

ATLANTIC NATIONAL BANK

OF THE CITY OF NEW YORK

ESTABLISHED 1825

MERCHANTS EXCHANGE NATIONAL BANK

(SEE INSIDE FRONT COVER)

RAND-MENALLY BANKERS DIRECTORY

AND THE BANKERS

REGISTER

WITH
LIST OF ATTORNEYS

BLUE BOOK—JANUARY 1919—BLUE BOOK

THE National Provincial and Union Bank of England, LIMITED

HEAD OFFICE: 15, BISHOPSCATE, LONDON, E. C. 2.

PRINCES STREET OFFICE: (UNION) 2, PRINCES ST., E. C. 2.

LOMBARD STREET OFFICE: (SMITHS) 7, LOMBARD ST., E. C. 3.

CORNHILL OFFICE: (PRESCOTT'S) 59, CORNHILL, E. C. 4.

with numerous Branches in England and Wales.

Atlantic National Bank

257 Broadway, New York

Established 1829



Nationalized 1865

TIME is a good test of banking service. There are certain banks outside of New York whose accounts have been with us for nearly a century

Capital, Surplus and Undivided Profits, \$1,900,000

8H-1464 2M 7-70

PHINEAS
EDWARD K. CHER
Vice-President

JOHN P. LAIRD, Asst.

JOHNSON
President

Asst. Cashier



LIBRARY

NATIONAL FEDERAL BANK OF NEW YORK

Organized 1856

RS...

- President
- Vice-President
- Vice-President
- Vice-President
- Vice-President
- Vice-President
- Vice-President
- Cashier
- Asst. Cashier

FRED'K O. FOXGROFT - Asst. Cashier
J. EDWIN PROVINE - Asst. Cashier
WILLIAM E. DOUGLAS - Asst. Cashier
HENRY L. SPARKS - Asst. Cashier
BYRON P. ROBBINS - Asst. Cashier
PERCY J. EBBOTT - Asst. Cashier
JOHN B. HEINRICHS - Asst. Cashier
LOUIS H. OHLROGGE - Asst. Cashier
HUGO E. SCHEUERMANN - Asst. Cashier
JAY D. RISING - Asst. Cashier
H. R. JOLLES - Mgr. Foreign Dept.
RALPH L. CERERO - Mgr. Trust Dept.

Capital - - - - \$ 5,000,000.00
Surplus and Undivided Profits 18,700,000.00
Deposits (Dec. 31, 1918) - 200,000,000.00

Issues Letters of Credit for Travelers Available in All Parts of the World

DIRECTORS

STUYVESANT FISH
CHARLES SCRIBNER
EDWARD C. HOYT
W. ROCKHILL POTTS

RICHARD DELAFIELD
FRANCIS R. APPLETON
CORNELIUS VANDERBILT
GILBERT G. THORNE
RICHARD H. WILLIAMS

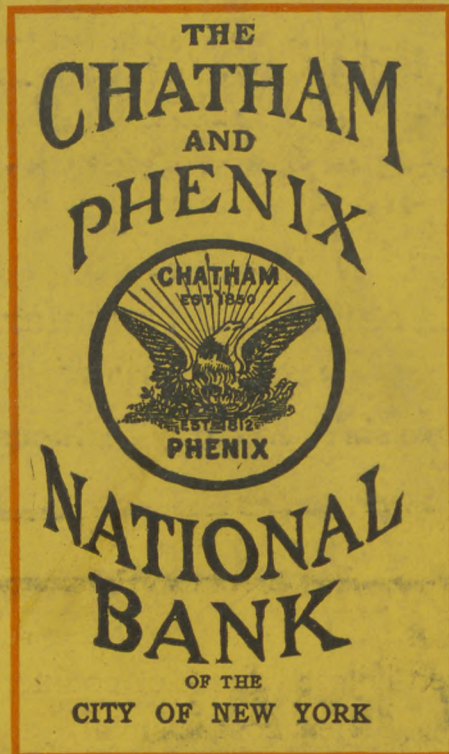
THOMAS F. VIETOR
JOHN G. MILBURN
WILLIAM VINCENT ASTOR
JOSEPH D. OLIVER
ROBERT P. PERKINS

JOHN JAY PIERREPONT
LEWIS CASS LEDYARD, Jr.
HORACE C. STEBBINS
JOHN C. VAN CLEAF
SYLVESTER W. LABROT

910.7
100 YEARS OF COMMERCIAL BANKING

Capital and Surplus

\$5,000,000.00



OFFICERS

| | | | |
|---------------------------|----------------|--------------------------|------------------------|
| LOUIS G. KAUFMAN..... | President | | |
| FRANK J. HEANEY..... | Vice-President | RICHARD H. HIGGINS..... | Vice-President |
| WILLIAM H. STRAWN..... | Vice-President | BERT L. HASKINS..... | Vice-Pres. and Cashier |
| NORBORNE P. GATLING..... | Vice-President | C. STANLEY MITCHELL..... | Vice-President |
| H. A. CLINKUNBROOMER..... | Vice-President | MAX MARKEL..... | Vice-President |
| ROLFE E. BOLLING..... | Vice-President | GEORGE R. BAKER..... | Vice-President |
| WILLIAM MILNE..... | Vice-President | JOHN B. FORSYTH..... | Vice-President |
| HENRY L. CADMUS..... | Asst. Cashier | WALTER B. BOICE..... | Asst. Cashier |
| HENRY C. HOOLEY..... | Asst. Cashier | VINTON M. NORRIS..... | Asst. Cashier |
| JOSEPH BROWN..... | Asst. Cashier | HARVEY H. ROBERTSON..... | Asst. Cashier |
| GEORGE M. HARD..... | Chairman | | |

**WE INVITE THE ACCOUNTS OF BANKS, BANKERS,
MANUFACTURERS, MERCHANTS, AND INDIVIDUALS**

100 MILLION DOLLARS RESOURCES



*Experienced travelers
use them*

They are safer to carry than currency

**K. N. & K.
Travelers' Checks**

Replaced if lost when not countersigned
Their cost is small

**Denominations:
\$10, \$20, \$50 and \$100**

*Your Banker should have them
If not, write us*

Knauth · Nachod & Kuhne

Equitable Building
New York City

Bond Service for Banks

BONDS often afford advantages in the investment of your funds not obtainable in other ways. Long experience in dealing in bonds possessing the qualities required by banks makes it possible for us to render unusual service.

Correspondence and inquiries are suggested.

A. B. Leach & Co., Inc. INVESTMENT SECURITIES

| | | | |
|---------------------------------|--------------------------------|-----------------------------------|------------------------------------|
| NEW YORK 62 Cedar St. | BOSTON 8 Post Office Square | BALTIMORE Maryland Trust Bldg. | MILWAUKEE First Nat. Bank Bldg. |
| CHICAGO 105 So. La Salle St. | BUFFALO Peoples Bank Bldg. | PHILADELPHIA 115 So. 4th St. | MINNEAPOLIS McKnight Bldg. |

BYLLESBY UTILITY SECURITIES

Yielding the investor better than ordinary returns.

Stability proven by severest tests over a long period.

Backed by a comprehensive organization of long experience.

Public Utility Companies under the Management and Operation of H. M. Byllesby & Company, include

Arkansas Valley Railway, Light & Power Company, (Colorado)
Louisville Gas & Electric Company
Minneapolis General Electric Company
Mobile Electric Company
Northern States Power Company
Oklahoma Gas & Electric Company
Ottumwa Railway & Light Company
San Diego Consolidated Gas & Electric Company
Standard Gas & Electric Company
Western States Gas & Electric Company

Descriptive circulars, illustrated literature and complete earning reports sent upon request.

H. M. Byllesby & Company

Incorporated

ENGINEERS

MANAGERS

PUBLIC UTILITY INVESTMENTS

111 Broadway
New York

208 S. LaSalle St.
CHICAGO

Tacoma
Washington



LLOYDS BANK LIMITED,

with which is amalgamated

THE CAPITAL & COUNTIES BANK LIMITED.

HEAD OFFICE : 71, LOMBARD STREET, E.C. 3.

**This Bank has over 1,200
Offices in England and Wales,
and Agents and Correspon-
dents throughout the British
Empire and in Allied and
Neutral Countries. It under-
takes all departments of
Colonial and Foreign Banking
business.**

**THE AGENCY OF COLONIAL AND FOREIGN BANKS
IS UNDERTAKEN.**

AFFILIATED BANKS :

THE NATIONAL BANK OF SCOTLAND, LIMITED.

Head Office : EDINBURGH.

124 Branches in the principal Cities and places in Scotland.

LONDON AND RIVER PLATE BANK, LIMITED.

Head Office : 7, PRINCES STREET, E.C. 2.

30 Branches in Argentina, Brazil, &c., Paris and New York.

FRENCH AUXILIARY :

LLOYDS BANK (FRANCE) AND NATIONAL PROVINCIAL BANK (FRANCE) LIMITED.

OFFICES in LONDON (60, Lombard Street, E.C. 3), PARIS (3, Place de l'Opéra),
BIARRITZ, BORDEAUX, HAVRE, MARSEILLES and NICE.

1919

JANUARY

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| .. | .. | .. | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | .. |
| .. | .. | .. | .. | .. | .. | .. |

FEBRUARY

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|---------|
| .. | .. | .. | .. | .. | .. | 32 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | .. |
| .. | .. | .. | .. | .. | .. | .. |

MARCH

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|---------|
| .. | .. | .. | .. | .. | .. | 60 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | .. | .. | .. | .. | .. |

APRIL

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| .. | .. | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | .. | .. | .. |
| .. | .. | .. | .. | .. | .. | .. |

MAY

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| .. | .. | .. | .. | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |
| .. | .. | .. | .. | .. | .. | .. |

JUNE

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| 152 | 153 | 154 | 155 | 156 | 157 | 158 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | .. | .. | .. | .. | .. |

JULY

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| .. | .. | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | .. | .. |
| .. | .. | .. | .. | .. | .. | .. |

AUGUST

| S | M | T | W | T | F | S |
|----|----|----|----|----|-----|-----|
| .. | .. | .. | .. | .. | 213 | 214 |
| .. | .. | .. | .. | .. | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | .. | .. | .. | .. | .. | .. |

SEPTEMBER

| S | M | T | W | T | F | S |
|----|-----|-----|-----|-----|-----|-----|
| .. | 244 | 245 | 246 | 247 | 248 | 249 |
| .. | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | .. | .. | .. | .. |

OCTOBER

| S | M | T | W | T | F | S |
|----|----|----|-----|-----|-----|-----|
| .. | .. | .. | 274 | 275 | 276 | 277 |
| .. | .. | .. | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | .. |
| .. | .. | .. | .. | .. | .. | .. |

NOVEMBER

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|-----|
| .. | .. | .. | .. | .. | .. | 385 |
| .. | .. | .. | .. | .. | .. | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | .. | .. | .. | .. | .. | .. |

DECEMBER

| S | M | T | W | T | F | S |
|----|-----|-----|-----|-----|-----|-----|
| .. | 335 | 336 | 337 | 338 | 339 | 340 |
| .. | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | .. | .. | .. |

BARCLAYS BANK LIMITED

WITH WHICH IS AMALGAMATED THE
LONDON PROVINCIAL & SOUTHWESTERN BANK LIMITED
LONDON, ENGLAND

AND OVER 1350 BRANCHES

| | | |
|-----------------------------|-----------|-------------------------|
| CAPITAL (Subscribed) | - - - \$ | 63,397,220.00 |
| CAPITAL (Paid-Up) | - - - - | 36,447,220.00 |
| RESERVE FUND | - - - - - | 30,000,000.00 |
| DEPOSITS | - - - - - | 1,065,000,000.00 |

Chairman - - - - **F. C. GOODENOUGH, ESQ.**
 Deputy Chairman - **SIR HERBERT HAMBLING**
 Vice-Chairman - - - - **E. H. PARKER, ESQ.**

FOREIGN BRANCH: 168, Fenchurch Street, London, E. C. 3, England
 W. O. STEVENSON, Foreign Manager L. A. DAVIS, Deputy Foreign Manager

Every Description of Banking Business Undertaken

Address Communications to **THE FOREIGN MANAGER, 168, Fenchurch Street, London, E. C. 3**

LONDON JOINT CITY & MIDLAND BANK LIMITED

HEAD OFFICE: 5, THREADNEEDLE ST., LONDON, E.C. 2.
OVERSEAS BRANCH: 65 & 66, OLD BROAD STREET, E.C. 2.

| | | |
|---|-----------|---|
| Subscribed Capital | - - - - - | ^{\$5 = £1} \$172,140,000 |
| Paid-up Capital and Reserve Fund | - | 71,725,000 |
| Deposits | - - - - - | 1,564,855,000 |
| Cash in hand, Balances at Bank of England and Money at Call and Short Notice | | 522,580,000 |
| Investments and Bills of Exchange | - - | 568,965,000 |
| Advances | - - - - - | 521,850,000 |

1,300 OFFICES IN THE UNITED KINGDOM

Sir **EDWARD H. HOLDEN, Bart.**, Chairman

RAND McNALLY BANKERS DIRECTORY AND THE BANKERS REGISTER

WITH LIST OF ATTORNEYS

Official Numbering Agent for American Bankers Association

THE BANKERS' BLUE BOOK

January 1919 Edition

86th EDITION

47th YEAR

A Consolidation of
RAND McNALLY BANKERS DIRECTORY
FOUNDED 1872

THE BANKERS REGISTER
FOUNDED 1888

BANKERS DIRECTORY (Homan's and Sharp & Alleman's Edition)
FOUNDED 1845 (Oldest Bank Directory in the United States)

See Page 13 for Alphabetical Table of Contents

RAND McNALLY & COMPANY, PUBLISHERS

Rand McNally Building

CHICAGO (Head Office)

NEW YORK



LIBRARY

Jan.
1919

RAND - Mc NALLY BANKERS DIRECTORY AND THE BANKERS REGISTER

WITH LIST OF ATTORNEYS

Official Numbering Agent for American Bankers Association

JANUARY, 1919

86th EDITION

47th YEAR

Announcement

WE take pleasure in announcing the absorption by the RAND-McNALLY BANKERS DIRECTORY of the BANKERS REGISTER (Blue Book), for many years published by The Credit Company of Chicago, and the combining of the names of these two well-known publications, beginning with this, the *Eighty-sixth Edition of The Rand-McNally Bankers Directory*.

Some years ago, the BANKERS REGISTER absorbed the BANKERS DIRECTORY, HOMAN'S and SHARP & ALLEMAN'S EDITION, so that the present Directory is a consolidation of the three best known Bankers' Directories published in this country.

We believe that this consolidation is for the best interests of all concerned and we feel sure that the banks throughout the country will welcome this move on the part of the publishers of the RAND-McNALLY BANKERS DIRECTORY.

We assure our patrons that, as in the past, nothing will be left undone by us in our effort to give them a Directory as nearly perfect as experience, continued vigilance, time, and money will make it and we welcome suggestions for the betterment of this service.

We wish to impress our constantly increasing number of friends and patrons that the claims of this publication for your patronage are:

1. It is *honestly* revised twice a year.
2. It is *complete, up to date* and is published nearer to the date of the information it contains than is any other similar publication.
3. It is printed in *tabulated form*, all *similar items* being placed in the *same column*, for the purpose of comparison—more expensive for us, more satisfactory for your purpose.
4. It is *beautifully printed* in clear, readable *type*.
5. It gives to advertisers a *country-wide circulation*, covering a majority of the best banks in America and thousands of the large corporations and lawyers offices, a circulation three times that of any other similar publication and larger than that of any other financial publication in America.

In Short, it is an Honest Product

We hope that the results of our efforts may meet with your continued approval and we thank you for your patronage.

RAND McNALLY & COMPANY, Publishers

Rand-McNally Building

Chicago (Head Office)

New York

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JANUARY, 1919

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AUSTRALIA and NEW ZEALAND.

BANK OF NEW SOUTH WALES

(ESTABLISHED 1817.)

| | | | |
|----------------------------------|-------|-------|------------------|
| Paid-up Capital | - - - | - - - | \$19,524,300.00 |
| Reserve Fund | - - - | - - - | 14,750,000.00 |
| Reserve Liability of Proprietors | - - - | - - - | 19,524,300.00 |
| | | | <hr/> |
| | | | \$53,798,600.00 |
| | | | <hr/> |
| Aggregate Assets | | | |
| 31st March, 1918 | - - - | - - - | \$305,984,997.00 |



J. RUSSELL FRENCH, General Manager

334 BRANCHES and AGENCIES in the Australian States, New Zealand, Fiji, Papua (New Guinea), and London. The Bank transacts every description of Australian Banking Business. Wool and other Produce Credits arranged.

Head Office:
GEORGE STREET, SYDNEY

London Office:
29, THREADNEEDLE STREET, E. C. 2

THE AMERICAN AUDIT COMPANY

PUBLIC ACCOUNTANTS

HOME OFFICE: 100 BROADWAY NEW YORK CITY

ESTABLISHED SINCE 1899 WITHOUT CHANGE IN MANAGEMENT

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

BRANCHES

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

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



CAPITAL and SURPLUS \$9,000,000.00



RESOURCES OVER \$135,000,000.00

A Commercial Bank—National and International
 IRVING NATIONAL BANK NEW YORK

AMERICAN HOLIDAY CALENDAR, 1919

Showing Holidays in addition to Sundays affecting the Maturity of Negotiable Instruments

Copyright, 1919, by D. H. G. Penny

| Interest Rate | | Copyright, 1919, by D. H. G. Penny | | | | | | | | | | | | |
|---------------|----------|------------------------------------|------|-------|------|-------|-------|------|---------|------|-------|-------|--------|-------|
| Legal | Contract | | Jan. | Feb. | Mar. | April | May | June | July | Aug. | Sept. | Oct. | Nov. | Dec. |
| 8 | 8 | Alabama | 1-20 | 22 | 4 | 14-26 | | 3 | 4 | | 1 | 9-13 | 27* | 25 |
| 8 | 12 | Alaska | 1 | 12-22 | 30 | | 30 | | 4 | | 1 | 18 | 27* | 25 |
| 6 | 10 | Arizona | 1 | 14-22 | | | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 6 | 10 | Arkansas | 1-20 | 22 | | | | 3 | 4 | | 1 | 13 | 27* | 25 |
| 7 | 12 | California | 1 | 12-22 | | | 30 | | 4 | | 1-9 | 13 | 27* | 25 |
| 6 | 12 | Canal Zone | 1 | 22 | | 18 | 30 | | 4 | | 1 | | 3-27* | 25 |
| 8 | Any | Colorado | 1 | 12-22 | | | 30 | | 4 | 1 | 1 | | 27* | 25 |
| 6 | 12 | Connecticut | 1 | 12-22 | | 18 | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 6 | 6 | Delaware | 1 | 12-22 | | 18 | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 6 | 6 | District of Columbia | 1 | 22 | | | 30 | | 4 | | 1 | | 27* | 25 |
| 8 | 10 | Florida | 1-20 | 22 | | 18-26 | | 3 | 4 | | 1 | 10 | 11-27* | 25 |
| 7 | 8 | Georgia | 1-20 | 22 | | 26 | | 3 | 4 | | 1 | | 27* | 25 |
| 8 | 12 | Hawaii | 1 | 22 | | | 30 | 11 | 4 | | 1-20 | | 27* | 25 |
| 7 | 12 | Idaho | 1 | 22 | | | 30 | 16 | 4 | | 1 | 13 | 27* | 25 |
| 5 | 7 | Illinois | 1 | 12-22 | | | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 6 | 8 | Indiana | 1 | 12-22 | | | 30 | | 4 | | 1 | 13 | 4-27* | 25 |
| 6 | 8 | Iowa | 1 | 12-22 | | | 30 | | 4 | | 1 | | 27* | 25 |
| 6 | 10 | Kansas | 1 | 12-22 | | | 30 | | 4 | | 1 | | 27* | 25 |
| 6 | 6 | Kentucky | 1 | 12-22 | | | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 5 | 8 | Louisiana | 1-8 | 22 | | 18 | | 3 | 4 | | 1 | 13 | 1-27* | 25 |
| 6 | Any | Maine | 1 | 22 | | 19 | 30 | | 4 | | 1 | | 27* | 25 |
| 6 | 6 | Maryland | 1 | 22 | 25 | 18 | 30 | | 4 | | 1-12 | 13 | 27* | 25 |
| 6 | Any | Massachusetts | 1 | 22 | | 19 | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 5 | 7 | Michigan | 1 | 12-22 | | | 30 | | 4 | | 1 | | 27* | 25 |
| 6 | 10 | Minnesota | 1 | 12-22 | | 18 | 30 | | 4 | | 1 | | 27* | 25 |
| 6 | 8 | Mississippi | 1-20 | 22 | | 26 | | 3 | 4 | | 1 | | 27* | 25 |
| 6 | 8 | Missouri | 1 | 22 | | | 30 | | 4 | | 1 | | 27* | 25 |
| 8 | 12 | Montana | 1 | 12-22 | | | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 7 | 10 | Nebraska | 1 | 12-22 | | 22 | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 7 | 12 | Nevada | 1 | 12-22 | | | 30 | | 4 | | 1 | | 27* | 25 |
| 6 | 6 | New Hampshire | 1 | 22 | | 17* | 30 | | 4 | | 1 | 13-31 | 27* | 25 |
| 6 | 6 | New Jersey | 1 | 12-22 | | 18 | 30 | | 4 | | 1 | 13 | 4-27* | 25 |
| 6 | 12 | New Mexico | 1 | 22 | | | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 6 | 6† | New York | 1 | 12-22 | | | 30 | | 4 | | 1 | 13 | 4-27* | 25 |
| 6 | 6 | North Carolina | 1-20 | 22 | | 12 | 10-20 | | 4 | | 1 | | 27* | 25 |
| 6 | 10 | North Dakota | 1 | 12-22 | | | 30 | | 4 | | 1 | | 27* | 25 |
| 6 | 8 | Ohio | 1 | 22 | | | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 6 | 10 | Oklahoma | 1 | 22 | | | 30 | | 4 | | 1 | | 27* | 25 |
| 6 | 10 | Oregon | 1 | 12-22 | | | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 6 | 6 | Pennsylvania | 1 | 12-22 | | 18 | 30 | | 4 | | 1 | 13 | 4-27* | 25 |
| 6 | 12 | Philippines | 1 | 22 | | 17-18 | 1-30 | 3 | 4 | 13 | | | 27* | 25-30 |
| 6 | 12 | Porto Rico | 1 | 22 | 22 | 18 | 30 | | 4-17-25 | | 1 | 13 | 27* | 25 |
| 6 | Any | Rhode Island | 1 | 22 | | | 9-30 | | 4 | | 1 | 13 | 27* | 25 |
| 7 | 8 | South Carolina | 1-20 | 22 | | | 10 | 3 | 4 | | 1 | | 27* | 25 |
| 7 | 12§ | South Dakota | 1 | 12-22 | | | 30 | | 4 | | 1 | | 27* | 25 |
| 6 | 6 | Tennessee | 1-20 | 22 | | 18 | 30 | 3 | 4 | | 1 | | 27* | 25 |
| 6 | 10 | Texas | 1 | 22 | 3 | 21 | | 3 | 4 | | 1 | 13 | 27* | 25 |
| 8 | 12 | Utah | 1 | 12-22 | | 15 | 30 | | 4-24 | | 1 | | 27* | 25 |
| 6 | 6 | Vermont | 1 | 22 | | | 30 | | 4 | 16 | 1 | 13 | 27* | 25 |
| 6 | 6 | Virginia | 1-20 | 22 | | | 30 | | 4 | | 1 | | 4-27* | 25 |
| 6 | 12 | Washington | 1 | 12-22 | | | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 6 | 6 | West Virginia | 1 | 12-22 | | | 30 | | 4 | | 1 | 13 | 27* | 25 |
| 6 | 10 | Wisconsin | 1 | 22 | | | 30 | | 4 | | 1 | | 27* | 25 |
| 8 | 12 | Wyoming | 1 | 12-22 | | 25 | 30 | | 4 | | 1 | | 27* | 25 |
| 5 | 7† | Canada | 1 | | | 18-21 | 24 | 3 | 1 | | 1 | | | 8-25 |
| 5 | 7† | Province Quebec | 1-6 | | 5 | 18-12 | 24-29 | 3 | 1 | | 1 | | 1 | 7-25 |
| 6 | Any | Cuba | 1 | 24 | | | 20 | | | | | 10 | | 8-25 |

† Any agreed rate legal on collateral demand loans \$5,000 and over.
 ‡ 12% maximum on sums up to \$500. § 10% on Real Estate Mortgages.
 * Subject to proclamation. Dates given are probable ones.

