

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— JANUARY 1920 — 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) 59, CORNHILL, E. C. 3.

with numerous Branches in England and Wales.

IN NEW YORK

We are still New York correspondents for nine out of town banks who opened accounts with us in the following years:

1829	1836	1851
1829	1839	1863
1831	1849	1865

We offer this time tested service to you.

Capital, Surplus and Undivided Profits
\$2,000,000

ATLANTIC
National Bank
 Broadway-Opposite City Hall



Phineas C. Lounsbury
Chairman
 Herman D. Kountze
President
 Edward K. Cherrill
Vice-President
 Gilbert H. Johnson
Vice-President
 Kimball C. Atwood
Vice-President
 Charles F. Junod
Vice-President
 Frank E. Andrus
Cashier
 John P. Laird
Asst. Cashier
 John H. Brennen
Asst. Cashier
 Hugh M. Garretson
Asst. Cashier
 John H. Trowbridge
Asst. Cashier
 George M. Broemler
Manager Freight Dept.

THE
**NATIONAL
 PARK
 BANK**

OF NEW YORK

Organized 1856

...OFFICERS...

RICHARD DELAFIELD - - - President
 GILBERT G. THORNE - Vice-President
 JOHN C. VAN CLEAF - Vice-President
 WILLIAM O. JONES - Vice-President
 MAURICE H. EWER - Vice-President
 GEORGE H. KRETZ - 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
 WILLIAM C. MACAVOY - - - Asst. Cashier
 RALPH L. CERERO - - - Trust Off.cer

Capital - - - - \$ 5,000,000.00
 Surplus and Undivided Profits 20,000,000.00
 Deposits (Dec. 31, 1919) - 207,000,000.00

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

DIRECTORS

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

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

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

LEWIS CASS LEDYARD, JR.
 HORACE C. STEBBINS
 JOHN C. VAN CLEAF
 GEORGE C. TAYLOR
 DAVID M. GOODRICK



A Nation-wide Organization

THE NATIONAL CITY COMPANY buys and sells Bonds and Short Term Notes and has always at its disposal a wide range of Bank and Bankers' Acceptances.

It has departments specializing in United States 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 headquarters and with other Correspondent Offices through about 10,000 miles of private telegraph 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.	DENVER, COLO. 718 17th St.	NEW ORLEANS, LA. 301 Baronne St.	SAN FRANCISCO, CAL. 424 California St.
ATLANTA, GA. 140 Peachtree St.	DETROIT, MICH. 147 Griswold St.	OMAHA, NEB. First Nat'l Bank Bldg.	SEATTLE, WASH. Hoge Bldg.
ATLANTIC CITY, N. J. Chalfonte Block	HARTFORD, CONN. Conn. Mutual Bldg.	PHILADELPHIA, PA. 1421 Chestnut St.	SPRINGFIELD, MASS. Third Nat'l Bank Bldg.
BALTIMORE, MD. Charles & Fayette Sts.	INDIANAPOLIS, IND. Fletcher Sav. & Trust Bldg.	PITTSBURGH, PA. Farmers' Bank Bldg.	ST. LOUIS, MO. 415 Olive St.
BOSTON, MASS. 9 State St.	KANSAS CITY, MO. 1017 Baltimore Ave.	PORTLAND, ME. Union Mutual Bldg.	ST. PAUL, MINN. Merchants' Nat'l Bank Bldg.
BUFFALO, N. Y. Ellicott Square Bldg.	LOS ANGELES, CAL. 507 So. Spring St.	PORTLAND, ORE. Yeon Bldg.	WASHINGTON, D. C. 741 15th St., N. W.
CHICAGO, ILL. 137 So. La Salle St.	MILWAUKEE, WIS. First Wis. Nat'l Bank Bldg.	PROVIDENCE, R. I. Industrial Trust Bldg.	WILKES-BARRE, PA. Miners' Bank Bldg.
CINCINNATI, OHIO Fourth Nat'l Bank Bldg.	MINNEAPOLIS, MINN. Builders Exchange Bldg.	RICHMOND, VA. 923 E. Main St.	LONDON, E. C., 2 ENG. 34 Bishopsgate
CLEVELAND, OHIO Guardian Bldg.	NEWARK, N. J. 790 Broad St.	ROCHESTER, N. Y. Wilder Bldg.	MONTREAL, CANADA, 74 Notre Dame St., West
	TORONTO, CANADA, 10 King St., East.		



