

ATLANTIC NATIONAL BANK
OF THE CITY OF NEW YORK
ESTABLISHED 1829
MERCHANTS EXCHANGE NATIONAL BANK
(SEE INSIDE FRONT COVER)

RAND-McNALLY
BANKERS DIRECTORY
AND THE BANKERS
REGISTER
WITH
LIST OF ATTORNEYS

BLUE BOOK— JULY 1919 — BLUE BOOK

THE
National Provincial and
Union Bank of England,
LIMITED

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

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

LOMBARD STREET OFFICE: (SMITHS) 1, LOMBARD ST., E. C. 3,

CORNHILL OFFICE: (PRESCOTT'S) 50, CORNHILL, E. C. 3,

with numerous Branches in England and Wales.

In New York

Make Your Service Complete

Nine-tenths of American exports pass through the port of New York, and the volume is rapidly increasing. Out of town banks no longer can offer a complete service without an active New York banking connection.



ATLANTIC
National Bank
Broadway-Opposite City Hall

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

Edward K. Cherrill, Vice Pres.
Gilbert H. Johnson, Vice Pres.
Kimball C. Atwood, Vice Pres.

Phineas C. Lounsbury, Chairman
Herman D. Kountze, President

Charles F. Junod, Vice Pres.
Frank E. Andruss, Cashier

John P. Laird, Asst. Cashier
John H. Brennan, Asst. Cashier
John H. Trowbridge, Asst. Cashier

THE NATIONAL PARK BANK OF New York

Organized 1856

...OFFICERS...

RICHARD DELAFIELD	- - President
GILBERT E. THORNE	- Vice-President
JOHN C. VAN CLEAF	- Vice-President
WILLIAM O. JONES	- Vice-President
MAURICE H. EWER	- Vice-President
GEORGE H. KRETZ	- Vice-President
S. W. LABROT	- Vice-President
ERNEST V. CONNOLLY	- - - Cashier
WILLIAM A. MAIN	- - - Asst. Cashier
FRED'K O. FOXCROFT	- - - 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. N. JOLLES	- - Mgr. Foreign Dept.
RALPH L. CERERO	- - Mgr. Trust Dept.

Capital	- - - - -	\$ 5,000,000.00
Surplus and Undivided Profits		19,919,000.00
Deposits (May 12, 1919)	-	209,000,000.00

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 E. THORNE
RICHARD H. WILLIAMS

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

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



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Government, Municipal, Railroad, Public Utility,
Industrial and Foreign Government securities. It
also maintains a Tax Department.

The facilities of all these departments are open to
the free use of banks, dealers and private investors.

Correspondent Offices in more than fifty cities
are maintained by the Company. Many of them
are in constant touch with the New York head-
quarters and with other Correspondent Offices
through private telegraph and telephone wires.
We suggest that you call upon the office nearest
you for any investment service you may need.

The National City Company

MAIN OFFICE—National City Bank Building

UPTOWN OFFICE—Fifth Avenue and Forty-third Street

Principal Correspondent Offices

ALBANY, N. Y. Ten Eyck Bldg.	DAYTON, OHIO Mutual Home Bldg.	NEWARK, N. J. 790 Broad St.	ROCHESTER, N. Y. Wilder Bldg.
ATLANTA, GA. Trust Co. of Ga. Bldg.	DENVER, COLO. 718-17th St.	NEW ORLEANS, LA. 301 Baronne St.	SAN FRANCISCO, CAL. 424 California St.
ATLANTIC CITY, N. J. Chalfont Block.	DETROIT, MICH. 147 Griswold St.	OMAHA, NEB. First Natl. Bank Bldg.	SEATTLE, WASH. Hoge Bldg.
BALTIMORE, MD. Charles & Fayette Sts.	HARTFORD, CONN. Conn. Mutual Bldg.	PHILADELPHIA, PA. 1421 Chestnut St.	SPRINGFIELD, MASS. Third Natl. Bank Bldg.
BOSTON, MASS. 10 State St.	INDIANAPOLIS, IND. Fletcher Sav. & Trust Bldg.	PITTSBURGH, PA. Farmers' Bank Bldg.	ST. LOUIS, MO. Boatmen's Bank Bldg.
BUFFALO, N. Y. Ellicott Square Bldg.	KANSAS CITY, MO. 1017 Baltimore Ave.	PORTLAND, ME. Union Mutual Bldg.	WASHINGTON, D. C. 741-15th St., N. W.
CHICAGO, ILL. 137 So. La Salle St.	LOS ANGELES, CAL. 507 So. Spring Street	PORTLAND, ORE. Railway Exch. Bldg.	WILKES-BARRE, PA. Miners' Bank Bldg.
CINCINNATI, OHIO Fourth Natl. Bank Bldg.	MILWAUKEE, WIS. First Natl. Bank Bldg.	PROVIDENCE, R. I. Industrial Trust Bldg.	LONDON, E. C., 2. ENG. 36 Bishopsgate
CLEVELAND, OHIO Guardian Bldg.	MINNEAPOLIS, MINN. Builders' Exch. Bldg.	RICHMOND, VA. 923 East Main St.	MONTREAL, CANADA 74 Notre Dame St., West
		TORONTO, CANADA, 10 King St., East.	



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Investment Securities

Letters of Credit

Travelers' Checks

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on all parts of the World

Knauth · Nachod & Kuhne

Members of New York Stock Exchange

**Equitable Building
New York City**

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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.

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Standard Gas & Electric Company
Western States Gas & Electric Company

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Incorporated

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MANAGERS

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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.

CAPITAL SUBSCRIBED		(\$5 = £1.)	\$279,814,250
CAPITAL PAID UP	-		44,770,280
RESERVE FUND	-		45,000,000
DEPOSITS, &c.	-		1,339,832,190
ADVANCES, &c.	-		405,360,670

**THIS BANK HAS MORE THAN 1,300 OFFICES IN
ENGLAND AND WALES.**

The Agency of Colonial and Foreign Banks is undertaken.

AFFILIATED BANKS:

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124 Branches in the principal Cities and places in Scotland.

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

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FRENCH AUXILIARY:

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

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

1919

JULY

S	M	T	W	T	F	S
		182	183	184	185	186
...	...	1	2	3	4	5
187	188	189	190	191	192	193
6	7	8	9	10	11	12
194	195	196	197	198	199	200
13	14	15	16	17	18	19
201	202	203	204	205	206	207
20	21	22	23	24	25	26
208	209	210	211	212		
27	28	29	30	31	...	...
...	...	...	...	...	...	...

AUGUST

S	M	T	W	T	F	S
					213	214
...	...	...	...	...	1	2
215	216	217	218	219	220	221
3	4	5	6	7	8	9
222	223	224	225	226	227	228
10	11	12	13	14	15	16
229	230	231	232	233	234	235
17	18	19	20	21	22	23
236	237	238	239	240	241	242
24	25	26	27	28	29	30
243						
31	...	...	...	...	...	...

SEPTEMBER

S	M	T	W	T	F	S
	244	245	246	247	248	249
...	1	2	3	4	5	6
250	251	252	253	254	255	256
7	8	9	10	11	12	13
257	258	259	260	261	262	263
14	15	16	17	18	19	20
264	265	266	267	268	269	270
21	22	23	24	25	26	27
271	272	273				
28	29	30	...	...	...	...
...	...	...	...	...	...	...

OCTOBER

S	M	T	W	T	F	S
			274	275	276	277
...	...	...	1	2	3	4
278	279	280	281	282	283	284
5	6	7	8	9	10	11
285	286	287	288	289	290	291
12	13	14	15	16	17	18
292	293	294	295	296	297	298
19	20	21	22	23	24	25
299	300	301	302	303	304	
26	27	28	29	30	31	...
...	...	...	...	...	...	...

NOVEMBER

S	M	T	W	T	F	S
						305
...	...	...	...	...	...	1
306	307	308	309	310	311	312
2	3	4	5	6	7	8
313	314	315	316	317	318	319
9	10	11	12	13	14	15
320	321	322	323	324	325	326
16	17	18	19	20	21	22
327	328	329	330	331	332	333
23	24	25	26	27	28	29
334						
30	...	...	...	...	...	...

DECEMBER

S	M	T	W	T	F	S
	335	336	337	338	339	340
...	1	2	3	4	5	6
341	342	343	344	345	346	347
7	8	9	10	11	12	13
348	349	350	351	352	353	354
14	15	16	17	18	19	20
355	356	357	358	359	360	361
21	22	23	24	25	26	27
362	363	364	365			
28	29	30	31	...	...	...
...	...	...	...	...	...	...

1920

JANUARY

S	M	T	W	T	F	S
				1	2	3
...	...	...	...	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	33	34	35	36	37	38
1	2	3	4	5	6	7
39	40	41	42	43	44	45
8	9	10	11	12	13	14
46	47	48	49	50	51	52
15	16	17	18	19	20	21
53	54	55	56	57	58	59
22	23	24	25	26	27	28
60						
29	...	...	...	...	...	...
...	...	...	...	...	...	...

MARCH

S	M	T	W	T	F	S
	61	62	63	64	65	66
...	1	2	3	4	5	6
67	68	69	70	71	72	73
7	8	9	10	11	12	13
74	75	76	77	78	79	80
14	15	16	17	18	19	20
81	82	83	84	85	86	87
21	22	23	24	25	26	27
88	89	90	91			
28	29	30	31	...	...	...
...	...	...	...	...	...	...

APRIL

S	M	T	W	T	F	S
				92	93	94
...	...	...	...	1	2	3
95	96	97	98	99	100	101
4	5	6	7	8	9	10
102	103	104	105	106	107	108
11	12	13	14	15	16	17
109	110	111	112	113	114	115
18	19	20	21	22	23	24
116	117	118	119	120	121	
25	26	27	28	29	30	...
...	...	...	...	...	...	...

MAY

S	M	T	W	T	F	S
						122
...	...	...	...	...	...	1
123	124	125	126	127	128	129
2	3	4	5	6	7	8
130	131	132	133	134	135	136
9	10	11	12	13	14	15
137	138	139	140	141	142	143
16	17	18	19	20	21	22
144	145	146	147	148	149	150
23	24	25	26	27	28	29
151	152					
30	31	...	...	...	...	...

JUNE

S	M	T	W	T	F	S
		153	154	155	156	157
...	...	1	2	3	4	5
158	159	160	161	162	163	164
6	7	8	9	10	11	12
165	166	167	168	169	170	171
13	14	15	16	17	18	19
172	173	174	175	176	177	178
20	21	22	23	24	25	26
179	180	181	182			
27	28	29	30	...	...	...
...	...	...	...	...	...	...

BARCLAYS BANK LIMITED

WITH WHICH HAS LATELY BEEN AMALGAMATED THE
LONDON PROVINCIAL & SOUTHWESTERN BANK LIMITED
LONDON, ENGLAND

AND OVER 1370 BRANCHES

CAPITAL (Subscribed)	- - - \$	70,686,660.00
CAPITAL (Paid-Up)	- - - -	43,736,660.00
RESERVE FUND	- - - - -	35,000,000.00
DEPOSITS	- - - - -	1,198,300,000.00

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

General Managers:

WILLIAM FAVILL TUKE, ESQ.

WILLIAM CARRUTHERS, ESQ.

FOREIGN BRANCH: 168, Fenchurch Street, London, E. C. 3, England
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.

Subscribed Capital	- - - - -	\$172,144,000
Uncalled Capital	- - - - -	136,281,000
Paid-up Capital and Reserve Fund	-	71,726,000
Deposits	- - - - -	1,674,429,000
Cash in hand, and at Bank of England		318,780,000
Money at Call and Short Notice	- -	329,045,000
Investments	- - - - -	308,003,000
Bills of Exchange	- - - - -	196,246,000
Advances on current and other Accounts		496,068,000
Advances on War Loans	- - - - -	71,091,000

Overseas Branch: 65 & 66, Old Broad Street, E.C. 2.

RAND McNALLY BANKERS DIRECTORY AND THE BANKERS REGISTER

WITH LIST OF ATTORNEYS

Official Numbering Agent for American Bankers Association

THE BANKERS' BLUE BOOK

July 1919 Edition

87th 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

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CHICAGO (Head Office)

NEW YORK

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RAND - McNALLY BANKERS DIRECTORY AND THE BANKERS REGISTER

WITH LIST OF ATTORNEYS

Official Numbering Agent for American Bankers Association

JULY, 1919

87th 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 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

INDEX

JULY, 1919, EDITION

STATES AND TERRITORIES.	Banks.	Map.	STATES AND TERRITORIES.	Banks.	Map.
	PAGE.	PAGE.		PAGE.	PAGE.
Alabama.....	Indexed	On Index Ala.	North Carolina.....	Indexed	On Index N. C.
Alaska.....	Indexed	On Index Alsk.	North Dakota.....	Indexed	On Index N. D.
Arizona.....	Indexed	On Index Ariz.	Ohio.....	Indexed	On Index Ohio
Arkansas.....	Indexed	Opp. Little Rock	Oklahoma.....	Indexed	On Index Okla.
California.....	Indexed	On Index Cal.	Oregon.....	Indexed	On Index Ore.
Colorado.....	Indexed	On Index Colo.	Pennsylvania.....	Indexed	On Index Penna.
Connecticut.....	Indexed	Opp. New Haven	Philippine Islands.....	Indexed	On Index Phil. Is.
Cuba.....	Indexed	Index South Amer.	Porto Rico.....	Indexed	South Amer.
Delaware.....	Indexed	Index Md.	Rhode Island.....	Indexed	On Index R. I.
District of Columbia.....	Indexed	On Index D. C.	South Carolina.....	Indexed	On Index S. C.
Florida.....	Indexed	On Index Fla.	South Dakota.....	Indexed	On Index S. D.
Georgia.....	Indexed	On Index Ga.	Tennessee.....	Indexed	On Index Tenn.
Hawaiian Islands.....	Indexed	On Index Hawaii	Texas.....	Indexed	On Index Tex.
Idaho.....	Indexed	On Index Ill.	Utah.....	Indexed	Opp. Salt Lake C.
Illinois.....	Indexed	Opp. Chicago	Vermont.....	Indexed	On Index Va.
Indiana.....	Indexed	On Index Ind.	Virginia.....	Indexed	Opp. Norfolk
Iowa.....	Indexed	On Index Iowa	Washington.....	Indexed	On Index Wash.
Kansas.....	Indexed	On Index Kas.	West Virginia.....	Indexed	On Index W. Va.
Kentucky.....	Indexed	On Index Ky.	Wisconsin.....	Indexed	On Index Wis.
Louisiana.....	Indexed	On Index La.	Wyoming.....	Indexed	On Index Wyo.
Maine.....	Indexed	On Index Maine	Dominion of Canada.....	Indexed	On Index Can.
Maryland.....	Indexed	On Index Md.	Alberta.....		On Ind. Can.
Massachusetts.....	Indexed	On Index Mass.	British Columbia.....		On Ind. Can.
Michigan.....	Indexed	On Index Mich.	Manitoba.....		Opp. Winnipeg
Minnesota.....	Indexed	On Index Minn.	New Brunswick.....		Opp. Halifax
Mississippi.....	Indexed	On Index Miss.	Newfoundland.....		Ind. Can.
Missouri.....	Indexed	On Index Mo.	Nova Scotia.....		Opp. Halifax
Montana.....	Indexed	On Index Mont.	Ontario.....		Opp. Toronto
Nebraska.....	Indexed	On Index Neb.	Prince Edward Island.....		Opp. Halifax
Nevada.....	Indexed	On Index Nev.	Quebec.....		Opp. Montreal
New Hampshire.....	Indexed	On Index N. H.	Saskatchewan.....		Ind. Can.
New Jersey.....	Indexed	On Index N. J.	St. Pierre et Miquelon.....		Ind. Can.
New Mexico.....	Indexed	On Index N. Mex.	Yukon.....		Ind. Can.
New York.....	Indexed	Index N. Y. C.	Mexico.....	Indexed	On Index Mex.