February 7, Arbor Day in Southern Arizona; February 25, Primary Day in Chicago.
 March 4, Mardi Gras in Parish of Orleans (Louisiana) and Escambia County (Florida).
 April 1, City Election in Chicago; April 4, Arbor Day in Northern Arizona.

WHAT YOU WANT TO KNOW

AND

HOW TO FIND IT

IN

Rand McNally Bankers Directory and Bankers Register

THE BLUE BOOK

| SUBJECT | EXPLANATION | HOW FOUND |
|---------------------------------|---|--|
| Accessible Points | Towns without banks | See "Non-Bank Towns" below |
| American Bankers Association | Members of, indicated by a | • after name of bank. |
| " " " " | Numerical System. Explanation of | Map opposite page 18. |
| " " " " | Officers of | Page 17. |
| A. B. A. Transit Numbers | Assigned to banks exclusively by this Directory under the authority of The American Bankers Association | Under name of each bank. |
| Attorneys | (Bonded) | See "Lawyers" below. |
| Bank Examiners | National and State, with addresses | Pages 19-20-21. |
| Bankers Associations | and Officers | Pages 17-18. |
| Banks | of United States, National, State, and Private; statement, officers, general information | Indexed alphabetically as to States, Towns and Banks. |
| Calendar | for year | Page 7. |
| Canada | Banks of, giving all branches, officers, capital, correspondents, etc. | Indexed "Cana.," Alphabetical as to Provinces. |
| Clearing House Members | in each city, indicated by a | * before the name of bank. |
| Clearing Houses | in United States and Canada | Page 24 and at end of bank list in each city. |
| Comptrollers' Calls | to National Banks, dates of and day of week, from 1886 to date | Opposite Page 16. |
| Correspondents | of each bank given | After name of bank. |
| County | in which town is located given | After name of each town. |
| County Seat | indicated by a | • before name of town, both in Bank List and in Lawyers List. |
| Date of Organization of Bank | indicated by | Figures after name of bank. |
| Directors | of Banks and Trust Companies | Indexed "Direct." |
| Federal Reserve Banks | Complete Information | Page 25 and map opposite page 12. |
| Federal Reserve Districts | District in which town is located | Bold face figure under name of town or See top of first column bank pages. |
| Federal Reserve Members | State Banks and Trust Companies | ◆ Under name of bank. |
| Financial Statement | of every bank in United States and Canada given after name of bank | Indexed Alphabetically, as to State, Towns and Banks. |
| Foreign Banks | and Bankers (Selected List) | Indexed "Forgn." |
| Foreign Coins | Value of, in U. S. Money | Page 23. |
| Foreign Languages | Table of cardinal numbers and commercial terms, in ten languages | Page 22. |
| Foreign Lawyers | Specially prepared list. | Under index "Lawy." |
| Grace, Days of | Alphabetically arranged as to states | Page 14 and under "Laws." |
| Holidays | Table of, according to states. | Opposite Page 13. |
| Interest Rates | Alphabetically arranged by states, for quick reference | Page 14 and opposite page 13. |
| Investment Bankers Association | Members listed in large cities marked by a | † After name of firm. |
| Investment Dealers | Selected List | Following banks in each city. |
| Islands | Cuba, Porto Rico, and Philippines, Banks of | Indexed immediately after States. |
| Laws | A carefully prepared digest of Banking and Commercial Laws of each state. | Indexed "Laws." |
| Lawyers | In principal towns and cities. Bonded by American Surety Co. of New York. Special list of foreign attorneys | Indexed "Lawy." |
| Legislatures | Dates of Meetings | Opposite Index "Laws." |
| Location of Towns on State Maps | (Map given with each state) indicated by | Guide Letter and Figure after each town. |
| Maps | Rand McNally's newest maps of states, principal cities, Canadian Provinces, Mexico, etc. | See Index Page 12. |
| Mexico | Banks and map of | Inserted in proper geographical position. |
| Negotiable Instruments | Laws relating to, and states which have passed "The Negotiable Instruments Law" | Indexed "Mexico." |
| Non-Bank Towns | Showing nearest accessible banking points, and whether Money-Order Office, Telegraph Station, or Express Office | See "Laws," Indexed. |
| Number of Banks | In United States and Canada | Indexed "Acces." |
| Numerical System of A. B. A. | explanation and map of | See Page 15. |
| Officers | of every bank in United States, Canada, and Mexico given after name of bank | Opposite page 18. |
| Parcel Post | Explanations and Rates | Indexed by States. |
| Population of Banking Towns | shown by | Page 16. |
| Postage Rates | and Postal Regulations | Figures under name of town both in Bank List and in Lawyers List. |
| Private Banks | (Unincorporated) indicated by a | Page 16. |
| " " " " | Under State Supervision | † after name of bank. |
| Reserve Cities | for National Banks | See Page 15. |
| State Bankers Associations | Members of, indicated by a | Opposite Page 19, etc. |
| State Banks | (Incorporated) indicated by a | ‡ after name of bank. |
| Statutes of Limitations | Arranged for quick reference | § after name of bank. |
| | | Page 14. See also "Laws," indexed. |

INTEREST RATES, GRACE ON SIGHT DRAFTS, AND

STATUTES OF LIMITATION

See also "Laws," indexed in back of this Volume

| STATES AND TERRITORIES. | INTEREST RATES—NOTES AND ACCEPTANCES—GRACE. | | | | | | | STATUTES OF LIMITATIONS. | | | |
|-------------------------------|--|-------------------------|--|---------------|---|------------------|------------------|--------------------------|--|-----------------|---|
| | Legal Rate of Interest | Rate by Contract. | Notes and Acceptances Due on | | Holidays falling on Sunday are observed the day— | Notes. Bills. | Sight Drafts. | Open Ac- counts. | Notes and Written Con- tracts. | Judg- ments. | Sealed Instru- ments wit- nessed. |
| | | | Holi- days. | Half Days. | | | | | | | |
| | Per ct. | Per cent. | Are payable and protestable the day— | | | | | | | | |
| Alabama | 8 | 8 | After | After | After | No grace | No grace | 3 | 6 | 20 | 10 |
| Alaska | 8 | 12 | After | After | Before | No grace | No grace | 6 | 6 | 10 | 10 |
| Arizona | 6 | 10 | After | After | After | No grace | No grace | 3 | 6 | 5 | 6 |
| Arkansas | 6 | 10 | After | After | After | No grace | No grace | 3 | 5 | 3-10 | 5 |
| California | 7 | Any rate | After | After | After | No grace | No grace | 4 | 2-4 | 5 | |
| Colorado | 8 | 12 | After | After | After | No grace | No grace | 6 | 6 | 6-20 | 3-20 |
| Connecticut | 6 | 12 | After | After | After | No grace | No grace | 6 | 6 | 20 | 17 |
| Delaware | 6 | 6 | After | After | Before | No grace | No grace | 3 | 6 | 20 | 20 |
| District of Columbia | 6 | 10 | After | After | After | No grace | No grace | 3 | 3 | 12 | 12 |
| Florida | 8 | 10 | After | After | After | No grace | No grace | 3 | 5 | 20 | 20 |
| Georgia | 7 | 8 | After | After | After | No grace | No grace | 4 | 6 | 7 | 20 |
| Hawaii | 8 | 12 | After | After | After | No grace | No grace | | | | |
| Idaho | 7 | 12 | After | After | After | No grace | No grace | 4 | 5 | 6 | 5 |
| Illinois | 5 | 7 | After | After | After | No grace | No grace | 5 | 10 | 20 | 10 |
| Indiana | 6 | 8 | After | After | After | No grace | No grace | 6 | 10 | 20 | 20 |
| Iowa | 6 | 8 | After | After | After | No grace | No grace | 5 | 10 | 20 | 10 |
| Kansas | 6 | 10 | After | After | After | No grace | No grace | 3 | 5 | 5 | 5 |
| Kentucky | 6 | 6 | After | After | After | No grace | No grace | 2-5 | 5-15 | 15 | 15 |
| Louisiana | 5 | 8 | After | After | After | No grace | No grace | 3 | 5-10 | 10 | 10 |
| Maine | 6 | Any rate | After | After | After | No grace | Grace | 6 | 6-20 | 20 | 20 |
| Maryland | 6 | 6 | After | After | After | No grace | No grace | 3 | 3-12 | 12 | 12 |
| Massachusetts | 6 | Any rate | After | After | After | No grace | Grace | 6 | 6 | 20 | 20 |
| Michigan | 5 | 7 | After | After | After | No grace | No grace | 6 | 6 | 6-10 | 10 |
| Minnesota | 6 | 10 | After | After | After | No grace | No grace | 6 | 6 | 10 | 6 |
| Mississippi | 6 | 8 | After | After | After | No grace | No grace | 3 | 6 | 7 | 6 |
| Missouri | 6 | 8 | After | After | After | No grace | No grace | 5 | 10 | 10 | 10 |
| Montana | 8 | 12 | After | After | After | No grace | No grace | 5 | 8 | 10 | 8 |
| Nebraska | 7 | 10 | After | After | After | No grace | No grace | 4 | 5 | 5 | 5 |
| Nevada | 7 | 12 | After | After | After | No grace | No grace | 4 | 6 | 6 | 6 |
| New Hampshire | 6 | 6 | After | After | After | No grace | Grace | 6 | 6 | 20 | 20 |
| New Jersey | 6 | 6 | After | After | After | No grace | No grace | 6 | 6 | 20 | 16 |
| New Mexico | 6 | 12 | After | After | After | No grace | No grace | 4 | 6 | 7 | 6 |
| New York | 6 | 6† | After | After | After | No grace | No grace | 6 | 6 | 20 | 20 |
| North Carolina | 6 | 6 | After | After | After | No grace | No grace | 3 | 3 | 10 | 10 |
| North Dakota | 6 | 10 | After | After | After | No grace | No grace | 6 | 6 | 10 | 6 |
| Ohio | 6 | 8 | After | After | After | No grace | No grace | 6 | 15 | 21 | 15 |
| Oklahoma | 6 | 10 | After | After | After | No grace | No grace | 3 | 5 | 1-5 | 5 |
| Oregon | 6 | 10 | After | After | After | No grace | No grace | 6 | 6 | 10 | 10 |
| Pennsylvania | 6 | 6† | After | After | After | No grace | No grace | 6 | 6 | 20 | 20 |
| Philippine Islands | Any rate | Any rate | After | After | After | No grace | No grace | 10 | | 10 | 10 |
| Porto Rico | 6 | 12 | After | After | After | No grace | No grace | | | | |
| Rhode Island | 6 | Any rate | After | After | After | No grace | Grace | 6 | 6 | 20 | 20 |
| South Carolina | 7 | 8 | After | After | After | No grace | No grace | 6 | 6 | 20 | 6-20 |
| South Dakota | 7 | 12 | After | After | After | No grace | No grace | 6 | 6 | 10-20 | 20 |
| Tennessee | 6 | 6 | After | After | After | No grace | No grace | 6 | 6 | 10 | 6 |
| Texas | 6 | 10 | After | After | After | No grace | Grace | 2 | 4 | 10 | 4 |
| Utah | 8 | 12 | After | After | After | No grace | No grace | 4 | 6 | 8 | 6 |
| Vermont | 6 | 6 | After | After | After | No grace | No grace | 6 | 6-14 | 8 | 8 |
| Virginia | 6 | 6 | After | After | After | No grace | No grace | 3 | 5 | 10 | 10 |
| Washington | 6 | 12 | After | After | After | No grace | No grace | 3 | 6 | 6 | 6 |
| West Virginia | 6 | 6 | After | After | After | No grace | No grace | 5 | 10 | 10 | 10 |
| Wisconsin | 6 | 10 | After | After | After | No grace | No grace | 6 | 6 | 10-20 | 10-20 |
| Wyoming | 8 | 12 | After | After | After | No grace | No grace | 8 | 10 | 5-10 | 10 |
| Alberta | 5 | Any rate | After | After | After | Grace | Grace | 6 | 6 | 12 | 20 |
| British Columbia | 5 | Any rate | After | After | After | Grace | Grace | 6 | 6 | 20 | 20 |
| Manitoba | 5 | Any rate | After | After | After | Grace | Grace | 6 | 6 | 10 | 10 |
| New Brunswick | 5 | Any rate | After | After | After | Grace | Grace | 6 | 6 | 20 | 20 |
| Nova Scotia | 5 | Any rate | After | After | After | Grace | Grace | 6 | 6 | 20 | 20 |
| Ontario | 5 | Any rate | After | After | After | Grace | Grace | | 6 | 20 | |
| Quebec | 5 | Any rate | After | After | After | Grace | Grace | 5 | 5 | 30 | |
| Saskatchewan | 5 | Any rate | After | After | After | Grace | Grace | 6 | 6 | 12 | 20 |

* In Denver, Due Saturday during June, July, and August protest Saturday or Monday at option of holder.

† Any rate agreed upon in writing is legal on collateral demand loans of \$5000 and over.

‡ See laws, indexed in back of this volume.

NUMBER OF BANKS IN THE UNITED STATES AND CANADA

IMPORTANT: This tabulation covers only institutions performing the functions of a bank. Some publishers, for reasons of their own, include in their tabulation all those concerns whose names they publish but whose business is confined to the selling of Investments. Such information is naturally misleading. We carry the names of thousands of such institutions but they are not included in this tabulation.

UNITED STATES

| STATE | Total National Banks. | Total State Banks and Trust Cos. | Total Private Banks † | Total All Banks. |
|-----------------------------------|--------------------------|--|--------------------------|---------------------|
| Alabama | 94 | 252 | *11 | 357 |
| Alaska | 3 | 17 | 1 | 21 |
| Arizona | 18 | 82 | | 100 |
| Arkansas | 80 | 379 | *9 | 468 |
| California | 277 | 523 | | 793 |
| Colorado | 127 | 226 | *12 | 367 |
| Connecticut | 67 | 148 | 4 | 222 |
| Delaware | 19 | 35 | | 53 |
| District of Columbia | 14 | 37 | 1 | 53 |
| Florida | 54 | 194 | *3 | 255 |
| Georgia | 98 | 649 | 41 | 786 |
| Hawaii | 3 | 22 | 6 | 29 |
| Idaho | 69 | 136 | *3 | 204 |
| Illinois | 471 | 858 | 511 | 1,843 |
| Indiana | 255 | 602 | *175 | 1,037 |
| Iowa | 356 | 1,316 | 241 | 1,906 |
| Kansas | 235 | 1,056 | *3 | 1,286 |
| Kentucky | 127 | 451 | | 591 |
| Louisiana | 43 | 238 | 1 | 282 |
| Maine | 63 | 116 | | 179 |
| Maryland | 95 | 181 | 13 | 289 |
| Massachusetts | 157 | 307 | *3 | 467 |
| Michigan | 108 | 523 | 220 | 851 |
| Minnesota | 303 | 1,154 | | 1,457 |
| Mississippi | 34 | 291 | | 325 |
| Missouri | 121 | 1,211 | *14 | 1,346 |
| Montana | 134 | 266 | *9 | 409 |
| Nebraska | 193 | 958 | | 1,151 |
| Nevada | 10 | 23 | | 33 |
| New Hampshire | 55 | 70 | | 125 |
| New Jersey | 200 | 174 | *7 | 381 |
| New Mexico | 44 | 69 | 1 | 114 |
| New York State | 482 | 494 | 132 | 1,108 |
| North Carolina | 82 | 467 | 2 | 551 |
| North Dakota | 169 | 709 | | 878 |
| Ohio | 371 | 617 | *157 | 1,145 |
| Oklahoma | 345 | 488 | | 833 |
| Oregon | 89 | 176 | *1 | 266 |
| Pennsylvania | 836 | 526 | *50 | 1,412 |
| Rhode Island | 17 | 42 | | 59 |
| South Carolina | 81 | 353 | *7 | 441 |
| South Dakota | 126 | 518 | *7 | 651 |
| Tennessee | 112 | 428 | 1 | 541 |
| Texas | 542 | 908 | 166 | 1,616 |
| Utah | 27 | 98 | | 125 |
| Vermont | 48 | 57 | | 105 |
| Virginia | 149 | 315 | 11 | 475 |
| Washington | 116 | 257 | | 373 |
| West Virginia | 119 | 214 | | 333 |
| Wisconsin | 144 | 786 | | 930 |
| Wyoming | 39 | 104 | 1 | 144 |
| Grand Total, United States | 7,821 | 20,121 | 1,824† | 29,766† |

*Under State Supervision.

†This does not include corporations, firms, and individuals whose names appear herein but which are doing an investment business only.

CANADA

| | | | | |
|--|--|--|--|--------------|
| Alberta | | | | 282 |
| British Columbia | | | | 173 |
| Manitoba | | | | 215 |
| Miquelon | | | | 1 |
| New Brunswick | | | | 119 |
| Newfoundland | | | | 34 |
| Nova Scotia | | | | 119 |
| Ontario | | | | 1,162 |
| Prince Edward Island | | | | 17 |
| Quebec | | | | 820 |
| Saskatchewan | | | | 433 |
| Yukon | | | | 3 |
| Total, Canadian Banks and Bankers | | | | 3,378 |

RATES OF POSTAGE DOMESTIC

| CLASSES. | POSTAGE. | LIMIT WEIGHT. |
|--|--|---|
| First Class—Letters and sealed packages Postal cards (except printed Advertising cards larger than Government post card size which are 1c) | 3 cts. each oz. or fraction thereof | Four lbs. |
| Second Class—Newspapers, periodicals entered as second-class matter and sent by the publisher or news agent Same when mailed by others than above | 2 cts. each 1 ct. per pound 1 ct. each 4 oz. or fraction, stamps affixed | No limit. |
| Third Class—Circulars, pamphlets, and other matter wholly in print, proof sheets, corrected proofsheets and manuscript copy accompanying same | 1 ct. each 2 oz. or fraction thereof | No limit. 4 lbs. For packages over four pounds and all books, see Parcel Post Rates. Eleven pounds. |
| Fourth Class—Merchandise and matter not included in any of the above classes | Parcel Post Rates (see below) | |
| Special Delivery in addition to regular postage | 10 cts. | |
| Registry Fee in addition to regular postage | 10 cts. | |

FOREIGN POSTAGE TABLE

Foreign mail should be fully prepaid, as double the amount of deficient postage is collected before delivery in countries of destination. The rates of postage to all foreign countries and colonies (except Great Britain, Ireland, Newfoundland, Canada, Cuba, Mexico, and Republic of Panama) are as follows: Letters, first ounce or less, 5 cents; each additional ounce or fraction of an ounce, 3 cents. Single postal cards, each, 2 cents; double postal cards, each, 4 cents; newspaper and other printed matter, for each two ounces or fraction thereof, 1 cent. Letter postage to Great Britain, Ireland, and Newfoundland is 3 cents an ounce. Commercial Papers.—Packets not in excess of 10 oz., 5 cents; packets in excess of 10 oz., for each 2 oz. or fraction thereof, 1 cent. Samples of Merchandise.—Packets not in excess of 4 oz., 2 cents; packets in excess of 4 oz., for each 2 oz. or fraction thereof, 1 cent. Merchandise sent on order or as a gift must be sent by Parcel Post (note below) or is subject to letter postage, which must be fully prepaid. Registration fee on letters or other articles, 10 cents. Ordinary letters for any foreign country (except Canada and Mexico) will be forwarded, whether any postage is prepaid on them or not. All other mailable matter must be prepaid at least partially. Limit of weight for printed matter, 4 lbs., 6 oz.

| COUNTRIES OR PLACE OF DESTINATION. | Letters. | POSTCARDS. | | | Registration fee. | Printed Matter per 2 oz. | COMMERCIAL PAPERS. | | SAMPLES OF MERCHANDISE. | |
|------------------------------------|-------------------|-------------------|------------------------|---------------------------------------|-------------------|--------------------------|--|--------------------------------------|--|--|
| | | Single, each. | With paid reply, each. | Packets not in excess of 10 oz. each. | | | Packets in excess of 10 oz. for each 2 oz. or fraction | Packets not in excess of 4 oz. each. | Packets in excess of 4 oz. for each 2 oz. or fraction. | |
| Canada | U. S. Dom. rates. | U. S. Dom. rates. | U. S. Dom. rates. | 10 cents. | U. S. Dom. rates. | 5 cents. | 1 cent. | 2 cents. | 1 cent. | |
| Mexico | U. S. Dom. rates. | U. S. Dom. rates. | U. S. Dom. rates. | 10 cents. | U. S. Dom. rates. | 5 cents. | 1 cent. | 2 cents. | 1 cent. | |
| All other Foreign Countries | Note above. | 2 cents. | 4 cents. | 10 cents. | 1 cent. | 5 cents. | 1 cent. | 2 cents. | 1 cent. | |

The postage rates and conditions to Alaska, Cuba, Hawaii, Guam, Porto Rico, the Philippines, Republic of Panama, and the Island of Tutuila are domestic in every particular.

TABLE SHOWING RATES OF PARCEL POSTAGE

Parcels weighing four ounces or less are mailable at the rate of one cent for each ounce or fraction of an ounce, regardless of distance. Parcels weighing more than four ounces are mailable at the pound rate, as shown by the following table, and when mailed at this rate any fraction of a pound is considered a full pound.

