkg. & Tr. Co., Union Bridge, Md.
Lonaconing, Allegany K 6 Pop. 6009	First National Bank.....205 65-88	M. A. Patrick.....	H. C. Thrush.....	Leslie Kilroy.....		25,000	5,000	110,000	115,000	17,000	N. Bk. Com., N. Y.; Drov. & Mech. N., Balt. 5.
" " "	Lonaconing Savings Bk. 2589 65-87	J. M. Sloan.....	I. Bradburn.....	D. R. Sloan, Tr.....	Aleck Sloan, A. Tr.	20,000	65,000	615,000	630,000	80,000	Han. N. N. Y.; Drov. & Mech. N., Balt.
Manchester, Carroll A 14 Pop. 850	Manchester Bank.....2599 65-178	J. N. Dehoff.....	J. H. Sherman..... Jacob Rupp	J. E. Masenhimer.....	S. G. Masenhimer.....	10,000	40,000	407,900	382,250	64,520	1st N., Balt.; Westminster Dep. & Tr. Co., West- minster, Md.
Mardela Sprs, Wicomico Pop. 375	Farmers Bank.....\$13 65-221	R. G. Robertson.....	J. F. Wright.....	W. H. Robertson.....		10,000	3,000	24,000	44,000	11,700	State Bk. of Md., Balt.
Marion Station, Somerset Pop. 500	Bank of Marion.....2514 65-229	L. M. Milbourne.....	W. Beauchamp.....	E. R. Coulbourne.....	J. S. Adams.....	20,000	610	51,960	35,260	31,610	Merch.-Mech. N., Balt.; Bk. of Somerset, Prin- cess Anne, Md.
" " N 23	Farmers Bk. of Somerset Co. 65-179	Gordon Tull.....	G. P. Parsons..... W. R. Whittington	Aden Davis, Jr.....	John T. Handy.....	15,000	18,370	164,940	137,620	60,690	1st N., Balt.
Massey, Kent D 22 Pop. 120	Peoples Bank.....\$16 65-238			E. Thos. Massey.....	(Branch of Chest ertown, Md.)						N. Bk. of Balt., Balt.; Corn Ex. N., Phil.

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TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- COUNTS	CASH & RE- CEIPTS, DUE FROM BANKS	
Mechanicsville St. Marys Pop. 400 K 15	Nat. Bk. of Mechanicsville \$07 65-180	Jesse Turner	G. M. Thomas	E. M. Anderson		\$ 25,000	\$ 6,530	\$ 85,550	\$ 118,440	\$ 16,560	N. Bk. of Balt., Balt.
Middletown Fred'k C 8	Middletown Savings Bk. \$08 65-125	G. W. Gaver	Z. R. Morgan	J. L. Roulzahn	R. G. House	25,000	20,000	348,000	352,000	27,000	Chase N. Y.; Merch.-Mech. N., Balt.
" " "	Valley Savings Bank \$07 65-124	Charles H. Coblenz	E. L. Coblenz	E. C. Rensberg	W. L. Rensberg	75,000	105,000	890,000	1,046,000	44,500	N. Bk. Com. N. Y.; Merch.-Mech. N., Balt.
Midland Allegany J 5	First National Bank \$1906 65-181	Roberdeau Annan		Frank C. Ort.	A. Tr.	25,000	26,350	211,810	253,770	34,890	Han. N. N. Y.; Drov. & Mech. N., Balt.
Millington Kent E 22	Millington Bank of Md. \$03 65-182	J. P. Ahern	Isaac Gibbs	Joseph Mallallen	W. I. Jarvis	15,000	7,560	138,570	130,860	7,710	1st N., Snow Hill, Md.
Monrovia Frederick D 16	First National Bank \$08 65-183	Wm. R. Murphy	J. W. Williams	O. A. Ogle		25,000	12,540	153,430	185,690	19,180	N. Park, N. Y.; Drov. & Mech. N., Balt.
Mt. Airy Carroll D 12	First National Bank \$04 65-126	M. G. Urner	A. W. Hall	J. L. Burdette		25,000	41,230	582,350	579,410	100,970	N. City, N. Y.; Drov. & Mech. N., Balt.
" " "	Mt. Airy Savings Bank \$08 65-127	H. S. Dorsey	Chas. E. Poole	A. R. Molesworth	N. G. Dorsey	13,000	2,000	90,000	95,000	10,000	1st N., Balt.; Cent. Tr. Co. of Md., Frederick.
Mt. Savage Allegany J 6	First National Bank \$02 65-184	W. Bladen Lowndes	J. W. Williams	H. A. Pitzer	L. A. Fannon	25,000	28,260	295,740	340,880	32,620	Han. N., N. Y.; N. Union Bk. of Md. and Merch.-Mech. N., Balt.
Myersville Frederick B 8	Central Tr. Co. of Maryland 65-236 \$15		Henry Shriver	J. W. Eldridge		(Branch of Frederick, Md.)					Cent. Tr. Co., Frederick, Md.
" " "	Myersville Savings Bank \$90 65-140	T. F. Grossnickle	C. N. Frushour	G. W. Bittle, Jr.	E. A. Young, Sec.	15,550	38,120	430,240	472,000	18,590	Chase N., N. Y.; Drov. & Mech. N., Balt.; Fred- erick Tr. Co., Frederick, Md.
Nanticoke Wicomico L 22	Savings Bank of Nanticoke 65-185 \$98	Jay Williams	H. J. Messick	W. F. Turner		25,000	14,120	64,540	91,540	12,870	N. Bk. Com., Balt.
New Windsor Carr' B 11	First National Bank \$04 65-186	David E. Stem	W. S. Gordy, Jr.	Nathan H. Baile		77,000	40,830	232,000	369,950	30,630	Citiz.-Cent. N., N. Y.; 1st N., Balt.
North East Cecil B 21	First National Bank \$03 65-187	O. A. Benjain	J. W. Snader	R. O. Reeder	W. A. Blackwell	25,000	11,040	225,020	227,150	970	Drov. & Mech. N., Balt.; Merch. N., Rich.
Oakland Garrett L 2	First National Bank \$1900 65-98	F. A. Thayer	A. Anderson	R. E. Bliger	W. L. Thomas	50,000	32,000	290,000	290,000	30,000	N. City, N. Y.; Drov. & Mech. N., Balt.; Bk. of Pitt. N. A., Pitt.
" " "	GARRETT NATIONAL BANK 65-97 \$08	G. S. Hamill	M. N. Wilson	G. A. Fraley	H. L. Jones	50,000	69,630	520,000	538,840	60,290	Han. N., N. Y.; Merch.-Mech. N., Balt. x 5.
Ocean City Worcester	Bank of Ocean City \$15 65-231	L. D. Lynch	D. E. Offutt, Jr.	F. W. Truitt		7,700	1,500	38,110	19,810	27,100	
Overlea Baltimore D 17	Overlea Bank \$16 65-241	J. S. Biddison	J. M. Mumford	W. J. Seward		10,136	2,540	74,600	60,160	18,160	State Bk. of Md., Balt.
Owings Calvert I 16	Owings Bank \$13 65-225		John Sippel	C. C. Buckler	(Branch of Eastern Shore Tr. Co., Cambridge, Md.)						Merch.-Mech. N., Balt.
Oxford Talbot I 19	Oxford Bank \$012 65-188	J. Valliant	W. H. Myers	Edgar J. Hammond		10,000	3,500	70,000	79,000	10,850	Drov. & Mech. N., Balt.
Parkton Baltimore A 15	First National Bank \$09 65-189	J. M. Little	H. M. Gore	Ernest Krout	Harvey M. Hale	25,000	14,500	190,000	172,000	10,400	N. Bk. Com., Balt.
Pikesville Baltimore D 14	Pikesville National Bk. \$07 65-190	H. M. Benzinger	F. P. Lewin	Charles K. Hann		25,000	10,000	230,000	235,000	19,500	Drov. & Mech. N., Balt.
Pittsville Wicomico K 26	Truckers & Savings Bank \$06 65-191	N. J. Wimbrow	J. W. Parker	M. A. Davis	J. A. Davis	12,500	12,000	138,890	100,320	60,940	Drov. & Mech. N. and Merch. N., Balt.; Salis- bury N. and Geo. N., Salisbury.
Pocomoke City Worcester	Citizens National Bank \$02 65-80	E. J. Schoolfield	W. S. Schoolfield	O. E. Byrd	J. C. Stevenson	50,000	15,000	220,000	240,000	7,000	Irving N., N. Y.; N. Ex., Balt.
" " "	POCOMOKE CITY NATIONAL BANK 65-79 \$090	F. M. Wilson	E. I. Blaine	J. W. Ennis	E. G. Blades	50,000	57,500	474,260	489,430	104,120	Han. N., N. Y.; 1st N., Balt.
Poolersville Montgomery	Poolersville National Bank \$07 65-192	H. W. Spurrier	W. T. Griffith	G. D. Willard	F. D. Young	25,000	15,000	143,000	150,380	23,260	Han. N., N. Y.; Drov. & Mech. N., Balt.; Am. N., Wash., D. C.
Port Deposit Cecil B 20	Cecil National Bank \$050 65-95	S. C. Rowland		J. T. C. Hopkins, Jr.	E. H. Story	50,000	37,000	675,000	690,000	80,000	N. City, N. Y.; Phil. N., Phil.
Preston Caroline I 22	Provident State Bank \$04 65-193	A. W. Sisk	W. M. Wright	G. R. Hill	J. O. Wright	25,000	10,800	160,400	183,400	19,120	Drov. & Mech. N., Balt.
Prince Frederick Cal- vert Pop. 157 J 16	Eastern Shore Trust Co. \$03 65-194			R. B. Smoot	O. L. King	(Branch of Cambridge, Md.)					Merch.-Mech. N., Balt.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. SECUR. RESOURCES	CASH & RE- CEIPTS DUE FROM BANKS	
Princess Anne, Somerset Pop. 1000 M 24	Bank of Somerset.....\$189 65-110	Joshua W. Miles	H. F. Lankford	Wm. B. Spiva	S. H. Sudler J. B. Roberts	\$ 50,000	\$ 112,290	\$ 673,520	\$ 835,470	\$ 43,350	Chase N. N. Y.; Citiz. N., Balt.; Girard N., Phil.
" " "	PEOPLES BANK OF SOMERSET COUNTY.....\$186 65-111	H. J. Waters		O. J. Groswell	M. L. Costen	25,000	25,000	210,000	237,000	20,000	N. Park, N. Y.; 1st N., Balt.
Queenstown, Qu'n Annes Pop. 400 G 20	Queenstown Bk. of Maryland 65-185.....\$189	W. C. McConnor	T. A. Embert	O. S. Embert	Daisy C. McConnor	10,000	8,270	54,280	67,630	7,410	1st N., Balt.
Reisterstown, Baltimore Pop. 1000 O 14	Reisterstown Savings Bk. of Baltimore County.....\$101 65-186	Frank H. Zouck	Reister Russell	H. H. Russell	Frank Shriver	10,000	28,120	306,080	324,990	10,280	Mech. & Metals N. N. Y.; Far. & Merch. N., Balt.
Ridgely, Caroline G 21 Pop. 943	Bank of Ridgely.....\$102 65-187	W. W. Seward	J. M. Short	J. W. Gibson	Maude Gibson	10,000	9,360	138,510	160,280	15,690	Drov. & Mech. N., Balt.; Denton N., Denton, Md.
Rising Sun, Cecil A 20 Pop. 416	Nat. Bk. of Rising Sun.....\$180 65-188	Charles S. Pyle	A. L. Duyckinck W. W. Lanahan	M. E. Flounders		50,000	78,080	544,600	661,250	57,180	Franklin N., Phil.; N. Ex. and Merch. Mech. N., Balt.
Rock Hall, Kent F 19 Pop. 781	Peoples Bank.....\$116 65-239				Mary A. Davis	(Branch of Ches. tertown, Md.)					N. Bk. of Balt., Balt.; Corn Ex. N., Phil.
Rockville, Montgomery Pop. 1181 F 11	Farmers Bkg. & Tr. Co. of Montgomery Co.....\$1900 65-108	R. G. Hilton	Edward C. Peter	W. W. Welsh, Tr. J. J. Higgins, A. Tr.	R. G. Hilton, Sec.	55,200	39,310	462,880	522,760	57,030	N. Y. Tr. Co., N. Y.; Mtle. Tr. & Dep. Co. and Citiz. N., Balt.; Com'l N. and N. Met. Wash., D. C.
" " "	Montgomery County Nat. Bk. 65-102.....\$184	R. H. Stokes	W. B. Mobley	G. M. Hunter	W. R. Brewer	100,000	114,650	726,840	970,880	95,610	N. Park, N. Y.; Merch. Mech. N., Balt.
Salisbury, Wicomico Pop. 6000 K 24	Farmers & Merch. Bk.....\$198 65-41	L. E. Williams	R. D. Grier	S. A. Graham	A. H. Holloway	65,000	45,300	399,700	381,620	98,490	Chase N. N. Y.; 1st N., Phil.; Drov. & Mech. N., Balt.
" " "	PEOPLES NATIONAL BK.....\$103 65-43	V. Perry	O. R. Disharoon J. D. Price	I. L. Price		100,000	50,790	335,780	418,610	120,640	Han. N., N. Y.; 1st N., Balt.; Corn Ex. N., Phil.
" " "	Salisbury Bldg. Loan & Bkg. Ass'n.....\$142.....\$182	L. W. Gunby	F. L. Wailes	L. E. Williams, Tr.	Henry W. Ruark, Sec.	25,000	2,830	82,460	100,020	11,270	N. City, N. Y.; Citiz. N., Balt.
" " "	SALISBURY NAT. BANK.....\$184 65-40	W. P. Jackson	J. Williams	W. S. Gordy, Jr.	Howard H. Ruark E. C. Fulton	80,000	134,940	499,000	709,130	59,060	N. City, N. Y.; 4th St. N., Phil.; Drov. & Mech. N., Balt.
Sandy Spring, Montg F 12 Pop. 100	First National Bank.....\$1900 65-109	A. G. Thomas	J. W. Jones	F. L. Thomas	Francis Miller	25,000	23,000	80,000	119,000	10,000	Han. N. N. Y.; Drov. & Mech. N., Balt.; Columbia N., Wash., D. C.
" " "	Sav. Inst. of Sandy Spr'g.....\$179 65-108	A. M. Stabler	Charles F. Kirk	A. G. Thomas, Tr.	F. L. Thomas, Sec.		198,850	1,141,010	1,257,410	82,520	N. Park, N. Y.; Merch. Mech. N., Balt.
Seat Pleasant, Prince Geo. Pop. 5000 G 14	Farmers & Mechanics Bank 65-217.....\$112	F. S. Carmody	T. K. Sands W. S. Belt	H. T. Plaster		25,000	10,000	125,000	180,000	8,000	Drov. & Mech. N., Balt.; Com'l N., Wash., D. C.
Sharpsburg, Wash. C 7 Pop. 960	Sharpsburg Bk. of Wash. Co. 65-199.....\$108	S. H. Gardner	Philip Grove	R. L. Highberger	S. W. Stonaffer	11,450	9,500	139,500	143,000	18,800	N. Bk. Com., Balt.; 1st N., Hagerstown, Md.
Sharptown, Wicomico J 23 Pop. 722	Eastern Shore Trust Co.....\$102 65-200			P. T. White	E. H. Cooper	(Branch of Cam bridge, Md.)					Merch. Mech. N., Balt.
Silver Spring, Montg. G 13 Pop. 250	Silver Spring Nat. Bank.....\$110 65-201	W. W. Jordan	S. R. Waters H. McC. Marlow J. H. Sleasman F. H. Bickle	J. H. Clasel	Ira C. Whitacre	25,000	8,000	120,000	129,750	10,840	N. City, N. Y.; 2d N., Wash., D. C.; N. Bk. of Balt., Balt.
Smithsburg, Wash. A 9 Pop. 481	Peoples Banking Co.....\$110 65-133	T. F. Diffendal	Reuben B. Brown	W. D. Brenner	K. J. Newcomer	20,000	19,470	220,220	231,190	28,490	1st N., Hagerstown, Md.
" " "	Smithsburg Bank of Wash. County.....\$182.....\$102										N. Park, N. Y.; Hagerstown, Hagerstown, Md.; Merch. Mech. N., Balt.
" " "	Commercial Nat. Bank.....\$108 65-83	G. S. Payne	J. S. Aydelotte G. M. Upshar E. P. Davis	eben Hearne	O. T. Richardson	50,000	7,900	240,000	244,000	45,000	Han. N. N. Y.; N. Bk. of Balt., Balt.; Girard N., Phil.
" " "	Deposit & Savings Bank.....\$106 65-84	O. M. Purnell		W. S. Parsons	Mary L. Truitt	25,000	5,000	75,000	90,000	6,000	1st N., Snow Hill, Md.
" " "	First National Bank.....\$187 65-82	John W. Smith		W. E. Bratten		100,000	35,000	429,500	453,270	172,570	Irving N., N. Y.; 4th St. N., Phil.; Merch. Mech. N., Balt.
Solomons, Calvert L 17 Pop. 318	Solomons Bank.....\$105 65-202			H. H. Hellen	W. S. Foxwell	(Branch of East ern Sha re Trust Co., Md.)					Merch. Mech. N., Balt.
Stevensville, Qu'n Annes Pop. 350 G 18	Stevensville Bank.....\$108 65-203	W. E. Denny	C. Percy Kemp	G. O. Callaway	M. L. Downes	10,000	5,500	50,900	60,000	25,000	Drov. & Mech. N., Balt.
St. Michaels, Talbot H 18 Pop. 1517	Citizens Bank.....\$106 65-90	Richard S. Dodson	J. E. Watkins	W. M. Sewell	Jas. E. Harrison	10,000	10,530	110,420	167,320	14,470	Drov. & Mech. N., Balt.; Easton N. and Far. & Merch. N., Easton, Md.
" " "	St. Michaels Savings Bk.....\$190 65-89	Clifton Hope	R. A. Dodson	W. D. J. Morris	W. O. Blades		6,140	81,420	84,050	3,260	Easton N., Easton, Md.
Stockton, Worcester N 25 Pop. 252	Stockton Bank.....\$1900 65-204	E. H. Taylor	R. F. Powell	E. H. Taylor	Miss Sue Taylor	5,000					1st N., Snow Hill, Md.
Sudlersville, Queen Annes Pop. 247 E 22	Sudlersville Bk. of Md.....\$104 65-205	J. E. George	Foster Sudler	J. F. Stokes	E. H. Gillespie	10,000	40,690	190,680	215,730	25,640	Drov. & Mech. N., Balt.; Phil. N., Phil.

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Sykesville... Carroll D 13 Pop. 565	Sykesville National Bk. *201 65-128	W. H. D. Warfield...	G. Harry Bevard...	Wm. M. Ohipley...	-----	\$ 75,000	\$ 25,000	\$ 350,000	\$ 350,000	\$ 60,000	N. City, N. Y.; Merch.-Mech. N., Balt. X 5.										
Taneytown... Carroll A 12 Pop. 824	Birnie Trust Co. *1900 65-121	E. E. Reindollar...	J. J. Weaver, Jr...	G. H. Birnie.....	Geo. Walter Wilt...	40,000	36,560	703,820	706,230	74,160	Winslow, Lanier & Co., N. Y.; Drov. & Mech. N., Balt.										
" " " "	Taneytown Savings Bk. *187 65-120	D. J. Hesson.....	O. T. Fringer.....	W. A. Bower, Tr...	J. A. Hemler.....	25,000	35,830	391,180	404,500	47,500	Drov. & Mech. N., Balt.										
Thurmont... Frederick B 9 Pop. 904	Citizens Savings Bank... *03 65-117	James K. Waters...	M. J. Albaugh...	S. R. Damuth...	F. R. Martin.....	25,000	29,000	345,000	410,000	9,000	Han. N., N. Y.; Drov. & Mech. N., Balt.										
" " " "	Thurmont Bank... *1889 65-116	L. S. Birely.....	C. H. Brown.....	J. G. Jones.....	-----	25,000	24,500	507,000	531,900	33,400	N. Park, N. Y.; Merch.-Mech. N., Balt.										
Tilghman... Talbot I 18 Pop. 575	Tilghman Bank... *16 65-242	S. T. Harrison.....	W. F. Rowleson...	H. R. Howeth...	Jellitchell Howeth	10,000	-----	-----	-----	-----	Towson N., Towson; Merch.-Mech. N., Balt.										
Towson... Baltimore D 16 Pop. 3000	Baltimore County Bank... *12 65-222	John Crowther...	D. H. Rice.....	W. C. Kenney...	-----	20,000	7,000	143,000	157,000	5,500	Towson N., Towson; Merch.-Mech. N., Balt.										
" " " "	Second National Bank... *06 65-139	T. W. Offutt.....	Elmer J. Cook...	Thomas J. Meads...	J. B. Galloway...	50,000	31,740	508,660	477,060	162,640	Citiz. N., Balt. 5.										
" " " "	TOWSON NATIONAL BANK 65-134	(John Crowther... 15c must accom and 25c for each Prompt service	D. H. Rice..... pany each draft credit report. assured. TRY U S.	W. C. Craumer... or presentation	-----	50,000	95,990	809,120	594,460	336,170	N. City, N. Y.; Merch.-Mech. N., Balt. 5.										
Trappe... Talbot I 20 Pop. 274	Trappe Savings Bank... *80 65-206	E. A. Powell.....	D. C. Kirby.....	C. E. Parrott, Tr...	R. T. Mullikin, Sec.	-----	3,490	42,320	44,730	1,460	-----										
Union Bridge, Carroll B 11 Pop. 1000	First National Bank... *108 65-123	-----	J. N. Weaver...	E. F. Olmstead...	L. Q. Repp.....	25,000	18,500	300,000	309,000	46,000	Merch.-Mech. N., Balt. 5.										
" " " "	Union Bridge Bkg. & Tr. Co. 65-122	S. D. Senseney...	B. F. Hammaker...	S. R. Senseney, Sec. and Tr.	-----	40,000	56,770	667,210	725,080	38,910	Han. N., N. Y.; Drov. & Mech. N., Balt.										
Union Mills... Carroll B 12 Pop. 256	Union Mills Savings Bk. *199 65-207	George W. Yeiser...	J. J. Stewart...	C. E. Bankert, Sec. and Tr.	Miss V. R. Yingling, A. Tr.	10,000	33,500	414,030	413,270	41,040	Westminster Dep. & Tr. Co., Westminster, Md.; Fidelity Tr. Co., Balt.										
Uniontown... Carroll B 12 Pop. 309	Carroll County Sav. Bk. *171 65-208	J. J. Weaver, Jr...	-----	Jesse P. Garner, Tr.	Luther Kemp, Sec.	20,000	25,300	270,000	299,300	25,460	1st N., Westminster; Alex Brown & Sons, Balt.										
Upper Marlboro, Pr. Geo. Pop. 361	First Nat'l Bank of Southern Md. 65-209	Chas. A. Wells...	A. T. Robinson...	W. S. Hill.....	Claude H. Owen...	25,000	45,000	650,000	529,000	58,000	Han. N., N. Y.; Drov. & Mech. N. Balt. 5.										
Vienna... Dorchester K 22 Pop. 500	Vienna Bank... *06 65-210	Jas. A. Higgins...	J. W. T. Webb...	Vernon A. Hitch...	W. C. Brinsfield...	(Branch of East bridge, Md.)	25,000	50,100	607,700	669,500	35,100	Merch.-Mech. N., Balt.; Dorchester N., Cam- bridge, Md.									
Walkersville, Frederick Pop. 582	Walkersville Savings Bk. *04 65-211	C. M. Thomas...	N. A. Fulton...	Edwin Devilbiss...	W. N. Stauffer...	25,000	65,950	433,480	477,110	102,330	Irving N., N. Y.; Merch.-Mech. N., Balt. 5.										
Western Port, Allegany K 5 Pop. 2702	Citizens National Bank... *01 65-212	Z. T. Kalbaugh...	J. W. Hughes...	Howard O. Dixon...	-----	40,000	74,950	360,280	440,770	31,070	Han. N., N. Y.; Citiz. N., Balt. 5.										
Westminster, Carroll B 12 Pop. 3500	Farmers & Mech. Nat. Bank 65-60	Frank C. Sharrer...	O. D. Gilbert...	J. H. Cunningham...	-----	50,000	100,230	642,570	719,400	114,660	Chase N., N. Y.; 1st N., Balt. 5.										
" " " "	First National Bank... *65 65-62	J. J. Weaver, Jr...	D. J. Roop.....	G. R. Gehr.....	-----	125,000	72,000	301,000	435,000	55,000	N. Park, N. Y.; Merch.-Mech. N., Balt. 5.										
" " " "	Union National Bank... *1816 65-61	J. H. Billingslea...	Chas. V. Wantz...	J. P. Wantz.....	-----	100,000	136,090	522,760	844,070	45,150	Drov. & Mech. N., Balt.										
" " " "	Westminster Dep. & Tr. Co. 65-65	David E. Stem...	T. Herbert Shriver J. H. Blocher	-----	N. H. Baumgartner,	100,000	130,330	1,396,600	1,513,970	53,110	N. Ex. and N. Bk. of Balt., Balt.										
" " " "	Westminster Sav. Bank... *1869 65-64	Charles Billingslea...	F. T. Babylon...	J. H. Handley, Tr.	O. M. Crouse, A. Tr.	50,000	11,000	-----	27,500	6,500	Far. & Mech. and Union N., Westminster, Md.										
" " " "	Thomas & Co. *11 65-63	(W. F. Thomas and	J. E. Hunter)	J. E. Hunter, Tr...	-----	10,000	15,000	225,000	210,000	22,000	N. City, N. Y.; N. Bk. of Balt., Balt. 5.										
White Hall, Baltimore B 16 Pop. 800	White Hall Nat. Bank... *209 65-213	S. W. Black.....	A. L. Anderson...	C. Evans Wiley...	-----	25,000	6,790	128,300	130,850	16,810	Drov. & Mech. N., Balt.; City Sav., Hagerstown.										
Williamsport... Wash. B 6 Pop. 2000	Sav. Bk. of Williamsport... *07 65-86	Isaac Long.....	A. G. Hoffman...	C. E. Koogle.....	O. D. Bell.....	25,000	47,540	268,150	405,800	109,260	Atlantic N., N. Y.; Merch.-Mech. N., Balt. 5.										
" " " "	Washington Co. Nat. Bank... *64 65-85	E. W. Byron.....	J. W. Le Fever...	William Stake...	-----	100,000	(Branch of East bridge, Md.)	25,000	18,010	240,220	252,520	28,480	Drov. & Mech. N., Balt. 5.								
Wingate, Dorchester L 20 Pop. 825	South Dorchester Bank... *14 65-226	-----	-----	G. W. Phillips...	-----	-----	25,000	53,670	460,170	524,850	16,770	N. Bk. Com., N. Y.; Merch.-Mech. N., Balt.; Far. & Mech. N., Frederick, Md.									
Woodbine... Carroll D 12 Pop. 125	Woodbine National Bank... *07 65-214	J. M. DeLashmutt...	C. A. Mullinix...	H. S. Owings...	-----	-----	25,000	-----	-----	-----	-----										
Woodsboro... Frederick Pop. 600	Woodsboro Sav. Bank... *199 65-215	J. M. Smith.....	G. W. Huffman...	B. W. Saxton...	M. J. Albaugh...	25,000	-----	-----	-----	-----	-----										

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ROBERT S. POTTER Asst. Cashier

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ATLANTA MILWAUKEE
RICHMOND NEW ORLEANS
BALTIMORE SAN FRANCISCO
SCRANTON, LONDON, E. C., Etc.

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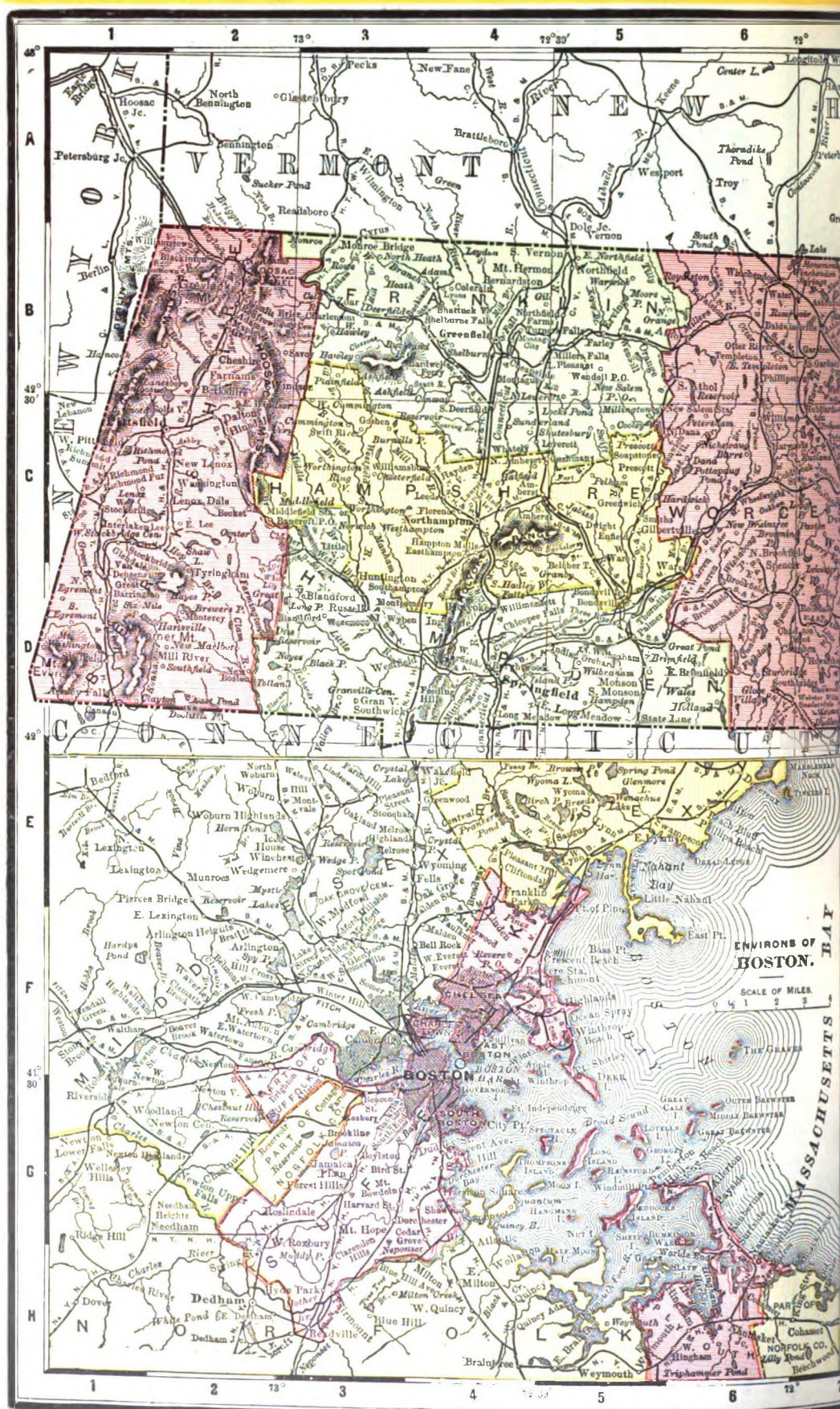
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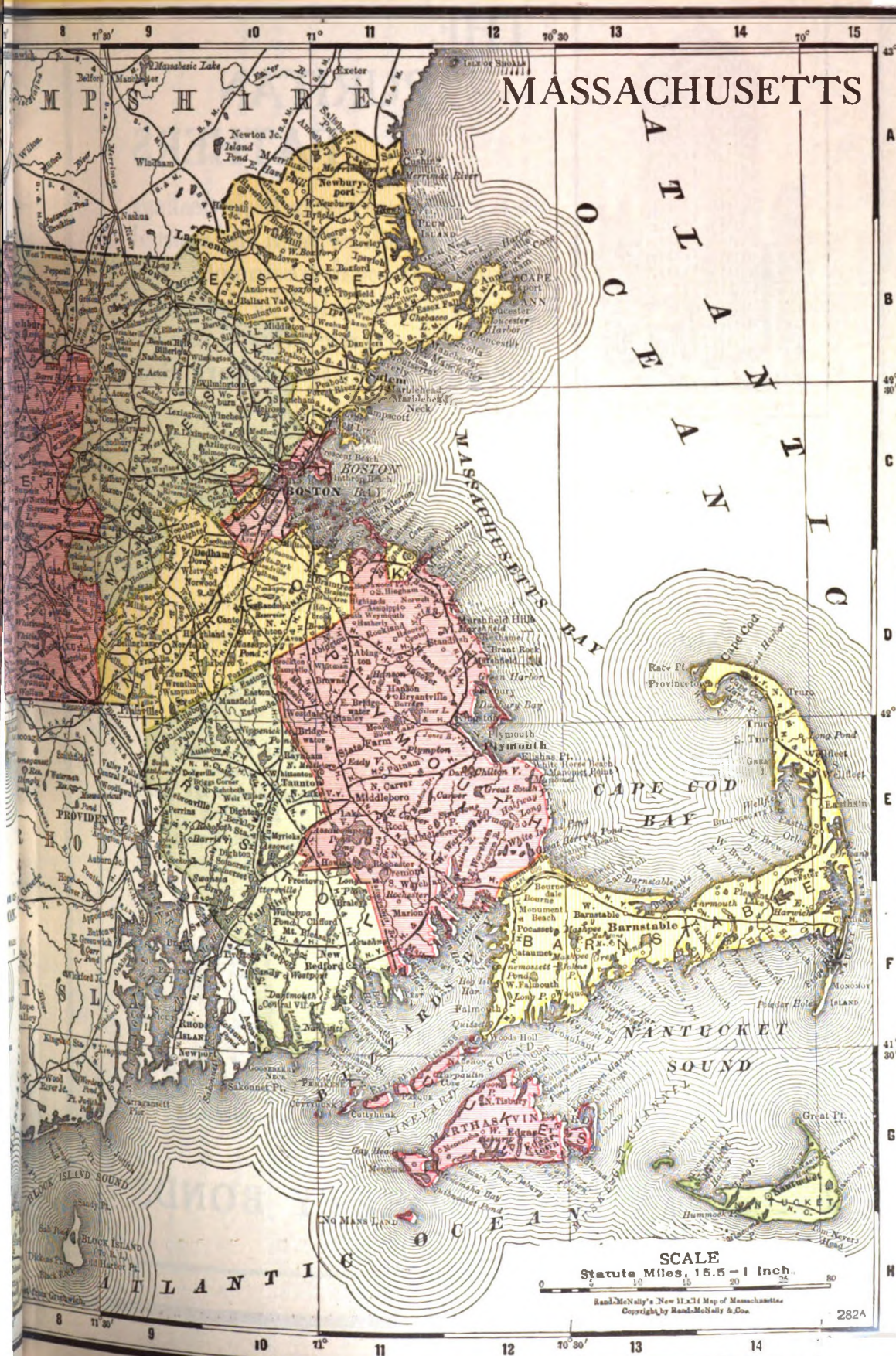
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Hartford, Conn.

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FIDELITY AND SURETY BONDS

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- Cts. Bonds, Securities	CASH & RE- CEIPTS, Due FROM BANKS	
Abington..Plymouth D 11 Pop. 5455	Abington National Bank..\$50 53-482	W. S. O'Brien.....	J. C. Kimball..... W. P. Arnold	G. R. Farrar.....		\$ 75,000	\$ 58,000	\$ 190,000	\$ 259,000	\$ 64,000	1st N. and 4th-Atlantic N., Bos.; Far. & Mech. N., Phil. 1.
"	Abington Savings Bank..\$53 53-483	Wm. J. Coughlan..	C. Morton Packard	L. S. Fairbanks, Tr.			356,100	2,924,650	3,141,200	139,550	1st N., Com'l N., and 2d N., Bos.
Adams.....Berkshire B 2 Pop. 13,830	First National Bank.....\$64 53-336	E. F. Jenks.....	Jas. T. Potter.....	Wm. P. Martin		100,000	53,660	856,000	519,860	81,660	N. City, N. Y.; N. Shawmut, Bos. 1.
"	Greylock National Bank..\$91 53-338	W. B. Plunkett.....	George B. Adams.....	Frank Hanlon		100,000	325,880	871,270	1,174,320	211,620	N. Bk. Com., N. Y.; 1st N., Bos. 1.
"	South Adams Sav. Bk..\$60 53-337	F. E. Mole.....	N. H. Bixby..... Geo. Z. Dean Albert H. Summons Wm. Bloom	Geo. H. Holden, Tr.	William Orr, Sec...		89,770	1,871,380	1,871,990	85,150	1st N., Bos. and Adams. 1.
Amesbury.....Essex A 11 Pop. 10,071	Powow River Nat. Bk..\$36 53-382	Porter Sargent.....	John Gibbons.....	C. C. Chipman.....		100,000	50,000	750,000	715,000	240,000	1st N., Bos.; Girard N., Phil. 1.
"	Provident Inst. for Sav..\$23 53-381	A. C. Webster.....	Daniel Webster..... J. Edgar Blake	Ralph P. True, Tr.	G. L. Allen, Sec...		353,140	3,356,820	3,513,650	196,310	Bos. Safe Dep. & Tr. Co. and N. Union, Bos. 1.
Amherst..Hampshire O 4 Pop. 5112	Amherst Savings Bank..\$64 53-502	E. D. Bangs	Geo. S. Kendrick.. J. C. Hammond	W. T. Chapin, Tr.	Geo. Cutler, Sec...		402,920	4,346,850	4,708,160	42,940	1st N., Amherst.
"	First National Bank	L. D. Hills.....	E. M. Whitcomb.....	H. T. Cowles		150,000	199,530	691,570	1,075,250	114,240	Chase N., N. Y.; N. Shawmut, Bos.; N. Y. State N., Alb. 1.
Andover.....Essex B 10 Pop. 7600	Andover National Bank..\$26 53-434	Nathaniel Stevens.	J. C. Sawyer.....	C. W. Holland		125,000	99,340	605,090	663,780	139,150	N. Com'l, Alb.; N. Shawmut and 1st N., Bos. Mass. 1.
"	Andover Savings Bk..\$34 53-435	John H. Flint	Sam'l D. Stevens.....	F. S. Boutwell, Tr.			587,330	4,981,750	5,533,900	44,030	Comw. Tr. Co., Bos.; Andover N., Andover, Mass. 1.
Arlington..Middlesex F 2 Pop. 15,000	Arlington Five Cts. Sav. Bk. 53-368 \$60	George Hill.....	J. P. Parmenter..... C. W. Allen	W. D. Clark, Jr., Tr.	E. S. Fessenden, A. Tr.		319,810	3,031,100	3,250,040	158,040	4th Atlantic N. and Bos. Safe Dep. & Tr. Co., Bos.; Menotomy Tr. Co., Arlington. 1.
"	Menotomy Trust Co..\$13 53-369	James A. Bailey, Jr.	W. A. Peirce..... J. E. Kimball	John A. Easton, Tr.		125,000	38,020	729,390	648,420	47,560	Chase N., N. Y.; 1st N., Bos. 1.
Athol.....Worcester B 6 Pop. 9163	Athol National Bank.....\$64 53-415	T. H. Goodspeed.....	E. Warren Tyler.....	P. F. Spencer.....		100,000	15,500	327,000	399,000	47,500	N. Shawmut, Bos.; N. Com'l, Alb. 1.
"	Athol Savings Bank.....\$67 53-414	Levi B. Fay.....	Wm. G. Avery.....	Wm. G. Avery, Tr.	Frank S. Parmenter, Sec.		388,890	4,165,100	3,542,820	94,910	1st N. and N. Shawmut, Bos. 1.
"	Millers River Nat'l Bank 53-413 \$64	P. B. Swift	A. F. Tyler.....	C. Stanley Newton		150,000	246,260	1,027,410	1,097,770	270,430	N. Park, N. Y.; N. Shawmut and 1st N., Bos.; N. Y. State N., Albany. 1.
Attleboro.....Bristol E 10 Pop. 18,294	Attleboro Trust Co..\$11 53-285	A. S. Ingraham.....	Chas. S. Holden.....	W. G. Meader, Tr.	E. H. Brown, Actuary	100,000	16,000	758,000	955,000	103,000	N. Bk. Com., N. Y.; 1st N., Chi.; 4th-Atlantic N. and N. Shawmut, Bos. 1.
"	First National Bank	Clarence L. Watson	D. E. Makepeace.....	Frederick G. Mason		300,000	149,560	2,375,000	2,552,000	520,000	Irving N. and Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N. and N. Shawmut, Bos. X 1. 1st N. and Old Colony Tr. Co., Bos.; Merch. N., Worcester. 1.
Auburndale Middlesex G 1 Pop. 3685	Newton Trust Co..\$15 53-613			W. T. Halliday, Mgr.		(Branch of Newt on Centr e, Mass.)					
Ayer.....Middlesex B 8 Pop. 2797	First National Bank.....\$83 53-546	Howard B. White..	O. K. Pierce	Chas. A. Normand.	N. B. Roe	75,000	83,780	517,540	564,720	131,300	Chase N., N. Y.; 1st N., Bos. 1.
"	North Middlesex Sav. Bk. 53-547 \$85	D. W. Fletcher	Frank A. Patch..... C. F. Worcester	Sarah T. Tuten, Tr. R. L. Hastings, A. Tr.	E. A. Richardson, Sec.		99,480	1,476,050	1,551,760	23,770	N. Shawmut, Bos.; 1st N., Ayer, Mass. 1.
Baldwinsville, Worc'r B 6 Pop. 1994	Templeton Savings Bank..\$71 53-560	M. A. Wilson.....	Gilman Waite..... E. N. Mullins	F. L. Hosmer, Tr.			30,000	500,000	508,280	24,000	Federal Tr. Co., Bos.; Millers River N., Athol, Mass. 1.
Barre.....Worcester C 6 Pop. 3000	Barre Savings Bank.....\$69 53-545	C. H. Follansby.....	J. C. Bartholomew. G. W. Cook	M. B. Hancock, Tr.			114,570	1,037,010	1,144,530	7,050	N. Shawmut, Bos.; Merch. N. and Worcester Tr. Co., Worcester; 2nd N., Barre, Mass. 1.
"	Second National Bank.....\$12 53-544	C. F. Atwood.....	Harding Allen.....	C. H. Swan		25,000	7,290	119,490	82,050	88,610	Chase N., N. Y.; N. Shawmut, Bos.; Merch. N., Worcester. 1.
Belmont...Middlesex C 9 Pop. 5542	Belmont Savings Bank..\$86 53-561	J. H. Fletcher.....	Frederic Dodge..... I. H. Locke	R. T. Brodriek, Tr.			28,210	768,520	787,720	24,370	Beacon Tr. Co. and Merch. N., Bos. 1.
Beverly.....Essex B 11 Pop. 20,679	Beverly National Bank..\$1803 53-276	A. W. Rogers	J. R. Pope	E. S. Webber		300,000	215,430	1,294,760	1,582,320	298,530	Han. N., N. Y.; Corn Ex. N., Chi.; 1st N., Bos. 1.
"	Beverly Savings Bank	R. W. Boyden			A. K. Story, A. Tr.		301,580	4,057,240	4,319,510	39,310	1st N., Bos. 1.
"	Beverly Trust Co..\$14 53-278	U. G. Haskell.....	J. F. Appleton..... F. I. Lamasney	C. B. Hood, Tr.	Charles King, Sec...	100,000	26,850	285,000	369,000	31,000	Irving N., N. Y.; 4th-Atlantic N., Bos. 1.
Beverly Farms, Essex B 11 Pop. 900	Beverly Trust Company..\$15 53-616			C. B. Hood, Mgr.		(Branch of Beve rly, Mas s.)					4th-Atlantic N., Bos. 1.

MASSACHUSETTS Map on Index.

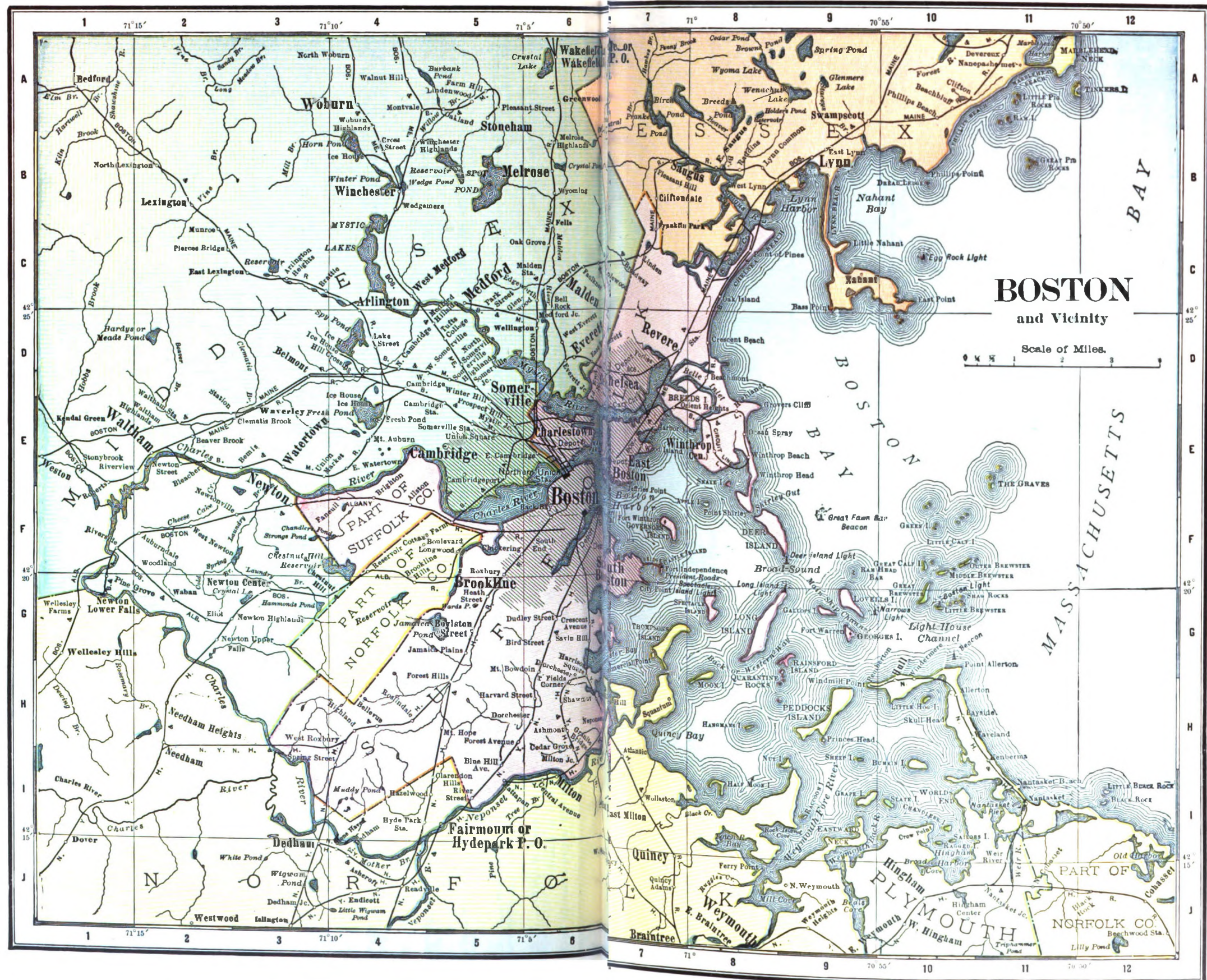
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Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

BOSTON—(Suffolk F 4) County Seat, Pop. 733,802—Reserve City.

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

NAME OF BANK. •Mem. Am. Bks. Assn. •Mem. State Bks. Assn.	State Priv. Est.	PRESIDENT	VICE-PRESIDENT	CASHIER	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
American Trust Co. •\$ 81 6-125 (50 State)		R. G. Fessenden..... (Branch at City Square, Charlestown.)	A. B. Chapin.....	C. H. Bowen, Sec.	W. F. Glidden, Tr. A. Bancroft, A. Tr.	\$ 1,000,000	\$ 2,447,160	\$19,222,550	\$ 1,779,300	\$19,081,660	\$ 1,221,580	\$ 2,563,340	\$ 1,582,420	Chase N., N. Y.; Cont. & Com'l N. Chi.; Girard Tr. Co., Phil.; N. Com'l, Alb.
BANK OF NOVA SCOTIA •\$ 32 6-105 (199 Washington)				W. Caldwell, Mgr.		6,500,000	12,396,110	(Branch of Halifax, Nova Scotia)						Bk. of N. Y. N. B. A., N. Y.; Credit Lyonnais, Paris; London Joint Stock, London.
Beacon Trust Co. •\$ 92 5-182 (20 Milk)		C. B. Jopp.....	C. L. Billman..... F. H. Lawler (Branch at 3 So. Market St.)	G. H. Poor, Sec. A. S. Nelson, A. Tr.	C. L. Billman, Tr. R. G. Shaw, Jr., A. Tr.	800,000	1,004,780	12,133,810	991,370	10,674,330	286,930	2,358,010	876,860	Chase N., Irving N., and Liberty N., N. Y.; Franklin N., Phil.
Boston Safe Dep. & Trust Co. •\$ 75 6-123 (100 Franklin)		C. E. Rogerson.....	W. H. Wellington W. C. Williams	H. D. Heathfield, Sec. F. J. Burrage, A. Sec. E. E. Stevens, A. Tr.	G. E. Goodspeed, Tr. R. E. Chafey, A. Tr.	1,000,000	3,221,160	15,763,220		13,076,000	2,020,520	3,674,390	1,215,480	1st N., N. Y.; Union Tr. Co., Chi.; Girard N., Phil.; 1st N., N. Shawmut, and 2d N., Bos.
•Boylston National Bank..... •\$ 45 5-42 (41 Bedford)		Harry W. Cumner.....	C. W. Bailey.....	E. A. Church.....	H. B. Bailey.....	700,000	326,270	3,763,810	304,630	4,197,770	300,000	347,430	527,850	Liberty N., and Citiz. Cent. N., N. Y.; N. Bk. Rep., Chi.; Mech. Am. N., St. L. x 1.
Charlestown Trust Co. •\$ 10 5-147 (City Square)		Luke D. Mullen.....	J. P. O'Riordan..... R. S. Teeling E. S. Heustis	Clinton S. Hebard, Tr.		200,000	31,840	665,210	29,310	543,600	215,350	110,270	47,220	Irving N., N. Y.; 4th Atlantic N., Bos.
Columbia Trust Co. •\$ 95 6-185 (20 Meridian, E. Bos.)		Joseph P. Kennedy.....	A. E. Wellington.....	R. J. Keenan, Sec.	A. E. Wellington, Tr.	100,000	51,000	978,800		675,820	93,250	85,830	63,490	Chase N., N. Y.
•COMMERCIAL NAT. BANK..... •\$ 88 5-58 (4 Liberty Square)		Benj. B. Perkins..... Special attention given collections.		T. W. Saunders.....		250,000	271,650	1,981,230	279,420	1,968,320	327,070	343,890	346,630	N. Park and 1st N., N. Y.; Corn Ex. N., Chi.; 4th St. N. and Far. & Mech. N., Phil. x 1.
Commonwealth Trust Co. •\$ 04 5-140 (30 Congress and 88 Summer)		Geo. S. Mumford.....	A. P. Stone..... S. W. Holmes W. H. Rand, Jr. (Branches at 105 Commercial St. and 1199 Wash. St.)	A. P. Stone, Tr. C. E. Valentine, A. Tr. A. R. Smith, A. Tr.	W. H. Rand, Jr., Sec. J. F. Marsten, A. Sec. H. M. Richmond, A. Sec.	1,000,000	719,710	19,705,540	1,148,990	15,176,680	2,747,480	3,044,860	1,533,410	Chase N., 1st N., Mech. & Metals N., City Cent. N. and N. Bk. Com., N. Y.; Union Tr. Co., Chi.
Cosmopolitan Trust Co. •\$ 12 5-150 (76 Devonshire)		M. Mitchell..... Silas Pierce, Ch. of Bd.	P. F. O'Keefe.....	G. M. Rich, Tr. Acting	F. Dierauf, A. Tr. F. D. Potter, A. Sec.	200,000	122,200	2,613,030	9,730	2,403,580	156,110	219,630	207,580	Irving N., N. Y.; 1st N., Chi. and Bos.; Far. & Mech. N., Phil.; Merch. N., Worcester.
DORCHESTER TRUST COMPANY. 5-142 (674 Columbia Road) •\$ 07		H. A. RHODES..... (Branch at 1444 Dorchester Ave.)	G. A. HAM..... N. D. FREEMAN	W. F. BEALE, Tr.	C. H. KIMBALL, A. Tr. L. S. BEARSE, Actuary	200,000	92,500	3,250,000	560,000	2,300,000	1,000,000	610,000	135,000	Irving N., N. Y.; Chi. Sav. Bk. & Tr. Co., Chi.; N. Shawmut, Bos.; Girard N., Phil.
EXCHANGE TRUST CO. •\$ 07 5-143 (21 Milk)		John J. Martin.....	Donald M. Hill.....	G. W. Tibbitts, Sec. F. H. Benson, A. Sec.	Robert E. Fay, Tr. F. T. Monroe, A. Tr.	600,000	461,060	6,630,790		5,453,990	841,810		1,376,040	Chase N., Irving N., and Chatham & Phenix N., N. Y.; Penn. N. and 4th St. N., Phil.; N. Y. State N., Alb.; Crocker N., San F.
Federal Reserve Bank, Dist. 1. •\$ 01 5-1 (53 State)		Alfred L. Aiken, Governor (See page 25 for further information)		Florrimon M. Howe, Cash. and Sec.	E. M. Leavitt.....	4,925,000		11,426,000 Fed. Notes	34,799,000 8,061,000 Gov.	13,106,000	28,213,000	1,921,000	26,380,000	
Federal Trust Co. •\$ 09 6-183 (85 Devonshire)		Joseph H. O'Neill.....	James W. Kenney..... J. C. Meyer	H. C. Pratt, A. Sec.	S. A. Merrill, Tr. E. B. Lynch, A. Tr.	1,000,000	429,240	8,218,230	8,218,230	5,899,170	2,013,680		1,643,350	Mech. & Metals N., N. Y.; N. Com'l, Alb.; Far. & Mech. N., Phil.
Fidelity Trust Co. •\$ 13 5-152 (131 State)		J. G. Ferguson.....	L. H. Rhodes..... E. C. Donnelly	P. F. McLeod, Tr.	S. S. Collinson, A. Tr.	1,000,000	270,000	3,750,000	150,000	3,970,000	520,000	490,000	190,000	Chase N., N. Y.; N. Shawmut, Bos.