MISCELLANEOUS MAPS

	PAGE.		PAGE.
Africa.....	Opposite Africa (Foreign List)	Minneapolis, Minn.....	Opposite Minneapolis
Bank Transit map (A. B. A. Num. System).....	Opposite 18	New York City, N. Y.....	New York City
Boston, Mass.....	Boston	New York City (Greater N. Y. and vicinity).....	New York City
Boston and Vicinity.....	Boston	Philadelphia, Pa.....	Philadelphia
Buffalo, N. Y.....	Buffalo	Philadelphia, Pa. (Vicinity Map).....	Philadelphia
Chicago, Ill.....	Chicago	Philadelphia and Environs.....	Philadelphia
Cincinnati, Ohio.....	Cincinnati	Pittsburgh, Pa. (Main Portion).....	Pittsburgh
Cleveland, Ohio.....	Cleveland	St. Louis, Mo.....	St. Louis
Denver, Colo.....	Denver	St. Paul, Minn.....	St. Paul
England.....	On Index London	Seventh Federal Reserve District.....	Chicago
Europe.....	On Index Foreign	South America.....	S. Amer. (Foreign List.)
Federal Reserve Districts.....	Opposite 12	United States.....	12
Indianapolis, Ind.....	Indpls.	Washington, D. C.....	Index D. C.
Kansas City, Mo.....	Kan. City	West Indies.....	Index S. Amer.
Los Angeles, Cal.....	Los Angeles	World.....	Opposite 16
Milwaukee, Wis.....	Milwaukee		

MISCELLANEOUS CONTENTS

For alphabetical arrangement of subjects and guide for use of Directory, see page 13.

Foreign Banks, Bonded Lawyers, Laws, Accessible Towns, and Directors are thumb indexed in back of this volume.

AUSTRALIA and NEW ZEALAND.

BANK OF NEW SOUTH WALES

(ESTABLISHED 1817.)

Paid-up Capital	-	-	-	-	-	\$19,524,300.00
Reserve Fund	-	-	-	-	-	15,125,000.00
Reserve Liability of Proprietors	-	-	-	-	-	19,524,300.00
						<u>\$54,173,600.00</u>
Aggregate Assets						
30th Sept., 1918	-	-	-	-	-	<u>\$310,575,676.00</u>



SIR JOHN RUSSELL FRENCH, K.B.E., General Manager

336 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. LAURENTZ, 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	Con- tract		Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
8	8	Alabama.....	1-20	22	4	14-26	30	3	4	1	9-13	27*	25	
8	12	Alaska.....	1	12-22	30		30	4	4	1	18	27*	25	
6	10	Arizona.....	1	14-22			30	4	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	4	1-9	13	27*	25	
6	12	Canal Zone.....	1	22		18	30	4	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	4	1	13	27*	25	
6	6	Delaware.....	1	12-22		18	30	4	4	1	13	27*	25	
6	6	District of Columbia	1	22			30	4	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	4	1	13	27*	25	
6	8	Indiana.....	1	12-22			30	4	4	1	13	4-27*	25	
6	8	Iowa.....	1	12-22			30	4	4	1		27*	25	
6	10	Kansas.....	1	12-22			30	4	4	1		27*	25	
6	6	Kentucky.....	1	12-22			30	4	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	4	1		27*	25	
6	6	Maryland.....	1	22	25	18	30	4	4	1-12	13	27*	25	
6	Any	Massachusetts.....	1	22		19	30	4	4	1	13	27*	25	
5	7	Michigan.....	1	12-22			30	4	4	1		27*	25	
6	10	Minnesota.....	1	12-22		18	30	4	4	1		27*	25	
6	8	Mississippi.....	1-20	22		26		3	4	1		27*	25	
6	8	Missouri.....	1	22			30	4	4	1		27*	25	
8	12	Montana.....	1	12-22			30	4	4	1	13	27*	25	
7	10	Nebraska.....	1	12-22		22	30	4	4	1	13	27*	25	
7	12	Nevada.....	1	12-22			30	4	4	1	13-31	27*	25	
6	6	New Hampshire.....	1	22		17*	30	4	4	1	13	27*	25	
6	6	New Jersey.....	1	12-22		18	30	4	4	1	13	4-27*	25	
6	12	New Mexico.....	1	22			30	4	4	1	13	27*	25	
6	6+	New York.....	1	12-22			30	4	4	1	13	4-27*	25	
6	6	North Carolina.....	1-20	22		12	10-20	4	4	1		27*	25	
6	10	North Dakota.....	1	12-22			30	4	4	1		27*	25	
6	8	Ohio.....	1	22			30	4	4	1	13	27*	25	
6	10	Oklahoma.....	1	22			30	4	4	1		27*	25	
6	10	Oregon.....	1	12-22			30	4	4	1	13	27*	25	
6	6	Pennsylvania.....	1	12-22		18	30	4	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	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	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	4	16	1	13	27*	25
6	6	Virginia.....	1-20	22			30	4	4	1		4-27*	25	
6	12	Washington.....	1	12-22			30	4	4	1	13	27*	25	
6	6	West Virginia.....	1	12-22			30	4	4	1	13	27*	25	
6	10	Wisconsin.....	1	22			30	4	4	1		27*	25	
8	12	Wyoming.....	1	12-22		25	30	4	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.
A. B. A. Transit Numbers.....	Officers of.....	Page 17.
Attorneys.....	Assigned to banks exclusively by this Directory under the authority of The American Bankers Association.....	Under name of each bank.
Bank Examiners.....	(Bonded).....	See "Lawyers" below.
Bankers Associations.....	National and State, with addresses.....	Pages 19-20-21.
Banks.....	and Officers.....	Pages 17-18.
Calendar.....	of United States, National, State, and Private; statement, officers, general information.....	Indexed alphabetically as to States. Towns and Banks.
Canada.....	for year.....	Page 7.
Clearing House Members.....	Banks of, giving all branches, officers, capital, correspondents, etc.....	Indexed "Cana.," Alphabetical as to Provinces.
Clearing Houses.....	in each city, indicated by a.....	* before the name of bank.
Comptrollers' Calls.....	in United States and Canada.....	Page 24 and at end of bank list in each city.
Correspondents.....	to National Banks, dates of and day of week, from 1886 to date.....	Opposite Page 16.
County.....	of each bank given.....	After name of bank.
County Seat.....	in which town is located given.....	After name of each town.
Date of Organization of Bank.....	indicated by.....	• before name of town, both in Bank List and in Lawyers List.
Directors.....	of Banks and Trust Companies.....	Figures after name of bank.
Federal Reserve Banks.....	Complete Information.....	Indexed "Direct."
Federal Reserve Districts.....	District in which town is located.....	Page 25 and map opposite page 12.
Federal Reserve Members.....	State Banks and Trust Companies.....	Bold face figure under name of town or See top of first column bank pages.
Financial Statement.....	of every bank in United States and Canada given after name of bank.....	◆ Under name of bank.
Foreign Banks.....	and Bankers (Selected List).....	Indexed Alphabetically, as to State, Towns and Banks.
Foreign Coins.....	Value of, in U. S. Money.....	Indexed "Forgn."
Foreign Languages.....	Table of cardinal numbers and commercial terms, in ten languages.....	Page 23.
Foreign Lawyers.....	Specially prepared list.....	Page 22.
Grace, Days of.....	Alphabetically arranged as to states.....	Under index "Lawy."
Holidays.....	Table of, according to states.....	Page 14 and under "Laws."
Interest Rates.....	Alphabetically arranged by states, for quick reference.....	Opposite Page 13.
Investment Bankers Association.....	Members listed in large cities marked by a.....	Page 14 and opposite page 13.
Investment Dealers.....	Selected List.....	¶ After name of firm.
Islands.....	Cuba, Porto Rico, and Philippines, Banks of.....	Following banks in each city.
Laws.....	A carefully prepared digest of Banking and Commercial Laws of each state.....	Indexed immediately after States.
Lawyers.....	In principal towns and cities. Bonded by American Surety Co. of New York. Special list of foreign attorneys.....	Indexed "Laws."
Legislatures.....	Dates of Meetings.....	Indexed "Lawy."
Location of Towns on State Maps.....	(Map given with each state) indicated by.....	Opposite Index "Laws."
Maps.....	Rand McNally's newest maps of states, principal cities, Canadian Provinces, Mexico, etc.....	Guide Letter and Figure after each town.
Mexico.....	Banks and map of.....	See Index Page 12.
Negotiable Instruments.....	Laws relating to, and states which have passed "The Negotiable Instruments Law".....	Inserted in proper geographical position.
Non-Bank Towns.....	Showing nearest accessible banking points, and whether Money-Order Office, Telegraph Station, or Express Office.....	Indexed "Mexico."
Number of Banks.....	In United States and Canada.....	See "Laws," Indexed.
Numerical System of A. B. A.....	explanation and map of.....	Indexed "Acces."
Officers.....	of every bank in United States, Canada, and Mexico given after name of bank.....	See Page 15.
Parcel Post.....	Explanations and Rates.....	Opposite page 18.
Population of Banking Towns.....	shown by.....	Indexed by States.
Postage Rates.....	and Postal Regulations.....	Page 16.
Private Banks.....	(Unincorporated) indicated by a.....	Figures under name of town both in Bank List and in Lawyers List.
Reserve Cities.....	Under State Supervision.....	Page 16.
State Bankers Associations.....	for National Banks.....	† after name of bank.
State Banks.....	Members of, indicated by a.....	See Page 15.
Statutes of Limitations.....	(Incorporated) indicated by a.....	Opposite Page 19, etc.
	Arranged for quick reference.....	‡ after name of bank.
		§ 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.						Years.	Years.	Years.	Years.	
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	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	-----	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	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	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	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 ¶	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	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	Grace	Grace	6	6	12	20
British Columbia	5	Any rate	After	-----	After	Grace	Grace	6	6	20	20
Manitoba	5	Any rate	After	-----	After	Grace	Grace	6	6	10	10
New Brunswick	5	Any rate	After	-----	After	Grace	Grace	6	6	20	20
Nova Scotia	5	Any rate	After	-----	After	Grace	Grace	6	6	20	20
Ontario	5	Any rate	After	-----	After	Grace	Grace	-----	6	20	-----
Quebec	5	Any rate	After	-----	After	Grace	Grace	5	5	30	-----
Saskatchewan	5	Any rate	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	254	*10	358
Alaska.....	3	17	1	21
Arizona.....	19	84	.....	103
Arkansas.....	80	386	*9	475
California.....	287	522	.....	809
Colorado.....	129	239	*9	377
Connecticut.....	66	149	4	219
Delaware.....	19	35	.....	54
District of Columbia.....	14	37	1	52
Florida.....	55	197	*3	255
Georgia.....	97	657	38	792
Hawaii.....	3	25	3	31
Idaho.....	71	134	*3	208
Illinois.....	473	921	467	1,861
Indiana.....	255	618	*173	1,046
Iowa.....	356	1,323	239	1,918
Kansas.....	240	1,082	*4	1,326
Kentucky.....	129	453	.....	582
Louisiana.....	43	243	1	287
Maine.....	64	116	.....	180
Maryland.....	94	188	13	295
Massachusetts.....	156	310	*3	469
Michigan.....	109	532	217	858
Minnesota.....	309	1,165	.....	1,474
Mississippi.....	34	300	.....	334
Missouri.....	123	1,259	*11	1,393
Montana.....	142	280	*9	431
Nebraska.....	191	1,008	.....	1,199
Nevada.....	10	23	.....	33
New Hampshire.....	55	70	.....	125
New Jersey.....	205	177	*7	389
New Mexico.....	46	75	1	122
New York State.....	485	500	133	1,118
North Carolina.....	83	487	3	573
North Dakota.....	173	724	.....	897
Ohio.....	373	621	*153	1,147
Oklahoma.....	347	495	.....	842
Oregon.....	91	180	*1	272
Pennsylvania.....	840	541	*48	1,429
Rhode Island.....	17	42	.....	59
South Carolina.....	79	365	*4	448
South Dakota.....	128	531	*6	665
Tennessee.....	110	440	2	552
Texas.....	547	938	157	1,642
Utah.....	27	100	.....	127
Vermont.....	48	58	.....	106
Virginia.....	153	319	11	483
Washington.....	118	273	.....	391
West Virginia.....	120	213	.....	333
Wisconsin.....	144	795	.....	999
Wyoming.....	44	108	1	153
Grand Total, United States.....	7,898	20,609	1,745‡	30,252‡

*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.....	.....	.....	.....	368
British Columbia.....	.....	.....	.....	201
Manitoba.....	.....	.....	.....	297
Miquelon.....	.....	.....	.....	2
New Brunswick.....	.....	.....	.....	102
Newfoundland.....	.....	.....	.....	41
Nova Scotia.....	.....	.....	.....	147
Ontario.....	.....	.....	.....	1,307
Prince Edward Island.....	.....	.....	.....	35
Quebec.....	.....	.....	.....	990
Saskatchewan.....	.....	.....	.....	499
Yukon.....	.....	.....	.....	3
Total, Canadian Banks and Bankers.....	.....	.....	.....	3,992

RATES OF POSTAGE

DOMESTIC

CLASSES.	POSTAGE.	LIMIT WEIGHT.
First Class —Letters and sealed packages. Postal cards	2 cts. each oz. or fraction thereof 1 ct. each	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	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, proofsheets, 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.
Fourth Class —Merchandise and matter not included in any of the above classes	Parcel Post Rates (see below)	Eleven pounds.
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	3d zone	4th zone	5th zone	6th zone	7th zone	8th zone
	Local rate	Zone rate	rate	rate	rate	rate	rate	rate	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

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 1890 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	CALLS
1890		F 28 79			S 17 78		F 18 62			Th 2 76		F 19 78	1	10
1891		M 26 69			M 4 67		Th 9 66		F 25 73			W 2 68	2	5
1892			T 1 90		T 17 77		T 12 56		F 30 80			F 9 70	3	2
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77	4	13
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78	5	10
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76	6	5
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72	7	8
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71	8	0
1898		F 18 65			Th 5 76		Th 14 70		T 20 63			Th 1 72	9	9
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86	10	6
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99	11	3
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71	12	6
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71		13	5
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69		14	8
1904	F 22 66		M 28 66			Th 9 73			T 6 89		Th 10 65		15	4
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76		16	1
1906	M 29 81			F 6 67	M 18 73			T 4 78		M 12 69			17	5
1907	S 26 75		F 22 55		M 20 59			Th 22 94			T 3 103		18	5
1908		F 14 73			Th 14 90		W 15 62		W 23 70		F 27 65		19	2
1909		F 5 70		W 28 82		W 23 56			W 1 70		T 16 76		20	5
1910	M 31 76		T 29 57			Th 30 93			Th 1 62		Th 10 70		21	1
1911	S 7 59		T 7 59			W 7 92			F 1 85			T 5 95	22	3
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83		23	4
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73			24	1
1914*	T 13 84		W 4 50			T 30 118			S 12 74	S 31 48		Th 31 61	25	4
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51	26	5
1916*			T 7 67		M 1 55	F 30 60			T 12 73		F 17 66	W 27 40	27	2
1917*			M 5 68		T 1 57	W 20 50			T 11 83		T 20 70	M 31 41	28	6
1918*			M 4 63		F 10 67	S 29 50		S 31 62			F 1 62	T 31 60	29	5
1919			T 4 63		M 12 69	M 30 49							30	8
													31	7
														158

* 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.