Parcels are limited in weight to seventy pounds within the third zone and to fifty pounds beyond the third zone, and in size to eighty-four inches in "length and girth combined."

Rate on books weighing eight ounces or less is one cent for each two ounces or fraction thereof for any distance: over eight ounces, the zone parcel post rates apply.

Maps for any zone center with complete instructions can be purchased from Rand-McNally & Co., Chicago.

WAR TAX.—One cent on twenty-five cents (less than 25 cents, no tax), two cents on twenty-six to fifty, three cents on fifty-one to seventy-five, four cents on seventy-six to one dollar.

| Weight | 1st zone | | 2d zone rate | 3d zone rate | 4th zone rate | 5th zone rate | 6th zone rate | 7th zone rate | 8th zone rate |
|---------------------|------------|-----------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|
| | Local rate | Zone rate | | | | | | | |
| 1st pound | \$0.05 | \$0.05 | \$0.05 | \$0.06 | \$0.07 | \$0.08 | \$0.09 | \$0.11 | \$0.12 |
| Each additional lb. | 0.0½ | 0.01 | 0.01 | 0.02 | 0.04 | 0.06 | 0.08 | 0.10 | 0.12 |

PARCEL POST RATES TO FOREIGN COUNTRIES

NOTE: During the war times, consult your Post Office for rates to European countries affected by the war. Twelve cents per pound or fraction thereof; limited to eleven pounds in weight and three and one-half feet in length and to six feet in length and girth combined.

DOMESTIC MONEY ORDER BUSINESS

The printed application form must be used when applying for a money order. The applicant must write his or her own given name and surname in full, and given name of the payee must be stated in full if known, otherwise initials may be used. The given name of married women must be used and not that of their husbands. Names of places, streets, and numbers should be written in plainest manner possible.

A money order can not be made payable to more than one person or firm.

Domestic Money Order Fees

| | | | |
|--|-----|---|-----|
| For orders of \$2.50 or less | 3c | Over \$30.00 and not exceeding \$ 40.00 | 15c |
| Over \$ 2.50 and not exceeding \$ 5.00 | 5c | 40.00 " " 50.00 | 18c |
| " 5.00 " " 10.00 | 8c | 50.00 " " 60.00 | 20c |
| " 10.00 " " 20.00 | 10c | 60.00 " " 75.00 | 25c |
| " 20.00 " " 30.00 | 12c | 75.00 " " 100.00 | 30c |

Orders payable at a money-order office can not be issued for an amount exceeding \$100.

INTERNATIONAL MONEY ORDERS

Money orders can be issued between the United States and fifty-eight countries, rates differing and subject to change. See your Postmaster for latest rates.

RATES FOR EXPRESS MONEY ORDERS

| | | | | | | | |
|---------------------|--------|-------------------------|---------|-------------------------|---------|-------------------------------|---------|
| Not over \$2.50 | 3 cts. | Over \$10.00 to \$20.00 | 10 cts. | Over \$40.00 to \$50.00 | 18 cts. | Over \$75.00 to \$100.00 | 30 cts. |
| Over \$2.50 to 5.00 | 5 cts. | Over 20.00 to 30.00 | 12 cts. | Over 50.00 to 60.00 | 20 cts. | | |
| Over 5.00 to 10.00 | 8 cts. | Over 30.00 to 40.00 | 15 cts. | Over 60.00 to 75.00 | 25 cts. | Over \$100.00 at above rates. | |

DATES OF COMPTROLLER'S CALLS TO THE NATIONAL BANKS FROM 1886 TO DATE

| YEAR | JAN. | FEB. | MAR. | APR. | MAY | JUNE | JULY | AUG. | SEP. | OCT. | NOV. | DEC. | Dates and number of Calls made on respective dates | |
|-------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|------------|------------|-------------|-------------|---|-------|
| | | | | | | | | | | | | | | DATES |
| 1886 | | | | | | | | | | Th 7 | | T 28 82 | | |
| 1887 | | F 4 66 | | | F 13 70 | | | M 1 80 | | W 5 65 | | W 7 63 | | |
| 1888 | | T 14 69 | | M 30 76 | | S 30 61 | | | | Th 4 96 | | W 12 69 | 1 10 | |
| 1889 | | T 16 76 | | | M 13 76 | | F 12 60 | | M 30 80 | | | W 11 72 | 2 5 | |
| 1890 | | F 28 79 | | | S 17 78 | | F 18 62 | | | Th 2 76 | | F 19 78 | 3 2 | |
| 1891 | | M 26 69 | | | M 4 67 | | Th 9 66 | | F 25 78 | | | W 2 68 | 4 14 | |
| 1892 | | | T 1 90 | | T 17 77 | | T 12 56 | | F 30 80 | | | F 9 70 | 5 10 | |
| 1893 | | | M 6 87 | | Th 4 59 | | W 12 69 | | | T 3 83 | | T 19 77 | 6 5 | |
| 1894 | | W 28 71 | | | F 4 65 | | W 18 75 | | | T 2 76 | | W 19 78 | 7 9 | |
| 1895 | | | T 5 76 | | T 7 63 | | Th 11 66 | | S 28 79 | | | F 13 76 | 8 0 | |
| 1896 | | F 28 77 | | | Th 7 69 | | T 14 68 | | | T 6 84 | | Th 17 72 | 9 9 | |
| 1897 | | | T 9 82 | | F 14 66 | | F 23 70 | | | T 5 74 | | W 15 71 | 10 6 | |
| 1898 | | F 18 65 | | | Th 5 76 | | Th 14 70 | | T 20 68 | | | Th 1 72 | 11 4 | |
| 1899 | | S 4 65 | | W 5 60 | | F 30 86 | | | Th 7 69 | | | S 2 86 | 12 7 | |
| 1900 | | T 13 73 | | Th 26 73 | | F 29 64 | | | W 5 68 | | | Th 13 99 | 13 6 | |
| 1901 | | T 5 54 | | W 24 78 | | | M 15 82 | | M 30 77 | | | T 10 71 | 14 8 | |
| 1902 | | T 25 77 | | W 30 74 | | | W 16 77 | | M 15 61 | | T 25 71 | | 15 4 | |
| 1903 | | F 6 73 | | Th 9 62 | | T 9 61 | | | W 9 92 | | T 17 69 | | 16 2 | |
| 1904 | F 22 66 | | M 28 66 | | | Th 9 73 | | | T 6 89 | | Th 10 65 | | 17 5 | |
| 1905 | W 11 62 | | T 14 62 | | M 29 76 | | | F 25 88 | | | Th 9 76 | | 18 5 | |
| 1906 | M 29 81 | | | F 6 67 | | M 18 73 | | | T 4 78 | | M 12 69 | | 19 2 | |
| 1907 | S 26 75 | | F 22 55 | | M 20 59 | | | Th 22 94 | | | | T 3 103 | 20 5 | |
| 1908 | | F 14 73 | | | Th 14 90 | | W 15 62 | | W 23 70 | | F 27 65 | | 21 1 | |
| 1909 | | F 5 70 | | W 28 82 | | W 23 56 | | | W 1 70 | | T 16 76 | | 22 3 | |
| 1910 | M 31 76 | | T 29 57 | | | Th 30 93 | | | Th 1 62 | | Th 10 70 | | 23 4 | |
| 1911 | S 7 59 | | T 7 59 | | | W 7 92 | | | F 1 85 | | | T 5 95 | 24 1 | |
| 1912 | | T 20 77 | | Th 18 58 | | F 14 57 | | | W 4 82 | | T 26 83 | | 25 4 | |
| 1913 | | T 4 70 | | F 4 59 | | W 4 61 | | S 9 66 | | T 21 73 | | | 26 5 | |
| 1914* | T 13 84 | | W 4 50 | | | T 30 118 | | | S 12 74 | S 31 48 | | Th 31 61 | 27 2 | |
| 1915* | | | Th 4 63 | | S 1 58 | W 23 53 | | | Th 2 71 | | W 10 69 | F 31 51 | 28 7 | |
| 1916* | | | T 7 67 | | M 1 55 | F 30 60 | | | T 12 73 | | F 17 66 | W 27 40 | 29 5 | |
| 1917* | | | M 5 68 | | T 1 57 | W 20 50 | | | T 11 83 | | T 20 70 | M 31 41 | 30 10 | |
| 1918* | | | M 4 63 | | F 10 67 | S 29 50 | | S 31 62 | | | F 1 62 | T 31 60 | 31 7 | |
| | | | | | | | | | | | | | 167 | |

* Six calls made in 1914, 1915, 1916, 1917 and 1918.

KEY { Figures in BLACK denote day of month call was made.
 Figures in COLOR show number of days intervening between calls.
 LETTERS in Black signify day of week call was made.

21 on Monday
 43 " Tuesday
 30 " Wednesday
 27 " Thursday
 33 " Friday
 13 " Saturday
 Total, 167

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WORLD

Rand McNally's New 11 x 14 Map of the World.
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For Index to Prefix Numbers see Numerical System Map Immediately Opposite

FIFTH EDITION

(Revised to September 1, 1918)

Key to Numerical System

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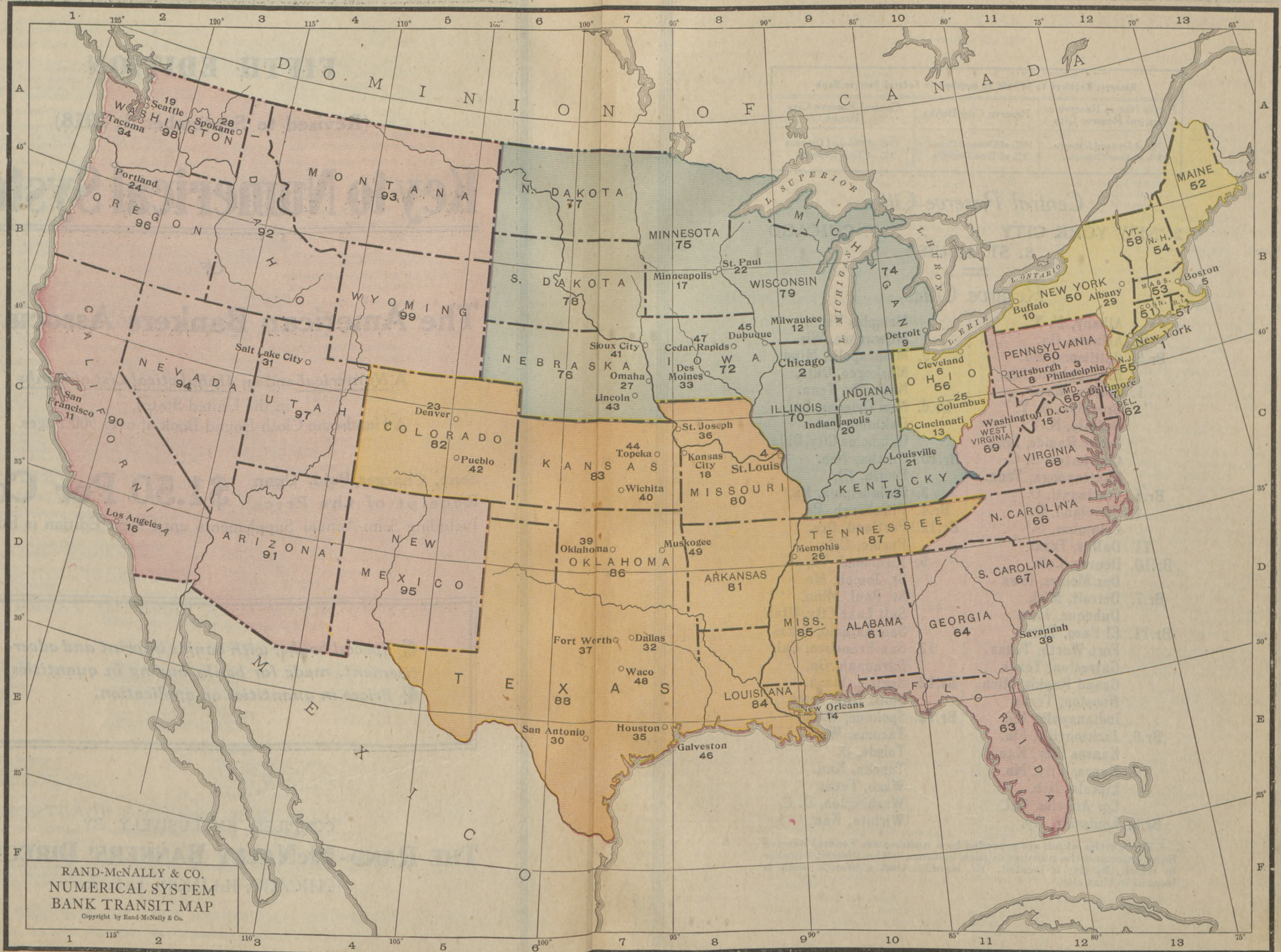
Prefix Numbers

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- 47 Cedar Rapids, Ia.
- 48 Waco, Tex.
- 49 Muskogee, Okla.

STATES

- 50 New York
- 51 Connecticut
- 52 Maine
- 53 Massachusetts
- 54 New Hampshire
- 55 New Jersey
- 56 Ohio
- 57 Rhode Island
- 58 Vermont
- 59
- 60 Pennsylvania
- 61 Alabama
- 62 Delaware
- 63 Florida
- 64 Georgia
- 65 Maryland
- 66 North Carolina
- 67 South Carolina
- 68 Virginia
- 69 West Virginia
- 70 Illinois
- 71 Indiana
- 72 Iowa
- 73 Kentucky
- 74 Michigan
- 75 Minnesota
- 76 Nebraska
- 77 North Dakota
- 78 South Dakota
- 79 Wisconsin
- 80 Missouri
- 81 Arkansas
- 82 Colorado
- 83 Kansas
- 84 Louisiana
- 85 Mississippi
- 86 Oklahoma
- 87 Tennessee
- 88 Texas
- 89
- 90 California
- 91 Arizona
- 92 Idaho
- 93 Montana
- 94 Nevada
- 95 New Mexico
- 96 Oregon
- 97 Utah
- 98 Washington
- 99 Wyoming



RAND-McNALLY & CO.
 NUMERICAL SYSTEM
 BANK TRANSIT MAP
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Reserves Required to be held by members in Federal Reserve Bank

| Banks Not in Reserve or Central Reserve City | Reserve City Banks | Central Reserve City Banks |
|--|---|---|
| 7% of Demand Deposits 3% of Time Deposits | 10% of Demand Deposits 3% of Time Deposits | 13% of Demand Deposits 3% of Time Deposits |

Central Reserve Cities

2. *NEW YORK CITY 7. CHICAGO
8. ST. LOUIS

Reserve Cities

- | | |
|--------------------------|-------------------------|
| Albany, N. Y. | Memphis Tenn. |
| 6. *Atlanta, Ga. | Milwaukee, Wis. |
| Br.5. Baltimore, Md. | 9. Minneapolis, Minn. |
| Birmingham, Ala. | Muskogee, Okla. |
| 1. Boston, Mass. | Nashville, Tenn. |
| Brooklyn, N. Y. | Br.6. New Orleans, La. |
| Buffalo, N. Y. | Oakland, Cal. |
| Cedar Rapids, Iowa | Oklahoma City, Okla. |
| Charleston, S. C. | Br.10. Omaha, Neb. |
| Chattanooga, Tenn. | Peoria, Ill. |
| Br.4. Cincinnati, O. | 3. Philadelphia, Pa. |
| 4. Cleveland, O. | Br.4. Pittsburgh, Pa. |
| Columbus, O. | Br.12. Portland, Ore. |
| 11. Dallas, Texas | Pueblo, Colo. |
| Br.10. Denver, Colo. | 5. Richmond, Va. |
| Des Moines, Iowa | St. Joseph, Mo. |
| Br.7. Detroit, Mich. | St. Paul, Minn. |
| Dubuque, Iowa | Salt Lake City, Utah |
| Br.11. El Paso, Texas | San Antonio, Texas |
| Fort Worth, Texas | 12. San Francisco, Cal. |
| Galveston, Texas | Savannah, Ga. |
| Grand Rapids, Mich. | Br.12. Seattle, Wash. |
| Houston, Texas | Sioux City, Iowa |
| Indianapolis, Ind. | Br.12. Spokane, Wash. |
| Br.6. Jacksonville, Fla. | Tacoma, Wash. |
| Kansas City, Kan. | Toledo, O. |
| 10. Kansas City, Mo. | Topeka, Kan. |
| Lincoln, Neb. | Waco, Texas |
| Los Angeles, Cal. | Washington, D. C. |
| Br.8. Louisville, Ky. | Wichita, Kan. |

* Those cities which are preceded by a number are Federal Reserve Bank cities and the number in each instance is the District number in which the city is located. Br. signifies that a branch bank is located in that city.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

January 21, 1919

| NAME AND FEDERAL RESERVE DISTRICT. | ADDRESS. | NAME AND FEDERAL RESERVE DISTRICT. | ADDRESS. |
|--------------------------------------|---|---|---|
| CHIEF NATIONAL BANK EXAMINERS | | | |
| Brown, Fred. (9) | 416 N. Y. Life Bldg., Minneapolis, Minn. | Henneman, Harry E. (2) | 720 U. S. Custom House, New York, N. Y. |
| Collier, R. H. (11) | 501 Southland Life Bldg., Dallas, Texas. | Hodgson, R. M. (6) | 507 P. O. Bldg., Atlanta, Ga. |
| Cooper, S. H. L. (4) | 527 Williamson Bldg., Cleveland, Ohio. | Hoffman, L. W. (5) | 512 Va. Ry. & Power Bldg., Richmond, Va. |
| Doughton, J. K. (5) | 512 Va. Ry. & Power Bldg., Richmond, Va. | Hopkins, Raby L. (7) | 331 Federal Bldg., Milwaukee, Wis. |
| Gaither, H. R. (10) | 1515 Commerce Trust Bldg., Kansas City, Mo. | Horn, C. F. (2) | 720 U. S. Custom House, New York, N. Y. |
| Higgins, E. F. (6) | 507 Post Office Bldg., Atlanta, Ga. | Hubbell, E. (7) | 832 Spring St., Elgin, Ill. |
| Johnson, E. I. (3) | 416 Post Office Bldg., Philadelphia, Pa. | Houston, R. (7) | Lock Box 717, South Bend, Ind. |
| Logan, J. M. (8) | 1310 Fed. Reserve Bk. Bldg., St. Louis, Mo. | Hutt, W. E. (11) | Sherman, Texas. |
| Malburn, W. P. (2) | 720 U. S. Custom House, New York, N. Y. | James, A. L. (12) | 912 O St., Sacramento, Cal. |
| Mulloney, D. C. (1) | Room 614, 45 Milk St., Boston, Mass. | James, E. A. (12) | 839 E. South Temple St., Salt Lake City, Utah. |
| Smith, Sherrill (7) | 804 Rector Bldg., Chicago, Ill. | Jernegan, E. S. (9) | 416 New York Life Bldg., Minneapolis, Minn. |
| Wilcox, W. E. (12) | 523 First Nat. Bk. Bldg., San Francisco, Cal. | Johnson, R. M. (11) | Care of First Nat. Bk., Saint Cloud, Fla. |
| NATIONAL BANK EXAMINERS | | | |
| Albert, H. E. (9) | 416 N. Y. Life Bldg., Minneapolis, Minn. | Kennedy, J. L. (7) | P. O. Box 184, Sheldon, Iowa. |
| Anheier, C. H. (9) | Fargo, N. D. | Kuchins, C. R. (6) | P. O. Box 275, Bessemer, Ala. |
| Arinstrong, G. E. (4) | 527 Williamson Bldg., Cleveland, Ohio. | Machen, H. L. (12) | 520 Trust & Savings Bldg., Los Angeles, Cal. |
| Aycock, R. N. (5) | Raleigh, N. C. | Marcuse, Benj. (2) | 560 W. 144th St., New York, N. Y. |
| Baker, W. B., (3) | P. O. Box 61, Lancaster, Pa. | Martin, C. H. (8) | 1234 Central Ave., Hot Springs, Ark. |
| Bean, N. S. (1) | 10 Federal Bldg., Manchester, N. H. | Martin, Leo H. (12) | Boise, Idaho, Boise, Idaho. |
| Beaty, C. H. (7) | 804 Rector Bldg., Chicago, Ill. | McClerkin, G. M. (10) | P. O. Box 1541, Lincoln, Neb. |
| Best, J. A. (3) | Room 23, P. O. Bldg., Wilkes-Barre, Pa. | McConaughy, R. C. (4) | 6115 Erie Ave., Cincinnati, Ohio. |
| Blackman, H. C. (7) | P. O. Box 255, Hillsdale, Mich. | McGrath, J. C. (7) | Indianapolis, Ind. General Delivery. |
| Bonesteel, V. C. (9) | Box 31, Huron, S. D. | McLean, Martin (12) | 310 Central Bldg., Seattle, Wash. |
| Borden, D. C. (6) | 507 Post Office Bldg., Atlanta, Ga. | McReynolds, J. W. (11) | 501 Southland Life Bldg., Dallas, Texas |
| Boyd, C. E. (6) | 105 Regina Ave., Mobile, Ala. | Mertens, C. (7) | Shelbyville, Ill. |
| Buckles, W. M. (9) | Room 15, Bailey Block, Helena, Mont. | Miller, J. F. (4) | Box 163, Wilkinsburg, Pa. |
| Byers, R. W. (2) | 1041 State St., Watertown, N. Y. | Minor, W. G. (7) | Cannelton, Ind. |
| Camp, A. B. (4) | P. O. Box 202, Central Station, Toledo, O. | Montgomery, Robert (7) | 4319 Kingman Blvd., Des Moines, Iowa |
| Carlson, O. A. (9) | 1786 Hennepin Ave., Apt. 22, Minneapolis, Minn. | Morgan, W. M. (8) | 208 Federal Bldg., Louisville, Ky. |
| Challman, L. O. | Box 66, Fargo, N. D. | Mossman, J. D. (10) | 635 Tyler St., Topeka, Kan. |
| Chapman, C. H. (3) | 413 Post Office Bldg., Philadelphia, Pa. | Murphy, David (2) | 314 Lafayette Ave., Buffalo, N. Y. |
| Chenault, J. B. (4) | Maysville, Ky. | Newnham, S. L. (Supervising Nat. Bank Examiner) | 720 U. S. Custom House, New York, N. Y. |
| Chesterman, Bertram (2) | 720 U. S. Custom House, New York, N. Y. | Otto, C. C. (12) | S. 1124 Walnut St., Spokane, Wash. |
| Clark, Thorne (5) | 512 Va. Ry. & Power Bldg., Richmond, Va. | Parker, E. F. (1) | 90 Lincoln St., Portland, Maine. |
| Cloc, W. B. (5) | P. O. Box 585, Huntington, W. Va. | Parker, W. R. (8) | 24 Highland Terrace, Richmond Heights, Maplewood, Mo. |
| Coffin, G. M. (1) | 118 Waverly Place, New York, N. Y. | Partridge, Paul (7) | Apt. B, 1007 Hamilton Blvd., Peoria, Ill. |
| Congdon, G. C. (3) | 416 P. O. Bldg., Philadelphia, Pa. | Patterson, Bert K. (9) | 416 N. Y. Life Bldg., Minneapolis, Minn. |
| Congdon, Sidney B. (5) | Comptroller of the Currency, Washington, D. C. | Peel, Rex W. (10) | Box 558, Oklahoma City, Okla. |
| Cooper, T. A. (1) | Care of The Pavilion, Montpelier, Vt. | Penix, J. L. (11) | Driskill Hotel, Austin, Texas. |
| Crocker, Sherwood (10) | 718 Grant St., Denver, Colo. | Pole, J. W. (4) | 527 Williamson Bldg., Cleveland, Ohio. |
| Donahue, E. J. (2) | The Greycourt Apt., Ithaca, N. Y. | Proctor, J. L. (9) | 416 N. Y. Life Bldg., Minneapolis, Minn. |
| Dorsey, R. J. C. (5) | 211 Union Trust Bldg., Washington, D. C. | Reed, W. H. (10) | 1515 Commerce Trust Bldg., Kansas City, Mo. |
| Duane, W. J. (2) | 529 West 111th St., New York, N. Y. | Riddell, C. F. (7) | P. O. Box 443, Indianapolis, Ind. |
| Dunbar, J. M. (3) | Care B. E. Glass, P. O. Clerk, Johnstown, Pa. | Robb, E. D. (7) | Colonial Apartments, Waterloo, Iowa. |
| Fair, W. E. (10) | State Capitol, Cheyenne, Wyo. | Roberts, Luther K. (3) | 416 P. O. Bldg., Philadelphia, Pa. |
| Farmer, T. P. (10) | P. O. Box 1494, Muskogee, Okla. | Roberts, W. C. (6) | Care of Receiver Heard Nat. Bk., Jacksonville, Fla. |
| Filson, C. H. (10) | 321 N. First St., Guthrie, Okla. | Schechter, W. J. (7) | 804 Rector Bldg., Chicago, Ill. |
| Finney, R. Gordon (10) | Route No. 1, Rosslyn, Va. | Scott, H. W. (1) | Room 614, 45 Milk St., Boston, Mass. |
| Fletcher, T. E. (6) | Cordele, Ga. | Sisk, C. M. (3) | 1240 Hill Road, Reading, Pa. |
| Freeman, O. M. (1) | 1002 Turks Head Bldg., Providence, R. I. | Smith, A. B. (9) | Care of F. L. Green, Williston, N. D. |
| George, H. L. (2) | 445 Western Ave., Albany, N. Y. | Smith, C. F. (4) | P. O. Box 1058, Pittsburgh, Pa. |
| Goodell, G. W. (10) | 2070 Clermont St., Denver, Colo. | Smith, J. H. (9) | 416 N. Y. Life Bldg., Minneapolis, Minn. |
| Goodwyn, T. J. (5) | P. O. Box 326, Columbia, S. C. | Smithies, G. E. (12) | Honolulu, Hawaii. |
| Gossett, E. F. (11) | Federal Land Bank, Houston, Texas. | Southall, Ebenezer (2) | 720 U. S. Custom House, New York, N. Y. |
| Gough, E. H. (8) | Boonville, Ind. | Stauffer, G. E. (3) | 416 P. O. Bldg., Philadelphia, Pa. |
| Gray, W. M. (12) | 525 First Nat. Bk. Bldg., San Francisco, Cal. | Stearns, E. W. (3) | P. O. Box 3, Albany, N. Y. |
| Greenfield, J. B. (7) | 331 Federal Bldg., Milwaukee, Wis. | Stevens, G. J. (4) | P. O. Box 185, Wheeling, W. Va. |
| Griffin, J. L. (6) | 507 P. O. Bldg., Atlanta, Ga. | Stringfellow, J. B. (5) | Forest Depot, Va. |
| Hanson, V. E. (9) | 217 West 23d St., Sioux Falls, S. D. | Summers, Geo. S. (3) | P. O. Box 222, Harrisburg, Pa. |
| Hargreaves, R. L. (8) | 1310 Federal Reserve Bank Bldg., St. Louis, Mo. | Thomas, Hubert F. (2) | 720 U. S. Custom House, New York, N. Y. |
| Harkin, D. V. (7) | 804 Rector Bldg., Chicago, Ill. | Thomas, T. C. (4) | Neil House, Columbus, Ohio. |
| Harris, T. E. (8) | 805 Central Bank Bldg., Memphis, Tenn. | Thompson, A. D. (11) | 1320 N. 15th St., Waco, Texas. |
| Haugen, N. E. (7) | 1900 Woodland Ave., Des Moines, Iowa. | Thompson, J. E. (5) | 807 Union Trust Bldg., Washington, D. C. |
| Hayes, Ben., Jr. (7) | Davenport, Iowa. | Thompson, Oscar (12) | Care of Cornelius Hotel, Portland, Oregon. |
| Hayes, W. Z. (11) | Tyler, Texas. | Trimble, James (5) | 807 Union Trust Bldg., Washington, D. C. |
| | | Walter, E. D. (6) | 202 Fourth Ave., Rome, Ga. |
| | | Wilde, Max C. (12) | 520 Trust & Savings Bldg., Los Angeles, Cal. |
| | | Williams, T. M. (10) | 1515 Commerce Trust Bldg., Kansas City, Mo. |
| | | Wilson, Lewis (10) | Box 451, Hutchinson, Kan. |
| | | Wood, D. R. (5) | P. O. Bldg., Martinsburg, W. Va. |
| | | Wood, John S. (8) | Belleville, Ill. |
| | | Woods, J. K. (3) | 416 P. O. Bldg., Philadelphia, Pa. |
| | | Woodside, Hal (8) | 141 W. Woodbine Ave., Kirkwood, Mo. |
| | | Woten, C. S. (12) | 845 Divisaro St., Fresno, Cal. |
| | | Young, W. R. (8) | 640 Park Ave., Hot Springs, Ark. |