'FIRST NAT'L BANK
5-80 (70 Federal) *264

NAME OF BANK
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*Mem. State Bks. Assn. (Priv. Est.)

DANIEL G. WING C. H. DWINNELL B. D. BLAISDELL GEO. W. HYDE
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'FOURTH-ATLANTIC NATIONAL BANK
5-12 (53 State) *128

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Hanover Trust Co. \$16 Gaborde, Stable J. P. O'Connell, Jr. Carlo E. Arzuffi H. H. Chmielewski
5-101 (132 Hanover) W. S. McNally Andrew D. Pates Sec. Tr.
Hyde Park Trust Co. \$16 E. L. Childs A. S. Raymond A. E. Smith Tr. R. E. Chapman
5-119 (15 Harvard) A. R. Frederick A. Tr.
International Trust Co. \$25 20 C. G. Bancroft Frederick Ayer C. B. Whitney, Tr. E. H. Graham
5-124 (45 Milk) H. L. Jewett H. L. Jewett, Sec. A. Tr.
Branch at 115 Summer St. C. B. Pierce, A. Tr.
Jamaica Plain Trust Co. \$16 16 E. L. Childs J. P. O'Connell, Jr. Carlo E. Arzuffi H. H. Chmielewski
5-162 (978 Center) W. S. McNally Andrew D. Pates Sec. Tr.
Liberty Trust Co. \$25 40 G. B. Wason M. O. Adams Allan H. Sturges W. H. Sumner, A. Tr.
5-141 (197 Washington) Allan H. Sturges Tr. J. H. Miley, A. Tr.
Market Trust Co. \$25 54 H. E. Rothfeld G. M. Angier G. A. Marsh, Tr.
5-112 (309 Washington)
Massachusetts Trust Co. \$25 15 E. R. Chambliss E. A. Stevens C. D. Buckner A. Whittaker, A. Tr.
5-153 (55 Federal) (Branch, 218 Hunt Street, Boston) Sec. and Tr.
Mattapan Deposit & Trust Co. Ezra H. Baker F. C. Hershey G. L. Whitehouse Herbert B. Josselyn
5-126 (474 Broadway) *2572 C. M. Baker Sec. Tr.

'MERCHANTS NAT'L BANK
5-13 (28 State) *231

E. V. R. THAYER A. L. RIPLEY F. C. WAITE W. F. BURDETT
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Apollon Trust Co. \$25 15 C. M. Wood W. H. Stickney W. H. Stickney E. F. Cook
5-12 (40 State) W. S. Crane Tr. Sec. and A. Tr.
(Branch at Market Square, E. Boston) H. T. Greenwood, A. Sec.

BOSTON Map opposite pages 480 and 482

PAID-UP CAPITAL	LIABILITIES SURPLUS INDIVID- UAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS- COUNTS	RESOURCES BONDS, SECURITIES, ETC.	DUES FROM BANKS	CASH AND EX- CHANGES
\$ 5,000,000	\$12,361,750	\$71,221,940	\$42,495,000	\$81,508,180	\$ 7,000,290	\$23,176,630
1,500,000	1,649,380	16,078,170	5,317,570	14,564,260	3,337,510	4,141,270
200,000	55,370	208,760	40,230	127,070	15,000	310,060
200,000	35,790	781,990	58,580	793,100	3,900	227,600
1,000,000	1,222,790	14,985,000	2,151,000	11,028,050	3,370,690	3,296,400
200,000	20,000	202,470	179,270	141,690	68,870	23,660
200,000	320,000	4,000,000	3,300,000	290,000	600,000	320,000
250,000	227,290	1,622,640	1,658,920	294,690	39,830	94,390
500,000	331,410	5,462,610	450,120	4,394,770	777,490	1,132,620
100,000	158,650	1,260,090	104,950	1,260,730	71,250	152,450
3,000,000	3,172,550	39,056,770	31,439,950	36,001,620	5,252,610	24,746,820
300,000	323,600	3,103,330	910,870	3,315,990	389,640	567,550

PRINCIPAL CORRESPONDENTS
Also Federal Reserve District of which bank is member.
*Mem. Fed. Reserve Collect. System.

Chase N., Meeb. & Metals N., N. City, Han. N., 1st N., N. Park, and N. Bk. Com., N. Y.; Cont. & Com'l N., 1st N., Corn Ex. N., N. City, Cent. Tr. Co. of Ill. and Ill. Tr. and Sav., Chi.; 4th St. N., 1st N., Cent. N., and Phil. N., Phil.; 2d N. and Cent. N., St. L. X 1.

N. City and Chase N., N. Y.; Cont. & Com'l N., Chi.; Girard N., Phil.; N. Bk. Com., St. L. X 1.

Irving N., N. Y.; 4th Atlantic N., Bos.

Irving N., N. Y.; N. Y. State N., Alb.; N. Shawmut and 1st N., Bos.

Merch. N. and Irving N., N. Y.; N. City, Chi., 1st N., Phil.

Chase N., N. Y.; N. Y. State N., Alb.; 4th Atlantic N., Bos.; Corn Ex. N., Phil.

Chase N. and Columbia Tr. Co., N. Y.; N. Y. State N., Alb.

Girard N., Phil.; 1st N., Bos.; N. Y. State N., Alb.

Chase N. and Han. N., N. Y.; Union Tr. Co., Chi.; N. Y. State N., Alb.; Franklin N., Phil.

Liberty N., N. Y.; 2d N., Bos.

Meeb. & Metals N., Chase N., and Liberty N., N. Y.; 1st N. and Corn Ex. N., Chi.; Wells Fargo-Nev. N., San F. X 1.

Chase N. and Han. N., N. Y.; Corn Ex. N., Chi.; N. Com'l. Alb.

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Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by 'The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

BOSTON—Continued—Reserve City

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

NAME OF BANK. •Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. x Mem. Fed. Reserve Collect. System.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS	DEPOSIT OF BANKS	LOANS & Dis- COUNTS	BONDS, SECUR- ITIES, ETC.	DUE FROM BANKS	CASH AND EX- CHANGES	
National Rockland Bank of Roxbury.....•\$53 5-109 (2843 Washington)	Frederic W. Rugg		A. L. Bacon	H. I. Brett	\$ 300,000	\$ 662,540	\$ 3,810,980	\$ 300,170	\$ 3,603,550	\$ 504,610	\$ 579,780	\$ 320,090	N. Park. N. Y.; 1st N., Chi.; Girard N., Phil.; N. Shawmut, Bos. 1.
*National Security Bank....•\$68 5-46 (79 Court)	Charles R. Batt		A. E. Gladwin		250,000	1,009,060	2,048,790	113,410	1,789,370	794,420	569,410	268,050	Atlantic N. and Irving N., N. Y.; 1st N., Chi.; Far. & Mech. N., Phil. 1.
NATIONAL SHAWMUT BANK 5-20 (40 Water) •\$37	W. A. GASTON	H. MURDOCK	BENJAMIN JOY	HENRY F. SMITH									N. Bk. Com., N. City, N. Park, 1st N., Atlantic N., and Chase N., N. Y.; Cont. & Com'l N. and N. Hk. Rep., Chi.; Mech. Am. N., St. L.; Phil. N., Phil.; Bk. of Cal. N. B. A. and Wells Fargo Nev. N., San F.; Lon- don City & Midland, London, Eng. 1.
	A. T. COLLIER	J. E. RYDER	J. E. RYDER	FRANK HOUGHTON									
	BENJAMIN JOY	Mgr. Credit Dept.	FRANK A. NEWELL	FRANK A. NEWELL									Bk. of N. Y. N. B. A., Irving N., Liberty N., and Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; Bk. of No. Am., 1st N., Phil. N., and Girard N., Phil.; Mech. Am. N., St. L. x 1.
	N. I. ADAMS	C. E. DUNHAVEN	G. H. S. SOULE	G. H. S. SOULE									
		Auditor	W. A. BURNHAM, JR.	W. A. BURNHAM, JR.	10,000,000	7,808,880	87,465,610	37,145,830	80,475,700	21,671,960	22,527,030	20,278,720	
			R. S. POTTER	R. S. POTTER									
			G. E. FICKETT	G. E. FICKETT									
	Accounts of Banks, Bankers, Corporations, and In- dividuals solicited.												
NAT'L UNION BANK 5-2 (40 State) •\$1792	HENRY S. GREW	W. S. B. STEVENS	A. E. FITCH	J. W. MARNO	1,000,000	1,327,820	8,894,980	2,497,130	9,825,710	1,050,780	1,962,250	1,281,190	
	New England business solicited. All points Collected direct.												
New England Trust Co....•\$69 5-119 (135 Devonshire)	James R. Hooper	Arthur Adams	H. N. Marr, Sec.	F. W. Allen, Tr.	1,000,000	3,380,080	24,362,630		16,970,870	2,149,010	6,955,930	1,958,940	Farmers Ln. & Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Far. & Mech. N., Phil. N. and Girard Tr. Co., Phil.
		Alex. Cochran F. P. Fish	E. B. Ladd, A. Tr.	Thomas E. Eaton, A. Tr.									
OLD COLONY TRUST CO. 5-129 (17 Court St.) •\$190	PHILIP STOCKTON	W. B. DONHAM	L. D. SEAYER	W. W. HIGGINS, Tr.									Chase N., N. Bk. Com., Irv. N., N. City, and Bkrs. Tr. Co., N. Y.; Harris Tr. & Sav. and Ft. Dear. N., Chi.; Franklin N. and Girard Tr. Co., Phil.; Merch. N., 1st N., and N. Shawmut, Bos.; Miss. Valley Tr. Co. and St. L. Union, St. L.; Union Tr. Co., San F.; N. Y. State N., Alb.; Cont. Tr. Co., Balt.; Industrial Tr. Co., Prov.; Bk. of Montreal, Montreal; London County & Westminster, Ltd., Lon. x 1.
	GORDON ABBOTT	J. C. HOWE	S. P. SHAW, JR.	F. N. HOLMES									
	Ch. of Bd.	J. R. WAKEFIELD	Sec.	Tr. Officer									
	F. R. HART	C. B. HUMPHREY	F. J. BRADLEE	L. H. PARKHURST	6,000,000	6,794,960	118,471,450	13,560,130	91,937,590	10,332,160	33,236,240	18,174,170	
	Vice Ch. of Bd.	G. W. GRANT	Actuary	Mgr., Bond Dept.									
		F. G. POUSLAND											
		S. W. WEBB											
		F. M. LAMSON											
		W. F. WYETH											
		J. G. STEARNS											
	SEE ADVERTISEMENT ON OPPO SITE PAGE (Branches at 52 Temple Place, A. Y. MITCHELL Mgr.; and 222 Boylston St., CURTIS CHIPMAN Mgr.)												
Old South Trust Co....•\$14 5-157 (306 Washington St.)	John R. McVey	Francis L. Daly	Frank J. Carens	G. Dwight Cabot	200,000	40,000	889,620	19,740	600,050	165,790	130,240	90,270	Irving N., N. Y.; 1st N., Bos.
		G. V. Wattendorf	Tr.	A. Tr.									
PEOPLES NATIONAL BANK OF ROXBURY 5-107 (114 Dudley) •\$33	A. J. Foster	Timothy Smith	G. H. Corey	I. F. Newcomb	300,000	272,890	2,517,280	305,810	2,305,290	145,380	610,990	157,360	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Alb. x 1.
Prudential Trust Co....•\$15 5-159 (83 Summer St.)	J. H. H. McNamee	J. E. Bradshaw	Wm. P. Bailey, Tr.		200,000	81,800	602,690		656,530	24,250	92,680	59,280	Corn Ex., N. Y.; Far. & Mech. N., Phil.; 4th Atlantic N., Bos.; N. Y. State N., Alb.
Puritan Trust Co....•\$95 5-134 (83 Court St.)	F. W. Stockman	T. B. Fitzpatrick	Fred. Slader, Sec.	F. W. Stockman, Tr.	200,000	218,110	2,738,200	88,910	1,790,750	922,450	371,670	160,350	Han. N., N. Y.; Phil. N., Phil.
			W. F. Coffin, A. Sec.	W. J. Cushing, A. Tr.									

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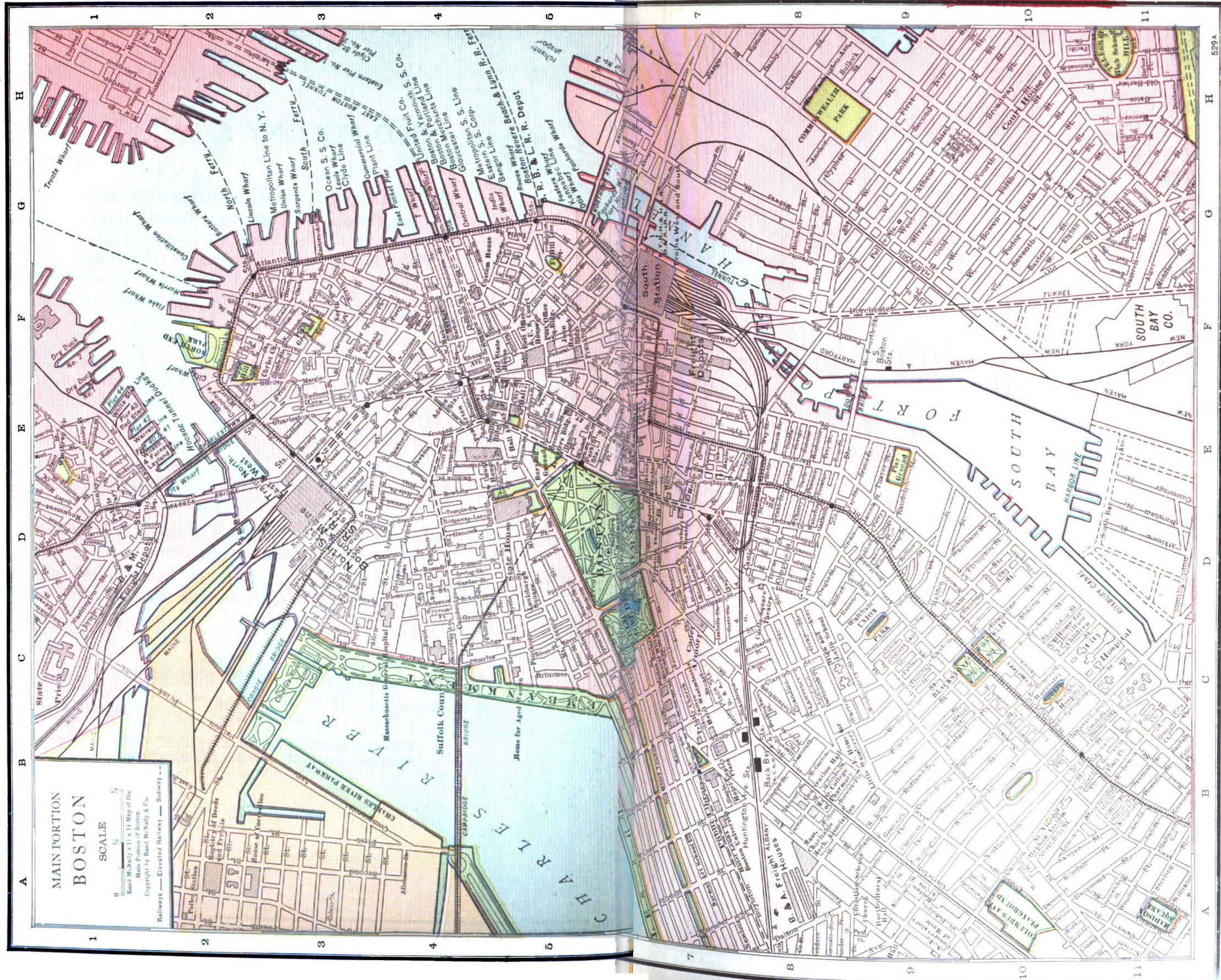
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BANK 1864

SECOND NATIONAL BANK

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BOSTON, MASS.

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JAMES M. PRENDERGAST . Vice-President
THOMAS P. BEAL, JR. . . . Vice-President
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FRANK H. WRIGHT . . . Assistant Cashier
HORACE F. FULLER . . . Assistant Cashier



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**"SECOND
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5-17 (111 Devonshire) ♦32

State Street Trust Co. ♦31 91
5-180 (35 State)

Tremont Trust Co. ♦14
5-156 (14 State St.)

United States Trust Co. ♦15 95
5-133 (30 Court St.)

*Webster & Atlas Nat. Bk. ♦53
5-25 (199 Washington)

Boston Clearing House
(56 State)

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NAME OF BANK.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.
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A. C. Ratschky Amory Eliot Thomas P. Beal		H. P. Tilden, Sec. Joseph L. Foster Robert E. Hill Charles A. Ruggles, W. N. Homer, Sec. Mgr.		

PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS- COUNTS	BONDS SECUR- ITIES, ETC.	CASH AND EXCHANGES
\$ 2,000,000	\$ 2,497,050	\$23,625,050	\$11,923,600	\$27,671,500	\$ 2,081,600	\$ 6,631,370
1,000,000	1,605,770	25,730,080	1,035,360	19,248,320	1,486,050	4,003,660
200,000	50,240	1,263,130		1,396,110	46,530	218,790
300,000	1,530,370	9,103,880		4,718,020	3,884,560	2,331,670
1,000,000	1,323,330	6,520,010	876,670	7,445,140	479,400	1,101,120

PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
Chase N., N. City, Han. N., and Am.-Ex. N., N. Y.; 1st N. and Com. Ex. N., Chi.; Phil. N., Phil.; 1st N. and Wells Fargo- Nev. N., San F. x 1.
N. Park and Chase N., N. Y.; Girard N., Phil.; N. Com'l, Alb.
Irving N., N. Y.; 4th Atlantic N., Bos.; Far. & Mech. N., Phil.
Han. N., N. City, and Chase N., N. Y.; Phil. N., Phil.
N. Park and Han. N., N. Y.; Cont. & Com'l N., Chi.; Far. & Mech. N., Phil. x 1.

SAVINGS BANKS

NAME OF BANK.	PRESIDENT.	VICE PRESIDENT.	SECRETARY.	TREASURER.	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	BONDS, STOCKS, ETC.	CASH AND EXCH.	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
Blackstone Savings Bank 5-139 (26 Washington) ♦303	L. A. Frothingham	John O'Hare H. H. Savage		Arthur E. Roberts	\$ 53,260	\$ 1,377,380	\$ 1,052,860	\$ 284,000	\$ 93,780	Federal Tr. and New Eng. Tr. Cos., Bos.
Boston Five Cents Savings Bank ♦54 5-111 (30-38 School)	Wilmot R. Evans	J. H. Cannell F. A. Merrill	A. W. Small, A. Tr.	J. C. Holmes	4,714,490	50,580,490	11,213,490	41,935,380	2,084,310	
Boston Penny Savings Bank ♦51 61 5-114 (1375 Washington)	John Reynolds			W. H. Durkee	740,990	12,308,690				N. Park, N. Y.
Brighton Five Cents Savings Bk. ♦51 61 5-115 (326 Washington, Brighton)	H. C. Fabyan	Francis Burke		W. A. Lambert	191,790	2,656,500	2,079,000	688,610	80,680	1st N., Bos.
Charlestown Five Cents Sav. Bk. ♦51 54 5-110 (2 Thompson Sq., Charlestown)	W. S. Glidden	Clinton White S. T. Harris	Geo. P. Nason, A. Tr.	Wm. P. Hart	1,574,950	14,776,070	12,034,290	4,113,930	237,390	Am. Tr. Co., Bos.
Dorchester Savings Bank ♦51 96 5-136 (586 Columbia Road)	F. L. Walker	W. W. Whitmarsh E. S. Woodbury		Geo. W. Bradford	79,840	1,721,820	1,384,810	370,680	46,180	Merch. N., Bos.
East Boston Savings Bank ♦51 48 5-108 (10 Meridian)	Ainsley R. Hooper	R. J. Gove W. H. Grainger	A. P. Johnson, Tr.	B. A. Delano, A. Tr.	771,190	6,651,630	7,146,830		275,980	1st N., 2d N., Metropolitan Tr., and Columbia Tr. Cos., Bos.
Eliot Savings Bank ♦51 64 5-117 (114 Dudley)	A. E. Carr	W. S. Leland A. F. Hayden		Frank E. Granger, Tr.	530,890	8,229,240	5,584,930	2,780,750	394,460	
Franklin Savings Bank ♦51 61 5-113 (6 Park Square)	C. H. Baldwin	H. W. Hart J. H. Pierce		J. H. Sturgis G. D. Alden, A. Tr.	1,325,220	19,160,790	12,241,320	7,781,330	463,740	1st N., 2d N., and N. Shawmut, Bos.
Five Hall Savings Bank ♦51 14 5-138 (648 Warren St.)	Albert A. Ginzberg	Louis Rosenberg Oscar Grosberg		J. L. Downey						U. S. Tr. and Beacon Tr. Cos., Bos.
Jervia Savings Bank ♦51 12 5-131 (201 Washington)	Patrick O'Hearn	J. F. O'Connell J. F. McDonald	Jos. J. Forrester	A. P. Hill, A. Tr.	12,000	895,000	700,000	190,000	17,000	Met. Tr., Liberty Tr., U. S. Tr., and Old So. Tr. Cos., Bos.
Bome Savings Bank ♦51 69 5-120 (75 Tremont)	G. E. Brock	Jerome Jones H. C. Jackson C. W. Leonard	C. M. Spencer, A. Tr.	C. S. Norris Edwin H. Cram, A. Tr.	2,062,020	25,097,920	20,185,560	5,988,060	1,015,190	

BOSTON Maps opposite pages 480 and 482

For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

NAME OF BANK.		PRESIDENT.	VICE PRESIDENT.	SECRETARY.	TREASURER.	LIABILITIES.		RESOURCES.			PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
*Mem. Am. Bks. Assn. †Mem. State Bks. Assn.	\$State †Priv. Est.					SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	BONDS, STOCKS, ETC.	CASH AND EXCH.	
Hyde Park Savings Bank.....	*\$171 5-148 (1196 River Street)	Robert Bleakie	F. N. Tirrell.....	-----	A. H. Burt.....	\$ 194,230	\$ 2,022,580	\$ 2,117,570	-----	\$ 119,720	N. Shawmut and 1st N., Bos.
Inst. for Sav. in Roxbury and Vicinity	5-103 (2343 Washington)	Charles G. Smith	H. B. Terry.....	-----	Henry West.....	839,250	13,689,810	5,071,510	\$ 8,999,030	462,720	
Lincoln Savings Bank.....	\$16 5-160 (Roxbury Crossing)	James W. Colgan	H. S. Banton.....	-----	Joseph Engel.....	-----	34,000	13,300	15,000	5,700	N. Secur. and N. Rockland Bk. of Roxbury, Bos.
North End Savings Bank.....	*\$70 5-121 (57 Court)	Wm. G. Shillaber	J. D. Williams.....	L. C. Nickerson, A. Tr.	-----	496,620	6,298,100	4,973,310	1,423,380	398,030	
Provident Institution for Savings.....	5-102 (36 Temple Place)	Louis Curtis.....	Nelson Curtis.....	-----	Henry Parkman	3,940,260	54,076,860	30,927,420	25,163,370	1,317,010	
South Boston Savings Bank.....	*\$63 5-116 (368 Broadway)	G. A. Tyler.....	S. L. Treadwell.....	-----	Henry C. Mitchell.....	440,330	8,872,720	6,287,880	2,680,940	227,090	2d N. and Merch. N., Bos.
Suffolk Sav. Bk. for Seamen & Others	5-106 (1 Tremont)	A. P. Loring.....	Chas. Duffer.....	-----	F. I. Emery.....	3,014,440	40,564,120	40,817,870	-----	1,963,080	
Summer Savings Bank.....	*\$97 5-137 (25 Meridian)	G. W. Hargrave	T. P. Hunt.....	-----	T. A. Apollonio, A. Tr.	54,150	1,410,790	1,101,420	386,210	39,250	Columbia Tr. Co., Bos.
Union Institution for Savings.....	*\$65 5-118 (216 Tremont)	Joseph D. Fallon	C. E. Wiggin.....	-----	J. J. Corrigan.....	860,740	13,594,910	10,212,060	3,537,560	725,350	Seab. N., N. Y.; N. Bk. Rep., Chi.; N. Shawmut, Bos.
Warren Institution for Savings.....	*\$29 5-104 (199 Washington)	James O. Otis	C. E. Noyes.....	-----	F. D. Brown.....	1,083,030	13,681,360	9,484,260	5,216,890	347,090	Am. Tr. Co. and Old Colony Tr. Co., Bos.
Wildey Savings Bank.....	*\$92 5-131 (52 Boylston)	John J. Whipple.....	C. A. Gardner.....	-----	G. E. Taber.....	349,490	11,158,950	8,164,270	2,988,010	347,940	N. Bk. Com., N. Y.; N. Shawmut and Old Colony Tr. Co., Bos.
			G. H. Howard.....	-----							

Selected List—INVESTMENT DEALERS

NAME OF BANK. • Mem. Am. Bks. Assn. \$State • Mem. State Bks. Assn. †Priv. • Mem. Inv. Bks. Assn. Est.	LOCATION.	OFFICERS.	PAID-UP CAPITAL.	PRINCIPAL CORRESPONDENTS.	NAME OF BANK. • Mem. Am. Bks. Assn. \$State • Mem. State Bks. Assn. †Priv. • Mem. Inv. Bks. Assn. Est.	LOCATION.	OFFICERS.	PAID-UP CAPITAL.	PRINCIPAL CORRESPONDENTS.
Adams & Co.	13 Congress				LEACH, A. B. & CO.	4 Post Office Square			
Baker, Ayling & Young ..	50 Congress				<div style="border: 1px solid black; padding: 5px; text-align: center;"> LEE, HIGGINSON & CO.,¹ BONDS 44 State BOSTON, NEW YORK, CHICAGO, WORCESTER, PORTLAND, ME., HARTFORD, CONN., PROVIDENCE, R. I., AND HIGGINSON & CO., LONDON, ENG. </div>				
Bayne, Hine & Co.	50 Congress				Loring, Tolman & Tupper ..	45 Milk			
BLAKE BROS. & CO. ..	111 Devonshire				Merrill, Oldham & Co.	35 Congress			
Blodget & Co.	60 State				Millett, Roe & Hagen ..	15 Congress			
Bond & Goodwin	30 State				MOSELEY, F. S. & CO. ..	50 Congress			
Bright, Sears & Co.	53 State				Munroe, John & Co.	4 Post Office Square			
Brown Bros. & Co.	60 State				Naumburg, E. & Co.	50 Congress			
Burgess, Lang & Co.	50 State				PAINE, WEBBER & CO. ..	82 Devonshire			
Burr, George H. & Co.	35 Congress				Parker, C. D. & Co., Inc. •	78 Devonshire			
CHANDLER, WILBOR & CO.,	185 Devonshire				Parker, Morse & Co.	4 Post Office Square			
Inc.		Railroad, Corporation and Municipal Bonds.		Chandler Bros. & Co., New York; Chandler & Co., Inc., Phil.	Parkinson & Burr	53 State			
Conant, A. B. & Co.	95 Milk				Pearmain & Brooks	53 State			
Curtis & Sanger	33 Congress				Place, Walter S.	35 Congress			
Day, R. L. & Co.	35 Congress				Raymond, W. L. & Co.	35 Congress			
Edmunds Bros.	35 Congress				READ WM. A. & CO. ..	19 Congress			
Estabrook & Co.	15 State				Richardson, Hill & Co.	50 Congress			
Earnald, George A. & Co. •	67 Milk				Robins, E. J. & Sons	200 Devonshire			
Gay, Wm. O. & Co.	15 Congress				Schirmer, F. A. & Co.	79 Milk			
Goldman Sachs Co.	60 Congress				Stone & Webster	147 Milk			
GRANT, E. M. & CO. ..	45 Devonshire				Thorndike & Allen	53 State			
MILLET, R. CO., INC. ..	55 Congress	G. A. LYON, Mgr.		N. W. Halsey & Co., N. Y.	Tucker, Anthony & Co. •	53 State			
HARRIS, FORDES & CO. INC.	35 Federal				Wainwright, H. C. & Co.	60 State			
Hayden, Stone & Co.	87 Milk				Well, Farrell & Co.	79 Milk			
Henshaw (Francis) & Co. •	97 Milk				White, Weld & Co.	111 Devonshire			
Hornblower & Weeks ..	60 Congress								
Jackson & Curtis	19 Congress								
Kidder, Peabody & Co. •	115 Devonshire								

BOSTON Maps opposite pages 480 and 482

Banks Advertising give Prompt Attention to Collections and Correspondence

Arnold, Allen, & Co., 85 Devonshire St.

Bache, J. S., & Co., 42 Broadway, N. Y.
Bartlett Bros. & Co., 60 State St.
Blake Bros. & Co., 111 Devonshire.
Blodget & Co., 60 State St.
Bolles, M., & Co., 25 Congress St.
Bond & Goodwin, 30 State St.
Bowen, J. W., & Co., 53 State St.
Bright, Sears & Co., 53 State St.
Brown Bros. & Co., 60 State St.

Obase & Barstow, Ames Building.
Clark, Dodge & Co., 51 Wall St., N. Y.
Clark, Griffith & McWain, 60 Congress.
Clement, Parker & Co., 70 State St.
Coleman, F. H., & Co., 50 Congress St.
Collins, Spalding & Co., 55 Congress St.
Colwell & Hastings, 4 Post Office Square.
Curtis & Sanger, 33 Congress St.

Dabney, F. L., & Co., 50 Congress St.
Davis & Davis, Providence, R. I.

Day, R. L., & Co., 25 Congress St.
Downer & Co., 53 State St.
Drexel & Co., 5th and Chestnut Sts., Philadelphia.

Estabrook & Co., 15 State St.

Fernald, Geo. A., & Co., 67 Milk St.
Fiske, Redington & Co., 50 Congress St.
Fitzgerald, Hubbard & Co., 95 Milk St.
Foote & French, 27 State St.

Hale & Co., 53 State St.
Hall, Joseph E., & Co., 53 State St.
Hallgarten & Co., 5 Nassau St., N. Y.
Hastings, Theo., & Co., 53 State St.
Hayden, Stone & Co., 87 Milk St.
Head, Charles & Co., 74 State St.
Henshaw, Francis & Co., 97 Milk St.
Hornblower & Weeks, 60 Congress St.
Hovey, Chandler & Co., 111 Devonshire St.
Hovey, Kenny & Co., 68 Devonshire St.

Jackson & Ourlis, 19 Congress St.

Keveney, Sawtelle & Co., 50 Congress St.
Kidder, Peabody & Co., 115 Devonshire St.
Kimball, E. R., & Co., 10 Post Office Square.
Kinsley & Adams, Worcester, Mass.

Leahey, Foster & Co., 30 State St.
Lee, Higginson & Co., 44 State St.
Logan & Bryan, 2 Board of Trade, Chicago, Ill.

Long & Nash, 53 State St.
Lovell & Co., 8 Congress St.
Luke Banks & Weeks, 19 Wall St., New York.

Manson, Thomas L., & Co., 100 Broadway, New York.

Masten, A. E., & Co., 323 Fourth Ave., Pittsburgh, Pa.

Megargel & Co., 15 Congress St.
Meyer, Eugene, Jr., & Co., 14 Wall St., N. Y.
Millet, Roe & Hagen, 15 Congress St.
Moors & Cabot, 111 Devonshire St.
Moran, J. J., & Co., 53 State St.

Morgan, J. P., & Co., 23 Wall St., N. Y.
Moseley, F. S., & Co., 50 Congress St.
Nickerson, W. G., & Co., 59 Congress St.

O'Mealey, John W., & Co., 53 State St.
Paine, Webber & Co., 82 Devonshire St.
Parkinson & Burr, 53 State St.
Pearmain & Brooks, 53 State St.
Pettigrew, Bright & Co., 75 State St.
Pickering, John, & Moseley, Union Bldg., 40 State St.

Prince, F. H., & Co., 1 Ames Bldg.
Prince & Whitely, 52 Broadway, N. Y.
Proctor, Cook & Co., 35 Congress St.

Read, Wm. A., & Co., 19 Congress St.
Richardson, Hill & Co., 50 Congress St.

Sanford & Kelley, 20 Market St., New Bedford, Mass.

Schirmer, F. A., & Co., 79 Milk St.
Seabury, Frank, & Brother, 60 State St.
Sewall, R. L., & Co., 50 Congress St.
Stevens, H. S., & Co., 50 Congress St.
Stowell, J. B., & Son, 45 Milk St.

Thorndike & Allen, 53 State St.
Tower & Underwood, 85 Devonshire St.
Townsend, Anthony & Tyson, 8 Congress St.
Tucker, Anthony & Co., 53 State St.
Tucker, Hayes & Bartholamew, 50 Congress St.

Wainwright, H. C., & Co., 60 State St.
Weld, Grew & Co., 27 State St.
Whitney & Elwell, 30 State St.
Whittington & Co., 31 State St.
Williston, J. R., & Co., 53 State St.
Wilson, Slade & Co., Providence, R. I.
Wrenn Bros. & Co., 53 State St.

STOCK EXCHANGE OFFICERS.

WALTER JACKSON, *President*.
CHARLES HAYDEN, *Vice-President*.
SIDNEY CHASE, *Treasurer*.
GEORGE F. LORD, *Chairman*.
GEORGE F. LORD, *Secretary*.

BOSTON Maps opposite pages 480 and 482

MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

TOWN AND COUNTY. County Seats.	NAME OF BANK. • Mem. Am. Bks. Assn. \$State • Mem. State Bks. Assn. \$Priv. • Est.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASST. CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & Dis- c'ts. Bonds, Securities	CASH & Ex- change, Due from Banks	
Bridgewater Plym'th D 11 Pop. 7688	Bridgewater Savings Bk., \$72 53-562	W. D. Jackson	P. O. Clark	H. W. Bragdon	F. E. Sweet, Sec.	-----	\$ 87,000	\$1 200,000	\$1 156,000	\$ 30,000	1st N., Bos.
"	Bridgewater Trust Co., \$15 53-415	L. Q. White	J. H. Fairbanks	Samuel Norton, Tr.	-----	\$ 50,000	12,900	311,320	269,300	100,160	4th Atlantic N., Bos.; N. Y. State N., Alb.
Brockton, Plymouth D 10 Pop. 61,043	BROCKTON NATIONAL BANK 53-150 • \$80 Brockton Savings Bank, \$81 53-149	GEORGE E. KEITH	C. R. FILLEBROWN	GEO. A. BARRETT	ALBERT R. EWELL	300,000	300,000	2,703,100	2,709,770	648,540	N. City and Chase N., N. Y.; N. Shawmut, Bos.; Phil. N., Phil.
"	"	Bradford E. Jones	F. M. Thompson	C. C. Crooker, Tr.	W. G. Allen, A. Tr.	-----	395,490	6,505,330	6,736,750	164,070	Old Colony Tr. Co., Bos.; Home N. and Brock- ton N., Brockton.
"	HOME NATIONAL BANK 53-148 • \$74	F. B. HOWARD	PRESTON B. KEITH	WARREN B. SMITH	ELMER M. TABER	500,000	352,680	3,058,000	2,782,040	1,129,250	N. Park, N. Y.; Cont. & Com'l N., Chl.; 4th St. N., Phil.; N. Shawmut, Bos.
Collections or other business entrusted to this Bank will receive prompt and careful attention.											
"	Peoples Savings Bank, \$95 53-152	Wm. L. Douglas	L. Weston	C. S. Ludden, Tr.	H. S. Hewett, Sec.	-----	166,560	5,132,400	5,095,960	160,210	Brockton N., Plymouth Co. Tr. Co., and Home N., Brockton, Mass.
"	Plymouth Co. Trust Co., \$93 53-151	C. P. Holland	F. E. Shaw	F. B. Leonard, Tr.	Geo. E. Fisher, Sec.	100,000	41,680	2,744,770	2,654,670	206,800	Merch. N., N. Y.; 1st N., Bos.
Brookline, Norfolk C 10 Pop. 31,138	Boulevard Trust Co., \$11 53-243	W. A. McKenney	F. A. Russell	G. M. J. Bates, Tr.	Roswell C. Downer, Actuary.	100,000	34,050	1,395,430	1,261,500	243,810	Chase N., N. Y.; Old Colony Tr. Co. and N. Shawmut, Bos.
"	Brookline Savings Bank, \$71 53-241	C. H. Stearns	E. M. Farnsworth	E. M. Farnsworth, Tr.	-----	-----	290,010	7,050,620	6,769,290	290,690	N. Shawmut, Merch. N., and 1st N., Bos.
"	BROOKLINE TRUST CO. , \$86 53-242	Ernest B. Dane	Albert J. Meserve	G. A. Whitney, Tr.	-----	100,000	139,160	2,276,240	2,092,150	273,910	Chase N., N. Y.; 1st N. and Merch. N., Bos.; N. Com'l, Alb.

MASSACHUSETTS Map on Index

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MASSACHUSETTS—Continued

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TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State •Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & RE- CEIPTS DUE FROM BANKS	
•Cambridge... Middlesex Pop. 110,357 C 10	Cambridgeport Sav. Bk. •25 53 53-55	F. W. Tilton	W. W. Dallinger	John R. Giles, Tr.	J. F. Lane, Sec.	—	\$ 556,810	\$6 759 740	\$7 051 850	\$ 112,750	
" " "	Cambridge Savings Bk. •25 35 53-54	Enoch Beane	J. H. Corcoran	A. H. Boardman	J. H. Hubbard, Sec.	—	965,970	8,949,290	9,774,140	141,120	
" " "	Cambridge Trust Co. •49 92 53-59	G. H. Cox	L. N. Brock	Thomas Hadley	J. H. Hubbard, Sec.	\$ 100,000	180,590	2,217,080	2,176,470	321,190	N. Park, N. Y.; N. Shawmut and 1st N., Bos.; Far. & Mech. N., Phil.
" " "	Central Trust Co. •25 26 53-52	E. H. Bright	E. A. Davenport	B. F. Smith, Tr.	J. H. Hubbard, Sec.	200,000	352,640	5,181,850	5,209,710	524,780	1st N., Bos.; N. Com'l. Alb.
" " "	Charles River Trust Co. •25 32 53-53	Harrie E. Mason	J. C. Dow	W. G. Davis	W. E. Bowe, A. Tr.	200,000	215,440	2,039,220	2,111,980	343,680	N. Shawmut and 1st N., Bos.; Far. & Mech. N., Phil.
" " "	East Cambridge Sav. Bk. •54 53 53-57	Gustavus Goepper	C. S. Cahill	W. H. Sprague, Tr.	E. H. Norris, Sec.	—	629,050	6,526,110	7,081,920	78,160	
" " "	Guaranty Trust Co. •49 12 53-61	Woodford Yerxa	F. H. Marshall	Wm. E. Lloyd, Tr.	Chas. H. Sloan, A. Tr.	300,000	96,320	1,044,130	1,166,700	265,070	Chase N., N. Y.; N. Shawmut, Bos.; Girard N., Phil.
" " "	HARVARD TRUST CO. •25 04 53-60	Walter F. Earle	Chas. W. Dailey	H. H. Dyer, Tr.	—	200,000	272,270	2,923,190	2,501,540	859,920	Han. N., N. Y.; 1st N., Bos.; Corn Ex. N., Phil.; N. Y. State N., Alb.
" " "	Lechmere National Bank •25 53 53-56	Otis S. Brown	M. J. Hart	F. B. Wheeler	—	100,000	133,060	719,760	960,230	91,180	Han. N., N. Y.; N. Shawmut, Bos.
" " "	North Av. Savings Bk. •25 72 53-58	Charles F. Stratton	C. L. French	M. L. Walton, Tr.	E. B. Stratton, A. Tr.	—	187,150	3,275,640	3,355,020	112,320	N. Shawmut, Bos.
Cambridgeport, Middlesex C 10	(See Cambridge)										
Canton... Norfolk D 10 Pop. 4797	Canton Institut'n for Sav. •25 35 53-516	F. D. Dunbar	A. E. French	Walter Ames, Tr.	—	—	94,530	969,530	1,008,590	53,440	
" " "	Canton Trust Co. •25 36 53-517	G. A. Ham	E. H. R. Revere	J. H. Landrick, Tr.	—	100,000	41,500	299,430	392,630	66,850	4th-Atlantic N., Bos.; Girard N., Phil.
Charlestown... Suffolk F 4 Chelsea... Suffolk C 11 Pop. 32,452	(See Boston)										
" " "	Broadway National Bank •25 10 53-222	W. Howland	E. R. Hoag	P. L. Moses	—	100,000	16,940	426,160	499,620	92,670	N. Park, N. Y.; 4th-Atlantic N., Bos.
" " "	Chelsea Savings Bank •25 54 53-219	A. A. Fickett	J. D. Henderson	W. B. Denison, Tr.	E. H. Curry, A. Tr.	—	752,990	7,349,450	7,962,810	243,880	N. Shawmut, Bos.
" " "	Chelsea Trust Co. •25 07 53-221	A. B. Atwood	N. W. Dunbar	E. H. Lowe, Tr.	S. O. Gleason, Sec.	250,000	65,810	1,754,480	1,572,350	497,930	Han. N., N. Y.; N. Shawmut, Bos.
" " "	County Savings Bank •25 90 53-220	Albert D. Bosson	E. R. Hoag	W. S. Fracker, Tr.	—	—	228,250	2,469,270	2,589,980	109,700	Merch. N. and Met. Tr. Co., Bos.
Chicopee... Hampden D 4 Pop. 28,057	Chicopee Savings Bank •49 54 53-247	N. B. Carter	E. H. Lowell	C. J. Seaver, Tr.	—	—	188,240	2,515,420	2,802,080	101,570	N. Shawmut, Bos.; Union Trust Co., Spring- field, Mass.
" " "	Gaylord-Kendall Co. •49 05 53-248		B. T. Martin	E. G. Gaylord	—	25,000	16,000	270,000	283,540	63,560	N. Bk. Com., N. Y.; N. Shawmut, Bos.
Chicopee Falls, Hampden Pop. 8000 D 4	Chicopee Falls Sav. Bk. •49 75 53-563	G. M. Morton	A. R. Martin	J. B. Knight, Tr.	Mabel H. Page, A. Tr.	—	117,350	1,748,080	1,801,460	70,680	Chicopee N. and Springfield N., Springfield, Mass.
Clinton... Worcester C 8 Pop. 13,075	Clinton Savings Bank •25 51 53-327	L. J. Gibbs, V.-P.	F. N. Withrel	C. L. S. Hammond, Tr.	—	—	231,020	2,562,120	3,754,140	39,000	1st N., Bos. and Clinton, Mass.
" " "	First National Bank •25 64 53-328	Eli Forbes	G. P. Taylor	William Hamilton	—	200,000	111,940	602,160	644,140	134,540	Citiz.-Cent. N., N. Y.; 1st N., Bos.
Cohasset... Norfolk C 11 Pop. 2700	Cohasset Savings Bank •25 45 53-564	J. E. Thayer	W. P. Bowers	Caleb Lothrop, Tr.	—	—	108,900	1,166,450	1,265,140	23,860	Hingham N., Hingham, Mass.
Concord... Middlesex C 9 Pop. 6421	Concord National Bank •25 32 53-458	C. W. Gammons	F. M. Hammond	O. Fay Heywood	—	100,000	121,170	517,090	724,150	114,110	2d N., Bos.; 1st N., Phil.
" " "	Middlesex Institution for Sav. •25 35 53-459	Prescott Keyes	O. Fay Heywood	O. Fay Heywood	—	—	188,030	2,097,480	2,214,240	71,260	1st N., Bos.
Conway... Franklin C 4 Pop. 1230	Conway National Bank •25 58 53-558	Harvey Wheeler	William Wheeler	Charles E. Brown, Tr.	—	50,000	5,190	65,770	94,710	21,050	N. Shawmut, Bos.
" " "	Conway Savings Bank •25 87 53-559	J. B. Packard	H. D. Pease	E. T. Cook	—	—	28,720	437,910	454,310	12,320	Old Colony Tr. Co., Bos.; Conway N., Con- way, Mass.
Danvers... Essex B 11 Pop. 9773	Danvers National Bank •25 36 53-393	A. P. Delabarre	A. G. Howes	A. C. Guilford, Tr.	Chas. Parsons, Sec.	100,000	34,500	420,330	454,430	39,720	N. Shawmut and 1st N., Bos.; 1st N., Phil.
" " "	Danvers Savings Bank •25 60 53-394	G. O. Stimpson	W. A. Tapley	R. S. Higgins	—	—	283,950	2,890,860	3,177,910	218,930	Beacon Tr. Co., Bos.
•Dedham... Norfolk D 10 Pop. 10,065	Dedham Inst. for Sav. •49 31 53-402	Chas. H. Preston	C. N. Perley	J. Frank Porter, Tr.	Olara P. Hale, Sec.	—	498,820	5,026,400	5,399,020	126,200	Bos. Safe Dep. & Tr. Co., Bos.
" " "	Dedham National Bk. •25 14 53-401	Clifton P. Baker	W. E. Smart	J. H. Soliday, Tr.	—	150,000	192,470	687,220	842,240	134,810	N. Shawmut, Bos.
East Bridgewater... Plym. Pop. 3500 D 11	East Bridgewater Sav. Bank •25 71 53-565	Allan Forbes	Stephen M. Weld	E. A. Brooks	—	—	259,160	2,384,720	2,584,810	39,480	4th-Atlantic N., Bos.
MASSACHUSETTS Map on Index		Clarence A. Chandler	John H. Burdakin	Chas. F. Mann, Tr.	—	—	—	—	—	—	

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MASSACHUSETTS—Continued

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TN. BONDS, SECURITIES	CASH & EX- CHANGE, DE- POSITORIES		
Florence... Hampshire C 4	Florence Savings Bank... 53-570	L. F. Plimpton	A. M. Ware	E. M. Plimpton, Tr.	F. C. Ely, Sec.		\$ 63,120	\$ 734,770	\$ 768,420	\$ 28,470		
Foxboro... Norfolk D 9	Foxboro National Bank... 53-538	B. B. Bristol	William Cordes	F. H. Richards		\$ 50,000	9,000	190,000	225,000	33,000	N. Park, N. Y.; N. Shawmut, Bos.	1.
" " "	Foxborough Sav. Bank... 53-532	L. E. Gray	H. G. Smith	H. F. Gray, Tr.	N. F. Capen, A. Tr.		37,880	801,350	848,280	15,440	Merch. N., Bos.; Foxboro N., Foxboro.	
Framingham... Middlesex C 9	Far. & Mech. Sav. Bk... 53-342	Willard Howe	A. M. Fitts	Julian W. Phillips			129,590	2,043,210	2,140,800	40,500	Merch. N., Bos.; Framingham N., Framing- ham.	
" " "	Framingham Nat. Bank... 53-341	J. J. Valentine	C. E. Haberstroh	F. L. Oaks	Lyman H. Hooker.	200,000	186,150	1,311,680	1,422,190	400,450	N. City, N. Y.; 1st N., Bos.	1.
" " "	Framingham Trust Co... 53-343	E. H. Bigelow	G. H. Fitts	C. D. Dunham, Tr.		100,000	24,820	936,690	1,031,780	104,010	Chase N., N. Y.; Merch. N., Bos.	
Franklin... Norfolk D 9	Benj. Franklin Sav. Bk... 53-479	Elisba P. Chapman	H. W. Hosie	C. L. Stewart, Tr.	Albert C. Mason.		56,880	859,110	879,710	36,280	Federal Tr. Co., 1st N., and 2d N., Bos.	
" " "	Franklin National Bank... 53-478	E. H. Rathbun	O. T. Doe	J. E. Barber	L. E. Blake	100,000	134,000	390,000	506,000	114,000	1st N., Bos. and Phil.	1.
Gardner... Worcester B 7	First National Bank... 53-317	Amasa B. Bryant	B. M. Rockwood	F. S. Pope	M. N. Wright	150,000	150,000	800,000	950,000	130,000	Han. N., N. Y.; N. Shawmut, Bos.	1.
" " "	Gardner Savings Bank... 53-318	John D. Edgell	C. F. Richardson	F. S. Whittemore,	Thatcher B. Dunn		470,540	4,365,750	4,722,330	176,730	1st N. and Am. Tr. Co., Bos.	
" " "	WESTMINSTER NATIONAL BANK... 53-310	John A. Dunn	L. B. Ramsdell	Frank W. Fenno		100,000	25,430	776,770	872,650	128,010	N. City, N. Y.; N. Y. State N., Alb.; N. Shaw- mut, Bos.	1.
Georgetown... Essex A 10	Georgetown National Bk... 53-555	H. Howard Noyes	S. A. Donoghue	L. L. Chaplin		50,000	12,560	81,750	126,210	15,850	1st N., Bos.	1.
" " "	Georgetown Savings Bk... 53-554	W. M. Brewster	L. H. Bateman	E. S. Fickett, Tr.	L. H. Giles, Sec.		50,610	723,100	760,570	13,290	Georgetown N., Georgetown; 1st N., Haverhill.	
Gloucester... Essex B 12	Cape Ann National Bank... 53-254	John J. Pew	Enoch Burnham	A. B. Stucker, A. Tr.	Kilby W. Shute	150,000	132,560	1,113,410	1,358,090	185,020	N. Park, N. Y.; 1st N., Bos.; 4th St. N., Phil. x	1.
" " "	Cape Ann Savings Bank... 53-253	L. S. Simonds	Fred. A. Barker	Daniel T. Babson,	Tr.		347,240	3,015,210	3,349,170	43,730	N. Shawmut, Bos.	
" " "	Gloucester National Bk... 53-252	B. A. Smith	A. T. Spring	K. J. Ferguson		100,000	119,670	707,290	924,200	83,300	Liberty N., N. Y.; Merch. N., Bos.; Far. & Merch. N., Phil.	1.
" " "	GLoucester SAFE DEP. & TRUST CO. 53-256	C. E. Fisher	G. H. Perkins	H. A. Smith,	Sec. and Tr.	200,000	357,500	3,847,550	3,927,610	477,440	N. City, N. Y.; N. Shawmut, Bos.	
Grafton... Worcester D 8	Grafton Savings Bank... 53-571	H. L. Nichols		J. A. Dodge, Tr.			51,950	507,860	543,170	16,640	Merch. N. and Worcester Tr. Co., Worcester.	
Great Barrington... Berk- shire... Pop. 5628... D 1	Great Barrington Sav. Bk... 53-463	W. W. Norton	R. O. Harper	C. R. Sabin, Tr.			158,660	2,013,130	2,114,830	56,960		
" " "	National Mahaiwe Bank... 53-462	F. N. Deland	F. E. Giddings	C. H. Booth	O. E. Culver	100,000	108,920	908,830	963,280	242,790	Lincoln N., N. Y.; 1st N., Bos.; N. Y. State N., Alb.	1.
Greenfield... Franklin B 4	FIRST NATIONAL BANK... 53-576	J. W. STEVENS	JOHN E. DONOVAN	A. B. ALLEN		300,000	390,000	1,663,890	2,171,320	312,970	Chase N., N. Y.; N. Shawmut, Bos.; N. Y. State N., Alb.	x 1.
" " "	FRANKLIN CO. TR. CO... 53-578	J. H. Sanderson	C. H. Keith	W. B. Keith, Tr.	G. W. Root, A. Tr.	200,000	136,040	1,434,910	1,532,310	281,390	Chase N., N. Y.; Cont. & Com'l N., Chi.; Merch. N., Bos.; N. Y. State N., Alb.	
" " "	Franklin Savings Inst'n... 53-577	Chas. Allen		C. W. Nims, Tr.	C. N. Stoddard, Sec.		610,000	7,122,150	7,522,520	334,000	Merch. N., Bos.; 1st N., Greenfield.	
" " "	Greenfield Savings Bank... 53-579	Eugene B. Blake	F. L. Whitmore	Wm. F. Aiken, Tr.	S. D. Conant, Sec.		166,470	1,844,810	1,840,120	171,160	Merch. N., Bos.; Union Tr. Co., Springfield.	
Harwich... Barnstable F 14	Cape Cod Five Cents Sav. Bk... 53-552	O. E. Eldredge	John Kenrick	A. L. Weekes, Tr.	J. K. Robbins, Sec.		155,290	1,490,590	1,613,710	17,990	Cape Cod N., Harwich, Mass.	
" " "	Cape Cod National Bank... 53-553	K. K. Crowell	E. Small	R. H. Snow, A. Tr.	Augustus C. Snow	200,000	185,000	190,000	470,000	35,000	N. Shawmut, Bos.	1.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. \$State 2 Mem. State Bks. Assn. (Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Haverhill..... Essex A 10 Pop. 47,071	City Five Cents Sav. Bk. #70 53-169 Essex National Bank... #251 53-168	S. P. Gardner..... C. A. Pingree.....	P. G. Swett..... G. Nichols..... Perley Leslie.....	G. W. Noyes, Tr..... F. L. Townsend.....	L. H. Noyes, Sec.....	\$ 334,250 \$ 100,000	\$ 334,250 120,990	\$ 536,270 1,355,920	\$ 717,860 1,417,620	\$ 152,660 180,980	1st N., Phil.; 2d N., Bos. 4th St. N., Phil.; Merch. N., 1st N., and N. Shaw- mut, Bos.
"..... "	FIRST NATIONAL BANK ... #64 53-167	C. E. Dole.....	G. F. Carleton.....	F. H. Harriman.....		200,000	300,060	2,055,720	2,177,160	365,270	N. Park, N. Y.; Merch. N., Bos. 1st N., Bos.
"..... "	Haverhill National Bank... #36 53-166	Henry H. Gilman..	N. W. Nichols.....	Benjamin I. Page..		200,000	422,130	2,002,260	2,080,020	372,400	Chase N., N. Y.; 4th-Atlantic N., Bos.; N. Com'l, Alb.
"..... "	Haverhill Savings Bk. #28 53-165	W. W. Spaulding..	F. D. McGregor...	Raymond Noyes...			767,850	7,669,920	8,029,860	407,900	N. Y. State N., Alb.; N. Shawmut, Bos.
"..... "	HAVERHILL TRUST CO. #91 53-171	C. H. HAYES.....	G. W. LENNOX.....	LEWIS GILES, Tr.....	See Co. business.	200,000	106,840	2,108,010	2,106,730	271,940	1st N., Bos.
"..... "	Merchants National Bank... #93 53-172	L. H. Chick.....	D. T. Kennedy.....	O. E. Little.....		200,000	187,010	1,561,110	1,640,960	308,700	1st N., Bos.; Girard N., Phil.
"..... "	Merrimack National Bank 53-164	C. W. Arnold.....	J. L. Hobson.....	A. P. Tenney.....	C. A. Howe.....	240,000	299,230	1,110,090	1,438,480	338,600	Beacon Tr. Co., Bos.
"..... "	Pentucket Savings Bk. #21 53-170	J. W. Vittum.....	G. H. Carleton.....	H. B. George, Tr.....			120,620	2,189,860	2,244,930	43,310	Northampton N. and Hampshire Co. N., Northampton, Mass.
Haydenville... H'shire C 4 Pop. 1200	Haydenville Savings Bk. #69 53-572	Byron Loomis.....	H. Bisbee.....	W. M. Purrington..	A. G. Cone, Sec.....		48,620	715,150	740,450	21,360	1st N., Bos.; Hingham Tr., Hingham.
Hingham... Plymouth C 11 Pop. 4965	Hingham Inst. for Sav. #35 53-515	Morris F. Whiton..	J. W. Hill.....	H. P. Hersey, Tr.....			291,960	2,824,230	3,057,440	58,740	N. Shawmut and 1st N., Bos.
"..... "	Hingham Trust Co. #33 53-514	B. A. Robinson.....		E. W. Jones, Sec. and Tr.....		100,000	108,000	700,000	800,000	108,000	N. Shawmut, Bos.; Framingham N., Framing- ham, Mass.
Holliston... Middlesex D 9 Pop. 2711	Holliston Savings Bank... #72 53-573	Charles D. Fisher..	J. H. Dewing.....	Albert E. Phipps..			45,830	444,100	481,510	9,330	Chase N., N. Y.; 1st N., Bos.; N. Com'l, Alb.
Holyoke... Hampden D 4 Pop. 62,852	*City National Bank... #70 53-138	C. Fayette Smith..	L. L. Titus.....	C. W. Embury.....		500,000	192,000	2,394,000	2,556,000	464,000	N. Park and Irving N., N. Y.; 1st N., Bos.; 4th St. N., Phil.
"..... "	*Hadley Falls National Bank 53-134	Joseph A. Skinner..	Edward P. Bagg.....	H. J. Bardwell.....		200,000	185,430	1,503,390	1,661,880	424,840	Merch. N. and 1st N., N. Y.; N. Shawmut, Bos.; 1st N., Phil.
"..... "	*HOLYOKE NATIONAL BANK 53-137	George C. Gill.....	D. H. Ives.....	T. A. Judge.....	Chas. H. Renner.....	200,000	323,000	2,893,000	2,417,000	647,000	N. Shawmut and Int'l Tr. Co., Bos.
"..... "	Holyoke Savings Bank... #55 53-135	Robert Russell.....	W. A. Prentiss.....	C. W. Johnson, Tr.....	A. G. Magna, Sec.....		752,000	7,498,920	7,900,000	283,280	N. Park, N. Y.; Merch. N., Bos.
"..... "	*HOME NATIONAL BANK... #84 53-139	Fred. P. Partridge..	Oren D. Allen.....	Louis Harvey.....	Joseph C. Drapeau..	250,000	200,000	1,800,000	2,000,000	210,000	1st N., Bos.
"..... "	Mechanics Savings Bk. #72 53-136	H. E. Gaylord.....	E. W. Chapin.....	I. E. Sawyer, Tr.....			304,080	3,872,740	3,986,120	208,090	Irving N., N. Y.; 1st N., Bos.
"..... "	*PARK NATIONAL BANK... #92 53-141	S. A. Mahoney.....		F. G. Allen.....		100,000	95,000	1,000,000	875,000	175,000	1st N., Bos.; Hopkinton N., Hopkinton.
"..... "	Peoples Savings Bank... #85 53-140	John E. Clark.....	J. K. Judd.....	F. H. Chamberlin..			318,590	4,572,290	4,703,310	187,580	N. Shawmut, Bos.
"..... "	Holyoke Clearing House Members indicated by a *	H. J. Bardwell.....	J. N. Hubbard.....	Louis Harvey, Sec. and Mgr.....							1st N., Bos.
Hopkinton... Middlesex C 9 Pop. 2452	Hopkinton National Bank... #54 53-548	J. H. Leman.....	R. B. Stanley.....	A. B. C. Deming.....	G. H. Thompson.....	25,000	6,300	105,900	135,600	15,800	1st N., Bos.; Hopkinton N., Hopkinton.
"..... "	Hopkinton Savings Bank... #67 53-549	J. David Stewart..	W. A. Wood.....	E. H. Adams, Tr.....			41,000	448,000	477,000	13,000	N. Shawmut, Bos.
Hudson... Middlesex O 8 Pop. 6743	Hudson National Bank... #81 53-451	Geo. P. Keith.....	John H. Robinson..	Caleb L. Brigham..		100,000	101,320	528,500	676,780	150,070	1st N., Bos.; Hudson N., Hudson, Mass.
"..... "	Hudson Savings Bank... #69 53-450	Geo. B. Cochran..	Henry P. Andrews..	W. T. Safford, Tr.....			161,100	2,204,070	2,125,090	46,310	Han N., N. Y.; N. Shawmut, Bos.; N. Com'l, Alb.
Tyannis, Barnstable F 14 Pop. 1264	Tyannis Trust Co. #65 53-574	Irving W. Cook.....	Frank E. Brown.....	E. Crowell.....	Walter B. Chase, Sec. and Tr.....	100,000	50,000	626,390	651,050	157,040	
Hyde Park, Norfolk F 4	(See Boston)										

Number under Name of Bank is the New Translt Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume For Interest Rates, Grace, etc., see page 14 For Holidays, see opposite page 13.