FOUNDED 1852

Foreign Exchange Commercial Credits

Investment Securities

Letters of Credit Travelers' Checks

Imports and Exports Financed and Forwarded

*Drafts and
Remittances
on Europe*

WE have an arrangement under which banks and bankers can draw their own drafts on European countries and remit money to residences of payees in places with or without banking facilities. Forms supplied free of charge.

*Write for
Particulars*

Representative Correspondents
Throughout the World

Knauth · Nachod & Kuhne

Members of New York Stock Exchange

Equitable Building
New York City

Bond Service for Banks

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

Correspondence and inquiries are suggested.

A. B. Leach & Co., Inc.

INVESTMENT SECURITIES

NEW YORK 62 Cedar St.	CHICAGO 105 So. La Salle St.	BOSTON 4 Post Office Square	PHILADELPHIA 115 So. 4th St.
BUFFALO Peoples Bank Bldg.	BALTIMORE Maryland Trust Bldg.	MINNEAPOLIS McKnight Bldg.	CLEVELAND Guardian Trust Bldg.
MILWAUKEE First Wis. Nat'l Bk. Bldg.	CINCINNATI 4th Nat'l Bank Bldg.	ST. LOUIS Security Bldg.	DULUTH Providence Bldg.

H. M. Byllesby & Company

INCORPORATED

DIVERSIFIED INVESTMENT SECURITIES

208 South LaSalle Street
CHICAGO

111 Broadway
New York

10 Weybosset Street
Providence

30 State Street
Boston

Government Bonds
State Bonds
Municipal Bonds

Electric Securities
Gas Securities
Oil Securities

Industrial Issues



LLOYDS BANK LIMITED,

with which is amalgamated

THE CAPITAL & COUNTIES BANK LIMITED

and the

WEST YORKSHIRE BANK LIMITED.

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

	(30th June, 1919.)	(\$5=£1.)
CAPITAL SUBSCRIBED		\$280,751,750
CAPITAL PAID UP	-	44,920,280
RESERVE FUND	-	45,356,250
DEPOSITS, &c.	-	-1,546,644,000
ADVANCES, &c.	-	463,924,385

**THIS BANK HAS MORE THAN 1,400 OFFICES IN
ENGLAND AND WALES.**

The Agency of Colonial and Foreign Banks is undertaken.

Affiliated Banks:

THE NATIONAL BANK OF SCOTLAND, LIMITED.

Head Office: EDINBURGH.

124 Branches in the principal Cities and places in Scotland.

LONDON AND RIVER PLATE BANK, LIMITED.

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

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

Auxiliary:

LLOYDS AND NATIONAL PROVINCIAL FOREIGN BANK LIMITED.

OFFICES in LONDON (60, Lombard Street, E.C. 3), PARIS (3, Place de l'Opéra),
BIARRITZ, BORDEAUX, HAVRE, MARSEILLES, NICE (St. Jean de Luz); BRUSSELS, ANTWERP;
COLOGNE; ZURICH.

1920

JANUARY

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

FEBRUARY

S	M	T	W	T	F	S
32	33	34	35	36	37	38
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	..	..	..	..	..	..
..

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
74	75	76	77	78	79	80
81	82	83	84	85	86	87
88	89	90	91	..	..	..
..

APRIL

S	M	T	W	T	F	S
..	..	..	..	92	93	94
..	..	..	..	1	2	3
95	96	97	98	99	100	101
102	103	104	105	106	107	108
109	110	111	112	113	114	115
116	117	118	119	120	121	..
..

MAY

S	M	T	W	T	F	S
..	..	..	..	..	..	122
123	124	125	126	127	128	129
130	131	132	133	134	135	136
137	138	139	140	141	142	143
144	145	146	147	148	149	150
151	152	..	..	..	..	..
..

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
165	166	167	168	169	170	171
172	173	174	175	176	177	178
179	180	181	182	..	..	..
..