20 on Monday
 42 " Tuesday
 28 " Wednesday
 25 " Thursday
 31 " Friday
 12 " Saturday
Total, 158



RAND McNALLY & COMPANY'S BUILDING

CLARK, HARRISON, AND LA SALLE STREETS
CHICAGO



DESCRIPTION

Three hundred feet front on Clark and on La Salle streets, and extending on Harrison Street the entire block between these two thoroughfares.

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Manager Protective Dept., L. W. Gammon, 5 Nassau St., New York City.
Editor of The Journal, George Lewis, 5 Nassau St., New York City.

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Treasurer, F. O. Cooke, vice-president Mercantile National Bank of San Francisco, San Francisco.

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Secretary, Paul Hardey, cashier Denver Stock Yards Bank, Denver.
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INVESTMENT BANKERS ASSOCIATION OF AMERICA

Offices, Harris Trust Building, Chicago

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NUMERICAL SYSTEM OF THE AMERICAN BANKERS ASSOCIATION

For Index to Prefix Numbers see Numerical System Map Immediately Opposite

FIFTH EDITION

(Revised to September 1, 1918)

Key to Numerical System

OF

The American Bankers Association

A Numerical and an Alphabetical List of Banks
in the United States.

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CHICAGO, ILLINOIS, U. S. A.

INDEX

Prefix Numbers

CITIES

- 1 New York, N.Y.
- 2 Chicago, Ill.
- 3 Philadelphia, Pa.
- 4 St. Louis, Mo.
- 5 Boston, Mass.
- 6 Cleveland, Ohio
- 7 Baltimore, Md.
- 8 Pittsburg, Pa.
- 9 Detroit, Mich.
- 10 Buffalo, N. Y.
- 11 San Francisco, Cal.
- 12 Milwaukee, Wis.
- 13 Cincinnati, Ohio
- 14 New Orleans, La.
- 15 Washington, D. C.
- 16 Los Angeles, Cal.
- 17 Minneapolis, Minn.
- 18 Kansas City, Mo.
- 19 Seattle, Wash.
- 20 Indianapolis, Ind.
- 21 Louisville, Ky.
- 22 St. Paul, Minn.
- 23 Denver, Colo.
- 24 Portland, Ore.
- 25 Columbus, Ohio
- 26 Memphis, Tenn.
- 27 Omaha, Neb.
- 28 Spokane, Wash.
- 29 Albany, N. Y.
- 30 San Antonio, Tex.
- 31 Salt Lake City, Utah
- 32 Dallas, Tex.
- 33 Des Moines, Ia.
- 34 Tacoma, Wash.
- 35 Houston, Tex.
- 36 St. Joseph, Mo.
- 37 Ft. Worth, Tex.
- 38 Savannah, Ga.
- 39 Oklahoma City, Okla.
- 40 Wichita, Kan.
- 41 Sioux City, Ia.
- 42 Pueblo, Colo.
- 43 Lincoln, Neb.
- 44 Topeka, Kan.
- 45 Dubuque, Ia.
- 46 Galveston, Tex.
- 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

- | | |
|---|---|
| <p>Albany, N. Y.
6. *Atlanta, Ga.
Br.5. Baltimore, Md.
Birmingham, Ala.
1. Boston, Mass.
Brooklyn, N. Y.
Br.2. Buffalo, N. Y.
Cedar Rapids, Iowa
Charleston, S. C.
Chattanooga, Tenn.
Br.4. Cincinnati, O.
4. Cleveland, O.
Columbus, O.
11. Dallas, Texas
Br.10. Denver, Colo.
Des Moines, Iowa
Br.7. Detroit, Mich.
Dubuque, Iowa
Br.11. El Paso, Texas
Fort Worth, Texas
Galveston, Texas
Grand Rapids, Mich.
Br.11. Houston, Texas
Indianapolis, Ind.
Br.6. Jacksonville, Fla.
Kansas City, Kan.
10. Kansas City, Mo.
Lincoln, Neb.
Los Angeles, Cal.
Br.8. Louisville, Ky.
Memphis Tenn.</p> | <p>Milwaukee, Wis.
9. Minneapolis, Minn.
Muskogee, Okla.
Nashville, Tenn.
Br.6. New Orleans, La.
Oakland, Cal.
Ogden, Utah
Oklahoma City, Okla.
Br.10. Omaha, Neb.
Peoria, Ill.
3. Philadelphia, Pa.
Br.4. Pittsburgh, Pa.
Br.12. Portland, Ore.
Pueblo, Colo.
5. Richmond, Va.
St. Joseph, Mo.
St. Paul, Minn.
Salt Lake City, Utah
San Antonio, Texas
12. San Francisco, Cal.
Savannah, Ga.
Br.12. Seattle, Wash.
Sioux City, Iowa
Br.12. Spokane, Wash.
Tacoma, Wash.
Toledo, O.
Topeka, Kan.
Tulsa, Okla.
Waco, Texas
Washington, D. C.
Wichita, Kan.</p> |
|---|---|

* 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

July 7, 1919

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
CHIEF NATIONAL BANK EXAMINERS	
Mulloney, Daniel C. (1)	Room 614, 45 Milk St., Boston, Mass.
Smith, Sherrill (2)	720 U. S. Customhouse, New York, N. Y.
Johnson, Edward I. (3)	416 Post Office Bldg., Philadelphia, Pa.
Cooper, Silas H. L. (4)	527 Williamson Bldg., Cleveland, Ohio.
Doughton, J. K. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.
Pole, J. William (6)	507 Post Office Bldg., Atlanta, Ga.
Harkin, Daniel V. (7) (Acting)	804 Rector Bldg., Chicago, Ill.
Newnham, Stephen L. (8)	
(Acting)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Brown, Fred (9)	416 New York Life Bldg., Minneapolis, Minn.
Williams, Thomas M. (10)	
(Acting)	1515 Commerce Trust Bldg., Kansas City, Mo.
Collier, Richard H. (11)	501 Southland Life Bldg., Dallas, Texas.
Gaither, H. R. (12)	525 First Nat'l Bank Bldg., San Francisco, Cal.

NATIONAL BANK EXAMINERS	
Albert, H. E. (9)	416 New York Life Bldg., Minneapolis, Minn.
Anheier, C. H. (9)	416 New York Life Bldg., Minneapolis, Minn.
Armstrong, G. E. (4)	527 Williamson Bldg., Cleveland, Ohio.
Aycock, R. N. (5)	Raleigh, N. C.
Baker, William B. (3)	P. O. Box No. 61, Lancaster, Pa.
Barrett, J. W. (3)	Box 977, Johnstown, Pa.
Bean, Norwin S. (1)	10 Federal Bldg., Manchester, N. H.
Beaty, Claude H. (7)	804 Rector Bldg., Chicago, Ill.
Best, John A. (3)	Room 23, P. O. Bldg., Wilkes-Barre, Pa.
Blackman, H. C. (7)	P. O. Box 255, Hillsdale, Mich.
Bonesteel, Verne C. (9)	Box 31, Huron, S. D.
Borden, Daniel C. (6)	507 P. O. Bldg., Atlanta, Ga.
Bradley, Arthur R. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Buckles, Ward M. (9)	8 Montana Bldg., Helena, Mont.
Byers, Ralph W. (2)	1041 State St., Watertown, N. Y.
Camp, Albert B. (4)	P. O. Box 202, Central Sta., Toledo, Ohio.
Cecil, K. B. (3)	416 P. O. Bldg., Philadelphia, Pa.
Challman, L. Oscar (9)	Box 66, Fargo, N. D.
Chapman, C. H. (3)	413 P. O. Bldg., Philadelphia, Pa.
Chenault, John B. (4)	Maysville, Ky.
Clark, Thorne (3)	416 P. O. Bldg., Philadelphia, Pa.
Cloc, William B. (5)	P. O. Box 1185, Huntington, W. Va.
Coffin, George M. (1)	118 Waverly Pl., New York, N. Y.
Congdon, George O. (3)	P. O. Box 497, Williamsport, Pa.
Congdon, Sidney B.	The Portner Apartments, Washington, D. C.
Cooper, T. A. (1)	28 School St., Montpelier, Vt.
Crocker, Sherwood (10)	718 Grant St., Denver, Colo.
Davis, Thomas H. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.
Donahue, Edward J. (2)	The Greycourt Apt., Ithaca, N. Y.
Dorsey, R. J. C. (5)	211 Union Trust Bldg., Washington, D. C.
Dougherty, Wm. P. (9)	416 New York Life Bldg., Minneapolis, Minn.
Duane, W. J. (2)	720 U. S. Customhouse, New York, N. Y.
Fair, William E. (10)	State Capitol, Cheyenne, Wyo.
Paris, A. B. (4)	Hotel Emery, Cincinnati, Ohio.
Farmer, Thurston P. (10)	P. O. Box 1494, Muskogee, Okla.
Filson, Charles H. (10)	321 N. First St., Guthrie, Okla.
Finney, R. Gordon (5)	10 S. Westover St., Clarendon, Va.
Fletcher, Thomas E. (6)	Cordele, Ga.
Freeman, Lloyd R.	Room 217, Treasury Dept., Washington, D. C.
Freeman, Otis M. (1)	1002 Turks Head Bldg., Providence, R. I.
George, Harry L. (2)	27 North Main Ave., Albany, N. Y.
Goodell, George W. (10)	2070 Clermont St., Denver, Colo.
Goodwyn, T. J. (5)	P. O. Box 326, Columbia, S. C.
Gough, E. H. (8)	Boonville, Ind.
Gray, W. M. (12)	157 Hill St., Ocean Park, Cal.
Greenfield, James B. (7)	331 Federal Bldg., Milwaukee, Wis.
Griffin, James L. (6)	507 P. O. Bldg., Atlanta, Ga.
Griffey, Orville, A. (10)	812 American Nat'l Bank Bldg., Oklahoma City, Okla.
Guthrie, John A. (10)	Room 18, Norfolk Nat'l Bk. Bldg., Norfolk, Neb.
Hargreaves, R. L. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Harris, Thomas E. (12)	Box 667, Fresno, Cal.

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
Haugen, N. E. (7)	1900 Woodland Ave., Des Moines, Iowa.
Hayes, Jr., Ben	Davenport, Ia.
Hayes, Wm. Z. (11)	P. O. Box 6, Mount Pleasant, Texas.
Henneman, Harry E. (2)	720 U. S. Customhouse, New York, N. Y.
Hodgson, R. M.	U. S. Customhouse, Mobile, Ala.
Hoffman, Lawrence W.	512 Va. Ry. & Power Bldg., Richmond, Va.
Hopkins, Raby L. (7)	331 Federal Bldg., Milwaukee, Wis.
Horn, Charles F. (2)	720 U. S. Customhouse, New York, N. Y.
Hubbell, E. S. (7)	832 Spring St., Elgin, Ill.
Hutt, Wm. E. (11)	Sherman, Texas.
James, Arthur L. (12)	912 O St., Sacramento, Cal.
Jernegan, Edward S. (9)	416 New York Life Bldg., Minneapolis, Minn.
Johnson, Robin M. (11)	Care First National Bank, St. Cloud, Fla.
Kennedy, J. L. (7)	P. O. Box 184, Sheldon, Iowa.
Kuchins, Charles R. (6)	P. O. Box 275, Bessemer, Ala.
Longmoor, Stanley A. (11)	Care Asst. Postmaster, Amarillo, Texas.
Lorang, Peter J. (9)	631 First Ave., Fargo, N. D.
Machen, Harry L. (12)	Room 708 Trust & Savings Bldg., Los Angeles, Cal.
Marcuse, Benj. (2)	560 W. 144th St., New York, N. Y.
Martin, Charles H. (8)	1234 Central Ave., Hot Springs, Ark.
Martin, Leo H. (12)	301 U. S. Nat'l Bank Bldg., Portland, Ore.
McClarkin, G. M. (10)	P. O. Box 1541, Lincoln, Neb.
McGrath, John C. (7)	General Delivery, Indianapolis, Ind.
McLean, Martin (12)	310 Central Bldg., Seattle, Wash.
McReynolds, J. W. (11)	501 Southland Life Bldg., Dallas, Texas.
Mertens, Charles R. (7)	Shelbyville, Ill.
Miller, J. Francis (4)	Box 163, Wilkinsburg, Pa.
Minor, W. G. (7)	Cannelton, Ind.
Mitchell, Wm. F. (2)	488 State St., Brooklyn, N. Y.
Montgomery, Robert	Brown Hotel, Des Moines, Iowa.
Morgan, Wm. M. (8)	208 Federal Bldg., Louisville, Ky.
Mossman, John D. (10)	635 Tyler St., Topeka, Kan.
Murphy, David (2)	314 LaFayette Ave., Buffalo, N. Y.
Otto, Charles C. (12)	S. 1124 Walnut St., Spokane, Wash.
Parker, Edward F. (1)	75 Concord St., Woodford's Sta., Portland, Me.
Parker, Wm. R. (8)	24 Highland Terrace, Richmond Hths., Maplewood, Mo.
Partridge, Paul (7)	801 N. Perry Ave., Apt. No. 2, Peoria, Ill.
Patterson, Bert K. (9)	416 New York Life Bldg., Minneapolis, Minn.
Peel, Rex W. (10)	812 American Nat'l Bk. Bldg., Oklahoma City, Okla.
Peightel, John C. (4)	P. O. Box 1058, Pittsburgh, Pa.
Penix, J. L. (11)	Crawford Apts., Waco, Texas.
Pettit, E. N. (3)	Room 23, P. O. Bldg., Wilkes-Barre, Pa.
Ransom, Frank T. (8)	805-6 Central Bank Bldg., Memphis, Tenn.
Reed, Wm. H. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Riddell, Charles F. (7)	P. O. Box 443, Indianapolis, Ind.
Robb, Ellis D. (7)	Colonial Apartments, Waterloo, Iowa.
Roberts, Luther K. (3)	416 P. O. Bldg., Philadelphia, Pa.
Roberts, W. C. (6)	Care Receiver, Heard National Bank, Jacksonville, Fla.
Sawyer, L. M. (12)	529 Idaho Bldg., Boise, Idaho.
Schechter, Wm. J. (7)	804 Rector Bldg., Chicago, Ill.
Scott, H. W. (1)	Room 614, 45 Milk St., Boston, Mass.
Sisk, Carl M. (3)	1240 Hill Road, Reading, Pa.
Smiley, Mervale D. (9)	416 New York Life Bldg., Minneapolis, Minn.
Smith, Arthur B. (9)	Care F. L. Green, Williston, N. D.
Smith, Clarence F. (4)	P. O. Box 1058, Pittsburgh, Pa.
Smith, John H. (9)	416 New York Life Bldg., Minneapolis, Minn.
Smithies, Geo. E. (12)	Honolulu, Hawaii.
Stauffer, George E. (3)	416 P. O. Bldg., Philadelphia, Pa.
Stearns, E. Willey	P. O. Box 3, Albany, N. Y.
Stevens, George J. (4)	P. O. Box 185, Wheeling, W. Va.
Stringfellow, J. B. (5)	Forest Depot, Va.
Summers, George S. (3)	Box 255, Carlisle, Pa.
Thomas, Thomas C. (4)	Neil House, Columbus, Ohio.
Thompson, J. Ernest (11)	204 Mills Bldg., El Paso, Texas.
Thompson, Allison D. (11)	1320 N. 15th St., Waco, Texas.
Thompson, Oscar (12)	525 First Nat'l Bank Bldg., San Francisco, Cal.
Trimble, James (5)	807 Union Trust Bldg., Washington, D. C.
Vavrina, Edward A. (11)	501 Southland Life Bldg., Dallas, Texas.
Walter, Edgar D. (6)	202 Fourth Ave., Rome, Ga.
Wilde, Max C. (12)	2207 6th Ave., Los Angeles, Cal.
Wilson, Lewis (10)	Box 451, Hutchinson, Kan.
Wood, D. R. (5)	P. O. Bldg., Martinsburg, W. Va.
Wood, John S. (8)	Belleville, Ill.
Woods, John K. (11)	P. O. Box 195, Houston, Texas.
Woodside, Hal (8)	541 South Clay Ave., Kirkwood, Mo.
Young, Wm. R. (8)	640 Park Ave., Hot Springs, Ark.