TOWN AND COUNTY. *County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn.†Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.	
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. Bk. & Ex- CHANGE, DIS- COUNTS, ETC.	CASE & EX- CHANGE, DIS- COUNTS, ETC.		
Ipswich..... Essex B 11	First National Bank\$292	Edw. H. Little.....	O. A. Norwood.....	Charles M. Kelly.....		\$ 50,000	\$ 48,960	\$ 356,290	\$ 414,120	\$ 41,140	N. Shawmut, Bos.: N. Com'l. Alb.	1.
"..... "	Ipswich Savings Bank\$560	Geo. H. Green.....	J. A. Blake.....	G. E. Farley, Tr.....			89,030	1,006,070	1,065,920	29,170	4th Atlantic N., Bos.; Merch. N., Salem.	
*Lawrence..... Essex B 16	ARLINGTON TRUST CO.\$5117	J. A. Brackett.....	GEO. A. LYON.....	C. A. PIKE, Sec. and Tr.		200,000	60,000	1,060,050	1,080,000	98,000	Han. N., N. Y.; Merch. N. and N. Shawmut, Bos.	
"..... "	Bay State National Bank\$247	Fred H. Eaton.....	Justin E. Varney.....	Justin E. Varney.....		375,000	158,500	1,603,020	1,749,800	377,750	Chase N., N. Y.; 1st N., Bos.	1.
"..... "	Broadway Savings Bank\$72	W. F. Ratter.....	W. E. Rowell.....	C. O. Andrews, Tr.....			484,140	4,967,300	5,254,870	196,580	N. Shawmut and Old Colony Tr. Co., Bos.; Merch. Tr. Co., Lawrence.	
"..... "	Essex Savings Bank\$247	Walter E. Parker.....	Charles U. Bell.....	Albert I. Couch, Tr.....			1,279,350	13,130,360	14,064,530	345,170	Merch. N., 1st N. and 2d N., Bos.; Bay State N., Lawrence.	
"..... "	Lawrence Savings Bk.\$268	D. Saunders.....	J. S. Howe.....	Lewis A. Foye, Tr.....			551,530	5,774,680	6,217,700	108,510	Merch. N., Bos.; Merch. Tr. Co., Lawrence.	
"..... "	Lawrence Trust Co.\$210	C. J. Corcoran.....	N. E. Miville.....	D. P. Desmond, Tr.....		100,000	80,860	2,513,910	2,337,720	314,980	Irving N. and Harriman N., N. Y.; Old Colony Tr. Co., Bos.	
"..... "	MERCHANTS TRUST CO.\$211	G. F. Russell.....	F. C. McDuffie.....	H. L. Sherman, Tr.....	A. C. Dame, Sec.....	300,000	178,330	3,876,620	3,541,290	670,490	N. City, N. Y.; N. Shawmut, Bos.	
Lee..... Berkshire C 1	Lee National Bank\$235	M. T. Robbins.....	M. W. Lehman.....	A. J. Crosby, A. Tr.....		100,000	117,000	330,000	440,000	65,000	N. Park, N. Y.; N. Shawmut, Bos.	1.
"..... "	Lee Savings Bank\$52	B. T. Gale.....	W. C. Benton.....	Edward S. Rogers, Tr.....			189,220	1,746,220	1,870,990	64,450	N. Shawmut, Bos.; Lee N., Lee, Mass.	
Leicester..... Worcester C 7	Leicester Savings Bank\$269	A. B. Davidson.....	W. C. Watson.....	H. C. Murdock, Tr.....			48,490	853,620	868,570	24,000	Merch. N., Worcester, Mass.	
Lenox..... Berkshire C 1	Lenox National Bank\$80	Henry Sedgwick.....	Thomas Post.....	Edward McDonald.....		30,000	60,510	262,770	310,650	111,630	N. Bk. Com., N. Y.; 1st N., Bos.	1.
"..... "	Lenox Savings Bank\$290	F. L. Gilmore.....	L. C. Peters.....	C. M. Sears, Tr.....	G. A. Mole, A. Tr.....		37,480	919,130	932,710	23,180	Lenox N., Lenox, Mass.; Berkshire Ln. & Tr. Co., Pittsfield, Mass.	
Leominster..... Worcester C 7	Leominster National Bk.\$284	Hamilton Mayo.....	Edw. F. Blodgett.....	Robt. B. Young.....		150,000	157,620	930,800	1,062,890	166,960	N. Park, N. Y.; 1st N., Bos.	1.
"..... "	Leominster Savings Bk.\$265	Arthur H. Hall.....	D. C. Nickerson.....	Charles A. Joslin, Tr.....	E. B. Richardson, Sec.....		239,120	3,433,640	3,561,730	111,030	Irving N., N. Y.; 1st N. and N. Shawmut, Bos.	
"..... "	Merchants National Bank\$211	A. N. Litch.....	C. H. Howe.....	F. F. Blaisdell.....		100,000	38,080	666,890	638,270	150,970	4th N., Bos.	
Lexington..... Middlesex C 9	Lexington Savings Bank\$271	Charles B. Davis.....	James E. Crone.....	E. B. Worthen, Tr.....			48,080	757,110	794,460	10,800	Irving N., N. Y.; Merch. N. and 4th Atlantic N., Bos.; Franklin N., Phil.	
"..... "	Lexington Trust Co.\$214	E. G. Preston.....	Frank D. Peirce.....	Walter S. Beatty, Sec. and Tr.....		50,000	26,500	570,590	624,660	84,120		
*Lowell..... Middlesex B 9	*APPLETON NAT'L BANK\$247	GEORGE E. KING.....	M. T. PIERCE.....			300,000	227,230	1,263,120	1,013,750	260,870	N. Bk. Com., N. Y.; N. Shawmut, Bos.; N. Com'l. Alb.	1.
"..... "	Central Savings Bank\$271	Henry W. Barnes.....	A. J. Murkland, Tr.....				400,660	5,923,150	6,189,130	187,650	Old Colony Tr. Co., Bos.; Union N., Lowell.	
"..... "	City Institution for Sav.\$248	C. P. Conant.....	W. E. Livingston.....	F. W. Hord, Tr.....			1,083,530	10,387,150	11,383,660	133,050	N. Shawmut, Bos.; Appleton N., Lowell.	
"..... "	Lowell Five Cent Sav. Bk.\$254	A. K. Chadwick.....	J. G. Hill.....	C. A. Richardson.....			534,010	5,881,200	6,279,450	135,760	N. Union, Bos.; Union N., Lowell.	
"..... "	Lowell Institution for Savings\$229	F. A. Fisher.....	W. S. Southworth.....	E. B. Carney, Tr.....			722,750	7,583,190	7,608,900	211,780	1st N., Bos.	

(Lowell banks continued on next page)
MASSACHUSETTS Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. And. Hkn. Assd. 25c to \$1000.00 25c to \$1000.00	PRESIDENT.	VICE PRESIDENT.	CARRIER.	ASST CARRIER.	PAID-UP CAPITAL.	SURPLUS AND PROFITS.	DEPOS- ITS.	RESOURCES. Cash & Ex- ch. & Int. 25c to \$1000.00 Cash & Ex- ch. & Int. 25c to \$1000.00	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. x Mem. Fed. Reserve Collect. System.	
Lowell ... Middlesex B 9 (Continued)	Lowell Trust Co. ... 53-41	George M. Harrigan	Charles H. Hanson	J. F. Connors, <i>Actuary</i>		\$ 237,700	\$ 98,000	\$ 2100,000	\$1,912,000	\$ 470,000	Head. N. N. Y.; 1st N., Bos.
"	Mechanics Savings Bank. 53-37	A. G. Oumnock		O. H. Ologston, Tr.			222,720	8,987,380	4,029,020	183,260	Merch. N., Bos.; Union N., Lowell.
"	Merrimack Riv. Sav. Bk. 53-29	N. G. Lamson	Chas. Runels Michael Corbett	F. E. Johnson, Tr.			340,210	3,850,000	3,607,890	82,820	1st N., Bos.
"	Middlesex Safe Dep. & Tr. Co. 53-44	Frank P. McGilly	Larkin T. Trull	Chas. L. Knapp, <i>Sec. and Tr.</i>		100,000	52,780	866,090	836,180	155,650	N. City, N. Y.; Old Colony Tr. Co., Bos.; 4th St. N., Phil.
"	*Old Lowell National Bank 53-31	O. M. Williams	J. L. Robertson	J. H. Boardman	W. W. Cleworth	200,000	78,840	1,247,540	1,488,110	234,700	Imp. & Tra. N., N. Y.; 1st N., Bos.
"	*Union National Bank 53-45	Arthur G. Pollard	E. E. Sawyer Walter L. Parker	John F. Sawyer	A. A. Ludwig G. R. Chandler	350,000	454,680	2,635,280	3,151,030	633,040	Han. N., N. Y.; N. Shawmut and Merch. N., Bos.; Phil. N., Phil.
"	*Wamesit National Bank 53-35	F. H. Haynes		O. E. Goulding		250,000	102,690	366,550	585,350	106,700	N. Bk. Com. N. Y.; N. Shawmut, Bos.
"	Washington Sav. Inst. 53-43	J. J. Hogan	P. O. Hearn	Thos. H. Murphy, <i>Tr.</i>			120,000	2,510,480	2,416,000	102,470	1st N., Bos.
"	Bright, Sears & Co. 98	(Brokers)		Chas. N. Woodward, <i>Mgr.</i>		(Branch of Boston, Mass.)					S. B. Chapin & Co., N. Y.; Bright, Sears & Co., Bos.
"	Lowell Clearing House (Members indicated by a *)		M. T. Pierce, Sec.	J. F. Sawyer, <i>Mgr.</i>							
Ludlow ... Hampden D 5 Pop. 4948	Ludlow Savings Bank. 53-57	F. L. Barr	M. H. Lyons Geo. D. Green	George A. Birnie, <i>Tr.</i>	F. N. Moore, Sec.			739,760	664,880	74,680	
Lynn ... Essex C 11 Pop. 98,207	Central National Bank 53-80	Henry B. Sprague	James Brophy A. M. Creighton	W. M. Breed	H. A. Cahoon	200,000	372,890	3,113,320	3,134,720	591,580	Chase N., N. Y.; N. Shawmut, Bos.; 1st N., Alb.
"	Commonwealth Sav. Bk. 53-87	J. G. Pinkham		W. M. Barney, Tr.			38,500	1,300,000	908,000	61,000	4th Atlantic N., Bos.
"	Essex Trust Co. 53-88	M. P. Clough	John S. Bartlett	W. W. Johnson, Tr.		250,000	353,380	2,052,940	2,249,460	411,850	N. Shawmut, Bos.
"	Lynn Five Cents Sav. Bk. 53-82	R. E. Harmon	H. H. Atherton J. S. Newhall	H. E. Newhall, Tr.			757,150	6,690,740	7,163,200	282,870	N. Shawmut and Merch. N., Bos.
"	Lynn Inst. for Savings. 53-79	Chas. A. Collins	Jos. F. Hannan B. N. Johnson	F. L. Bubler, Tr.	H. Morris Kelley, <i>A. Tr.</i>		810,870	8,170,440	8,756,690	224,610	N. Shawmut, Bos.
"	LYNN SAFE DEP. & TRUST COMPANY 53-84	Charles E. Harwood	Louis M. Winslow	Wm. Dunbar, Tr.	David Dunbar, <i>A. Tr.</i>	100,000	254,750	3,608,350	3,399,030	601,700	Citiz.-Cent. N., N. Y.; Merch. N., 1st N., and N. Union, Bos.; Phil. N., Phil.
"	MANUFACTURERS NAT'L BK. 53-86	Clifton Colburn	W. M. Libbey	Philip E. Bessom		200,000	128,290	2,701,300	2,567,540	483,100	N. Bk. Com., N. Y.; Com'l N., Bos.
"	National City Bank 53-81	A. W. Pinkham	C. W. Harwood	F. E. Bruce	Frank E. Falkins	200,000	171,850	2,878,920	2,845,500	500,270	Han. N., N. Y.; Phil. N., Phil.; 1st N. and N. Shawmut, Bos.
"	Security Trust Co. 53-85	Benj. F. Spinney	C. S. Grover C. I. Lindsey C. S. Sanborn	H. P. Burrill, Tr. R. C. Broad, A. Tr.		200,000	302,480	4,268,070	4,192,010	578,540	N. Bk. Com., N. Y.; Corn Ex. N., Chl.; N. Y. State N., Alb.; N. Shawmut, Bos.
Malden ... Middlesex C 10 Pop. 48,979	First National Bank 53-158	E. J. Stevens	Joseph Wiggin	Edward P. Kimball	H. W. Fenn	100,000	266,390	861,780	1,109,250	221,320	Merch. N., Bos.; Phil. N., Phil.
"	Malden Savings Bank. 53-159	E. F. Bickford	A. J. Chase Geo. H. Graves	F. A. Shove, Tr.	Marcus Butler, <i>A. Tr.</i>		738,340	7,856,280	8,518,260	76,280	Winthrop N., Bos.; 1st N., Malden.
"	Malden Trust Co. 53-160	E. E. Locke	D. J. Flanders	Frank R. Sircorn, <i>Sec. and Tr.</i>	P. B. Brown, <i>A. Sec.</i>	100,000	180,000	3,224,390	3,168,850	294,500	Irving N., N. Y.; 1st N., N. Shawmut and Merch. N., Bos.; N. Com'l Alb.
Manchester ... Essex B 12 Pop. 3000	Manchester Trust Co. 53-607	O. T. Roberts	Roger W. Babson William Hoare	H. W. Purington, <i>Sec. and Tr.</i>		100,000	41,000	691,000	591,000	80,000	Irving N., N. Y.; N. Shawmut, Bos.
Mansfield ... Bristol D 10 Pop. 5183	First National Bank 53-578	F. L. Cady	F. M. Cobb	Ira C. Gray	Frederic Hewey	50,000	24,540	821,260	828,730	114,290	1st N., Bos.; N. Com'l Alb.
Marblehead ... Essex C 11 Pop. 7338	Marblehead Sav. Bank 53-431	J. L. Gilbert		W. F. Nutting, Tr.	J. G. Broughton, <i>Sec.</i>		19,980	331,700	334,080	17,600	
"	National Grand Bank 53-430	Everett Paine		Frank Cole		120,000	100,100	450,110	550,710	125,880	N. City, N. Y.; Merch. N., Bos.

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MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

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TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State \$Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.		DEPOSITS.	RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. •Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS		LOANS & DIS- COUNTS	CASH & RE- CEIVABLES, DEB- TS FROM BANKS	
Marlboro..... Middlesex Pop. 14,991 C 8	First National Bank.....•282 53-324		C. W. Curtis.....	G. E. Greeley.....	W. I. Morse.....	\$ 150,000	\$ 89,570	\$1 018 540	\$1 221 510	\$ 148,390	1st N. and N. Shawmut, Bos.; N. Com'l. Alb. X 1.
" " "	Marlborough Sav. Bk.....•160 53-322	O. F. Robinson.....	G. F. Bond..... Chas. B. Eager	C. F. Holyoke, Tr.	L. M. Craig, A. Tr.		251,870	3,276,570	3,391,450	95,160	N. Shawmut, Bos.; 1st N. and Peo. N., Marl- boro, Mass.
" " "	Peoples National Bank.....•178 53-323	Walter P. Frye.....	Waldo B. Fay.....	S. R. Stevens.....		150,000	124,550	1,319,200	1,451,240	292,680	N. City, N. Y.; N. Shawmut, Bos.; N. Com'l. Alb. X 1.
Marshfield, Plymouth D 12 Pop. 1750	Marshfield Savings Bank.....•10 53-579	L. W. Hall.....	F. W. Hatch.....	H. B. Sprague, Tr.	F. T. Harlow, Sec.			72,470	71,920	2,950	Rockland Tr. Co., Rockland.
Maynard..... Middlesex C 9 Pop. 6390	Assabet Inst. for Savings.....•04 53-580	C. J. Rodfish.....	C. H. Persons..... O. S. Fowler	A. E. Walker, Tr.			6,590	234,490	240,000		Old Colony Tr. Co., Bos.; 1st N., Marlboro.
" " "	Maynard Trust Co.....•13 53-609	G. H. Creighton.....	H. J. Dwinell.....	Frank C. Taylor, A. Tr.		50,000	3,000	228,350	292,790	54,000	1st N., Bos.; Merch. N., Worcester.
Medford..... Middlesex C 9 Pop. 25,240	Medford Savings Bank.....•14 53-259	Geo. O. Foster.....	W. Cushing Wait..... H. A. Hanscom	Charles B. Bass, Tr.			321,450	2,943,710	3,136,140	119,060	4th-Atlantic N., Bos.
" " "	Medford Trust Co.....•18 53-260	E. T. McKnight.....	E. B. Moore..... Lewis H. Lovering	C. H. Barnes, Tr.	W. D. Green, A. Tr.	100,000	54,490	975,460	977,650	152,290	N. Com'l. Alb.; 4th-Atlantic N., Bos.
Medway..... Norfolk D 9 Pop. 2696	Medway Savings Bank.....•71 53-581	A. E. Bullard.....		W. H. Upton, Tr.			62,860	532,690	578,150	17,410	N. Shawmut, Bos.
Melrose..... Middlesex F 4 Pop. 16,887	Melrose Trust Co.....•192 53-299	E. M. Hamlin.....	L. S. Gould..... C. L. Allen	Don E. Curtis, Tr.	A. W. Clark, A. Tr.	200,000	34,050	1,077,030	1,124,190	180,830	Chase N., N. Y.; N. Shawmut, Bos.; Girard N., Phil.
" " "	Melrose Savings Bank.....•172 53-298	Moses S. Page.....	John Larrabee.....	F. M. Hoyt, Tr.			237,850	2,406,590	2,591,570	77,180	State St. Tr. Co., Bos.; Melrose Tr. Co. Melrose, Mass.
Merrimac..... Essex A 10 Pop. 2202	First National Bank.....•84 53-550	Benj. F. Sargent.....	Fred E. Sweetsir.....	W. B. Sargent.....		50,000	34,800	110,000	158,000	36,300	1st N., Bos. 1.
" " "	Merrimac Savings Bank.....•71 53-551	D. W. Gould.....	G. E. Ricker..... C. E. Rowell	F. C. Grant, Tr.	A. R. Waterhouse, Sec.		31,640	523,910	530,850	24,700	N. Shawmut, Bos.; 1st N., Merrimac, Mass. Powow River N., Amesbury, Mass.
Methuen..... Essex B 10 Pop. 14,007	National Bk. of Methuen.....•53 53-582	Wm. D. Hartshorne.....		Jno. D. Emerson.....		100,000	60,810	241,760	348,230	57,920	1st N., Bos. 1.
Middleboro..... Plymouth Pop. 8778 E 11	Middleborough Sav. Bk.....•73 53-422	David G. Pratt.....	Geo. R. Sampson.....	T. N. Wood, Tr.			178,250	2,220,740	2,335,860	60,060	4th-Atlantic N. and Merch. N., Bos.; Middle- borough Tr. Co., Middleboro, Mass.
" " "	Middleborough Tr. Co.....•16 53-423	G. E. Tillson.....	F. L. Barrows.....	E. B. Lynde, Tr.	A. A. Thomas, Sec.	75,000	30,000	550,000	570,000	85,000	Han. N., N. Y.; N. Shawmut, Bos. 1.
Milford..... Worcester D 8 Pop. 13,770	Home National Bank.....•75 53-333	G. W. Ellis.....	Frank J. Dutcher.....	H. A. Brown.....		180,000	121,250	408,520	596,030	157,050	1st N., Bos.; 1st N., Phil. 1.
" " "	Milford National Bank.....•65 53-332	Augustus Wheeler.....		Thos. E. Barns.....		250,000	271,090	522,660	841,230	200,120	4th St. N., Phil.; N. Shawmut, Bos. 1.
" " "	Milford Savings Bank.....•51 53-331	C. A. Cook.....	S. A. Eastman..... Wendell Williams	J. E. Walker, Tr.	C. A. Clafin, Sec.		252,380	3,410,270	3,609,460	53,200	N. Shawmut, Bos.; Milford N., Milford, Mass.
Millbury..... Worcester D 7 Pop. 4740	Millbury National Bank.....•25 53-520	H. W. Aiken.....		R. W. Brigham.....		50,000	29,440	244,500	255,900	45,600	1st N., Bos.; Merch. N., Worcester. X 1.
" " "	Millbury Savings Bank.....•54 53-521	G. J. Dudley.....	T. A. Winter..... D. Ducharme	E. L. Smith, Tr.			225,060	1,858,950	2,064,320	19,690	1st N., Bos.; Merch. N., Worcester.
Milton..... Norfolk D 10 Pop. 8600	Blue Hill National Bk.....•32 53-426	Robt. F. Herrick.....	Jesse B. Baxter.....	Sarell J. Willis.....	Henry H. Allen.....	100,000	121,210	659,050	759,540	170,420	1st N. and Merch. N., Bos. 1.
" " "	Milton Savings Bank.....•05 53-427	H. C. Gallagher.....	J. C. Talbot.....	F. A. Gaskins, Tr.	F. C. Bolles, A. Tr.						Old Colony Tr. Co., Bos.; Blue Hill N., Milton.
Monson..... Hampden D 5 Pop. 4350	Monson National Bank.....•54 53-518	L. C. Flynt.....	T. L. Cushman.....	H. E. Kendall.....		50,000	48,700	129,000	165,000	53,000	N. City, N. Y.; 1st N., Bos. 1.
" " "	Monson Savings Bank.....•72 53-519	C. M. Gage.....	A. D. Ellis..... W. L. Ricketts	O. A. Bradway, Tr.	W. L. Ricketts, Sec.		228,280	1,911,590	2,044,430	95,450	
Nantucket..... Nantucket Pop. 2902 G 14	Nantucket Inst. for Sav.....•34 53-543	Henry Brown.....	Reuben C. Small.....		W. N. Burdick.....		49,000	682,270	701,830	27,600	N. Shawmut, Bos.
" " "	Pacific National Bank.....•1804 53-542	Henry Paddock.....	Albert G. Brock.....	George C. Rule.....	L. E. Smalley R. B. Hussey	100,000	40,000	244,000	240,000	40,000	Chatham & Phenix N., N. Y.; N. Shawmut, Bos.
Natick..... Middlesex C 9 Pop. 10,026	Natick National Bank.....•73 53-386	James D. Hender- son		Frank C. Bishop.....		100,000	92,630	659,770	803,800	144,800	4th-Atlantic N., Bos.
" " "	Natick Five Sav. Bk.....•50 53-385	H. C. Mulligan.....	Jno. W. Walcott..... Chas. A. Poole	C. A. Dowse, Tr.			466,310	4,328,230	4,666,310	157,810	1st N., Bos.; Natick N., Natick.
Needham..... Norfolk F 4 Pop. 5026	Needham Trust Co.....•18 53-610	William Carter.....	W. G. Moseley.....	Harold P. Newell, Tr.	J. H. Whetton, Sec.	50,000	84,430	480,400	464,740	100,170	

Banks Advertising give Prompt Attention to Collections and Correspondence

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & Dis- c'ts. Bk. Bk. Savings	Cash & Ex- changes, Dis- count	
*New Bedford..... Bristol Pop. 111,230 F 11	*First National Bank..... 53-71	Gideon Allen, Jr.	William A. Mackie.	William A. Mackie.	Frank B. Chase....	\$1 000 000	\$ 947,840	\$1 561 890	\$2 850 910	\$ 618,790	N. Park and Chase N. N. Y., 1st N. and N. Shawmut, Bos.
" " " " " "	"MECHANICS NATIONAL BANK 53-69	E. S. BROWN	HENRY H. CRAPO	H. C. ROBINSON	N. C. HATHAWAY..	603,000	709,600	2,330,800	3,457,720	458,540	Merch. N., N. Y.; N. Shawmut, Bos. x 1.
" " " " " "	*MERCHANTS NAT'L BANK 53-68	H. C. W. Mosher	Eliot D. Stetson	H. W. Taber		1,000,000	1,284,090	2,909,500	5,493,490	580,120	1st N., N. Y.; Merch. N., Bos.; Phil. N., Phil. 1.
" " " " " "	New Bedford Five Cts. Sav. Bk. 53-70	J. Swift, Jr.	O. N. Pierce	W. H. Pitman, Tr.	W. F. Turner.		1,303,540	11 516 680	12 251 130	569,520	1st N., Bos.
" " " " " "	New Bedford Inst. for Sav. 53-67	William W. Crapo	John H. Clifford Chas. W. Clifford C. A. Cook	G. H. Batchelor, Tr. P. E. Macy, A. Tr.	Edmund Wood, Sec.		1,971,060	19 180 010	20 214 450	936,620	1st N. and N. Shawmut, Bos.
" " " " " "	*NEW BEDFORD SAFE DEP. & TRUST CO. 53-72	Frederic Taber	F. H. Taber B. Wilcox	E. W. Bourne.		200,000	269,140	2,180,080	2,332,870	317,390	Irving N., N. Y.; Girard N., Phil.; 1st N., Bos.
" " " " " "	Sanford & Kelley	(Bonds)									1st N., N. Y.; Millett, Roe & Hagen and N. Shawmut, Bos.
" " " " " "	New Bedford Clearing House (Members indicated by a *)	E. W. Bourne	H. W. Taber	L. W. Tilden, Mgr.							
*Newburyport..... Essex Pop. 15,147 A 11	First National Bank..... 53-314	E. F. Little	W. H. Noyes	W. F. Houston		150,000	78,000	618,000	515,000	83,700	N. City, N. Y.; N. Shawmut, Bos.; Corn Ex. N., Phil. 1.
" " " " " "	Institution for Savings..... 53-310	Henry B. Little	L. B. Cushing T. C. Simpson	W. Balch, Tr.	Geo. F. Avery, Sec.		709,740	7,753,380	8,233,420	229,700	1st N., Bos.
" " " " " "	Merchants National Bank..... 53-311	W. R. Johnson		William Hsley		120,000	119,550	430,280	546,880	98,770	4th St. N., Phil.; N. Shawmut, Bos. x 1.
" " " " " "	Newburyport Five Cts. Sav. Bk. 53-313	Charles Thorlow	Nathaniel Dole G. W. Richardson	Juo. T. Lunt, Tr.	J. A. Maynard, A. Tr.		298,880	3,003,550	3,231,580	70,850	4th Atlantic N. and N. Shawmut, Bos.
" " " " " "	Ocean National Bank..... 53-312	F. F. Morrill		F. O. Woods	E. G. Woodwell	150,000	112,310	485,820	629,520	98,850	1st N., Phil. and Bos. 1.
Newton..... Middlesex C 10 Pop. 42,455	Newton Savings Bank..... 53-186	Charles T. Pulsifer		A. J. Blanchard, Tr.	Chas. H. Clark, Vice Tr.						1st N., Bos.
" " " " " "	Newton Trust Co..... 53-187										1st N. and Old Colony Tr. Co., Bos.; Merch. N., Worcester.
Newton Center, Middlesex C 10 Pop. 3500	Newton Centre Sav. Bk. 53-537	H. H. Kendall	Wm. M. Flanders Norman H. George	W. H. Rice, Tr.			39,710	1,140,630	1,260,190	46,810	Old Colony Tr. Co., Bos.; Newton Tr. Co., Newton Center, Mass.; Needham Tr. Co., Needham, Mass.
" " " " " "	Newton Trust Co..... 53-536	Seward W. Jones	Edw. H. Mason	F. L. Richardson, Tr.	J. B. Melcher, Sec. and A. Tr.	250,000	554,330	3,609,820	3,018,160	598,380	1st N. and Old Colony Tr. Co., Bos.; Merch. N., Worcester.
Newtonville, Middlesex F 4 Pop. 5500	Newton Trust Co..... 53-583										1st N. and Old Colony Tr. Co., Bos.; Merch. N., Worcester.
North Adams..... Berkshire Pop. 22,019 B 2	Hoosac Savings Bank..... 53-265	E. B. Penniman	James E. Hunter C. Q. Richmond P. J. Ash	W. W. Richmond, Tr.			95,160	1,453,070	1,501,330	46,990	1st N. and Old Colony Tr. Co., Bos.; Merch. N., Worcester.
" " " " " "	NORTH ADAMS NAT'L BANK 53-263	W. H. PRITCHARD	G. P. LAWRENCE	A. E. SPENCER		300,000	171,500	1,534,000	1,541,000	280,500	N. Park and N. City, N. Y.; Cont. & Com'l N., Chi.; N. Com'l, Alb.; N. Shawmut, Bos. 1.
" " " " " "	North Adams Sav. Bk. 53-264	H. W. Clark					229,690	3,341,000	5,436,110	138,810	
" " " " " "	North Adams Trust Co. 53-266	R. A. J. Hewat	C. H. Cutting	S. W. Potter, Tr.		200,000	68,000	774,000	878,000	133,000	Mech. & Metals N. and Chase N., N. Y.; 1st N., Bos.; N. Y. State N., Alb., N. Y.
*Northampton Hampshire Pop. 19,766 C 4	FIRST NATIONAL BANK..... 53-271	W. G. Bassett	F. N. Kneeland	Oliver B. Bradley		300,000	290,000	1,550,000	2,000,000	214,000	N. Park, N. Y.; Merch. N., Bos. 1.
" " " " " "	Hampshire County Nat. Bank 53-272	John W. Mason		P. A. Macomber		150,000	76,000	542,700	605,670	92,160	Irving N., N. Y.; N. Shawmut, Bos. 1.
" " " " " "	Nonotuck Savings Bank..... 53-273	H. L. Williams	C. Coolidge C. W. Kinney	O. W. Prouty, Tr.	S. R. Whitbeck, A. Tr.		58,000	1,025,800	1,001,240	83,920	1st and Hampshire Co. N., Northampton.
" " " " " "	Northampton Inst. for Sav. 53-270	Oliver Walker	Merritt Clark H. R. Hinckley	S. D. Drury, Tr. F. F. Stratton, A. Tr.			413,000	6,228,000	6,460,500	178,500	2d N., Bos.
" " " " " "	Northampton Nat. Bank..... 53-269	Charles N. Clark	W. M. King	Warren M. King	Edwin K. Abbott	200,000	460,310	2,066,560	2,511,330	314,580	Merch. N. and N. City, N. Y.; Cont. & Com'l N., Chi.; N. Shawmut and 1st N., Bos. 1.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, RENTS, DIVIDENDS	CASH & RE- CEIPTS, DUE FROM OTHERS	
North Attleboro... Bristol Pop. 10,546 " E 9	Attleborough Sav. Bk. \$180 53-389 Manufacturers Nat. Bank '08 53-390	Albert Totten..... F. E. Sturdy.....	J. L. Thompson..... Noah Wadsworth.....	E. E. King, Tr..... O. W. Carpenter.....			\$ 372,780	\$3,469,000			1st N. Bos.
Northboro..... Wor. O 8 Pop. 1713	Northborough Nat. Bank '54 53-584	Wm. J. Potter.....	Ezra H. Bigelow.....			100,000	51,930	458,420	\$ 568,280	\$ 138,860	Chase N. N. Y.; 1st N. Bos.; N. Com'l. Alb.
No. Brookfield... Wor. O 6 Pop. 8075	North Brookfield Sav. Bk. '54 53-585	George R. Hamant.....	Sumner Holmes..... W. F. Fullam.....	A. C. Bliss, Tr.....	M. A. Longley, Sec.		86,600	729,980	787,830	28,750	Comw. Tr. Co., Bos.; Merch. N., Worcester.
North Easton... Bristol D 10 Pop. 3000 "	First Nat. Bk. of Easton '64 53-541	Oliver Ames.....	J. S. Ames.....	Geo. C. Barrows.....		150,000	184,000	142,000	527,000	90,000	Phil. N., Phil.; N. Shawmut, Bos.
	North Easton Sav. Bank of Easton..... '54 53-540	W. H. Ames.....	F. L. Ames..... W. K. Goward.....	C. R. Field, Tr.....	L. B. Crockett.....		162,740	2,424,780	1,761,340	59,430	1st N. Bos.; 1st N. of Easton, No. Easton, Mass.
Norwell... Plymouth D 11 Pop. 1410	South Scituate Sav. Bk. '54 53-586	Joseph H. Oorthell.....	J. C. Otis.....	H. T. Fogg, Tr.....			84,700	892,000	966,800	10,400	2d N. Bos.; Rockland Tr. Co., Rockland, Mass.
Norwood... Norfolk D 10 Pop. 9091	Norwood Nat'l Bank '07 53-587	G. F. Willett.....	O. T. Wheelock.....	K. D. Smith.....		100,000	110,000	1,700,000	1,500,000	450,000	Chase N. N. Y.; 1st N. Bos.
Orange... Franklin B 5 Pop. 5282 "	Orange National Bank '75 53-491	F. A. Dexter.....	L. Dennis.....	F. A. Howe.....		100,000	140,000	350,000	490,000	37,000	N. City, N. Y.; 1st N. Bos.
	Orange Savings Bank..... '71 53-490	A. W. Ballou.....	T. W. Bridge..... A. J. Fisher..... O. A. Le Gro.....	G. W. Andrews, Tr.....			206,520	2,862,170	2,543,160	35,740	Orange N., Orange, Mass.; Am. Tr. Co., Bos.
Palmer... Hampden D 5 Pop. 8065 "	Palmer National Bank '75 53-410	E. G. Childs.....	R. O. Newell.....	C. L. Waid, Tr.....	Frank S. Keith.....	100,000	71,270	552,880	713,280	100,380	Han. N., N. Y.; 1st N. Bos.
	Palmer Savings Bank..... '70 53-409		W. E. Stone..... C. F. Smith..... G. E. Spaulding..... J. A. Lord.....	A. H. Merrill, Tr.....			286,440	3,152,270	3,249,170	189,540	Union Tr. Co., Springfield; Palmer N., Palmer.
Peabody... Essex O 11 Pop. 17,510 "	Warren Five Cts. Sav. Bk. '54 53-294	A. F. Poole.....					515,900	4,624,030	5,060,090	90,930	
	WARREN NATIONAL BANK 53-295 '54 (See East Pepperell)	L. P. Osborn.....		G. S. Batchelder.....		200,000	134,340	1,084,930	1,343,340	222,630	N. Park, N. Y.; 1st N. Bos. and Phil.
Pepperell... Middlesex B 8 Pop. 2953	Agricultural Nat. Bank. '18 53-226	I. D. Ferrey.....	W. M. Crane.....	F. W. Dutton.....	C. J. Harding..... E. H. Kennedy..... John Barker, Sec.....	200,000	600,000	2,100,000	2,600,000	450,000	Mech. & Metals N. N. Y.; N. Y. State N. Alb.
Pittsfield... Berkshire O 1 Pop. 36,531 "	Berkshire County Sav. Bk. 53-227 '46	A. H. Rice.....	Henry A. Francis..... William H. Sloan.....	W. L. Adam, Tr..... Fred. T. Francis, A. Tr.			537,830	7,804,250	8,165,210	176,010	
	BERKSHIRE L. & TR. CO. 53-221 '46	C. E. Hibbard.....	B. M. England.....	O. W. Seager, Tr.....		100,000	189,600	1,630,000	1,637,150	275,870	Chase N. and N. City, N. Y.; N. Shawmut and 2d N., Bos.
	City Savings Bank..... '93 53-230	F. W. Rockwell.....	H. B. Wellington..... A. W. Eaton..... A. W. Plumb..... W. F. Hawkins.....	H. Calvin Ford, Tr.....	J. Fred Kahl, Sec.		122,510	3,631,000	3,623,640	132,840	
	Pittsfield National Bank '53 53-228	G. H. Tucker.....	Edson Bonney.....	F. H. Francis.....		300,000	291,870	1,640,330	1,097,130	284,720	N. Park, N. Y.; 1st N. Bos.; N. Com'l. Alb.
	Third National Bank..... '21 53-229	R. B. Bardwell.....	Franklin Weston.....	Wm. H. Perkins.....	A. E. Malcolm.....	125,000	235,430	675,620	811,710	164,750	Han. N., N. Y.; 1st N. Bos.; N. Y. State N., Alb.
Plymouth... Plymouth E 12 Pop. 13,227 "	Old Colony National Bk. '32 53-359	George L. Gooding.....	George Mabbett.....	Edward L. Burgess.....		250,000	191,000	628,340	839,690	221,520	Han. N., N. Y.; N. Shawmut, Bos.; Girard N., Phil.
	Plymouth Five Cts. Sav. Bk. 53-360 '55	H. M. Saunders.....	C. P. Hatch..... O. A. Strong.....	W. W. Brewster, Tr.....			207,120	2,485,950	2,637,100	41,640	N. Shawmut, Bos.
	Plymouth National Bk. '68 53-361	W. L. Boyden.....		E. R. Belcher.....		160,000	84,360	569,850	837,690	112,150	Chase N., N. Y.; Merch. N., Bos.
	Plymouth Savings Bank..... '28 53-358	Charles S. Davis.....	Francis C. Holmes.....	James D. Thurber, Tr.	John Russell, A. Tr.		354,420	2,832,160	3,122,400	39,180	
Provincetown... B'nst'ble Pop. 4360 " D 13	First National Bank..... '54 53-525	M. N. Gifford.....		J. H. Dyer.....	I. A. Small.....	50,000	38,600	281,330	296,220	53,410	Han. N., N. Y.; N. Shawmut, Bos.
	Seamens Savings Bank..... '51 53-524	L. N. Paine.....	A. L. Putnam.....	W. H. Young, Tr.....			49,550	631,400	658,290	22,670	1st N. Bos.
Quincy... Norfolk O 11 Pop. 36,366 "	Granite Trust Co. '36 53-215	Theophilus King.....	Delcevere King.....	R. F. Clafin, Tr.....		150,000	258,510	868,180	1,037,860	238,840	N. City, N. Y.; 4th-Atlantic N., Bos.; 4th St. N., Phil.
	National Mt. Wollaston Bank 53-214 '53	H. M. Faxon.....	A. H. Alden.....	H. F. Spear.....	G. F. Hall.....	150,000	92,000	755,000	926,500	162,200	Irrving N., N. Y.; 4th St. N., Phil.; N. Shawmut, Bos.
	Quincy Savings Bank..... '45 53-213	H. T. Whitman.....		Clarence Bargin, Tr.			479,080	5,182,600	5,465,890	54,990	
	Quincy Trust Co. '15 53-216	C. I. Campbell.....	John Curtis..... P. E. Barbour..... R. E. Foy.....	H. E. Curtis, Tr.....		100,000	20,420	228,500	359,740	38,620	Chase N., N. Y.; N. Shawmut, Bos.

TOWN AND COUNTY.	NAME OF BANK	Mem. Ad. Rks. Ann. State Rks. Ann. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASSIER.	ASST CASSIER.	PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	RESOURCES.	PRINCIPAL CORRESPONDENTS.
											Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
Randolph ... Norfolk D 10	Randolph Savings Bank	\$15,381	H. F. French	R. A. Thayer	N. I. Tolman, Tr.	Frances Howard, A. Tr.	\$ 197,180	\$2,006,460	\$2,081,720	\$ 127,380	Hap. N. N. Y.; N. Shawmut, Bos.; N. Y. State
" ... " "	Randolph Trust Co.	\$15,381	J. D. Henderson	J. H. Field	Frank W. Vye, Tr.		60,000	6,000	277,660	206,780	Han. N. N. Y.; 1st N., Bos.
Reading ... Middlesex B 10	First National Bank	\$4,900	W. S. Parker	C. O. White	Bessie L. McLane	E. N. Hunt, Sec.	50,000	12,000	450,000	480,000	N. Shawmut and Liberty Tr. Co., Bos.
" ... " "	Mechanics Savings Bank	\$15,381	O. H. Nowell	M. A. Stone	L. M. Bancroft, Tr.			32,540	503,280	512,540	
Rockland ... Plymouth D 11	Rockland Savings Bank	\$15,381	J. A. Torrey	A. A. Phelps	H. W. Burrell, Tr.			175,000	2,070,000		
" ... " "	Rockland Trust Co.	\$15,381	J. W. Spence	A. W. Donovan	J. H. Hunt, Tr.	F. H. Wright, Sec.	100,000	126,220	1,176,860	1,238,730	2d N., Bos.
Rockport ... Essex B 12	Granite Savings Bank	\$15,381	H. H. Thurston	B. N. Tarr	Grafton Putnam, Tr.			31,840	464,200	468,880	
" ... " "	Rockport National Bank	\$15,381	F. H. Tarr	A. H. French	James W. Bradley		50,000	20,540	311,990	335,450	N. Shawmut, Bos.
Salem ... Essex B 11	Merchants National Bk.	\$18,111	H. M. Batchelder	J. H. Gifford	F. A. Brooks		200,000	812,220	2,373,740	2,294,580	N. Park, N. Y.; Corn Ex. N., Chi.; 1st N. and N. Shawmut, Bos.; 3d N., St. L.
" ... " "	NAUMKEAG TRUST CO.	\$15,381	E. J. Fabens	David P. Coffin	W. O. Chapman, Tr.	Geo. A. Vickery, Sec.	250,000	168,080	4,164,450	3,549,820	N. City, N. Y.; Old Colony Tr. Co., Bos.
" ... " "	Salem Five Cts. Sav. Bk.	\$15,381	Henry A. Hale	N. G. Simonds	H. P. Gifford, Tr.	O. S. Leighton, A. Tr.		1,074,650	10,496,430	11,453,960	2d N., Bos.
" ... " "	Salem Safe Dep. & Tr. Co.	\$15,381	George C. Vaughan	W. R. Colby	William S. Nichols, Tr.	H. M. Wilkins, A. Tr.	200,000	112,570	1,177,660	1,285,550	Irving N., N. Y.; 1st N. and N. Shawmut, Bos.; 1st N., Phil.
" ... " "	Salem Savings Bank	\$15,381	Charles S. Rea	W. H. Gove	James Young, Jr., Tr.			1,086,290	10,587,560	11,474,620	Merch. N., Bos.; Naumkeag Tr. Co., Salem, Mass.
Shelburne Falls ... Franklin B 4	Shelburne Falls Nat. Bk.	\$15,381	L. Griswold	Edwin Baker	C. W. Hawks		100,000	76,000	240,410	465,560	1st N., Bos.; N. Com'l. Alb.
" ... " "	Shelburne Falls Sav. Bk.	\$15,381	H. Newell	M. Z. Woodward	W. S. Ball, Tr.	F. L. Reed, Sec.		142,610	1,829,350	1,904,380	1st N., Bos.
Somerville ... Middlesex C 10	Somerville Institution for Savings	\$15,381	Nathan H. Reed	F. F. Stockwell	Ray R. Rideout, Tr.	Harriett A. Osborne, A. Tr.		4,700	228,920	228,030	4,690 Somerville Tr. Co., Somerville.
" ... " "	Somerville National Bk.	\$15,381	J. O. Hayden	G. S. Lovejoy	J. E. Gendron		100,000	154,310	1,118,460	1,215,360	250,510 Chase N., N. Y.; N. Shawmut, Bos.
" ... " "	Somerville Savings Bk.	\$15,381	J. W. Sanborn	F. P. Ladd	F. W. Stone, Tr.	Ruth M. Young, A. Tr.		137,600	2,988,030	2,637,050	114,900 1st N., Bos.
" ... " "	Somerville Trust Co.	\$15,381		W. E. Whitney				(Branch of West Somerville, Mass.)			Chase N., N. Y.; N. Shawmut, Bos.
South Braintree ... Norfolk D 11	Braintree Savings Bank	\$15,381	Benjamin F. Dyer	L. B. Hollis	F. Eugene Dyer, Tr.	Carrie B. Loring, A. Tr.		66,690	754,260	806,430	29,670 N. Shawmut, Bos.
Southbridge ... Worcester D 6	Southbridge Nat. Bank	\$15,381	A. B. Wells	C. M. Wells	S. D. Perry	W. C. Chace	100,000	223,000	980,920	1,076,580	159,000 1st N. and N. Shawmut, Bos.
" ... " "	Southbridge Sav. Bank	\$15,381	C. D. Paige	J. M. Cochran	O. A. Chapman, Tr.	R. A. Beckwith, Sec.		181,610	2,551,400	2,642,590	90,470 1st N., Bos.; Southbridge N., Southbridge.
South Deerfield ... Franklin C 4	Produce National Bank	\$15,381	C. F. Clark	O. W. Hill	A. H. Faxon, A. Tr.		50,000	16,280	170,280	189,090	23,030 Han. N., N. Y.; 4th-Atlantic N., Bos.
South Framingham ... Middlesex C 9	(See Framingham)			J. B. Bridges	W. F. Gorey	L. J. Taplin					
South Weymouth ... Norfolk F 4	South Weymouth Sav. Bank	\$15,381	R. W. Hunt	E. R. Hastings	J. H. Stetson, Tr.		100,000	37,480	300,180	339,950	98,360 1st N. and N. Shawmut, Bos.
" ... " "	Weymouth Trust Co.	\$15,381	Geo. L. Barnes	A. C. Hual	Fred T. Barnes, Tr.	L. L. Whitman, A. Tr.		170,160	1,599,170	1,745,690	23,640 1st N., Bos. and So. Weymouth, Mass.
Yarmouth ... Barnstable F 14	Bass River Savings Bk.	\$15,381	Chas. G. Baker	H. H. Sears	H. D. Loring, Tr.	M. H. Crowell, Sec.		48,450	554,860	588,550	14,270 1st N. and Comw. Tr. Co., Bos.
Worcester ... Worcester C 6	Spencer National Bank	\$15,381	M. A. Young	N. A. Craig	F. W. Willson		100,000	68,000	231,000	350,000	90,500 1st N. and N. Shawmut, Bos.; Merch. N., Worcester.
" ... " "	Spencer Savings Bank	\$15,381	C. H. Allen	R. M. Kane	W. V. Prouty, Tr.			117,920	1,478,280	1,574,890	27,110