JULY

S	M	T	W	T	F	S
..	..	..	..	183	184	185
..	..	..	..	1	2	3
186	187	188	189	190	191	192
193	194	195	196	197	198	199
200	201	202	203	204	205	206
207	208	209	210	211	212	213
214	215	216	217	218	219	220
221	222	223	224	225	226	227
228	229	230	231	232	233	234
235	236	237	238	239	240	241
242	243	244	..	..	..	..
..

AUGUST

S	M	T	W	T	F	S
214	215	216	217	218	219	220
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	..	..	..	..
..

SEPTEMBER

S	M	T	W	T	F	S
..	..	..	245	246	247	248
..	..	..	1	2	3	4
249	250	251	252	253	254	255
256	257	258	259	260	261	262
263	264	265	266	267	268	269
270	271	272	273	274	..	..
..

OCTOBER

S	M	T	W	T	F	S
..	..	..	..	..	275	276
..	..	..	..	..	1	2
277	278	279	280	281	282	283
284	285	286	287	288	289	290
291	292	293	294	295	296	297
298	299	300	301	302	303	304
305	..	..	..	..	..	..
..

NOVEMBER

S	M	T	W	T	F	S
..	306	307	308	309	310	311
..	1	2	3	4	5	6
312	313	314	315	316	317	318
319	320	321	322	323	324	325
326	327	328	329	330	331	332
333	334	335	..	..	..	..
..

DECEMBER

S	M	T	W	T	F	S
..	..	..	336	337	338	339
..	..	..	1	2	3	4
340	341	342	343	344	345	346
347	348	349	350	351	352	353
354	355	356	357	358	359	360
361	362	363	364	365	366	..
..

BARCLAYS BANK LIMITED

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

AND OVER 1400 BRANCHES

AUTHORIZED CAPITAL	- - - -	\$ 100,000,000	<small>\$5-£1</small>
ISSUED CAPITAL	- - - -	71,051,780	
AMOUNT PAID UP	- - - -	40,000,000	
RESERVE FUND	- - - -	35,000,000	
DEPOSITS	- - - -	1,409,720,000	

FREDERICK CRAUFURD GOODENOUGH, ESQ., - - - Chairman
SIR HERBERT HAMBLING, - - - Deputy-Chairman
EDMUND HENRY PARKER, ESQ., - - - Vice-Chairman

General Managers:

WILLIAM FAVILL TUKE, ESQ. **WILLIAM CARRUTHERS, ESQ.**

EVERY DESCRIPTION OF BANKING BUSINESS UNDERTAKEN

The Bank has over 1400 branches in England and Wales and agents and correspondents throughout the World and is therefore very favorably situated to undertake the representation in Great Britain of American banks and bankers.

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

London Joint City and Midland Bank Limited.

ESTABLISHED 1836.

Authorised Capital	- - -	\$207,250,000	<small>\$5-£1</small>
Subscribed Capital	- - -	\$178,360,590	
Paid-up Capital	\$42,079,337	Reserve Fund	\$42,079,337
DEPOSITS	(June 30, 1919)	\$1,855,273,000	

Head Office: 5, THREADNEEDLE STREET, LONDON, E.C.2.
 Telegraphic Address: "CIMIDHO, STOCK, LONDON."

Overseas Branch: 65 & 66, OLD BROAD STREET, LONDON, E.C.2.
 Telegraphic Address: "CINNAFOREX, STOCK, LONDON."

Foreign Banking business of every description undertaken.

✱

1370 OFFICES IN ENGLAND AND WALES.

The Rt. Hon. R. McKENNA, Chairman

RAND McNALLY BANKERS DIRECTORY

AND THE BANKERS REGISTER

WITH LIST OF ATTORNEYS

Official Numbering Agent for American Bankers Association

THE BANKERS' BLUE BOOK

January 1920 Edition

88th EDITION

48th YEAR

A Consolidation of
RAND McNALLY BANKERS DIRECTORY
FOUNDED 1872

THE BANKERS REGISTER
FOUNDED 1888

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

See Page 13 for Alphabetical Table of Contents

RAND McNALLY & COMPANY, PUBLISHERS

Rand McNally Building

CHICAGO (Head Office)

NEW YORK

RAND - Mc NALLY BANKERS DIRECTORY AND THE BANKERS REGISTER

WITH LIST OF ATTORNEYS

Official Numbering Agent for American Bankers Association

JANUARY, 1920

88th EDITION

48th 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

JANUARY, 1920, 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	On Index Ark.	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	Opp. West Indies	Porto Rico.....	Indexed	Opp. West Indies
Delaware.....	Indexed	On 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	On Index N. Y.	Mexico.....	Indexed	On Index Mex.