STATE BANK OFFICIALS AND EXAMINERS, 1919

STATE	NAME	ADDRESS
Ala.	D. F. Green, Supt. of Banks	Montgomery.
"	P. W. Barclift, Bank Examiner	Hartsells.
"	Geo. B. Smith, Bank Examiner	Montgomery.
"	S. B. Wilson, Bank Examiner	Birmingham.
"	E. L. Ratcliffe, Bank Examiner	Montgomery.
"	C. E. West, Office Assistant	Montgomery.
Ariz.	Jesse L. Boyce, Supt. of Banks	Phoenix.
"	M. S. Stanley, Deputy Supt. of Banks	Phoenix.
"	F. E. Ross, Bank Examiner	Phoenix.
"	T. M. Sullivan, Asst. Bank Examiner	Phoenix.
Ark.	W. T. Maxwell, Bank Commissioner	Little Rock.
"	F. Lee Major, Asst. Bank Com.	Little Rock.
"	H. G. Combs, Asst. Commissioner in charge of Investment Companies	Little Rock.
"	J. M. Sadler, Bank Examiner	Conway.
"	W. B. Oglesby, Bank Examiner	Texarkana.
"	Oliver Phillips, Bank Examiner	Little Rock.
"	L. S. Goodman, Bank Examiner	Little Rock.
Calif.	Charles F. Stern, Supt. of Banks	7th Floor, Merch. N. Bk. Bldg., San F.
Colo.	Grant McFerson, Bank Com.	Denver.
"	Axel B. Olson, Chief Deputy Bank Commissioner	Denver.
"	Sidney W. Clark, Deputy Bank Com.	Denver.
"	Frank Stansfield, Deputy Bank Com.	Denver.
"	M. M. Ewing, Deputy Bank Com.	Denver.
Conn.	E. J. Sturges, Bank Commissioner	New Milford.
"	J. K. Bissland, Deputy Com.	Thompsonville.
"	Frank E. Soule, Bank Examiner	New Milford.
"	Wm. H. Edwards, Bank Examiner	Portland.
"	Wm. P. Landon, Bank Examiner	Hartford.
"	H. B. Byrne, Bank Examiner	Putnam.
"	J. H. Howard, Bank Examiner	Hartford.
"	C. Leon Wilcox, Bank Examiner	Windsor Locks.
"	J. William Neal, Bank Examiner	New Haven.
"	Frank W. Adams, Bank Examiner	Hartford.
Del.	Thos. R. Wilson, Supt. of Banks	Dover.
"	Geo. A. Huggins, Bank Examiner	Dover.
Fla.	W. S. Murray, Bank Examiner	Tallahassee.
"	J. G. Gornito, Bank Examiner	Tallahassee.
Ga.	W. J. Speer, Bank Examiner	Atlanta.
"	J. O. Anderson, Chief Clerk and Asst. Examiner	Atlanta.
"	N. L. North, Asst. Bank Examiner	Newnan.
"	L. E. Fenn, Asst. Bank Examiner	Cordele.
"	R. E. Platt, Asst. Bank Examiner	Newnan.
"	M. J. James, Asst. Bank Examiner	Griffin.
"	E. A. Thomson, Asst. Bank Examiner	White Plains.
"	J. S. Hollinshead, Asst. Bk. Examiner	Dacula.
"	G. S. Douglas, Asst. Bk. Examiner	Talbotton.
"	G. H. Crusselle, Asst. Bank Examiner	Atlanta.
Idaho.	Jay Gibson, Bank Commissioner	Boise.
"	H. G. A. Winter, Chief Deputy Bank Commissioner	Boise.
"	Chas. Weigand, Deputy Bank Com.	Boise.
Illinois.	Andrew Russell, Auditor	Springfield.
"	Harry T. Ellis, Chief Clerk of Banking Department	1434 1st N. Bk. Bldg. Chicago.
"	W. B. Whitlock, Asst. Chief Clerk Banking Department	Springfield.
"	Ralph E. Fairbairn, Bank Examiner	1434 1st N. Bk. Bldg., Chicago.
"	Miller Weir, Consulting Bank Ex.	Springfield.
"	J. W. McClellan, Bank Examiner	Springfield.
"	John B. Lee, Bank Examiner	Springfield.
"	J. E. Sullivan, Bank Examiner	Chicago.
"	Fred W. Bland, Bank Examiner	Chicago.
"	F. E. Edgerton, Bank Examiner	Springfield.
"	H. S. Savage, Bank Examiner	Springfield.
"	Wm. Burkhardt, Bank Examiner	Springfield.
"	E. E. Nicholson, Bank Examiner	Springfield.
Ind.	Otto K. Kloss, Auditor	Indianapolis.
"	Chas. W. Camp, Chief Clerk	Indianapolis.
"	Robert R. Head, Bank Examiner	Plymouth.
"	Dane H. Hoover, Bank Examiner	Eaton.
"	Chas. F. Hurst, Bank Examiner	Indianapolis.
"	Claud M. Bartlett, Bank Examiner	Newcastle.
"	Ralph R. Boyers, Bank Examiner	Spencer.
"	L. B. Holleman, Bank Examiner	Indianapolis.
"	Robert Prass, Bank Examiner	Indianapolis.
"	Glanton G. Welsh, Bank Examiner	Greensburg.
Iowa.	G. H. Messenger, Supt. of Banking	Des Moines.
"	V. W. Miller, Deputy Supt.	Des Moines.
"	H. T. Fuller, Bank Examiner	Mason City.
"	R. F. Wilson, Bank Examiner	Fairfield.
"	Chas. H. Suter, Bank Examiner	Davenport.
"	Roy K. Dowell, Bank Examiner	Des Moines.
"	E. J. Morrissey, Bank Examiner	Valeria.
"	G. A. West, Bank Examiner	Cedar Rapids.
"	A. J. Bertelson, Bank Examiner	Cushing.
"	F. F. Potter, Bank Examiner	Mason City.
"	F. I. Jenkins, Bank Examiner	Meriden.
"	E. R. Harris, Bank Examiner	Des Moines.
"	R. W. Waite, Bank Examiner	Morley.
Kansas.	Walter E. Wilson, Bank Com.	Topeka.
"	Frank Organ, Special Assistant	Topeka.
"	L. A. Johnson, Asst. Bank Com.	Topeka.
"	E. L. Williams, Deputy Bank Com.	Salina.
"	Frank Bell, Deputy Bank Com.	Topeka.
"	E. V. Wood, Deputy Bank Com.	Baldwin.
"	B. L. Jessup, Deputy Bank Com.	Hutchinson.
"	O. G. Congdon, Deputy Bank Com.	Bushong.
"	W. T. Newman, Bldg. & Loan Ex.	Topeka.
"	F. J. Harper, Deputy Bank Com.	Salina.
"	Grover L. Dunn, Deputy Bank Com.	Topeka.
"	E. L. Chapman, Deputy Bank Com.	Great Bend.
"	C. S. Bowman, Deputy Bank Com.	Topeka.
"	W. D. Kinnamon, Deputy Bk. Com.	Pittsburg.
Ky.	G. G. Speer, Banking Commissioner	Frankfort.
"	Jno. W. Moorman, Deputy Bkg. Com.	Leitchfield.
"	W. C. Shanks, Bank Examiner	Stanford.
"	J. S. Walker, Bank Examiner	Frankfort.
"	Miss Anne R. Porter, Chief Clerk	Frankfort.
"	Miss Christine Force, Asst. Clerk	Frankfort.
"	P. V. Snyder, Bank Examiner	Fordsville.
"	E. Huddleston, Bank Examiner	Albany.
La.	R. N. Sims, State Examiner	New Orleans.
"	B. M. Johnson, Asst. Bk. Examiner	New Orleans.
"	J. S. Brock, Asst. Bank Examiner	New Orleans.
"	H. I. Landry, Asst. Bank Examiner	New Orleans.
"	I. H. Snyder, Asst. Bank Examiner	New Orleans.
"	O. H. Pittman, Asst. Bank Examiner	New Orleans.
"	P. B. Lord, Secretary	New Orleans.
"	J. V. Keating, Asst. Bank Examiner	New Orleans.
"	W. W. Pope, Chief Clerk	New Orleans.