STATE BANK OFFICIALS AND EXAMINERS, 1919

| STATE | NAME | ADDRESS | STATE | NAME | ADDRESS |
|----------|---|--------------------------------------|-----------|---|-------------------------------|
| Ala. | D. F. Green, Supt. of Banks | Montgomery. | Maine | A. J. S. Keene, Bank Examiner | Augusta. |
| " | W. B. Cliff, Bank Examiner | Hartsells. | " (Cont.) | Oscar S. Smith, Bank Examiner | Augusta. |
| " | Geo. E. Smith, Bank Examiner | Montgomery. | " | Harvey R. Peaso, Agency Examiner | Augusta. |
| " | S. B. Wilson, Bank Examiner | Birmingham. | " | Victor B. Pendexter, Accountant | Augusta. |
| " | E. L. Ratcliffe, Bank Examiner | Montgomery. | " | Claridel Bradstreet, Chief Clerk | Augusta. |
| " | T. L. Cannon, Office Assistant | Montgomery. | Md. | J. Dukes Downes, Bank Com. | Union Trust Bldg., Baltimore. |
| Ariz. | Jesse L. Boyce, Bank Comptroller | Phoenix. | " | Geo. W. Page, Deputy Bank Com. | Union Trust Bldg., Baltimore. |
| " | M. S. Stanley, Deputy Bank Comptroller | Phoenix. | " | John J. Ghingher, Chief Clerk and Examiner | Union Trust Bldg., Baltimore. |
| " | F. E. Ross, Bank Examiner | Phoenix. | " | Wm. Reed Seal, Clerk and Examiner | Union Trust Bldg., Baltimore. |
| Ark. | A. J. Reap, Bank Commissioner | Little Rock. | " | Chas. L. Hobbs, Clerk and Examiner | Union Trust Bldg., Baltimore. |
| " | W. T. Maxwell, Mgr. Blue Sky Dept. | Little Rock. | Mass. | A. L. Thordike, Bk. Commissioner | Brewster. |
| " | J. M. Sadler, Bank Examiner | Conway. | " | C. W. Levi, Deputy Commissioner | Newton Center. |
| " | F. L. Major, Bank Examiner | Brinkley. | " | W. O. Lovell, Chief of Sav. Bk. Div. | Malden. |
| " | W. B. Oglesby, Bank Examiner | Texarkana. | " | C. W. Levi, Chief of Tr. Co. Division | Newton Center. |
| Calif. | Charles F. Stern, Supt. of Banks | 704 Postal Tel. Bldg. San Francisco. | " | O. M. Tucker, Chief of Co-operative Bank Division | Somerville. |
| Colo. | Grant McPerson, Bk. Commissioner | Denver. | " | W. A. Hammond, Bank Examiner | Somerville. |
| " | Axel B. Olson, Chief Deputy Bk. Commissioner | Denver. | " | W. H. Otis, Bank Examiner | Melrose. |
| " | Sidney W. Clark, Deputy Bk. Com. | Denver. | " | F. C. Stacey, Bank Examiner | Alston. |
| " | Frank Stansfield, Deputy Bk. Com. | Denver. | " | A. N. Dorr, Bank Examiner | Boston. |
| " | M. M. Ewing, Deputy Bk. Com. | Denver. | " | W. S. Bosworth, Special Examiner | Malden. |
| Conn. | E. J. Sturges, Bank Commissioner | New Milford. | " | H. F. Taylor, Jr., Bank Examiner | Wakefield. |
| " | J. K. Bissland, Deputy Com. | Thompsonville. | " | R. T. Harward, Bank Examiner | Medford. |
| " | Frank E. Soule, Bank Examiner | New Milford. | Mich. | F. W. Merrick, Bank Commissioner | Piscow. |
| " | Wm. H. Edwards, Bank Examiner | Portland. | " | A. E. Manning, Deputy Bank Com. | Lansing. |
| " | Wm. P. Landon, Bank Examiner | Hartford. | " | C. F. Spaeth, Bank Examiner | Ann Arbor. |
| " | J. B. Byrne, Bank Examiner | Putnam. | " | John T. Mallett, Bank Examiner | Lansing. |
| " | H. H. Howard, Bank Examiner | Hartford. | " | C. I. Norman, Bank Examiner | Lansing. |
| " | C. Leon Wilcox, Bank Examiner | Windsor Locks. | " | V. W. Tourje, Bank Examiner | Dowagiac. |
| " | J. William Neal, Bank Examiner | New Haven. | " | Leroy Maxam, Bank Examiner | Grand Rapids. |
| " | Frank W. Adams, Bank Examiner | Hartford. | " | F. J. Affeldt, Jr., Bank Examiner | Iron Mountain. |
| Del. | Thos. R. Wilson, Supt. of Banks | Dover. | " | L. J. Baker, Bank Examiner | Lansing. |
| " | Geo. A. Hugins, Bank Examiner | Dover. | " | L. E. Warner, Bank Examiner | Kalamazoo. |
| Fla. | B. C. Whitfield, Bank Examiner | Tallahassee. | " | Wm. C. Griswold, Bank Examiner | Detroit. |
| " | E. P. Duncan, Bank Examiner | Tallahassee. | " | C. W. Snowden, Bank Examiner | Bay City. |
| " | W. B. Sadler, Bank Examiner | Jacksonville. | " | H. A. Millard, Bank Examiner | Hersey. |
| Ga. | W. J. Speer, Bank Examiner | Atlanta. | " | H. W. Hanson, Bank Examiner | Lansing. |
| " | J. O. Anderson, Chief Clerk and Asst. Examiner | Atlanta. | " | B. P. Greene, Bank Examiner | Jackson. |
| " | N. L. North, Asst. Bk. Examiner | Newnan. | " | H. O. Mohrman, Bank Examiner | Traverse City. |
| " | L. E. Fenn, Asst. Bank Examiner | Cordele. | " | S. D. Thomas, Bank Examiner | Lansing. |
| " | R. E. Platt, Asst. Bank Examiner | Newnan. | " | Albert E. Gale, Bank Examiner | Grand Haven. |
| " | M. J. James, Asst. Bank Examiner | Griffin. | " | L. J. O'Brien, Bank Examiner | Kalamazoo. |
| " | E. A. Thomson, Asst. Bk. Examiner | White Plains. | " | Scott E. Lamb, Bank Examiner | Lansing. |
| " | J. S. Hollinshead, Asst. Bk. Examiner | Decatur. | " | D. J. Vanderwerp, Jr., Bank Ex. | Grand Rapids. |
| " | E. B. Douglass, Bank Examiner | Talbotton. | " | L. P. Kalabar, Bank Examiner | Saginaw. |
| " | G. H. Crusselle, Bank Examiner | Atlanta. | " | Frank L. Olive, Bank Examiner | Oxford. |
| Idaho | Jay Gibson, Bank Commissioner | Boise. | " | Harry W. Gross, Asst. Bank Ex. | Ann Arbor. |
| " | E. W. Pearce, Chief Deputy Bank Com. | Boise. | " | H. J. McGill, Asst. Bank Examiner | Port Huron. |
| " | D. L. Wyland, Deputy Bank Com. | Boise. | " | John H. Thurlow, Asst. Bank Ex. | Battle Creek. |
| " | Mildred Knight, Clerk | Boise. | Minn. | F. E. Pearson, Supt. of Banks | St. Paul. |
| Illinois | Andrew Russel, Auditor | Springfield. | " | Geo. H. Sivwright, Deputy Supt. of Banks | St. Paul. |
| " | Harry T. Ellis, Chief Clerk of Banking Department | 1434 1st N. Bk. Bldg., Chicago. | " | O. I. Brandvold, Bank Examiner | Fergus Falls. |
| " | W. B. Whitlock, Asst. Chief Clerk Banking Dept. | Springfield. | " | W. T. Hanneman, Bank Examiner | Minneapolis. |
| " | Ralph R. Fairbairn, Bank Examiner | 1434 1st N. Bk. Bldg., Chicago. | " | A. P. Robert, Bank Examiner | St. Paul. |
| " | Miller Weir, Consulting Bank Examiner | Springfield. | " | D. B. Fuller, Bank Examiner | Minneapolis. |
| " | J. W. McClellan, Bank Examiner | Springfield. | " | P. W. Moore, Bank Examiner | St. Paul. |
| " | John B. Lee, Bank Examiner | Springfield. | " | R. F. Kenrick, Asst. Bank Examiner | St. Paul. |
| " | J. E. Sullivan, Bank Examiner | Chicago. | " | W. P. Dougherty, Bank Examiner | Minneapolis. |
| " | Fred W. Bland, Bank Examiner | Chicago. | " | Howard J. Klossner, Asst. Bk. Ex. | New Ulm. |
| " | F. E. Edgerton, Bank Examiner | Springfield. | " | L. J. Lulman, Bank Examiner | Preston. |
| " | H. S. Savage, Bank Examiner | Springfield. | " | Geo. P. Dally, Assistant Examiner | E. Grand Forks. |
| " | Wm. Burkhart, Bank Examiner | Springfield. | " | M. E. Walsh, Extra Asst. Examiner | St. Paul. |
| " | E. E. Nicholson, Bank Examiner | Springfield. | " | Wm. A. Smith, Asst. Bank Exam. | St. Paul. |
| Ind. | Otto L. Klaus, Auditor | Indianapolis. | " | John L. Haas, Asst. Bank Examiner | St. Paul. |
| " | Chas. W. Camp, Chief Clerk | Indianapolis. | " | Ernest W. Swanson, Asst. Bk. Ex. | Minneapolis. |
| " | Robert R. Head, Bank Examiner | Plymouth. | " | A. F. Schwieter, Asst. Bank Ex. | Minneapolis. |
| " | Dane H. Hoeyer, Bank Examiner | Eaton. | Miss. | M. G. McNair, Bank Commissioner | Gulfport. |
| " | Chas. F. Huest, Bank Examiner | Indianapolis. | " | N. C. Hill, Bank Commissioner | Hattiesburg. |
| " | Arthur J. Lowe, Bank Examiner | Indianapolis. | " | Lewis E. Crook, Bank Commissioner | Meridian. |
| " | Ralph R. Boyers, Bank Examiner | Spencer. | " | E. F. Anderson, Bank Examiner | Clinton. |
| " | L. B. Holleman, Bank Examiner | Indianapolis. | " | J. S. Love, Bank Examiner | Hattiesburg. |
| " | Robert Prass, Bank Examiner | Indianapolis. | " | S. S. Harris, Bank Examiner | Tumelo. |
| " | Lowell W. Cox, Bank Examiner | Frankfort. | " | J. B. Salmand, Assistant Bank Examiner | Jefferson City. |
| Iowa | G. H. Messinger, Supt. of Banking | Des Moines. | " | C. L. Gaston, Assistant Bank Examiner | Jefferson City. |
| " | Chas. H. Sulter, Bank Examiner | Council Bluffs. | " | J. P. Nanny, Assistant Bank Examiner | Jefferson City. |
| " | Dane H. Hoeyer, Bank Examiner | Cedar Rapids. | " | O. C. Enright, Bank Commissioner | Jefferson City. |
| " | H. T. Fuller, Bank Examiner | Mason City. | " | I. C. Uptegrove, Deputy Bank Com. | St. Louis. |
| " | V. R. Martin, Bank Examiner | Des Moines. | " | Lawson W. Watts, Bank Examiner | St. Louis. |
| " | W. O. Reed, Bank Examiner | Cedar Falls. | " | C. A. Eaton, Bank Examiner | Cane Grove. |
| " | Geo. L. Rowe, Bank Examiner | Des Moines. | " | W. W. Seibert, Bank Examiner | St. Louis. |
| " | R. F. Wilson, Bank Examiner | Fairfield. | " | P. K. Gibbons, Bank Examiner | Edina. |
| Kansas | Walter E. Wilson, Bank Com. | Topeka. | " | H. D. Sitsby, Jr., Bank Examiner | Springfield. |
| " | Frank Organ, Special Assistant | Topeka. | " | Jas. T. Duncan, Bank Examiner | St. Joseph. |
| " | L. A. Johnson, Asst. Bank Com. | Topeka. | " | M. F. Cockrell, Bank Examiner | Jefferson City. |
| " | Virgil I. Smith, Deputy Bank Com. | Hutchinson. | " | G. W. Shelton, Bank Examiner | Springfield. |
| " | E. L. Williams, Deputy Bank Com. | Salina. | " | E. F. Todd, Bank Examiner | Nevada. |
| " | Frank Bell, Deputy Bank Com. | Topeka. | " | S. P. Stone, Bank Examiner | Chillicothe. |
| " | E. Y. Wood, Deputy Bank Com. | Baldwin. | " | G. W. Hobbs, Bank Examiner | Hannibal. |
| " | B. L. Jessup, Deputy Bank Com. | Hutchinson. | " | O. G. Williams, Chief Clerk | Jefferson City. |
| " | O. G. Congdon, Deputy Bank Com. | Bushong. | Mont. | H. S. Masraw, Supt. of Banks | Helena. |
| " | W. T. Newman, Bldg. & Loan Ex. | Topeka. | " | G. A. Briebach, Deputy | Helena. |
| Ky. | G. G. Speer, Banking Commissioner | Frankfort. | " | H. W. Sadler, Deputy | Helena. |
| " | Jno. W. Moorman, Deputy Bk. Com. | Leitchfield. | " | C. A. Haskins, Deputy | Helena. |
| " | A. E. Paris, Bank Examiner | Richmond. | " | J. W. Lantley, Deputy | Helena. |
| " | D. S. Womack, Bank Examiner | Wilmington. | " | J. W. Stearns, Deputy | Helena. |
| " | W. C. Shanks, Bank Examiner | Stanford. | " | G. Sheldon, Clerk | Helena. |
| " | J. S. Walker, Bank Examiner | Frankfort. | Neb. | J. E. Hart, Secretary | York. |
| " | Miss Anne R. Porter, Chief Clerk | Frankfort. | " | J. H. Donnelly, Bank Examiner | Plattsmouth. |
| " | Miss Christine Foree, Asst. Clerk | Frankfort. | " | A. D. Touzalin, Bank Examiner | Omaha. |
| La. | R. N. Sims, State Examiner | New Orleans. | " | W. B. Abrahamson, Bank Examiner | Holdrege. |
| " | I. V. Shannon, Asst. Bank Examiner | New Orleans. | " | Ross Brown, Bank Examiner | Hastings. |
| " | B. M. Johnson, Asst. Bk. Examiner | New Orleans. | " | H. J. Matzko, Bank Examiner | Norfolk. |
| " | J. S. Brock, Asst. Bk. Examiner | New Orleans. | " | Roy E. Smith, Bank Examiner | Albion. |
| " | H. I. Landry, Asst. Bk. Examiner | New Orleans. | " | W. Van Ripe, Bank Examiner | Lincoln. |
| " | I. H. Snyder, Asst. Bk. Examiner | New Orleans. | " | A. T. Nickerson, Bank Examiner | Lincoln. |
| " | O. H. Pittman, Asst. Bank Examiner | New Orleans. | Nev. | Gilbert O. Ross, Bank Examiner | Carson City. |
| " | P. B. Lord, Secretary | New Orleans. | N. H. | James O. Lyford, Chairman Bank Com. | Concord. |
| " | J. V. Keating, Clerk | New Orleans. | " | Frederic S. Nutting, Bank Commissioner | Manchester. |
| Maine | Frank L. Palmer, Bank Com. | Augusta. | " | Guy H. Cutter, Bank Commissioner | Concord. |
| " | Lynedon P. Noble, Deputy Bank Commissioner | Augusta. | N. J. | Frank H. Smith, Commissioner | Trenton. |
| " | Ernest L. Wellman, Bank Examiner | Augusta. | " | Thomas K. Johnston, Deputy Commissioner | Trenton. |
| " | A. H. Nichols, Bank Examiner | Augusta. | " | L. R. Vredenburg, Bank Examiner | Somerville. |
| | | | " | Hugh H. Hilson, Bank Examiner | Trenton. |