MISCELLANEOUS MAPS

<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="text-align: right;">PAGE.</th> </tr> </thead> <tbody> <tr> <td>Africa.....</td> <td style="text-align: right;">Opposite Africa (Foreign List)</td> </tr> <tr> <td>Bank Transit map (A. B. A. Num. System).....</td> <td style="text-align: right;">Opposite 18</td> </tr> <tr> <td>Boston, Mass.....</td> <td style="text-align: right;">" Boston</td> </tr> <tr> <td>Boston and Vicinity.....</td> <td style="text-align: right;">" Boston</td> </tr> <tr> <td>Buffalo, N. Y.....</td> <td style="text-align: right;">" Buffalo</td> </tr> <tr> <td>Chicago, Ill.....</td> <td style="text-align: right;">" Chicago</td> </tr> <tr> <td>Cincinnati, Ohio.....</td> <td style="text-align: right;">" Cincinnati</td> </tr> <tr> <td>Cleveland, Ohio.....</td> <td style="text-align: right;">" Cleveland</td> </tr> <tr> <td>Denver, Colo.....</td> <td style="text-align: right;">" Denver</td> </tr> <tr> <td>England.....</td> <td style="text-align: right;">On Index London</td> </tr> <tr> <td>Europe.....</td> <td style="text-align: right;">On Index Foreign</td> </tr> <tr> <td>Federal Reserve Districts.....</td> <td style="text-align: right;">Opposite 12</td> </tr> <tr> <td>Indianapolis, Ind.....</td> <td style="text-align: right;">" Indpls.</td> </tr> <tr> <td>Kansas City, Mo.....</td> <td style="text-align: right;">" Kan. City</td> </tr> <tr> <td>Los Angeles, Cal.....</td> <td style="text-align: right;">" Los Angeles</td> </tr> <tr> <td>Milwaukee, Wis.....</td> <td style="text-align: right;">" Milwaukee</td> </tr> </tbody> </table>		PAGE.	Africa.....	Opposite Africa (Foreign List)	Bank Transit map (A. B. A. Num. System).....	Opposite 18	Boston, Mass.....	" Boston	Boston and Vicinity.....	" Boston	Buffalo, N. Y.....	" Buffalo	Chicago, Ill.....	" Chicago	Cincinnati, Ohio.....	" Cincinnati	Cleveland, Ohio.....	" Cleveland	Denver, Colo.....	" Denver	England.....	On Index London	Europe.....	On Index Foreign	Federal Reserve Districts.....	Opposite 12	Indianapolis, Ind.....	" Indpls.	Kansas City, Mo.....	" Kan. City	Los Angeles, Cal.....	" Los Angeles	Milwaukee, Wis.....	" Milwaukee	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="text-align: right;">PAGE.</th> </tr> </thead> <tbody> <tr> <td>Minneapolis, Minn.....</td> <td style="text-align: right;">Opposite Minneapolis</td> </tr> <tr> <td>New York City, N. Y.....</td> <td style="text-align: right;">" New York City</td> </tr> <tr> <td>New York City (Greater N. Y. and vicinity).....</td> <td style="text-align: right;">" New York City</td> </tr> <tr> <td>Philadelphia, Pa.....</td> <td style="text-align: right;">" Philadelphia</td> </tr> <tr> <td>Philadelphia, Pa. (Vicinity Map).....</td> <td style="text-align: right;">" Philadelphia</td> </tr> <tr> <td>Philadelphia and Environs.....</td> <td style="text-align: right;">" Philadelphia</td> </tr> <tr> <td>Pittsburgh, Pa. (Main Portion).....</td> <td style="text-align: right;">" Pittsburgh</td> </tr> <tr> <td>St. Louis, Mo.....</td> <td style="text-align: right;">" St. Louis</td> </tr> <tr> <td>St. Paul, Minn.....</td> <td style="text-align: right;">" St. Paul</td> </tr> <tr> <td>Seventh Federal Reserve District.....</td> <td style="text-align: right;">" Chicago</td> </tr> <tr> <td>South America.....</td> <td style="text-align: right;">" S. Amer. (Foreign List.)</td> </tr> <tr> <td>United States.....</td> <td style="text-align: right;">" 12</td> </tr> <tr> <td>Washington, D. C.....</td> <td style="text-align: right;">" Index D. C.