STATE	NAME	ADDRESS
Maine.	Frank L. Palmer, Bank Com.	Augusta.
"	Lynedon P. Noble, Deputy Bank Commissioner	Augusta.
"	Ernest L. Wellman, Bank Examiner	Augusta.
"	A. H. Nichols, Bank Examiner	Augusta.
"	A. J. S. Keene, Bank Examiner	Augusta.
"	Oscar S. Smith, Bank Examiner	Augusta.
"	Harvey K. Pease, Agency Examiner	Augusta.
"	Victor B. Pendexter, Accountant	Augusta.
"	Claridel Bradstreet, Chief Clerk	Augusta.
Md.	J. Dukes Downes, Bank Commissioner	Baltimore.
"	Union Trust Building	Baltimore.
"	Geo. W. Page, Deputy Bank Commissioner, Union Trust Bldg.	Baltimore.
"	John J. Ghingher, Chief Clerk and Examiner, Union Trust Bldg.	Baltimore.
"	Wm. Reed Seal, Clerk and Examiner, Union Trust Bldg.	Baltimore.
"	Chas. L. Hobbs, Clerk and Examiner, Union Trust Bldg.	Baltimore.
Mass.	A. L. Thorndike, Bank Com.	Brewster.
"	C. W. Levi, Deputy Commissioner	Newton Center.
"	W. O. Lovell, Chief of Sav. Bk. Div.	Malden.
"	C. W. Levi, Chief of Tr. Co. Division	Newton Center.
"	O. M. Tucker, Chief of Co-operative Bank Division	Somerville.
"	W. S. Bosworth, Special Examiner	Malden.
"	W. A. Hammond, Bank Examiner	Somerville.
"	W. H. Otis, Bank Examiner	Melrose.
"	F. C. Stacey, Bank Examiner	Allston.
"	H. F. Taylor, Jr., Bank Examiner	Wakefield.
"	R. T. Harward, Bank Examiner	Medford.
"	W. B. Jensen, Bank Examiner	West Somerville.
Mich.	F. W. Merrick, Bank Commissioner	Pigeon.
"	A. E. Manning, Deputy Bank Com.	Lansing.
"	H. W. Hanson, Bank Examiner	Lansing.
"	H. O. Mohrmann, Bank Examiner	Traverse City.
"	John T. Mallett, Bank Examiner	Lansing.
"	C. I. Norman, Bank Examiner	Lansing.
"	V. W. Tourle, Bank Examiner	Dowagiac.
"	Leroy Maxam, Bank Examiner	Grand Rapids.
"	F. W. Lawrence, Bank Examiner	Iron Mountain.
"	P. S. Hanna, Bank Examiner	Lansing.
"	F. J. Affeldt, Jr., Bank Examiner	Lansing.
"	L. J. Baker, Bank Examiner	Lansing.
"	L. E. Warner, Bank Examiner	Kalamazoo.
"	Wm. C. Griswold, Bank Examiner	Detroit.
"	C. W. Snowden, Bank Examiner	Bay City.
"	H. A. Millard, Bank Examiner	Hersey.
"	B. P. Greene, Bank Examiner	Jackson.
"	S. D. Thomas, Bank Examiner	Ann Arbor.
"	Albert E. Gale, Bank Examiner	Grand Haven.
"	L. J. O'Brien, Bank Examiner	Kalamazoo.
"	Scott E. Lamb, Bank Examiner	Lansing.
"	D. J. Vanderwerp, Jr., Bank Ex.	Grand Rapids.
"	L. P. Kalahar, Bank Examiner	Saginaw.
"	Frank L. Olive, Bank Examiner	Oxford.
"	Harry W. Gross, Bank Examiner	Ann Arbor.
"	H. J. McGill, Asst. Bank Examiner	Port Huron.
"	Donald E. Lawrence, Asst. Bank Ex.	Eaton Rapids.
"	L. J. Kuehnle, Asst. Bank Examiner	Ann Arbor.
Minn.	F. E. Pearson, Supt. of Banks	St. Paul.
"	Geo. H. Sivwright, Deputy Supt. of Banks	St. Paul.
"	O. T. Brankvold, Bank Examiner	Fergus Falls.
"	W. T. Hanneman, Bank Examiner	Minneapolis.
"	A. P. Rotert, Bank Examiner	St. Paul.
"	Wm. A. Smith, Bank Examiner	St. Paul.
"	D. B. Fuller, Bank Examiner	Minneapolis.
"	Howard J. Klossner, Bank Examiner	New Ulm.
"	L. J. Luhman, Bank Examiner	Preston.
"	E. F. Kenrick, Asst. Bank Examiner	St. Paul.
"	Geo. P. Dally, Assistant Examiner	E. Grand Forks.
"	M. E. Walsh, Assistant Examiner	St. Paul.
"	John L. Haas, Asst. Bank Examiner	St. Paul.
"	Ernest W. Swanson, Asst. Bk. Ex.	Minneapolis.
"	A. P. Schwieger, Asst. Bank Ex.	Minneapolis.
"	S. F. Nelson, Asst. Examiner	Minneapolis.
"	H. M. Hauck, Asst. Examiner	Mankato.
Miss.	M. G. McNair, Bank Commissioner	Gulport.
"	N. C. Hill, Bank Commissioner	Hattiesburg.
"	Lewis E. Crook, Bank Commissioner	Meridian.
"	E. F. Anderson, Bank Examiner	Clinton.
"	J. S. Love, Bank Examiner	Hattiesburg.
"	S. S. Harris, Bank Examiner	Tupelo.
"	J. B. Salmund, Asst. Bank Examiner	St. Joseph.
"	C. L. Gaston, Asst. Bank Examiner	St. Joseph.
"	Jno. K. Armstrong, Asst. Bank Examiner	St. Joseph.
Mo.	C. F. Enright, Bank Commissioner	Jefferson City.
"	I. C. Uptegrove, Deputy Bank Com.	Jefferson City.
"	Lawson W. Watts, Bank Examiner	St. Louis.
"	C. A. Eaton, Bank Examiner	Cape Girardeau.
"	W. W. Seibert, Bank Examiner	St. Louis.
"	P. K. Gibbons, Bank Examiner	Edina.
"	H. D. Silsby, Jr., Bank Examiner	Springfield.
"	Jas. T. Duncan, Bank Examiner	St. Joseph.
"	M. F. Cockrell, Bank Examiner	Jefferson City.
"	G. W. Shelton, Bank Examiner	Springfield.
"	F. F. Todd, Bank Examiner	Nevada.
"	S. P. Stone, Bank Examiner	Chillicothe.
"	G. W. Hobbs, Bank Examiner	Hannibal.
"	O. G. Williams, Chief Clerk	Jefferson City.
Mont.	H. S. Magraw, Supt. of Banks	Helena.
"	G. A. Briebach, Asst. Supt.	Helena.
"	H. W. Sadler, Deputy	Helena.
"	G. T. Forbes, Deputy	Helena.
"	J. W. Langley, Deputy	Helena.
"	J. W. Stearns, Deputy	Helena.
"	G. Sheldon, Clerk	Helena.
Neb.	J. E. Hart, Secretary	York.
"	J. H. Donnelly, Bank Examiner	Plattsmouth.
"	A. D. Touzalin, Bank Examiner	Omaha.
"	B. B. Helmick, Bank Examiner	Campbell.
"	Ross Brown, Bank Examiner	Hastings.
"	H. J. Matzke, Bank Examiner	Norfolk.
"	Roy E. Smith, Bank Examiner	Albion.
"	W. Van Riper, Bank Examiner	Lincoln.
"	A. T. Nickerson, Bank Examiner	Lincoln.
"	Ross Thornton, Bank Examiner	Kearney.
"	G. S. Easton, Bank Examiner	Crawford.
Nev.	Gilbert C. Ross, Bank Examiner	Arson City.
N. H.	James O. Lyford, Chairman Bk. Com.	Concord.
"	Frederic S. Nutting, Bank Com.	Manchester.
"	Guy H. Cutter, Bank Commissioner	Concord.
N. J.	Frank H. Smith, Commissioner	Trenton.
"	Thomas K. Johnston, Deputy Com.	Trenton.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
N. J.	L. R. Vredenburg, Bank Examiner	Somerville.	Ore.	Will H. Bennett, Supt. of Banks	Salem.
(Cont.)	Hugh H. Hilson, Bank Examiner	Trenton.	"	Marshall Hooper, Asst. Supt. and Examiner	Salem.
"	Horace Biddle, Asst. Bank Examiner	Ocean Grove.	"	H. A. Sonne, Examiner	Salem.
"	Alvin L. Fowler, Bank Examiner	Haddonfield.	"	E. F. Slade, Bank Examiner	Salem.
"	Chas. H. Dunham, Bank Examiner	Plainfield.	"	A. A. Schramm, Asst. Bk. Examiner	Salem.
"	A. S. Amernan, Bank Examiner	Somerville.	Pa.	John S. Fisher, Commissioner	York.
"	Robt. F. Minch, Bank Examiner	Bridgeton.	"	John W. Morrison, Deputy Com.	Harrisburg.
"	Chas. B. Veghte, Bank Examiner	Plainfield.	"	Jos. S. Riley, Bank Examiner	1528 N. 19th St., Philadelphia.
"	Ray E. Mayham, Bank Examiner	Westfield.	"	Albert Wagner, Bank Examiner	311 Ferguson Bldg., Pittsburgh.
"	Wm. E. Walter, Bank Examiner	Rutherford.	"	H. A. Groman, Bank Examiner	Bethlehem.
"	Geo. Compton, Bank Examiner	Trenton.	"	P. G. Cameron, Bank Examiner	Pittsburgh.
"	Chas. M. Bilderback, Bank Examiner	Wenonah.	"	H. R. Moyer, Bank Examiner	Quakertown.
N. M.	George H. Van Stone, Bank Examiner	Santa Fe.	"	Robt. R. Moore, Bank Examiner	Bellvue.
N. Y.	George I. Skinner, Superintendent	Albany.	"	Chas. A. Steele, Bank Examiner	Franklin.
"	Guernsey R. Jewett, 2d Deputy	White Plains.	"	Chas. Cavett, Bank Examiner	2384 Benson Ave., Pittsburgh.
"	George Overocker, 3d Deputy	Poughkeepsie.	"	W. H. Anstine, Bank Examiner	Dallastown.
"	Edward R. Anker, Land and Opinion Clerk	N. Y. City.	"	Thomas Dixon, Bank Examiner	Philadelphia.
"	J. Johnson Ray, Private Secretary	Norwich.	"	Charles H. Barlow, Bank Examiner	Wilkes-Barre.
"	Geo. V. McLaughlin, Special Deputy Supt. of Banks, in charge of Liquidation Bureau	61Br'dway, N.Y. City	"	Robert Ostermaier, Bank Examiner	436 Fourth Ave., Pittsburgh.
"	A. T. Campbell, Chief Examiner	61Br'dway, N.Y. City	"	R. P. Ferguson, Bank Examiner	Charleroi.
"	H. J. Young, Bank Examiner	Syracuse.	"	J. T. Henry, Bank Examiner	Blairsville.
"	E. L. Dodge, Bank Examiner	61Br'dway, N.Y. City	"	F. L. Homsher, Bank Examiner	Strasburg.
"	S. W. Humphrey, Bank Examiner	61Br'dway, N.Y. City	"	Harry J. Phillips, Bank Examiner	Etna Boro.
"	G. S. Adams, Bank Examiner	61Br'dway, N.Y. City	"	Geo. H. Wagner, Bank Examiner	2724 Girard Ave., Philadelphia.
"	J. S. Love, Bank Examiner	61Br'dway, N.Y. City	"	C. H. Graff, Bank Examiner	Kittanning.
"	B. D. Haight, Bank Examiner	1036 Harvard, Rochester.	"	Wm. M. Boggs, Bank Examiner	Pittsburgh.
"	Gordon F. Smith, Bank Examiner	61Br'dway, N.Y. City	R. I.	Geo. H. Newhall, Commissioner	Providence.
"	H. S. Andrews, Bank Examiner	61Br'dway, N.Y. City	"	E. J. Littlefield, Deputy Com.	Providence.
"	W. A. MacCallum, Bank Examiner	Rochester.	"	W. L. Offer, Bank Examiner	Providence.
"	Claude Hutchins, Bank Examiner	586 Ashland Ave., Buffalo.	S. C.	James H. Craig, State Bk. Examiner	Anderson.
"	G. A. Plant, Bank Examiner	Albany.	"	F. E. Watson, Asst. Bk. Examiner	Marion.
"	N. T. Killip, Bank Examiner	Oswego.	"	W. W. Bradley, Asst. Bk. Examiner	Abbeville.
"	C. A. Horne, Bank Examiner	61Br'dway, N.Y. City	S. D.	John Hirning, Supt. of Banks	Pierre.
"	A. B. Wheeler, Bank Examiner	61Br'dway, N.Y. City	"	J. F. McEwen, 1st Deputy Supt. of Banks	Pierre.
"	J. J. Kennedy, Bank Examiner	61Br'dway, N.Y. City	"	G. C. Mogen, Examiner	Summit.
"	Fletcher G. Crane, Bank Examiner	61Br'dway, N.Y. City	"	C. L. Pine, Examiner	Mitchell.
"	Geo. W. Egbert, Chief Credit Bureau	Mariners Harbor.	"	Chris. Hirning, Examiner	Pierre.
"	B. B. Bullock, Bank Examiner	New York City.	"	Clyde Dunning, Examiner	Mitchell.
"	A. H. Morey, Bank Examiner	Buffalo.	"	J. R. Shirey, Examiner	McLaughlin.
"	Irving V. Scott, Bank Examiner	Auburn.	"	F. S. Lytle, Examiner	Pierre.
"	H. B. Kennedy, Bank Examiner	61Br'dway, N.Y. City	"	F. S. Barber, Examiner	Onida.
"	Norman J. Macdonald, Bk. Exam.	61Br'dway, N.Y. City	Tenn.	S. S. McConnell, Supt. of Banks	Nashville.
"	Ralph W. Taylor, Bank Examiner	61Br'dway, N.Y. City	"	Hallum W. Goodloe, Asst. Supt. of Banks	Nashville.
"	John I. Mesick, Bank Examiner	61Br'dway, N.Y. City	"	Homer W. Scott, Bank Examiner	Union City.
"	F. W. Piderit, Bank Examiner	61Br'dway, N.Y. City	"	H. C. Crumbliss, Bank Examiner	Kinston.
"	Peter N. Shippee, Bank Examiner	Albany.	"	C. J. Evans, Bank Examiner	Nashville.
"	Nathaniel Orens, Bank Examiner	61Br'dway, N.Y. City	"	D. D. Robertson, Bank Examiner	Brownsville.
"	Benjamin Fairbanks, Jr., Bank Exam.	61Br'dway, N.Y. City	"	Moore Blankenship, Bank Examiner	Milan.
"	A. J. Van Pelt, Bank Examiner	61Br'dway, N.Y. City	Texas.	Geo. Waverly Briggs, Insurance and Banking Commissioner	Austin.
"	J. S. Frazer, Bank Examiner	Albany.	"	J. O. Roots, Deputy Commissioner	Austin.
"	J. M. Kinney, Bank Examiner	Buffalo.	"	C. J. Maner, General Liquidating Agent	Austin.
"	A. H. Snodgrass, Bank Examiner	61Br'dway, N.Y. City	"	A. L. Slaughter, Bank Examiner	Austin.
"	Wm. T. McCaffrey, Bank Examiner	Syracuse.	"	J. T. McMillan, Bank Examiner	Austin.
"	A. B. Clark, Bank Examiner	Buffalo.	"	C. E. Breg, Bank Examiner	Austin.
"	John C. O'Byrne, Bank Examiner	Albany.	"	H. O. McCallon, Bank Examiner	Austin.
"	S. I. Chittenden, Bank Examiner	61Br'dway, N.Y. City	"	Carl Carlson, Bank Examiner	Austin.
"	G. F. Berger, Jr., Bank Examiner	Buffalo.	"	A. S. Ferrell, Bank Examiner	Austin.
"	F. A. Gallagher, Bank Examiner	61Br'dway, N.Y. City	"	W. N. Greer, Bank Examiner	Austin.
"	Emmet W. Irving, Bank Examiner	61Br'dway, N.Y. City	"	O. P. Hayes, Bank Examiner	Austin.
"	G. R. Hendrickson, Bank Examiner	61Br'dway, N.Y. City	"	W. A. Williams, Bank Examiner	Austin.
"	Rho L. Bush, Bank Examiner	61Br'dway, N.Y. City	"	W. B. McShan, Bank Examiner	Austin.
"	Louis N. Re, Bank Examiner	61Br'dway, N.Y. City	"	John S. Wightman, Bank Examiner	Austin.
"	Ralph T. Simmons, Bank Examiner	61Br'dway, N.Y. City	"	R. Q. Reed, Bank Examiner	Austin.
"	Arthur Koch, Bank Examiner	Saratoga Springs.	"	Easley Waggoner, Bank Examiner	Austin.
"	G. M. Aldrich, Bank Examiner	61Br'dway, N.Y. City	"	Geo. F. Sturgis, Bank Examiner	Austin.
"	F. L. H. Holzer, Bank Examiner	61Br'dway, N.Y. City	"	W. F. Wallace, Bank Examiner	Austin.
"	Ralph E. Haven, Bank Examiner	Adams.	"	P. B. Wells, Bank Examiner	Austin.
"	Wm. Cuffney, Bank Examiner	61Br'dway, N.Y. City	"	F. P. Wood, Bank Examiner	Austin.
"	Geo. E. Varcoe, Bank Examiner	61Br'dway, N.Y. City	"	S. D. Young, Bank Examiner	Austin.
"	Lawrence H. Geser, Bank Examiner	61Br'dway, N.Y. City	Utah.	N. T. Porter, Bank Commissioner	Centerville.
"	Geo. A. Strack, Bank Examiner	61Br'dway, N.Y. City	"	W. E. Evans, Bank Examiner	Salt Lake City.
"	L. W. Palmer, Bank Examiner	61Br'dway, N.Y. City	"	Aubrey Tolton, Bank Examiner	Salt Lake City.
"	Frank B. McLaughlin, Bk. Examiner	Syracuse.	Vt.	G. B. Carpenter, Bank Com.	Montpelier.
"	Chas. H. Eshelman, Bank Examiner	Niagara Falls.	"	Inez M. Besett, Chief Clerk	Montpelier.
"	Herbert C. Rogers, Bank Examiner	61Br'dway, N.Y. City	Va.	F. B. Richardson, Chief Examiner	Richmond.
N. C.	Jno. G. Nichols, Bank Examiner	Raleigh.	"	E. A. Leake, Asst. Bank Examiner	Richmond.
"	C. W. Cloninger, Asst. Bk. Examiner	Raleigh.	"	W. T. Daniel, Asst. Bank Examiner	Richmond.
"	R. Y. McAden, Asst. Bk. Examiner	Raleigh.	"	R. C. Eaton, Asst. Examiner	Richmond.
"	T. H. Bennett, Asst. Bk. Examiner	Raleigh.	Wash.	Louis H. Moore, Bank Examiner	Olympia.
N. D.	O. E. Lofthus, Bank Examiner	Bismarck.	"	R. B. Motherwell, Deputy Com.	Seattle.
"	Gilbert Semington, Chief Deputy	Bismarck.	"	Geo. F. Palmer, Deputy Bk. Exam.	Hoquiam.
"	W. S. Mitchell, Office Deputy	Bismarck.	"	Claude P. Hay, Deputy Bk. Exam.	Sultan.
"	P. E. Halldorson, Deputy	Fargo.	"	C. R. Hupp, Deputy Bk. Examiner	Oakdale.
"	O. E. Engemoen, Deputy	Steele.	"	Jno. A. Vanderpool, Deputy Bk. Ex.	Spokane.
"	A. Johannsen, Deputy	Minot.	"	Edith Hopp, Secretary	Olympia.
"	F. B. McAnaney, Deputy	Devils Lake.	"	Helen Shaw, Clerk	Olympia.
"	John Bena, Deputy	Lankin.	"	Bonnie Musgrove, Clerk	Olympia.
"	L. E. Dickerson, Deputy	Beach.	W. Va.	J. S. Hill, Commissioner of Banking	Charleston.
"	Gilbert Brattland, Deputy	Bismarck.	"	Geo. M. Weekley, Asst. Com.	Pennsboro.
"	Chas. Carpenter, Deputy	Grafton.	"	Geo. B. Waggoner, Asst. Com.	Jane Lew.
"	Hermann Scheffer, Deputy	Bismarck.	Wis.	Marshall Cousins, Commissioner	Eau Claire.
"	M. T. Howland, Deputy	Valley City.	"	W. H. Richards, Deputy Com.	Black River Falls.
Ohio.	Phillip C. Berg, Superintendent	Columbus.	"	A. R. Emerson, Chief Examiner	Madison.
"	E. J. Obendorfer, Assistant Supt.	Youngstown.	"	E. B. Ellis, Bank Examiner	Madison.
"	John H. Lange, Chief Examiner	Portsmouth.	"	H. N. Nelson, Bank Examiner	Amherst Junction.
"	George Walters, Bank Examiner	Columbus.	"	Thos. Herreid, Bank Examiner	Madison.
"	Clyde Sharp, Bank Examiner	Ada.	"	Chas. T. Shape, Bank Examiner	Milwaukee.
"	John F. O'Hearn, Bank Examiner	Deshler.	"	C. F. Schwenker, Bank Examiner	Eau Claire.
"	Ira J. Fulton, Bank Examiner	Columbus.	"	Wallace Edwards, Bank Examiner	Madison.
"	Dudley A. Filler, Bank Examiner	Columbus.	"	Jerry H. Coe, Bank Examiner	Appleton.
"	Lucius C. Tatman, Bank Examiner	Portsmouth.	"	Geo. D. Luscher, Bank Examiner	Milwaukee.
"	Howard M. Sims, Bank Examiner	Columbus.	"	B. M. Backus, Bank Examiner	Madison.
"	John M. Elliott, Atty. and Examiner	Lisbon.	"	G. W. Jamieson, Bank Examiner	Madison.
"	A. T. Falconer, Bank Examiner	East Liverpool.	"	Irving E. Backus, Asst. Bk. Exam.	Madison.
"	C. C. Morgan, Asst. Bk. Examiner	McConnellsville.	Wyo.	I. C. Newlin, Bank Examiner	Cheyenne.
"	A. W. Pleister, Asst. Bk. Examiner	Cardington.	"	A. L. Putnam, Asst. Bank Examiner	Cheyenne.
"	C. R. Blauvelt, Asst. Bk. Examiner	Continental.	"	C. F. Dickinson, Bank Examiner	Cheyenne.
"	H. C. Lucas, Asst. Bk. Examiner	Blanchester.	"	Rudolph J. Hofmann, Asst. Bk. Ex.	Cheyenne.
Okla.	Fred G. Dennis, Commissioner	Oklahoma City.	"	Bertram W. Bennett, Asst. Bk. Ex.	Cheyenne.
"	Roy A. Cooper, Asst. Bank Com.	Oklahoma City.			
"	E. M. Tankersley, Bank Examiner	Oklahoma City.			
"	Ray P. King, Bank Examiner	Oklahoma City.			
"	H. C. Carpenter, Bank Examiner	Oklahoma City.			
"	Fred Comstock, Bank Examiner	Oklahoma City.			
"	D. A. Duncan, Bank Examiner	Oklahoma City.			
"	R. B. Hotchkiss, Bank Examiner	Clinton.			
"	E. C. Dysart, Bank Examiner	Oklahoma City.			
"	C. McCoy, Bldg. and Loan Auditor	Oklahoma City.			