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13

TOWN AND COUNTY. *County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	CASH & EX- CHANGES, Due FROM BANKS.	
*Springfield Hampden Pop. 100,375 D 4	*Chapin National Bank *79 53-99	H. A. Woodward ..	Jno. C. Kemater....	Harry Wells.....		\$ 500,000	\$ 279,920	\$2 388 250	\$2 729 560	\$ 488,840	Chase N., N. Y.; 1st N., Bos. 1.
" "	*Chicopee National Bank *36 53-95	Geo. A. MacDonald	G. F. Adams.....	L. W. White.....	Geo. J. Clark	400,000	451,620	4,105,360	4,287,970	813,300	Irving N. and Liberty N., N. Y.; 1st N., Bos. X 1.
" "	*Commercial Trust Co. *15 53-107	Arthur J. Skinner ..	Daniel F. Doherty..	John W. Wood, Tr. R. H. Flagg, A. Tr.	F. N. Hughes, Sec.	350,000	134,350	1,145,380	1,235,540	310,880	Chase N., Am.-Ex. N., and N. City, N. Y.; Merch. N., Bos.; Corn Ex. N., Phil.
" "	Hampden Savings Bank, *52 53-96	D. O. Gilmore.....	H. S. Hyde.....	Jno. B. Phelps, Tr.			390,690	5,618,810	5,786,610	222,890	
" "	Springfield 5 Cts. Sav. Bk. 53-97	N. D. Winter.....	Oliver Marsh.....	Daniel J. Marsh, Tr.	H. D. Marsh, A. Tr.		616,210	11 103 500	11 477 890	241,820	
" "	Springfield Inst. for Savings 53-94	W. N. Caldwell.....	A. A. Packard.....	J. W. B. Brand, Tr.	J. E. Holmes, A. Tr.		1,552,390	22 749 510			
" "	*SPRINGFIELD NAT'L BANK 53-104 *703	HENRY H. BOWMAN ..	ROBERT W. DAY.....	RALPH P. ALDEN	PHILIP S. BEEBE.....	500,000	836,960	5,795,700	6,088,040	1,019,030	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Bos.; Phil. N., Phil. X 1.
" "	*Springfield Safe Dep. & T. Co. 53-100	W. A. Lincoln.....	G. H. Kemater.....	H. L. Bradley, Tr.		500,000	888,370	6,124,430	5,788,180	1,679,890	Han. N., N. Y.; N. Shawmut and 1st N., Bos.; Girard N., Phil.
" "	*THIRD NATIONAL BANK 53-98 *64	FREDERICK HARRIS ..	OLEN E. DOTY.....	GEO. C. STEBBINS....	HARLAN S. KAPLINGER	500,000	834,750	7,061,250	5,484,830	1,025,210	Han. N. and N. City, N. Y.; Corn Ex. N., Chi.; N. Shawmut and 1st N., Bos.; Corn Ex. N., Phil. 1.
" "	*Union Trust Co. *06 53-105	W. E. Gilbert.....	J. W. Kirkham.....	W. H. Haskins, Tr. Joseph C. Allen	C. H. Churchill, Sec. A. Tr.	500,000	827,130	10 791 000	10 033 580	1,887,920	1st N. and Chase N., N. Y.; N. Shawmut, Bos.; Franklin N., Phil.
" "	William C. Simons..... *86	(Investment Bank)									Lee, Higginson & Co., N. Y. and Bos.
" "	Henry H. Skinner..... *91	(Investment Bank)									Kidder, Peabody & Co., N. Y. and Bos.
" "	Springfield Clearing House... (Members indicated by a *)	W. A. Lincoln.....		Edward Pynchon, Mgr.	Ralph P. Alden, Sec.						
Stockbridge, Berkshire C 1 Pop. 1933	Housatonic National Bk. *23 53-593	W. A. Seymour.....		R. E. Heath.....		50,000	93,650	261,150	370,690	40,420	Merch. N., N. Y.; 1st N. and N. Shawmut, Bos.; N. Com'l, Alb. 1.
Stoneham, Middlesex F 4 Pop. 7090	Stoneham Five Cts. Sav. Bk. 53-442	W. B. Stevens.....	W. C. Whitchee.....	F. E. Nickerson.....	W. A. Smith.....		76,020	1,073,780	1,136,640	16,390	1st N., Bos.; Stoneham N., Stoneham, Mass. 1.
" "	Stoneham National Bank *90 53-443	W. D. Brackett.....	B. J. Hinds.....	Charles A. Bailey..		50,000	5,240	161,910	172,770	36,640	1st N., Bos.; Girard N., Phil. 1.
Stoughton, Norfolk D 10 Pop. 6316	Stoughton Trust Co. *11 53-608	G. A. Ham.....	I. F. Burnham.....	F. D. Leonard, Tr.	L. W. Cutting, A. Tr.	100,000	19,780	848,140	874,680	82,320	Han. N., N. Y.; 4th Atlantic N., Bos.
*Taunton, Bristol E 10 Pop. 35,631	Bristol County Sav. Bk. *46 53-202	G. E. Wilbur.....	J. D. Henderson.....	A. C. Place, Tr.	A. B. Sproat, A. Tr.		355,000	6,680,000	6,977,200	169,640	N. Shawmut and 1st N., Bos.
" "	Machinists National Bk. *47 53-203	Wm. C. Davenport ..	S. D. Presbrey.....	John H. Dalglish ..		200,000	163,060	682,050	679,630	360,380	Chase N., N. Y.; N. Shawmut, Bos. 1.
" "	Taunton National Bank *1812 53-200	A. H. Tetlow.....		Chas. L. Godfrey..		600,000	246,640	1,915,550	2,283,970	534,510	Han. N., N. Y.; N. Shawmut, Bos.; Far. & Mech. N., Phil. 1.
" "	Taunton Savings Bank *1569 53-204	Henry R. Wood.....	A. M. Alger.....	Henry R. Wood, Tr.			454,230	4,030,950	4,354,680	120,550	2d N., Bos.; Taunton N., Taunton.
Tisbury, Dukes G 12 (Vineyard Haven P. O.) Pop. 1800	Martha's Vineyard Nat. Bk. 53-595	John E. White.....	Ulysses E. Mayhew	Stephen C. Luce, Jr.		50,000	30,000	250,000	200,000	125,000	Chase N., N. Y.; 2d N., Bos. 1.
Townsend, Middlesex B 8 Pop. 1761	Townsend National Bank *54 53-596	Henry A. Hill.....	G. B. Stickney.....	C. B. Willard.....		100,000	17,210	213,380	289,970	53,450	1st N., Bos. 1.
Turners Falls, Franklin Pop. 5115 B 5	Crocker Inst'n for Sav. *569 53-499	J. F. Bartlett.....	J. A. Gunn.....	N. P. Farwell, Tr.	C. R. Stoughton, Sec.		173,400	2,165,200	2,255,850	40,130	N. Shawmut, Bos. 1.
" "	Crocker National Bank *472 53-498	D. P. Abercrombie..	C. T. Crocker.....	W. T. Ellis.....		100,000	97,630	474,690	500,060	154,910	N. Com'l, Alb.; N. Shawmut, Bos. 1.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.			PRINCIPAL CORRESPONDENTS Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.	
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	CERTIF. DE- POSITS	OTHER AS- SETS		
Uxbridge...Worcester D 3 Pop. 4671	Blackstone National Bk...\$25 53-522	W. E. Hayward	A. Wheelock	O. S. Weston		\$ 100,000	\$ 22,550	\$ 157,370	\$ 357,120	\$ 22,800		1st N. Bos.	1.
" " " "	Uxbridge Savings Bank...\$70 53-528	O. W. Scott	F. J. Hamilton Jas. Daley	C. A. Barton, Tr.	O. E. Cook, Sec.		78,060	968,620	1,029,990	22,680		1st N. Bos.; Merch. N., Worcester, Mass.	
Vineyard Haven...Dukes Pop. 1100 G 12	Wakefield Savings Bank...\$69 53-373	J. W. White	C. N. Winship M. W. Boardman	Richard Britton, Tr.			82,070	1,552,330	1,555,930	78,480		Merch. N., Bos.; Wakefield N., Wakefield.	
Wakefield...Middlesex B 10 Pop. 12,365	Wakefield Trust Co...\$16 53-372	Junius Beebe	Arthur G. Walton	Frank A. Winship, Tr.	Frank O. Carter, A. Tr.	200,000	123,690	806,650	917,800	181,460		Chase N., N. Y.; N. Shawmut, Bos.	1.
Waltham...Middlesex C 9 Pop. 29,688	Waltham National Bank...\$36 53-235	Ptolemy P. Adams	Harry L. Brown	Henry P. Buncher	F. G. Stickney	150,000	176,590	1,379,950	1,362,550	276,600		N. City, N. Y.; 4th-Atlantic N., Bos.	1.
" " " "	Waltham Savings Bank...\$53 53-236	Enos T. Luce	Nathan Warren	Geo. R. Beal, Tr.	Wm. B. Comstock, A. Tr.		336,680	5,266,650	5,462,800	140,760		1st N. and Merch. N., Bos.; Waltham N., Waltham, Mass.	
" " " "	Waltham Trust Co...\$303 53-237	E. P. Sanderson	F. W. Brigham	S. H. Eldridge, Tr. C. A. Coolidge, A. Tr.	C. J. Fogg, Sec.	200,000	210,740	2,581,160	2,644,220	347,680		Chase N., N. Y.; N. Shawmut, Bos.	
Ware...Hampshire C 5 Pop. 8990	Ware National Bank...\$25 53-405	Henry K. Hyde	Geo. E. Tucker	Alvan Hyde	H. H. Cheney	300,000	95,360	767,480	1,273,370	181,660		Bk. of N. Y. N. B. A., N. Y.; 1st N. Bos.; Franklin N., Phil.	x 1.
" " " "	Ware Savings Bank...\$50 53-406	Lewis N. Gilbert		F. D. Gilmore, Tr.			177,900	5,780,000	4,106,400	71,160			
Wareham, Plymouth F 12 Pop. 4850	National Bk. of Wareham...\$65 53-530	J. C. Makepeace		J. W. Whitcomb		100,000	71,870	658,130	704,370	132,310		Am. Ex. N., N. Y.; N. Shawmut, Bos.	1.
" " " "	Wareham Savings Bank...\$47 53-531	Frank A. Besse	John Huxtable	E. A. Gammons, Tr.	J. L. Eldredge, A. Tr.		188,900	1,668,230	1,811,890	45,750		Bos. Safe Dep. & Tr. Co., Bos.; N. Bk. of Wareham, Wareham, Mass.	
Warren...Worcester D 6 Pop. 4188	Warren Savings Bank...\$82 53-598	William A. Jenks	Edward Fairbanks	F. W. Kimball, Tr.	J. G. Hastings, Sec.		61,020	747,590	765,490	48,110		3d N. and Union Tr. Co., Springfield, Mass.; Worcester Tr. Co., Worcester.	
Watertown...Middlesex C10 Pop. 14,225	Union Market National Bk. 53-555	L. S. Cleveland	H. O. Derby	John F. Tufts		100,000	80,770	1,470,000	1,525,000	200,000		N. Y. State N., Alb.; 4th-Atlantic N., Bos.	1.
" " " "	Watertown Savings Bk...\$70 53-554	Bartlett M. Shaw	C. W. Stone	J. F. Green, Tr.	Lewis B. Tarlton, A. Tr.		103,900	1,773,530	1,336,150	41,080			
Webster...Worcester D 7 Pop. 12,662	First National Bank...\$75 53-365	J. W. Dobbie	H. E. Smith	C. M. Nash	E. A. Joslin	100,000	98,970	554,440	596,550	133,330		N. City, N. Y.; Merch. N., Bos.	1.
" " " "	Webster Five Cts. Sav. Bk. 53-364	J. M. Crawford	James Maguire	F. W. Johnson, Tr. E. M. Hastings, A. Tr.	L. E. Pattison, Sec.		261,490	2,396,190	2,588,580	69,000		Comm. Tr. Co., Bos.	
Wellesley...Norfolk F 4 Pop. 5413	Wellesley National Bk...\$98 53-599	C. N. Taylor	B. H. Sanborn	B. W. Guernsey		50,000	65,910	1,354,250	1,283,390	188,600		Irving N., N. Y.; 1st N., Bos.	1.
Wellesley Hills...Norfolk Pop. 2464 F 4	Roger W. Babson...\$600 53-600	Roger W. Babson										1st N., Bos.	
Wellfleet...Barnstable E 15 Pop. 1022	Wellfleet Savings Bank...\$63 53-601	R. R. Freeman	G. W. Holbrook	Austin C. Young, Tr.			45,250	539,290	576,820	7,710		1st N., Bos.	
Westboro...Worcester C 8 Pop. 5446	First National Bank...\$64 53-486	J. L. Brigham	G. L. Smith	O. H. Pease		50,000	25,550	179,580	215,520	88,650		Imp. & Tra. N., N. Y.; 1st N., Bos.	1.
" " " "	Westborough Sav. Bank...\$69 53-487	A. L. Boynton	C. S. Henry M. H. Walker	T. J. Hastie, Tr.			121,370	1,179,510	1,286,500	64,390		1st N., Bos. and Westboro, Mass.	
Westfield...Hampden D 3 Pop. 17,635	FIRST NATIONAL BANK...\$64 53-289	S. A. ALLEN	M. P. MOSELEY	L. P. LANE		250,000	280,000	650,000	960,000	223,000		N. City, N. Y.; 1st N., Bos.	1.
" " " "	HAMPDEN NATIONAL BANK 53-288	C. J. LITTLE	JAMES NOBLE, JR.	L. C. PARKER	G. E. ROBINSON	150,000	162,000	725,000	900,000	130,000		Han. N., N. Y.; N. Shawmut, Bos.	x 1.
" " " "	Westfield Savings Bank...\$53 53-290	L. F. Thayer	O. F. Austin	G. A. Upson, Tr.			361,300	3,093,730	3,438,900	16,130			
" " " "	Woronoco Savings Bank...\$71 53-291	O. B. Parks	H. M. Van Deusen	H. B. Moulton, Tr.			128,330	2,278,610	2,184,920	100,170			
Westminster...Worcester Pop. 1353 B 7	(See Gardner)												
West Newton...Middlesex Pop. 5000 C 9	First National Bank...\$86 53-566	C. E. Hatfield		J. B. Ross		100,000	85,750	614,980	694,080	102,300		N. Bk. Com., N. Y.; N. Shawmut, Bos.	1.
" " " "	West Newton Sav. Bank...\$87 53-507	Geo. P. Bullard	Chas. A. Potter Frank E. Hunter	R. F. Gammons, 2d Tr.	J. E. Gammons, A. Tr.		170,300	2,138,100	2,263,010	45,390		N. Shawmut, Bos.; 1st N., West Newton, Mass.; Newton Tr. Co., Newton, Mass.	

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MASSACHUSETTS—Continued

(Savings Banks do not handle collections.)

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Pks. Assn. \$State Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, ETC.	CASH & RE- CEIPTS, FROM BANKS	
W. Somerville, Middlesex F 3	Somerville Trust Co. 107 53-602	J. O. Hayden	G. M. Barnum	J. E. Gendron, Tr.	H. O. Fallis, A. Tr.	\$ 100,000	\$ 32,740	\$1 000 090	\$1 010 690	\$ 122,130	Chase N., N. Y.; N. Shawmut, Bos.
Weymouth, Norfolk F 4	Weymouth Savings Bank 53-603	O. A. Hayward	E. W. Hunt	Chas. T. Crane, Tr.			173,700	2,321,660	2,124,520	42,810	1st N. and Merch. N., Bos.
Whitinsville, Worcester D 8	Whitinsville National Bank 53-510	J. M. Lasell	A. F. Whittin	Charles F. Parkis		100,000	271,050	452,040	687,100	231,980	Imp. & Tra. N., N. Y.; N. Shawmut, Bos.; Phil. N., Phil.
"	Whitinsville Savings Bk. 53-511	G. M. Whittin	B. L. M. Smith	Jas. C. Brown, Tr.			147,430	2,048,690	2,115,010	80,520	N. Shawmut, Bos.
Whitman, Plymouth D 11	Whitman National Bank 53-439	R. W. Cook	H. W. Chandler	R. B. Cooke		50,000	39,260	295,280	297,620	29,020	1st N., Bos.
"	Whitman Savings Bank 53-438	A. O. Whitmarsh	Edwin W. Hunt, Tr.				152,710	2,297,630	2,381,390	76,040	Puritan Tr. Co., Bos.; Whitman N., Whitman, Mass.
Williamstown, Berkshire Pop. 3708 B 2	Williamstown National Bank 53-534	W. B. Clark	F. C. Severance	A. E. Evans		50,000	48,920	301,680	344,340	100,260	Mech. & Metals N., N. Y.; N. Com'l, Alb.
"	Williamstown Sav. Bk. 53-535	A. E. Hall	D. J. Neyland	Clarence M. Smith, Tr.	S. O. Prindle, A. Tr.		24,910	1,000,410	989,710	34,980	
Winchendon, Worcester Pop. 5678 B 6	First National Bank 53-475	Z. L. White	G. C. Beals	H. D. Crain	W. W. Goodwin	200,000	200,240	367,000	650,600	81,000	1st N., N. Y. and Bos.
"	Winchendon Savings Bank 53-474	Orange Whitney	Solon Abbott	Walter Boyce, Tr.			325,750	2,990,170	3,262,260	53,660	1st N., Winchendon, Mass.; Old Colony Tr. Co., Bos.
Winchester, Middlesex C 10	Winchester Savings Bank 53-397	David N. Skillings	Alfred S. Hall	E. Caldwell, Tr.			129,520	1,672,040	1,759,900	41,660	N. Shawmut and Merch. N., Bos.
"	Winchester Trust Co. 53-398	F. A. Cutting	J. W. Russell	O. E. Barrett, Tr.		100,000	38,520	543,490	593,930	74,580	Chase N., N. Y.; 1st N., Bos.
Winthrop, Suffolk F 4	Winthrop Savings Bank 53-611	A. C. J. Pope	F. L. Ripley	A. E. Whittemore, Tr.							Merch. N., Bos.
Woburn, Middlesex C 10	Woburn Five Cts. Sav. Bk. 53-306	C. G. Lund	L. W. Thompson	A. H. Holland, Tr.			305,380	2,935,080	3,087,520	104,770	Am. Tr. Co., Bos.
"	Woburn National Bank 53-307	John W. Johnson	F. J. Brown	John O. Buck	W. H. Dickinson	100,000	65,000	684,000	797,150	151,080	N. Shawmut, 1st N. and 2d N., Bos.; Girard N., Phil.
Wollaston, Norfolk H 4	Granite Trust Co. 53-617		John C. Buck	R. F. Claflin, Tr.							N. City, N. Y.; 4th St. N., Phil.; 4th-Atlantic N., Bos.
Worcester, Worcester C 7	Bay State Savings Bank 53-9	James Early	Thomas Barrett	Geo. McAleer, Tr.			77,860	2,201,330	2,104,680	142,590	Worcester Tr. Co., Worcester.
"	*Mechanics' National Bank 53-2	F. H. Dewey	Alexander Beliste	A. H. Stone	N. C. Keyes	200,000	383,760	6,512,070	5,784,610	1,400,220	Mech. & Metals N., N. Y.; 1st N., Bos.; 4th St. N., Phil.
"	*Merchants National Bk. 53-4	F. A. Drury	C. A. Evans	O. S. Putnam	A. E. Brigham	750,000	741,010	9,850,320	9,020,680	2,626,150	Chase N., N. Y.; N. City, Phil.; 1st N. and 2d N., Bos.; N. Com'l, Alb.
"	*Park Trust Co. 53-10	Geo. M. Wright	J. L. Ellsworth	Ralph H. Mann, Tr.	E. W. Jenkins	300,000	98,590	439,570	719,100	85,360	Chase N., N. Y.; 4th-Atlantic N., Bos.
"	People's Savings Bank 53-8	Charles M. Bent	Ralph H. Mann	F. W. White, Tr.	G. A. Gaskill, Sec.		1,182,120	17 015 840	17 946 050	351,910	N. Shawmut, Bos.; Springfield N., Springfield.
"	Worcester Co. Inst. for Sav. 53-5	S. B. Woodward	W. T. Forbes	G. E. Ryan, A. Tr.	Ernest Russell, A. Tr.		2,250,220	26 353 110	27 335 000	1,295,260	N. Shawmut, Bos.; Worcester N., Worcester, Mass.
"	Worcester Five Cts. Sav. Bk. 53-7	J. Stewart Brown	Waldo Lincoln	F. B. Washburn, Tr.	M. F. Converse, A. Tr.		802,200	13 721 550	14 045 660	500,470	Chase N., N. Y.; 1st N., Bos.
"	Worcester Mech. Sav. Bk. 53-6	John H. Coes	Edwin Brown	C. L. Burleigh, Tr.			1,073,770	14 879 950	15 469 210	456,430	N. Shawmut, Bos.
"	*WORCESTER NAT'L BANK 53-1	John E. White	Samuel D. Spurr	F. M. Hedden	A. F. Hyde	400,000	481,520	6,227,510	6,101,740	1,114,490	Han. N. and N. Park, N. Y.; Cont. & Com'l N., Phil.; Phil. N., Phil.; N. Shawmut and Merch. N., Bos.
"	*Worcester Trust Co. 53-3	William D. Luey	H. P. Murray	Samuel H. Clary, Tr.	A. J. Daniels, Sec.	1,000,000	576,030	11 942 910	10 388 820	2,899,360	N. Bk. Com., N. Y.; N. Shawmut, Bos.
"	Kinsley & Adams										Kidder, Peabody & Co., N. Y. and Bos.
"	LEE, HIGGINSON & CO. 53-1	(Bonds)									Lee, Higginson & Co., N. Y., Phil., and Bos.
"	Worcester Clearing House (Members indicated by a *)	Samuel H. Clary		Samuel H. Clary, Mor.	A. H. Stone, Sec.						
Wrentham, Norfolk D 9	Nat. Bank of Wrentham 53-406	H. A. Cowell		J. E. Carpenter		52,500	29,310	79,660	184,380	17,900	2d N., Bos.
Yarmouth Port, Barnstable Pop. 600 F 14	First Nat. Bk. of Yarmouth 53-606	Joshua Crowell		William J. Davis	Thos. S. Crowell	100,000	90,260	143,520	399,020	41,180	1st N., Bos.

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DETROIT, MICHIGAN

Capital	\$2,500,000
Surplus	2,500,000
Undivided Profits	1,000,000



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R. S. MASON, Vice-President	ENOCH SMITH, Assistant Cashier
F. A. SCHULTE, Vice-President	R. T. CUDMORE, Assistant Cashier
AUSTIN E. WING, Cashier	A. H. MOODY, Assistant Cashier
H. P. BORGMAN, Cashier Savings Dept.	CARROLL H. LAWSON, Bond Officer
R. W. SMYLIE, Manager Credits and Audits	GEORGE T. COURTNEY, Auditor
J. R. BODDE, Ass't to Pres. and Ass't Cashier	AUSTIN Y. LADUE, Custodian Safety Deposit Vaults

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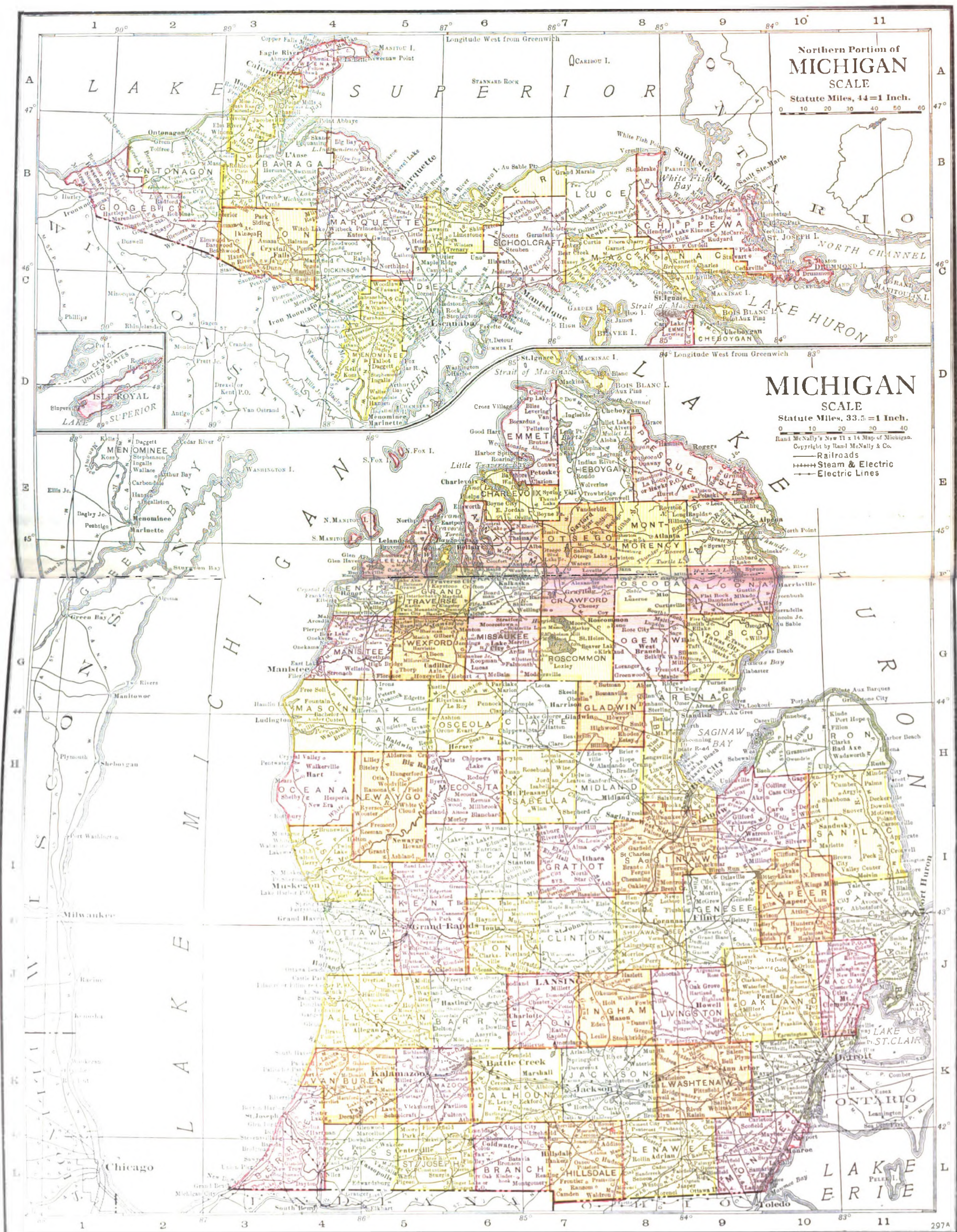
Accounts of Banks, Bankers, Firms, Corporations, and
Individuals Received

Excellent Collection Facilities

Correspondence Invited

COMMERCIAL AND SAVINGS DEPARTMENTS

Michigan.
INDEX
TO
COUNTIES.

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FIRST OLD DETROIT NATIONAL BANK

DETROIT, MICHIGAN

Established 1863

Capital and Surplus - - \$7,500,000.00

OFFICERS

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Asst. Cashier
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Asst. Cashier
Manager Foreign Exchange**

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MICHIGAN

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. x Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BORDS. RECEIVABLE	CASH & RE- CEIPTS, DUE FROM BANKS.	
AdaKent J 5 Pop. 440	Farmers & Merchants Bank 74-986 +15	Wm. McCroden	Lewis Solomon	F. J. Cook	C. M. Mills	\$ 25,000					
AdrianLapeer K 8 Pop. 700	Addison State Sav. Bank * 105 74-541	Wade Millis	L. S. Towne	P. B. Cleveland		20,000	\$ 9,300	\$ 172,270	\$ 158,050	\$ 33,450	N. Bk. Com. N. Y.; Northern N., Tol.
AdrianLapeer L 8 Pop. 11,284	*Adrian State Savings Bank 74-153 +1993	R. A. Watts	G. A. Wilcox	E. E. Tobias	R. H. Watts C. S. Whitney	120,000	80,000	1,450,000	1,400,000	220,000	Chase N., N. Y.; Ft. Dear. N., Chi.
"	*COMMERCIAL SAV. BANK 74-152 +1888	A. Bennett	C. G. Hart	E. N. Smith	P. J. Dunn J. P. Libs	110,000	45,000	834,000	800,000	183,000	Irving N., N. Y.; N. City, Chi.
"	*Lapeer Co. Sav. Bk. * 169 74-151	H. V. C. Hart	G. D. Hardy, Active D. B. Morgan R. S. Moreland	J. C. Murphy	E. A. Newton R. M. Rood	150,000	84,060	1,733,440	1,615,060	304,070	Chase N. and Liberty N., N. Y.; 1st N., Chi.; 1st & Old Det. N., Det.
"	*Nat. Bank of Commerce * 209 74-154	R. C. Rothfuss	A. J. Kaiser	E. O. Baldwin	F. A. Acker C. H. Lewis	100,000	30,000	866,000	916,000	180,000	N. City, N. Y.; 1st N., Clev. 7.
"	Adrian Clearing House (Members indicated by a *) Bank of Akron * 99 74-542	(Ealy, Stacy & Co.)		G. W. Osgood, Mgr. C. W. Stacy	E. W. Darling, Tr.						1st & Old Det. N., Det.; Bk. of Saginaw, Saginaw.
AlansonEmmet E 7 Pop. 600	Citiz. Bk. of R. O. Bisbee & Co. 74-963 +14	R. O. Bisbee	W. A. Stroehel	J. J. Mikula		5,000					Old N., G. Rap.
AlbaAntrim F 6 Pop. 600	Alba Bank * 705 74-543	Chas. Noble		R. C. Bennett	F. M. Myers	5,000	8,000	70,000	60,000	12,000	1st N., Chi. and Petoskey; Peo. State, Det.
AlbionCalhoun K 7 Pop. 8000	ALBION STATE BANK * 105 74-241	E. P. Robertson	W. S. Kessler D. A. Garfield	D. A. Garfield		50,000	42,080	596,110	500,490	184,340	N. City, N. Y.; Cont. & Com'l N., Chi.
"	Commercial & Sav. Bk. * 193 74-240	H. C. Blair	W. C. Marsh	C. G. Bigelow	C. S. Loud Ruth Wolcott	50,000	43,020	520,430	504,870	69,100	Chase N., N. Y.; 1st N., Chi. and Clev.; Peo. State and 1st & Old Det. N., Det. 7.
AldenAntrim F 6 Pop. 300	Farmers & Merchants Bk. * 106 74-544	C. W. McPhail	W. S. Richardson	L. O. Bloomer	M. C. Bloomer	10,000	2,000				1st N., Chi.
AlgonacSt. Clair J 11 Pop. 1204	Algonac Savings Bank * 1900 74-545	C. R. Champion	John East	W. E. Folsom		20,000	4,000				Chase N., N. Y.; 1st & Old Det. N., Det.
AlleganAllegan J 5 Pop. 4000	Allegan State Sav. Bank * 160 74-311	H. A. DeLano	W. H. Chaddock	E. W. DeLano		30,000	4,750	414,500	450,650	70,700	Han. N., N. Y.; Ft. Dear. N., Chi.; G. Rap. N. City, G. Rap.
"	FIRST NATIONAL BANK * 71 74-312	F. I. Chichester	G. Stern	A. W. Sherwood	W. W. Miller	50,000	19,340	991,100	977,140	132,390	Chase N., N. Y.; 1st N., Chi. 7.
"	First State Bank * 105 74-313	F. H. Williams	B. B. Sutphin	H. D. Pritchard	Herman Vaupell	50,000	16,630	569,640	547,000	85,270	N. City, N. Y.; Cont. & Com'l N. and N. City, Chi.; Peo. State, Det.
AllenHillsdale K 7 Pop. 560	Allen State Savings Bank * 111 74-546	A. L. Norton	B. W. Brockway	Harriet P. Tillotson		20,000	1,950	55,280	59,970	9,820	Ft. Dear N., Chi.; Com'l Sav. Bk. & Tr. Co., Tol.
AlmaOrontion I 7 Pop. 5000	Alma State Savings Bank * 101 74-322	W. A. Bahlke	Jotham Allen	H. C. Moore	K. R. Adams	40,000	12,880	351,480	276,580	100,110	Chase N., N. Y.; 1st N., Chi.; Peo. State, Det.
"	First State Bank * 183 74-321	L. A. Sharp	Francis King	C. H. Washburn	J. S. Knoertzer C. O. Ward	50,000	33,070	650,000	550,000	108,190	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
AlmontLapeer J 10 Pop. 820	Almont Savings Bank * 109 74-505	W. W. Paton	F. P. Andrus	Geo. D. Hart	L. C. Sanborn	25,000	11,410	224,750	220,320	39,060	1st & Old Det. N. and Peo. State, Det.; Com'l, Port Huron, Mich.
"	Charles R. Ferguson * 172 74-504			J. C. Johnson							Liberty N., N. Y.; 1st & Old Det. N., Det.
*AlpenaAlpena F 10 Pop. 13,089	ALPENA COUNTY SAV. BANK 74-123 +1993	F. L. Richardson	W. A. Prince, Active	B. H. Olds		100,000	126,080	2,763,100	2,158,110	858,180	Chase N., N. Y.; Peo. State, Det.
"	Alpena National Bank * 182 74-122	Wm. H. Johnson	F. H. Orcutt	W. F. Denison		50,000	60,490	1,241,300	1,167,460	132,940	N. Park, N. Y.; 1st N., Chi.; 1st & Old Det. N., Det. x 7.
AlphaIron C 3 Pop. 800	First National Bank * 14 74-971	E. C. Bradley	Wm. J. Perkins	Peter Garrigan	E. P. Stoffel	25,000	6,820	90,930	68,600	45,370	Cont. & Com'l N., Chi.; 1st & Secur. N., Minn.
AltoKent J 6 Pop. 200	Farmers State Bank * 104 74-547	Edson O'Harrow	V. C. Walton	C. M. Campau	E. B. Campau	20,000	10,030	221,920	206,760	41,400	Merch. N., N. Y.; G. Rap. N. City, G. Rap. 9.

MICHIGAN Map on Index

For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

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TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BILLS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
*Ann Arbor... Washtenaw Pop. 14,948 K 9	*Ann Arbor Sav. Bank *1969 74-100	Chas. E. Hiscock	W. D. Harriman	M. J. Fritz	Carl F. Braun Wm. L. Walz	\$ 300,000	\$ 181,500	\$3 123 080	\$2 825 130	\$ 761,510	Liberty N., N. Y.; Corn Ex. N., Chi.; 1st & Old Det. N., Det.
" " "	*Farmers & Mechanics Bank 74-101 *29 82	H. A. Williams	J. E. Beal G. W. Millen	F. T. Stowe	W. A. Be Gole	150,000	125,000	1,450,000	1,410,000	249,000	Han. N., N. Y.; Cont. & Com'l N., Chi.
" " "	*First National Bank... *63 74-99	E. D. Kinne	Harrison Soule	S. W. Clarkson		100,000	60,000	800,000	735,000	208,000	Imp. & Tra. N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det. 7.
" " "	*STATE & GERMAN AM. SAV. BANK... 74-102... *29 93	W. J. Booth C. W. Gill, Ch. of Bd.	Wm. Arnold G. J. Mann	C. J. Walz E. L. Seyler Mgr. Bond & Mort- gage Dept.	R. A. Beal R. E. Reichert	150,000	180,000	2,300,000	2,200,000	390,000	Mech. & Metals N., Chase N., N. City, and N. Park. N. Y.; 1st N., Chi.; 1st & Old Det. N., Peninsular State, and Peo. State, Det.
" " "	Ann Arbor Clearing House (Members indicated by a *)	W. J. Booth									
Applegate... Sanilac I 11 Pop. 350	State Bk. of Applegate \$1900 74-548	A. E. Sleeper	J. P. Niggeman, Jr.	Walter Calkins	Roland Eilber	20,000	4,000	109,600	102,200	26,650	1st & Old Det. N., Det.; St. Clair Co. Sav. and 1st N. Ex., Ft. Huron, Mich.
Arcadia... Manistee G 4 Pop. 800	Arcadia State Savings Bank 74-549 *1 10	Henry Mauntler	L. A. Larson D. A. Jamieson	Chas. W. Beattie	L. D. Hull	20,000	4,000	70,000	65,000	29,000	N. City, Chi.; G. Rap. N. City, G. Rap.; Man- istee Co. Sav., Manistee.
Argyle... Sanilac H 10 Pop. 250	Argyle Bank... *202 74-650	Wesley Reinelt		Otis J. Munn		8,000	1,000	68,000	64,000	6,950	1st & Old Det. N., Det.
Armada... Macomb J 11 Pop. 748	Armada State Bank... *1010 74-491	S. I. Stump	W. C. Bottomley	W. W. Lyons	G. H. Hebblewhite	25,000	11,470	300,000	303,870	66,510	N. Park, N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
" " "	Farmers State Bank... *28 11 74-492	W. A. Dudley	Chester Priest	C. J. Kesner	C. F. Lathrop	25,000	7,770	190,720	213,800	23,290	Chase N., N. Y.; Peninsular State, Peo. State, and N. Bk. Com., Det.
Ashley... Gratiot I 8 Pop. 513	First State Bank... *28 03 74-551	James Anstey	A. G. Aldridge	G. A. Lewis		20,000					Han. N., N. Y.; N. Bk. Com., Tol.
Athens... Calhoun K 6 Pop. 631	Athens State Bank... *28 11 74-552	F. G. Woodruff	G. W. Brokaw Frank Wolf	F. E. Estes	H. O. Wells	30,000	11,150	190,900	183,930	48,120	Liberty N., N. Y.; Cont. & Com'l N., Chi.
*Atlanta... Montmorency Pop. 200 E 8	Atlanta Exchange Bank... *707 74-553	A. E. Sleeper	D. McNair	H. F. Elliott							1st & Old Det. N., Det.; Alpena Co. Sav., Alpe- na, Mich.
Auburn... Bay H 8 Pop. 300	Peoples State Sav. Bank... *707 74-554	C. W. McPhail	C. H. Macomber W. J. Bierd	B. W. Gillman		20,000	8,100	170,780	164,840	32,040	N. Park, N. Y.; 1st & Old Det. N., Det.; Bay City, Bay C.
Au Gres... Arenac G 9 Pop. 252	Au Gres State Bank... *28 12 74-555	E. G. Cole	H. A. Chamberlain	J. R. Petty	D. L. Petty Theo. E. Reichle	20,000	3,100	40,000	78,000	12,000	Cent. Tr. Co. of Ill., Chi.; 1st & Old Det. N., Det.; Peo. Com'l & Sav. and Far. State Sav., Bay City.
Augusta... Kalamazoo K 6 Pop. 494	State Bank of Augusta... *28 09 74-556	A. W. King	C. B. Scudder	E. A. Wildey	L. T. Hulett	20,000	790	67,360	61,400	20,320	Peo. State, Det.; Kalamazoo City Sav., Kala- mazoo.
Au Sable... Iosco G 9 (Acadec P. O.) Pop. 648	Geo. D. McNichol & Co. *28 06 74-557				F. Kelly	(Branch of Osceola, Mich.)					N. Bk. Com., N. Y.; 1st & Old Det. N., Det.; Bay City and 1st N., Bay City; Alpena Co. Sav., Alpena, Mich.
Avoca... St. Clair I 11 Pop. 250	First National Bank... *28 02 74-558	W. V. Andreae	Frank A. Hill	C. V. Andreae	Lloyd V. Andreae	25,000	6,010	154,280	153,140	40,640	Chase N., N. Y.; Ft. Dear. N., Chi. 7.
Bach... Huron H 10 Pop. 250	Seeley, Andrews, Bach & Co., Bankers. 74-926 *1 10	L. G. Seeley	C. D. Andrews	E. D. Ducker		15,000	4,000	40,590	46,170	17,390	1st & Old Det. N. and Peo. State, Det.; 2d N., Saginaw.
*Bad Axe... Huron H 11 Pop. 2500	State Bank of Frank W. Hub- bard & Co. *28 01 74-383	Frank W. Hubbard	John Ryan J. L. Burgess	J. N. Rankin		30,000	37,400	532,160	498,150	101,400	Han. N., N. Y.; 1st & Old Det. N., Det.
" " "	State Savings Bank... *28 01 74-384	A. E. Sleeper	A. L. Wright	James Baldwin	Japheth Hind	25,000	31,760	560,030	450,620	151,330	Liberty N., N. Y.; 1st & Old Det. N., Det.
Bailey... Muskegon I 5 Pop. 150	Bank of Bailey... *709 74-559	(F. R. Davis)		Ray Grabill							Kent State, G. Rap.
*Baldwin... Lake H 5 Pop. 502	Lake County Bank... *28 08 74-560	(McPhail, Cole & Smith)		R. J. Smith	H. J. Hollister	17,500	3,760	104,660	106,990		Ft. Dear. N., Chi.; Old N., G. Rap.
Bancroft... Shiawassee J 8 Pop. 543	State Exchange Bank... *28 06 74-561	T. M. Euler	C. L. Parsons E. E. Harris	H. W. Parker	C. H. McClure	20,000	4,520	241,770	122,230	42,020	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
Banger... Van Buren K 4 Pop. 1158	West Michigan Sav. Bk. *28 82 74-562	J. E. Sebring	Wm. H. Chapman	C. E. Cross		25,000	20,000	425,000	350,000	105,000	Chase N., N. Y.; N. Bk. Rep., Chi.
Bannister... Gratiot I 7 Pop. 400	Bannister Bank... *703 74-563	(Steadman, Moulton & Co.)		F. H. Moulton							Cont. & Com'l N., Chi.; Peninsular State, Det.
Baraga... Baraga B 3 Pop. 1071	Baraga Bank of H. R. Glad- den... 74-564 *1 18	(H. R. Gladden)									

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TOWN AND COUNTY. •County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BOWNS, SAVINGS	CASH & ED- CHANGES, DIS- COUNT BANKS	
Bark River..... Delta D 5 Pop. 350	Bark River State Bank...\$10 74-565	J. B. Frechette	M. B. Harris	E. J. Bergman	R. H. Labre	\$ 20,000	\$ 8,370	\$ 100,430	\$ 90,720	\$ 33,770	Merch. Ln. & Tr. Co., Chi.; Wis. N., Mil.
Baroda..... Berrien L 4 Pop. 248	Commercial Bank..... †14 74-959	(A. F. Rick)									Cont. & Com'l N., Chi.; Far. & Merch., Benton Harbor.
Barryton..... Mecosta H 6 Pop. 411	Barryton State Sav. Bk. •\$03 74-566	W. J. Shanks	W. T. Laffin	O. S. Wood	Adelbert Myers Frank Wilson	20,000	11,000	81,500	92,500	18,520	Chase N., N. Y.; Peo. State, Det.
Bath..... Clinton J 8 Pop. 400	Peoples Bank..... †10 74-567	A. Webster	A. Roby	S. S. Hammond				28,880	23,290	6,290	Lansing State Sav., Lansing; Peo. State, Det.
Battle Creek, Calhoun K 6 Pop. 28,122	CENTRAL NAT'L BANK •\$03 74-76	Edward C. Hinman	Frank G. Evans Frank Wolf H. B. Sherman C. L. Post	Wm. W. Smith	V. L. Grassman P. J. Ross A. H. Green	300,000	223,810	5,900,000	5,400,000	1,200,000	N. City, N. Y.; Cont. & Com'l N., Chi. 7.
" " " " " "	City Bank..... •\$71 74-74	C. C. Green	E. K. Morton	E. R. Morton	N. Y. Green	250,000	56,460	2,091,130	2,028,730	368,850	Han. N., N. Y.; Merch. Ln. & Tr. Co., Chi.
" " " " " "	Merchants Savings Bk. •\$95 74-75	A. M. Minty	F. A. Allwardt A. O. Jones R. F. Hoffmaster	H. A. Rowles		125,000	60,000	1,550,000	1,425,000	300,000	Liberty N., N. Y.; 1st N., Chi.
" " " " " "	OLD NAT'L BANK 74-73 •\$51	EDWIN C. NICHOLS	CHARLES AUSTIN L. J. KARCHER W. J. SMITH C. E. KOLB	A. D. WEBB E. M. MARVIN F. L. CHRISTIAN		300,000	100,000	4,759,140	4,375,590	990,930	Citiz.-Cent. N., N. Y.; Ft. Dear. N., Chi.; 1st & Old Det. N., Det. 7.
" " " " " "		Collections have the personal attention of an officer of the bank; vigorous attention given same.									
" " " " " "		GEO. H. YOUNG	W. D. YOUNG	DAVID MILLER	J. I. P. SHEARER J. D. KINNEY J. F. ASMAN	250,000	284,290	2,800,000	2,500,000	550,000	Citiz.-Cent. N., N. Y.; 1st N., Chi.; 1st & Old Det. N., Det.
" " " " " "		Collections have the personal attention of an officer of this bank; we remit on day of payment.									
" " " " " "		WM. L. CLEMENTS	A. E. BOUSFIELD	W. E. CARTER, Tr.	IRA BRICKER, A. Tr. G. A. HELMREICH, A. Tr.	100,000	124,120	2,275,330	1,952,570	429,000	Imp. & Tra. N. and Chase N., N. Y.; Union Tr. Co., 1st N., and Ft. Dear. N., Chi.; 1st & Old Det. N. and N. Bk. Com., Det., Old N., G. Rap
" " " " " "	*BAY COUNTY SAVINGS BK. 74-36 •\$83	A modern, progressive bank, doing a commercial business. Send your collections direct to us for efficient service and quick returns.									
" " " " " "	Farmers State Savings Bank 74-39 •\$15	Friedrick Mohr	Samuel Meister C. G. Olmsted	W. S. Fotheringham		100,000	30,780	450,970	510,290	75,420	Mech. & Metals N., N. Y.; Ft. Dear. N., Chi.; Peninsular State, Det.
" " " " " "		WM. L. CLEMENTS	A. E. BOUSFIELD	I. H. BAKER	P. A. McCOMBS	200,000	234,000	1,730,930	1,826,110	414,290	N. City and Irving N., N. Y.; Cont. & Com'l N., Chi. 7.
" " " " " "	*FIRST NATIONAL BANK •\$64 74-32	Oldest and strongest Bank in Bay County. Collections are given prompt and personal attention. SEND US YOUR BUSINESS.									
" " " " " "	*Peoples Commercial & Savings Bank.....\$14 74-35	J. E. Davidson	C. R. Hawley J. H. Tanner	J. R. Watrous	M. M. Andrews C. H. Cook	300,000	302,100	4,727,660	4,383,980	945,780	Am. Ex. N., N. Y.; Corn Ex. N. Chi.
" " " " " "	Bay City Clearing House (Members indicated by a *)	Geo. H. Young		W. E. Carter, Sec.							
Bay City..... Huron H 10 Pop. 300	Bay Port Bank.....\$196 74-568	W. H. Wallace	R. N. Wallace	J. H. Fahrner	Otto Schmidt	10,000	3,000	90,000	79,000	9,000	N. Bk. Com., Det.; 2d N., Saginaw.
Bay City..... Manistee G 4 Pop. 504	Citizens Bank..... •\$02 74-569	(McPhail, Marshall & Maynard)		A. Marshall	E. L. Chapin						N. Park, N. Y.; 1st & Old Det. N., Det.
Bay City..... Gladwin H 7 Pop. 600	Peoples Bank of McGregor, Crawford & Co..... †16 74-998	A. R. Nile	G. A. McGregor	I. D. Crawford							
" " " " " "	State Bank of Beaverton 74-570 •\$1900	C. H. Niggeman	J. P. Niggeman, Jr. A. E. Sleeper	F. A. Niggeman	J. O. Wiler Homer E. Wiet	20,000	11,120	111,880	127,650	20,190	Chase N., N. Y.; 1st & Old Det. N. and Merch. N., Det.; Bk. of Saginaw, Saginaw.

MICHIGAN Map on Index

For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

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TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, BILLS, RECEIPTS	CASH & EX- CHANGE, U. S. DEPT. OF TREASURY	
Belding.....Ionia I 6 Pop. 4119	Belding Savings Bank.....74-293 Commercial Bank.....74-295 Peoples Savings Bank.....74-294	H. J. Leonard..... (Wm. F. Sandell)	A. N. Belding..... W. C. Spicer	W. S. Lambertson..... W. A. Wilder.....	W. H. Angell.....	\$ 50,000	\$ 26,200	\$ 357,950	\$ 290,120	\$ 143,530	Broadway Tr. Co., N. Y.; Cont. & Com'l N., Chi. Peo. State, Det.
Bellaire.....Antrim F 6 Pop. 1050	Bellaire State Bank.....74-571	O. C. Potter.....	C. W. Putt.....	W. H. Richards.....	H. H. Bechtold.....	20,000	10,860	119,030	99,500	40,390	Mech. & Metals N., N. Y.; Cent. Tr. Co. of Ill., Chi.; Dime Sav., Det.; G. Rap. N. City, G. Rap. Cont. & Com'l N., Chi.; G. Rap. N. City, G. Rap.
Belleville.....Wayne K 9 Pop. 486	Peoples State Bank.....74-572	J. R. Clark.....	F. L. Robbe.....	F. H. Clark.....		20,000	8,000	195,630	165,830	54,250	Chase N., N. Y.; Peninsular State, Det.
Bellevue.....Eaton J 6 Pop. 1050	Bellevue State Bank.....74-469	H. M. Allen.....	F. A. Brown.....	C. D. Kimberly.....		20,000	2,000	300,000	240,000	80,000	Chase N., N. Y.; 1st N., Chi.; 1st & Old Det. N. and Peo. State, Det. N. Bk. Com., Det.; 1st N., Bay City, Mich.
Bentley.....Bay H 8 Pop. 200	Bentley Bk. of Wm. H. Aitkin & Co.....74-573	W. H. Aitkin.....	M. H. Aitkin.....	Fred Leonard.....	A. F. Ellerthorpe.....						
Benton Harbor.....Berrien Pop. 10,301 K 4	American National Bank.....74-179	J. E. Barnes.....	H. S. Gray.....	W. F. Dowland.....	F. B. Michael.....	100,000	24,100	565,000	560,000	108,000	Merch. N., N. Y.; N. City, Chi.; 1st & Old Det. N., Det.
"....."	BENTON HARBOR STATE BK. 74-178	H. D. Poole.....	G. M. Valentine.....	M. P. Resch.....	B. F. Wells.....	75,000	64,440	734,370	620,990	252,860	Han. N., N. Y.; Corn Ex. N., Chi.
"....."	Berrien County Bank.....74-180	F. H. Ellsworth.....	A. B. Higman.....	Jas. M. Rose.....	Dwight M. Ruth.....	50,000	50,820	211,000	261,500	50,200	Ft. Dear. N., Chi.; N. Bk. Com., Det.
"....."	Farmers & Merchants N. Bk. 74-177	O. H. Hipp.....	C. L. Young R. M. Jones G. B. Gehlert	C. M. Niles.....		125,000	72,440	874,600	927,350	121,280	N. City, N. Y.; Cont. & Com'l N., Chi. x 7
Benzonia.....Benzie F 4 Pop. 563	(See Beulah)										
Berlin.....Ottawa I 5 Pop. 300	Berlin State Bank.....74-575	F. J. Goodenow.....	A. C. Butterfield.....	C. P. Goodenow.....		20,000	800	104,800	110,210	15,150	Chase N., N. Y.; G. Rap. N. City, G. Rap.
Berrien Springs.....Berrien Pop. 880 L 8	Berrien Springs State Bank.....74-576	W. H. Sylvester.....	Ira R. Stemm E. F. Garland	G. L. Valentine.....		20,000	3,500	175,000	163,000	26,000	Ft. Dear. N., Chi.; Am. N., Benton Harbor; G. Rap. N. City, G. Rap.
Bessemer.....Gogebic O 1 Pop. 5000	FIRST NATIONAL BANK.....74-578	W. L. PRINCE..... Collections are we remit on	W. F. TRUETTNER..... a given the pers day of payment.	W. F. TRUETTNER..... onal attention o SEND US YOUR	S. J. WILLIAMS..... J. A. KALLANDER..... f an officer of t BUSINESS.	50,000	73,240	865,490	758,650	165,060	Han. N., N. Y.; Corn Ex. N., Chi.; 1st N., Mil. 9
"....."	Peoples State Bank.....74-814	Jacob Goldman.....	E. R. Bayliss.....	M. A. Hagerman.....		25,000	3,500	140,000	112,000	41,800	Mech. & Metals N., N. Y.; Merch. Ln. & Tr. Co., Chi.; Peo. State, Det.
Beulah.....Benzie F 4 Pop. 350	Central State Bk. of Benzonia.....74-574	H. B. Woodward.....	F. L. Orcutt.....	I. P. Jones.....		20,000	5,000	89,620	86,000	19,440	Han. N., N. Y.; 4th N., G. Rap.
Big Rapids.....Mecosta I 16 Pop. 6000	Big Rapids Savings Bk.....74-284	W. N. Ferris.....	C. D. Carpenter E. C. Newcombe	R. W. Wigle.....		25,000	45,000	550,000	521,210	108,250	N. City, N. Y.; Cont. & Com'l N., Chi.; G. Rap. N. City, G. Rap.; 1st & Old Det. N., Det.
"....."	CITIZERS STATE BANK.....74-283	G. A. Wright.....	F. E. Hood W. T. Dodge	D. C. Morrill.....	F. A. Ashley.....	50,000	43,000	765,000	662,000	196,000	Chase N., N. Y.; 1st N., Chi.
Birch Run.....Saginaw I 9 Pop. 400	Birch Run State Bank.....74-579		E. R. May.....	R. G. Frost.....		20,000	2,500	165,000	140,000	55,000	1st N., Chi.; 1st & Old Det. N., Det.
Birmingham, Oakland J 10 Pop. 3000	First National Bank.....74-381	A. Whitehead.....	C. J. Shain.....	Minnie T. Jarvis.....	Chas. B. Randall.....	50,000	25,000	436,120	407,770	88,370	1st N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
"....."	First State Savings Bk.....74-382	Frank Ford.....	Frank Hagerman.....	T. H. Cobb.....		40,000	10,000	650,000	500,000	212,500	Chase N., N. Y.; Peo. State and 1st & Old Det. N., Det.
Biteley.....Newago H 5 Pop. 400	Bank of Biteley.....74-813			J. M. Jackson.....							
Blanchard.....Isabella H 6 Pop. 400	Blanchard State Bank.....74-580	W. J. Orr.....	Aaron Amon.....	A. W. Orr.....	Chester C. McDonald	20,000	5,760	123,460	115,370	27,680	N. Bk. Com., Det.; 2d N., Saginaw.
Blissfield.....Lenawee L 9 Pop. 1474	Blissfield State Bank.....74-397	Wm. Rothfuss.....	Geo. F. Ford E. A. Beamer C. L. King J. J. Walper	L. H. Rothfuss.....	K. B. Glaser.....	20,000	23,000	445,000	368,000	113,000	Chase N., N. Y.; Live Stock Ex. N., Chi.; N. Bk. Com., N. Y.
"....."	Jipson-Carter State Bk.....74-398	W. C. Jipson.....	A. B. Wiggins.....	J. G. Bauer.....	O. H. Johnson.....	50,000	30,000	750,000	515,000	200,000	1st & Old Det. N., Det.; Spitzer-Rorick Tr. & Sav., Tol.
Bloomington.....Van Buren Pop. 501 K 5	Peoples State Bank.....74-581	R. E. Allen.....		Ellis Simon.....		20,000	24,500	193,400	200,500	30,900	N. Park, N. Y.; Cont. & Com'l N., Chi.
Boon.....Wexford G 5 Pop. 275	Savings Bank of Boon.....74-928			E. H. Walrath.....		5,100					Chase N., N. Y.; State Sav., Barryton.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Cash & De- pos. in other banks	Cash & De- pos. in other banks		
Boyer City ... Charlevoix Pop. 5218 E 6	FIRST NATIONAL BANK. •2102 74-245	W. S. SHAW We collect and if good prospe TRY US FOR	FRANK KADEN L. A. MCINTIRE remitt. or return cts of settlement. QUICK SERV	S. C. SMITH with reason, or ICE.	H. W. HANSON hold a short time	\$ 50,000	\$ 12,000	\$ 400,000	\$ 882,030	\$ 40,790	Han. N., N. Y.; 1st & Old Det. N., Det.	7.
"	Peoples Bank •2108 74-246		J. McNair Ealy	Sabin Hooper							N. City, Chi.; G. Rap. N. City, G. Rap.	
Boyer Falls ... Charlevoix Pop. 500 E 6	Farmers & Merchants Bank 74-066 •2114	H. C. Meyer	Wm. A. Stroebel... R. O. Bisbee	John H. Porter....							Old N., G. Rap.; 1st N., Boyne City and Petoskey, Mich.	
Breckenridge, Gratiot 17 Pop. 585	Farmers State Bank •2109 74-516	A. Chisholm	A. L. Giles	R. L. Baldwin....		20,000	5,000	135,000	130,000	21,000	Chase N., N. Y.; Peo. State, Det.	
"	First State Savings Bk. •2106 74-515	J. B. Crawford....	W. O. Watson Adam Johnstone	A. F. Crawford	O. G. Colthorp....	16,000	18,000	200,000	190,000	76,850	N. City, N. Y.; Ft. Dear. N., Chi.; 1st & Old Det. N., Det.; 2d N., Saginaw.	
Bridgman ... Berrien L 3 Pop. 230	Bridgman State Bank •2116 74-990	O. A. D. Baldwin..	W. H. Gast	F. W. Gast		20,000		38,000	43,000	9,800	Han. N., N. Y.; Corn. Ex. N., Chi.	
Brighton ... Livingston J 9 Pop. 767	Brighton State Bank •2110 74-484	W. P. Van Winkle..	W. T. Fry	Frank M. Lansing ..		20,000	3,200	162,260	124,140	50,500	Han. N., N. Y.; Peo. State, Det.	
Brimley ... Chippewa B 9 Pop. 250	Brimley State Bank •2112 74-931	W. H. Wallace	A. W. Reinhard ..	F. K. Wallace		20,000	2,380	54,880	24,230	17,090	N. Bk. Com., Det.; 2d N., Saginaw; Sault Sav., Sault Ste. Marie.	
Britton ... Lenawee I 9 Pop. 370	Peoples Bank •2109 74-534	F. J. Temple	H. S. Temple	H. F. Temple	M. L. Brown	10,000	5,200	162,000	148,000	22,000	Lilley State, Tecumseh, Mich.	
Bronson ... Branch L 6 Pop. 1020	First State Savings Bk. •2108 74-454	J. E. Watson	J. F. Werner C. G. Babcock	B. P. Taggart	F. T. Shaffmaster..	50,000	9,010	271,990	278,030	50,230	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.	
"	Peoples National Bank •2110 74-455	P. H. Gunsaulus ..	M. T. Smith C. J. Holmes, Jr.	A. D. Lindsey	O. J. Holmes, Jr....	25,000	4,000	189,000	150,000	20,000	Chase N., N. Y.; 1st & Old Det. N., Det.	7.
Brooklyn ... Jackson K 8 Pop. 602	Brooklyn State Bank •2105 74-513	E. J. Ennis	Frank Brown W. V. Roberson	E. F. Horning	A. E. Shekell	50,000	10,000	297,000	292,300	57,000	Chase N., N. Y.; Cont. & Com'l N., Chi.	
Brown City ... Sanilac I 11 Pop. 690	Brown City Savings Bk. •2109 74-497	J. L. Benedict	J. E. Campbell....	Charles Noble		25,000	14,060	198,760	193,540	47,070	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.	
"	Citizens State Savings Bank 74-498 •2102	Daniel Webster....	L. H. Howse	D. A. McKeith	H. McLeod	25,000	18,900	292,290	279,180	36,190	N. Bk. Com., N. Y.; Peninsular State and 1st & Old Det. N., Det.	
Buchanan ... Berrien L 4 Pop. 2000	First National Bank •2108 74-359	D. S. Scoffern	C. F. Pears	A. F. Howe	W. E. Shoop	25,000	40,450	340,350	258,150	126,250	N. City, N. Y.; 1st N., Chi.; 1st & Old Det. N., Det.	7.
"	Lee Bros. & Co., Bankers •2107 74-360			Herbert Roe	Charles W. Landis..	(Branch of Dowagiac)					Cont. & Com'l N., Chi.; Peo. State, Det.	
Buckley ... Wexford G 5 Pop. 464	Buckley Bank •2107 74-583			D. W. Walker	J. Warner Brown....	5,000	4,670	97,580	85,480	21,760	1st N., Chi. and Traverse City, Mich.	
Burr Oak ... St. Joseph L 6 Pop. 752	Hurr Oak State Bank •2101 74-487	B. P. Taggart	M. F. Smith W. Mallow	S. H. Hogle	Mary A. Hogle	15,000	3,850	105,000	104,580	16,990	Cont. & Com'l N., Chi.; 1st N., Det.	
"	First National Bank •2108 74-488	A. C. Himebaugh ..		G. D. Bordner		35,000	7,500	75,000	96,000	10,000	Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.	7.
Butternut ... Montcalm I 7 Pop. 200	Bank of Butternut •2106 74-585	G. H. Slocum	J. R. Hudson J. M. Ealy	C. C. Reynolds	I. M. Merrifield....	10,000	2,000				Cont. & Com'l N., Chi.; G. Rap. N. City, G. Rap.	
Byron ... Shiawassee J 8 Pop. 427	State Bank of Byron •2105 74-586	L. C. Kanouse	O. A. Fritz F. S. Ruggles	J. L. Van Alstine ..	Burr S. Wood	20,000	7,060	195,000	170,000	52,060	Imp. & Tra. N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.	
Byron Center ... Kent J 5 Pop. 300	Byron Center Bank •2112 74-946	Peter Holleman ..		R. O. Deweerd	Avis Stauffer	6,000	600	52,000			Met. N. Y.; Ft. Dear. N., Chi.; Kent State, G. Rap.	
•Cadillac ... Wexford G 6 Pop. 9387	Cadillac State Bank •2105 74-200	A. W. Newark	Fred L. Reed Henry Knowlton	Geo. G. Brown		100,000	67,010	1,266,450	1,076,520	855,310	Chase N., N. Y.; 1st N., Chi.	
"	PEOPLES SAVINGS BANK 74-261 •2102	John P. Wilcox....	Henry Ballou	Geo. Chapman	A. G. Chapman	100,000	30,000	650,000	450,000	130,000	Liberty N., N. Y.; Kent State, G. Rap.	