STATE BANK OFFICIALS AND EXAMINERS—Continued

| STATE | NAME | ADDRESS | STATE | NAME | ADDRESS |
|---------------|--|---------------------------------|---------------|---|---------------------------------|
| N. J. (Cont.) | Horace Biddle, Asst. Bank Examiner | Ocean Grove. | Okla. (Cont.) | D. A. Duncan, Bank Examiner | Oklahoma City. |
| " | Alvin L. Fowler, Bank Examiner | Haddonfield. | " | C. R. Phillips, Bank Examiner | Chickasha. |
| " | Chas. H. Dunham, Bank Examiner | Plainfield. | " | R. E. Hotchkiss, Bank Examiner | Clinton. |
| " | A. S. Amerman, Bank Examiner | Somerville. | " | Roy A. Cooper, Bank Examiner | Heavener. |
| " | Robt. F. Minch, Bank Examiner | Bridgeton. | " | Kem Stephenson, Bldg. & Loan Auditor | Oklahoma City. |
| " | Chas. B. Veghte, Bank Examiner | Plainfield. | " | J. A. Salmon, Department Auditor | Oklahoma City. |
| " | Ray E. Mayham, Bank Examiner | Westfield. | Ore. | Will H. Bennett, Supt. of Banks | Salem. |
| " | Wm. E. Walter, Bank Examiner | Rutherford. | " | Marshall Hooper, Asst. Supt. and Examiner | Salem. |
| " | Geo. Compton, Bank Examiner | Trenton. | " | H. A. Sonne, Examiner | Salem. |
| N. M. | George H. Van Stone, Bank Examiner | Santa Fe. | " | E. F. Slade, Bank Examiner | Salem. |
| N. Y. | George I. Skinner, Superintendent | Albany. | " | A. A. Schramm, Asst. Bank Ex. | Salem. |
| " | Frank S. Kenyon, First Deputy | Adams. | Penn. | D. F. Lafean, Commissioner | York. |
| " | Guernsey R. Jewett, 2d Deputy | White Plains. | " | John W. Morrison, Dep. Com. | Harrisburg. |
| " | George Overocker, 3d Deputy | Poughkeepsie. | " | Jos. S. Riley, Bank Examiner | 1525 N. 19th St., Philadelphia. |
| " | Edward R. Anker, Land & Opinion Clerk | N. Y. City. | " | Albert Wagner, Bank Examiner | 311 Ferguson Bldg., Pittsburgh. |
| " | J. Johnson Ray, Private Secretary | Norwich. | " | H. A. Groman, Bank Examiner | Retlehem. |
| " | Geo. v. McLaughlin, Special Deputy Supt. of Banks, in charge of Liquidation Bureau | 61 Broadway, New York City. | " | P. G. Camerer, Bank Examiner | Pittsburgh. |
| " | A. T. Campbell, Chief Examiner | 61 Br'dway, N.Y. City | " | H. R. Moyer, Bank Examiner | Quakertown. |
| " | H. J. Young, Bank Examiner | Syracuse. | " | Robt. R. Moore, Bank Examiner | Beavercreek. |
| " | E. L. Dodge, Bank Examiner | 61 Broadway, New York City. | " | Chas. A. Steele, Bank Examiner | Franklin. |
| " | R. W. Humphrey, Bank Examiner | 61 Br'dway, N.Y. City | " | Chas. Cavett, Bank Examiner | 2384 Bensonia Ave., Pittsburgh. |
| " | G. S. Adams, Bank Examiner | 61 Br'dway, N.Y. City | " | W. H. Anstine, Bank Examiner | Dallastown. |
| " | J. S. Love, Bank Examiner | 61 Br'dway, N.Y. City | " | Thomas Dixon, Bank Examiner | Philadelphia. |
| " | B. D. Haight, Bank Examiner | 1036 Harvard, Rochester. | " | Charles H. Barlow, Bank Examiner | Wilkes-Barre. |
| " | Howard Cline, Bank Examiner | 61 Br'dway, N.Y. City | " | Robert Ostermaier, Bank Examiner | 436 Fourth Ave., Pittsburgh. |
| " | Gordon F. Smith, Bank Examiner | 61 Br'dway, N.Y. City | " | R. P. Ferguson, Bank Examiner | Chattanooga. |
| " | H. S. Andrews, Bank Examiner | 61 Br'dway, N.Y. City | " | J. T. Henry, Bank Examiner | Blairsville. |
| " | W. A. Mac'allum, Bank Examiner | Rochester. | " | F. L. Homsher, Bank Examiner | Strasburg. |
| " | Claude Hutchins, Bank Examiner | 586 Ashland Ave, Buffalo. | " | Harry J. Phillips, Bank Examiner | Etna Boro. |
| " | G. A. Plant, Bank Examiner | Albany. | " | Geo. H. Wagner, Bank Examiner | 2724 Girard Ave., Philadelphia. |
| " | N. T. Killip, Bank Examiner | Oswego. | " | C. H. Graff, Bank Examiner | Kittanning. |
| " | C. A. Horne, Bank Examiner | 61 Br'dway, N.Y. City | " | Wm. M. Boggs, Bank Examiner | Pittsburgh. |
| " | A. B. Wheeler, Bank Examiner | 61 Br'dway, N.Y. City | R. I. | Geo. H. Newhall, Commissioner | Providence. |
| " | J. J. Kennedy, Bank Examiner | 61 Br'dway, N.Y. City | " | E. J. Littlefield, Dep. Commissioner | Providence. |
| " | Fisher G. Crane, Bank Examiner | 61 Br'dway, N.Y. City | " | W. L. Offer, Bank Examiner | Providence. |
| " | Geo. W. Egbert, Chief Credit Bureau | Mariners Harbor, New York City. | S. C. | James H. Craig, State Bk. Exam. | Anderson. |
| " | A. B. McArdle, Bank Examiner | 61 Broadway, New York City. | " | F. E. Watson, Asst. Bk. Examiner | Marion. |
| " | B. B. Bullock, Bank Examiner | New York City. | " | W. W. Bradley, Asst. Bk. Examiner | Abbeville. |
| " | A. H. Morey, Bank Examiner | Buffalo. | S. D. | John Hirning, Public Examiner | Pierre. |
| " | Irving V. Scott, Bank Examiner | New York City. | " | V. J. McEwen, 1st Deputy Pub. Ex. | Pierre. |
| " | H. B. Kennedy, Bank Examiner | Albany. | " | V. R. Sickel, 2d Deputy Pub. Ex. | Pierre. |
| " | T. A. Pyterman, Bank Examiner | 61 Br'dway, N.Y. City | " | F. A. Dudley, Examiner | Sioux Falls. |
| " | Norman J. Macdonald, Bk. Exam. | 61 Br'dway, N.Y. City | " | L. H. Sohn, Examiner | Watertown. |
| " | Ralph W. Taylor, Bank Examiner | 61 Br'dway, N.Y. City | " | C. J. Landon, Examiner | Watertown. |
| " | John I. Mesick, Bank Examiner | 61 Br'dway, N.Y. City | " | G. C. Mogen, Bank Examiner | Summit. |
| " | F. W. Piderit, Bank Examiner | 61 Br'dway, N.Y. City | " | C. L. Pine, Bank Examiner | Mitchell. |
| " | Peter N. Shippee, Bank Examiner | Albany. | " | Chris Hirning, Bank Examiner | Pierre. |
| " | Nathaniel Orens, Bank Examiner | 61 Br'dway, N.Y. City | " | Clyde Dunning, Bank Examiner | Mitchell. |
| " | Benjamin Fairbanks, Jr., Bank Exam. | 61 Br'dway, N.Y. City | " | J. K. Shirey | McLaughlin. |
| " | A. J. Van Pelt, Bank Examiner | 61 Br'dway, N.Y. City | Tenn. | S. S. McConnell, Supt. of Banks | Nashville. |
| " | J. S. Frazer, Bank Examiner | Albany. | " | Holm W. Goodloe, Asst. Supt. of Banks | Nashville. |
| " | J. M. Kinney, Bank Examiner | Buffalo. | " | Homer W. Scott, Bank Examiner | Union City. |
| " | A. H. Snodgrass, Bank Examiner | 61 Br'dway, N.Y. City | " | H. C. Crumbliss, Bank Examiner | Chattanooga. |
| " | Wm. T. McCaffrey, Bank Examiner | Syracuse. | " | C. J. Evans, Bank Examiner | Nashville. |
| " | A. B. Clark, Bank Examiner | Buffalo. | " | D. D. Robertson, Bank Examiner | Brownsville. |
| " | John C. O'Byrne, Bank Examiner | Albany. | " | Moore Blankenship, Bank Examiner | Milan. |
| " | S. I. Chittenden, Bank Examiner | 61 Br'dway, N.Y. City | Texas. | Chas. O. Austin, Insurance and Banking Commissioner | Austin. |
| " | G. F. Berger, Jr., Bank Examiner | Buffalo. | " | C. B. Holderness, Deputy Com. | Austin. |
| " | F. A. Gallacher, Bank Examiner | 61 Br'dway, N.Y. City | " | A. L. Slaughter, Bank Examiner | Austin. |
| " | Emmet W. Irving, Bank Examiner | 61 Br'dway, N.Y. City | " | J. T. McMillan, Bank Examiner | Austin. |
| " | Edward A. Duerr, Bank Examiner | Buffalo. | " | W. O. Davis, Bank Examiner | Austin. |
| " | G. R. Hendrickson, Bank Examiner | 61 Br'dway, N.Y. City | " | H. O. McCallon, Bank Examiner | Austin. |
| " | Rho L. Bush, Bank Examiner | 61 Br'dway, N.Y. City | " | J. P. Atkinson, Bank Examiner | Austin. |
| " | Louis N. Roe, Bank Examiner | 61 Br'dway, N.Y. City | " | S. A. Longmoor, Bank Examiner | Austin. |
| " | Ralph T. Simmons, Bank Examiner | 61 Br'dway, N.Y. City | " | H. C. Greaves, Bank Examiner | Austin. |
| " | Arthur Koch, Bank Examiner | Saratoga Springs. | " | C. J. Maner, Bank Examiner | Austin. |
| " | G. M. Aldrich, Bank Examiner | 61 Br'dway, N.Y. City | " | J. O. Roots, Bank Examiner | Austin. |
| " | F. L. H. Holzer, Bank Examiner | 61 Br'dway, N.Y. City | " | W. A. Williams, Bank Examiner | Austin. |
| " | Joseph Meltser, Bank Examiner | 61 Br'dway, N.Y. City | " | Eli Marks, Bank Examiner | Austin. |
| " | Ralph E. Haven, Bank Examiner | Adams. | " | John S. Wightman, Bank Examiner | Austin. |
| N. C. | Jno. G. Nichols, Bank Examiner | Raleigh. | " | Jacob Embry, Bank Examiner | Austin. |
| " | C. W. Cloninger, Asst. Bank Ex. | Raleigh. | " | Karl H. Word, Bank Examiner | Austin. |
| " | E. W. Norwood, Asst. Bank Ex. | Raleigh. | " | Geo. F. Sturgis, Bank Examiner | Austin. |
| " | R. Y. McAden, Asst. Bank Ex. | Raleigh. | Utah. | W. E. Evans, Bank Commissioner | Salt Lake City. |
| " | T. H. Bennett, Clerk | Raleigh. | " | Aubrey Tolton, Bank Examiner | Salt Lake City. |
| N. D. | J. R. Waters, Bank Examiner | Bismarck. | Ve. | G. B. Carpenter, Bank Com. | Montpelier. |
| " | E. A. Thorberg, Chief Deputy | Bismarck. | " | Chas. F. Heath, Bank Examiner | Montpelier. |
| " | P. E. Hallderson, Deputy | Bismarck. | " | Inez M. Besett, Chief Clerk | Montpelier. |
| " | O. A. Engemson, Deputy | Steele. | Va. | C. C. Barksdale, Chief Examiner | Richmond. |
| " | L. C. McAnaney, Deputy | Hansboro. | " | E. A. Leake, Asst. Bank Examiner | Richmond. |
| " | A. Johannsen, Deputy | Minot. | " | W. T. Daniel, Asst. Bank Examiner | Richmond. |
| " | L. R. Buxton, Deputy | Fargo. | " | John T. Garrett, Asst. Examiner | Richmond. |
| " | John Bena, Deputy | Lankin. | Wash. | Louis H. Moore, Bank Examiner | Olympia. |
| " | Chas. Carpenter, Deputy | Grafton. | " | Geo. F. Palmer, Deputy Bk. Exam. | Hoquiam. |
| " | Herman Scheffer, Deputy | Glen Ullin. | " | Claude P. Hay, Deputy Bk. Examiner | Sultan. |
| " | R. L. Stangler, Deputy | Jamestown. | " | R. B. Motherwell, Bank Examiner | Seattle. |
| " | Gilbert Semington, Deputy | Minot. | " | C. R. Hupp, Deputy Bk. Examiner | Oakdale. |
| " | H. A. Norman, Deputy | Halliday. | " | Jno. A. Vanderpool, Deputy Bk. Ex. | Spokane. |
| Ohio. | Philip C. Berg, Superintendent | Columbus. | " | Edith Hopp, Secretary | Olympia. |
| " | E. J. Obendorfer, Asst. Supt. | Youngstown. | " | Frances Brewster, Asst. Secretary | Olympia. |
| " | John H. Lange, Chief Examiner | Portsmouth. | " | Bonnie Musgrove, Clerk | Olympia. |
| " | T. C. Maher, Bank Examiner | Greenville. | W. Va. | S. P. Smith, Commissioner of Banking | Charleston. |
| " | George Walters, Bank Examiner | Columbus. | " | Amos Bright, Asst. Commissioner of Banking | Sutton. |
| " | Clyde Sharp, Bank Examiner | Ada. | " | Geo. M. Weedley, Asst. Com. | Pennsboro. |
| " | J. D. Baier, Bank Examiner | Lakewood. | " | Edw. F. Diehl, Asst. Com. | Wheeling. |
| " | John F. O'Hearn, Bank Examiner | Deshler. | Wis. | Marshall Cousins, Commissioner | Eau Claire. |
| " | Ira J. Fulton, Bank Examiner | Columbus. | " | W. H. Richards, Dep. Com. | Black River Falls. |
| " | Dudley A. Filler, Bank Examiner | Columbus. | " | R. B. Ellis, Bank Examiner | Milwaukee. |
| " | David Schurr, Bank Examiner | London. | " | H. N. Nelson, Bank Examiner | Amherst Junction. |
| " | Lucius C. Tatman, Bank Examiner | Portsmouth. | " | Thos. Herreid, Bank Examiner | Blair. |
| " | Howard M. Sims, Bank Examiner | Columbus. | " | Chas. T. Shape, Bank Examiner | Milwaukee. |
| " | John M. Elliott, Atty. and Examiner | Lisbon. | " | C. F. Schwenker, Bank Examiner | Eau Claire. |
| " | A. T. Falconer, Bank Examiner | East Liverpool. | " | Wallace Edwards, Bank Examiner | Madison. |
| " | C. C. Morgan, Asst. Bk. Examiner | McConnellsville. | " | Burns Pollock, Bldg. & Loan Exam. | Bancaster. |
| " | A. W. Pleister, Asst. Bk. Examiner | Cardington. | " | A. R. Emerson, Bank Examiner | Belmont. |
| " | C. R. Blauvelt, Asst. Bk. Examiner | Continental. | " | Geo. D. Luscher, Bank Examiner | Milwaukee. |
| Okla. | J. D. Lankford, Commissioner | Oklahoma City. | " | B. M. Backus, Bank Examiner | Madison. |
| " | J. F. Buck, Asst. Bank Commissioner | Oklahoma City. | " | Wm. J. Kowalke, Bank Examiner | Kaukauna. |
| " | E. M. Tankersley, Bank Examiner | Oklahoma City. | " | G. W. Jamieson, Bank Examiner | Madison. |
| " | E. T. Bradley, Bank Examiner | McAlester. | Wyo. | I. C. Newlin, Bank Examiner | Cheyenne. |
| " | J. G. Hill, Bank Examiner | Oklahoma City. | " | C. F. Dickinson, Bank Examiner | Cheyenne. |
| " | C. J. Alexander, Bank Examiner | Oklahoma City. | " | A. L. Putnam, Asst. Bank Examiner | Cheyenne. |
| " | W. L. Reed, Bank Examiner | Ada. | " | J. A. Guthrie, Asst. Bk. Examiner | Cheyenne. |
| " | J. D. Pennington, Bank Examiner | Enid. | | | |

TABLE OF CARDINAL NUMBERS AND COMMERCIAL TERMS IN TEN LANGUAGES

| | ENGLISH. | FRENCH. | GERMAN. | SPANISH. | ITALIAN. | PORTUGUESE. | DUTCH. | RUSSIAN. | DANISH. | SWEDISH. |
|------|------------------|------------------|-----------------------------------|----------------|--------------------|------------------|------------------------|----------------|-------------------------------|-------------------------------|
| 1 | One | Un | Ein | Uno | Uno | Hum, M. Huma, F | Een | Oduñ | En | En |
| 2 | Two | Deux | Zwei | Dos | Due | Doue, M. Duas, F | Twee | Dbá | To | Två |
| 3 | Three | Trois | Drei | Tres | Tre | Tres | Drie | Tza | Tre | Tre |
| 4 | Four | Quatre | Vier | Cuatro | Quattro | Quatro | Vier | Tschetire | Fire | Fyra |
| 5 | Five | Cinq | Fünf | Cinco | Cinque | Cinco | Vyf | Piat | Fem | Fem |
| 6 | Six | Six | Sechs | Seis | Sei | Seis | Zes | Schest | Sex | Sex |
| 7 | Seven | Sept | Sieben | Siete | Sette | Sete | Zeven | Sem | Syv | Sju |
| 8 | Eight | Huit | Acht | Ocho | Otto | Outo | Acht | Votem | Otte | Atta |
| 9 | Nine | Neuf | Neun | Nueve | Nove | Nove | Negen | Deviat | Ni | Nio |
| 10 | Ten | Dix | Zehn | Diez | Dieci | Dez | Tien | Desat | Ti | Tio |
| 11 | Eleven | Onze | Elf | Once | Undici | Onze | Elf | Odinnatzat | Elleve | Elfva |
| 12 | Twelve | Douze | Zwölf | Doce | Doce | Doze | Twaalf | Devenzat | Tolv | Tolf |
| 13 | Thirteen | Treize | Dreizehn | Trece | Tredici | Treze | Dertien | Trenazat | Tretten | Tretton |
| 14 | Fourteen | Quatorze | Vierzehn | Catorce | Quattordici | Quatorze | Veertien | Cheterinazat | Fjorten | Fjorton |
| 15 | Fifteen | Quinze | Fünfzehn | Quince | Quindici | Quinze | Vyftien | Paznatzat | Femten | Femton |
| 16 | Sixteen | Seize | Sechzehn | Diez y seis | Sedici | Dezaseis | Zestien | Schesnadzat | Sexten | Sexton |
| 17 | Seventeen | Dix-sept | Siebzehn | Diez y siete | Diciassette | Dezasette | Zeventien | Semnatzat | Syften | Sjutton |
| 18 | Eighteen | Dix-huit | Achtzehn | Diez y ocho | Diciotto | Dezocto | Achtien | Vosemnatzat | Atten | Aderton |
| 19 | Nineteen | Dix-neuf | Neunzehn | Diez y nueve | Diciannove | Dezaneve | Negentien | Davetnazat | Nitten | Nitton |
| 20 | Twenty | Vingt | Zwanzig | Veinte | Venti | Viete | Twintig | Dvatzat | Tyve | Tjugu |
| 21 | Twenty-one | Vingt-et-un | Ein und zwanzig | Viente y uno | Vent'uno | Vinte hum | Enen Twintig | Dvatzat-odnar | En og Tyve | Tjuguen |
| 30 | Thirty | Trente | Dreissig | Treinta | Trenta | Trinta | Dertig | Trudzat | Tredive | Trettio |
| 40 | Forty | Quarante | Vierzig | Cuarenta | Quaranta | Quarenta | Veertig | Sorok | Fyrretyve | Fyrtio |
| 50 | Fifty | Cinquante | Fünfzig | Cincuenta | Cinquanta | Cincoenta | Vyftig | Piatdesat | Halvtredsinds-tyve | Femtio |
| 60 | Sixty | Soixante | Sechzig | Sesenta | Sessanta | Secenta | Zestig | Schestdesat | Tredsindstyve | Sextio |
| 70 | Seventy | Soixante-dix | Siebenzig | Setenta | Settanta | Setenta | Zeventig | Semdesat | Halvfjerdssinds-tyve | Sjuttio |
| 80 | Eighty | Quatre-vingt | Achtzig | Ochenta | Ottanta | Oiten a | Tachtig | Vosemdesat | Firsindstyve | Attio |
| 90 | Ninety | Quatre-vingt-dix | Neunzig | Noventa | Novanta | Noventa | Negentig | Devianosto | Halvfemsindstyve | Nittio |
| 100 | Hundred | Cent | Hundert | Cien | Cento | Cem | Honderd | Sto | Hundrede | Hundra |
| 1000 | Thousand | Mille | Tausend | Mil | Mille | Mil | Duizend | Tizatz | Tusinde | Tusen |
| | Day | Jour | Tag | Dia | Giorno | Dia | Dag | Den | Dage | Dag |
| | Week | Semaine | Woche | Semana | Settimana | Semana | Week | Nedela | Uger | Vecka |
| | Month | Mois | Monat | Mes | Mese | Mez | Maanden | Mesatz | Maaned | Månad |
| | Year | Annee | Jahr | Ano | Anno | Anno | Jaar | God | Aar | Ar |
| | On demand | A presentation. | Nach Sicht, or bei Vorzeigung. | A presentacion | A presentazione | A presentacao | Op vertoon | Po bziskam | Paa anfordring | På anfordring |
| | At sight | A vue | A vista | A la vista | A vista | A vista | Op sight a vista | Po prediavieni | A vista | Vid sigt |
| | After sight | A jours de vue | Nach Sicht | A . dias vista | Dopo vista | A . dias vista | Dagen na zigt | Po prediavieni | Efter Sigt | Efter sigt |
| | After date | A jours de date | Nach Dato, or nach Heute. | A . dias fecha | Dopo dato | A . dias data | Dagen na dato | Gato | Efter dato | Från dato |
| | Pay to the order | Payez a l'ordre | Für mich, or uns an die Ordre. | A la orden | Pagate al l'ordine | Pagase a ordem | Voor my aan de order | Nlat it order | Behag at betale til ordre | Behagar att betala till ordre |
| | I promise to pay | Je payerai | Werde ich, or werden wir bezahlen | Pagare | Paghero | Pagarei | Ik neem aan te betalen | Ia obetschai | Jeg forpligter mig att betale | Jag förpligtar mig att betala |
| | With interest | Avec interets | Mit Zinsen | Con interes | Con interesse | Com intereses | Met interest | Is procentamu | Med rente | Med ränta |

VALUES OF FOREIGN COINS

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 1, 1919

In pursuance of the provisions of section 25 of the act of August 27, 1894, I hereby proclaim the following estimate by the Director of the Mint of the values of pure metal contents of foreign coins to be the values of such coins in terms of the money of account of the United States, to be followed in estimating the value of all foreign merchandise exported to the United States during the quarter beginning January 1, 1919, expressed in any such metallic currencies.

Entries of merchandise liquidated upon the values proclaimed herein will be subject to reliquidation upon the order of the Secretary of the Treasury whenever satisfactory evidence shall be produced to him showing that the values in United States currency of the foreign money specified in the invoices were at the date of certification at least ten per centum more or less than the values herein proclaimed.