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	Odun	En	En
2	Two	Deux	Zwei	Dos	Due	Doue, M. Duas, F	Twée	Dba	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	Dodici	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	Dezanneve	Negentien	Davetnazat	Nitten	Nitton
20	Twenty	Vingt	Zwanzig	Veinte	Venti	Viete	Twintig	Dvatzat	Tye	Tjugu
21	Twenty-one	Vingt-et-un	Ein und zwanzig	Viente y uno	Vent'uno	Vinte hum	Enen Twintig	Dvatzat-odnar	En og Tye	Tjuguen
30	Thirty	Trente	Dreissig	Trenta	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	Halvfjedsinds-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	År
	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., July 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 July 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 \$0.43.
Austria-Hungary	Gold	Krone	.2026	Member of Latin Union; gold is the actual standard. Exchange value \$0.155.
Belgium	Gold and silver	Franc	.1930	
Bolivia	Gold	Boliviano	.3893	12½ bolivianos equal 1 pound sterling. Exchange rate about \$0.3785.
Brazil	Gold	Milreis	.5462	Currency: Government paper. Exchange rate about \$0.275 to the milreis.
British Colonies in Asia and Africa.	Gold	Pound sterling	4.8665	
Canada	Gold	Dollar	1.0000	
Central American States:				Exchange rate \$0.25=1 colon.
Costa Rica	Gold	Colon	.4653	Exchange rate \$0.995.
British Honduras	Gold	Dollar	1.0000	
Nicaragua	Gold	Cordoba	1.0000	Guatemala: Currency, unconvertible 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 \$0.48.
Guatemala	Silver	Peso	.8019	
Honduras	Silver	Peso	.3650	Currency: Inconvertible paper; exchange rate, about \$0.195.
Salvador	Gold	Peso		
Chile				
		Amoy	1.31399	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	1.31004	
		Chefoo	1.25676	
		Chin Kiang	1.28359	
		Fuchau	1.21546	
		Haikwan (customs)	1.35699	
		Hankow	1.22942	
		Kiauchow	1.27332	
		Nankin	1.30027	
		Niuchwang	1.23225	
		Ningpo	1.26334	
		Peking	1.28101	
		Shanghai	1.20024	
		Swatow	1.21379	
		Takau	1.32231	
		Tientsin	1.27332	
		Yuan	.8610	
		Hongkong	.8642	
		British	.8642	
		Mexican	.8706	
		Dollar	.9733	
Colombia	Gold	Dollar		Currency: Government paper and gold; exchange rate, about \$0.91 to 1 gold peso.
Cuba	Gold	Peso	1.0000	
Denmark	Gold	Krone	.2680	Exchange rate \$0.24=1 krone.
Ecuador	Gold	Sucre	.4867	Exchange rate \$0.42.
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 \$0.1025=1 markka.
France	Gold and silver	Franc	.1930	Member of Latin Union; gold is the actual standard. Exchange value \$0.155.
German Empire	Gold	Mark	.2382	
Great Britain	Gold	Pound sterling	4.8665	Exchange value \$4.60.
Greece	Gold and silver	Drachma	.1930	Member of Latin Union; gold is the actual standard. Exchange value \$0.1875.
Haiti	Gold	Gourde	.2500	Currency: Inconvertible paper; exchange rate, approximately, \$0.18.
India (British)	Gold	Rupce	.3244	(15 rupees equal 1 pound sterling.) Exch. rate \$0.39.
Indo-China	Silver	Piaster	.8656	
Italy	Gold and silver	Lira	.1930	Member of Latin Union; gold is the actual standard. Exchange value \$0.1253.
Japan	Gold	Yen	.4985	Exchange value \$0.51.
Liberia	Gold	Dollar	1.0000	Currency: Depreciated silver token coins. Customs duties are collected in gold.
Mexico	Gold	Peso	.4985	Exchange value silver peso \$0.8938; gold peso \$0.5025.
Netherlands	Gold	Guilder (Florin)	.4020	Exchange value \$0.39.
Newfoundland	Gold	Dollar	1.0000	
Norway	Gold	Krone	.2680	Exchange rate \$0.256=1 krone.
Panama	Gold	Balboa	1.0000	
Paraguay	Gold	Peso (Argentine)	.9648	Currency: Depreciated Paraguayan paper currency.
Persia	Gold	Achref	.0959	Currency: Silver circulating above its metallic value;
Peru	Silver	Kran	.1476	exchange value of silver kran, approximately, \$0.179.
Philippine Islands	Gold	Libra	4.8665	Exchange rate about \$5.0375.
Portugal	Gold	Peso	.5000	
	Gold	Escudo	1.0805	Currency: Inconvertible paper; exchange rate about \$0.70.
Roumania	Gold	Leu	.1930	
Russia	Gold	Ruble	.5146	
Santo Domingo	Gold	Dollar	1.0000	
Serbia	Gold	Dinar	.1930	
Siam	Gold	Tical	.8709	
Spain	Gold and silver	Peseta	.1930	Valuation is for gold peseta; currency is notes of the bank of Spain, exchange value, approximately, \$0.199.
Straits Settlements	Gold	Dollar	.5678	Exchange rate \$0.56
Sweden	Gold	Krona	.2680	Exchange rate \$0.26=1 krona.
Switzerland	Gold	Franc	.1930	Member of Latin Union; gold is the actual standard. Exchange value \$0.185.
Turkey	Gold	Piaster	.0440	100 piasters equal to the Turkish £.
Uruguay	Gold	Peso	1.0342	Exchange rate \$1.05.
Venezuela	Gold	Bolivar	.1930	Exchange rate about \$0.2325.

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

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)

R. G. EMERSON, Acting Secretary.

W. T. CHAPMAN, Assistant Secretary.

FEDERAL ADVISORY COUNCIL—(1919)

DANIEL G. WING, Boston, District No. 1
A. B. HEPBURN, New York, District No. 2
LEVI L. RUE, Philadelphia, District No. 3
W. S. ROWE, Cincinnati, District No. 4
J. G. BROWN, Raleigh, N. C., District No. 5
C. A. LYERLY, Chattanooga, District No. 6
J. B. FORGAN, Chicago, District No. 7
FRANK O. WATTS, St. Louis, District No. 8
C. T. JAFFRAY, Minneapolis, District No. 9
E. F. SWINNEY, Kansas City, District No. 10
C. C. HUFF, Dallas, District No. 11
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 36.

DIRECTORS, CLASS A

THOMAS P. BEAL (1920),
Boston
FREDERICK M. DREW (1919),
Ansonia, 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.
Deputy-Chairman

OFFICERS

CHARLES A. MORSS,
Governor
CHARLES F. GETTEMY,
Assistant Federal Reserve Agent
C. E. SPENCER, JR.,
Deputy Governor
CHESTER C. BULLEN,
Deputy Governor
WILLIAM WILLETT,
Cashier

ASSISTANT CASHIERS:—**ERNEST M. LEAVITT**, **HARRY A. SAUNDERS**, **L. WALLACE SWEETSER**, **WILLIAM N. KENYON**,
and **FRANK W. CHASE**.

LIABILITIES

Capital paid in.....	\$ 6,877,000
Surplus.....	2,996,000
Government deposits.....	44,023,000
Due to members—reserve account.....	101,515,000
Deferred availability items.....	50,546,000
Other deposits, including Government credits.....	232,000
Federal Reserve notes in actual circulation.....	172,757,000
Federal Reserve bank notes in actual circulation, net liability.....	16,638,000
All other liabilities.....	3,037,000
TOTAL LIABILITIES.....	\$398,621,000

RESOURCES

Gold coin and certificates.....	\$ 3,401,000
Gold settlement fund.....	43,545,000
Gold with Federal Reserve Agent.....	52,526,000
Gold redemption fund.....	12,037,000
Legal tender notes, silver, etc.....	7,408,000
Total reserve.....	\$124,917,000
Bills discounted—secured by Government	143,557,000
War obligations—members.....	5,155,000
Bills discounted—all others.....	19,056,000
Bills bought in open market.....	539,000
U. S. Gov. Bonds.....	30,000
U. S. Gov. Victory Notes.....	843,000
Five per cent redemption fund against Federal Reserve bank notes.....	86,344,000
Uncollected items.....	464,000
All other resources.....	
TOTAL RESOURCES.....	\$398,621,000

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

WILLIAM WOODWARD, (1919)
N. Y. City
ROBERT H. TREMAN, (1920)
Ithaca, N. Y.
CHARLES SMITH, (1921)
Oneonta, N. Y.

DIRECTORS, CLASS B

HENRY R. TOWNE, (1919)
N. Y. City
WM. B. THOMPSON, (1920)
Yonkers, N. Y.
L. R. PALMER, (1921)
Croton-on-Hudson, N. Y.

DIRECTORS, CLASS C

PIERRE JAY, (1919)
N. Y. City
Chairman of Board and Federal Reserve Agent
GEORGE F. PEABODY, (1921)
Saratoga Springs N. Y.
Deputy Chairman of Board
W. L. SAUNDERS, (1920)
N. Y. City

OFFICERS

BENJAMIN STRONG, Governor
J. HERBERT CASE, Deputy Governor
LAURENCE H. HENDRICKS, Cashier
EDWIN R. KENZEL, Manager of Investments
DUDLEY H. BARROWS, Secretary
ROBERT H. TREMAN, Deputy Governor
LOUIS F. SAILER, Deputy Governor

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
SHEPARD MORGAN, Assistant Federal Reserve Agent
HOWARD M. JEFFERSON, Auditor

BUFFALO BRANCH. (Transit Number 10-26)

R. M. GIDNEY, Manager
I. W. WATERS, Acting Cashier

DIRECTORS: E. C. McDUGALL, Buffalo: CLIFFORD HUBBELL, Buffalo.
H. T. RAMSDALL, Buffalo: R. M. GIDNEY, Buffalo: CHARLES N. DOW, Jamestown.

LIABILITIES

Capital paid in.....	\$21,444,000
Surplus.....	21,117,000
Government deposits.....	15,918,000
Due to members—reserve account.....	691,557,000
Deferred availability.....	153,585,000
Other deposits, including foreign Government credits.....	111,861,000
Federal Reserve notes in actual circulation.....	735,226,000
Federal Reserve bank notes in actual circulation, net liabilities.....	34,692,000
All other liabilities.....	14,947,000
TOTAL LIABILITIES.....	\$1,800,377,000

RESOURCES

Gold coin and certificates.....	\$228,778,000
Gold settlement fund.....	225,032,000
Gold with Federal Reserve agent.....	292,876,000
Gold redemption fund.....	24,829,000
Legal tender notes, silver, etc.....	51,869,000
Total cash reserve.....	\$823,384,000
Bills discounted—secured by Government war obligation.....	584,513,000
Bills discounted—all others.....	39,782,000
Bills bought in open market.....	80,948,000
U. S. Government Bonds.....	1,302,000
U. S. Government Victory Bonds.....	50,000
U. S. certificates of indebtedness.....	63,466,000
Bank premises.....	3,782,000
Five per cent redemption fund against Federal Reserve bank notes.....	1,593,000
Uncollected items.....	198,535,000
All other resources.....	3,022,000
TOTAL RESOURCES.....	\$1,800,377,000

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 632; State Banks 37.