</td> </tr> <tr> <td>West Indies.....</td> <td style="text-align: right;">" Index S. Amer.</td> </tr> <tr> <td>World.....</td> <td style="text-align: right;">" Opposite 18</td> </tr> </tbody> </table>		PAGE.	Minneapolis, Minn.....	Opposite Minneapolis	New York City, N. Y.....	" New York City	New York City (Greater N. Y. and vicinity).....	" New York City	Philadelphia, Pa.....	" Philadelphia	Philadelphia, Pa. (Vicinity Map).....	" Philadelphia	Philadelphia and Environs.....	" Philadelphia	Pittsburgh, Pa. (Main Portion).....	" Pittsburgh	St. Louis, Mo.....	" St. Louis	St. Paul, Minn.....	" St. Paul	Seventh Federal Reserve District.....	" Chicago	South America.....	" S. Amer. (Foreign List.)	United States.....	" 12	Washington, D. C.....	" Index D. C.	West Indies.....	" Index S. Amer.	World.....	" Opposite 18
	PAGE.																																																																		
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Cleveland, Ohio.....	" Cleveland																																																																		
Denver, Colo.....	" Denver																																																																		
England.....	On Index London																																																																		
Europe.....	On Index Foreign																																																																		
Federal Reserve Districts.....	Opposite 12																																																																		
Indianapolis, Ind.....	" Indpls.																																																																		
Kansas City, Mo.....	" Kan. City																																																																		
Los Angeles, Cal.....	" Los Angeles																																																																		
Milwaukee, Wis.....	" Milwaukee																																																																		
	PAGE.																																																																		
Minneapolis, Minn.....	Opposite Minneapolis																																																																		
New York City, N. Y.....	" New York City																																																																		
New York City (Greater N. Y. and vicinity).....	" New York City																																																																		
Philadelphia, Pa.....	" Philadelphia																																																																		
Philadelphia, Pa. (Vicinity Map).....	" Philadelphia																																																																		
Philadelphia and Environs.....	" Philadelphia																																																																		
Pittsburgh, Pa. (Main Portion).....	" Pittsburgh																																																																		
St. Louis, Mo.....	" St. Louis																																																																		
St. Paul, Minn.....	" St. Paul																																																																		
Seventh Federal Reserve District.....	" Chicago																																																																		
South America.....	" S. Amer. (Foreign List.)																																																																		
United States.....	" 12																																																																		
Washington, D. C.....	" Index D. C.																																																																		
West Indies.....	" Index S. Amer.																																																																		
World.....	" Opposite 18																																																																		