CARTER GLASS, *Secretary.*

Values of Foreign Coins

| COUNTRY. | LEGAL STANDARD. | MONETARY UNIT. | Value in Terms of U. S. Money. | REMARKS. ¹ | |
|---|-----------------|----------------------|--------------------------------|---|---|
| Argentine Republic | Gold | Peso | \$0.9648 | Currency: Depreciated paper, convertible at 44 per cent of face value; exchange rate about \$0.45. | |
| Austria-Hungary | Gold | Krone | .2026 | Greatly depreciated; no quotations. | |
| Belgium | Gold and silver | Franc | .1930 | Member of Latin Union; gold is the actual standard. Exchange value \$0.1798. | |
| Bolivia | Gold | Boliviano | .3893 | 12½ bolivianos equal 1 pound sterling. | |
| Brazil | Gold | Milreis | .5462 | Currency: Government paper. Exchange rate about 26.75 cents to the milreis. | |
| British Colonies in Australasia and Africa. | Gold | Pound sterling | 4.8665 | | |
| Canada | Gold | Dollar | 1.0000 | | |
| Central American States: | | | | | |
| Costa Rica | Gold | Colon | .4653 | Exchange rate \$0.23=1 colon. | |
| British Honduras | Gold | Dollar | 1.0000 | | |
| Nicaragua | Gold | Cordoba | 1.0000 | Exchange rate \$0.98. | |
| Guatemala | Silver | Peso | .7234 | Guatemala: Currency, inconvertible paper, exchange rate about \$0.40. Honduras: Currency, bank notes; exchange rate about \$0.50. Salvador: Currency, bank notes convertible into silver on demand; exchange rate about \$0.45. | |
| Honduras | | | | | |
| Salvador | Gold | Peso | .3650 | Currency: Inconvertible paper; exchange rate, about \$0.19. | |
| Chile | Gold | Peso | .3650 | | |
| China | Silver | Tael | Amoy | 1.1859 | The tael is a unit of weight; not a coin. The customs unit is the Haikwan tael. The values of other taels are based on their relation to the value of the Haikwan tael. The Yuan silver dollar of 100 cents is the monetary unit of the Chinese Republic; it is equivalent to .644+ of the Haikwan tael. |
| | | | Canton | 1.1823 | |
| | | | Cheefoo | 1.1342 | |
| | | | Chin Kiang | 1.1585 | |
| | | | Fuchau | 1.0970 | |
| | | | Haikwan (customs) | 1.2066 | |
| | | | Hankow | 1.1096 | |
| | | | Kiaochow | 1.1492 | |
| | | | Nankin | 1.1735 | |
| | | | Niuchwang | 1.1121 | |
| | | | Ningpo | 1.1402 | |
| | | | Peking | 1.1561 | |
| | | | Shanghai | 1.0832 | |
| | | | Swatow | 1.0955 | |
| Takau | 1.1934 | | | | |
| Tientsin | 1.1492 | | | | |
| China | Silver | Dollar | Yuan | .7771 | |
| | | | Hongkong | .7800 | |
| | | | British Mexican | .7800 | |
| Colombia | Gold | Dollar | .9733 | Currency: Government paper and gold; exchange rate, about \$1.15 to 1 gold peso. | |
| Cuba | Gold | Peso | 1.0000 | | |
| Denmark | Gold | Krone | .2680 | Exchange rate \$0.27=1 krone. | |
| Ecuador | Gold | Sucre | .4867 | Exchange rate \$0.445. | |
| Egypt | Gold | Pound (100 piasters) | 4.9431 | The actual standard is the British pound sterling, which is legal tender for 97½ piasters. | |
| Finland | Gold | Markka | .1930 | Exchange rate \$0.15=1 markka. | |
| France | Gold and silver | Franc | .1930 | Member of Latin Union; gold is the actual standard. Exchange value \$0.1835. | |
| German Empire | Gold | Mark | .2382 | Greatly depreciated; no quotation. | |
| Great Britain | Gold | Pound sterling | 4.8665 | Exchange value \$4.7575. | |
| Greece | Gold and silver | Drachma | .1930 | Member of Latin Union; gold is the actual standard. Exchange value \$0.194 | |
| Haiti | Gold | Gourde | .2500 | Currency: Inconvertible paper; exchange rate, approximately, \$0.183. | |
| India (British) | Gold | Rupee | .8244 | (15 rupees equal 1 pound sterling.) Exch. rate \$0.8565 | |
| Indo-China | Silver | Piaster | .7812 | | |
| Italy | Gold and silver | Lira | .1930 | Member of Latin Union; gold is the actual standard. Exchange value \$0.1575. | |
| Japan | Gold | Yen | .4985 | Exchange value \$0.525. | |
| Liberia | Gold | Dollar | 1.0000 | Currency: Depreciated silver token coins. Customs duties are collected in gold. | |
| Mexico | Gold | Peso | .4985 | Exchange value silver peso \$0.78; gold peso \$0.535. | |
| Netherlands | Gold | Guilder (Florin) | .4020 | Exchange value \$0.425. | |
| Newfoundland | Gold | Dollar | 1.0000 | | |
| Norway | Gold | Krone | .2680 | Exchange rate \$0.28=1 krone. | |
| Panama | Gold | Balboa | 1.0000 | | |
| Paraguay | Gold | Peso (Argentine) | .9648 | Currency: Depreciated Paraguayan paper, conversion rate about 3,500 per cent. | |
| Persia | Gold | Achref | .0959 | } Currency: Silver circulating above its metallic value; exchange value of silver kran, approximately, \$0.179. | |
| | Silver | Kran | .1332 | | |
| Peru | Gold | Libra | 4.8665 | Exchange rate about \$5.09. | |
| Philippine Islands | Gold | Peso | .5000 | | |
| Portugal | Gold | Escudo | 1.0805 | Currency: Inconvertible paper; exchange rate about \$0.68. | |
| Roumania | Gold | Leu | .1930 | | |
| Russia | Gold | Ruble | .5146 | Exchange rate \$0.125=1 ruble (nominal). | |
| Santo Domingo | Gold | Dollar | 1.0000 | | |
| Serbia | Gold | Dinar | .1930 | | |
| Siam | Gold | Tical | .3709 | | |
| Spain | Gold and silver | Peseta | .1930 | Valuation is for gold peseta; currency is notes of the bank of Spain, exchange value, approximately, \$0.20 | |
| Straits Settlements | Gold | Dollar | .5678 | Exchange rate \$0.56. | |
| Sweden | Gold | Krona | .2680 | Exchange rate \$0.2925=1 krona. | |
| Switzerland | Gold | Franc | .1930 | Member of Latin Union; gold is the actual standard. Exchange value \$0.204. | |
| Turkey | Gold | Piaster | .0440 | 100 piasters equal to the Turkish £. | |
| Uruguay | Gold | Peso | 1.0342 | Exchange rate \$1.20. | |
| Venezuela | Gold | Bolivar | .1930 | Exchange rate about \$0.2125. | |

¹ The exchange rates shown under this heading are recent New York quotations and are given merely as an indication of the values of currencies which are fluctuating in their relation to legal standards.

CLEARING HOUSES IN THE UNITED STATES AND CANADA

The following Cities and Towns have Bank Clearing House Associations.

The officers of each Association may be easily found by referring to the name of the City or Town in the Bank List immediately following the Banks.

* before name of city in this list denotes Clearing House examination.

* before a bank's name in the Bank list indicates that it is a member of its local Clearing House.

| | | | | | |
|---------------------|-----------------------|----------------------|---------------------|----------------------|---------------------|
| Aberdeen, S. D. | Chillicothe, Mo. | Grand Rapids, Mich. | *Los Angeles, Cal. | Owensboro, Ky. | Seattle, Wash. |
| Adrian, Mich. | Cincinnati, Ohio | Greensboro, N. C. | *Louisville, Ky. | Palestine, Tex. | Sedalia, Mo. |
| Akron, Ohio | *Cleveland, Ohio | Greensburg, Pa. | Lowell, Mass. | Parsons, Kans. | Shreveport, La. |
| Albany, Ga. | Coeur d'Alene, Ida. | Greenville, S. C. | Macon, Ga. | Paris, Ky. | Sioux City, Iowa. |
| Albany, N. Y. | Colo. Spgs., Colo. | Guthrie, Okla. | Mansfield, Ohio. | Passaic, N. J. | Sioux Falls, S. D. |
| Albany, Ore. | Columbia, S. C. | Hagerstown, Md. | Mason City, Ia. | Pasadena, Cal. | South Bend, Ind. |
| Altoona, Pa. | Columbus, Ga. | Halifax, Nova Scotia | McAlester, Okla. | Pensacola, Fla. | Spartanburg, S. C. |
| Amarillo, Tex. | *Columbus, Ohio | Hamilton, Ohio | Medford Ore. | Peoria, Ill. | *Spokane, Wash. |
| Ann Arbor, Mich. | Connellsville, Pa. | Hamilton, Ontario | Medicine Hat, Alta. | *Philadelphia, Pa. | Springfield, Ill. |
| Asheville, N. C. | Cordele, Ga. | Hammond, Ind. | Memphis, Tenn. | Pine Bluff, Ark. | Springfield, Mass. |
| Atchison, Kans. | Dallas, Tex. | Hannibal, Mo. | *Milwaukee, Wis. | Pittsburg, Kan. | Springfield, Mo. |
| Atlanta, Ga. | Danville, Ill. | Harrisburg, Pa. | *Minneapolis, Minn. | Pittsburgh, Pa. | Springfield, Ohio |
| Augusta, Ga. | Davenport, Iowa | Hartford, Conn. | Minot, N. D. | Portland, Me. | Stockton, Cal. |
| Aurora, Ill. | Dayton, Ohio | Hawkinsville, Ga. | Mobile, Ala. | *Portland, Ore. | Superior, Wis. |
| Austin, Tex. | Decatur, Ill. | Helena, Ark. | Montclair, N. J. | Providence, R. I. | Syracuse, N. Y. |
| Bakersfield, Cal. | Denver, Colo. | Helena, Mont. | Montgomery, Ala. | Pueblo, Colo. | Tacoma, Wash. |
| Baltimore, Md. | Des Moines, Iowa | Henderson, Ky. | Montreal, Quebec | Quebec, Quebec | Tampa, Fla. |
| Bangor, Me. | Detroit, Mich. | Holyoke, Mass. | Moose Jaw, Sask. | Quincy, Ill. | Texarkana, Ark. |
| Bartlesville, Okla. | Dothan, Ala. | Homestead, Pa. | Muncie, Ind. | Raleigh, N. C. | Toledo, Ohio |
| Bay City, Mich. | Dublin, Ga. | Houston, Tex. | Muscataine, Ia. | Reading, Pa. | Topeka, Kan. |
| Beaumont, Tex. | Dubuque, Iowa | Indianapolis, Ind. | *Muskege, Okla. | Regina, Sask. | Toronto, Ontario |
| Bellingham, Wash. | Duluth, Minn. | Jackson, Mich. | *Nashville, Tenn. | Reno, Nev. | Trenton, N. J. |
| Billings, Mont. | Edmonton, Alta. | Jacksonville, Fla. | New Albany, Ind. | Richmond, Va. | Tulsa, Okla. |
| Binghamton, N. Y. | Elberton, Ga. | Jacksonville, Ill. | New Bedford, Mass. | Ritzville, Wash. | Valdosta, Ga. |
| Birmingham, Ala. | El Paso, Tex. | Johnstown, Pa. | New Brighton, Pa. | Rochester, N. Y. | Vancouver, Br. Col. |
| Bismarck, N. D. | Emporia, Kan. | Joplin, Mo. | New Castle, Pa. | Rockford, Ill. | Vicksburg, Miss. |
| Bloomington, Ill. | Ennis, Tex. | Kalamazoo, Mich. | New Haven, Conn. | Rome, Ga. | Victoria, Br. Col. |
| Boise, Ida. | Erie, Pa. | Kansas City, Kan. | Newnan, Ga. | Roswell, N. M. | Vidalia, Ga. |
| Boston, Mass. | Estherville, Ia. | *Kansas City, Mo. | *New Orleans, La. | Sacramento, Cal. | Waco, Tex. |
| Bowling Green, Ky. | Eugene, Ore. | Knoxville, Tenn. | Newport News, Va. | Saginaw, Mich. | Washington, D. C. |
| Brandon, Man. | Evansville, Ind. | Lancaster, Pa. | *New York, N. Y. | Saint John, N. B. | Washington, Ga. |
| Brantford, Ont. | Fall River, Mass. | Lansing, Mich. | Norfolk, Va. | *Saint Joseph, Mo. | Waterbury, Conn. |
| Brookfield, Mo. | Fargo, N. D. | La Salle, Ill. | Norristown, Pa. | *Saint Louis, Mo. | Waterloo, Ia. |
| Brunswick, Ga. | Flint, Mich. | Lawrence, Kan. | North Yakima, Wash. | *Saint Paul, Minn. | Wheeling, W. Va. |
| Buffalo, N. Y. | Fort Wayne, Ind. | Lawton, Okla. | Oakland, Cal. | Salisbury, N. C. | Wichita, Kan. |
| Butler, Pa. | Fort Worth, Tex. | Lebanon, Pa. | Ocala, Fla. | Salt Lake City, Utah | Wilkesbarre, Pa. |
| Calgary, Alberta | Franklin, Pa. | Lethbridge, Alta. | Ogden, Utah | San Antonio, Tex. | Williamsport, Pa. |
| Canton, Ohio | Frederick, Md. | Lewistown, Mont. | Oil City, Pa. | San Diego, Cal. | Wilmington, Del. |
| Cape Girardeau, Mo. | Fremont, Neb. | Lexington, Ky. | *Oklahoma, Okla. | San Francisco, Cal. | Wilmington, N. C. |
| Cedar Rapids, Iowa | Fresno, Cal. | Lima, Ohio | Omaha, Neb. | San Jose, Cal. | Winnipeg, Man. |
| Charleston, S. C. | Gainesville, Fla. | Lincoln, Neb. | Orange, N. J. | Santa Monica, Cal. | Winona, Minn. |
| Charlotte, N. C. | Galveston, Tex. | Little Rock, Ark. | Osage, Ia. | Saskatoon, Sask. | Worcester, Mass. |
| Chattanooga, Tenn. | Gary, Ind. | London, Ontario | Oshkosh, Wis. | Savannah, Ga. | York, Pa. |
| Cheraw, S. C. | Grand Forks, N. D. | Long Beach, Cal. | Ottawa, Ontario | Seranton, Pa. | Youngstown, Ohio. |
| Chester, Pa. | Grand Island, Nebr. | Lorain, Ohio | | | Zanesville, Ohio. |
| Chester, S. C. | Grand Junction, Colo. | | | | |
| *Chicago, Ill. | | | | | |

FEDERAL RESERVE BANK INFORMATION

FEDERAL RESERVE BOARD

(All members in Washington, D. C., during term of office)

CARTER GLASS, *Chairman (ex-officio)*

W. P. G. HARDING, Birmingham, Ala.,
Governor, (1922)

CHARLES S. HAMLIN, Boston, Mass.,
(1926)

ALBERT STRAUSS, New York City.
Vice-Governor (1928)

JOHN SKELTON WILLIAMS (*ex-officio*).

ADOLPH C. MILLER, San Francisco, Cal.,
(1924)

L. C. ADELSON, Assistant Secretary.

W. T. CHAPMAN, Assistant Secretary.

J. A. BRODERICK, Secretary

FEDERAL ADVISORY COUNCIL—(1919)

DANIEL G. WING, Boston, District No. 1

J. B. FORGAN, Chicago, District No. 7

J. P. MORGAN, New York, District No. 2

FRANK O. WATTS, St. Louis, District No. 8

LEVI L. RUE, Philadelphia, District No. 3

J. R. MITCHELL, St. Paul, District No. 9

W. S. ROWE, Cincinnati, District No. 4

E. F. SWINNEY, Kansas City, District No. 10

J. W. NORWOOD, Greenville, S. C., District
No. 5

E. P. WILMOT, Austin, District No. 11

C. A. LYERLY, Chattanooga, District No. 6

A. L. MILLS, Portland, Ore., District No. 12

DISTRICT No. 1—Bank Located at Boston (Transit Number 5-1)

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut,
except Fairfield County. Membership: National Banks 393; State Banks 32.

DIRECTORS, CLASS A

THOMAS P. BEAL (1920),
Boston

THOMAS W. FARNAM (1919),
New Haven, Conn.

EDWARD S. KENNARD (1921),
Rumford, Maine

DIRECTORS, CLASS B

E. R. MORSE (1919),
Proctor, Vermont

PHILIP R. ALLEN (1920)
Walpole, Mass.

C. G. WASHBURN (1921),
Worcester, Mass.

DIRECTORS, CLASS C

FREDERIC H. CURTISS (1920),
Boston
*Chairman of Board and Federal Reserve
Agent*

JESSE E. METCALF, (1919)
Providence, R. I.

ALLEN HOLLIS (1921),
Concord, N. H.

OFFICERS

CHARLES A. MORSS,
Governor

RUSSELL B. SPEAR,
Assistant Federal Reserve Agent

C. E. SPENCER, JR.,
Deputy Governor

CHESTER C. BULLEN
Deputy Governor and Cashier

ASSISTANT CASHIERS

ERNEST M. LEAVITT,
HARRY A. SAUNDERS,

WILLIAM WILLETT,
L. WALLACE SWEETSER,

WILLIAM N. KENYON,
FRANK W. CHASE,

LIABILITIES

| | |
|--|----------------------|
| Capital paid in..... | \$ 6,688,000 |
| Surplus..... | 75,000 |
| Government deposits..... | 13,533,000 |
| Due to members—reserve account..... | 96,924,000 |
| Collection items..... | 44,569,000 |
| Federal Reserve notes in actual circulation..... | 163,205,000 |
| Federal Reserve bank notes in actual circulation, net liability..... | 5,828,000 |
| All other liabilities..... | 3,934,000 |
| TOTAL LIABILITIES..... | \$334,756,000 |

RESOURCES

| | |
|--|----------------------|
| Gold in vault and in transit..... | \$ 3,187,000 |
| Gold settlement fund..... | 42,635,000 |
| Gold with foreign agencies..... | 408,000 |
| Gold with Federal Reserve Agent..... | 60,160,000 |
| Gold redemption fund..... | 7,610,000 |
| Legal tender notes, silver, etc..... | 1,168,000 |
| Total reserve..... | \$115,168,000 |
| Bills discounted—secured by Government War obligations—members..... | 116,328,000 |
| Bills discounted—all others..... | 13,814,000 |
| Bills bought in open market..... | 15,944,000 |
| U. S. Gov. long-term securities..... | 1,105,000 |
| U. S. Gov. short-term securities..... | 7,416,000 |
| Five per cent redemption fund against Fed- eral Reserve bank notes..... | 270,000 |
| Uncollected items..... | 63,191,000 |
| All other resources..... | 1,520,000 |
| TOTAL RESOURCES..... | \$334,756,000 |

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 2—Bank Located at New York City. (Transit Number 1-120)

TERRITORY IN DISTRICT—The State of New York and the following counties in New Jersey: Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, and Warren and the County of Fairfield, Connecticut. Membership: National Banks 622; State Banks 101.

| DIRECTORS, CLASS A | DIRECTORS, CLASS B | DIRECTORS, CLASS C |
|---|---|--|
| WILLIAM WOODWARD, (1919) N. Y. City | HENRY R. TOWNE, (1919) N. Y. City | PIERRE JAY, (1919) N. Y. City <i>Chairman of Board and Federal Reserve Agent</i> |
| ROBERT H. TREMAN, (1920) Ithaca, N. Y. | WM. B. THOMPSON, (1920) Yonkers, N. Y. | GEORGE F. PEABODY, (1921) Lake George, N. Y. <i>Deputy Chairman of Board</i> |
| CHARLES SMITH, (1921) Oneonta, N. Y. | L. R. PALMER, (1921) Croton-on-Hudson, N. Y. | W. L. SAUNDERS, (1920) N. Y. City |

OFFICERS

| | | | |
|--|---|---|--|
| BENJAMIN STRONG, <i>Governor</i> | ROBERT H. TREMAN, <i>Deputy Governor</i> | LOUIS F. SAILER, <i>Deputy Governor</i> | JAMES F. CURTIS, <i>Deputy Governor and Counsel</i> |
| J. HERBERT CASE, <i>Deputy Governor</i> | LAURENCE H. HENDRICKS, <i>Cashier</i> | EDWIN R. KENZEL, <i>Manager of Investments</i> | DUDLEY H. BARROWS, <i>Secretary</i> |

Assistant Cashiers: JOSEPH D. HIGGINS, A. W. GILBART, G. E. CHAPIN, J. W. JONES, A. J. LINS, W. B. MATTESON, L. R. ROUNDS, I. WARD WATERS, JOHN E. RAASCH, C. H. COE, W. A. HAMILTON and J. E. CRANE
RAY M. GIDNEY, *Assistant Federal Reserve Agent* HOWARD M. JEFFERSON, *Auditor*

LIABILITIES

| | |
|--|------------------------|
| Capital paid in..... | \$ 20,820,000 |
| Surplus..... | 649,000 |
| Government deposits..... | 5,142,000 |
| Due to members—reserve account..... | 682,887,000 |
| Collection items..... | 143,992,000 |
| Other deposits, including foreign Government credits..... | 102,577,000 |
| Federal Reserve notes in actual circulation..... | 736,552,000 |
| Federal Reserve bank notes in actual circulation, net liabilities..... | 32,725,000 |
| All other liabilities..... | 20,202,000 |
| TOTAL LIABILITIES..... | \$1,745,546,000 |

RESOURCES

| | |
|---|------------------------|
| Gold in vault and in transit..... | \$256,404,000 |
| Gold settlement fund..... | 12,440,000 |
| Gold with foreign agencies..... | 2,011,000 |
| Gold with Federal Reserve agent..... | 294,894,000 |
| Gold redemption fund..... | 25,000,000 |
| Legal tender notes, silver, etc..... | 46,546,000 |
| Total cash reserve..... | \$637,295,000 |
| Bills discounted—secured by Government war obligation..... | 610,770,000 |
| Bills discounted—all others..... | 41,605,000 |
| Bills bought in open market..... | 69,323,000 |
| U. S. Government long-term securities..... | 1,395,000 |
| U. S. Government short-term securities..... | 202,331,000 |
| Five per cent redemption fund against Federal Reserve bank notes..... | 1,646,000 |
| Uncollected items..... | 171,368,000 |
| All other resources..... | 9,813,000 |
| TOTAL RESOURCES..... | \$1,745,546,000 |

DISTRICT No. 3—Bank Located at Philadelphia. (Transit Number 3-4)

TERRITORY IN DISTRICT—Delaware, the following counties of New Jersey: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Ocean, and Salem, and all Pennsylvania east of western boundary of following counties: McKean, Elk, Clearfield, Cambria, and Bedford. Membership: National Banks 630; State Banks 30.