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TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. (Banks, Savings, Trusts)	CASH & EX- CHANGING DIS- COUNT BANKS	
Caledonia.....Kent J 6 Pop. 422	State Bank of Caledonia.....\$ 04 74-587	Chas. Rice.....	I. G. Wenger.....	J. C. Proctor.....		\$ 20,000	\$ 30,000	\$ 340,000	\$ 325,000	\$ 50,000	Merch. N. N. Y.; G. Rap. N. City, G. Rap.
Calumet.....Houghton A 3 Pop. 35,000	Calumet State Bank.....\$ 06 74-82	Thomas Hoatson.....	Edward Ulseth..... F. J. Kohlhaas	F. J. Kohlhaas.....	Walter Edwards.....	100,000	75,000	800,000	650,000	275,000	Mech. & Metals N. N. Y.; 1st N., Chi.
"....."	First National Bank.....\$ 86 74-81	J. D. Cuddihy.....	Edward Ulseth.....	E. F. Cuddihy.....	D. C. Harrington..... Pierce Roberts	200,000	320,000	3,400,000	3,250,000	877,000	Merch. & Metals N. N. Y.; 1st N., Chi.; N. Shawmut, Bos.; 1st & Old Det. N., Det. 9.
"....."	Merchants & Miners Bk.....\$ 73 74-80	Charles Briggs.....	Peter Ruppe..... W. B. Anderson	Stephen Paull.....	J. E. Shepard.....	150,000	250,000	2,000,000	1,500,000	1,200,000	Han. N. N. Y.; 1st N., Chi.; N. Shawmut, Bos.
Camden.....Hillsdale L 7 Pop. 392	First State Bank.....\$ 90 74-529	C. B. Alward.....	W. S. Blair.....	B. R. Alward.....	B. W. Storer..... B. G. Braman	20,000	7,500	172,500	166,000	34,000	Chase N. N. Y.; Peo. State, Det.; Union, Jackson, Mich.
Capac.....St. Clair I 10 Pop. 1,000	Capac Savings Bank.....\$ 98 74-486	A. E. Sleeper.....	H. C. Siegel..... Albert Tosch	Frank Burt.....	F. J. Burt.....	20,000	7,270	195,440	201,800	29,410	Han. N. N. Y.; Peo. State, Det.
"....."	First National Bank.....14 74-973	A. H. Medbury.....	A. C. Downey..... Wm. Hunter	A. R. Niles.....		25,000	7,000	225,000	200,000	40,000	Chase N. N. Y.; 1st & Old Det. N., Det. 7.
Carleton.....Monroe K 9 Pop. 500	State Savings Bank.....\$ 04 74-588	J. J. Lucke.....	J. E. Kahlbaum.....	H. S. German.....	R. J. McCormick.....	20,000	15,000	235,000	210,000	52,000	Chase N. N. Y.; Peninsular State, Det.
Caro.....Tuscola I 10 Pop. 3,000	Commercial Savings Bk.....\$ 78 74-339	John F. Seeley.....	S. F. Chase..... W. A. Forbes	Lewis G. Seeley.....	Frank B. Campbell.....	35,000	20,000	302,830	286,350	67,570	Liberty N. N. Y.; Peo. State, Det.; 2d. N., Saginaw.
"....."	Peoples State Bank.....\$ 13 74-938	J. H. Beckton.....	F. P. Bender.....	Samuel R. Park.....	C. E. Daugherty.....	40,000	3,570	162,060	151,150	35,170	N. City, N. Y.; N. Bk. Com., Det.
"....."	State Savings Bank.....\$ 05 74-340	T. W. Atwood.....	G. H. Slocum..... H. Parker	J. M. Ealy.....	Louis Wean..... H. P. Bush	50,000	33,000	625,000	603,000	105,000	Chase N. N. Y.; 1st & Old Det. N., Det.
Carson City.....Montcalm I 7 Pop. 808	Far. & Merch. State Bk.....\$ 15 74-977	Wm. E. Adams.....	George Walt..... M. H. Kipp	E. B. Stebbins.....	Paul V. Bretz.....	25,000	1,610	129,310	110,940	31,260	1st & Old Det. N., Det.; Old N., G. Rap.
"....."	State Bk. of Carson City.....\$ 87 74-589	E. C. Cummings.....	J. W. Hallett.....	Ira Cummings.....	H. M. Glass..... B. E. Somers	50,000	14,000	407,000	405,000	59,000	Chase N. N. Y.; Cont. & Com'l N., Chi.
Carsonville.....Sanilac I 11 Pop. 401	Exchange State Bank.....\$ 88 74-528	David Crorey.....	W. C. Vivian.....	W. J. McCaren.....	F. C. Crorey..... B. Trigger	25,000	14,650	332,420	287,550	65,500	N. Bk., Com., N. Y.; 1st & Old Det. N. and Peo. State, Det.
"....."	First National Bank.....13 74-527	W. H. Aitkin.....	H. W. Smith.....	W. W. Green.....	M. Hartshorn.....	25,000	13,000	300,000	290,000	45,000	Chase N. N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N. and Peo. State, Det. 7.
Cassville.....Huron H 10 Pop. 442	R. L. Hubbard & Co.....\$ 93 74-590	F. W. Hubbard.....		S. H. Cochran.....	G. A. Winhold.....	20,000	9,390	86,000	94,000	10,340	Merch. N. N. Y.; 1st & Old Det. N., Det.
Cassnovia.....Muskegon I 5 Pop. 308	Farmers & Merchants State Bank.....\$ 03 74-591	J. L. Norris.....	Geo. E. Burley..... G. B. Cash	F. R. Davis.....		19,390		70,800	73,910	16,130	Ft. Dear. N., Chi.; Kent State, G. Rap.
Cass City.....Tuscola H 10 Pop. 1,126	Cass City Bank.....\$ 82 74-442	(I. B. Auten).....		G. A. Tindale.....	M. B. Auten.....	20,000					N. Park, N. Y.; 1st & Old Det. N., Det.
"....."	Exchange Bank.....\$ 86 74-443	E. H. Pinney.....		Edward Pinney.....	J. C. McRae.....	40,000	13,000	300,000			Chase N. N. Y.; 1st & Old Det. N. and N. Bk. Com., Det.
Cassopolis.....Cass L 5 Pop. 1,558	Cass County State Bank.....\$ 09 74-410	F. Goodwin.....	F. E. Smith..... I. R. Shurtle	F. J. Phillips.....	W. B. Decker.....	40,000	1,500	138,000	135,460	35,000	Corn Ex. N., Chi.; Peo. State, Det.
"....."	First National Bank.....\$ 71 74-409	M. L. Howell.....	A. M. Kingsbury.....	C. A. Ritter.....	J. K. Ritter.....	50,000	56,560	342,240	386,110	57,070	1st N., N. Y. and Chi. 7.
Cedar.....Leelanau F 5 Pop. 400	State Bank of Cedar.....\$ 13 74-592	G. A. Mason.....	A. E. Bellinger..... J. C. Vlack	Elmer Billman.....		20,000	2,500	130,010	116,130	34,710	Merch. Ln. & Tr. Co., Chi.; 1st N., Traverse C.
Cedar Springs.....Kent I 5 Pop. 947	Cedar Springs State Bk.....\$ 98 74-593	Fred Hubbard.....	J. A. Skinner.....	H. W. Wheeler.....	Lee Griswold.....	20,000					Chase N. N. Y.; G. Rap. N. City, G. Rap.
Centerville.....St. Jo. L 5 Pop. 613	Wolf Bros. State Bank.....\$ 80 74-594	Frank Wolf.....	B. Weed.....	C. D. Mosher.....	John Mallett.....	30,000	10,000	250,000	250,000	92,000	Chase N. N. Y.; Corn Ex. N., Chi.
Central Lake.....Antrim E 6 Pop. 813	Central Lake Exch. Bank.....\$ 94 74-479	L. S. Stevens.....		H. A. Stevens.....							Chase N. N. Y.; 1st N., Chi.; Old N., G. Rap.
"....."	First State Bank.....\$ 90 74-480	O. W. McPhail.....	J. Smallegan.....	W. S. Richardson.....	Guy E. White.....	20,000	9,520	136,830	135,510	30,850	N. Park, N. Y.; 1st & Old Det. N., Det.

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MICHIGAN BANKS—Charlevoix to Clinton

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TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.		RESOURCES.			PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	CASH & EX- CHANGES, DUE FROM BANKS	
Charlevoix...Charlevoix E 6 Pop. 2420	Charlevoix County Bk. 74-325	A. Buttars	A. F. Bridge	A. F. Bridge	H. O. Mohrmann	\$ 25,000	\$ 17,500	\$ 250,000	\$ 210,000	\$ 24,500	Han. N., N. Y.; Corn Ex. N., Chi.
"	Charlevoix State Saving Bank 74-330	J. L. Crane	H. S. Harsha	W. J. Rachow	A. Livingston	25,000	8,000	200,000	140,000	50,000	Cont. & Com'l N., Chi.; G. Rap. N. City, G. Rap.
Charlotte...Eaton J 7 Pop. 5000	Eaton County Sav. Bk. 74-276	G. H. Spencer	Albert Murray	N. B. Alsover	C. E. Fisher	100,000	28,000	724,000	700,000	126,000	Chase N., N. Y.; Cont. & Com'l N., Chi.
"	FIRST NATIONAL BANK 74-274	J. M. C. Smith	F. H. Pollard C. S. Brown	R. S. Preston	W. J. Hauenstein	75,000	28,560	683,020	643,230	100,140	Han. N., N. Y.; 1st N., Chi.
Chassell...Houghton B 3 Pop. 1000	Chassell State Bank 74-927	O. H. Worcester	E. A. Hamar W. H. Funk	M. A. Nadeau		20,000	4,670	64,000	58,000	25,000	Han. N., N. Y.; Cont. & Com'l N., Chi.
Oheboygan...Oheboygan D 8 Pop. 6859	Oheboygan County Sav. Bk. 74-220	J. F. Moloney	W. L. Martin S. A. St. Amour	J. A. Gallagher		50,000	7,500	185,000	200,000	40,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Penin- sular State, Det.
"	Oheboygan State Bank 74-219	Frank Shepherd	H. A. Blake M. E. Riggs	H. T. Glezen	G. D. Nimmo	50,000	13,360	316,398	361,070	38,701	Merch. N., N. Y.; 1st & Old Det. N. and Peo. State, Det.
"	FIRST NATIONAL BANK 74-218	A. M. Gerow	V. D. Sprague	A. W. Ramsay	I. H. Erratt	50,000	16,420	675,990	573,400	131,640	Chem. N., N. Y.; Corn Ex. N., Chi.; 1st & Old Det. N., Det.
Chelsea...Washtenaw K 8 Pop. 2000	Farmers & Merch. Bank 74-364	J. F. Waltrous	Peter Merkel C. Grau	P. G. Schaible		25,000	25,000	390,000	370,000	65,000	Chase N., N. Y.; 1st & Old Det. N., Det.
"	Kempf Com'l & Sav. Bk. 74-363	H. S. Holmes	C. H. Kempf	J. L. Fletcher	D. L. Rogers	40,000	60,000	625,000	554,590	114,920	Chase N., N. Y.; 1st & Old Det. N. and Peo. State, Det.; Far. & Mech., Ann Arbor, Mich.
Chesaning...Saginaw I 8 Pop. 1368	Chesaning State Bank 74-407	M. L. Parshall	G. M. Peet O. C. Sperry	F. A. Greenfelder	H. N. Slack F. J. Stevens	25,000	44,850	620,000	589,750	61,140	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
"	Farmers Exchange Bank 74-408		M. S. Coryell	B. G. Coryell	F. A. Chapman F. F. Parshall	5,000					Han. N., N. Y.; 2d N., Saginaw; Owosso Sav., Owosso.
Clare...Clare H 7 Pop. 1350	Citizens State Bank 74-414	A. E. Sleeper	A. E. Mulder W. H. Bicknell	James S. Bicknell	A. T. Stevens	20,000	12,780	165,000	147,680	47,780	Chase N., N. Y.; Peo. State, Det.; Com'l N. and 2d N., Saginaw.
"	Clare County Sav. Bk. 74-413	O. W. Perry	Joseph Hudson J. A. McKay	C. H. Sutherland	G. V. Collins	20,000	20,000	470,000	360,000	145,000	Han. N., N. Y.; 1st & Old Det. N., Det.
Clarkston...Oakland J 9 Pop. 600	Clarkston State Bank 74-958	W. J. Perry	G. A. Walter	G. D. King		20,000	2,250	98,110	103,180	22,070	Peo. State, Det.
Clarksville...Ionia J 6 Pop. 400	Edwin Nash State Bk. 74-586	L. A. Scoville	G. E. Marvin	Ernest Nash	M. D. Grant	20,000	1,600	147,000	140,000	24,000	Chase N., N. Y.; 4th N., G. Rap.
Clayton...Lenawee L 8 Pop. 372	Exchange Bank 74-597	W. W. Cooke		C. V. Culver		20,000	8,000	284,580			Chase N., N. Y.
Clifford...Lapeer I 10 Pop. 308	Ealy, Kinney & Co. 74-598			A. L. Kinney	Edith A. Kinney						1st & Old Det. N., Det.; 2d N., Saginaw, Mich.
Climax...Kalamazoo K 6 Pop. 425	Climax State Bank 74-599	M. Scramlin	J. W. Pierce	T. E. Sinclair		20,000	8,580	94,210	100,160	17,640	Merch. N., N. Y.; Corn Ex. N., Chi.
Clinton...Lenawee K 9 Pop. 1200	Exchange Bank 74-456			W. D. Van Tuyle	W. P. Van Tuyle	(Individual Res	ponsibility \$100,000)				Citiz. Cent. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State and 1st & Old Det. N., Det.
"	Smith, Richmond & Co. Bkrs. 74-457	(E. R. Smith and	L. W. Kimball)	L. W. Kimball	F. W. Hogan	(Individual Res	ponsibility \$150,000)				Irving N., N. Y.; 2d N., Tol.; N. Bk. Com. and 1st & Old Det. N., Det.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	CASH & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Clio.....Genesee I 9 Pop. 810	Clio State Bank.....*28'85 74-600	C. G. Matzen.....	Thomas Oliff.....	C. E. Taylor.....		\$ 25,000	\$ 3,500	\$ 300,000	\$ 275,000	\$ 55,000	N. Bk. Com., N. Y.; 1st & Old Det. N. and Peo. State, Det.
Cohoctah.....Livingston J 8 Pop. 100	Bank of Cohoctah.....†12 74-909	J. F. Smith.....		John Wriggels- worth	E. A. Fay.....	6,500	2,210	53,420	45,960	11,820	McPherson State, Howell, Mich.; Peo. State, Det.
•Coldwater...Branch L 6 Pop. 5945	Branch County Savings Bk. 74-229 *28'90	R. S. Spofford.....	F. L. Burdick..... N. A. Reynolds	M. W. Wimer.....		50,000	49,000	697,000	612,000	181,000	Han. N., N. Y.; Cont. & Com'l N., Chi.
"....."	Coldwater National Bank *65 74-227	L. M. Wing.....	Z. G. Osborn.....	H. R. Saunders.....	W. H. Simons.....	100,000	58,000	292,000	308,000	106,000	Am. Ex. N., N. Y.; Corn Ex. N., Chi.
"....."	Southern Michigan Nat. Bk. 74-228 '72	L. E. Rose.....	M. G. Clarke.....	A. S. Upson.....	C. E. Faas.....	165,000	249,760	640,780	886,800	140,680	Imp. & Tra. N., N. Y.; 1st N., Chi.; 1st & Old Det. N., Det.
Coleman.....Midland H 7 Pop. 909	State Bank of Coleman...28'94 74-601	C. W. McPhail.....	C. H. Macomber... J. E. Curtice	P. S. Hanna.....		20,000	9,500	151,500	140,000	30,000	Chase N., N. Y.; Peo. State, Det.
Coloma.....Berrien K 4 Pop. 701	State Bank of Coloma...28'09 74-602	Wm. H. Ball.....	Louis Umphrey...	Wm. H. Ball.....	C. M. Ball.....	25,000	5,530	240,840	226,880	40,590	Cont. & Com'l N., Chi.; Far. & Merch. N., Benton Harbor.
Colon.....St. Joseph L 6 Pop. 853	E. Hill & Sons State Bank 74-603 *28'70	Frank E. Hill.....	S. V. Hill.....	J. A. Karchner...		30,000	6,980	246,780	211,000	62,750	Chase N., N. Y.; Cont. & Com'l N., Chi.; Dime Sav., Det.
Columbiaville...Lapeer I 10 Pop. 389	Columbiaville State Bk...28'09 74-535	Geo. D. Clarke....	C. D. Chapin.....	D. H. Butler.....	Edith C. Ross....	20,000	2,020	75,150	75,100	22,000	Han. N., N. Y.; 1st & Old Det. N., and Peo. State, Det.; Bk. of Saginaw, Saginaw, Mich.
Coolwood.....Tuscola H 10 (Colling P. O.)	Seeley, Andrews, Bach & Co., Bankers. 74-604 *†10	L. G. Seeley.....	C. D. Andrews....	C. D. Andrews....	Adeline Cross....	15,000	4,000	66,000	82,800	8,000	Peo. State, Det.
Concord.....Jackson K 7 Pop. 543	Farmers State Bank.....*28'84 74-605	Percy E. Chapple..	J. H. Dart.....	C. V. Cutting.....	Viola Keeler.....	25,000	26,000	265,280	239,790	69,630	Chase N., N. Y.; Peo. State, Det.
Conklin.....Ottawa I 5 Pop. 300	Conklin State Bank.....*28'06 74-606	C. L. Bean.....	E. B. Thorston....	Thomas Hines.....		20,000	1,300	119,140	93,500	43,770	Merch. N., N. Y.; G. Rap. N. City, G. Rap.
Constantine...St. Joseph Pop. 1244 L 5	Commercial State Bank...*28'94 74-428	Wm. H. Burger....	John B. George... John Blue	James A. Marsh...	W. M. Burger.....	25,000	32,000	242,000	234,000	47,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Home Sav., Kalamazoo.
"....."	First State Bank.....*28'64 74-427	S. B. Hagenbuch...	E. W. Keightley...	George O. Harvey...		30,000	17,000	522,000	460,000	90,000	1st N., N. Y.; Ft. Dear. N., Chi.
Coopersville...Ottawa I 4 Pop. 814	Coopersville State Bank...28'03 74-607	E. H. Peck.....	John Weatherwax	M. Durham.....	Gertie Comstock...	20,000	20,280	426,460	386,970	73,450	Chase N., N. Y.; 4th N., G. Rap.
"....."	Peoples Savings Bank...†12 74-919	F. D. Smith.....	L. E. Murphy..... John Lang	John H. Ter Avest		20,000	1,950	129,910	116,530	23,530	Han. N., N. Y.; Ft. Dear. N., Chi.; Kent State, G. Rap.
Copemish.....Manistee G 4 Pop. 490	Bank of Copemish.....*21'05 74-608	F. O. Brewster....		L. A. Larson.....	H. F. Finan.....	10,000	5,000	120,000	105,000	25,000	Drexel State, Chi.; Old N., G. Rap.; Manistee Co. Sav., Manistee, Mich.
Coral.....Montcalm I 6 Pop. 450	State Bank of Montcalm Co. 74-609 *28'06	J. S. Newell.....	Thomas Hill..... Van S. Reynolds	S. M. Dinsmore...	H. S. Newell.....	20,000	6,310	144,010	79,430	40,620	Ft. Dear. N., Chi.; G. Rap. N. City, G. Rap.
•Corunna...Shiawassee J 8 Pop. 1284	Old Corunna State Bank...28'06 74-610	W. F. Gallagher...	T. M. Euler.....	E. T. Sidney.....	Paul Kline.....	30,000	12,500	490,000	376,000	68,000	N. City, N. Y.; 1st & Old Det. N., Det.
Covert.....Van Buren K 4 Pop. 400	Bank of Covert.....*21'99 74-611	G. C. Monroe.....	Chas. Gunsaul.....	A. B. Chase.....		10,000	2,100	69,300	81,300	10,300	Cont. & Com'l N., Chi.

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TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. x Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Loans & Dis- c'ts. Bonds, Real Estate	Cash & Re- serves, Treas- ure Notes	
Groswell.....Sanilac I 11 Pop. 1800	First National Bank.....210 74-406	Wm. H. Aitkin.....	A. E. Sleeper.....	F. J. Battersbee.....	R. A. West.....	\$ 25,000	\$ 11,800	\$ 326,000	\$ 315,000	\$ 43,000	Chase N., N. Y.; 1st & Old Det. N., Det.
"....."	State Bank of Groswell.....210 74-406	J. P. Niggeman, Jr.....	A. E. Sleeper H. W. Wixon	M. H. Aitkin.....	F. L. Fenton.....	60,000	82,550	660,350	638,800	112,000	Chase N., N. Y.; Peo. State, Det.
Crump.....Bay H 8 Pop. 360	Crump Bank.....210 74-612	W. S. Fotheringham.....	E. I. Fotheringham.....	John Anderson.....	Nora Schmidt.....	10,000	7,500	40,000	50,000	7,500	Far. State Sav., Bay C., Mich.; 1st & Old Det. N., Det.
Crystal.....Montcalm I 6 Pop. 350	State Bank of Crystal.....215 74-613	R. B. Smith.....	J. H. Steere.....	O. M. Granger.....		20,000	490	57,710	63,530	8,300	Chase N., N. Y.; Old N., G. Rap.; State, Carson City, Mich.
Crystal Falls.....Iron O 4 Pop. 875	Iron County National Bank.....204 74-614	J. F. Corcoran.....	O. H. Watson.....	J. J. Gaffney.....		50,000	57,190	564,940	555,340	140,390	N. City, N. Y.; Corn Ex. N., Chi.
Crystal Valley.....Oceana H 4 Pop. 200	Farmers Exchange Bank.....213 74-943	(O. W. McPhail and E. L. Cole)		W. A. Wever.....							Union Tr. Co., Chi.; State Sav., Scottville, Mich.
Ouster.....Mason H 4 Pop. 277	Bank of Ouster.....211 74-615	W. A. Cartier.....	Lee H. Duguid.....	H. J. Gordon.....							G. Rap. N. City, G. Rap.; Ludington State, Ludington.
Daggett.....Menominee D 5 Pop. 228	Daggett State Bank.....218 74-933	A. E. Weng.....	D. R. Landsborough.....	A. H. A. Duchateau.....	R. M. Brunkardt.....	20,000	5,000	64,900	76,090	19,290	N. Bk. Com., N. Y.; Chi. Sav. Bk. & Tr. Co., Chi.; Marine N., Mil.
Davison.....Genesee I 9 Pop. 678	Davison State Bank.....206 74-617	A. B. Cullen.....		W. G. Billings.....	M. A. McBratney.....	25,000	13,960	313,690	329,630	52,020	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
Dearborn.....Wayne K 10 Pop. 911	Dearborn State Bank.....210 74-618	Henry Ford.....	H. Kalmbach.....	C. R. McLaughlin.....		25,000	18,260	843,910	756,750	131,750	Chase N., N. Y.; Peninsular State, Det.
Decatur.....Van Buren K 4 Pop. 1500	Citizens State Bank.....205 74-420	Geo. T. Pomeroy.....	J. C. Dunnington.....	Ross I. Hudson.....		20,000	9,000	215,000	205,000	45,000	Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
"....."	First State Bank.....200 74-419	E. B. Copley.....	E. E. Copley.....	L. E. Van Antwerp.....		30,000	16,000	292,000	260,000	45,000	Chase N., N. Y.; 1st N., Chi.
Decker.....Sanilac I 11 Pop. 200	Decker State Bank.....215 74-965	W. F. Ehlers.....	Oscar Rogers David Innes	H. W. Ehlers.....	Mylo Ragan.....	20,000	500	19,000	34,000	6,000	1st & Old Det. N., Det.; Bay City, Bay City, Mich.
Deckerville.....Sanilac H 11 Pop. 628	Commercial Bank.....211 74-512	P. Binkle.....	Henry Binkle.....	Carl Binkle.....		8,000					1st N. Ex., Port Huron, Mich.
"....."	Farmers State Bank.....207 74-510	Carl E. Copp.....	John Blower.....	John Mathieson.....	Ira D. Crawford.....	25,000	5,000	200,000	200,000	30,000	Han. N., N. Y.; 1st & Old Det. N., Det.
"....."	State Bank of Deckerville.....211 74-511	W. H. Aitkin.....	Geo. B. Forrester M. H. Aitkin	O. R. McClusky.....	G. P. Stein.....	25,000	10,000	335,000	285,000	55,000	Han. N., N. Y.; Peo. State, Det.
Deerfield.....Lenawee L 9 Pop. 443	Deerfield State Bank.....206 74-619	W. F. Weisinger.....	W. T. Atkin.....	M. E. Cannon.....	Arthur Cannon.....	20,000	10,620	152,860	163,870	22,260	N. Bk. Com., N. Y.; Adrian State Sav., Adrian.
Deford.....Tuscola I 10 Pop. 200	Deford Bank.....205 74-620	A. Frutchey.....	Wm. E. Snelling H. Frutchey	J. Frutchey.....	Eli Stout.....	5,000	10,500	50,000	59,000	5,000	1st & Old Det. N., Det.
Delray Station.....Wayne (Detroit P. O.) K 11	Peninsular State Bank.....209 74-281			E. Hegstrom, Mgr.		(Branch of Detroit, Mich.)					Liberty N., N. Y.
"....."	Peoples State Bank.....209 74-282			D. N. Sweeney, Mgr.		(Branch of Detroit, Mich.)					Corn Ex., N. Y.; State Bk. of Chi., Chi.
Delton.....Barry J 6 Pop. 300	Delton State Bank.....204 74-621	A. A. Aldrich.....	Wm. Elliott.....	F. O. Hughes.....		20,000	14,000	220,000	185,000	70,000	N. City, N. Y.; Cont. & Com'l N., Chi.

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DETROIT

(Wayne, K 11) County Seat—Reserve City
Population 537,650

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NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS- COUNTS	BONDS, SECUR- ITIES, ETC.	DUE FROM BANKS	CASH AND EX- CHANGES	
AMERICAN STATE BANK •†\$ 06 9-58 (Six Branches)	W. E. Moss	P. H. Deming J. J. Brady	W. J. Hayes	Gordon Fearnley R. C. Siple	\$ 250,000	\$ 65,000	\$ 4,500,000	\$ 250,000	\$ 1,933,050	\$ 1,742,270	\$ 513,680	\$ 350,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.
*Central Savings Bank •†\$ 88 9-53 (Six Branches)	W. P. Holliday	C. P. Collins Alex. I. McLeod Harry J. Fox	Harry J. Fox	C. W. Laycock A. W. Kauffman Leo F. Timma	500,000	200,000	9,120,000		2,000,000	6,010,000	1,085,000	650,000	Mech. & Metals N. and 1st N., N. Y.; Cont. & Com'l N., Chi.
COMMONWEALTH SAVINGS BANK •†\$ 16 9-62	J. W. McCausey	Frank Wolf C. A. Tyler	F. H. Talbot		500,000	100,000		748,000	1,020,000			135,000	N. City, N. Y.; Cont. & Com'l N., Chi.
*DETROIT SAVINGS BANK •†\$ 49 9-9 (Fourteen Branches)	D. C. Delamater	Chas. A. Dean	Geo. S. Baker	T. F. Hancock J. H. Doherty	750,000	1,209,280	15,053,690		2,373,870	11,182,220	2,046,780	1,410,100	Am. Ex. N., Han N. and N. City, N. Y.; Cont. & Com'l N. and Corn Ex. N., Chi.; Corn Ex. N., Phil.; N. Shawmut, Bos.
Detroit Trust Co. •†\$ 01 9-55	Ralph Stone	S. T. Miller J. E. Danaher L. K. Butler C. P. Spicer McPherson Brown- ing	L. K. Butler, Tr. A. A. Chilman, A. Tr.	C. P. Spicer, Sec. C. E. Hilton, A. Sec. H. L. Stanton, A. Sec. F. J. McGavin, A. Sec.	1,000,000	2,026,000	6,055,600 Tr. Dep.	931,900	5,158,040	3,358,180	1,592,860	23,770	Far. Ln. & Tr. and Bkrs. Tr. Cos., N. Y.; Merch. Ln. & Tr. Co., Chi.
*DIME SAVINGS BANK •†\$ 84 9-21 (Six Branches)	Wm. Livingstone	George H. Barbour Charles A. Warren	Chas. A. Warren C. E. Partridge A. Cash	F. E. Tillotson L. C. Sherwood D. S. Carnegie	1,000,000	1,080,000	23,987,000	1,252,000	14,709,000	6,743,000	3,228,000	2,183,000	Han. N., N. Y.; Cont. & Com'l N. and Fl. Dear, N., Chi.; Boatmen and 3d N., St. L.
Federal State Bank •†\$ 11 9-59 (Four Branches)	M. E. Galvin	C. F. Bielman J. F. Leahy H. C. Wiedeman	C. J. Higgins	E. W. Guenther	250,000	74,900	1,535,140		870,380	524,960		395,390	Broadway Tr. Co., N. Y.; Union Tr. Co., Chi.; Peo. State, Det.
*FIRST AND OLD DETROIT NATIONAL BANK 9-1 •†\$ 63 EMORY W. CLARK WM. J. GRAY W. G. NICHOLSON W. A. McWHINNEY ALEX. McPHERSON WM. T. DEGRAFF <i>Ch. of Bd.</i> FRANK G. SMITH MERLE B. MOON JOHN W. STALEY EDW. C. MAHLER JOHN H. HART L. F. MERZ , Mgr. Foreign Exchange. Organized 1863. This Bank will receive the Accounts and Collections of all Banks, Bankers and Corpora- tions, Firms and Individuals, and will give prompt attention to any business entrusted to its care.					5,000,000	2,715,520	37,541,500	16,818,980	31,005,580	11,299,550	16,517,670	4,581,400	N. Bk. Com. and 1st N., N. Y.; 3d N., St. L.; Corn Ex. N., Cont. & Com'l N. and 1st N., Chi. X Y.
					SEE ADVERTISEMENT				OPPOSITE PAGE 499				
*German-American Bank •†\$ 53 9-7	George H. Kirchner	P. R. Gray C. W. Kotcher A. E. Larned	Edward Yentsch	H. J. Koch John Koch	500,000	157,850	5,855,770		2,894,860	2,274,590	554,730	684,340	Chem. N., N. Y.; Corn Ex. N., Chi.; Ger. N., Cin.; 1st N., Clev.
Guaranty Trust Co. •†\$ 16 9-63	F. H. Bessenger	E. E. Hartwick H. R. Martin	W. V. Butler, Sec.	C. L. Vieman, Tr.	164,300	75,560	1,700		70,170		170,950	440	N. Shawmut, Bos.
*John L. Harper & Co. •†\$ 82 9-15					100,000	150,000							N. City, N. Y.
Highland Park State Bank •†\$ 00 9-60	James Couzens	J. T. Whitehead F. L. Klingensmith W. L. Dunham	E. C. Verbeck	R. M. Jones G. B. Judson	500,000	552,830	16,523,070	931,580	1,907,080	12,917,660	2,572,000	968,190	Liberty N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.

(For balance of Detroit Banks see following page)

MICHIGAN Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

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DETROIT

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NAME OF BANK. Mem. Am. Bks. Assn. Mem. State Bks. Assn.	State +Priv. Est.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS	DEPOSITS OF BANKS	LOANS & Dis- COUNTS	BONDS, SECURI- TIES, ETC.	DUE FROM BANKS	CASH AND EX- CHANGES	
*MERCHANTS NATIONAL BANK 9-27	•\$14	John Ballantyne	David Gray J. P. Hemmeter B. G. Vernor	B. G. Vernor	Henry Wiegert W. R. Joy	\$1,000,000	\$ 415,560	\$ 6,975,870	\$ 755,480	\$ 6,182,210	\$ 759,560	\$ 1,231,070	\$ 961,400	N. City, N. Y.; Corn Ex. N., Chi. 4th St. N., Phil.; 1st N., Clev. X 7.
Michigan State Bank 9-61	•\$16	Frank Schmidt	S. C. Kruszewski	F. A. Smith		250,000		280,000						N. Park and Irving N., N. Y.; N. Bk. Com., Det.
*NATIONAL BK. OF COMMERCE 9-24	•\$67	R. P. Joy	H. H. Sanger S. R. Kingston C. R. Talbot W. P. Hamilton	H. H. Sanger	W. H. Courtaine C. N. Maycock	1,000,000	860,000	15,000,000	6,000,000	11,765,000	3,600,000	4,419,770	2,189,000	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; Mech.-Am. N., St. L.; 1st N., Phil.; N. Shawmut, Bos. X 7.
Northwestern State Bank 74-985	•\$15	W. C. Martindale	Frank Vignoe	C. H. Ketcham, Acting		25,000	6,250	21,000		4,800			45,940	N. City, N. Y.; N. Bk. Com. and Am. State, Det.
*PENINSULAR STATE BANK 9-17	•\$87	J. H. Johnson (Eleven Branches)	Frank P. Byrne F. W. Hubbard	W. G. Toepel	H. H. Ellerton H. Moxon W. J. Nesbitt F. F. Fleming	1,000,000	842,910	18,277,810	1,474,170	7,730,950	9,041,090		4,734,190	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Bos.
*PEOPLES STATE BANK 9-10	•\$67	J. T. KEENA AUSTIN E. WING, Asst't to President. (Thirteen Branches)	R. S. MASON H. P. BORGMAN F. A. SCHULTE J. R. BODDE	R. T. CUDMORE	C. H. AYERS ENOCH SMITH A. H. MOODY	2,500,000	3,632,380	52,411,850	6,855,980	30,362,760	20,230,690	8,230,300	5,289,120	N. Park, N. Y.; N. City, Chi.; 1st N., Phil.; N. Shawmut, Bos.
Your account invited on liberal terms. Michigan and collections promptly handled at a reasonable charge.						Items	SEE ADVERTISEMENT ON INDEX MICH.							
Security Trust Co. 9-57	•\$66	C. C. Jenks	E. W. Clark L. W. Bowen A. E. Green	L. K. Walker, A. Sec. J. C. Shaw, A. Tr.	C. A. Guerin, A. Sec.	500,000	863,910	3,337,200	300,000	2,577,180	998,950	1,413,740	34,790	Bkrs. Tr. Co., N. Y.; Cont. & Com'l Tr. & Sav., Chi.
Union Trust Co. 9-54	•\$91	Frank W. Blair H. B. Ledyard, Ch. of Bd.	G. J. McMechan C. R. Dunn H. B. Hoyt J. N. Stalker	G. J. McMechan, Sec. M. C. Adams, A. Sec. H. D. Slater, A. Sec.	W. T. Bradford, Tr. C. E. Clark, A. Tr.	1,000,000	650,000	4,268,310		1,779,330	2,476,160		1,803,230	Guaranty Tr. Co. and J. P. Morgan & Co., N. Y.; Cont. & Com'l N., Chi.
United Savings Bank 9-56	•\$62	Frank B. Leland	F. M. Warner H. M. Zimmerman	C. B. Cramer	J. R. Barkham	500,000	116,700	6,138,730			5,105,840	1,361,270	348,330	Columbia Tr. and Equitable Tr. Cos., N. Y.; 1st & Old Det. N. and N. Bk. Com., Det.
*WAYNE COUNTY & HOME SAVINGS BANK 9-23	•\$71	J. H. Haass (14 Branches)	F. H. Croul Fred Guenther W. S. Green O. B. Taylor George Wiley	E. J. Eckert Rupert Pletsch, A. Cash.	A. E. Loch Hugh R. Burns W. H. McClenahan T. F. A. Osius J. G. Dalglish G. H. Johnstone	2,500,000	3,469,610	40,130,660		9,643,610	26,107,670		10,348,980	1st N., N. Y.; Cont. & Com'l N., Chi.; Girard N., Phil.; Mtl. N., St. L.; 1st N., Bos.; Mellon N., Pitt.
Detroit Clearing House (Members indicated by a *)		Wm. Livingstone, Chairman		R. B. Locke, Sec. and Mgr.										

MICHIGAN Map on Index

For SAFETY and SERVICE. Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

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DETROIT—Cont'd—Reserve City

Selected List—INVESTMENT DEALERS

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

NAME OF BANK. •Mem. Am. Bks. Assn. \$State •Mem. State Bks. Assn. \$Priv. •Mem. Inv. Bkrs. Ass'n. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	PAID-UP CAPITAL	LIABILITIES.			DEPOSITS OF BANKS	RESOURCES.				PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS			LOANS & Dis- COUNTS	BONDS, SECURI- TIES, ETC.	DUE FROM BANKS	CASH AND EX- CHANGES	
ALLERTON, GREENE & KING 100	(Investment Bankers).....				(Branch of Chicago, Ill.)..									Allerton, Greene & King, Chi.
BOLGER, MOSSER & WILLAMAN 194	(Municipal Bonds).....		John W. Ballmann, Mgr.		(Branch of Chicago, Ill.)..									Bolger, Mosser & Willaman, Chi.
CARLYLE & POVAH 112	(Investment Securities).....													E. B. Gadwell & Co., N. Y.; N. Bk. Com., Det.
Devitt, Tremble & Co. 199	(Investment Bonds).....													Devitt, Tremble & Co., Chi. and Phil.
HALSEY, STUART & CO. 101	(High Grade Bonds).....													N. W. Halsey & Co., N. Y., San F., and Los A.; Halsey, Stuart & Co., Chi.; Halsey & Co., Inc., Bos.
KEANE, HIGBIE & COMPANY 15	(Inv. Securities).....	J. E. J. Keane.....	C. M. Higbie, Sec. and Tr.											N. Bk. Com. and Merch. N., Det.
E. E. MacCRONE & COMPANY 15	(Investment Securities).....													Post & Flagg, N. Y.; John Burnham & Co., Chi.
NICOL, FORD & COMPANY 112	J. H. Poole..... (Municipal Bonds)	F. D. Nicol..... F. C. Ford	F. O. Ford, Tr.	F. D. Nicol, Sec.										Potter, Choate & Prentice, N. Y.; Wood, Gundy & Co., Toronto.
H. W. NOBLE & CO. 102	H. W. Noble..... (BONDS AND STOCKS)	D. L. Robinson.....	W. W. White, Sec. and Tr.											The oldest bond house in Michigan. Refer to every bank in Detroit. Stock department handling all stocks dealt in on this market on commission.
W. E. REILLY & CO. 105	(Stocks and Bonds).....													Spencer Trask & Co., N. Y. and Chi.
W. G. SOUDERS & COMPANY 14	(Investment Bonds).....		F. A. Gordon, Mgr.		\$ 1,000,000									W. G. Souders & Co., Chi. and Mil.
JOEL STOCKARD & COMPANY	(Investment Securities).....													1st & Old Det. N., Peo. State and Am. State, Det.
S. W. STRAUS & CO., INC. 82	S. W. Straus..... (1st Mortgage Real Estate Bonds)	S. J. T. Straus.....	R. S. Langley, Michigan Mgr.											S. W. Straus & Co., N. Y., Chi., and Minpls.
WATLING, LERCHEN & CO. 118	(Investment Securities).....													1st & Old Det. N., and Peo. State, Det.
GEORGE M. WEST & CO. 93	(Investment Securities).....													Brown Bros. & Co., N. Y.

TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. *State *Mem. State Bks. Assn. *Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	PAID-UP CAPITAL	LIABILITIES. SURPLUS AND PROFITS	DEPOS- ITS	RESOURCES. Loans & Dis- c'ts. Bonds, Securities	CASH & EX- CHANGE DUE FROM BANKS	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. *Mem. Fed. Reserve Collect. System.
De Witt.....Clinton J 7 Pop. 400	Woodruff Bros. Bank...†104 74-622	C. C. Woodruff		M. T. Woodruff	D. M. Woodruff L. A. Woodruff	\$ 5,000	\$ 2,110	\$ 72,910	\$ 60,390	\$ 17,920	N. City, N. Y.; City N., Lansing.
Dexter.....Washtenaw K 9 Pop. 726	Dexter Savings Bank...*2593 74-623	Thomas Birkett	G. S. Francisco	G. S. Francisco	J. J. Page	20,000	24,770	311,050	274,060	81,760	Han. N., N. Y.; 1st & Old Det. N., Det.
Dighton.....Osceola G 6 Pop. 450	Farmers & Merch. Bank...†07 74-624	O. O. Dunham	G. H. Breen	C. A. Stiles							Cont. & Com'l N., Chi.; G. Rap. N. City, G. Rap.
Dimondale.....Eaton J 7 Pop. 341	Exchange Bank...†95 74-625	Edwin S. Harris	Mrs. J. M. Corbin	B. S. Harris		8,000	500	80,000	75,000	8,500	Ft. Dear. N., Chi.
Dorr.....Allegan J 5 Pop. 400	Dorr Savings Bank...†06 74-626	(John Sommer)				10,000	6,000				Kent State, G. Rap.
Douglas.....Allegan J 4 Pop. 485	L. W. McDonald...†94 74-627	(Collections)									Cont. & Com'l N., Chi.
Dowagiac.....Cass L 4 Pop. 5088	DOWAGIAC NATIONAL BANK 74-259 *11	G. B. PHILLIPS	CHARLES HEDDON	CLARE F. PUGSLEY		50,000	5,790	328,460	386,390	45,640	Han. N., N. Y.; Corn Ex. N., Chi.; 1st & Old Det. N., Det.
		Send us your collections. We remit on day of payment, carry out your instructions, give reasons when item is returned.									
	Lee State Bank...*2587 74-257	F. E. Lee	H. M. Lee A. B. Gardner	C. A. Hux	S. P. Mosher	100,000	25,000	745,000	405,000	467,000	Chase N., N. Y.; Cont. & Com'l N., Chi.
	STATE SAVINGS BANK 74-258 *8	O. BIGELOW	BOYD REDNER	O. C. ATKINSON	L. J. O'BRIEN	25,000	1,240	85,720	89,280	15,340	N. City, N. Y.; 1st N., Chi.
		All collections entrusted to our care will receive prompt attention. Remittances made at lowest rates.									
Dryden.....Lapeer J 10 Pop. 371	Dryden State Bank...†06 74-531	Lee Berridge	P. H. Foot	Floyd State		20,000	22,000	220,000	200,000	60,000	Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
Dundee.....Monroe L 9 Pop. 1070	Dundee State Sav. Bank...†80 74-444	John J. Dixon	O. E. Stanger	Seth C. Dixon	Lottie Carney	20,000	5,670	111,750	109,760	24,330	Chase N., N. Y.; Secur. Sav. Bk. & Tr. Co., Tol.
	Monroe County Bank...*292 74-445	G. J. Shaefer	G. W. Hurd	William Clute	W. J. Corbin	25,000	20,580	243,660	238,260	49,470	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
Durand.....Shiawassee J 9 Pop. 2800	First Com'l & Sav. Bank...†09 74-338	C. S. Reed	Geo. Brooks	W. L. Seranton	E. E. Kay	25,000	5,000	145,000	135,000	35,990	N. Bk. Com'l N. Y.; Peo. State, Det.; City N., Lansing, Mich.
	Shiawassee County Bk...*2591 74-337	R. C. Fair	E. J. Carney	F. N. Conn	B. P. Hicks	25,000	16,100	521,620	431,120	130,600	Chase N., N. Y.; 1st & Old Det. N., Det.
East Jordan.....Charlevoix Pop. 2516 E 6	Peoples State Savings Bank...†10 74-328	A. E. Sleeper	H. A. Thomas	R. O. Bisbee	Leroy Sherman	25,000	8,000	140,000	141,000	20,000	Han. N., N. Y.; Peo. State, Det.
	State Bank of East Jordan...†86 74-327	W. P. Porter	W. A. Stroebel	Helen F. Stroebel		50,000	14,830	335,260	307,580	76,300	Chase N., N. Y.; 1st & Old Det. N., Det.; Old N. and G. Rap. N. City, G. Rap.
E. Lansing.....Ingham J 8 Pop. 802	East Lansing State Bank...†816 74-002	A. M. Brown	Jacob Schepers	A. J. Nash	Helen H. Carson	20,000		75,000	52,000	48,500	Chase N., N. Y.; 1st & Old Det. N., Det.; Am. Sav., Lansing, Mich.
E.awas.....Iosco G 10 Pop. 1452	EALY, MCKAY & CO. ...†102 74-399			L. G. McKay	W. H. Grant						Ft. Dear. N., Chi.; Bk. of Saginaw, Saginaw, Mich.
	Tawas Exchange Bank...†105 74-400	A. Barkman		A. Barkman							Cont. & Com'l N., Chi.; Peo. State, Det.
E. Rapids.....Eaton K 7 Pop. 2500	First National Bank...*277 74-343	M. D. Crawford	E. E. Horner	J. S. Hamlin	M. P. Stroud C. L. Palmer	50,000	25,000	265,000	300,000	35,000	Mech. & Metals N., N. Y.; 1st & Old Det. N., Det.
	Michigan State Bank...*2584 74-344	H. H. Hamilton	H. P. Webster	E. S. Harris	Guy E. Rogers	75,000	25,000	230,000	300,000	35,000	Am. Ex. N., N. Y.; 1st & Old Det. N., Det.
East Claire.....Berrien L 4 Pop. 307	Eau Claire State Bank...†12 74-628	H. E. Hess	J. W. Bedford	Vere Beckwith		20,000	700	91,500	87,000	16,610	N. City, Chi.; Am. N., Benton Harbor, Mich.
Edmore.....Montcalm L 6 Pop. 752	Edmore State Bank...†97 74-490	John W. Pfeider	Sherman Neff	Serenus D. Ketchum		15,000	10,690	168,210	156,390	37,510	Chase N., N. Y.; Cont. & Com'l N., Chi.; Penin- sular State, Det.
	Peoples State Bank...†97 74-489	E. S. Wagar	H. J. Burch	Harry E. Wagar		20,000	4,500	150,000	142,000	33,000	N. City, N. Y.; Peo. State, Det.
Edwardsburg.....Cass L 5 Pop. 500	Bank of Edwardsburg...†07 74-629	R. S. Carlisle	W. A. Wood	H. J. Carlisle	Wm. O. Runkle	10,000	10,000	80,000	58,000	15,000	Cont. & Com'l N., Chi.