DIRECTORS, CLASS A

JOS. WAYNE, JR., (1920)
Philadelphia
FRANCIS DOUGLAS, (1921)
Wilkes Barre, Pa.
M. J. MURPHY, (1919)
Scranton, Pa.

DIRECTORS, CLASS B

ALBA B. JOHNSON, (1919)
Philadelphia
EDWIN S. STUART, (1920)
Philadelphia
CHARLES K. HADDON, (1921)
Camden, N. J.

DIRECTORS, CLASS C

RICHARD L. AUSTIN, (1920)
Philadelphia
Chairman of Board and Federal Reserve Agent
HENRY B. THOMPSON, (1919)
Wilmington, Del.
Deputy Chairman of Board
CHAS. C. HARRISON, (1921)
Philadelphia

OFFICERS

E. P. PASSMORE, Governor
WILLIAM H. HUTT, Deputy Governor
EDWIN S. STUART, Deputy Governor
WILLIAM A. DYER, Cashier
Assistant Cashiers: C. A. McILHENNY, JAMES M. TOY, W. J. DAVIS, THOMAS GAMON, Jr.,
R. M. MILLER, Jr., and F. W. LA BOLD,

LIABILITIES

Capital paid in.....	\$ 7,636,000
Surplus fund.....	2,608,000
Government deposits.....	14,593,000
Due to members—reserve account.....	89,171,000
Deferred availability items.....	97,163,000
Other deposits, including foreign credits.....	1,061,000
Federal Reserve notes in actual circulation.....	200,619,000
Federal Reserve bank notes in actual circulation, net liability.....	20,190,000
All other liabilities.....	3,426,000
TOTAL LIABILITIES.....	\$436,467,000

RESOURCES

Gold coin and certificates.....	\$ 422,000
Gold settlement fund.....	50,463,000
Gold with Federal Reserve agent.....	72,792,000
Gold redemption fund.....	8,960,000
Legal tender notes, silver, etc.....	250,000
Total cash reserve.....	\$132,887,000
Bills discounted—secured by Government war obligations.....	176,588,000
Bills discounted—all others.....	18,254,000
Bills bought in open market.....	864,000
U. S. Government bonds.....	1,385,000
U. S. certificates of indebtedness.....	21,681,000
Bank premises.....	500,000
Uncollected items.....	81,726,000
Five per cent redemption fund against Federal Reserve bank notes.....	1,025,000
All other resources.....	1,557,000
TOTAL RESOURCES.....	\$436,467,000

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

ROBERT WARDROP, (1920)
Pittsburgh

W. S. ROWE, (1919)
Cincinnati

O. N. SAMS, (1921)
Hillsboro, Ohio

DIRECTORS, CLASS B

THOS. A. COMBS, (1920)
Lexington, Ky.

R. P. WRIGHT, (1919)
Erie, Pa.

JOHN STAMBAUGH, (1921)
Youngstown, O.

DIRECTORS, CLASS C

DAVID C. WILLS, (1920)
Cleveland
Chairman of Board and Federal Reserve Agent

LYMAN H. TREADWAY, (1919)
Cleveland, O.
Deputy Chairman of Board

HARRY P. WOLFE, (1921)
Columbus, O.

OFFICERS

E. R. FANCHER,
Governor

M. J. FLEMING,
Assistant to Governor

F. J. ZURLINDEN,
Assistant to Governor

H. G. DAVIS,
Cashier

W. F. TAYLOR,
Assistant Cashier

H. F. STRATER,
Assistant Cashier

C. W. ARNOLD,
Assistant Cashier

J. C. NEVIN,
Assistant Federal Reserve Agent and Secretary

GEO. H. WAGNER,
Auditor

CINCINNATI BRANCH. (Transit Number 13-43)

L. W. MANNING,
Manager

R. B. BARRETT,
Cashier

JOHN P. H. BREWSTER,
Assistant Cashier

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

PITTSBURGH BRANCH. (Transit Number 8-30)

GEORGE DE CAMP,
Manager

THOS. C. GRIGGS,
Cashier

P. A. BROWN,
Assistant Cashier

DIRECTORS: R. B. MELLON, CHAS. W. BROWN, JAMES D. CALLERY, HARRISON NESBIT, GEORGE DE CAMP, Pittsburgh, Pa.

LIABILITIES

Capital paid in.....	\$ 9,236,000
Surplus fund.....	3,552,000
Government deposits.....	27,795,000
Due to members—reserve account.....	120,338,000
Deferred availability items.....	65,098,000
Other Deposits including foreign Government Credits	666,000
Federal Reserve notes in actual circulation.....	213,454,000
Federal Reserve bank notes in actual circulation net liability.....	15,588,000
All other liabilities.....	2,904,000
TOTAL LIABILITIES.....	\$458,631,000

RESOURCES

Gold coin and certificates.....	\$ 37,159,000
Gold settlement fund.....	38,579,000
Gold with Federal Reserve agent.....	119,789,000
Gold redemption fund.....	1,834,000
Legal tender notes, silver, etc.....	868,000
Total reserve.....	\$198,229,000
Bills discounted—secured by Government war obligations.....	121,593,000
Bills discounted—all other.....	6,623,000
Bills bought in open market.....	31,969,000
U. S. Government Bonds.....	1,083,000
U. S. certificates of deposits.....	17,512,000
Bank premises.....	875,000
5 per cent redemption fund against Federal Reserve bank notes.....	834,000
Uncollected items.....	79,025,000
All other resources.....	888,000
TOTAL RESOURCES.....	\$458,631,000

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.

DIRECTORS, CLASS A

JOHN F. BRUTON, (1919)
Wilson, N. C.

EDWIN MANN, (1920)
Bluefield, W. Va.

CHAS. E. RIEMAN, (1921)
Baltimore, Md.

DIRECTORS, CLASS B

EDMUND STRUDWICK, (1921)
Richmond

DAVID R. COKER, (1920)
Hartsville, S. C.

JAMES F. OYSTER, (1919)
Washington, D. C.

DIRECTORS, CLASS C

CALDWELL HARDY, (1920)
Norfolk
Chairman of Board and Federal Reserve Agent

JAMES A. MONCURE, (1919)
Richmond
Deputy Chairman of Board

HOWARD BRUCE, (1921)
Baltimore, Md.

OFFICERS

GEORGE J. SEAY, Governor
CHAS. A. PEPLE, Deputy Governor
GEORGE H. KEESEE, Cashier
C. V. BLACKBURN, Assistant Cashier
THOMAS MARSHAL, Assistant Cashier
R. N. BROADDUS, Deputy Governor
A. H. DUDLEY, Assistant Federal Reserve Agent
J. G. FRY, Assistant Federal Reserve Agent
EDWARD WALLER, Assistant Cashier
W. W. DILLARD, Assistant Cashier

BALTIMORE BRANCH. (Transit Number 7-27)

M. M. PRENTIS,
Manager

CHARLES H. WYATT,
Cashier

F. M. LEEKE,
Assistant Cashier

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

LIABILITIES

Capital paid in.....	\$ 4,209,000
Surplus.....	2,196,000
Government deposits.....	18,097,000
Due to members—reserve account.....	50,957,000
Deferred availability items.....	67,323,000
Other deposits, including foreign Government credits..	299,000
Federal Reserve notes in actual circulation.....	110,852,000
Federal Reserve bank notes in actual circulation—net liability.....	5,997,000
All other liabilities.....	2,053,000
TOTAL LIABILITIES.....	\$261,983,000

RESOURCES

Gold coin and certificates.....	\$ 2,166,000
Gold settlement fund.....	36,488,000
Gold with Federal Reserve agent.....	34,160,000
Gold redemption fund.....	6,827,000
Legal tender notes, silver, etc.....	450,000
Total reserve.....	\$ 80,091,000
Bills discounted—secured by Government war obligations.....	84,764,000
Bills discounted—all other.....	13,956,000
Bills bought in open market.....	6,661,000
U. S. Government bonds.....	1,234,000
U. S. certificates of indebtedness.....	6,260,000
Bank premises.....	392,000
Uncollected items.....	67,429,000
5 per cent redemption fund against Federal Reserve bank notes.....	460,000
All other resources.....	736,000
TOTAL RESOURCES.....	\$261,983,000

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 northern boundaries of the parishes of Vernon, Rapides, and Avoyelles.

Membership: National Banks 372; State Banks 54.

DIRECTORS, CLASS A

OHN K. OTTLEY (1921)
Atlanta, Ga.

FRANK W. FOOTE, (1919)
Hattiesburg, Miss.

PETER R. KITTLES, (1920)
Sylvania, Ga.

M. B. WELLBORN,
Governor

R. A. SIMS,
Asst. Cashier

L. C. ADELSON,
Deputy Governor

W. B. ROPER,
Asst. Cashier

W. R. PATTERSON,
Asst. Cashier

DIRECTORS, CLASS B

JAS. E. ZUNTZ (1920)
New Orleans

J. A. McCRARY, (1921)
Decatur, Ga.

W. H. HARTFORD, (1919)
Nashville, Tenn.

OFFICERS

CREED TAYLOR,
General Auditor

J. L. CAMPBELL,
Asst. Cashier

DIRECTORS, CLASS C

JOS. A. McCORD, (1920)
Atlanta,
Chairman of Board and Federal Reserve Agent

EDW. T. BROWN, (1919)
Atlanta

W. H. KETTIG, (1921)
Deputy Chairman of Board
Birmingham, Ala.

M. W. BELL,
Cashier

JOS. M. SLATTERY,
Secretary

BIRMINGHAM BRANCH. (Transit Number 61-19)

ALEX. E. WALKER,
Manager

W. C. STERRETT,
Cashier

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:—P. H. SAUNDERS, 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.; L. M. POOL, New Orleans, La.

SAVANNAH AGENCY.

R. J. TAYLOR,
Manager

R. N. GROOVER,
Assistant Manager

LIABILITIES

Capital paid in.....	\$ 3,247,000
Surplus.....	1,510,000
Government deposits.....	8,700,000
Due to members—reserve account.....	44,738,000
Deferred availability items.....	24,175,000
Other deposits, including foreign Government credits...	341,000
Federal Reserve notes in actual circulation.....	115,995,000
Federal Reserve bank notes in actual circulation, net liability.....	9,567,000
All other liabilities.....	1,606,000
TOTAL LIABILITIES.....	\$209,879,000

RESOURCES

Gold coin and certificates.....	\$ 7,883,000
Gold settlement fund.....	9,454,000
Gold with Federal Reserve agent.....	43,715,000
Gold redemption fund.....	4,772,000
Legal tender notes, silver, etc.....	1,484,000
Total reserve.....	\$ 67,308,000
5% redemption fund against F. R. bank notes	495,000
Bills discounted—secured by Government	72,405,000
war obligations.....	15,296,000
Bills discounted—all other.....	7,059,000
Bills bought in open market.....	376,000
U. S. Government bonds.....	7,000
U. S. Government Victory notes.....	10,599,000
U. S. certificates of indebtedness.....	218,000
Bank premises.....	35,731,000
Uncollected items.....	385,000
All other resources.....	
TOTAL RESOURCES.....	\$209,879,000

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 1,048 State Banks 309.

DIRECTORS, CLASS A

GEORGE M. REYNOLDS, (1921)
Chicago

JAMES B. FORGAN, (1919)
Chicago

E. L. JOHNSON, (1920)
Waterloo, Iowa

JAMES B. McDOUGAL,
Governor

DIRECTORS, CLASS B

J. W. BLODGETT, (1919)
Grand Rapids, Mich.

A. R. ERSKINE, (1920)
South Bend, Ind.

A. H. VOGEL, (1921)
Milwaukee, Wis.

CHARLES R. McKAY,
Deputy Governor

DIRECTORS, CLASS C

W. A. HEATH, (1921)
Evanston, Ill.
Chairman of Board and Federal Reserve Agent

JAMES SIMPSON, (1920)
Chicago
Deputy Chairman of Board

E. T. MEREDITH, (1919)
Des Moines, Ia.

W. F. McLALLEN,
Secretary and Assistant Federal Reserve Agent

B. G. McCLOUD,
Assistant to Governor

STERLING B. CRAMER,
Cashier

W. H. WHITE,
Assistant Federal Reserve Agent and Mgr. Dept. of Examination

ASSISTANT CASHIERS:—D. A. JONES, F. J. CARR, F. BATEMAN, J. H. DILLARD, KENT C. CHILDS, A. H. VOGT, CLARKE, WASHBURN, O. J. 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

ACTING ASSISTANT CASHIERS:—L. G. MEYER and V. LAMONT

DETROIT BRANCH. (Transit No. 9-29)

ROBERT B. LOCKE,
Manager

JOHN G. BASKIN,
Assistant Federal Reserve Agent

H. N. BAXENDALE,
Acting Assistant Federal Reserve Agent

WM. R. CATION,
Cashier

J. B. DEW,
Assistant Cashier

DIRECTORS: EMORY W. CLARK, JULIUS H. HAASS, ROBERT B. LOCKE, Detroit.

LIABILITIES

Capital paid in.....	\$ 11,456,000
Surplus.....	6,416,000
Government deposits.....	9,410,000
Due to members—reserve account.....	235,308,000
Deferred availability items.....	90,075,000
Other deposits, including foreign Government credits....	3,384,000
Federal Reserve notes in actual circulation.....	417,700,000
Federal Reserve bank notes in actual circulation, net liability.....	23,780,000
All other liabilities.....	4,256,000
TOTAL LIABILITIES.....	\$801,785,000

RESOURCES

Gold coin and certificates.....	\$ 23,319,000
Gold settlement fund.....	73,640,000
Gold with Federal Reserve agent.....	255,844,000
Gold redemption fund.....	33,719,000
Legal tender notes, silver, etc.....	1,002,000
Total reserve.....	\$387,524,000
Bills discounted—secured by Government	213,504,000
war obligations.....	21,980,000
Bills discounted—all other.....	37,722,000
Bills bought in open market.....	4,476,000
U. S. Government bonds.....	23,612,000
U. S. certificates of indebtedness.....	2,936,000
Bank premises.....	107,182,000
Uncollected items.....	
5% redemption fund against Fed. Res. bank notes.....	1,302,000
All other resources.....	1,547,000
TOTAL RESOURCES.....	\$801,785,000

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 471; State Banks 60.

DIRECTORS, CLASS A

WALKER HILL, (1920)
St. Louis

J. C. UTTERBACH, (1921)
Paducah, Ky.

SAMUEL A. ZIEGLER, (1919)
Albion, Ill.

DIRECTORS, CLASS B

ROLLA WELLS, (1921)
St. Louis

WILLIAM B. PLUNKETT, (1919)
Little Rock, Ark.

LE ROY PERCY, (1920)
Greenville, Miss.