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	- - -	- -	\$20,000,000.00
Reserve Fund	- - -	- -	15,500,000.00
Reserve Liability of Proprietors	- - -	- -	20,000,000.00
			<u>\$55,500,000.00</u>
Aggregate Assets			
31st March, 1919	- - -	- -	<u>\$335,379,352.00</u>



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

340 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 COMMERCIAL BANKING COMPANY OF SYDNEY, LIMITED.

ESTABLISHED 1834. INCORPORATED IN NEW SOUTH WALES 1893.

Capital Paid up	- - -	£2,382,018.
Reserve Fund and Undivided Profit		2,198,814.
Reserve Liability of Proprietors	-	<u>2,500,000.</u>
		£7,080,832.

HEAD OFFICE—SYDNEY, NEW SOUTH WALES.

LONDON OFFICE—18, BIRCHIN LANE, E. C.

SYDNEY BOARD

G. J. COHEN, Esq., Chairman. JAS. W. MacARTHUR ONSLOW, Esq.
Hon. H. E. KATER, M. L. C., Deputy-Chairman. OWEN E. FRIEND
Hon. H. MOSES, M. L. C. Sir THOMAS ALLWRIGHT DIBBS, Hon. Director.
H. H. MASSIE, General Manager.

LONDON BOARD

Rt. Hon. Lord PLUNKET, G. C. M. G., K. C. V. O. K. B. E.
Hon. HENRY S. LITTLETON, Chairman. F. A. SCRIVENER, Manager.
NEVILLE D. COHEN, Esq. J. H. GREENFIELD, Accountant.

209 Branches in New South Wales and Queensland

AGENTS AND CORRESPONDENTS THROUGHOUT THE WORLD

THE AMERICAN AUDIT COMPANY
PUBLIC ACCOUNTANTS
HOME OFFICE: 100 BROADWAY NEW YORK CITY
 ESTABLISHED SINCE 1899 WITHOUT CHANGE IN MANAGEMENT
 F. W. LAFRENTZ, C. P. A. (N. Y.), PRESIDENT

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

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



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	Dbá	To	Två
3	Three	Trois	Drei	Tres	Tre	Tres	Drie	Tza	Tre	Tre
4	Four	Quatre	Vier	Cuatro	Quattro	Quatro	Vier	Tschetire	Fire	Fyra
5	Five	Cinq	Fünf	Cinco	Cinque	Cinco	Vyf	Piat	Fem	Fem
6	Six	Six	Sechs	Seis	Sei	Seis	Zes	Schest	Sex	Sex
7	Seven	Sept	Sieben	Siete	Sette	Sete	Zeven	Sem	Syu	Sju
8	Eight	Huit	Acht	Ocho	Otto	Outo	Acht	Votem	Otte	Atta
9	Nine	Neuf	Neun	Neuve	Nové	Neve	Negen	Deviat	Ni	Nio
10	Ten	Dix	Zehn	Diez	Dieci	Dez	Tien	Desat	Ti	Tio
11	Eleven	Onze	Elf	Once	Undici	Onze	Elf	Odinnatzat	Elleve	Elfva
12	Twelve	Douze	Zwölf	Doce	Doce	Doze	Twaalf	Devenzat	Tolf	Tolv
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	Schesnazat	Sexten	Sexton
17	Seventeen	Dix-sept	Siebzehn	Diez y siete	Diciassette	Dezasette	Zeventien	Semnazat	Sytten	Sjutton
18	Eighteen	Dix-huit	Achtzehn	Diez y ocho	Diciotto	Dezocto	Achtien	Vosemnatzat	Atten	Aderton
19	Nineteen	Dix-neuf	Neunzehn	Diez y nueve	Diciannove	Dezaneve	Negentien	Davetnazat	Nitten	Nitton
20	Twenty	Vingt	Zwanzig	Veinte	Venti	Viete	Twintig	Dvatzat	Tyve	Tjugu
21	Twenty-one	Vingt-et-un	Ein und zwanzig	Viente y uno	Vent'uno	Vinte hum	Enen Twintig	Dvatzat-odnar	En og Tyve	Tjuguen
30	Thirty	Trente	Dreissig	Treinta	Trenta	Trinta	Dertig	Trudzat	Tredive	Trettio
40	Forty	Quarante	Vierzig	Cuarenta	Quaranta	Quarenta	Vyertig	Sorok	Fyrretyve	Fyrtio
50	Fifty	Cinquante	Fünfzig	Cincuenta	Cinquanta	Cincoenta	Veertig	Piat desat	Halvtredsindstyve	Femtio
60	Sixty	Soixante	Sechzig	Sesenta	Sessanta	Secenta	Zestig	Schestdesat	Tredsindstyve	Sextio
70	Seventy	Soixante-dix	Siebenzig	Setenta	Settanta	Setenta	Zeventig	Semdesat	Halvfjerdindstyve	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	Tizat	Tusinde	Tusen
	Day	Jour	Tag	Dia	Giorno	Dia	Dag	Den	Dage	Dag
	Week	Semaine	Woche	Semana	Settimana	Semana	Week	Nedela	Uger	Vecka
	Month	Mois	Monat	Mes	Mese	Mez	Maanden	Mesatz	Maaned	Månad
	Year	Annee	Jahr	Ano	Anno	Anno	Jaar	God	Aar	Ar
	On demand	A presentation	Nach Sicht, or bei Vorzeigung	A presentacion	A presentazione	A presentacao	Op vertoon	Po bziskam	Paa anfordring	På anfordring
	At sight	A vue	A vista	A la vista	A vista	A vista	Op sight a vista	Po prediavieni	A vista	Vid sigt
	After sight	A jours de vue	Nach Sicht	A. dias vista	Dopo vista	A. dias vista	Dagen na zigt	Po prediavieni	Efter Sigt	Efter sigt
	After date	A jours de date	Nach Dato, or nach Heute	A. dias fecha	Dopo dato	A. dias data	Dagen na dato	Gato	Efter dato	Från dato
	Pay to the order	Payez a l'ordre	Für mich, or uns an die Ordre	A la orden	Pagate al l'ordine	Pagase a ordem	Voor my aan de order	Nlat it order	Behag at betale till 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	Jag förpligter mig at 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