| DIRECTORS, CLASS A | DIRECTORS, CLASS B | DIRECTORS, CLASS C |
|---|--|---|
| JOS. WAYNE, JR., (1920) Philadelphia | ALBA B. JOHNSON, (1919) Philadelphia | RICHARD L. AUSTIN, (1920) Philadelphia <i>Chairman of Board and Federal Reserve Agent</i> |
| FRANCIS DOUGLAS, (1921) Wilkes Barre, Pa | EDWIN S. STUART, (1920) Philadelphia | HENRY B. THOMPSON, (1919) Wilmington, Del. <i>Deputy Chairman of Board</i> |
| M. J. MURPHY, (1919) New York City | CHARLES K. HADDON, (1921) Camden, N. J. | CHAS. C. HARRISON, (1921) Philadelphia |

OFFICERS

| | | | |
|--|--|---|--|
| E. P. PASSMORE, <i>Governor</i> | WILLIAM H. HUTT, <i>Deputy Governor</i> | WILLIAM A. DYER, <i>Cashier</i> | THOMAS GAMON, Jr., <i>Assistant Cashier</i> |
| EDWIN S. STUART, <i>Deputy Governor</i> | C. A. McILHENNY, <i>Assistant Cashier</i> | JAMES M. TOY, <i>Assistant Cashier</i> | W. J. DAVIS, <i>Assistant Cashier</i> |

LIABILITIES

| | |
|--|----------------------|
| Capital paid in..... | \$ 7,562,000 |
| Government deposits..... | 5,021,000 |
| Due to members—reserve account..... | 92,955,000 |
| Collection items..... | 76,991,000 |
| Federal Reserve notes in actual circulation..... | 233,481,000 |
| Federal Reserve bank notes in actual circulation, net liability..... | 8,578,000 |
| All other liabilities..... | 3,353,000 |
| TOTAL LIABILITIES..... | \$427,941,000 |

RESOURCES

| | |
|---|----------------------|
| Gold in vault and in transit..... | \$ 577,000 |
| Gold settlement fund..... | 32,855,000 |
| Gold with foreign agencies..... | 408,000 |
| Gold with Federal Reserve agent..... | 100,918,000 |
| Gold redemption fund..... | 7,900,000 |
| Legal tender notes, silver, etc..... | 898,000 |
| Total cash reserve..... | \$143,556,000 |
| Bills discounted—secured by Government war obligations..... | 161,417,000 |
| Bills discounted—all others..... | 19,247,000 |
| Bills bought in open market..... | 3,248,000 |
| U. S. Government long-term securities..... | 1,385,000 |
| U. S. Government short-term securities..... | 10,034,000 |
| Uncollected items..... | 86,793,000 |
| Five per cent redemption fund against Federal Reserve bank notes..... | 450,000 |
| All other resources..... | 1,811,000 |
| TOTAL RESOURCES..... | \$427,941,000 |

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 4—Bank Located at Cleveland. (Transit Number 6-1)

TERRITORY IN DISTRICT—State of Ohio, all that part of Pennsylvania west of the eastern boundaries of the following counties: Warren, Forest, Jefferson, Indiana, and Somerset, the counties of Marshall, Ohio, Brooke, Tyler, Wetzel, and Hancock in the State of West Virginia, and all that part of the State of Kentucky located east of the western boundary of the following counties: Boone, Grant, Scott, Woodford, Jessamine Garrard, Lincoln, Pulaski, and McCreary. Membership: National Banks 748; State Banks 68.

| DIRECTORS, CLASS A | DIRECTORS, CLASS B | DIRECTORS, CLASS C |
|--|---|---|
| ROBERT WARDROP, (1920) <i>Pittsburgh</i> | THOS. A. COMBS, (1920) <i>Lexington, Ky.</i> | DAVID C. WILLS, (1920) <i>Pittsburgh</i> <i>Chairman of Board and Federal Reserve Agent</i> |
| W. S. ROWE, (1919) <i>Cincinnati</i> | R. P. WRIGHT, (1919) <i>Erie, Pa.</i> | LYMAN H. TREADWAY, (1919) <i>Cleveland, O.</i> <i>Deputy Chairman of Board</i> |
| O. N. SAMS, (1921) <i>Hillsboro, Ohio</i> | JOHN STAMBAUGH, (1921) <i>Youngstown, O.</i> | HARRY P. WOLFE, (1921) <i>Columbus, O.</i> |

OFFICERS

| | | | |
|---|--|--|--------------------------------|
| E. R. FANCHER, <i>Governor</i> | M. J. FLEMING, <i>Assistant to Governor</i> | F. J. ZURLINDEN, <i>Assistant to Governor</i> | H. G. DAVIS, <i>Cashier</i> |
| W. F. TAYLOR, <i>Assistant Cashier</i> | H. F. STRATER, <i>Assistant Cashier</i> | C. W. ARNOLD, <i>Assistant Cashier</i> | |
| | J. C. NEVIN, <i>Assistant Federal Reserve Agent and Secretary</i> | GEO. H. WAGNER, <i>Auditor</i> | |

CINCINNATI BRANCH. (Transit Number 13-43)

| | | |
|----------------------------------|----------------------------------|--|
| L. W. MANNING, <i>Manager</i> | R. B. BARRETT, <i>Cashier</i> | JOHN P. H. BREWSTER, <i>Assistant Cashier</i> |
|----------------------------------|----------------------------------|--|

DIRECTORS: W. S. ROWE, L. W. MANNING, W. C. PROCTOR, JUDSON HARMON, CHAS. A. HINSCH, Cincinnati.

PITTSBURGH BRANCH. (Transit Number 8-28)

| | |
|-----------------------------------|------------------------------------|
| GEORGE DE CAMP, <i>Manager</i> | THOS. C. GRIGGS, <i>Cashier</i> |
|-----------------------------------|------------------------------------|

DIRECTORS: R. B. MELLON, CHAS. W. BROWN, JAMES D. CALLERY, T. H. GIVEN, GEORGE DE CAMP, Pittsburgh, Pa.

LIABILITIES

| | |
|---|----------------------|
| Capital paid in..... | \$ 9,055,000 |
| Government deposits..... | 290,000 |
| Due to members—reserve account..... | 114,860,000 |
| Collection items..... | 45,440,000 |
| Other Deposits including foreign Government Credits.... | 79,000 |
| Federal Reserve notes in actual circulation..... | 255,486,000 |
| Federal Reserve bank notes in actual circulation net liability..... | 9,382,000 |
| All other liabilities..... | 4,096,000 |
| TOTAL LIABILITIES..... | \$438,688,000 |

RESOURCES

| | |
|--|----------------------|
| Gold coin in vault and in transit..... | \$13,043,000 |
| Gold settlement fund..... | 44,266,000 |
| Gold with foreign agencies..... | 525,000 |
| Gold with Federal Reserve agent..... | 138,669,000 |
| Gold redemption fund..... | 1,002,000 |
| Legal tender notes, silver, etc..... | 1,074,000 |
| Total reserve..... | \$198,579,000 |
| Bills discounted—secured by Government war obligations..... | 118,006,000 |
| Bills discounted—all other..... | 10,139,000 |
| Bills bought in open market..... | 39,276,000 |
| U. S. Government long-term securities..... | 1,085,000 |
| U. S. Government short-term securities..... | 11,681,000 |
| 5 per cent redemption fund against Federal Reserve bank notes..... | 516,000 |
| Uncollected items..... | 58,640,000 |
| All other resources..... | 766,000 |
| TOTAL RESOURCES..... | \$438,688,000 |

FEDERAL RESERVE BANK INFORMATION

(DISTRICT No. 5—Bank Located at Richmond. (Transit Number 68-3)

TERRITORY IN DISTRICT—District of Columbia, Maryland, Virginia, North Carolina, South Carolina, and all West Virginia except the counties of Marshall, Ohio, Brooke, Tyler, Wetzel, and Hancock.
Membership: National Banks 541; State Banks 37.

| | | |
|--|--|---|
| <p>DIRECTORS, CLASS A</p> <p>JOHN F. BRUTON, (1919) Wilson, N. C.</p> <p>EDWIN MANN, (1920) Bluefield, W. Va.</p> <p>CHAS. E. RIEMAN, (1921) Baltimore, Md.</p> | <p>DIRECTORS, CLASS B</p> <p>EDMUND STRUDWICK, (1921) Richmond</p> <p>DAVID R. COKER, (1920) Hartsville, S. C.</p> <p>JAMES F. OYSTER, (1919) Washington, D. C.</p> | <p>DIRECTORS, CLASS C</p> <p>CALDWELL HARDY, (1920) Norfolk <i>Chairman of Board and Federal Reserve Agent</i></p> <p>JAMES A. MONCURE, (1919) Richmond <i>Deputy Chairman of Board</i></p> <p>HOWARD BRUCE, (1921) Baltimore, Md.</p> |
|--|--|---|

OFFICERS

| | | | |
|---|---|---|--|
| GEORGE J. SEAY, <i>Governor</i> | CHAS. A. PEPE, <i>Deputy Governor</i> | GEORGE H. KEESEE, <i>Cashier</i> | C. V. BLACKBURN, <i>Assistant Cashier</i> |
| THOMAS MARSHAL, <i>Assistant Cashier</i> | R. N. BROADDUS, <i>Deputy Governor</i> | A. H. DUDLEY, <i>Assistant Federal Reserve Agent</i> | J. G. FRY, <i>Assistant Federal Reserve Agent</i> |
| | | | W. W. DILLARD, <i>Assistant Cashier</i> |

BALTIMORE BRANCH. (Transit Number 7-27)

| | | |
|----------------------------------|-------------------------------------|--|
| M. M. PRENTIS, <i>Manager</i> | CHARLES H. WYATT, <i>Cashier</i> | F. M. LEEKE, <i>Assistant Cashier</i> |
|----------------------------------|-------------------------------------|--|

DIRECTORS:—M. M. Prentis, H. B. Wilcox, Chas. C. Homer, Waldo Newcomer and William Ingle, Baltimore.

LIABILITIES

| | |
|---|----------------------|
| Capital paid in..... | \$ 4,061,000 |
| Surplus..... | 116,000 |
| Government deposits..... | 4,438,000 |
| Due to members—reserve account..... | 52,560,000 |
| Collection items..... | 36,061,000 |
| Federal Reserve notes in actual circulation..... | 138,118,000 |
| Federal Reserve bank notes in actual circulation—net liability..... | 3,879,000 |
| All other liabilities..... | 2,451,000 |
| TOTAL LIABILITIES..... | \$241,684,000 |

RESOURCES

| | |
|--|----------------------|
| Gold in vault and in transit..... | \$ 2,334,000 |
| Gold settlement fund..... | 15,097,000 |
| Gold with foreign agencies..... | 204,000 |
| Gold with Federal Reserve agent..... | 64,990,000 |
| Gold redemption fund..... | 5,395,000 |
| Legal tender notes, silver, etc..... | 214,000 |
| Total reserve..... | \$88,234,000 |
| Bills discounted—secured by Government war obligations..... | 66,228,000 |
| Bills discounted—all other..... | 16,646,000 |
| Bills bought in open market..... | 5,193,000 |
| U. S. Government long-term securities..... | 1,234,000 |
| U. S. Government short-term securities..... | 4,784,000 |
| Uncollected items..... | 57,774,000 |
| 5 per cent redemption fund against Federal Reserve bank notes..... | 311,000 |
| All other resources..... | 1,370,000 |
| TOTAL RESOURCES..... | \$241,684,000 |

DISTRICT No. 6—Bank Located at Atlanta. (Transit Number 64-14)

TERRITORY IN DISTRICT—Alabama, Georgia, Florida, all Tennessee east of the western boundary of the following counties: Stewart, Houston, Humphreys, Perry, and Wayne; all Mississippi south of the northern boundary of the following counties: Issaquena, Sharkey, Yazoo, Madison, Leake, Neshoba, and Kemper; all Louisiana, south of the northern boundaries of the parishes of Vernon, Rapides, and Avoyelles.
Membership: National Banks 372; State Banks 54.

| | | |
|---|---|--|
| <p>DIRECTORS, CLASS A</p> <p>JOHN K. OTTLEY (1921) Atlanta, Ga.</p> <p>FRANK W. FOOTE, (1919) Hattiesburg, Miss.</p> <p>PETER R. KITTLES, (1920) Sylvania, Ga.</p> | <p>DIRECTORS, CLASS B</p> <p>JAS. E. ZUNTZ (1920) New Orleans</p> <p>J. A. McCRARY, (1921) Decatur, Ga.</p> <p>W. H. HARTFORD, (1919) Nashville, Tenn.</p> | <p>DIRECTORS, CLASS C</p> <p>M. B. WELLBORN, (1920) Atlanta, <i>Chairman of Board and Federal Reserve Agent</i></p> <p>EDW. T. BROWN, (1919) Atlanta <i>Deputy Chairman of Board</i></p> <p>W. H. KETTIG, (1921) Birmingham, Ala.</p> |
|---|---|--|

OFFICERS

| | | | |
|-------------------------------------|---|--|---|
| JOS. A. McCORD, <i>Governor</i> | J. M. SLATTERY, <i>Assistant Federal Reserve Agent and Secretary</i> | W. ALBERTSON, <i>General Auditor</i> | M. W. BELL, <i>Cashier</i> |
| R. A. SIMS, <i>Asst. Cashier</i> | W. B. ROPER, <i>Asst. Cashier</i> | W. R. PATTERSON, <i>Asst. Cashier</i> | J. L. CAMPBELL, <i>Asst. Cashier</i> |
| | | | CRED TAYLOR <i>Asst. Cashier</i> |

BIRMINGHAM BRANCH. (Transit Number 61-19)

| | |
|------------------------------------|-----------------------------------|
| ALEX. E. WALKER, <i>Manager</i> | W. C. STERRETT, <i>Cashier</i> |
|------------------------------------|-----------------------------------|

DIRECTORS:—W. H. Ketting, Chairman; Oscar Wells, T. O. Smith, W. W. Crawford and John H. Frye.

JACKSONVILLE, Fla., BRANCH. (Transit Number 63-19)

G. R. DE SAUSSURE,
Manager

DIRECTORS:—John C. Cooper, Chairman; Edward W. Lane, Fulton Saussy, B. H. Barnett and Giles L. Wilson.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 6—Continued
NEW ORLEANS BRANCH. (Transit Number 14-21)

MARCUS WALKER,
Manager, New Orleans Branch

W. H. BLACK,
Assistant Manager

LOUIS BUCKNER, Jr.
Cashier

DIRECTORS: — JAS. E. ZUNTZ, Chairman, New Orleans; A. P. BUSH, Mobile, Ala.; J. E. BOUDEN, Jr., New Orleans, La.; H. B. LIGHTCAP, Jackson, Miss.; FRANK ROBERTS, Lake Charles, La.; JAS. P. BUTLER, Jr., New Orleans, La.; P. H. SAUNDERS, New Orleans, La.

| LIABILITIES | |
|---|----------------------|
| Capital paid in | \$ 3,190,000 |
| Surplus | 40,000 |
| Government deposits | 2,960,000 |
| Due to members—reserve account | 44,091,000 |
| Collection items | 22,216,000 |
| Other deposits, including foreign Government credits | 39,000 |
| Federal Reserve notes in actual circulation | 122,764,000 |
| Federal Reserve bank notes in actual circulation, net liability | 5,753,000 |
| All other liabilities | 1,859,000 |
| TOTAL LIABILITIES | \$202,912,000 |

| RESOURCES | |
|--|----------------------|
| Gold in vault and in transit | \$ 7,990,000 |
| Gold settlement fund | 8,389,000 |
| Gold with foreign agencies | 175,000 |
| Gold with Federal Reserve agent | 44,012,000 |
| Gold redemption fund | 6,742,000 |
| Legal tender notes, silver, etc. | 230,000 |
| Total reserve | \$67,538,000 |
| 5% redemption fund against F. R. bank notes | 285,000 |
| Bills discounted—secured by Government war obligations | 47,960,080 |
| Bills discounted—all other | 29,204,000 |
| Bills bought in open market | 12,239,000 |
| U. S. Government long-term securities | 552,000 |
| U. S. Government short-term securities | 6,066,000 |
| All other earning assets | 13,000 |
| Uncollected items | 38,289,000 |
| All other resources | 766,000 |
| TOTAL RESOURCES | \$202,912,000 |

DISTRICT No. 7—Bank Located at Chicago. (Transit No. 2-30)

TERRITORY IN DISTRICT—State of Iowa, all that part of Wisconsin in the counties of Vernon, Monroe, Jackson, Clark, Marathon, Langlade, Oconto, and Marinette, together with all the counties lying east and south of these counties: all of the southern peninsula of Michigan, viz.: that part east of Lake Michigan; all that part of Illinois located north of a line forming the southern boundary of the following counties: Hancock, Schuyler, Cass, Sangamon, Christian, Shelby, Cumberland, and Clark; and all that part of Indiana north of a line forming the southern boundaries of the following counties: Vigo, Clay, Owen, Monroe, Brown, Bartholomew, Jennings, Ripley, and Ohio.

Membership: National Banks 1,043; State Banks 296

| DIRECTORS, CLASS A | DIRECTORS, CLASS B | DIRECTORS, CLASS C | |
|--|---|---|--|
| GEORGE M. REYNOLDS, (1921) Chicago | J. W. BLODGETT, (1919) Grand Rapids, Mich. | W. A. HEATH, (1921) Chicago Chairman of Board and Federal Reserve Agent | |
| JAMES B. FORGAN, (1919) Chicago | A. R. ERSKINE, (1920) South Bend, Ind. | JAMES SIMPSON, (1920) Chicago Deputy Chairman of Board | |
| E. L. JOHNSON, (1920) Waterloo, Iowa | A. H. VOGEL, (1921) Milwaukee, Wis. | E. T. MEREDITH, (1919) Des Moines, Ia. | |
| OFFICERS | | | |
| JAMES B. McDOUGAL, Governor | CHARLES R. McKAY, Deputy Governor | B. G. McCLOUD, Assistant to Governor | W. F. McLALLEN, Secretary and Assistant Federal Reserve Agent |
| W. H. WHITE, Assistant Federal Reserve Agent and Mgr. Dept. of Examination | | STERLING B. CRAMER, Cashier | |
| ASSISTANT CASHIERS:—D. A. JONES, F. J. CARR, F. BATEMAN, J. H. DILLARD, KENT C. CHILDS, A. H. VOGT, CLARKE WASHBURN, J. O. NETTERSTROM, F. R. HANRAHAN and F. A. LINDSTEN. | | | |
| F. R. BURGESS, Auditor | W. A. HOPKINS, Assistant Auditor | H. G. KAISER, Assistant Auditor | C. L. POWELL, Counsel |

DETROIT BRANCH. (Transit No. 9-29)

| | | | |
|---|--|---------------------------|---------------------------------|
| ROBERT B. LOCKE, Manager | JOHN G. BASKIN, Assistant Federal Reserve Agent | WM. R. CATION, Cashier | J. B. DEW, Assistant Cashier |
| DIRECTORS: JOHN BALLANTYNE, EMORY W. CLARK, JULIUS H. HAASS, CHARLES H. HODGES, ROBERT B. LOCKE, Detroit. | | | |

| LIABILITIES | |
|---|----------------------|
| Capital paid in | \$ 11,128,000 |
| Surplus | 216,000 |
| Government deposits | 8,612,000 |
| Due to members—reserve account | 219,664,000 |
| Collection items | 51,564,000 |
| Other deposits, including foreign Government credits | 1,504,000 |
| Federal Reserve notes in actual circulation | 433,775,000 |
| Federal Reserve bank notes in actual circulation, net liability | 17,524,000 |
| All other liabilities | 7,129,000 |
| TOTAL LIABILITIES | \$751,116,000 |

| RESOURCES | |
|--|----------------------|
| Gold in vault and in transit | \$ 23,351,000 |
| Gold settlement fund | 111,569,000 |
| Gold with foreign agencies | 816,000 |
| Gold with Federal Reserve agent | 267,717,000 |
| Gold redemption fund | 14,719,000 |
| Legal tender notes, silver, etc. | 1,670,000 |
| Total reserve | \$419,842,000 |
| Bills discounted—secured by Government war obligations | 106,124,000 |
| Bills discounted—all other | 54,668,000 |
| Bills bought in open market | 75,068,000 |
| U. S. Government long-term securities | 4,509,000 |
| U. S. Government short-term securities | 15,612,000 |
| Uncollected items | 73,055,000 |
| 5% redemption fund against Fed. Res. bank notes | 828,000 |
| All other resources | 1,410,000 |
| TOTAL RESOURCES | \$751,116,000 |

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 8—Bank Located at St. Louis. (Transit Number 4-4)

TERRITORY IN DISTRICT—Arkansas, all Missouri east of the western boundary of the following counties: Harrison, Daviess, Caldwell, Ray, Lafayette, Johnson, Henry, St. Clair, Cedar, Dade, Lawrence, and Barry; all Illinois south of the northern boundaries of the following counties: Adams, Brown, Morgan, McCoupin, Montgomery, Fayette, Effingham, Jasper, and Crawford; all Indiana south of the northern boundaries of the following counties: Sullivan, Greene, Lawrence, Jackson, Scott, Jefferson, and Switzerland; all Kentucky west of the eastern boundaries of the following counties: Gallatin, Owen, Franklin, Anderson, Mercer, Boyle, Casey, Russell, and Wayne; all Tennessee west of the eastern boundaries of the following counties: Henry, Benton, Decatur, and Hardin; and all Mississippi north of the southern boundaries of the following counties: Washington, Holmes, Attala, Winston, and Noxubee.

Membership: National Banks 469; State Banks 44.

| DIRECTORS, CLASS A | DIRECTORS, CLASS B | DIRECTORS, CLASS C |
|---|--|--|
| WALKER HILL, (1920) St. Louis | DAVID C. BIGGS, (1921) St. Louis | WM. McC. MARTIN, (1921) St. Louis <i>Chairman of Board and Federal Reserve Agent</i> |
| J. C. UTTERBACH, (1921) Paducah, Ky. | WILLIAM B. PLUNKETT, (1919) Little Rock, Ark. | JOHN W. BOEHNE, (1920) Evansville, Ind. <i>Deputy Chairman</i> |
| SAMUEL A. ZIEGLER, (1919) Albion, Ill. | LE ROY PERCY, (1920) Greenville, Miss. | R. W. MOONEY, (1919) Memphis, Tenn. |
| OFFICERS | | |
| ROLLA WELLS, <i>Governor</i> | W. W. HOXTON, <i>Deputy Governor</i> | JAMES G. McCONKEY, <i>Secretary and Counsel</i> |
| O. M. ATTEBERY, <i>Cashier</i> | | A. H. HAILL, <i>Assistant Cashier</i> |
| J. W. WHITE, <i>Assistant Cashier</i> | | J. W. RINKLEFF, <i>Assistant Cashier</i> |

LITTLE ROCK BRANCH. (Transit Number 81-13)

JNO. M. DAVIS,
Managing Director

A. F. BAILEY,
Cashier

DIRECTORS: ED. CORNISH, JNO. M. DAVIS, W. L. HEMINGWAY, GEO. W. ROGERS and MOORHEAD WRIGHT

LOUISVILLE BRANCH (Transit Number 21-59)

W. P. KINCHELOE,
Managing Director

JOHN T. MOORE,
Cashier

DIRECTORS: W. P. KINCHELOE, Louisville, W. C. MONTGOMERY, Elizabethtown, CHAS. E. HOGE, Frankfort, F. M. SACKETT Louisville, GEORGE W. NORTON, Louisville.