DIRECTORS, CLASS C

WM. McC. MARTIN, (1921)
St. Louis
Chairman of Board and Federal Reserve Agent

JOHN W. BOEHNE, (1920)
Evansville, Ind.
Deputy Chairman

R. W. MOONEY, (1919)
Memphis, Tenn.

OFFICERS

DAVID C. BIGGS,
Governor

O. M. ATTEBERY,
Deputy Governor

JAMES G. McCONKEY,
Secretary and Counsel

J. W. WHITE,
Cashier

A. H. HAILL,
Assistant Cashier

W. H. GLASGOW,
Assistant Cashier

J. W. RINKLEFF,
Assistant Cashier

LITTLE ROCK BRANCH. (Transit Number 81-13)

A. F. BAILEY,
Managing Director

M. H. LONG,
Cashier

DIRECTORS: ED. CORNISH, A. F. BAILEY, 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, F. M. SACKETT, Louisville, GEORGE W. NORTON, Louisville, E. L. SWEARINGER, Louisville.

MEMPHIS BRANCH. (Transit Number 26-3)

JNO. J. HEFLIN,
Managing Director

A. J. WILLIAMS,
Cashier

W. P. ALEXANDER,
Assistant Cashier

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

LIABILITIES

Capital paid in.....	\$ 3,867,000
Surplus fund.....	1,603,000
Government deposits.....	8,831,000
Due to members—reserve account.....	61,531,000
Deferred availability items.....	36,619,000
Other Deposits, including foreign Government credits ...	763,000
Federal Reserve notes in actual circulation.....	102,740,000
Federal Reserve bank notes in circulation, net liability ...	14,609,000
All other liabilities.....	1,443,000
TOTAL LIABILITIES.....	\$232,006,000

RESOURCES

Gold coin and certificates.....	\$ 3,905,000
Gold settlement fund.....	24,034,000
Gold with Federal Reserve agent.....	55,532,000
Gold redemption fund.....	4,604,000
Legal tender notes, silver, etc.....	2,889,000
Total reserve.....	\$ 90,908,000
Bills discounted—Secured by Government war obligations.....	58,579,000
Bills discounted—all other.....	10,070,000
Bills bought in open market.....	6,893,000
United States Government Bonds.....	1,153,000
U. S. certificates of indebtedness.....	16,677,000
Bank premises.....	541,000
Uncollected items.....	46,022,000
Five per cent redemption fund against Federal Reserve bank notes.....	610,000
All other resources.....	553,000
TOTAL RESOURCES.....	\$232,006,000

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 817; State Banks 77.

DIRECTORS, CLASS A

E. W. DECKER, (1919)
Minneapolis
L. B. HANNA, (1920)
Fargo, N. Dak.
WESLEY C. McDOWELL, (1921)
Marion, N. D.

DIRECTORS, CLASS B

F. R. BIGELOW, (1919)
St. Paul
F. P. HIXON, (1921)
LaCrosse, Wis.
NORMAN B. HOLTER, (1920)
Helena, Mont.

DIRECTORS, CLASS C

JOHN H. RICH, (1920)
Minneapolis
Ch. of Board and Fed. Res. Agent
W. H. LIGHTNER, (1921)
St. Paul
C. H. Benedict, (1919)
Lake Linden, Mich.

OFFICERS

R. A. YOUNG,
Governor

S. S. COOK,
Cashier

CURTIS L. MOSHER,
Assistant Federal Reserve Agent

L. W. LONG,
Acting Auditor

ASSISTANT CASHIERS

FRANK C. DUNLOP,

GRAY WARREN,

R. E. TOWLE,

L. E. RAST

LIABILITIES

Capital paid in.....	\$ 3,009,000
Surplus.....	1,415,000
Government deposits.....	998,000
Due to members—reserve account.....	51,788,000
Deferred availability items.....	14,513,000
Other Deposits, including foreign Government Credits.....	1,608,000
Federal Reserve notes in actual circulation.....	82,417,000
Federal Reserve bank notes in actual circulation, net liability.....	5,918,000
All other liabilities.....	1,276,000

TOTAL LIABILITIES.....\$163,002,000

RESOURCES

Gold coin and certificates.....\$ 8,329,000
Gold settlement board, Federal Reserve Board 22,530,000

RESOURCES (Continued)

Gold with Federal Reserve agent.....	37,433,000
Gold redemption fund.....	7,996,000
Legal tender notes, silver, etc.....	87,000
Total reserve.....	\$ 76,375,000
Bills discounted—secured by Government war obligations.....	41,617,000
Bills discounted—all other.....	4,913,000
Bills bought in open market.....	17,823,000
U. S. Government bonds.....	116,000
U. S. Victory notes.....	246,000
U. S. certificates of indebtedness.....	6,914,000
Uncollected items.....	14,465,000
5 per cent redemption fund against Federal Reserve bank notes.....	358,000
All other resources.....	175,000

TOTAL RESOURCES.....\$163,002,000

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 1005; State Banks 33.

DIRECTORS, CLASS A

W. J. BAILEY, (1919)
Atchison, Kan.
C. E. BURNHAM, (1920)
Norfolk, Neb.
J. C. MITCHELL, (1921)
Denver, Colo.

DIRECTORS, CLASS B

M. L. McCLURE, (1919)
Kansas City, Mo.
THOS. C. BYRNE, (1921)
Omaha, Neb.
HARRY W. GIBSON, (1920)
Muskogee, Okla.

DIRECTORS, CLASS C

ASA E. RAMSAY, (1920)
Kansas City
Chairman of Board and Federal Reserve Agent
F. W. FLEMING, (1919)
Kansas City
Vice Chairman of Board
R. H. MALONE, (1921)
Denver

OFFICERS

J. Z. MILLER, Jr.,
Governor

C. A. WORTHINGTON,
Assistant to Governor

J. W. HELM,
Acting Cashier

C. K. BOARDMAN,
Assistant Federal Reserve Agent and Secretary

ASSISTANT CASHIERS

JOHN PHILLIPS, JR.,

E. P. TYNER,
C. E. DANIEL,

L. H. EARHART,
M. W. E. PARK

G. E. BARLEY,

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

Capital paid in.....	\$ 3,761,000
Surplus fund.....	2,421,000
Government deposits.....	7,952,000
Due to members—reserve account.....	72,719,000
Deferred availability items.....	41,951,000
Other deposits, including foreign Government credits.....	884,000
Federal Reserve notes in actual circulation.....	94,623,000
Federal Reserve bank notes in actual circulation, net liability.....	12,400,000
All other liabilities.....	2,324,000

TOTAL LIABILITIES.....\$239,035,000

RESOURCES

Gold coin and certificates.....\$ 121,000
Gold settlement fund.....26,969,000

RESOURCES (Continued)

Gold with Federal Reserve agent.....	26,278,000
Gold redemption fund.....	15,214,000
Legal tender notes, silver, etc.....	188,000
Total reserve.....	\$ 68,770,000
Bills discounted—secured by Government war obligations.....	48,132,000
Bills discounted—all other.....	42,444,000
Bills bought in open market.....	12,000
U. S. Government bonds.....	8,868,000
U. S. certificates of indebtedness.....	6,885,000
Bank premises.....	401,000
Uncollected items.....	62,374,000
5% redemption fund against F. R. bank notes.....	729,000
All other resources.....	420,000

TOTAL RESOURCES.....\$239,035,000

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, Torrance, 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 631; State Banks 115.

DIRECTORS, CLASS A

J. T. SCOTT, (1921)
Houston, Tex.

E. K. SMITH, (1920)
Shreveport, La.

B. A. McKINNEY, (1919)
Durant, Okla.

DIRECTORS, CLASS B

MARION SANSOM, (1919)
Ft. Worth, Texas

FRANK KELL, (1921)
Wichita Falls, Texas

J. J. CULBERTSON, (1920)
Paris, Texas

DIRECTORS, CLASS C

W. F. RAMSEY, (1920)
Dallas
Chairman of Board and Federal Reserve Agent

W. B. NEWSOME, (1921)
Dallas
Deputy Chairman of Board

H. O. WOOTEN, (1919)
Abilene, Texas

OFFICERS

R. L. VAN ZANDT,
Governor

LYNN P. TALLEY,
Deputy Governor and Cashier

R. B. COLEMAN,
Assistant Cashier

D. P. REORDAN,
Assistant Cashier

PAUL G. TAYLOR,
Assistant Cashier

W. C. WEISS,
General Auditor

FRED HARRIS,
Assistant Cashier

EL PASO BRANCH. (Transit Number 88-1)

R. R. GILBERT, Manager

M. CRUMP, Cashier

J. H. NIENDORFF, Asst. Fed. Res. Agent and Auditor

DIRECTORS: R. R. GILBERT, A. F. KERR, U. S. STEWART, A. P. COLES and W. W. TURNEY, El Paso

HOUSTON BRANCH. (Transit Number 35-4)

SAM R. LAWDER, Manager

E. F. GOSSETT, Cashier

PAUL S. MILLER, Asst. Fed. Res. Agent and Auditor

DIRECTORS: SAM R. LAWDER, J. A. PONDROM, FRANK ANDREWS, J. C. CHIDSEY and J. J. DAVIS.

LIABILITIES

Capital paid in.....	\$ 3,240,000
Surplus fund.....	1,184,000
Government deposits.....	2,736,000
Due to members—reserve account.....	42,562,000
Deferred availability items.....	18,436,000
Other deposits, including foreign Government credits....	227,000
Federal Reserve notes in actual circulation.....	46,688,000
Federal Reserve bank notes in actual circulation—net liability.....	7,563,000
All other liabilities.....	1,467,000
TOTAL LIABILITIES.....	\$124,103,000

RESOURCES

Gold coin and certificates.....	\$ 7,290,000
Gold settlement fund.....	5,610,000
Gold with Federal Reserve agent.....	15,920,000
Gold redemption fund.....	2,864,000
Legal tender notes, silver, etc.....	1,971,000
Total reserve.....	\$ 33,655,000
5% redemption fund against F. R. bank notes	396,000
Bills discounted—secured by Government war obligations.....	23,277,000
Bills discounted—all others.....	24,375,000
Bills bought in open market.....	649,000
U. S. Government bonds.....	3,966,000
U. S. certificates of indebtedness.....	5,411,000
Bank premises.....	221,000
Uncollected items.....	31,389,000
All other resources.....	764,000
TOTAL RESOURCES.....	\$124,103,000

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 566; State Banks 106.

DIRECTORS, CLASS A

C. K. McINTOSH (1919)
San Francisco

J. E. FISHBURN (1920),
Los Angeles, Cal.

M. A. BUCHAN, (1921)
Palo Alto, Cal.

DIRECTORS, CLASS B

E. H. COX, (1919)
San Francisco

A. B. C. DOHRMAN (1920)
San Francisco

J. A. MCGREGOR (1921)
San Francisco

DIRECTORS, CLASS C

JOHN PERRIN, (1920)
San Francisco
Chairman of Board and Federal Reserve Agent

WALTON N. MOORE, (1921)
San Francisco,
Deputy Chairman of Board

EDWARD E. ELLIOTT, (1919)
Berkeley, Cal.

OFFICERS

JNO. U. CALKINS,
Governor

WM. A. DAY,
Deputy Governor

IRA CLERK;
Assistant Deputy Governor

H. S. HOUSE;
Auditor

Assistant Cashiers;

W. N. AMBROSE, C. R. SHAW, W. M. HALE, C. D. PHILLIPS, H. C. VOGELSANG and F. H. HOLMAN.

S. G. SARGENT,
Assistant Federal Reserve Agent and Chief Examiner

GAVIN McNAB,
Counsel

E. H. TUCKER,
Assistant Federal Reserve Agent

PORTLAND BRANCH, (Transit Number 24-1)

C. L. LAMPING, Manager

FREDERICK GREENWOOD, Cashier

R. B. WEST, Assistant, Cashier

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

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

CHAS. H. STEWART, Manager

J. C. GALBRAITH, Cashier

PAUL M. LEE, Assistant 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

D. L. DAVIS, Cashier

C. A. BEMIS, Assistant 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

EVAN BERG, Assistant Cashier

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

LIABILITIES

Capital paid in.....	\$ 4,774,000
Surplus fund.....	2,448,000
Government deposits.....	2,412,000
Due to members—reserve account.....	84,446,000
Deferred availability items.....	22,613,000
Other deposits, including foreign Government credits.....	5,878,000
Federal Reserve notes in actual circulation.....	194,182,000
Federal Reserve bank notes in actual circulation, net liability.....	6,833,000
All other liabilities.....	2,975,000

TOTAL LIABILITIES\$329,561,000

RESOURCES

Gold coin and certificates.....	\$ 9,959,000
Gold settlement fund.....	24,894,000
Gold with Federal Reserve agent.....	114,351,000
Gold redemption fund.....	939,000
Legal tender notes, silver, etc.....	268,000
Total reserve.....	\$150,411,000
Bills discounted—Secured by Government war obligations.....	53,399,000
Bills discounted—all other.....	12,664,000
Bills bought in open market.....	65,080,000
U. S. Government bonds.....	2,633,000
U. S. certificates of indebtedness.....	5,950,000
Bank premises.....	400,000
Uncollected items.....	37,935,000
5 per cent redemption fund against Federal Reserve bank notes.....	408,000
All other resources.....	681,000

TOTAL RESOURCES\$329,561,000

FEDERAL FARM LOAN BOARD

CARTER GLASS, *Chairman*GEORGE W. NORRIS, *Farm Loan Commissioner*

CHARLES E. LOBDELL

W. W. FLANNAGAN, *Secretary*

W. S. A. SMITH

ASBURY F. LEVER

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, \$1,166,775.DIRECTORS—EDWARD H. THOMSON, *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, \$1,182,300.DIRECTORS—VULASKA VAIDEN, *President*; D. FRED SHAMBERGER, *Vice-President*; CALVIN R. TITLOW, *Secretary*; GEO. 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, \$1,385,230.DIRECTORS—D. A. HOUSTON, *President*; L. I. GUION, *Vice-President*; HOWARD C. ARNOLD, *Secretary*; H. H. ROOT, *Treasurer*.

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

TERRITORY IN DISTRICT—Ohio, Indiana, Kentucky, and Tennessee.
CAPITAL, \$1,556,530.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, \$1,588,745.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, \$1,687,775.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, \$2,099,803.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, \$2,250,000.DIRECTORS—D. P. HOGAN, *President*; JOSEPH M. CAREY, *Vice-President*; C. M. GRUENTHER, *Secretary*; E. D. MORCOM, *Treasurer*, and WARREN C. BAKER.

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

TERRITORY IN DISTRICT—Oklahoma, Kansas, Colorado, and New Mexico.
CAPITAL, \$1,758,100.DIRECTORS—T. J. GUILFOIL, *President*; MILAS LASATER, *Vice President*; A. N. ROCHESTER, *Secretary*; CALEB DAGG, *Treasurer*, and T. A. HUBBARD.

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

TERRITORY IN DISTRICT—The State of Texas.
CAPITAL, \$1,940,620.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, \$1,393,225.DIRECTORS—W. H. JOYCE, *President*; A. C. KUHN, *Vice-President*; JOHN GUILL, Jr., *Treasurer*, and A. W. HENDRICK, *Secretary*.

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

TERRITORY IN DISTRICT—Washington, Oregon, Montana, and Idaho.
CAPITAL, \$2,198,219DIRECTORS—D. G. O'SHEA, *President*; DAVID S. WALLACE, *Vice-President*; GEORGE C. JEWETT, *Secretary*; GEORGE M. DREHER, *Treasurer*, and A. W. CAWTHORN.