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Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by 'The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MICHIGAN—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	CASH & DIS- C. B. & S. RECEIPTS	CASH & RE- CEIPTS, DIS- COUNTS	
Elberta..... Benzie F 4 Pop. 639	Bank of Elberta..... 2109 74-839	M. M. Luxford.....		Charles W. Luxford	James H. Stubbs	\$ 10,000	\$ 10,000	\$ 18,900	\$ 28,000	\$ 10,500	Chase N. N. Y.; Old N. G. Rap.; 1st N., Mau- istee; 1st & Old Det. N., Det.
Elk Rapids..... Antrim F 6 Pop. 1673	Elk Rapids State Bank..... 2392 74-630	M. B. Lang.....	H. Hirschberg C. D. Towne	Charles B. Carver		35,000	15,000	210,000	220,000	37,000	Chase N., N. Y.
Elkton..... Huron H 10 Pop. 553	Elkton Bank..... 2192 74-631	F. W. Hubbard.....	John Ryan.....	Oscar Rogers	M. L. Ackermann	20,000	52,000				Irving N., N. Y.; Peninsular State, Det.
Ellsworth..... Antrim E 6 Pop. 350	Citizens Bank..... 2110 74-915	(McPhail & Richard son)		G. C. Townsend							N. Park. N. Y.; 1st State, Central Lake, Mich.
Elmira..... Otsego E 7 Pop. 500	Elmira Bank..... 2106 74-632	Dorr D. Buell.....		Glee W. Wickett							Drov. N., Chi.; 1st N., Petoskey, Mich.
Elsie..... Clinton I 7 Pop. 850	State Savings Bank..... 2880 74-633	L. G. Bates.....	M. B. Netzorg.....	T. P. Steadman		25,000	4,900	310,200	282,950	52,000	Cont. & Com'l N., Chi.; Peninsular State, Det.
Elwell..... Gratiot I 7 Pop. 260	Bank of Elwell..... 2111 74-806	C. H. Washburn.....	G. Ward F. King	P. C. Collister		(Respon sibility	\$100,000)				2d N., Saginaw.
Emmett..... St. Clair J 11 Pop. 292	Emmett Bank..... 2108 74-634	H. P. McCabe.....		G. E. Carroll		20,000					Peo. State, Det.; St. Clair Co. Sav., Pt. Huron.
Empire..... Leelanau F 4 Pop. 573	Empire State Bank..... 2612 74-635	D. H. Power.....	E. H. Wilce E. R. Dailey	Frank S. Hardy	E. A. Power	20,000	6,010	140,400	137,630	25,380	Cont. & Com'l N., Chi.; G. Rap. N. City, G. Rap.
Engadine..... Mackinac C 7 Pop. 300	Mackinac County Bank..... 2111 74-912	G. J. Bisbee.....		Oscar Walstad		5,000		23,000	19,000	7,960	Old N., G. Rap.
Erie..... Monroe L 9 Pop. 350	Bank of Erie..... 2106 74-636	B. Freidenberg.....	Boyez Dansard.....	F. L. Buyea							Han. N., N. Y.; Ft. Dear. N., Chi.; Secur. Sav. Bk. & Tr. Co., Tol.
Escanaba..... Delta C 6 Pop. 14,740	Escanaba National Bank..... 2191 74-114	J. K. Stack.....	J. C. Kirkpatrick.....	M. N. Smith	E. J. Noreus	100,000	90,970	819,190	952,740	154,740	N. City, N. Y.; Corn Ex. N. and 1st N., Chi.
"	FIRST NAT'L BK. 74-112 *87	F. H. VAN CLEVE.....	C. C. ROYCE.....	LESLIE FRENCH.....	E. G. ROYCE MILES THOMAS	100,000	110,000	1,650,000	1,000,000	300,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; N. Ex., Mil.; 1st & Old Det. N., Det.
"	STATE SAVINGS BANK 2104 74-113	W. W. Oliver.....	H. B. Reynolds.....	C. W. Malloch	E. O. Perron	100,000	32,000	610,000	549,000	145,000	Bkrs. Tr. Co., N. Y.; Merch. Ln. & Tr. Co., Chi.; Wis. N., Mil.
Essexville..... Bay H 9 Pop. 1500	State Savings Bank..... 2111 74-906	W. P. Kavanaugh.....	L. Coumans.....	L. J. Navarre		20,000	2,000	96,000	97,000	15,000	Chase N., N. Y.; Peninsular State, Det.
Evart..... Osceola H 6 Pop. 1338	Evart Savings Bank..... 2104 74-404	E. O. Cannon.....	H. Van Poppelen J. R. Postal	J. R. Postal	J. A. Hall	30,000	6,490	192,900	174,650	45,740	N. City, N. Y.; Kent State, G. Rap.; Peo. State, Det.
"	First State Savings Bk. 2103 74-403	V. R. Davy.....	Wm. Rogers.....	G. A. Glerum	Harry A. Millard	50,000	10,460	478,790	431,260	107,980	Chase N., N. Y.; G. Rap. N. City, G. Rap.; 1st & Old Det. N., Det.
Ewen..... Ontonagon B 2 Pop. 900	State Bank of Ewen..... 2114 74-637	C. F. Moll.....	L. Anderson.....	A. M. Anderson	H. W. Goodenow	20,000	25,000	77,000	81,000	18,300	Cont. & Com'l N., Chi.; 1st & Secur. N., Minpls.
Fairgrove..... Tuscola H 9 Pop. 437	Bank of Fairgrove..... 2103 74-638	J. M. Ealy.....	E. J. Humphrey	W. P. Campbell							Bk. of Saginaw, Saginaw; 1st & Old Det. N., Det.
Fairview..... Oscoda F 8 Pop. 200	Fairview Bank..... 2113 74-957	E. R. McNichol.....		A. A. Miller		10,000					N. Bk. Com., N. Y.; 1st & Old Det. N., Det.; Alpena Co. Sav., Alpena, Mich.
Falmouth..... Missaukee G 6 Pop. 300	Falmouth Bank..... 2108 74-639	(Gaffney, Buning, K elly & Fitzpatrick)		Jno. Fitzpatrick	A. Buning						G. Rap. N. City, G. Rap.
Farmington..... Oakland K 10 Pop. 564	Farmington Exchange Bk. 2108 74-440	F. M. Warner.....	S. D. Holcomb	C. W. Wilber	E. S. Pierce	25,000	6,120	184,250	154,340	56,350	Peninsular State, Det.
Farwell..... Clare H 7 Pop. 522	Farwell Banking Co. 2113 74-641	John S. Weidman.....	E. J. Van Leuven	Floyd E. Oliver	Allen R. Graham						Isabella Co. State, Mt. Pleasant, Mich.
Fennville..... Allegan J 5 Pop. 533	Old State Bank..... 2187 74-642	J. E. Hutchinson.....	M. O. Hutchinson	W. J. Hutchinson		25,000	5,000	141,620	97,740	54,660	Han. N., N. Y.; Cont. & Com'l N., Chi.
Fenton..... Genesee J 9 Pop. 2381	Commercial Savings Bk. 2108 74-385	E. C. Forte.....	L. E. Becker	E. M. Newell		25,000	18,160	349,890	347,720	71,590	Han. N., N. Y.; Peo. State and Peninsular State, Det.
"	Fenton State Savings Bk. 2107 74-386	C. J. Campbell.....	J. M. Fikes	F. H. Hitchcock		25,000	8,210	342,630	276,560	92,580	Chase N., N. Y.; 1st N., Chi.; 1st & Old Det. N., Det.
Five Lake, Grand Traverse Pop. 500 F 6	Citizens Bank..... 2106 74-643	H. L. La Bar.....	J. S. Hodges	L. L. Maxam							G. Rap. N. City, G. Rap.
Flat Rock..... Wayne K 10 Pop. 650	State Savings Bank..... 2112 74-644	J. F. Lindsay.....	F. S. Peters Julius Nelfert	M. S. Walker		20,000	1,230	85,550	88,330	18,450	Merch. N., N. Y.; Ft. Dear. N., Chi.; N. Bk. Com., Det.

TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, BILLS, RECEIPTS	CASH & RE- CEIPTS, DUE FROM BANKS	
*Flint.....Genesee I 9 Pop. 49,546	*Citizens Com'l & Sav. Bank 74-52 *25'90	R. J. Whaley	G. W. Hubbard.....	W. E. Martin.....	H. E. Potter	\$ 150,000	\$ 245,000	\$2 285,000	\$2 100,000	\$ 535,000	Chase N., N. Y.; Cont. & Com'l N., Chi.
"	*GENESEE COUNTY SAVINGS BANK 74-51 *25'72	A. G. BISHOP H. C. SPENCER JAMES MARTIN Oldest and largest Bank in Genesee County. The "Collecting Bank" for this section. Vigorous Attention. Prompt returns; reasonable charge.				500,000	600,000	8,000,000	7,000,000	2,100,000	Chatham & Phenix N., N. Y.; N. City, Chi.
"	*Industrial Savings Bk. *25'09 74-54	C. S. Mott	O. W. Nash.....	G. J. Brown	F. M. Buffum..... P. H. Callahan J. S. De Camp J. E. Storer	250,000	270,990	2,344,550	2,445,150	420,390	Chatham & Phenix N. and Irving N., N. Y.; Peo. State, Det.
"	*Union Tr. & Sav. Bank. *25'93 74-53	C. T. Bridgman.....	W. A. Paterson..... W. H. Edwards	L. H. Bridgman.....	J. E. Storer	100,000	154,110	2,813,860	2,468,000	599,970	1st N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Phil.; 1st & Old Det. N., Det.
Flushing.....Genesee I 9 Pop. 938	Flint Clearing House (Members indicated by a *) First State & Savings Bk. ‡81 74-467	C. L. Bartlett	F. A. Niles	E. L. Cornwell	Geo. Packard	27,500	31,000	446,500	395,100	103,900	Han. N., N. Y.; 2d N., Saginaw.
"	Peoples State Bank.....*25'1900 74-468	L. A. Vickery.....	J. H. Rowe	H. L. Mann		25,000	16,000	165,000	170,000	31,000	Chase N., N. Y.; Peo. State, Det.
Forestville.....Sanilac H 11 Pop. 234	Forestville Bank, of N. C. (N. C. Potts).....†94 74-645			J. P. Potts		15,000					Peo. State, Det.
Fostoria.....Tuscola I 10 Pop. 400	Bank of Fostoria.....†01 74-646	T. J. Eveland.....	J. Eveland.....	A. J. Eveland.....	C. H. Eveland	25,000					Chase N., N. Y.; 1st & Old Det. N., Det.
Fountain.....Mason G 4 Pop. 400	Bank of Fountain.....‡5'07 74-647	C. G. Wing	W. H. Lawrence.....	H. J. Gregory		20,000	4,000	87,000	75,000	16,000	Cont. & Com'l N., Chi.; G. Rap. N. City, G. Rap.
Fowler.....Clinton I 7 Pop. 478	State Savings Bank.....*25'92 74-648	Ernest Schomer.....	W. H. Snelling..... Mathias Spitzley		L. H. Snelling.....	15,000	23,360	365,890	331,000	68,640	Chase N., N. Y.; G. Rap. N. City, G. Rap.
Fowlerville.....Livingston J 8 Pop. 905	Commercial Bank.....†04 74-472	Geo. A. Newman.....		Geo. A. Newman	W. B. Gale	10,000	13,000				Chase N., N. Y.; Peninsular State, Det.
"	State Bk. of Fowlerville *27'73 74-471	John C. Ellsworth.....	R. C. Smith.....	E. Schneider.....	H. C. Knicker- bocker	25,000	13,520	282,920	250,530	70,910	Mech. & Metals N., N. Y.; 1st N., Chi.; 1st & Old Det. N., Det.
Frankenmuth.....Saginaw I 9 Pop. 693	Frankenmuth State Bank †10 74-649	Benton Hanchett	Otto Schupp..... Paul Gugel	Otto Trinklein		50,000	13,420	401,420	368,720	83,680	N. City, N. Y.; Bk. of Saginaw, Saginaw.
Frankfort.....Benzie F 4 Pop. 1555	State Savings Bank.....*25'96 74-650	H. F. Robertson.....	J. F. Hofstetter.....	J. F. Hofstetter	G. M. Moore	20,000	5,540	240,000	190,000	75,000	Chase N., N. Y.; 1st & Old Det. N. and Peo. State, Det.; Old N. and G. Rap. N. City, G. Rap.
Fraser.....Macomb J 11 Pop. 220	State Bank of Fraser.....†10 74-651	C. A. Burr	G. W. Steffens..... Albert Grambow	H. J. Bohn		20,000	7,360	156,440	147,000	41,990	Peninsular State, Det.; Citiz. Sav., Mt. Cle- mens, Mich.
Frederic.....Crawford F 7 Pop. 500	Frederic Bank.....†11 74-601	P. R. Dinsmore.....		Jas. A. Kalahar.....		10,000	2,500	39,000	42,000	9,650	Union Tr. Co., Chi.; 1st N., Bay City, Mich.
Freeland.....Saginaw I 8 Pop. 500	Bank of Freeland.....†05 74-652	William Gunn		T. J. Reavey							Chase N., N. Y.; Bk. of Saginaw, Saginaw.
Freeport.....Barry J 6 Pop. 460	State Bank of Freeport *25'10 74-653	J. P. H. Kenyon.....	Ranson Walton.....	Ralph R. Kenyon.....	Winifred Kenyon	25,000	1,850	150,000	140,000	31,800	Han. N., N. Y.; 1st & Old Det. N., Det.; Old N., G. Rap.
Free Soil.....Mason G 4 Pop. 306	Farmers Bank.....†13 74-945	H. R. Geer		E. A. Jordan		10,000					Cont. & Com'l N., Chi.; 1st N., Manistee.
Fremont.....Newaygo I 4 Pop. 2009	Fremont State Bank.....*25'04 74-848	A. O. White.....	John Jacklin	E. Kempf		25,000	31,830	399,810	358,530	84,280	Chase N., N. Y.; Cont. & Com'l N., Chi.
"	OLD STATE BANK*25'83 74-345	J. A. GERBER The largest and Send us your	JOSEPH GERBER JOHN PIKAART Oldest bank in N Items for vigoro	T. I. FRY		50,000	35,150	547,910	499,460	98,100	Citiz.-Cent. N., N. Y.; 1st N., Chi.; G. Rap. N. City, G. Rap.; Peo. State, Det.
Fulton.....Kalamazoo K 6 Pop. 850	Bank of Fulton.....†07 74-654	L. J. Oswalt.....	D. W. Cook.....	W. L. Ewing.....	W. E. Eldridge						G. Rap. N. City, G. Rap.; 1st State, Vicks- burg, Mich.

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TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. +Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, BOND SECURITIES	CASH & RE- CEIPTS, TIME FROM BANKS	
Gagetown...Tuscola H 10 Pop. 358	State Savings Bank.....\$90 74-655	J. L. Purdy.....	L. C. Purdy.....	Edith E. Miller....	-----	\$ 25,000	\$ 5,000	\$ 100,000	\$ 110,000	\$ 20,000	Chase N., N.Y.; 1st & Old. Det. N., Det.
Gaines...Genesee J 9 Pop. 238	Citizens Bank.....+07 74-656	W. R. Conrad..	A. T. Miller.....	Geo. W. Chase....	-----	-----	-----	-----	-----	-----	Peo. State, Det.
Galesburg...Kalamazoo K 6 Pop. 800	Galesburg State Bank...+\$00 74-657	S. Dunn.....	T. S. Clapp.....	C. C. Clapp.....	-----	20,000	8,680	161,990	144,180	43,840	Ft. Dear. N., Chi.; 1st N. and Kalamazoo City Sav., Kalamazoo
Gallen...Berrien L 3 Pop. 405	G. A. Blakeslee & Co...+782 74-658	E. A. Blakeslee..	-----	C. A. Clark.....	T. N. Chilson....	-----	-----	-----	-----	-----	Cont. & Com'l N., Chi.; Com'l N., St. Joe Mich.
Garden...Delta C 6 Pop. 497	Garden State Sav. Bk...+\$10 74-659	W. S. Crowe.....	A. S. Putnam.....	H. G. Gauthier....	-----	25,000	7,000	73,000	83,000	13,000	N. City, N. Y.; Marshall & Hisley, Mil.
*Gaylord...Otsego F 7 Pop. 1538	Gaylord State Sav. Bk...+03 74-660	Frank A. Kramer..	John G. Berry....	Sanford W. Buck... Norman E. Glasser	-----	25,000	23,000	418,490	382,530	83,960	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N. and Peo. State, Det.
" " " "	Otsego County State Bank 74-661	A. B. O. Comstock.	W. L. Townsend..	W. S. Humphrey... A. F. Czapan.....	-----	25,000	900	76,050	67,340	17,530	Bk. of Saginaw, Saginaw; 1st & Old Detroit N., Det.
Gilford...Tuscola I 9 Pop. 1301	Peoples Bank.....+09 74-660	J. M. Raly.....	W. P. Campbell..	J. A. Findlay.....	-----	-----	-----	-----	-----	-----	N. Bk. Com., Det.; Bk. of Saginaw, Saginaw.
Gladstone...Delta O 5 Pop. 4211	First National Bank...+16 74-669	H. B. Laing.....	Frederick Huber..	E. J. Noreus.....	-----	50,000	7,500	-----	-----	-----	Corn Ex. N., Chi.; Marine N., Mil. 9.
" " " "	Gladstone State Sav. Bk.\$12 74-689	I. N. Bushong....	G. J. Slining.....	W. W. Gasser.....	J. M. Olson.....	50,000	23,240	389,370	344,160	118,450	Cont. & Com'l N. Chi.; 1st & Secur. N., Minpls.; Old N., G. Rap.
*Gladwin...Gladwin H 7 Pop. 688	First National Bank...+03 74-662	Wm. H. Altkin....	Melvin H. Altkin..	C. G. Goodrum....	J. E. Tobin.....	30,000	12,000	290,000	265,000	25,000	1st N. and Cont. & Com'l N., Chi.; Merch. N. Bk. Com. and 1st & Old Det. N., Det. 7.
" " " "	Home State Bank.....+85 74-663	Isaac Foster.....	A. H. House..... A. L. Wright.....	R. B. Mark.....	E. C. Burke..... E. W. Pepper.....	30,000	20,000	225,000	235,000	35,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N. and Peo. State, Det. 7.
Glenn...Allegan J 4 Pop. 300	L. Seymour & Co., Bankers 74-661	-----	-----	-----	-----	5,000	5,290	23,250	18,480	15,070	Cont. & Com'l N., Chi.
Glennie...Alcona F 9 Pop. 65	Glennie Bk. of McNichol.+14 74-664	-----	-----	C. H. Anderson....	(Branch of Geo. D. McNichol & Co., Oscoda, Mich.)	-----	-----	-----	-----	-----	1st & Old Det. N., Det.; Alpena Co. Sav., Alpena, Mich.; Geo. D. McNichol & Co., Bkrs., Oscoda, Mich.
" " " "	Glennie Bank of Mores Marks & Co., 74-662	Mores Marks.....	John McFarlane..	H. C. Hennigar....	-----	-----	-----	-----	-----	-----	Chase N., N. Y.; Alpena Co. Sav., Alpena, Mich.
Gobleville...Van Buren K 5 Pop. 537	First State Bank.....+14 74-668	Philemon Bush... C. C. Peck.....	H. B. Allen..... H. F. Marks.....	L. O. Graham..... Chas. Pratt.....	Frank Sackett.... -----	20,000	1,370	109,240	116,310	14,080	Chase N., N. Y.; Cont. & Com'l N., Chi.
Goodells...St. Clair J 11 Pop. 300	Goodells Bk. of C. C. Peck & Co., 74-663	-----	-----	-----	-----	-----	-----	-----	-----	-----	1st & Old Det. N., Det.; Ger.-Am.Sav., Port Huron.
Goodrich...Genesee J 9 Pop. 400	Bank of Goodrich.....+08 74-664	A. S. Wheelock....	Warren Green....	R. E. Hebelor....	Geo. Putnam.....	5,000	1,220	88,500	89,000	3,500	Ft. Dear. N., Chi.; Industrial Sav., Flint.
Grand Blanc...Genesee J 9 Pop. 450	Farmers Exchange Bank.+08 74-665	Frank J. Sawyer... J. W. O'Brien... This bank end attention to a	Frank M. Perry... ELBERT LYNN... causers to give pr all business receiv	A. D. Gundry..... B. P. Sherwood... ompt, faithful, ved.	Floyd Larobardiere MARTIN BOS..... and intelligent	5,000	2,000	105,500	86,000	24,000	Industrial Sav., Flint, Mich.; Peo. State, Det.
*Grand Haven...Ottawa I 4 Pop. 6500	GRAND HAVEN STATE BANK 74-286	-----	-----	-----	-----	75,000	70,000	1,400,000	1,225,000	273,630	N. City, N. Y.; Cont. & Com'l N., Chi.
" " " "	Peoples Savings Bank...+10 74-287	Edward Hofma... A. R. Gillies.....	H. J. Dornbos... Wm. Thieleman F. A. Taber.....	J. L. Dornbos.... H. D. Townner..	A. E. Gale..... -----	50,000	18,000	585,000	495,000	120,000	N. Bk. Com., N. Y.; N. City, Chi.
Grand Ledge...Eaton J 7 Pop. 3500	Grand Ledge State Bk...+05 74-820	-----	-----	-----	-----	25,000	6,500	285,000	250,000	60,000	Merch. N., N. Y.; G. Rap. N. City, G. Rap.
" " " "	Loan & Deposit Bank...+72 74-819	George N. Berry... W. C. Winchester.. M. C. Huggett...	-----	E. M. Briggs..... M. C. Huggett....	F. L. Berry..... O. H. Babcock... J. D. Farr.....	50,000	31,000	448,000	447,000	77,000	Imp. & Tra. N., N. Y.; 1st & Old Det. N. and Peo. State, Det.; 4th N., G. Rap.
*Grand Rapids...Kent I 6 Pop. 123,227	*City Trust & Sav. Bk.+06 74-8	C. H. Bender..... (3 Branches)	W. C. Winchester.. M. C. Huggett...	M. C. Huggett....	J. D. Farr.....	200,000	95,210	1,799,820	1,501,120	555,570	N. Bk. Com., N. Y.; Merch. Ln. & Tr. and Union Tr. Cos., Chi.; 1st & Old Det. N., Det.; Mellon N., Pitt.; G. Rap. N. City, G. Rap.
" " " "	*Commercial Savings Bank 74-6 +03	A. S. Musselman..	Christian Bertsch..	C. L. Ross.....	D. D. Pratt.....	200,000	111,790	2,695,340	2,428,810	578,320	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Far. & Mech. N., Phil.; 1st N., Bos.
" " " "	Farmers & Merch. Bank. +14 74-13	William McCrodon	Bert M. Heth.....	Frank J. Cook....	Charles A. Mills..	25,500	-----	120,000	135,000	10,000	N. Produce, Chi.; 4th N., G. Rap.
" " " "	*FOURTH NATIONAL BK.+01 74-3	Wm. H. Anderson..	John W. Blodgett..	L. Z. Gaukin.....	J. C. Bishop.....	300,000	285,000	3,928,620	2,478,940	1,006,290	Han. N., N. Y.; Corn Ex. N., Chi.; 1st & Old Det. N., Det. 7.
" " " "	*GRAND RAPIDS NAT'L CITY BANK.....74-2 +00	D. E. Waters, Pres. and Ch. of Bd.	Charles H. Bender R. W. Irwin.....	I. B. Dalrymple... A. T. Slaght M. A. Smith R. M. Bremer	-----	1,000,000	417,760	7,503,910	6,390,280	2,065,930	Merch. N., N. Y.; 1st N. and N. Bk. Rep., Chi.; N. Bk. Com., Det. x 7.
(Grand Rapids banks continued on next page)											

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Loans & Dis- counts, etc.	Cash & Ex- changes, etc.	
Grand Rapids .. Kent 16 (Continued)	*GRAND RAPIDS SAV. BANK (5 Branches) ... 74-4 ... \$570	Wm. Alden Smith. C. W. Garfield, Ch. of Bd.	Frank S. Coleman. A. H. Brandt Dana B. Shedd, As st to Pres.	Frank S. Coleman.	A. M. Godwin. Earl C. Johnson E. D. Sutton H. E. Wilson, Sec.	\$ 400,000	\$ 350,000	\$5 325 320	\$4 793 660	\$ 900,400	Merch. N., Bos.; Tradesmens N., Phil.
" .. "	GRAND RAPIDS TRUST COMPANY 74-12 ... \$513	R. D. Graham	L. M. Hutchins. J. H. Brewer A. W. Hompe	A. H. Brandt, Tr. J. A. Carroll, A. Tr.	L. T. Closterhouse, A. Sec.	300,000	169,000	343,000	541,000	207,600	Cont. & Com'l N., Chi.; G. Rap. Sav., G. Rap.
" .. "	*KENT STATE BK. 74-5 ... \$508	HENRY IDEMA (6 Branches)	J. A. COVODE H. W. CURTIS	C. BAARMAN	HENRY VERHOEK F. L. VERDIER	500,000	635,110	8,012,020	7,395,940	1,523,240	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; 4th St. N., Phil.
" .. "	Michigan Ex. Private Bank 74-11 ... \$510	G. A. Rumsey (1 Branch)	E. A. Stowe Edwin Owen	G. L. Daane	Peter Leestura	30,000	18,640	522,430	484,380	82,210	Han. N., N. Y.; 4th N., G. Rap.
" .. "	*MICHIGAN TRUST CO. \$589 74-9	Lewis H. Withey	Willard Barubart. Henry Idema F. A. Gorham Claude Hamilton	John H. Schouten, Sec.	E. W. Bliss, A. Sec. N. L. Avery, A. Sec.	200,000	831,460 Tr. Dep.	65,320 1,665,240	2,415,690	1,200,140	Met. Tr. Co., N. Y.; Merch. Ln. & Tr. Co. and Harris Tr. & Sav., Chi.; Old N., G. Rap. N. City, and 4th N., G. Rap.
" .. "	*OLD NAT'L BANK 74-1 ... \$553	C. H. HOLLISTER W. BARNHART, Ch. of Bd.	WM. JUDSON C. F. SWEET G. F. MACKENZIE	G. F. MACKENZIE	H. A. WOODRUFF H. VAN AALDEREN	800,000	996,900	7,918,000	8,665,900	2,618,520	Bk. of N. Y. N. B. A., N. Y.; 1st N., Chi.
" .. "	*PEOPLES SAVINGS BANK 74-7 ... \$591	W. H. Gay	E. D. Conger	T. W. Hefferan	Wm. Smitton	100,000	137,680	2,145,330	1,992,520	390,490	N. City, N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Marine N., Buffalo.
" .. "	South Grand Rapids State Bk. 74-10 ... \$506	W. T. Shafer	W. H. Richardson	B. C. Porter	B. C. Porter, Jr.	25,000	26,010	723,720	580,950	182,770	Han. N., N. Y.; 4th N., G. Rap.
" .. "	R. E. Coleman & Co. 16 (Investment Securi- ties)										G. Rap. N. City, G. Rap.
" .. "	HOWE, SNOW, CORRIGAN AND BERTLES 10 (Investment Bank ers)										
" .. "	Grand Rapids Clearing House (Members indicated by a *)	Henry Idema	E. D. Conger	Otis H. Babcock, Mor.	C. L. Ross, Tr. G. F. Mackenzie, S ec.						
Grandville .. Kent J 5 Pop. 680	Grandville State Bank ... \$504 74-666	D. M. Jenison	R. A. Caldwell H. Minderhout	Geo. M. Corrigan		20,000	1,620	154,580	139,800	19,400	G. Rap. N. City, G. Rap.
Grant .. Newaygo 15 Pop. 428	Grant State Bank ... \$506 74-667	Cornelius Gerber	P. Drummond	H. McKinley	Christene McKinley Emiel Kempf	20,000	17,210	298,330	240,660	88,630	Chase N., N. Y.; Cont. & Com'l N., Chi.; 4th N., G. Rap.
Gray Lake .. Jackson K 8 Pop. 760	Farmers State Bank ... \$583 74-668	E. J. Foster	E. W. Hubart	F. G. Mellencamp	H. J. Knight	25,000	33,900	266,360	258,250	54,060	N. Bk. Com., N. Y.; 1st & Old Det. N., Det.
Grayling .. Grand Traverse Pop. 200 F 5	Bank of Grayling ... \$509 74-669	R. E. Mills	A. H. Jones	A. H. Jones	H. B. Jones	5,000		15,750	15,580	4,950	Old N., G. Rap.
Grayling .. Crawford F 7 Pop. 1775	Bank of Grayling ... \$501 74-670 (See Detroit)	(Marius Hanson)		Marius Hanson	Holger Hanson	2,000	43,020	162,800	175,560	32,270	Han. N., N. Y.; Peo. State, Det.; 2d N., Saginaw.
Greenfield .. Wayne K 10 Pop. 200	Miners & Merchants State Bk. 74-935 ... \$512	B. F. Barze	W. B. Hanna Paul Francis	Martin Forslund		20,000	7,910	113,370	110,000	31,270	Cont. & Com'l N., Chi.; 1st N., Ontonagon, Mich.
Greenland .. Ontonagon B 3 Pop. 1500	Christensen's Bank ... \$594 74-296	(Niels Christensen)				25,000					Mech. & Metals N., N. Y.; Peo. State, Det.
Greenville .. Montcalm 16 Pop. 4045	Commercial State Savings Bk. 74-298 ... \$502	F. E. Ranney	C. M. Miller	C. V. Coats		25,000	42,500	632,290	515,830	178,520	Chase N., N. Y.; Peo. State, Det.
" .. "	Greenville State Bank ... \$596 74-297	F. S. Gibson	E. A. Kemp E. Rutan C. H. Gibson	W. H. Browne		25,000	42,800	534,000	456,000	141,000	N. City, N. Y.; 1st & Old Det. N., Det.
Gregory .. Livingston J 8 Pop. 350	Bank of Gregory ... \$505 74-672	(F. A. Howlett)				10,000					Peo. State, Det.
Grout .. Pointe .. Wayne Pop. 862 K 11	Grosbe Pointe Savings Bank 74-978 ... \$515	F. W. Hubbard	L. S. Trowbridge	C. D. Ransom		30,000	12,000	222,000	202,000	58,000	Liberty N., N. Y.; Peninsular State, Merch. N., and N. Bk. of Com., Det.
Gwin .. Marquette C 5 Pop. 2000	Gwin State Savings Bank 74-673 ... \$508	W. G. Mather	G. R. Jackson	C. D. Masters		25,000	17,500	200,000	200,000	40,000	N. City, N. Y.; Chi. Sav. Bk. & Tr. Co., Chi.; Citiz. Sav. Bk. & Tr. Co., Clev.

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MICHIGAN--Continued

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TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & Dis- c'ts. Bonds, Securities	CASH & Ex- changes, Due from Banks	
Hadley.....Lapeer J 10 Pop. 400	Citizens Bank.....†10 74-674	E. J. Hemingway..	Grant Stimson	Peter Stewart.....	P. L. Gleason.....	\$ 4,000	\$ 700	\$ 80,000	\$ 69,500	\$ 12,000	1st & Old Det. N., Det.
Hale.....Iosco G 9 Pop. 800	EALY, McKAY & CO., BKRS. 74-924	J. M. Ealy.....		G. N. Shattuck							Ft. Dear. N., Chi.; Bk. of Saginaw, Saginaw, Mich.
"....."	Hale Exchange Bank.....†06 74-675	John Bell.....	J. P. Niggeman	Dwight Arthur							N. Bk. Com., Det.
Hamilton.....Allegan J 5 Pop. 300	H. Brower & Co., Bankers 74-891	G. H. Rigtterink....	I. G. Thorpe	Herman Brower	Juliet H. Brower	7,500	900	115,000	88,000	33,000	N. City, Chi.; 1st State, Allegan, Mich.; G. Rap. N. City, G. Rap.
Hamtramck.....Wayne K 11 Pop. 3559	Hamtramck State Bk.....†09 74-678	F. A. Schulte	Wm. Blanck	Jos. Friedel		25,000	8,140	707,460	529,180	211,420	Han. N., N. Y.; N. Bk. Com., Ger.-Am., and Peo. State, Det.
"....."	Michigan State Bank.....\$16 74-993	Jos. J. Leszczynski	R. Sadowski	M. A. Wosiowski		74,790	18,700	111,700	127,400	59,190	Chase N., N. Y.; Peninsular State, Det.
Hancock.....Houghton A 3 Pop. 11,081	First National Bank.....†73 74-186	W. R. Thompson	G. H. Nichols	J. C. Condon	M. M. Shea	100,000	132,010	2,229,850	2,045,280	381,660	Mech. & Metals N., N. Y.; 1st N., Chi.
"....."	SUPERIOR NATIONAL BANK 74-187	GEORGE RUPPE.....	C. L. LAWTON.....	J. C. JEFFERY.....	W. S. HENDRICKSEN..	100,000	100,000	1,175,000	1,000,000	300,000	Mech. & Metals N., N. Y.; Corn Ex. N., Chi.
"....."	SUPERIOR TRUST CO.\$02 74-188	George Ruppe	C. L. Lawton Henry L. Baer	J. C. Jeffery, Sec. and Tr.	J. M. Borlace, A. Sec. and A. Tr.	150,000	100,030	93,860	343,820	220	Superior N., Hancock, Mich.
Hanover.....Jackson K 8 Pop. 364	People's Exchange Bank of Bauer, Joslin & Co. 74-980	F. B. Bauer	M. Joslin	Clyde C. Smith							Peninsular State, Det.; 1st State Sav., Hillsdale, Mich.
Harbor Beach.....Huron H 11 Pop. 1900	Huron County Savings Bank 74-385	B. W. Jenks	J. L. Brennan	W. J. Engle		30,000	18,000	294,300	255,000	69,560	N. Park, N. Y.; 1st & Old Det. N., Det.
"....."	State Bank of Harbor Beach 74-386	James Livingston	J. J. Leszczynski	Henry Binkle	E. J. Binkle	25,000	9,300	296,620	280,750	41,720	Chase N., N. Y.; N. Bk. Com., Det.
Harbor Springs.....Emmet Pop. 1805	Emmet County State Bk.....†05 74-677	W. J. Clarke	E. G. Carey	J. T. Clarke	R. McLaughlin	25,000	44,000	386,570	354,580	95,760	Chase N., N. Y.; 1st N., Chi. and Olev.; G. Rap. N. City, G. Rap.
Harrison.....Clare G 7 Pop. 543	Peoples Bank.....†07 74-522	M. Fanning	F. M. Morrissey	L. J. Treanor							1st & Old Det. N., Det.; 2d N., Saginaw, Mich.
"....."	State Savings Bank.....†83 74-521	F. Weatherhead	W. L. Wilson	Charles Cave		20,000	3,800	101,000	104,000	21,000	1st & Old Det. N., Det.; 2d N., Saginaw, Mich.
Harrisville.....Alcona F 10 Pop. 444	Alcona County Savings Bank 74-679	John Macgregor	Ellis G. Hughes	L. R. Ross		25,000	18,000	118,000	141,000	20,000	Chase N., N. Y.; Peninsular State, Det.
Hart.....Oceana H 4 Pop. 1555	First National Bank.....†74 74-387	F. J. Russell	C. L. Flood	R. J. Rankin	C. H. Boody	30,000	37,280	270,020	272,670	69,180	N. Park, N. Y.; Cont. & Com'l N., Chi.; Old N. and 4th N., G. Rap.
"....."	Oceana County Sav. Bk.....†87 74-388	D. J. Mathews	G. T. Sands	W. E. Rollins	W. S. Greiner	40,000	24,960	239,660	242,910	51,210	N. Bk. Com., N. Y.; Corn Ex. N., Chi.
Hartford.....Van Buren K 4 Pop. 1268	Hartford Exchange Bank 74-425	(G. W. Merriman).	W. E. Snyder			20,000					Chase N., N. Y.; 1st N., Chi.; G. Rap. N. City, G. Rap.
"....."	OLNEY NATIONAL BANK†10 74-426	H. M. Olney	J. Oppenheim	J. Ingalls		25,000	1,950	285,950	263,880	42,530	Han. N., N. Y.; Cont. & Com'l N., Chi.
Haslett.....Ingham J 8 Pop. 300	Exchange Bank.....†08 74-680	E. M. Habbitt	M. Leeman	J. G. Marsh		5,000	1,500	81,090	70,130	17,510	Chase N., N. Y.; Peo. State, Det.; Capital N., Lansing.
Hastings.....Barry J 6 Pop. 4383	Hastings City Bank.....†86 74-286	Chester Messer	R. B. Messer	A. A. Anderson	M. A. Lambie	75,000	55,000	660,000	640,000	119,000	Han. N., N. Y.; Peo. State, Det.
"....."	Hastings National Bank.....†70 74-285	Clement Smith	J. F. Goodyear	H. G. Hayes	W. N. Chidester	50,000	75,000	573,000	612,000	100,000	Chase N., N. Y.; Ft. Dear. N., Chi.; 1st & Old Det. N., Det.
Hemlock.....Saginaw I 8 Pop. 300	Hemlock State Bank.....†08 74-681	Wm. Pahl	J. C. Rauchholz	R. B. Beaver	E. S. Beaver	20,000	10,000	220,000	192,000	52,000	Cont. & Com'l N., Chi.; Peo. State, Det.
Henderson.....Shiawassee I 8 Pop. 250	Bank of Henderson.....†15 74-989	L. A. Bushaw	P. C. Pardee	W. A. Bushaw							Com'l N., Saginaw.
Hersey.....Osceola H 6 Pop. 310	Hersey Banking Co.....†04 74-682	O. L. Millard	G. E. Brandyberry	H. A. Millard							Chase N., N. Y.; G. Rap. N. City, G. Rap.
Hesperia.....Oceana H 4 Pop. 462	State Bank of Hesperia.....†10 74-683	James Caldwell	John Mahan	Earl Anderson		20,000	6,500	108,000	105,000	20,000	Cont. & Com'l N., Chi.; Old N., G. Rap.

MICHIGAN Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Amt. Hqs. Assoc. Bank. 2 Mem. State Res. Assn. 11777. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST. CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Assets & Li- abilities as reported	Assets & Li- abilities as reported	
Highland Park...Wayne Pop. 17,000 K 10	American State Bank...\$25'14 74-292	W. J. Hayes	H. B. Wallace R. C. Siple	H. B. Ward		\$ 25,000	\$ 7,400	\$ 528,000	\$ 501,000	\$ 112,000	N. City, N. Y.; 1st N., Chi.; Am. State, Det.
" " "	HIGHLAND PARK STATE BK 74-291	James Oonsens	J. T. Whitehead F. L. Klingensmith W. L. Dunham E. O. Rice W. N. Hunt	E. O. Verbeck	R. M. Jones G. B. Judson	500,000	552,830	17,454,650	14,824,750	8,540,290	Liberty N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.
Hillman...Montmorency Pop. 411 E 4	Montmorency Co. Sav. Bk. \$7'07 74-684	Robert Rea				20,000	15,000	95,000	115,000	15,000	Chase N., N. Y.; Alpena Co. Sav., Alpena, Mich.
Hillsdale...Hillsdale L 7	First National Bank...\$2'63 74-269	E. A. Dibble	C. H. Winchester	E. T. Pridcaux	O. F. Freed	55,000	37,570	495,000	507,030	63,800	N. City, N. Y.; 1st N. and Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
" " "	First State Savings Bank...\$2'02 74-271	F. A. Roethlisberger	C. M. Harre E. Freusdorf	C. C. Tyler	L. W. Russell	50,000	27,500	875,000	325,000	120,000	Han. N., N. Y.; Cont. & Com'l N., Chi.
" " "	Hillsdale Savings Bank...\$3'84 74-270	G. F. Cook	H. S. Walworth	F. M. Cook	M. D. Mills	60,000	40,160	807,880	714,750	192,290	N. Park, N. Y.; Merch. Ln. & Tr. Co., Chi.; 1st & Old Det. N., Det.
Holland...Ottawa J 4	First State Bank...\$1'89 74-158	G. J. Diekema	J. W. Beardslee	H. J. Luidens	W. J. Westveer	50,000	76,000	1,613,310	1,346,910	828,101	1st N., N. Y.; N. City, Chi.; 1st & Old Det. N., Det.; G. Rap. N. City, G. Rap.
" " "	Holland City State Bank 74-159	W. H. Beach	C. Ver Schure	Otto P. Kramer		50,000	91,500	1,125,000	1,000,000	230,000	N. Park, N. Y.; 1st N. and Cont. & Com'l N., Chi.
" " "	Peoples State Bank...\$3'05 74-160	Arend Visscher	B. D. Keppel	John G. Rutgers	Henry Winter	50,000	12,610	562,660	503,080	100,480	Han. N., N. Y.; Cont. & Com'l N. and Ft. Dear. N., Chi.; Old N., G. Rap.
Holly...Oakland J 9	Citizens Savings Bank...\$2'02 74-392	Porter A. Wright	Jas. S. Mitchell	O. J. Cummings	H. A. McLellan	20,000	5,000	180,000	170,000	35,000	Chase N., N. Y.; 1st N., Chi.; 1st & Old Det. N., Det.
" " "	First State & Savings Bk...\$2'70 74-391	D. D. Hadley	J. W. McKinney	C. A. Wilson	Emma Sargent	50,000	90,000	707,620	709,290	122,170	Imp. & Tra. N., N. Y.; 1st & Old Det. N., Det.
Holton...Muskegon I 4	Holton State Bank...\$1'09 74-685	B. F. Black	S. P. Murphy Joseph Martin	John E. Nash	Thos. L. Hermance	20,000	4,370	99,650	90,750	13,270	N. City, Chi.; G. Rap. N. City, G. Rap.
Homer...Calhoun K 7	Calhoun State Bank...\$2'98 74-458	E. J. Fellows	J. C. Snyder	R. D. Gardner	E. L. Andrews	30,000	9,050	361,620	296,380	91,970	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N. and Peo. State, Det.
Honor...Benzie F 4	Benzie County Bank...\$1'06 74-686	W. P. Griffiths	A. B. Case	J. L. Barker	M. F. Nicol	5,000	4,000	50,000			1st N., Chi. and Det.; 1st N., Traverse City, G. Rap. N. City, G. Rap.
Hopkins...Allegan J 5	Hopkins State Bank...\$2'96 74-687	D. B. Kidder	R. C. Furber	R. C. Furber	A. B. Walter	20,000	8,500	215,000	190,000	45,000	Chase N., N. Y.
Houghton...Houghton A 3	Citizens National Bank...\$2'01 74-254	James R. Dee	A. F. Heidkamp R. A. Young	Wm. Warmington		100,000	68,850	670,120	757,750	175,780	Mech. & Metals N., N. Y.; N. City, Chi.
" " "	HOUGHTON NAT. BANK...\$2'65 74-253	J. H. Rice	W. D. Calverley	A. N. Bandin	C. H. Frimodig R. T. Bennallack	200,000	470,350	3,500,000	3,000,000	1,500,000	N. City and N. Bk. Com., N. Y.; Cont. & Com'l N., Corn Ex. N., and 1st N., Chi.
HowardCity...Montcalm I 5	R. H. O'Donald, Banker...\$1'73 74-688					25,000	46,430	325,850	366,910	33,910	Atlantic N., N. Y.; Cont. & Com'l N., Chi.
Howell...Livingston J 8	First State & Savings Bk...\$2'91 74-332	W. P. Van Winkle	Geo. Barnes	A. L. Smith	C. B. Monroe	50,000	18,000	340,000	268,330	113,060	Han. N., N. Y.; Peninsular State, Det.
" " "	McPherson State Bank...\$2'65 74-331	Alex McPherson	M. J. McPherson E. G. McPherson	H. A. McPherson	Wm. McPherson, 3d.	150,000	44,370	1,160,570	940,520	414,420	Mech. & Metals N., N. Y.; 1st & Old Det. N., Det.
Hubbardston...Ionia I 7	Bank of Hubbardston...\$1'15 74-689	(Cummings, Ruel & Amsden)		M. J. Shields		4,000		35,000	18,260	19,000	Chase N., N. Y.; Peo. State, Det.
Hubbell...Houghton A 3	First National Bank...\$2'09 74-690	Henry Opal	D. K. Macdonald A. L. Burgan	R. E. Odgers		25,000	33,470	455,000	438,000	80,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; N. Shawmut, Bos.
Hudson...Lenawee L 8	Boies State Savings Bk...\$2'55 74-341	S. A. Eaton	Edw. Frensdorff J. B. Thoma	B. J. Foster	O. F. Rumsey	75,000	79,150	474,300	519,380	101,830	N. Park, N. Y.; Cont. & Com'l N., Chi.
" " "	THOMPSON SAVINGS BANK 74-342	G. I. Thompson	W. R. Thompson	L. P. Beal	P. J. Dillon	100,000	87,040	1,013,640	1,016,500	168,670	Imp. & Tra. N., N. Y.; Cont. & Com'l N., Chi.
Hudsonville...Ottawa J 5	Hudsonville State Bank...\$2'11 74-897	F. L. Chamberlin	L. M. Wolf	F. F. McEachron	Hattie Veldman	20,000	7,460	161,810	151,150	38,120	Cont. & Com'l N., Chi.; Old N., G. Rap.
Ida...Monroe L 9	Bank of Ida...\$1'01 74-691	S. L. Wallace	J. S. Knapp	J. S. Knapp	F. M. Knapp	10,000					Chase N., N. Y.; Peninsular State, Det.
Imlay City...Lapeer J 10	Lapeer County Bank...\$2'86 74-438	John Borland	Walter Walker	John Borland, Jr.	W. Borland	50,000	34,000	780,000	700,000	158,000	N. City, N. Y.; 1st & Old Det. N. and N. Bk. Com., Det.
" " "	Peoples State Bank...\$2'87 74-439		C. S. Marshall	H. E. Palmer	Isaac McKillen	50,000	18,000	480,000	445,000	103,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N. and Peo. State, Det.

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MICHIGAN—Continued

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, ETC.	CASH & EX- CHANGES, ETC. FROM BANKS	
•Ionia.....Ionia J 6 Pop. 8000	NATIONAL BANK OF IONIA 74-266 •\$ 01	H. B. WEBBER	W. H. MATTISON	J. H. SMITH		\$ 50,000	\$ 18,000	\$ 560,000	\$ 390,480	\$ 85,450	Chase N. N. Y.; Ft. Dear. N. Chi.; Peo. State and 1st & Old Det. N. Det.
" " "	State Savings Bank •\$ 96	T. D. Preston	K. R. Smith	W. B. Heath		100,000	85,000	1,100,000	1,060,000	225,000	1st N. and N. City. N. Y.; 1st & Old Det. N. and Peo. State, Det.
•Iron Mountain.....Dickson C 4 Pop. 9216	Commercial Bank 74-265 •\$ 92	O. C. Davidson	William Kelly	Oliver Evans		100,000	67,960	832,870	805,480	208,350	Mech. & Metals N. N. Y.; Cont. & Com'l N., Chi.
" " "	FIRST NATIONAL BANK 74-173 •\$ 87	E. F. Brown	J. C. Kimberly	R. S. Powell	F. J. Oliver	100,000	90,020	1,143,020	1,206,850	150,510	Mech. & Metals N. N. Y.; Cont. & Com'l N., Chi.
Iron River.....Iron C 3 Pop. 4000	First National Bank 74-693 •\$ 09	E. S. Coe	W. J. Richards	A. J. Pohland	H. Van Wagner	50,000	35,610	753,420	598,380	193,010	Han. N. N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.; 1st N., Mil.
" " "	MINERS STATE BANK 74-925 •\$ 12	J. S. Wall	P. N. Minekier	A. J. Whitford		50,000	6,710	199,250	137,290	51,210	Chatham & Phenix N. N. Y.; 1st N., Chi.; Marshall & Isley, Mil.
Ironwood.....Gogebic B 1 Pop. 14,147	GOGEBIC NATIONAL BANK 74-119 •\$ 09	D. E. SUTHERLAND	O. C. DAVIDSON	G. E. O'CONNOR	EDWARD STEVENS	100,000	60,000	886,000	840,000	217,000	Mech. & Metals N. N. Y.; Cont. & Com'l N., and Corn Ex. N., Chi.; Wis. N., Mil.
" " "	Merch. & Miners State Bk. 74-120	F. H. Kearney	Bert Winter J. H. Urquhart	C. E. Houk	F. J. Jeppesen	50,000	14,000	221,000	220,000	46,000	N. City, Chi.; 1st N., Mil.
Ishpeming.....Marquette B 4 Pop. 12,448	MINERS NATIONAL BANK 74-122 •\$ 01	H. O. Young	M. M. Duncan	C. H. Moss	O. G. Aas	100,000	115,000	1,250,000	1,400,000	162,000	Han. N., N. Y.; 1st N., Chi.
" " "	Peninsula Bank 74-131 •\$ 87	Thos. Walters	G. F. Thoney	J. G. Welsh	Geo. Hathaway Peter Handberg John Jaaksi	50,000	100,000	855,000	840,000	165,000	Ghatham & Phenix N. N. Y.; 1st N., Chi.
•Ithaca.....Gratiot I 7 Pop. 1876	COMMERCIAL NATIONAL BK 74-355 •\$ 02	John C. Hicks	J. B. Crawford	C. A. Price	R. A. Barber	35,000	18,240	128,560	169,680	47,870	Han. N., N. Y.; 1st & Old Det. N., Det.
" " "	Ithaca National Bank 74-354 •\$ 02	I. S. Seaver	H. McCormack	W. A. Stahl	Win. McFadden	25,000	10,000	350,000	315,000	95,000	Chase N., N. Y.; Cont. & Com'l N., Chi.
" " "	Ithaca Savings Bank 74-353 •\$ 93	Wm. F. Thompson	O. G. Tuttle J. L. Potts	C. A. Price	R. A. Barber	35,000	21,590	357,960	323,870	93,480	Chase N., N. Y.; 1st N., Chi.
•Jackson.....Jackson K 7 Pop. 34,097	*CENTRAL STATE BANK 74-62 •\$ 08	H. R. Page	F. E. Palmer H. C. Loeser	W. E. Bullard	L. A. Worch	100,000	28,130	737,180	633,990	167,900	N. Bk. Com., N. Y.; N. City, Chi.
" " "	*JACKSON CITY BANK 74-58 •\$ 48	N. S. POTTER	W. M. THOMPSON P. B. LOOMIS	P. B. LOOMIS R. B. WALKER	A. D. LATHROP W. J. SAMELS	200,000	225,000	1,700,000	1,700,000	275,000	Am. Ex. N., N. Y.; Corn Ex. N., Chi.; 1st & Old Det. N. and Peo. State, Det.
" " "	*JACKSON STATE SAV. BK. 74-61 •\$ 96	Wm. M. Palmer	Chas. M. Spinning C. E. Townsend	F. H. Newkirk	John W. Knight, Jr.	100,000	108,450	1,500,380	1,369,510	327,330	Han. N., N. Y.; Merch. Ln. & Tr. Co., Chi.
" " "	*PEOPLES NATIONAL BANK 74-59 •\$ 65	B. M. DeLamater	John O'Brien H. S. Reynolds	F. H. Helmer	J. F. Clark C. H. Edgar	100,000	157,900	2,397,470	2,275,300	479,070	N. Park. N. Y.; 1st N., Chi.; 1st & Old Det. N. and N. Bk. Com., Det.
" " "	*UNION BANK 74-60 •\$ 84	C. C. BLOOMFIELD	A. B. ROBINSON E. B. BENNETT Z. C. ELROD	A. C. BLOOMFIELD	H. A. REECE	400,000	250,000	3,119,640	2,883,250	771,600	Mech. N., N. Y.; Cont. & Com'l N., Chi.
" " "	Jackson Clearing House (Members indicated by a *)	C. M. Spinning	F. H. Helmer	W. E. Bullard							
Jasper.....Lenawee L 8 Pop. 251	Farmers & Merch. Bank 74-694 •\$ 10	C. L. Robertson	A. J. Kaiser	Lester A. Treat		5,000	1,000	50,000	40,000	4,000	N. Bk. Com., Adrian, Mich.
Jeddo.....St. Clair I 11 Pop. 200	Jeddo Bk. of James Living- ston & Co. 74-916 •\$ 11	James Livingston	James McColl	Squire Langs							N. Bk. Com., Det.; Yale State, Yale, Mich.
Johannesburg.....Otsego F 8 Pop. 400	Bank of Johannesburg 74-695 •\$ 08	F. L. Michelson	R. Hanson	Chris. Freiberg		5,000					Dime Sav., Det.