MEMPHIS BRANCH. (Transit Number 26-3)

JNO. J. HEFLIN,
Managing Director

A. J. WILLIAMS,
Cashier

DIRECTORS: JNO. J. HEFLIN, J. D. McDOWELL, S. E. RAGLAND, T. K. RIDDICK and R. B. SNOWDEN

| LIABILITIES | RESOURCES |
|--|---|
| Capital paid in.....\$ 3,800,000 | Gold in vault and in transit.....\$ 4,296,000 |
| Government deposits..... 4,660,000 | Gold settlement fund..... 26,997,000 |
| Due to members—reserve account..... 57,083,000 | Gold with foreign agencies..... 233,000 |
| Collection items..... 49,194,000 | Gold with Federal Reserve agent..... 63,771,000 |
| Other Deposits, including foreign Government credits... 171,000 | Gold redemption fund..... 3,398,000 |
| Federal Reserve notes in actual circulation..... 120,722,000 | Legal tender notes, silver, etc..... 2,197,000 |
| Federal Reserve bank notes in circulation, net liability.... 6,128,000 | Total reserve..... \$100,892,000 |
| All other liabilities..... 2,109,000 | Bills discounted—Secured by Government war obligations..... 49,309,000 |
| TOTAL LIABILITIES.....\$243,867,000 | Bills discounted—all other..... 16,268,000 |
| | Bills bought in open market..... 7,824,000 |
| | United States Government long-term securities..... 1,153,000 |
| | U. S. Government short-term securities..... 6,568,000 |
| | Uncollected items..... 61,011,000 |
| | Five per cent redemption fund against Federal Reserve bank notes..... 286,000 |
| | All other resources..... 556,000 |
| | TOTAL RESOURCES..... \$243,867,000 |

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 9—Bank Located at Minneapolis. (Transit Number 17-8)

TERRITORY IN DISTRICT—Montana, North Dakota, South Dakota, Minnesota, all Wisconsin in the counties La Crosse, Trempealeau, Eau Claire, Chippewa, Taylor, Lincoln, Oneida, Forest, and Florence, and all the counties lying north and west of these and the northern peninsula of Michigan.

Membership: National Banks 797; State Banks 69.

| DIRECTORS, CLASS A | DIRECTORS, CLASS B | DIRECTORS, CLASS C |
|---|---|--|
| E. W. DECKER, (1919) Minneapolis | F. R. BIGELOW, (1919) St. Paul | JOHN H. RICH, (1920) Minneapolis <i>Ch. of Board and Fed. Res. Agent</i> |
| L. B. HANNA, (1920) Fargo, N. Dak. | F. P. HIXON, (1921) LaCrosse, Wis. | W. H. LIGHTNER, (1921) St. Paul |
| WESLEY C. McDOWELL, (1921) Marion, N. D. | NORMAN B. HOLTER, (1920) Helena, Mont. | JOHN W. BLACK, (1919) Houghton, Mich. |
| OFFICERS | | |
| THEODORE WOLD, <i>Governor</i> | R. A. YOUNG, <i>Deputy Governor</i> | S. S. COOK, <i>Cashier</i> |
| | | CURTIS L. MOSHER, <i>Assistant Federal Reserve Agent</i> |
| | | L. W. LONG, <i>Acting Auditor</i> |

ASSISTANT CASHIERS

| | | | |
|------------------|--------------|--------------|------------|
| FRANK C. DUNLOP, | GRAY WARREN, | R. E. TOWLE, | L. E. RAST |
|------------------|--------------|--------------|------------|

| LIABILITIES | RESOURCES (Continued) |
|--|--|
| Capital paid in.....\$ 2,931,000 | Gold with Federal Reserve agent..... 56,112,000 |
| Surplus..... 38,000 | Gold redemption fund..... 4,678,000 |
| Government deposits..... 3,432,000 | Legal tender notes, silver, etc..... 119,000 |
| Due to members—reserve account..... 48,487,000 | |
| Collection items..... 8,978,000 | Total reserve..... \$86,644,000 |
| Other Deposits, including foreign Government Credits..... 16,000 | Bills discounted—secured by Government war obligations..... 32,143,000 |
| Federal Reserve notes in actual circulation..... 97,361,000 | Bills discounted—all other..... 5,555,000 |
| Federal Reserve bank notes in actual circulation, net liability..... 4,140,000 | Bills bought in open market..... 20,078,000 |
| All other liabilities..... 1,754,000 | U. S. Government long-term securities..... 123,000 |
| | U. S. Government short-term securities..... 5,163,000 |
| | Uncollected items..... 16,988,000 |
| | 5 per cent redemption fund against Federal Reserve bank notes..... 236,000 |
| | All other resources..... 207,000 |
| TOTAL LIABILITIES.....\$167,137,000 | TOTAL RESOURCES..... \$167,137,000 |
| RESOURCES | |
| Gold in vault and in transit.....\$ 8,299,000 | |
| Gold settlement fund..... 17,203,000 | |
| Gold with foreign agencies..... 233,000 | |

DISTRICT No. 10—Bank Located at Kansas City, Mo. (Transit Number 18-4)

TERRITORY IN DISTRICT—Kansas, Nebraska, Colorado, Wyoming, all Missouri west of the eastern boundaries of the following counties: Worth, Gentry, DeKalb, Clinton, Clay, Jackson, Cass, Bates, Vernon, Barton, Jasper, Newton, and McDonald; all Oklahoma with exception of the following counties: Atoka, Byron, Choctaw, Coal, Johnston, Marshall, McCurtain, and Pushmataha; all New Mexico north of a line forming the southern boundary of the following counties: McKinley, Sandoval, Santa Fe, San Miguel, and Union.

Membership: National Banks 994; State Banks 28.

| DIRECTORS, CLASS A | DIRECTORS, CLASS B | DIRECTORS, CLASS C |
|---|--|--|
| W. J. BAILEY, (1919) Atchison, Kan. | M. L. McCLURE, (1919) Kansas City, Mo. | ASA E. RAMSAY, (1920) Kansas City <i>Chairman of Board and Federal Reserve Agent</i> |
| C. E. BURNHAM, (1920) Norfolk, Neb. | THOS. C. BYRNE, (1921) Omaha, Neb. | F. W. FLEMING, (1919) Kansas City <i>Vice Chairman of Board</i> |
| J. C. MITCHELL, (1921) Denver, Colo. | HARRY W. GIBSON, (1920) Muskogee, Okla. | R. H. MALONE, (1921) Denver |

OFFICERS

| | |
|------------------------------------|---|
| J. Z. MILLER, Jr., <i>Governor</i> | ARCH W. ANDERSON, <i>Sec. and Cash.</i> |
|------------------------------------|---|

ASSISTANT CASHIERS

| | | | | |
|--------------------|---------------------|--------------|-------------|----------------|
| C. A. WORTHINGTON, | JOHN PHILLIPS, JR., | E. P. TYNER, | J. W. HELM, | L. H. EARHART. |
|--------------------|---------------------|--------------|-------------|----------------|

DENVER BRANCH (Transit Number 23-19)

C. A. BURKHARDT, *Manager* P. R. FREDMAN, *Acting Cashier*

DIRECTORS: C. C. PARKS, Denver, A. C. FOSTER, Denver, C. A. BURKHARDT, Denver,
JOHN EVANS, Denver, ALVA ADAMS, Pueblo.

OMAHA BRANCH (Transit Number 27-12)

O. T. EASTMAN, *Manager* E. D. McALLISER, *Cashier*

DIRECTORS: LUTHER DRAKE, Omaha, J. C. McNISH, Omaha, O. T. EASTMAN, Omaha, P. L. HALL, Lincoln,
R. O. MARNELL, Nebraska City.

| LIABILITIES | RESOURCES (Continued) |
|---|--|
| Capital paid in.....\$ 3,659,000 | Gold with Federal Reserve agent.....\$54,549,000 |
| Government deposits..... 5,814,000 | Gold redemption fund..... 3,597,000 |
| Due to members—reserve account..... 68,032,000 | Legal tender notes, silver, etc..... 140,000 |
| Collection items..... 30,566,000 | |
| Federal Reserve notes in actual circulation..... 112,510,000 | Total reserve..... \$92,740,000 |
| Federal Reserve bank notes in actual circulation, net liability..... 11,404,000 | Bills discounted—secured by Government war obligations..... 20,245,000 |
| All other liabilities..... 3,175,000 | Bills discounted—all other..... 36,153,000 |
| | Bills bought in open market..... 14,403,000 |
| | U. S. Government long-term securities..... 8,867,000 |
| | U. S. Government short-term securities..... 4,396,000 |
| | Uncollected items..... 56,786,000 |
| | 5% redemption fund against F. R. bank notes..... 566,000 |
| | All other resources..... 1,004,000 |
| TOTAL LIABILITIES.....\$235,160,000 | TOTAL RESOURCES..... \$235,160,000 |
| RESOURCES | |
| Gold in vault and in transit.....\$ 145,000 | |
| Gold settlement fund..... 34,018,000 | |
| Gold with foreign agencies..... 291,000 | |

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 11—Bank Located at Dallas. (Transit Number 32-3)

TERRITORY IN DISTRICT—Texas, all New Mexico south of the northern boundaries of the following counties: Valencia, Bernalillo, Tarrant, Guadalupe, and Quay, all Louisiana north of the southern boundaries of the following counties: Sabine, Natchitoches, Grant, LaSalle, Catahoula, and Concordia; the following counties in Oklahoma: Atoka, Marshall, Bryan, Choctaw, Coal, Pushmataha, McCurtain, and Johnston, and the following counties in Arizona: Pima, Graham, Greenlee, Cochise, and Santa Cruz.

Membership: National Banks 630; State Banks 97.

| DIRECTORS, CLASS A | DIRECTORS, CLASS B | DIRECTORS, CLASS C |
|---|--|--|
| J. T. SCOTT, (1921) Houston, Tex. | MARION SANSOM, (1919) Ft. Worth, Texas | W. F. RAMSEY, (1920) Dallas <i>Chairman of Board and Federal Reserve Agent</i> |
| E. K. SMITH, (1920) Shreveport, La. | FRANK KELL, (1921) Wichita Falls, Texas | W. B. NEWSOME, (1921) Dallas <i>Deputy Chairman of Board</i> |
| B. A. McKINNEY, (1919) Durant, Okla. | J. J. CULBERTSON, (1920) Paris, Texas | H. O. WOOTEN, (1919) Abilene, Texas |

OFFICERS

| | | |
|--|---|---|
| R. L. VAN ZANDT, <i>Governor</i> | LYNN P. TALLEY, <i>Deputy Governor and Cashier</i> | R. B. COLEMAN, <i>Assistant Cashier</i> |
| CHAS. C. HALL, <i>Assistant Federal Reserve Agent</i> | R. R. GILBERT, <i>Assistant Cashier</i> | PAUL G. TAYLOR, <i>Assistant Cashier</i> |
| W. C. WEISS, <i>Auditor</i> | | FRED HARRIS, <i>Assistant Cashier</i> |

EL PASO BRANCH. (Transit Number 88-1)

SAM R. LAWDER, Manager M. CRUMP, Cashier PAUL S. MILLER, Asst. Fed. Res. Agent and Auditor,
 DIRECTORS: SAM R. LAWDER, A. F. KERR, U. S. STEWART, A. P. COLES and W. W. TURNEY, El Paso

| LIABILITIES | |
|--|----------------------|
| Capital paid in | \$ 3,154,000 |
| Government deposits | 2,116,000 |
| Due to members—reserve account | 32,767,000 |
| Collection items | 15,038,000 |
| Federal Reserve notes in actual circulation | 59,578,000 |
| Federal Reserve bank notes in actual circulation—net liability | 5,539,000 |
| All other liabilities | 1,808,000 |
| TOTAL LIABILITIES | \$120,000,000 |

| RESOURCES | |
|--|----------------------|
| Gold in vault and in transit | \$ 5,718,000 |
| Gold settlement fund | 3,615,000 |
| Gold with foreign agencies | 204,000 |
| Gold with Federal Reserve agent | 22,391,000 |
| Gold redemption fund | 2,195,000 |
| Legal tender notes, silver, etc. | 1,230,000 |
| Total reserve | \$95,353,000 |
| 5% redemption fund against F. R. bank notes | 312,000 |
| Bills discounted—secured by Government war obligations | 19,705,000 |
| Bills discounted—all others | 31,229,000 |
| Bills bought in open market | 2,678,000 |
| U. S. Government long-term securities | 4,000,000 |
| U. S. Government short-term securities | 3,900,000 |
| Uncollected items | 21,875,000 |
| All other resources | 948,000 |
| TOTAL RESOURCES | \$120,000,000 |

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Bank Located at San Francisco. (Transit Number 11-37)

TERRITORY IN DISTRICT—California, Washington, Oregon, Idaho, Nevada, Utah, and the following counties in Arizona: Apache, Coconino, Gila, Maricopa, Mohave, Navajo, Pinal, Yavapai, and Yuma.
 Membership: National Banks 551; State Banks 94.

| DIRECTORS, CLASS A | DIRECTORS, CLASS B | DIRECTORS, CLASS C |
|---|--|--|
| C. K. McINTOSH (1919) San Francisco | E. H. COX, (1919) San Francisco | JOHN PERRIN, (1920) San Francisco <i>Chairman of Board and Federal Reserve Agent</i> |
| J. E. FISHBURN (1920), Los Angeles, Cal. | A. B. C. DOHRMAN (1920) San Francisco | WALTON N. MOORE, (1921) San Francisco, <i>Deputy Chairman of Board</i> |
| M. A. BUCHAN, (1921) Palo Alto, Cal. | J. A. MCGREGOR (1921) San Francisco | EDWARD E. ELLIOTT, (1919) Berkeley, Cal. |

OFFICERS

| | | | | |
|---|--|---|------------------------------|--------------------------------|
| JAMES K. LYNCH, <i>Governor</i> | JNO. U. CALKINS, <i>Deputy Governor</i> | WM. A. DAY, <i>Assistant Deputy Governor</i> | IRA CLERK, <i>Cashier</i> | H. S. HOUSE, <i>Auditor</i> |
| <i>Assistant Cashiers;</i> | | | | |
| W. N. AMBROSE, C. R. SHAW, C. F. DREXEL, W. M. HALE, C. D. PHILLIPS and H. C. VOGELSANG | | | | |
| GAVIN McNAB, <i>Counsel</i> | | | | |

PORTLAND BRANCH, (Transit Number 24-1)

C. L. LAMPING, Acting Manager A. B. MASON, Acting Cashier

DIRECTORS: C. L. LAMPING, Portland; J. C. AINSWORTH, Portland; EVERETT AMES, Portland; NATHAN STRAUSS, Portland; E. A. COOKINGHAM, Portland.

SALT LAKE CITY BRANCH, (Transit Number 31-31)

CHAS. H. STEWART, Acting Manager D. L. DAVIS, Acting Cashier

DIRECTORS: L. H. FARNSWORTH, Salt Lake City; C. A. DAY, Ogden; CHAS. H. STEWART, Salt Lake City; G. G. WRIGHT, Salt Lake City; L. HANCHETT, Salt Lake City.

SEATTLE BRANCH, (Transit Number 19-1)

C. J. SHEPHERD, Manager C. A. BEMIS, Acting Cashier

DIRECTORS: M. F. BACKUS, M. A. ARNOLD, C. J. SHEPHERD, CHAS. H. CLARKE, CHAS. E. PEABODY, Seattle, Wash.

SPOKANE BRANCH, (Transit Number 28-1)

CHAS. A. McLEAN, Manager W. L. PARTNER, Cashier

DIRECTORS: D. W. TWOHY, Spokane; R. L. RUTTER Spokane; CHAS. A. McLEAN, Spokane; PETER MCGREGOR, Spokane; G. I. TOEVS, Spokane.

| LIABILITIES | RESOURCES |
|--|--|
| Capital paid in.....\$ 4,633,000 | Gold coin in vault and in transit.....\$12,021,000 |
| Government deposits..... 7,349,000 | Gold settlement fund..... 25,674,000 |
| Due to members—reserve account..... 77,008,000 | Gold with foreign agencies..... 321,000 |
| Collection items..... 30,214,000 | Gold with Federal Reserve agent..... 120,126,000 |
| Other deposits, including foreign Government credits..... 2,606,000 | Gold redemption fund..... 1,777,000 |
| Federal Reserve notes in actual circulation.....211,692,000 | Legal tender notes, silver, etc..... 459,000 |
| Federal Reserve bank notes in actual circulation, net liability..... 6,242,000 | Total reserve..... \$160,378,000 |
| All other liabilities..... 3,439,000 | Bills discounted—Secured by Government war obligations..... 52,136,000 |
| TOTAL LIABILITIES.....\$343,183,000 | Bills discounted—all other..... 28,039,000 |
| | Bills bought in open market..... 38,489,000 |
| | U. S. Government long term securities..... 3,461,000 |
| | U. S. Government short-term securities..... 4,726,000 |
| | Uncollected items..... 53,838,000 |
| | 5 per cent redemption fund against Federal Reserve bank notes..... 282,000 |
| | All other resources..... 1,834,000 |
| | TOTAL RESOURCES..... \$343,183,000 |

FEDERAL FARM LOAN BOARD

CARTER GLASS, *Chairman*

GEORGE W. NORRIS, *Farm Loan Commissioner*

W. S. A. SMITH

CHARLES E. LOBDELL

HERBERT QUICK

W. W. FLANNAGAN, *Secretary*

DISTRICT No. 1—Bank Located at Springfield, Mass.

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, and New Jersey.
CAPITAL, \$1,034,365.

DIRECTORS—LEONARD G. ROBINSON, *President*; B. G. McINTIRE, *Vice-President*; HUGH S. McCONNOR, *Secretary*; G. SCOTT DALGLEISH, *Treasurer*, and HERBERT MYRICK.

DISTRICT No. 2—Bank Located at Baltimore, Md.

TERRITORY IN DISTRICT—Pennsylvania, Delaware, Maryland, Virginia, West Virginia, and the District of Columbia.
CAPITAL, \$1,250,000.

DIRECTORS—VULASKA VAIDEN, *President*; D. FRED SHAMBERGER, *Vice-President*; CALVIN R. TITLOW, *Secretary*; G. A. HARRIS, *Treasurer*, and JOHN H. MURRAY.

DISTRICT No. 3—Bank Located at Columbia, S. C.

TERRITORY IN DISTRICT—North Carolina, South Carolina, Georgia, and Florida.
CAPITAL, \$1,149,845.

DIRECTORS—D. A. HOUSTON, *President*; L. I. GUION, *Vice-President*; HOWARD C. ARNOLD, *Secretary*; H. H. ROOT, *Treasurer*, and S. C. WARNER.

DISTRICT No. 4—Bank Located at Louisville, Ky.

TERRITORY IN DISTRICT—Ohio, Indiana, Kentucky, and Tennessee.
CAPITAL, \$1,255,550.

DIRECTORS—WALTER HOWELL, *President*; H. A. SOMMERS, *Vice-President*; JAMES B. DAVIS, *Secretary*; L. B. CLORE, *Treasurer*, and A. P. SANDLES.

DISTRICT No. 5—Bank Located at New Orleans, La.

TERRITORY IN DISTRICT—Alabama, Mississippi, and Louisiana.
CAPITAL, \$1,323,890.

DIRECTORS—T. F. DAVIS, *President*; W. C. DUFOUR, *Vice-President*; C. C. GASPARD, *Secretary*; A. Y. MALONE, *Treasurer*, and J. T. SAVAGE.

DISTRICT No. 6—Bank Located at St. Louis, Mo.

TERRITORY IN DISTRICT—Illinois, Missouri and Arkansas.
CAPITAL, \$1,305,260.

DIRECTORS—HERMAN W. DANFORTH, *President*; CARL E. HOPKINS, *Vice-President*; O. J. LLOYD, *Secretary*; L. L. BEAVERS, *Treasurer*, and D. WARD KING.

DISTRICT No. 7—Bank Located at St. Paul, Minn.

TERRITORY IN DISTRICT—Michigan, Wisconsin, Minnesota, and North Dakota.
CAPITAL, \$1,823,269.

DIRECTORS—E. G. QUAMME, *President*; B. F. FAAST, *Vice-President*; H. K. JENNINGS, *Secretary*; PAUL A. PREUS, *Treasurer*, and W. S. HARRIS.

DISTRICT No. 8—Bank Located at Omaha, Neb.

TERRITORY IN DISTRICT—Iowa, Nebraska, South Dakota, and Wyoming.
CAPITAL, \$1,594,820.

DIRECTORS—D. P. HOGAN, *President*; JOSEPH M. CAREY, *Vice-President*; FRANK G. ODELL, *Secretary*; E. D. MORCOM, *Treasurer*, LEO. J. McCARTHY, *Ass't Secretary*, and WARREN C. BAKER.

DISTRICT No. 9—Bank Located at Wichita, Kas.

TERRITORY IN DISTRICT—Oklahoma, Kansas, Colorado, and New Mexico.
CAPITAL, \$1,567,780.

DIRECTORS—T. J. GUILFOIL, *President*; MILAS LASATER, *Vice President*; JOHN B. McMANUS, *Secretary*; CALEB DAGG, *Treasurer*, and T. A. HUBBARD.

DISTRICT No. 10—Bank Located at Houston, Tex.

TERRITORY IN DISTRICT—The State of Texas.
CAPITAL, \$1,511,825.

DIRECTORS—M. H. GOSSETT, *President*; J. A. THOMPSON, *Vice-President*; T. J. CALDWELL, *Treasurer*; S. A. LINDSEY, *Secretary*, and R. D. JOHNSON.

DISTRICT No. 11—Bank Located at Berkeley, Cal.

TERRITORY IN DISTRICT—California, Nevada, Utah, and Arizona.
CAPITAL, \$1,228,680.

DIRECTORS—W. H. JOYCE, *President*; A. C. KUHN, *Vice-President*; JOHN GUILL, Jr.; WILLARD D. ELLIS, *Treasurer*, and A. W. HENDRICK, *Secretary*.

DISTRICT No. 12—Bank Located at Spokane, Wash.

TERRITORY IN DISTRICT—Washington, Oregon, Montana, and Idaho.
CAPITAL, \$1,899,999

DIRECTORS—D. G. O'SHEA, *President*; DAVID S. WALLACE, *Vice-President*; GEORGE C. JEWETT, *Secretary*; GEORGE M. DREHER, *Treasurer*, and A. W. CAWTHORN.