MICHIGAN—Continued

TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State •Mem. State Bks. Assn. +Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. xMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Loans & Dis- c. Bonds, Dis- counts	Cash & Ex- changes, Due from Banks	
Jones..... Cass L 5	Farmers & Merchants Bk. +12 74-939	Walter C. Jones.....		Ernest Stanard.....		\$ 4,000		\$ 20,040	\$ 22,360	\$ 5,050	Ft. Dear. N. Y.; Peo. State, Det.; 1st State Sav., Marcellus, Mich.
Jonesville..... Hillsdale L 7	Grosvenor Savings Bk. +2554 Pop. 1396	C. G. White.....	O. S. White..... J. S. Lewis.....	W. M. Wetmore.....	Richard S. Varnum.....	50,000	\$ 32,820	363,500	837,590	81,120	Chase N. Y.; Peninsular State, Det.
*Kalamazoo..... Kalamazoo Pop. 45,842 K 5	*FIRST NATIONAL BANK +268 74-42	C. S. Campbell.....	J. H. Dewing..... F. S. Parsons.....	E. H. Shepherd.....	S. A. Pratt.....	300,000	160,000	3,800,000	3,000,000	1,050,000	N. City, N. Y.; 1st N. and Corn Ex. N., Chi.; 1st & Old Det. N., Det.
"....."	*HOME SAVINGS BANK +2593 74-46	V. T. BARKER.....	F. H. MILHAM.....	A. VAN BOCHOVE.....	N. S. POND..... W. F. DOORNINK.....	100,000	52,000	1,200,000	915,000	375,000	Han. N. Y.; Cont. & Com'l N., Ohi.
"....."	*KALAMAZOO-CITY SAVINGS BANK 74-44 +2584	H. E. JOHNSON..... CHAS. A. PECK..... Ch. of Bd.	A. B. CONNABLE..... H. W. PARKER..... A. C. WORTLEY.....	FRED G. DEWEY.....	M. G. DAVIS.....	400,000	169,990	3,656,746	3,519,020	707,700	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
"....."	*KALAMAZOO NAT. BANK 74-45 +2584	E. J. Phelps.....	M. J. Bigelow..... W. L. Otis.....	F. R. Eaton.....	Lillie M. Phelps..... Geo. B. Rogers.....	200,000	116,810	3,050,830	2,644,640	595,440	N. Park, N. Y.; N. City, Chi.; 1st & Old Det. N., Det.
Kaleva..... Manistee G 4	Kalamazoo Clearing House Bank of Kaleva +212 74-921	C. Billman.....	(Members indicate d by a *) Elmer Billman.....	Ellsworth Billman.....	A. Heidorn.....						Peo. State, Det.; Traverse City State, Traverse City, Mich.
*Kalkaska..... Kalkaska F 6	Kalkaska State Bank..... +202 74-401	A. E. Palmer.....	Geo. F. Bow.....	Harold B. Whalley.....	Mark S. Jonnson.....	40,000	5,860	275,000	200,000	75,000	Cont. & Com'l N., Chi.; Old N. G. Rap.
Kawkaulin..... Bay H 9	Farmers State Bank..... +11 74-911	W. S. Fotheringham.....	J. E. McGuinness.....	Stephen B. Hill.....	Elvena H. Hill.....	20,000	4,950	73,910	81,150	14,710	Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
Kent City..... Kent I 5	Kent City State Bank..... +210 74-697	M. W. Burtch.....	B. N. Keister..... A. H. Saur.....	M. E. Moore.....	C. A. Johnson.....	20,000	2,840	110,870	114,070	21,640	1st N., Chi.; Old N. G. Rap.
Kilmanagh..... Huron H 9	Kilmanagh Bank of Frank W. Hubbard & Co. +2106 74-698	F. W. Hubbard.....	B. T. Bope.....	J. B. Smith.....	O. E. Smith.....						Peo. State, Det.
Kinde..... Huron H 10	Kinde State Bank..... +12 74-538	Frank W. Hubbard.....	John Ryan..... Willard Babcock.....	C. E. Woodhull.....	W. R. Everingham.....	25,000	3,000	185,000	150,000	40,000	N. Park, N. Y.; 1st & Old Det. N., Det.
Kingsley..... Grand Traverse Pop. 497 F 5	First State Bank..... +211 74-699	D. H. Power.....	Louis Morris..... Howard Dunn.....	E. A. Power.....	G. S. Whitmore.....	20,000	6,000	75,000	85,000	12,000	Peo. Sav., Traverse City, Mich.; Kent State, G. Rap.
"....."	Peoples Bank..... +16 74-996	Ralph Case.....	A. H. Stinson..... E. G. Rawlings.....	J. A. McCarthy.....		5,750		6,500	5,500	5,750	1st N., Traverse City, Mich.
Kingston..... Tuscola I 10	Kingston State Bank..... +21893 74-700	C. W. McPhail.....	L. A. Maynard.....	C. E. Larson.....		20,000	9,680	117,090	131,410	19,390	N. Park, N. Y.; 1st & Old Det. N., Det.
Lachine..... Alpena E 9	Farmers State Bank..... +15 74-984	A. B. Green.....	John Dunford.....	C. W. Richardson.....		20,000		7,000	25,000	1,420	Chase N. Y.; Alpena Co. Sav., Alpena, Mich.
"....."	Lachine Bank of McColl, Lear- mont & Co. 74-951 +214	J. McColl.....	W. H. Learmont.....	Carl Alfson.....							Alpena N., Alpena, Mich.; 1st & Old Det. N., Det.
Leansburg..... Shiawas J 8	Union State Bank..... +2588 74-701	F. B. Smith.....	R. N. Scott.....	W. H. Hunt.....		20,000	8,800	128,200	129,210	23,260	Imp. & Tra. N. Y.; Pen. State, Det.; City N., Lansing.
*Lake City..... Missaukee G 6	Lake City State Bank..... +2107 74-494	R. M. Bielby.....	S. Ardis.....	F. D. McGregor.....	Frank Coffey.....	20,000	8,000	110,000	112,000	18,000	Met., N. Y.; Kent State, G. Rap.; 1st & Old Det. N., Det.
"....."	Missaukee County Bk. +2186 74-493	F. O. Gaffney.....		John Fitzpatrick.....	J. H. Iverson.....	10,000	13,500	100,000	95,000	14,000	G. Rap. N. City, G. Rap.; Peo. State, Det.
Lake Linden..... Houghton A 3	First National Bank..... +2188 74-702	Joseph Rosch.....	Thos. W. Armstrong.....	Chas. MacIntyre.....	A. J. MacKerroll.....	100,000	140,280	760,570	846,830	253,920	1st N. and Mech. & Metals N., N. Y.; Cont. & Com'l N. and 1st N., Chi.
Lake Odessa..... Ionia J 6	Farmers & Merch. Bank +2103 74-432		G. A. Weed.....	Samuel Vette.....		25,000	18,860	376,620	339,950	76,020	Han. N. Y.; Peo. State, Det.
"....."	Lake Odessa State Sav. Bank 74-431 +2588	Geo. Liverton.....	Wm. H. McCartney.....	H. C. Lawrence.....		25,000	10,730	211,130	192,990	47,680	Chase N. Y.; 1st N., Chi.; 1st & Old Det. N., Det.
Lakeview..... Montcalm I 6	Commercial State Sav. Bk. 74-466 +2193	F. L. Stebbins.....	H. L. Kirtland.....	F. M. Northrop.....	R. R. Jenkins.....	25,000	330	131,200	91,000	58,050	N. City, N. Y.; Old N., G. Rap.
"....."	S. S. Edgar.....					20,000					4th N., G. Rap.
"....."	Farmers & Merch. State Bank 74-465 +2195	J. H. Jenson.....	S. F. Kennedy..... F. E. Moore.....	L. P. Sorenson.....	D. S. Griffith.....	25,000	10,720	172,970	144,580	64,110	G. Rap. N. City, G. Rap.; Peo. State, Det.
Lansing..... St. Clair J 11	C. C. Peck & Co., Bankers 74-703 +2111	C. C. Peck.....	H. F. Marx.....	F. W. Fitz.....	C. G. Fitz.....						N. Park, N. Y.; 1st & Old Det. N., Det.; Ger- Am. Sav., Port Huron, Mich.
*L'Anse..... Baraga B 4	Baraga County Nat. Bk. +2109 74-704	J. O. Maxey.....	F. W. Hebard.....	T. D. Tracy.....	C. Le Duc.....	25,000	9,000	100,000	80,000	37,000	Cont. & Com'l N., Chi.; No. West. N., Minn. x 9.

MICHIGAN Map on Index

For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MICHIGAN—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

AND COUNTY. County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, ETC., SAVED	CASH & EX- CHANGE, ETC., FROM BANKS	
Lansing..... Ingham J 7 Pop. 37,512	*American Savings Bank... 74-69	W. K. Prudden	M. R. Carrier	G. E. Toms	C. H. Moelter	\$ 100,000	\$ 40,000	\$1 750,000	\$1 400,000	\$ 500,000	Chase N., N. Y.; N. City, Chi.; Peo. State and 1st & Old Det. N., Det.; Marine N., Buffalo.
" " "	*CAPITAL NATIONAL BK. 74-68	R. E. Olds	A. E. Richardson R. H. Scott A. C. Stebbins	Robt. Y. Speir	H. D. Bennett	100,000	130,640	2,074,910	1,590,840	810,520	Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
" " "	*CITY NAT'L BANK 74-66	B. F. DAVIS	E. F. COOLEY J. W. HAARER	J. W. HAARER	G. E. McALVAY H. S. TERWILLIGER	100,000	198,720	2,999,120	2,253,180	1,156,480	N. City, N. Y.; 1st N., Chi.; N. Bk. Com. and 1st & Old Det. N., Det.
Collections have the personal attention of an officer of this bank; we remit on day of payment.											
" " "	Industrial Exchange Company Bank... 74-71	D. E. Bates	J. P. Hopkins	E. P. Mills	C. L. Smith	25,000		125,000	95,000	40,000	Mech. & Metals N., N. Y.; Merch. Ln. & Tr. Co., Chi.; Peo. State, Det.
" " "	*LANSING STATE SAV. BANK 74-67	H. H. LARNED	J. H. MOONES J. E. NOE	J. E. NOE	L. C. ABBOTT	150,000	215,000	2,200,000	1,800,000	650,000	N. Bk. Com., N. Y.; Corn Ex. N., Chi.; Peo. State and 1st & Old Det. N., Det.
" " "	Lansing Clearing House (Members indicated by a *)	J. E. Roe		J. W. Haarer, Mgr.	E. E. Toms, Sec. and Tr.						
*Lapeer..... Lapeer I 10 Pop. 3946	First National Bank... 74-301	C. G. White	K. Brownell	J. R. Johnson	Kirk White	75,000	103,850	500,000	600,000	84,000	N. Park, N. Y.; 1st & Old Det. N., Det.
" " "	Lapeer Savings Bank... 74-304	B. F. Loder	Matthias Caley	G. R. Buck	F. J. Stephenson	50,000	16,100	471,540	457,120	80,510	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
" " "	State Savings Bank... 74-303	C. G. White	E. Brownell	J. R. Johnson	Kirk White	45,000	52,970	500,000	504,870	73,000	1st & Old Det. N. and Wayne Co. & Home Sav. Det.
Laurium..... Houghton A 4 Pop. 8500	First National Bank... 74-197	W. J. Reynolds	Alex. Levin	J. B. Paton	E. E. Toms	100,000	55,000	640,000	720,000	161,000	N. City, N. Y.; Cont. & Com'l N., Chi.
" " "	State Savings Bank... 74-191	Johnson Vivian	Wm. H. Thielman	J. T. Fisher	E. P. Bast	100,000	133,920	997,630	946,580	238,220	Chatham & Phoenix N., N. Y.; 1st N., Chi.
Lawrence. Van Buren K 5 Pop. 663	Home State Bank... 74-968	M. S. Fuller	S. F. Stearns	R. K. Jennings		25,000	6,250	90,000	98,000	19,000	Cont. & Com'l N., Chi.; Kalamazoo City Sav. Kalamazoo.
Lawton..... Van Buren K 5 Pop. 1042	Juan McKeyes & Co., Bankers 74-706	Juan McKeyes		F. H. McKeyes		10,000	16,000	210,000	174,000	42,000	Peo. State, Det.; Industrial Sav., Flint, Mich.
Lennon..... Shiawassee J 8 Pop. 200	Lennon Com'l Bank... 74-707	C. E. Sutton		Geo. W. Evans	F. W. Moore	10,000	1,000	63,000	60,000	5,500	Chase N., N. Y.; Cont. & Com'l N., Chi.
Lenox..... Macomb J 11 Pop. 1500	Macomb County Sav. Bk... 74-708	J. E. Weter	G. A. Bailey F. W. Fenner	Frank J. Hirt	F. A. Priestap	50,000	15,310	564,370	508,950	122,230	Chase N., N. Y.; Cont. & Com'l N., Chi.; Penin- sular State and Peo. State, Det.
Leonard..... Oakland J 10 Pop. 313	Oliver S. Hibbler... 74-709			O. S. Hibbler		10,000					Old Det. N., Det.; Oxford Sav., Oxford, Mich.
Leonidas... St. Joseph K 6 Pop. 278	Bank of Leonidas... 74-710	C. H. McKain		W. L. Ewing							Merch. N., N. Y.
LeRoy..... Osceola G 5 Pop. 331	LeRoy Exchange Bank... 74-711	O. L. Millard	G. E. Brandeberry	H. L. Watson	O. L. Millard						Chase N., N. Y.; G. Rap. N. City, G. Rap.
Leslie..... Ingham K 8 Pop. 1032	Peoples Bank... 74-712	A. J. Tuttle	M. L. Campbell	A. L. Dowling	E. T. Blackmore	25,000	54,850	351,500	335,800	79,300	Chase N., N. Y.; 1st & Old Det. N., Det.
Levering..... Emmet D 7 Pop. 550	Levering Exchange Bk... 74-713	(A. R. Taggett)		A. R. Taggett	F. H. Gill	5,000					N. City, N. Y.
Lewiston... Montmorency F 8 Pop. 300	Lewiston Bank... 74-714	A. Barkman		Meyer Beckman		5,000	8,000				Mech. & Metals N., N. Y.; Peo. State, Det.
Lexington... Sanilac I 8 Pop. 519	Lexington State Bank... 74-715	John Bell	J. P. Niggeman	Theodore Wixson		20,000	6,000	158,000	143,000	35,000	Chase N., N. Y.; N. Bk. Com., Det.
Lincoln..... Alcona F 9 Pop. 250	Lincoln Bank... 74-716	A. E. Sleeper	A. L. Wright	W. G. Anderson							N. Bk. Com., Det.
Linden..... Genesee J 9 Pop. 550	Bank of Linden... 74-717	J. L. Spenser		F. B. Glerum		10,000					Peninsular State, Det.; G. Rap. N. City, G. Rap.
Linwood..... Bay H 9 Pop. 850	State Bank of Linwood... 74-888	P. R. Dinsmore	H. R. Lints C. W. Kitchen R. M. Miller	L. P. Kalahar	A. J. Cameron	20,000	3,200	81,300	90,000	14,500	Ft. Dear N., Chi.; Peo. Com'l & Sav. and 1st N., Bay City, Mich.
Litchfield... Hillsdale K 7 Pop. 686	Litchfield State Sav. Bk... 74-718	C. G. Sherk	D. R. Hawley	L. A. Proper		20,000	7,550	175,210	144,420	53,140	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
Lowell..... Kent J 6 Pop. 1761	City State Bank... 74-888	R. Van Dyke	D. G. Look W. T. Condon E. D. McQueen	Harry Day	Lena Murphy	25,000	12,000	320,000	290,000	64,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Old N., G. Rap.
" " "	Lowell State Bank... 74-885	E. L. Bennett		D. G. Mange		30,000	20,170	468,090	433,080	78,300	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.; G. Rap. N. City, G. Rap.

Banks Advertising give Prompt Attention to Collections and Correspondence

MICHIGAN—Continued

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TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	PAID-UP CAPITAL	LIABILITIES. SURPLUS AND PROFITS	DEPOS- ITS	RESOURCES. Loans & Dis- cuss. Bonds, Real Estate	Cash & Ex- change, Due from Banks	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
Ludington Mason H 3 Pop. 9969	Farmers Bank *11 74-184	W. L. Hammond	H. V. Huston	Edward Flanelly							N. City, N. Y.; Cont. & Com'l N., Chi.
" " "	First National Bank *82 74-182	J. S. Stearns	James Foley H. V. Huston	W. L. Hammond	E. L. Edwards A. R. Vestling	\$ 100,000	\$ 50,000	\$ 700,000	\$ 635,000	\$ 108,000	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
" " "	Ludington State Bank *31 74-183	C. G. Wing	W. A. Cartier	O. Hagerman	O. C. Zook	100,000	25,700	789,380	804,520	121,570	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.
Lum Lapeer I 10 Pop. 800	Lum Exchange Bank *04 74-719	Robert Pogue	Porter Lamphier	M. Haines		2,500		40,000	20,000	22,200	N. Bk. Com., Det.
Lupton Ogemaw G 8 Pop. 800	Bank of Lupton *11 74-892	O. L. Rakestraw	A. O. Chase L. A. Chase	O. L. Rakestraw	E. J. Rakestraw	4,500		14,750	19,360	1,870	Droy, N., Chi.; Peo. Com'l & Sav., Bay City, Mich.
Luther Lake G 5 Pop. 426	Luther Exchange Bank *03 74-720	S. Buckner		N. Buckner	Ira Buckner						Chase N., N. Y.; Old N., G. Rap.
Lyons Ionia J 7 Pop. 611	Ruel & Upton Bankers *13 74-721	J. H. Ruel		V. F. Upton		10,000		130,000	100,000		Chase N., N. Y.; G. Rap. N. City, G. Rap.
Mackinaw-Cheboygan D 7 Pop. 697	Peoples Bank of Smith & Co. *07 74-722	S. J. Smith	C. J. Dietz	M. J. Swontek				32,000	30,000	5,500	Cheboygan Co. Sav., Cheboygan; Peninsular State, Det.
Mancelona Antrim F 6 Pop. 1200	Antrim County State Sav. Bk. *92 74-723	J. N. Rodenbaugh	Frank Harding	E. L. J. Mills	R. I. MacDonald	20,000	22,150	400,850	342,390	100,610	N. Bk. Com., N. Y.; 1st & Old Det. N., Det.
Manchester Washtenaw Pop. 1047 K 8	Peoples Bank *01 74-449	J. A. Lowery	F. G. Houck	O. W. Case	F. A. Lehman	25,000	13,000	307,000	271,000	63,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
" " "	Union Savings Bank *94 74-448	J. M. Horning	A. H. Kuhl	Edward E. Root	B. C. Root	25,000	64,610	565,550	546,200	111,660	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N. and Peninsular State, Det.
Manistee Manistee G 4 Pop. 12,381	First National Bank *82 74-135	Geo. A. Dunham	G. Kitzinger	John N. Junge	Joe Baur	100,000	30,170	657,800	609,180	188,280	Imp. & Tra. N., N. Y.; Cont. & Com'l N. and Oors. Ex. N., Chi.
" " "	Manistee Co. Sav. Bank *91 74-137	E. G. Filer	Joseph Kirster	W. J. Gregory		100,000	140,670	1,639,360	1,486,120	394,070	Chase N. and N. City, N. Y.; 1st N. and N. City, Chi.
" " "	Sands & Burr *82 74-136	(Sands & Burr)									Am. Ex. N., N. Y.; Corn Ex. N. and Merch. Ln. & Tr. Co., Chi.; 1st & Old Det. N., Det.
Manistique Schoolcraft Pop. 4722 G 6	First National Bank *100 74-280	A. S. Putnam	W. B. Thomas	William S. Crowe	W. J. Shinar	50,000	15,000	350,000	296,000	100,000	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
" " "	MANISTIQUE BANK *89 74-279	M. H. Quick	O. B. Orr	E. H. Jewell	O. E. Kalbfleisch	50,000	40,000	600,000	500,000	109,160	N. Bk. Com., N. Y.; 1st N., Chi.
Manton Wexford G 6 Pop. 1069	Manton State Bank *84 74-724	G. M. Brooks	Joseph Berry	I. F. Horton	C. Howard Horton	20,000	5,000	140,000	110,000	35,000	Peo. Sav., G. Rap.; 1st N., Traverse City, Mich.
Maple Rapids Clinton I 7 Pop. 529	Hewitt & Groom Bankers *91 74-725					5,000		51,250	22,380	24,020	Chase N., N. Y.; 1st & Old Det. N., Det.; G. Rap. N. City, G. Rap.
Marcellus Cass K 5 Pop. 1047	First State Savings Bk. *07 74-451	S. Stern	E. Shillito	S. N. Lowry		40,000	6,100	215,000	225,000	30,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Home Sav., Kalamazoo.
" " "	G. W. Jones Ex. Bank *77 74-450	F. S. Jones	C. H. Hudson	C. S. Jones	G. R. Clemens	40,000	17,550	353,680	345,830	53,860	1st N., N. Y. and Chi.; 1st & Old Det. N. and Peo. State, Det.; Kalamazoo N., Kalamazoo, Mich.
Marine City St. Clair J 11 Pop. 3770	Marine Savings Bank *84 74-305	Chas. E. Blood	W. H. Mannel H. P. Saph	G. W. Carman	J. L. Carman	50,000	40,000	600,000	585,000	100,000	Chase N., N. Y.; Peo. State, Det.; Com'l, Pt. Huron.
Marion Osceola G 6 Pop. 767	Marion State Bank *06 74-726	F. B. Dunham	F. D. Elliott	R. A. Lewis		20,000	7,000	125,000	114,000	27,000	Han. N., N. Y.; G. Rap. N. City, G. Rap.
Marquette Sanilac I 10 Pop. 1062	Commercial State Bank *94 74-446	A. E. Sleeper	D. C. Merrill	W. J. Baker		40,000	29,050	237,400	295,290	58,570	Chase N., N. Y.; Merch. N., Det.; 2d N., Saginaw.
" " "	State Savings Bank *06 74-447	James Foster	A. J. Graham	Roy Bricker	J. C. Atkinson	25,000	22,870	319,260	291,310	62,650	Ft. Dear N., Chi.; N. Bk. Com., Det.; 1st N. Ex., Pt. Huron; Bay Co. Sav., Bay C.
Marquette Marquette Pop. 12,117 B 5	First National Bank *64 74-145	L. G. Kaufman	Edward S. Bice	O. L. Brainerd	W. O. Johnson O. E. Brown	150,000	131,240	2,198,970	1,930,320	699,040	Chatham & Phenix N., N. Y.; Cont. & Com'l N., Chi.
" " "	MARQUETTE CO. SAV. BANK 74-146 *90	N. M. KAUFMAN E. N. BREITUNG F. S. CASE S. R. KAUFMAN	W. B. McCOMBS	G. A. CARLSON		100,000	27,370	922,950	773,250	287,000	Han. N., N. Y.; 1st N., Chi.; Peo. State, Det.; 1st N., Clev.
" " "	Marquette National Bank *01 74-147	J. M. Longyear	D. W. Powell F. H. Begole	F. J. Jennison	H. R. Fox E. A. Brown	100,000	75,610	1,259,560	1,183,760	350,410	N. City, N. Y.; Cont. & Com'l N., Chi.

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MICHIGAN—Continued

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TOWN AND COUNTY. *County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. *State *Mem. State Bks. Assn. *Priv. Est.	PRESIDENT	VICE-PRESIDENT	CASHIER	ASST CASHIER	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. *Mem. Fed. Reserve Collect. System.
						PAYD-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BANC. SECURITIES	CASH & EX- CHANGE, TIME FROM BANK	
*Marshall ... Calhoun K 7 Pop. 4236	Commercial Sav. Bank. *25 '92 74-288	W. J. Dibble	E. G. Brewer	W. T. Phelps	H. C. Albaugh	\$ 100,000	\$ 30,000	\$ 778,970	\$ 720,000	\$ 175,230	Han. N., N. Y.; Peo. State, Det.
" " "	FIRST NATIONAL BANK *24 '40 74-287	O. E. Gorham	F. A. Stuart	C. H. Billings	G. E. Grant	100,000	81,540	937,140	875,570	243,100	Chase N., N. Y.; 1st N., Chi. 7.
Martin ... Allegan J 5 Pop. 1185	Martin Exchange Bank. *1 '05 74-727	T. H. Shepherd	E. H. Shepherd Lee W. Shepherd	Lee W. Shepherd	Lee E. Clark	20,000	5,000				Ft. Dear. N., Chi.; G. Rap. N. City, G. Rap. 1st N., Kalamazoo.
*Mason ... Ingham J 8 Pop. 1742	Farmers Bank ... *18 '86 74-367	L. B. McArthur	A. L. Rose	A. J. Hall	L. R. White	50,000	53,000	320,000	347,000	78,000	Han. N., N. Y.; 1st & Old Det. N., Det.
" " "	First State & Savings Bk. *18 '90 74-368	L. C. Webb	F. E. Densmore	F. E. Densmore	J. B. Dean	25,000	45,000	470,000	415,000	108,000	Imp. & Tra. N., N. Y.; 1st & Old Det. N., Det.
Maybee ... Monroe K 9 Pop. 310	Bank of Maybee ... *1 '01 74-729	L. Reiser	D. Hasley	T. H. Smith		5,000		120,000			Peninsular State, Det.; B. Dansard & Sons State, Monroe, Mich.
Mayville ... Tuscola I 10 Pop. 1000	Commercial Bank ... *1 '90 74-500	M. C. Markham	E. M. Schram	C. L. Schram	W. J. Ingersoll						N. Bk. Com., N. Y.; Peninsular State, Det.; Bk. of Saginaw, Saginaw.
" " "	Mayville State Bank ... *18 '85 74-499	J. Eveland	Thomas Eveland	W. E. Hunt	M. C. Eveland	25,000	4,500	200,000	165,000	45,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; 2d N., Saginaw.
McBain ... Missaukee G 6 Pop. 546	McBain State Bank ... *18 '12 74-730	O. O. Dunham		J. Schepers		20,000	5,000	125,000	105,000	30,000	Cont. & Com'l N., Chi.; G. Rap. N. City, G. Rap.; Bk. of Saginaw, Saginaw.
McBrides ... Montcalm I 6 Pop. 236	Neffs Bank ... *1 '04 74-731	(Louis Neff Estate)		Sherman Neff	Jacob M. Neff	8,000	7,220	137,080	114,620	35,460	Chase N., N. Y.; Ft. Dear. N., Chi.; Peninsular State, Det.; G. Rap. N. City, G. Rap.
McGregor ... Sanilac I 11 Pop. 200	Exchange Bank of Charles M. Cook & Co. 74-732 ... *1 '07	W. J. McCaren	F. C. Crorey	C. M. Cook	F. A. McCullough	5,000	10,000	73,000	73,000	14,000	Peninsular State, Det.; Ger. Am. Sav., Port Huron, Mich.
Mears ... Oceana H 4 Pop. 450	Gardner T. Sands ... *1 '03 74-733			E. W. Shober, Mgr.				(Branch of Pent water, Mich.)			
Mecosta ... Mecosta H 6 Pop. 352	B. S. Henry, Banker ... *1 '05 74-734	B. S. Henry		W. F. Henry	M. Wendling	10,000					Chase N., N. Y.; Citiz. State, Big Rapids, Mich.
Melvin ... Sanilac I 10 Pop. 242	Melvin Bank ... *1 '01 74-735	W. V. Andreac	Charles Parkin	George Windsor	E. J. Windsor	10,000					Irving N., N. Y.; N. Bk. Com., Det.
Memphis ... Macomb J 11 Pop. 557	Memphis Bank ... *18 '89 74-517	(F. G. Coburn)		A. G. Coburn							Chase N., N. Y.; Peninsular State, Det.
" " "	Memphis State Bank ... *18 '06 74-518	T. W. McCall	C. E. Greene	E. A. Bartlett		20,000	4,740	183,690	185,280	28,880	Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
Mendon ... St. Joseph L 5 Pop. 788	First State Bank ... *18 '94 74-736	Frank Wolf	William Beard	E. L. Estes		30,000	10,000	260,000	250,000	50,000	Seab. N., N. Y.; N. Bk. Rep., Chi.
*Menominee ... Menominee Pop. 10,507 D 5	Commercial Bank ... *23 '05 74-165	G. H. Haggerson	Jerry Madden	R. A. Packard	Guy M. Bergen	65,000	20,720	493,100	487,370	96,440	Chase N., N. Y.; Cont. & Com'l N. and Ft. Dear. N., Chi.; 2d Ward Sav. and Marine N., Mil.
" " "	FIRST NATIONAL BANK *23 '84 74-163	G. A. Blesch	John Henes	C. W. Gram	F. G. Wanek	200,000	75,800	1,103,060	1,070,440	309,420	Chatham & Phenix N., N. Y.; 1st N., Chi. 9.
" " "	LUMBERMENS NATIONAL BANK 74-164 *23 '90	W. S. CARPENTER Collections have of an We rem	A. B. STRYKER the personal at- tention of this b ank. It on day of pay ment.	W. W. HADMON	B. G. WILSON	100,000	60,000	600,000	600,000	140,000	Han. N., N. Y.; Corn Ex. N. and N. City, Chi. 9.
Merrill ... Saginaw I 8 Pop. 505	State Bank of Merrill ... *23 '91 74-737	J. H. Whitney	James Jordan	R. T. Maynard	J. R. Duffy	20,000	12,000	280,000	235,000	75,000	Han. N., N. Y.; Peo. State, Det.
Mesick ... Wexford G 5 Pop. 510	Bank of Mesick ... *1 '03 74-738	L. A. Larson		A. D. Crimmins	L. D. Rose						Ft. Dear. N., Chi.; G. Rap. N. City, G. Rap.
Metamora ... Lapeer J 10 Pop. 270	Metamora State Savings Bk. ... *18 '09 74-739	John Irish	Clark Townsend	G. M. Brigham		20,000	4,000	131,770	117,550	33,140	Chase N., N. Y.; Ft. Dear. N., Chi.; 1st & Old Det. N. and Peo. State, Det.
Middleton ... Gratiot I 7 Pop. 500	Peoples State Bank ... *18 '06 74-740	G. H. Slocum	Ernest H. Shinline J. M. Ealy	J. R. Hudson	James H. Fockler	20,000	3,660	128,390	123,640	23,150	Cont. & Com'l N., Chi.; N. Bk. Com., Det.; G. Rap. N. City, G. Rap.
Middleville ... Barry J 6 Pop. 804	Farmers State Bank ... *18 '03 74-741	R. T. French	W. J. Robertson	Chas. Robertson	A. H. Parker	37,000	13,000	387,060	383,310	65,010	Han. N., N. Y.; G. Rap. N. City, G. Rap.

TOWN AND COUNTY. County Seats.	NAME OF BANK. *Mem. An. Bks. Assn. \$State \$Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.		DEPOSITS.	RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. *Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS		LOANS & DIS- COUNTS, ETC.	CASH & EX- CHANGES, ETC. ON HAND	
*Midland.....Midland H 8 Pop. 2527	Midland County Savings Bk. 74-325 \$186	Stewart B. Gordon.	Charles Brown	D. W. Chase		\$ 25,000	\$ 36,380	\$ 431,300	\$ 287,140	\$ 187,870	Han. N. N. Y.: 2d N., Saginaw; Peo. State, Det.
"....."	Peoples Savings Bank 74-326 \$105	A. Reinhart	C. G. Olmsted W. J. Baker	E. A. Lane		25,000	34,470	535,030	407,600	184,410	Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
Mikado.....Alcona F 10 Pop. 100	Mikado Bank of Sleeper, Wright & Co. 74-742 \$106	A. E. Sleeper	A. L. Wright	Irving J. Eddy							2d N., Saginaw.
Milan.....Washtenaw K 9 Pop. 1355	Farmers & Merchants Bank 74-411 \$185	W. H. Whitmarsh.	C. H. Wilson	M. H. Hack	G. A. Dennison	25,000	25,000	290,000	298,000	54,600	Chase N. N. Y.; Ft. Dear. N., Chi.; 1st & Old Det. N. and N. Bk. Com., Det.
"....."	Milan State Savings Bank 74-412 \$111	C. E. Denton	C. W. Steidle	F. E. Ross	G. L. Laskey	25,000	7,230	155,230	121,350	32,740	Han. N. N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
Millford.....Oakland J 9 Pop. 973	First State Bank 74-743 \$192	M. B. Liddell	C. E. Lovejoy	S. M. Liddell	C. A. Maynard	25,000	12,000	335,000	275,000	85,000	Chase N. N. Y.; N. Bk. Rep., Chi.; Peninsular State, Det.
Millersburg.....Presque Isle E 8 Pop. 519	Exchange Bank of C. R. Willings 74-744 \$1900			O. R. Willings	E. Leroy Gard Lizzie B. Willings	10,000	1,170	56,200	63,260	4,110	Peo. State, Det.; Alpena N., Alpena, Mich.
Millington.....Tuscola I 9 Pop. 623	Bank of Millington 74-745 \$190	(Ealy, Evans & Co.)		D. J. Evans, Jr.							Chase N. N. Y.; N. Bk. Rep., Chi.; Peninsular State, Det.
Minden City.....Sanilac H 11 Pop. 332	State Savings Bank 74-540 \$108	Albert Seaman	John Wahla	Fred Kemp	H. O. Soehner	30,000	5,000	330,000	295,000	58,000	Cont. & Com'l N., Chi.; Peo. State, Det.; 1st N. Ex., Port Huron.
*Mio.....Oscoda F 8 Pop. 200	Union State Bank 74-746 \$106	E. R. McNichol	W. A. Prince	H. J. Markham		20,000					Chase N. N. Y.; 1st & Old Det. N., Det.; Alpena Co. Sav., Alpena.
Mohawk.....Keweenaw A 3 Pop. 3000	Keweenaw Savings Bk. 74-747 \$107	J. P. Petermann	W. J. Smith	A. C. Messner		25,000	14,170	293,880	195,580	137,050	Chase N. N. Y.; Cont. & Com'l N., Chi.
*Monroe.....Monroe L 10 Pop. 10,000	B. Dansard & Son's State Bk. 74-213 \$158	Boyez Dansard	B. Freidenberg	Carl Kihurtz	E. H. Stadelman	100,000	30,000	1,027,000	900,000	200,000	N. City, N. Y.; 1st N., Chi.
"....."	First National Bank 74-214 \$165	E. C. Rauch	J. E. Landon	W. G. Gutmann	F. J. Sill	100,000	57,640	893,400	772,860	217,190	1st N. N. Y.; Cont. & Com'l N., Chi.; 1st N. Clev.; 1st & Old Det. N. and Peninsular State, Det.
"....."	Monroe State Savings Bank 74-215 \$105	Lewis C. Knapp	John P. Bronson	Walter A. Meier	A. E. Dunbar Ray C. Dull	50,000	9,070	477,970	447,110	67,730	Bk. of Am. N. Y.; Corn Ex. N., Chi.
Montague.....Muskegon I 4 Pop. 942	Farmers State Bank 74-748 \$182	John Vanderwerp	H. W. Runzel	Adolph Anderson		20,000	4,000	170,000	170,000	29,000	Cont. & Com'l N., Chi.; Old N., G. Rap.
Montgomery Hillsdale L 7 Pop. 362	Montgomery State Bank 74-930 \$12	O. G. McFarland	H. Bradley	A. K. Simpson		20,000	1,400	90,000	90,000	28,000	Lin. N. N. Y.; 1st & Old Det. N., Det.
Montrose.....Genesee I 8 Pop. 443	Montrose State Bank 74-749 \$112	F. P. Sayre	A. B. Wood	W. R. Speer	R. L. Ford	20,000	2,700	84,500	83,620	21,840	Peo. State, Det.; 2d N., Saginaw.
Morenci.....Lenawee L 8 Pop. 1515	First National Bank 74-396 \$192	G. H. Rorick	S. K. Porter	Arthur Turner	C. M. Rorick	25,000	24,100	225,000	258,000	30,000	Han. N. N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.; N. Bk. Com. Tol. x 7
"....."	Wakefield State Bank 74-395 \$169	C. C. Wakefield	F. E. Cawley	C. A. Wilson	C. C. Chappell	50,000	58,000	560,000	585,000	110,000	Cont. & Com'l N., Chi.; 1st & Old Det. N. and N. Bk. Com., Det.; 1st N., Tol. and Clev.
Morley.....Mecosta I 5 Pop. 337	Morley State Bank 74-750 \$105	Frank S. Coleman	Chas. W. Crimmins	Wm. F. Turner		20,000	2,370	96,670	97,770	19,770	Chase N. N. Y.; G. Rap. Sav., G. Rap.
Morrice.....Shiawassee J 8 Pop. 470	A. L. Beard & Co. 74-751 \$194			A. L. Beard	C. L. Bartholf	15,500	3,070	61,500	65,030	15,050	Am. Ex. N. N. Y.; Ft. Dear. N., Chi.; Peninsular State, Det.; City N., Lansing.
*Mt. Clemens.....Macomb J 11 Pop. 7707	Citizens Savings Bank 74-210 \$1900	A. T. Donaldson	T. W. Newton F. B. Schott H. O. Chapoton	W. H. Flory	L. W. Pingel	50,000	78,660	1,268,370	1,172,850	221,180	Chase N. N. Y.; 1st & Old Det. N., Det.
"....."	Mt. Clemens Savings Bank 74-208 \$177	T. Lungershausen		E. A. Heine	Alonzo R. Little Walter A. Williams Anthony Haller	50,000	100,000	1,700,000	1,400,000	300,000	Han. N. N. Y.; 1st & Old Det. N., Det.
"....."	Ullrich Savings Bank 74-209 \$193	Ernst J. Olde	W. D. Wilson R. C. Ullrich	Paul J. Ullrich		100,000	100,000	1,000,000	917,000	200,000	Chem. N. N. Y.; Ger.-Am., Det.
Mt. Morris.....Genesee I 9 Pop. 513	Bank of Mt. Morris 74-752 \$103	C. D. Stanley		E. C. Van de Walker	M. V. Addington						Cont. & Com'l N., Chi.; Pontiac Sav., Pontiac; Union Tr. & Sav., Flint.
*Mt. Pleasant.....Isabella H 7 Pop. 5000	Exchange Savings Bk. 74-299 \$181	A. E. Gorham	C. T. Grawn F. B. Whitehead F. L. Keeler Floyd Mitchell	C. W. Riches	E. L. Frazer	50,000	83,350	604,310	543,660	125,580	Irving N. N. Y.; 1st N., Chi.; Peo. State, Det.
"....."	Isabella County State Bank 74-300 \$103	John S. Weidman		Elton J. VanLeuven	J. W. Benford	30,000	33,180	900,000	566,350	385,570	Chase N. N. Y.; 1st & Old Det. N., Det.
Muir.....Ionia I 6 Pop. 463	Ruel-Lobdell Bankers 74-753 \$107	J. H. Ruel		L. F. Lobdell		10,000		167,410	153,880		Chase N. N. Y.; Ft. Dear. N., Chi.
Mulliken.....Eaton J 6 Pop. 312	Bank of Mulliken 74-754 \$198	(Reed & Berry)		M. E. Reed	Nellie Reed	10,000					1st & Old Det. N., Det.
Munger.....Bay H 9 Pop. 200	Bank of Munger 74-755 \$109	J. M. Ealy	P. C. Pardee	Peter P. Bittner							Bank of Saginaw, Saginaw; Far. State Sav., Bay City.

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TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS, BOND SECURITIES	CASH & EX- CHANGE, DUE FROM BANKS	
•Munising.....Alger B 6 Pop. 4000	First Nat. Bank of Alger Co. 74-317 •296	W. G. Mather.....	G. S. Collins.....	G. S. Collins.....	J. N. Korpela.....	\$ 60,000	\$ 41,940	\$ 567,890	\$ 595,520	\$ 114,280	N. City, N. Y.; Cont. & Com'l N., Chi. X 9.
" " "	PEOPLES STATE BANK •210 74-318	E. N. BREITUNG We are the COL Send us your let Reasonable cha	F. S. CASE LECTING BANK ms for vigorous p ersonal attention.	H. H. McMILLAN of Munising and personal attention.	Alger County. Prompt returns.	25,000	6,500	98,000	100,000	14,000	Chatham & Phenix N., N. Y.; 1st N. and N. City, Chi.; Peo. State, Det.
•Muskegon Muskegon I 4 Pop. 25,442	Hackley National Bank. •290 74-88	Thomas Hume.....	W. Munroe.....	George A. Abbott.....	E. W. Thayer R. A. Curtis	100,000	144,790	1,662,800	1,400,270	412,960	Imp. & Tra. N., N. Y.; Corn Ex. N. and Cont. & Com'l N., Chi.; 1st & Old Det. N., Det. 7.
" " "	Muskegon Savings Bk. •287 74-86	H. N. Hovey.....	W. D. Hardy L. C. Walker J. F. Denslow P. S. Moon	F. E. Hammond.....	P. O. Holthe F. M. Breuninger	100,000	65,000	1,304,000	1,178,000	240,000	Han. N., N. Y.; Merch. Ln. & Tr. Co. and Cont. & Com'l N., Chi.; Peo. State, Det.
" " "	NAT'L LUMBERMANS BANK 74-85 •259	C. C. Billingshurst H. E. Langehand U. Pres.	Thomas Hume J. G. Emery, Jr. William H. Mann Leonard Eyke	J. A. Billingshurst.....	E. W. Boyer.....	100,000	94,340	1,504,000	1,318,000	362,000	Liberty N., N. Y.; 1st N., Chi. 7.
" " "	Union National Bank..... •289 74-87	Louis Kanitz.....	J. S. Anderson W. J. Carl W. H. Kleinhaus	John W. Wilson.....	Wm. H. Wilson.....	100,000	51,220	1,078,210	941,960	271,970	Chemical N., N. Y.; Cont. & Com'l N., Chi. 7.
Muskegon Heights..... Pop. 6000 Muskegon I 4	First State Savings Bank •215 74-972	H. E. Merton.....	H. A. Morris.....	H. A. Morris.....		40,000	5,000	243,000	210,000	60,000	Mech. & Metals N., N. Y.; N. City, Chi.
Nashville.....Barry J 6 Pop. 1346	Farmers & Merch. Bank 74-417 •288	C. L. Glasgow.....	C. A. Hough.....	C. A. Hough.....	C. H. Tuttle.....	30,000	35,000	605,000	540,000	120,000	Chase N., N. Y.; Peninsular State, Det.
" " "	State Savings Bank..... •05 74-418	C. M. Putnam.....	John Andrews.....	Chris. Marshall.....	E. L. Schantz.....	25,000	4,700	240,000	220,000	52,000	Han. N., N. Y.; Live Stock Ex. N. and Corn Ex. N., Chi.
Negaunee Marquette B 5 Pop. 9108	First National Bank..... •87 74-195	A. Maitland.....	Jos. H. Winter.....	T. C. Yates.....	J. J. Beldo M. G. De Gabriele J. H. ANDERSON	100,000	120,550	1,282,420	1,159,570	443,400	Mech. & Metals N. and N. Bk. Com., N. Y.; Corn Ex. N., Chi.; 1st & Old Det. N., Det. 9.
" " "	NEGAUNEE NATIONAL BANK 74-196 •209	E. N. BREITUNG All collections attention of a	PHILIP LEVINE C. MEILLEUR sent us have the n officer of this b	H. C. WAGNER.....	prompt and pers onal	100,000	38,000	555,470	652,570	89,020	Chatham & Phenix N., N. Y.; Cont. & Com'l N., Chi. 9.
" " "	Negaunee State Bank..... \$ 09 74-197	F. A. Bell.....	Thomas Pellow.....	Thomas Pascoe.....		50,000	7,000	225,000	178,000	59,000	Mech. & Metals N., N. Y.; Merch. Ln. & Tr. Co., Chi.; 1st & Old Det. N., Det.
•Newaygo...Newaygo I 5 Pop. 1200	First State Bank..... \$ 84 74-757	M. F. Hatch.....	H. D. Woodward.....	E. M. Young.....		20,000	13,000	290,000	213,000	100,000	Chase N., N. Y.; Merch. Ln. & Tr. Co., Chi. G. Rap. N. City, 4th N., and Old N., G. Rap. Ft. Dear N., Chi.; Peo. State, Det.
New Baltimore Macomb Pop. 920 J 11	Wm. F. Sandell & Co., Bkrs. 74-758 •297	William F. Sandell.....		G. E. Hills.....	G. E. Hills.....						
•Newberry...Luce C 7 Pop. 1421	Newberry State Bank..... •208 74-759	F. P. Bohn.....	L. H. Fead W. G. Fretz	E. M. Chamberlain.....	E. F. Schwalm.....	30,000	6,000	275,000	260,000	50,000	Mech. & Metals N., N. Y.; 1st & Old Det. N., Det.
New Boston Wayne K 10 Pop. 400	Peoples State Bank..... \$ 16 74-760		F. H. Clark.....	Wm. Aminerman.....		20,000					
New Era...Oceana H 4 Pop. 225	Churchill & Webber..... •209 74-761	Chas. T. Churchill.....		W. H. Churchill.....							Chase N., N. Y.; 4th N., G. Rap.
New Haven Macomb J 11 Pop. 478	New Haven Savings Bk. •201 74-762	T. K. McInnis.....	W. Kurzbaals, Sr. F. E. Nellis	A. A. Bennett.....	R. D. Carl.....	20,000	25,580	265,720	269,850	30,540	Chase N., N. Y.; 1st & Old Det. N. and Peo. State, Det.
New Lothrop Shiawassee Pop. 500 1 8	Bank of New Lothrop..... •02 74-763	W. F. Gallagher.....	W. A. Rosenkrans E. T. Sidney	B. Kildea.....		(Individual Resp onsbility	200,000 0)				1st & Old Det. N., Det.
Newport...Monroe L 10 Pop. 300	Newport State Bank..... •206 74-764	P. S. Root.....	Eugene Sisung J. A. Niedermeler	T. J. Rabbitt.....		20,000	900	130,000	105,000	29,900	Han. N., N. Y.; Cont. & Com'l N., Chi.
Niles...Berrien L 4 Pop. 5156	Niles City Bank..... •01 74-249	D. S. Scofield.....	Matthew Stoll C. E. White	Thos. C. Haue.....		100,000	25,000	325,000	335,000	105,000	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N. and Peo. State, Det.
" " "	Snell & Co..... •201 74-250	W. W. Newman.....	Richard Snell.....	Thos. E. Cain.....	W. A. Sortor.....	50,000	20,000	340,000	300,000	90,000	Han. N., N. Y.; 1st N., Chi.
North Adams Hillsdale Pop. 440 L 8	Citizens Bank..... •205 74-765	C. L. Wilcox.....	B. I. Lynch.....	A. J. Hoffman.....		5,000	2,500	140,000			Ft. Dear N., Chi.; 1st & Old Det. N., Det.
North Branch Lapeer I 10 Pop. 717	Pioneer Bank..... •285 74-766	J. E. Leete.....	F. O. Ballard.....	J. A. Rapley.....	K. M. Barboor.....	50,000	34,450	450,000	425,530	100,730	Bk. of N. Y. N. B. A., N. Y.; Ft. Dear N., Chi. 1st & Old Det. N., Det.
North Lansing Ingham J 7 (Lansing P. O.)	Lansing State Sav. Bk. •292 74-767			L. L. Sattler, Mgr.		(Branch of Lansing, Mich.)					N. Bk. Com., N. Y.; Corn Ex. N., Chi.; Peo. State and 1st & Old Det. N., Det.
Northport Leelanau E 5 Pop. 524	Leelanau County Bank..... •04 74-768	(Mathews & Keyes)		J. F. Mathews.....	S. A. Keyes.....						Leelanau Co. Sav., Suttons Bay; G. Rap. N. City, G. Rap.
Northstar Gratiot I 7 Pop. 500	Bank of Northstar..... •07 74-769	F. N. Selby.....		F. M. Selby.....	R. F. Chamberlain.....	10,000					Peninsular State, Det.
Northville Wayne K 9 Pop. 1665	Lapham State Sav. Bk. •507 74-872	F. S. Harmon.....	R. Christensen.....	E. H. Lapham.....	Ernest Miller.....	25,000	11,440	410,990	358,820	88,600	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N. and Peo. State, Det.
" " "	Northville State Savings Bk. 74-871 •292		E. A. Chapman.....	L. A. Babbitt.....	H. E. Taft.....	25,000	19,940	381,870	325,300	98,020	Chase N., N. Y.; 1st & Old Det. N. and Penin- sular State, Det.

MICHIGAN—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mon. Am. Bks. Assn. State Mon. State Res. Assn. 1913 Est.	PRESIDENT.	VICE PRESIDENT.	CASSIER.	ASST CASSIER.	PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSIT- ITS	RESERVE Funds & De- posits, Ex- cepted from Reserve Re- quirements	Assets & Li- abilities, Ex- cepted from Reserve Re- quirements	PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. x Mem. Fed. Reserve Collect. System.
Dickinson C 4	First National Bank.....*2'01	F. A. Janson	William Bond	D. A. Stewart	V. S. Nystrom	\$ 50,000	\$ 39,110	\$ 536,350	\$ 563,130	\$ 102,320	Han. N. N. Y.; Cont. & Com'l N., Chi.
Oakland J 4	Farmers & Merchants Bank.....*2'11	Oliver Gleason	Peter Gleason	Clayton Needham	Wm. E. Slater	3,000	140				Grand Haven State, Grand Haven.
Port Huron I 8	Bank of Oakley.....*1'09	(J. R. Sackett)		J. R. Sackett		3,000	500				Cont. & Com'l N., Chi.; Capital N., Lansing.
Port Huron K 6	Olivet State Bank.....*2'16	B. N. Keister	A. P. Green	O. E. Walcott		20,000					Cont. & Com'l N., Chi.; Capital N., Lansing
Port Huron G 9	Arenac Exchange Bank.....*2'08	(McPhail & Macom- ber)	S. C. Adams	C. H. Rossman		8,000	500	56,300	45,490	29,140	1st & Old Det. N., Det.; Bay City, Bay City.
Port Huron E 8	Onaway State Sav. Bk.....*2'03	A. V. Hinkley	G. W. Glasier	J. Frank Morford	G. W. Pregitzer	30,000	30,000	300,000	250,000	75,000	N. Park. N. Y.; 1st & Old Det. N., Det.
Port Huron G 4	Bank of Onokama.....*1'09	R. F. Wendel		H. A. Wendel							Cont. & Com'l N., Chi.; Manistee Co. Sav.
Port Huron L 8	Onsted State Bank.....*2'07	F. M. Skinner	L. S. Mann	W. J. Redfield		20,000	8,650	190,000	172,000	33,000	Manistee, Mich.; Cont. & Com'l N., Chi.; N. Bk.
Port Huron B 2	Citizens State Bank.....*2'11	Edward Carroll	S. O. Fairbanks	Ira E. Bush	Mae J. Stapleton	25,000	1,420	50,870	56,310	22,360	Com., Adrian, Mich. Chatham & Phenix N., N. Y.; Wis. N., Mil.
Port Huron B 2	FIRST NATIONAL BANK.....*2'96	Established 18 All items have Returns prompt	A. J. SWINTON C. F. EICHEN	B. F. BARZE	KATE SHEA	25,000	19,330	384,750	296,690	122,180	Cont. & Com'l N., Chi.; 1st N., Mil.
Orion.....Oakland J 10	Orion State Bank.....*2'96	Ira Carpenter	A. G. Haddrill	Lee Earle		15,000	22,000	330,000	268,800	70,000	Chase N., N. Y.; Peo. State, Det.
Orleans.....Ionia I 6	Bank of Orleans.....*1'15	(Alex. Robertson)									Chase N., N. Y.; State Sav., Ionia, Mich.
Ortonville.....Oakland J 9	Bank of Ortonville.....*1'01	A. J. Wilders	Lewis Sweers	B. G. Woolman		4,000	16,350	120,480	113,810	21,690	N. Bk. Com., N. Y.; Peo. State, Det.
Oscoda.....Iosco G 9	Geo. D. McNichol & Co.....*2'89	E. R. McNichol		A. B. Cryslar	F. Kelly	25,000	10,000				N. Bk. Com., N. Y.; 1st & Old Det. N., Det.; Bay
Otisville.....Genesee I 9	Otisville State Bank.....*8'07	C. D. Doane	Andrew Reese	A. Prosser		20,000	5,810	89,350	93,910	13,860	City and 1st N., Bay City.
Otsego.....Allegan K 5	Citizens State Savings Bank.....*4'14	G. E. Bardeen	J. W. Averill	W. A. Mansfield	W. P. Jones	25,000	2,500	129,950	104,840	36,790	Mech. & Metals N., N. Y.; Cont. & Com'l N.,
Otsego.....Allegan K 5	First State Savings Bk.....*2'69	H. A. DeLano	C. I. Clapp	C. L. Taylor	A. W. DeLano	30,000	8,790	399,610	276,230	60,480	Chi.; Peo. State, Det.
Ottawa Lake.....Monroe L 9	Peoples Bk. of Rothfuss Bros. & Co.....*1'16	Roland C. Rothfuss	George Lovewell	H. W. Rothfuss				60,710	58,500	5,900	Mech. & Metals N., N. Y.; Ft. Dear N., Chi.
Otter Lake.....Lapeer I 10	Bank of Otter Lake.....*1'06	J. M. Ealy	James E. Dawson	James Joy		(Individ- ual Resp- onsibility)		58,500	5,900		Peo. State, Det.; Old N., G. Rap.
Ovid.....Clinton I 8	State Savings Bank.....*2'97	John H. Robson	J. McGillicuddy	K. F. Crawford		25,000	30,000	315,000	300,000	65,000	Cont. & Com'l N., Chi.; Kalamazoo N., Kala- mazoo.
Owendale.....Huron H 10	Owendale Bank of A. L. Wright & Co.....*1'03	A. L. Wright	H. A. Potter	W. J. Duffy	R. O. Soldan	20,000	10,000				Irving N., N. Y.; N. Bk. Com., Adrian, Mich.
Owosso.....Shiawassee J 8	CITIZENS SAVINGS BANK.....*2'96	W. E. HALL, Ch. of Bd. All business en- Remittances in	ALBERT TODD	G. L. TAYLOR	O. L. DAVIS	75,000	20,000	1,130,000	948,550	200,260	Peninsular State, Det.
Owosso.....Shiawassee J 8	Owosso Savings Bank.....*2'91	Charles E. Rigley	A. M. Bentley	A. D. Whipple	W. S. Cooper	50,000	18,420	1,245,520	994,340	282,050	Cont. & Com'l N., Chi.; Peo. State, Det.
Owosso.....Shiawassee J 8	State Savings Bank.....*2'07	W. F. Gallagher	E. O. Dewey	W. A. Rosenkrans	A. D. Alliton	50,000	9,000	720,000	634,540	116,210	N. Bk. Com., Det.
Oxford.....Oakland J 10	Farmers State Bank.....*2'05	G. W. Mac Kinnon	J. B. Shoemaker	C. H. Fuller	A. McCarty	20,000	6,200	157,540	137,840	39,860	Merch. N., N. Y.; Corn Ex. N., Chi.; 1st & Old
Oxford.....Oakland J 10	Oxford Savings Bank.....*2'84	W. J. Tunstead	C. L. Randall	Clarence E. Stanton	T. L. Olive	25,000	65,270	725,330	699,390	117,810	Det. N., Det.
Palms.....Sanilac H 10	Palms Bk. of F. W. Hubbard & Co.....*1'06	F. W. Hubbard	John Ryan	Robert Bruce	S. E. Meagher	20,000		75,000	90,000		N. Bk. Com., N. Y.; 1st N., Chi.; Peo. State, Det.
Palms.....Sanilac H 10	Palo Exchange Bank.....*1'01			H. D. Pew	Hetty M. Pew	5,000	1,610	45,540	26,230	25,780	Peo. State, Det.
Parma.....Jackson K 7	Parma Exchange Bank.....*1'04	C. E. Gaylord	J. B. Hubert	J. B. Hubert	Cyril Kline	5,000	200	85,000	75,000	15,000	Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.

MICHIGAN Map on Index

For SAFETY and SERVICE, Send Your Legal Work to BONDED LAWYERS (See Index to Lawyers)

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MICHIGAN—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State •Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	CASH & EX- CHANGES, DE- POSITORIES	
Albion Paw Van Buren K 5	First National Bank.....65 74-377	H. M. Olney	T. J. Cavanaugh	E. F. Parks	W. H. Longwell	\$ 100,000	\$ 26,300	\$ 500,100	\$ 585,590	\$ 40,000	1st N., Chi.; 1st & Old Det. N., Det.
" " " "	Paw Paw Savings Bank.....86 74-378	J. W. Free	W. R. Sellick	C. A. Wolfs	L. E. Warner	40,000	14,000	340,000	335,000	60,000	N. Bk. Com. N. Y.; Merch. Ln. & Tr. Co., Chi.; Kalamazoo City Sav., Kalamazoo.
Peck.....Sanilac I 11	State Savings Bank.....01 74-785	James Foster	L. E. Cochran	Howard Foster	Ray Foster	20,000	17,000	200,000	205,000	35,000	Chase N., N. Y.; N. Bk. Com., Det.
Pellston.....Emmet D 7	Peoples State Savings Bank.....10 74-786	G. W. Priest	W. B. Merris	A. H. Butlers		20,000	1,200	44,640	36,000	19,000	N. City, Chi.
Pontwater.....Oceana H 3	GARDNER T. SANDS1000 74-440			E. W. Shober	O. F. Wickham	10,000	10,000	90,000	85,000	25,000	Han. N., N. Y.; Corn Ex. N., Chi.; 4th N., G. Rap.
" " " "	Pontwater State Bank.....11 74-441	R. Simmering	G. F. Lamb	F. W. Fincher		25,000	1,500	50,000	55,000	18,540	N. Park, N. Y.; Cont. & Com'l N., Chi. G. Rap. N. City, G. Rap.; 1st & Old Det. N., Det.
Perrinton.....Gratiot I 7	Old Perrinton Bank.....89 74-787	(W. H. Davis)	H. V. Hustin								
Perry.....Shiawassee J 8	State Bank of Perry.....92 74-788	C. M. Spalding	J. P. Olcott	C. M. Spalding	R. L. Spalding	16,000	25,660	165,000	173,000	33,500	Merch. & Metals N., N. Y.; Peo. State, Det.; City N., Lansing.
Petersburg.....Monroe L 6	H. C. McLachlin & Co. State Bank.....87 74-789	O. T. Rose	Frank Borgmeier	L. H. Logan		20,000	11,500	275,000	240,000	62,000	Chase N., N. Y.
Petoskey.....Emmet E 6	First National Bank.....76 74-777	Chalmers Curtis	C. F. Hankey	F. H. Clement	W. B. Lawton	100,000	24,600	850,000	793,000	143,000	Chase N., N. Y.; 1st N. and Cont. & Com'l N., Chi.
" " " "	First State Bank.....91 74-778	Leon Chichester	Geo. S. Rice	Charles A. Andrus	Isabel A. Clark	50,000	24,790	502,720	480,520	83,630	N. City, N. Y.; Old N., G. Rap.
Pewamo.....Ionia I 7	State Savings Bank.....82 74-790	J. H. Ruel	F. L. Keeler	G. W. Amsden		20,000		220,000	200,000	26,000	Chase N., N. Y.; 1st & Old Det. N., Det.
Pickford.....Chippewa C 9	Bank of Pickford.....06 74-791	F. H. Taylor	Joseph Hauck	D. Beacom	Ford H. Beacom	10,000	12,390	100,800	95,340	23,870	Cont. & Com'l N., Chi.; Sault Sav., Sault Ste. Marie.
Pigeon.....Huron H 10	Pigeon State Bank.....95 74-792	F. W. Hubbard	W. H. Best	E. Clauesch	S. D. McGregor	20,000	7,000	300,000	250,000	50,000	Merch. N., N. Y.; 1st & Old Det. N., N. Bk. Com. and 2nd N., Det.
Pinckney.....Livingston J 8	Pinckney Exchange Bk.....84 74-793		A. L. Wright	G. W. Teeple							Chase N., N. Y.
Pinconning.....Bay H 9	Citizens State Sav. Bk.....11 74-503	F. W. Klumpp	G. W. Hand	Martin Naumes	V. B. Klumpp	20,000	4,000	67,580	81,780	9,800	2d N., Saginaw; Peo. State, Det.; Bay Co. Sav., Bay City.
" " " "	Pinconning State Bank.....01 74-501	W. S. Fotheringham	W. A. McDonald	J. F. Varty	E. M. Stearns	25,000	20,000	220,000	225,000	75,000	N. Park, N. Y.; 1st & Old Det. N., Det.
Pittsford.....Hillsdale L 7	Pittsford State Sav. Bk.....13 74-794	W. H. Scott	D. J. Cody	F. M. Denman		20,000	3,500	102,000	100,000	20,000	N. Bk. Com., Adrian; Northern N., Tol.
Plainwell.....Allegan K 5	Citizens State Sav. Bk.....03 74-795	J. W. Gilkey	W. H. Chesley	M. Vander Maas	F. P. Heath	24,000	5,890	357,570	280,000	92,680	Chase N., N. Y.; Merch. Ln. & Tr. Co., Chi.
Plymouth.....Wayne K 9	Plymouth United Savings Bk.....84 74-796	C. A. Fisher		E. K. Bennett	Alice M. Safford	75,000	59,000	747,000	708,000	171,000	Chase N., N. Y.; Peo. State and Dime Sav., Det.
Pompeii.....Gratiot I 7	Pompeii State Bank.....10 74-797	J. C. Hicks	B. C. Hall	H. O. Reed		20,000	3,450	101,340	99,940	24,850	Han. N., N. Y.; 1st & Old Det. N., Det.
Pontiac.....Oakland J 10	American Savings Bank.....03 74-109	H. S. Chapman	A. G. Griggs	A. F. Newberry	C. J. Merz	50,000	25,000	660,000	550,000	110,000	Chase N., N. Y.; Ft. Dear. N., Chi.; Peo. State, Det.
" " " "	FIRST COMMERCIAL BANK63 74-108	F. H. Carroll	A. A. Corwin	C. E. Waldo		100,000	85,000	2,389,000	1,867,000	697,000	1st N., N. Y.; 1st & Old Det. N., Det.
" " " "	OAKLAND COUNTY SAV. BANK93 74-107	J. A. Graley	S. J. Patterson	F. L. Perry		50,000	45,000	1,500,000	1,150,000	300,000	Chase N., N. Y.; Peninsular State, Det.
" " " "	Pontiac Savings Bank.....98 74-108	S. E. Beach	F. H. Hale	Oramer Smith		100,000	70,000	2,500,000	1,700,000	400,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
Port Austin.....Huron G 10	Port Austin State Bank.....13 74-520	J. E. Wallace	S. J. Wallace		Margaret O. Wallace	20,000	6,260	52,290	71,110	5,940	Han. N., N. Y.; 1st & Old Det. N., Det.
Port Hope.....Huron H 11	State Bank of Port Hope.....11 74-798	C. J. Bisbee	A. E. Sleeper	H. W. Smith		20,000	6,190	161,510	168,510	25,680	Chase N., N. Y.; 1st & Old Det. N., Det.
Port Huron.....St. Clair J 11	Commercial Bank.....82 74-94	A. D. Bennett	D. Mithlethaler	S. W. McFarland	H. W. Maitland	100,000	55,000	2,000,000	1,900,000	273,000	N. City, N. Y. and Chi.; 1st & Old Det. N., Det.
" " " "	First Nat. Exch. Bank.....70 74-91	Gus Hill	J. G. O'Neill	E. R. Harrington	A. C. Lassen	150,000	109,650	1,975,650	2,134,900	250,400	Han. N., N. Y.; 1st N., Chi.; N. Bk. Com., Det. x 7.
" " " "	GERMAN-AM. SAV. BANK07 74-96	H. F. Marx	A. E. Stevenson	C. O. Peck	R. H. Kruger	100,000	9,500	700,000	670,000	115,000	Merch. N., N. Y.; 1st & Old Det. N., Det.
" " " "	St. Clair County Sav. Bk.....90 74-95	Charles Wellman	C. C. Peck	S. A. Graham	F. C. Wellman	100,000	60,000	1,000,000	900,000	150,000	Chase N., N. Y.; Peo. State, Det.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Loans & Dis- c'ts. Depos. Securities	Cash & Re- ceivables, De- posits from Banks	
Ionis J 7	Maynard Allen State Bk. 74-53	O. H. Maynard	F. H. Knox	Richard Bates	Carl O. Derby	\$ 50,000	\$ 28,160	\$ 370,170	\$ 335,350	\$ 96,990	N. Park. N. Y.; 1st & Old Det. N. and Peo. State, Det.
Webber State Sav. Bk. 74-57		Mary E. Webber	U. J. Maynard	Lorenzo Webber	F. J. Badgley	25,000	25,220	346,220	339,560	60,990	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.
Exchange Bank of M. N. 74-799		J. P. Mugan	E. A. Buck	J. E. Burgess	C. E. Mugan						Peo. State, Det.
Posen State Bank 74-800		James McCoil		W. H. Ennest	Harley Ennest	20,000	500	93,530	88,330	22,880	1st & Old Det. N., Det.; Alpena Co. Sav. and Alpena N., Alpena, Mich.
First State Bank 74-802		G. T. Werline	Joseph Smith	H. E. Nadeau	H. J. Veaser	20,000	7,350	110,000	93,000	36,450	Han. N., N. Y.; Cont. & Com'l N., Chi.
Bank of Prescott 74-825		(James McKay & Co.)	E. R. Westcal	James McKay	Orra Mott						Peninsular State, Det.
Farmers Exchange Bank 74-528		J. C. Weinberg		J. O. Weinberg	R. E. Stephens	12,000	5,000				1st & Old Det. N., Det.; 1st N., Bay City, Mich.; Alpena Co. Sav., Alpena, Mich.
Bank of Provenom 79-029		S. A. Keyes	S. N. Weinberg	W. F. Brooder	E. A. Power	2,000	470	47,670	44,440	5,690	Kent State, O. Rap.; 1st State, Kingsley, Mich.
First National Bank 74-415		E. B. Church	D. H. Power	N. G. Kohl	W. J. Chizbe	50,000	23,310	163,210	190,530	41,760	N. City, N. Y.; 1st N., Chi.; 1st & Old Det. N., Det.
Quincy State Bank 74-416		M. S. Segur	W. H. Lockerby	N. G. Kohl	W. J. Chizbe	25,000	11,200	128,160	131,090	29,660	Cont. & Com'l N., Chi.; Peo. State, Det.
McPhail, Richardson & Bloomer, Bkrs. 74-961		C. W. McPhail	C. H. Chase	D. S. Way	E. B. Campbell						1st N., Chi. and Traverse City, Mich.
Ravenna Private Bank 74-922		E. Bartholomew	W. S. Richardson	D. S. Way	E. B. Campbell	11,000	100	108,130	110,270	4,950	G. Rap. N. City, G. Rap.
State Bank of Reading 74-804		M. G. Mallery	L. O. Bloomer	Milton Kraft	A. H. Moore	25,000	10,000	277,800	240,900	58,300	Lin. N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
Peoples State Bank 74-970		L. N. Tupper	John T. Bettis	Geo. E. Terpening	L. O. Slough	25,000	1,520	121,750	104,580	40,990	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
Redford State Savings Bank 74-805		C. A. Lahser	George C. Burgess	C. H. Krugler	A. A. Bruder	25,000	6,000	330,000	185,000	167,000	1st N. & Old Det. N., Det.
Commercial Savings Bk. 74-870		H. R. Niergarth	Emmer Coleman	T. O. Houghten	A. A. Bruder	25,000	7,200	166,000	153,000	25,000	Chase N., N. Y.; G. Rap. N. City, G. Rap.
First National Bank 74-369		J. W. Parkhurst	A. M. Bosworth	O. W. Clark	J. B. Gingrich	50,000	21,000	750,000	660,000	140,120	Han. N., N. Y.; Cont. & Com'l N., Chi. x 7.
Bank of Reese 74-806		J. M. Ealy	B. N. Savidge	O. W. Clark	J. B. Gingrich	50,000					1st & Old Det. N., Det.
State Savings Bank 74-807		W. J. Orr	J. R. Parkhurst	Henry Parker	A. J. Kamm	25,000	15,420	142,720	157,800	25,340	N. Bk. Com., Det.; 2d N. and Bk. of Saginaw, Saginaw, Mich.
Republic State Bank 74-834		Louis Levine	Henry Parker	George Bilbrough	Iral Philips	25,000	6,250				Cont. & Com'l N., Chi.
Rhodes Bank of W. S. Fotheringham & Co. 74-956		W. S. Fotheringham	Aaron Amon	George Bilbrough	Iral Philips						
Farmers State Savings Bank 74-808		M. A. Snow	J. O. Utherg	F. W. Lawrence	J. R. Tornberg	20,000	3,750	98,000	87,120	29,190	N. Park. N. Y.; Old N., Battle Creek, Mich.; Kalamazoo - City Sav., Kalamazoo.
First National Bank 74-421		C. E. Greene	W. S. Varty	J. Varty		25,000	1,000	186,000	174,000	39,800	Cont. & Com'l N., Chi.; Peo. State, N. Bk. of Com., and 1st & Old Det. N., Det.
Macomb County Sav. Bk. 74-422		J. M. Ealy	Elton T. Congdon	(Branch of Leno x, Mich.)							N. Park. N. Y.; 1st N., Chi.; 1st & Old N., Det.
Bank of Richville 74-809		W. C. Jipson	Henry Parker	E. Schultz	A. J. Kamm	10,000	1,000	125,000	90,000	44,200	Bk. of Saginaw, Saginaw, Mich.
Farmers & Merch. Bank 74-810		W. H. Owen	P. C. Pardee	J. C. Iffland, Jr.		20,000	3,200	110,000	103,000	30,000	Spitzer-Rorick Tr. & Sav., Tol.; 1st & Old Det. N., Det.
Riverdale State Savings Bank 74-811		H. C. Burke	F. A. McFarren	E. C. Reid	D. H. Reid	25,000	38,000	535,000	392,000	195,000	Corn Ex. N., Chi.; Peo. State, Det.; 2d N. and Bk. of Saginaw, Saginaw.
River Rouge Sav. Bk. 74-812		J. C. Day	E. M. Lamb	D. J. Gonlea	L. E. Becker	50,000	15,000	570,000	605,000	66,000	Chase N., N. Y.; Peninsular State, Det.
First National Bank 74-804		W. C. Chapman	F. H. Hale	M. H. Haselswerdt	L. E. Becker	50,000	12,500	400,000	390,000	60,000	N. Park. N. Y.; 1st & Old Det. N. and N. Bk. Com., Det.
Rochester Savings Bk. 74-803		H. C. Hessler	M. I. Brabb	H. J. Taylor	H. A. Case	20,000	9,500	277,890	182,110	121,370	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
Rockford State Bank 74-813		L. Stannard	J. L. Snyder	D. F. Beverly	E. J. Muir	25,000	7,530	121,340	126,510	50,860	Merch. N., N. Y.; Corn Ex. N., Chi.; G. Rap. N. City, G. Rap.
First National Bank 74-814		A. B. Chapman	L. E. Sears	C. A. Mueller		20,000	3,120	187,010	174,080	34,440	Han. N., N. Y.; 1st N., Chi.
Rockwood State Bank 74-815		David Valrance	G. W. Stannard	H. A. Wagar							Chase N., N. Y.; Peninsular State, Det.

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MICHIGAN—Continued

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TOWN AND COUNTY. *County Seats.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State 2Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.		RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.	
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS		CASH & EX- CHANGES, DUE FROM BANKS
*Rogers. Presque Isle K 9 Pop. 705	Presque Isle Co. Sav. Bank 74-816 *\$90	P. H. Hoeft	G. Covey, Jr.	C. H. Osgood	G. W. Grambau	\$ 35,000	\$ 15,330	\$ 479,390	\$ 428,900	\$ 103,520	Chase N., N. Y.; 1st & Old Det. N., Det.
Romeo. Macomb J 10 Pop. 2000	Citizens National Bank 74-361	John Smith, Jr.	Rudolph Ducligen S. A. Reade	H. J. McKay	R. S. Reade	50,000	19,810	412,210	495,300	24,350	Imp. & Tra. N., N. Y.; 1st & Old Det. N., Det. 7.
" "	Romeo Savings Bank 74-362	M. I. Brabb	Wm. Rumsey	L. E. Bedell	J. J. Brewer	50,000	46,160	879,610	802,480	162,290	Chase N., N. Y.; 1st & Old Det. N., Det.
Romulus. Wayne K 10 Pop. 300	Romulus State Bank 74-817	J. R. Taylor	L. A. Holmes	Delmer H. Rood		20,000	4,240	153,430	135,010	40,510	Chase N., N. Y.; N. City, Chi.; Peninsular State, Det.
*Roscommon. Roscommon Pop. 425	Roscommon State Bank 74-818	W. B. Orcutt	O. F. Barnes	A. W. Ladd	C. H. DeWaele	20,000	3,500	90,000	90,000	14,000	Austin N., Chi.; Far. State Sav., Bay City; Bk. of Saginaw, Saginaw.
Rosebush. Isabella H 7 Pop. 300	Rosebush Banking Co. 74-819	J. S. Weidman	F. L. Keeler	Homer W. Campbell	Jerre H. Graham						Chase N., N. Y.; 1st & Old Det. N., Det.
Rose City. Ogemaw G 8 Pop. 542	Rose City State Bank 74-820	Wm. J. Bell	D. McNair	W. A. Prior		20,000	20,000				1st & Old Det. N. and N. Bk. Com., Det.
Royal Oak. Oakland K 10 Pop. 3000	First Commercial State Bank 74-942 *\$13	John H. Baldwin	H. L. Mellen	C. B. Edwards	Mary Anderson	25,000	3,000	309,000	220,000	117,000	Cont. & Com'l N., Chi.; Peo. State and 1st & Old Det. N., Det.
" "	Royal Oak Savings Bank 74-821	M. I. Brabb	Jacob Erb	C. E. Hubbard	Geo. Fleming	40,000	26,000	772,000	697,000	205,000	Chase N., N. Y.; N. City, Chi.; N. Bk. Com. and 1st & Old Det. N., Det.
Rudyard. Chippewa C 9 Pop. 250	Citizens Bank 74-822	N. L. Field	G. A. Potts	E. M. Batdorf		10,000	1,340	42,420	47,920	6,630	Corn Ex. N., Chi.; Sault Sav., Sault Ste. Marie.
Ruth. Huron H 11 Pop. 150	Citizens Bank of Seaman Wahla & Co. 74-823	Albert Seaman	John Wahla	J. W. Zinger	Clemontine Wahla			165,000	140,000		Peo. State, Det.; Ger. Am. Sav., Port Huron.
*Saginaw. Saginaw I 9 Pop. 53,988	BANK OF SAGINAW 74-24 *\$88	BENTON HANCHETT	OTTO SCHUPP G. A. KHUEN	OTTO SCHUPP C. A. KHUEN, A. Cash. S. S. ROBY, A. Cash.	C. M. COPLIN F. J. SCHMIDT A. B. WILLIAMS R. T. WALLACE	500,000	645,150	9,459,050	8,389,630	2,414,570	1st N., N. Y.; 1st N., Chi.; 1st N., Phil.; Peo. State and 1st & Old Det. N., Det.; 1st N., Clev.
Largest Bank in Michigan outside of Detroit. Banks at all four business centers, —E., W., N., and S. Sides.											
" "	*COMMERCIAL NAT'L BANK 74-25 *\$88	G. A. Alderton	J. W. Fordney R. T. Maynard	W. L. Paxson	E. N. Burke	100,000	116,680	1,252,030	1,283,400	276,310	N. Bk. Com., N. Y.; N. Bk. Rep., Chi. 7.
" "	*German-American State Bk. 74-27 *\$11	E. L. Beach	Edwin Kersten J. C. Davies	H. T. Robinson	S. G. Arnold C. A. Laesch	100,000	66,800	1,522,090	1,428,260	261,190	Han. N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.
" "	*Peoples Savings Bank 74-23	J. J. Kupp	Wm. B. Baum	J. F. Boynton Sec. and Tr.	B. F. Griffin	100,000	112,000	1,215,000	1,050,000	292,000	Garfield N., N. Y.; Cent. Tr. Co. of Ill., Chi.; N. Bk. Com., Det.
" "	*SECOND NATIONAL BANK 74-22 *\$71	GEO. B. MORLEY	WALTER S. EDDY A. H. MORLEY oldest bank and do business in N orth Eastern Mic higan.	EDW. W. GLYNN	A. H. PERRIN	500,000	670,000	5,961,480	5,772,760	1,625,980	Merch. N. and Mech. & Metals N., N. Y.; Cont. & Com'l N. and 1st N., Chi.; 1st & Old Det. N. and Peo. State, Det.; 1st N., Clev. x 7.
" "	Saginaw Clearing House (Members indicated by a *)	Benton Hanchett, Chairman		J. A. Keeler, Mgr.	Otto Schupp, Sec.						
Saline. Washtenaw K 9 Pop. 1200	Citizens Bank 74-477	B. P. Davenport	G. C. Townsend	C. A. Curtiss		25,000	58,590	543,120	469,200	157,510	Han. N., N. Y.; Cont. & Com'l N., Chi.
" "	Saline Savings Bank 74-478	George Burkhardt	G. I. Hoyt G. J. Mann	G. A. Lehman	E. D. Skinner	25,000	18,510	260,880	239,100	63,410	Chase N., N. Y.; 1st N., Chi.; Peo. State and 1st & Old Det. N., Det.
Sand Lake. Kent I 5 Pop. 370	Exchange Bank 74-824	(Shattuck, Hamilton & Co.)	R. T. Hamilton	F. E. Shattuck		10,000	5,580	64,570	54,000	26,150	Corn Ex. N., Chi.; G. Rap. N. City, G. Rap.
*Sandusky. Sanilac I 10 Pop. 1200	State Bank of Sandusky 74-461	C. J. Oleson	A. E. Sleeper	J. H. Hands		20,000	30,000	330,000	310,000	60,000	1st & Old Det. N. and Merch. N., Det.
" "	Truman Moss State Bk. 74-460	T. J. Anketeil	Fred J. Benedict	R. S. Bamford	Fred T. Donner	20,000	16,000	143,000	143,000	38,000	Chase N., N. Y.; Peo. State, Det.
Sanford. Midland H 7 Pop. 250	Bank of Sanford 74-825	M. A. Walker		C. J. Walker		5,000					2d N., Saginaw.
Saranac. Ionia J 6 Pop. 845	Farmers & Merchants Bank 74-474	William Gunn	W. H. Proctor	F. J. Gifford							1st N., Chi.; Bk. of Saginaw, Saginaw.
" "	Saranac State Bank 74-473	Steph. M. Crawford	Lewis C. David	W. H. Hunt		30,000	21,000	266,000	237,000	70,000	Chase N., N. Y.; G. Rap. N. City, G. Rap.

MICHIGAN—Continued

TOWN AND COUNTY. County Name.	NAME OF BANK Mem. At. Bk. Assn. State 2 Mem. State Bks. Assn. Priv. Nat.	PRESIDENT.	VICE-PRESIDENT.	CARRIERS.	ASST. CARRIERS.	LIABILITIES.			RESOURCES.			PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Assets State Bk. City Bk. Country Bk.	Assets City Bk. Country Bk.	Assets City Bk. Country Bk.	
Saugatuck.... Allegan J 4 Pop. 621	Fruit Growers State Bk. #28'06 74-826	D. M. Gerber.....	Fred Wade.....	W. R. Takken.....	Lemuel R. Brady.....	\$ 50,000	\$ 12,570	\$ 859,500	\$ 369,440	\$ 52,630		Chase N., N. Y.; Ft. Dear. N., Chi.
*Sault Ste. Marie, Chippewa B 9 Pop. 13,490	CENTRAL SAVINGS BK. #3'02 74-128	J. L. LIPSETT.....	C. E. AINSWORTH.....	A. W. CLARKE.....	O. W. SWART.....	100,000	22,530	481,720	521,950	21,580		N. City, N. Y.; Cont. & Com'l N. and N. Bk. Rep., Chi.; N. Bk. Com., Det.; 1st N., Cleve.
" " "	First National Bank #2'88 74-126	Otto Fowle.....	C. S. Osborn.....	E. H. Mead.....	O. B. McNaughton Donald Finlayson	100,000	55,000	950,000	865,000	250,000		Imp. & Tra. N., N. Y.; Cont. & Com'l N. Chi.; 1st & Old Det. N., Det.; Merch. N., St. P.
" " "	Sault Savings Bank #2'86 74-127	George Kemp.....	M. J. Magee.....	E. L. Stanley.....	D. E. Van Dusen H. E. Fletcher	100,000	36,510	901,500	823,840	218,170		Han. N., N. Y.; 1st N., Chi.; Peo. State, Det.
Schoolcraft... Kalamazoo K 5 Pop. 816	Kalamazoo County State Bk. #3'07 74-827	O. C. Duncan.....	G. D. Cobb.....	C. E. Stuart.....		20,000	6,370	293,540	265,730	52,170		Chase N., N. Y.; Cont. & Com'l N., Chi.
Scotts... Kalamazoo K 6 Pop. 350	Bank of Scotts #1'07 74-828	Elias Frost.....	John Hamilton.....	F. L. Critz.....	H. E. Rapp.....							N. Bk. Com., Det.
Scottville... Mason H 4 Pop. 891	Peoples State Bank #2'11 74-884	F. J. Reader.....	N. Gordon.....	A. R. Siegel.....	T. A. Bloomer.....	30,000	11,000	190,000	190,000	31,380		Merch. N., N. Y.; Cont. & Com'l N., Chi.; G. Rap. N. City, G. Rap.
" " "	State Savings Bank #2'08 74-829	O. W. McPhail.....	T. D. Smith E. L. Cole	M. S. Stowell.....	M. Klenholz.....	35,000	17,920	262,650	260,350	53,220		Union Tr. Co., Chi.; 1st & Old Det. N., Det.
Sebewaing... Huron H 9 Pop. 2000	Sebewaing State Bank #3'91 74-830	Frank W. Hubbard.....	W. T. Bope John Ryan	G. E. Everingham.....	Otto Trinklein.....	20,000	9,000	300,000	250,000	60,000		Han. N., N. Y.; Peo. State, Det.
Shabbona... Sanilac H 10 Pop. 150	Shabbona Bank #1'02 74-831	Charles Bond.....	John MacKichan.....	W. F. Ehlers.....	M. J. Ehlers.....							1st & Old Det. N., Det.
Shelby... Oceana H 4 Pop. 1260	Churchill & Webber #2'83 74-832	C. L. Churchill.....		A. Z. Moore.....	Inez Whitney Mamie Churchill	17,700	2,500					Chase N., N. Y.; 4th N., G. Rap.
Shepherd... Isabella H 7 Pop. 1200	Central State Savings Bank #3'08 74-476	J. L. Upton.....	J. H. Struble A. G. Struble	Lynn T. Miller.....	H. E. Rosselit.....	20,000	8,000	177,000	154,000	46,000		Chase N., N. Y.; 1st & Old Det. N., Det.
" " "	Commercial State Bank #1'95 74-475	I. N. Shepherd.....	H. D. Bent O. H. Adams	W. E. Adams.....	Claude McFarren.....	20,000	12,750	226,370	186,990	67,820		Han. N., N. Y.; G. Rap. N. City, G. Rap.
Sheridan... Montcalm I 6 Pop. 700	Bank of Sheridan #1'01 74-833	G. H. Slocum.....	J. M. Ealy John R. Hudson	Burt C. Crawford.....	A. Crawford.....	10,000	1,670					G. Rap. N. City, G. Rap.
Sherwood... Branch L 6 Pop. 346	State Savings Bank #3'09 74-834	J. A. Stanton.....	Harry Klose.....	P. T. Herwig.....		20,000	8,680	91,230	103,940	14,790		N. Bk. Com., N. Y. and Det.; G. Rap. N. City, G. Rap.
Sidney... Montcalm I 6 Pop. 200	Bank of Sidney #2'12 74-818	G. H. Slocum.....	J. M. Ealy.....	J. R. Hudson.....	W. H. Lavery.....	(Individual Responsibility)			\$100,000	0		G. Rap. N. City, G. Rap.
Silverwood... Tuscola I 10 Pop. 200	Ealy Kinney & Co., Bankers #1'07 74-835			Amos L. Kinney.....	Edith A. Kinney.....							1st & Old Det. N., Det.; 2d N., Saginaw.
Sixlakes... Montcalm I 6 Pop. 350	State Bank of Six Lakes #1'14 74-876	W. J. Orr.....	Aaron Amon Geo. Bilbrough	Avery Gaffield.....		20,000	620	32,980	39,500	9,000		N. Bk. Com., Det.; 2d N., Saginaw.
Smiths Creek... St. Clair J 11 Pop. 300	C. C. Peck & Co., Bankers #1'08 74-836	C. C. Peck.....	F. P. Wilson.....	F. H. Wilson.....								N. Park, N. Y.; 1st & Old Det. N., Det.; Ger. Am. Sav., Ft. Huron.
Snover... Sanilac I 10 Pop. 250	Snover State Bank #2'14 74-837	O. A. Munn.....	James McCaren.....	Charles L. Bell.....		20,000	3,000	65,000	75,000	15,000		Merch. N., Det.; 1st N., Bay City.
South Boardman... Kalkaska F 8 Pop. 700	Bank of Boardman #1'07 74-838	(G. A. Stone, Jr.).....		G. A. Stone, Jr.....	Glen Stoddard.....	5,000						Liberty N., N. Y.; Harris Tr. & Sav., Chi.; Peo. Sav., G. Rap.
South Haven... Van Buren K 4 Pop. 4000	Citizens State Bank #2'92 74-310	O. M. Vaughan.....	R. T. Pierce.....	R. J. Madill.....	C. E. Dilley.....	50,000	45,440	527,150	512,760	133,420		Han. N., N. Y.; Corn Ex. N., Chi.
" " "	FIRST STATE BK. #2'67 74-309	C. J. MONROE.....	WOLNEY ROSS C. C. MONROE	C. F. NDNT.....		50,000	87,940	511,050	540,220	108,770		Bk. of N. Y. N. B. A., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
South Lyon... Oakland K 9 Pop. 615	State Savings Bank #1'05 74-840	G. T. Gready.....	J. H. Sayre J. B. Bradley	D. B. Lyons.....		20,000	8,950	200,890	185,420	44,420		Ft. Dear. N., Chi.; Peo. State, Det.
South Range... Houghton A 3 Pop. 1097	South Range Bank #2'03 74-841	L. L. Hubbard.....	A. D. Edwards.....	G. C. Edwards.....	H. A. Kellow.....	30,000	35,650	701,390	532,080	232,960		Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
South Rockwood... Monroe K 10 Pop. 816	Bank of South Rockwood #1'05 74-842	Henry Strong.....	Geo. Harris.....	F. L. Edwards.....	F. A. Lautenslager.....	(Individual Responsibility)			\$150,000	0		Merch. N., Det.

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TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State \$Mem. State Bks. Assn. \$Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. XMem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BOWD- RECEIVABLES	CASH & EX- CHANG. DIS- FROM BANKS	
Sparta.....Kent I 5	Peoples State Bank.....\$11 74-904	Albert Anderson...	C. J. Rice N. A. Shaw	L. A. Anderson....	O. A. Miller.....	\$ 25,000	\$ 2,650	\$ 181,980	\$ 145,000	\$ 52,470	Han. N., N. Y.; 1st N., Chi.; Peo. State, Det.
"....."	Sparta State Bank.....\$98 74-843	C. A. Bloomer.....	M. W. Burtch D. J. Wallace	C. A. Johnson.....	O. S. Burke.....	18,000	12,450	275,370	260,720	45,100	Chase N., N. Y.; 4th N. and G. Rap. N. City, G. Rap.
Spring Lake...Ottawa I 4	Spring Lake State Bank \$113 74-960	G. W. Christman...	Thomas Johnston Paul F. Markoff	M. M. Morse.....	Frank Scholten...	25,000	1,250	80,750	80,450	18,740	Ft. Dear. N., Chi.; Grand Haven State, Grand Haven; G. Rap. Sav., G. Rap.
Springport...Jackson K 7	Springport State Savings Bk. 74-844 \$808	R. B. Hoag.....	A. Crawford, Jr....	W. J. Deyoe.....		20,000	16,870	232,740	187,410	78,580	N. Park, N. Y.; 1st & Old Det. N., Det.
Springwells...Wayne K 10	Springwells State Bank...\$13 74-955	J. A. Mercer.....	J. S. Haggerty....	H. R. Burns.....	F. W. Regener....	50,000	15,000	300,000	243,610	29,930	1st N., N. Y.; Wayne Co. & Home Sav., Det.
Stambaugh...Iron C 8	Commercial Bank.....\$100 74-845	Chas. E. Lawrence.	Ole Lundin.....	O. G. Groeschel...	Wm. J. Brew.....	25,000	8,330	192,900	178,570	42,890	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Mil.
*Standish...Arenac H 9	State Bank of Standish...\$03 74-846	H. A. Chamberlain.	A. H. Welles.....	Joseph Martin....	J. A. Milne.....	30,000	10,000	380,000	350,000	65,000	Chase N., N. Y.; 1st & Old Det. N., Det.
*Stanton...Montcalm I 6	State Savings Bank.....\$101 74-847	Fred R. Messenger.	B. L. Gamfield...	C. W. French.....	W. S. French.....	20,000	8,000	225,000	205,000	50,000	Chase N., N. Y.; G. Rap. N. City, G. Rap.
Stanwood...Mecosta H 6	Stanwood Commercial Bk. \$100 74-848	F. M. Gardner.....	O. E. Chase.....	L. V. Barker.....	Grace Weld.....	10,000					4th N., G. Rap.
St. Charles...Saginaw I 8	St. Charles State Bank...\$108 74-849	A. T. Sanderson...	W. H. McEwen....	F. D. Vedder.....	C. E. Kline.....	25,000	6,600	191,540	192,120	28,940	Chase N., N. Y.; Cont. & Com'l N., Chi.
St. Clair...St. Clair J 11	Commercial & Sav. Bk. \$186 74-850	O. C. Jenks.....	Henry Whiting...	R. S. Jenks.....	G. E. Wolvin.....	50,000	23,810	598,710	560,470	112,050	Chase N., N. Y.; Peo. State, Det.
St. Clair Heights...Wayne Pop. 1252 K 11	Michigan National Bank...\$14 74-974	Matthew Finn.....	John G. Ewing....	Wm. H. Fowler....		50,000	15,000	138,000	169,000	28,000	N. City, N. Y.; N. Bk. Com., Det.
Stephenson...Menominee Pop. 527 D 5	Bank of Stephenson...\$102 74-851	Edward Sawbridge	W. B. Winter.....	Glen Sanford....	N. E. Burkland...	20,000	28,000	188,000	190,000	43,500	Han. N., N. Y.; Cont. & Com'l N., Chi.; Mar- shall & Halsey, Mil.
Sterling...Arenac G 8	Sterling Bank.....\$109 74-852	H. A. Chamberlain.	A. E. Sleeper.....	James Adams.....	H. G. Bacon.....	10,000	7,000	80,000	75,000	18,000	1st & Old Det. N., Det.; Peo. Com'l & Sav., Bay City.
*St. Ignace...Mackinac C 8	FIRST NATIONAL BANK...\$188 74-853	O. W. Johnson.....	E. H. Hotchkiss...	E. H. Hotchkiss...		50,000	37,330	591,880	548,590	130,630	Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
*St. Johns...Clinton J 7	Clinton County Savings Bank 74-316 \$89	J. C. Hicks.....	C. E. Ball.....	R. C. Dexter, Tr...		28,000	56,120	559,880	512,340	131,310	
"....."	Farmers State Savings Bank 74-991 \$116	R. S. Clark.....	F. A. Travis.....	E. A. Tallmadge...		25,000		84,710	61,170	42,500	N. City, N. Y.; Corn Ex. N., Chi.; N. Bk. Com., Det.; Old N., G. Rap.
"....."	State Bank of St. Johns \$185 74-315	Martin Weller....	A. E. Wilson.....	J. W. Fitzgerald...	F. L. Thome.....	50,000	55,000	530,000	450,000	185,000	Chase N., N. Y.; Peo. State, Det.
"....."	St. Johns National Bank 74-314 \$165	John C. Hicks.....	C. C. Vaughan....	R. C. Dexter.....	W. J. Black.....	50,000	51,550	401,090	368,630	96,620	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
*St. Joseph...Berrien K 3	Commercial National Bk. \$193 74-283	E. A. Blakeslee...	M. W. Stock.....	H. T. Campbell...		50,000	43,240	812,220	658,960	226,870	Han. N., N. Y.; Corn Ex. N. and Cont. & Com'l N., Chi.
"....."	Union Banking Co. \$182 74-232	A. D. Kent.....	James Forbes....	O. O. Jordan.....	H. N. Briggs....	100,000	31,600	746,350	709,670	168,290	1st N., Chi.; 1st & Old Det. N., Det.
St. Louis...Gratiot I 7	Commercial Savings Bk. \$189 74-352	A. S. McIntyre...	N. White.....	F. H. Bernard....	W. G. West.....	25,000	14,230	435,000	351,000	109,000	Chase N., N. Y.; Peo. State, Det.
"....."	Gratiot County State Bank 74-351 \$170	A. B. Darragh....	D. E. Harrison...	F. A. Bieber.....		25,000	11,690	228,800	168,890	84,470	N. City, N. Y.; Cont. & Com'l N., Chi.
Stockbridge...Ingham K 8	Stockbridge State Bank \$108 74-854	W. J. Dancer.....	O. Gorton.....	E. B. Ostrander...	P. C. Dancer.....	20,000	28,000	214,700	202,200	53,000	Chase N., N. Y.; Peo. State, Det.
Sturgis...St. Joseph L 6	Citizens State Bank.....\$92 74-308	M. E. Aulsbrook...	O. A. Sturges....	T. J. Collins.....	H. C. Kraft.....	75,000	25,780	720,630	588,900	224,400	Han. N., N. Y.; Cont. & Com'l N., Chi.
"....."	STURGIS NATIONAL BANK 74-307 \$164	Wm. C. Grobbiser.	J. H. Whitmer....	J. B. Showerman...		65,000	24,520	522,580	427,660	134,690	Chase N., N. Y.; N. Bk. Rep., Chi.
Sunfield...Eaton J 6	Sunfield State Savings Bank 74-855 \$196	A. H. Sayer.....	F. P. Turner.....	D. G. Weippert...	C. A. Fors.....	22,500	8,500	155,000	175,000	25,000	1st & Old Det. N., Det.; G. Rap. N. City, G. Rap.
Suttons Bay...Leelanau F 5	Leelanau County Savings Bk. 74-856 \$103	D. H. Power.....	S. A. Keyes.....	G. S. Whitmore...	Sophia Steimel...	20,000	6,230	185,080	190,000	28,380	Cont. & Com'l N., Chi.; Kent State, G. Rap.; 1st N., Traverse C., Mich.
Swartz Creek...Genesee J 9	Bank of Swartz Creek...\$106 74-857	C. J. Miller.....	M. D. Davison...	F. P. Wildman....			1,000	120,000	90,000		Chase N., N. Y.; Ft. Dear. N., Chi.; Peo. State, Det.; 2d N., Saginaw.

TOWN AND COUNTY. County Seats.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. X Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	CASH & E- CHANGES, DUE FROM BANKS	
Tawas City...Iosco G 10 Pop. 1061	EALY, McKay & Co. Bankers 74-353 7-05			L. G. McKay	Fred Swartz						Ft. Dear. N., Chi.; Bk. of Saginaw, Saginaw.
Tecumseh...Lenawee K 9 Pop. 2500	Lilly State Bank 74-333 4-15	P. W. A. Fitzsimons	R. A. Heesen	F. J. Temple	H. S. Temple	\$ 40,000	\$ 27,140	\$ 377,510	\$ 358,730	\$ 80,020	Imp. & Tra. N., N. Y.; Cont. & Com'l N., Chi.
" " "	Tecumseh State Savings Bk. 74-334 4-15	J. H. Smith	L. G. North	G. E. Nemire		25,000	25,870	442,290	403,500	83,060	Chase N., N. Y.; 1st N., Chi.; Peo. State, Det.; N. Bk. Com., Tol.
Tekonsha...Ontonagon K 6 Pop. 573	First State Bank 74-359 2-17	E. P. Keep	Edward Frensdorf	B. G. Doolittle	F. D. Rice	30,000	7,000	138,190	147,590	27,360	Chase N., N. Y.; Cont. & Com'l N., Chi.; Time Sav., Det.
Temperance...Monroe L 10 Pop. 300	Bank of Temperance 74-360 7-08	J. S. Knapp	S. L. Wallace	S. N. Wallace		5,000	5,000	70,000	65,000	6,000	N. Bk. Com., Det.; Secur. Sav. Bk. & Tr. Co., Toledo.
Thompsonville...Benzie F 4 Pop. 815	Thompsonville Bank 74-361 7-1900	R. Herren	D. E. Slawson	E. M. Dixon	G. E. Betts						Chase N., N. Y.; Old N., G. Rap.
Three Oaks...Berrien L 3 Pop. 1500	E. K. Warren & Co. 74-438 7-90	E. K. Warren	C. K. Warren	W. H. Kramer		20,000	23,000				Chem N., N. Y.; 1st N., Chi.; 1st & Old Det. N., Det.
Three Rivers...St. Joseph Pop. 5072 L 5	First National Bank 74-261 4-24	O. T. Avery	J. M. Pauli	N. W. Garrison	J. A. Miller	50,000	8,500	600,000	550,000	70,000	N. City, N. Y.; Cont. & Com'l N. and 1st N., Chi.; 1st & Old Det. N., Det.
" " "	First State Savings Bank 74-262 4-19	Geo. T. Wolf	F. E. Beatty	Geo. M. Wolf	H. C. Kaas	60,000	45,290	844,420	624,840	324,880	N. Bk. Com., N. Y.; Peo. State, Det.
Tower...Cheboygan E 8 Pop. 545	Peoples Bank of M. D. Myers 74-354 7-11										Cheboygan State, Cheboygan; Alpena Co. Sav., Alpena, Mich.
Traverse City...G. Traverse Pop. 13,268 F 6	FIRST NATIONAL BANK 74-141 4-85	J. D. Munson	F. Hamilton	Leon F. Titus	W. M. Kellogg	100,000	40,000	1,000,000	850,000	130,000	N. Bk. Com., N. Y.; 1st N., Chi., Det. and Clev. x 7.
The only National Bank in Grand Traverse Region. The "Collecting Bank" for this section. Vigorous attention—Reasonable charge—Prompt returns.											
" " "	Peoples Savings Bank 74-142 4-02	H. S. Hull	A. V. Friedrich	M. O. Robinson	E. P. Allen	60,000	16,660	391,110	375,110	92,660	Han. N., N. Y.; Corn Ex. N., Chi.
" " "	Traverse City State Bank 74-140 4-56	A. Tracy Lay	J. B. Martin	A. J. Maynard	A. J. Haviland	200,000	118,970	2,127,300	1,991,800	339,460	Chase N., N. Y.; Cont. & Com'l N. and 1st N., State Bk. of Chi., and Cent. Tr. Co. of Ill., Chi.; Peo. State, Det.; Old N., G. Rap.
Trenton...Wayne K 10 Pop. 1500	Trenton State Bank 74-863 4-12	Austin Church	E. W. Yost	J. Harvey Wood	E. N. Scheuerle	25,000	8,120	140,020	133,770	33,870	Chase N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.
Trout Lake...Chippewa G 8 Pop. 400	State Bank of Trout Lake 74-979 4-15	T. Gullickson	O. W. Smith	Chas. Taylor		20,000		8,250	19,500	2,490	1st N., Chi.; Peo., St. P.
Trufant...Montcalm I 6 Pop. 350	Trufant Exchange Bank 74-864 7-07	(Carl F. Hansen)									Chase N., N. Y.; G. Rap. N. City, G. Rap.; Peo. State, Det.
Turner...Arenac G 9 Pop. 500	Farmers Bank of Charles Goodrum 74-900 7-11			Charles Goodrum	A. M. Goodrum						Cont. & Com'l N., Chi.; Peo. State, Det.; Bk. of Saginaw, Saginaw; 1st N., Bay C.
" " "	State Savings Bank 74-865 4-06	N. J. Fuehr	A. E. Sleeper	Coulson Blair		20,000	5,000	88,000	50,000	9,000	2d N., Saginaw; 1st & Old Det. N., Det.
Tustin...Osceola G 6 Pop. 371	Bank of Tustin 74-866 7-01	(J. M. Perry & Co.)				16,000	2,900	75,000	84,300	4,300	Chase N., N. Y.; Cadillac State, Cadillac, Mich.
Twining...Arenac G 9 Pop. 267	Twining Bank of Sleeper Wright & Company 74-867 7-08	A. E. Sleeper	James Baldwin	John J. Finerty	Florence E. Finerty Maud J. Mosher	20,000					Peo. Com'l & Sav., Bay City.
Uby...Huron H 10 Pop. 442	Citizens Bank 74-868 7-04	A. E. Sleeper		D. Leach	F. H. Brown						Chase N., N. Y.; 1st & Old Det. N., Det.
Union City...Branch L 6 Pop. 1500	Union City National Bk. 74-869 4-71	J. W. McCausey	N. E. Tower	J. S. Nesbitt	G. M. Leach	50,000	10,000	418,390	369,790	98,060	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st & Old Det. N., Det.
Unionville...Tuscola H 9 Pop. 456	State Savings Bank 74-870 4-04	C. A. Hofmeister	C. H. Geyer	C. F. Eckfeld	H. H. Wilton	20,000	20,870	118,290	133,900	21,200	Imp. & Tra. N., N. Y.; Ft. Dear. N., Chi.; Peo. State, Det.
Utica...Macomb J 10 Pop. 496	Utica Banking Co. 74-871 7-06	T. La Montaine		H. J. La Montaine	D. O. Weatherston	10,000	2,600	73,000	68,000	18,000	Chase N., N. Y.; Pontiac Sav., Pontiac, Mich.
Vandalia...Cass L 5 Pop. 371	Farmers & Merchants Bk. 74-937 7-12	W. Gunn	W. H. Proctor	Carl Fritz							Bk. of Saginaw, Saginaw.
Vanderbilt...Otsego E 7 Pop. 523	Vanderbilt Exchange Bk. 74-524 7-04	A. B. C. Comstock	C. A. Quick	R. H. Calkins							1st & Old Det. N., Det.; 2d N., Saginaw.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MICHIGAN—Continued

Accessible Towns, Lawyers, Laws, Directors, indexed in back of this volume. For Interest Rates, Grace, etc., see page 14. For Holidays, see opposite page 13.

TOWN AND COUNTY. County Seats.	NAME OF BANK. •Mem. Am. Bks. Assn. •State •Mem. State Bks. Assn. •Priv. Est.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS. Also Federal Reserve District of which bank is member. x Mem. Fed. Reserve Collect. System.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	Loans & Dis- counts, Debits, Securities	Cash & Re- ceipts, Debits, from Banks	
Vassar.....Tuscola I 9 Pop. 2000	Bank of Vassar.....•38'78 74-873	Frank North.....	P. L. Varnum.....	Frederick Walz.....		\$ 35,000	\$ 8,500	\$ 159,600	\$ 157,100	\$ 42,700	Citiz.-Cent. N. N. Y.; 1st & Old Det. N., Det.; 2d N., Saginaw.
"....."	Michigan Savings Bank.....•38'10 74-876	W. J. Spears.....	A. F. Smith..... R. A. Crobar.....	D. C. Atkins, Jr.		25,000	4,220	226,080	153,600	89,140	N. City, N. Y.; Cont. & Com'l N., Chi.; Penin- sular State, Det.
"....."	State Savings Bank.....•38'82 74-874	Wm. Davies.....	C. H. Richardson..... T. M. Stephen.....	C. J. Stephen.....	M. G. Richardson..	25,000	28,270	354,470	317,120	90,630	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.
"....."	Vassar National Bank.....•30'02 74-875	Geo. Hecht.....	Ewing H. Knight.....	George D. Clarke.....		25,000	7,500	145,000	145,000	30,000	Han. N., N. Y.; 1st & Old Det. N., Det. x 7.
Vermontville.....Eaton J 7 Pop. 650	Barber State Bank.....•38'82 74-506	E. D. Barber.....	O. W. Dean.....	W. C. Alsover.....		25,000	8,000	185,000	167,000	47,500	Cont. & Com'l N., Chi.; Peninsular State, Det.
"....."	Citizens Bank.....•1'06 74-507	C. C. Hallenbeck.....	Cyrus Gehman.....	A. L. Barningham.....		15,000					Han. N., N. Y.; Corn Ex. N., Chi.; 1st & Old Det. N., Det.
Vestaburg.....Montcalm I 7 Pop. 280	State Bank of Vestaburg.....•38'11 74-878	W. J. Orr.....	Geo. Belbrough.....	Thos. D. Meddick.....		20,000	4,900	81,540	76,430	30,020	N. Bk. Com., Det.; 2d N., Saginaw.
Vicksburg.....Kalamazoo K 5 Pop. 1624	Farmers State Bank.....•38'06 74-380	Charles Brown.....	L. H. Odell..... Albert Crouch, Sr.	F. L. Critz.....		25,000	5,400	255,270	216,530	69,160	Seab. N., N. Y.; Cont. & Com'l N., Chi.
"....."	First State Bank.....•38'05 74-379	C. H. McKain.....	C. J. Hudson..... Norman Bardeen.....	W. L. Ewing.....	A. V. Jacobsen.....	30,000	4,500	275,000	204,000	42,800	Merch. N., N. Y.; N. City, Chi.
Wakefield.....Gogebic O 1 Pop. 714	Citizens Bk. of A. Ringsmuth & Co.•38'10 74-874	A. Ringsmuth.....		Victor Lepisto.....		4,600	2,530	106,470	87,080	21,220	Union Tr. Co., Chi.
Waldron.....Hillsdale L 7 Pop. 435	Hubbard, Reynolds, Smith & Shumway, Bkrs. 74-875			W. B. Shumway.....	M. E. Shumway.....	6,000					Chase N., N. Y.
Walkerville.....Oceana H 4 Pop. 371	Security Bank.....•38'06 74-876	C. W. McPhail.....	E. L. Cole.....	D. S. Cole.....	L. J. Reed.....	12,000	3,940	70,800	67,540	13,510	N. Park, N. Y.; Union Tr. Co., Chi.
Warren.....Macomb K 10 Pop. 297	State Savings Bank.....•38'08 74-877	C. A. Burr.....	J. F. Hartsig.....	E. G. Hartsig.....		20,000	18,250	408,460	332,470	105,800	Ft. Dear, N., Chi.; Peninsular State, Det.
Washington.....Macomb J 10 Pop. 300	Washington Sav. Bk.....•38'09 74-878	A. Yates.....	J. M. Helfferich.....	C. L. Lockwood.....		20,000	8,340	181,470	156,170	48,150	Chase N., N. Y.; Peo. State, Det.
Watervliet.....Berrien K 4 Pop. 950	First National Bank.....•38'74 74-879	W. M. Baldwin.....	W. M. Pratt.....	C. I. Monroe.....		30,000	4,760	202,390	186,550	60,590	Cont. & Com'l N., Chi.; Far. & Merch., Benton Harbor.
Wayland.....Allegan J 5 Pop. 725	Wayland State Bank.....•38'87 74-880	E. O. Hanlon.....	O. H. Brush.....	Arthur Deuel.....	Geo. Wilson.....	20,000	20,000	198,000	190,000	45,000	Ft. Dear, N., Chi.; 4th N., G. Rap.
Wayne.....Wayne K 9 Pop. 1263	Peoples State Bank.....•38'16 74-907	J. R. Hall.....	C. R. Woolyn.....	M. C. Gilchrist.....							
"....."	Wayne Savings Bank.....•38'90 74-881	Jacob J. Stellwagen.....	Geo. M. Stellwagen.....	Geo. M. Stellwagen.....	John Truesdell.....	50,000	46,220	674,380	606,190	161,460	Han. N., N. Y.; Peninsular State, Peo. State, and Dime Sav., Det.
Webberville.....Ingham J 8 Pop. 349	Farmers State Bank.....•38'07 74-882	A. H. Catlin.....	James Dunn.....	John Marshall.....	Coral Karker.....	20,000	6,900	106,000	107,000	24,000	Chase N., N. Y.; 1st & Old Det. N., Det.
Weidman.....Isabella H 7 Pop. 500	Weidman Banking Co.....•38'07 74-883	John S. Weidman.....	J. A. Damon.....	Floyd Mitchell.....	Wm. Schouppner.....	14,000	16,000	140,000	150,000	20,000	Isabella Co. State, Mt. Pleasant, Mich.
West Branch.....Ogemaw G 8 Pop. 1500	Commercial Bank.....•38'90 74-423	John Tolfree.....	J. W. Livingstone.....	T. W. Ballantine.....		5,000	50,000	191,570	177,730	63,530	N. Bk. Com., N. Y.; 1st & Old Det. N., Det.
"....."	Ogemaw County Bank.....•38'90 74-424	(Ealy, McKay & Co.)		R. C. McKay.....	T. C. Parliament.....						1st & Old Det. N., Det.; 1st N., Bay City.
Weston.....Lenawee L 8 Pop. 275	Weston Exchange Bank.....•38'11 74-908	Geo. Wade.....		H. W. Porter.....	H. W. Telford.....	3,000		53,000			Adrian State Sav., Adrian, Mich.
Westphalia.....Clinton J 7 Pop. 806	Westphalia State Bank.....•38'07 74-884	John J. Fedewa.....	J. R. Bohr.....	J. R. Bohr.....	Leo F. Snitgen.....	20,000	9,960	134,720	130,210	28,140	Chase N., N. Y.; Peo. State, Det.
Wheeler.....Gratiot I 8 Pop. 500	Bank of Wheeler.....•38'06 74-885	A. Johnstone.....	Jno. Mitchell.....	H. C. Mead.....	O. G. Colthrop..... E. E. Guthrie..... M. A. Gannon.....						N. City, N. Y.; 2d N., Saginaw; 1st State Sav., Breckenridge, Mich.
White Cloud.....Newaygo H 5 Pop. 648	First State Bank.....•38'07 74-509	Emiel Kempf.....	Alexander Burrell..... Jas. J. Terwilliger.....	R. W. Gannon.....		20,000	6,810	156,380	123,610	51,780	Han. N., N. Y.; Cont. & Com'l N., Chi.
"....."	Newaygo County Bank.....•38'02 74-508	B. O. Sickles.....		Louis W. Fuller.....		10,000		45,000	38,000	4,200	Chase N., N. Y.; Kent State, G. Rap.
Whitehall.....Muskegon I 4 Pop. 1437	State Bk. of Whitehall.....•38'02 74-886	M. B. Covell.....	O. G. Pitkin.....	G. E. Covell.....	H. A. Esterdahl.....	20,000	8,500	225,000	180,000	60,000	Chase N., N. Y.; Cont. & Com'l N., Chi.
White Pigeon.....St. Jos. L 5 Pop. 687	Farmers Savings Bank.....•38'04 74-887	Edward Roderick.....	Frank Wolf.....	J. M. Benjamin.....		20,000	10,000	175,000	148,000	48,000	Mech. & Metals N., N. Y.; Corn Ex. N., Chi.
Whittemore.....Iosco G 9 Pop. 218	Iosco County Bank.....•38'06 74-888	(McPhail & Macomber)		L. A. Chichester.....	V. E. Louks.....	20,000		70,000			N. Park, N. Y.; Ft. Dear, N., Chi.; 1st & Old Det. N., Det.; Bay City, Bay City.