WHAT YOU WANT TO KNOW

AND

HOW TO FIND IT

IN

Rand McNally Bankers Directory and Bankers Register

THE BLUE BOOK

SUBJECT	EXPLANATION	HOW FOUND
Accessible Points	Towns without banks.	See "Non-Bank Towns" below
American Bankers Association	Members of, indicated by a	• after name of bank.
" " " "	Numerical System, Explanation of	Map opposite page 18.
" " " "	Officers of	Page 17.
A. B. A. Transit Numbers	Assigned to banks exclusively by this Directory under the authority of The American Bankers Association	Under name of each bank.
Attorneys	(Bonded)	See "Lawyers" below.
Bank Exams. and State Officials	National and State, with addresses	Pages 20-21-22-23.
Bankers Associations	and Officers	Pages 17-18-19.
Banks	of United States, National, State, and Private; statement, officers, general information	Indexed alphabetically as to States, Towns and Banks.
Calendar	for year	Page 7.
Canada	Banks of, giving all branches, officers, capital, correspondents, etc.	Indexed "Cana." Alphabetical as to Provinces.
Clearing House Members	in each city, indicated by a	* before the name of bank.
Clearing Houses	in United States and Canada	Page 24 and at end of bank list in each city.
Comptrollers' Calls	to National Banks, dates of and day of week, from 1886 to date	Opposite Page 17.
Correspondents	of each bank given	After name of bank.
County	in which town is located given	After name of each town.
County Seat	indicated by a	• before name of town, both in Bank List and in Lawyers List.
Date of Organization of Bank	indicated by	Figures after name of bank.
Directors	of Banks and Trust Companies	Indexed "Direct."
Federal Land Banks	Giving Officers, Territory, etc.	Page 34.
Federal Reserve Banks	Complete Information	Page 25 and map opposite page 12.
Federal Reserve Districts	District in which town is located	Bold face figure under name of town or See top of first column bank pages.
Federal Reserve Members	State Banks and Trust Companies	◆ Under name of bank.
Financial Statement	of every bank in United States and Canada given after name of bank.	Indexed Alphabetically, as to State, Towns and Banks.
Foreign Banks	and Bankers (Selected List)	Indexed "Forgn."
Foreign Coins	Value of, in U. S. Money	Opposite Page 18.
Foreign Languages	Table of cardinal numbers and commercial terms, in ten languages	Opposite Page 13.
Foreign Lawyers	Specially prepared list	Under index "Lawy."
Grace, Days of	Alphabetically arranged as to states	Page 14 and under "Laws."
Holidays	Alphabetically arranged by states, for quick reference	See "Laws."
Interest Rates	Alphabetically arranged by states, for quick reference	Page 14. (See also Laws)
Investment Bankers Association	Members listed in large cities marked by a	¶ After name of firm.
Investment Dealers	Selected List	Following banks in each city.
Islands	Cuba, Porto Rico, and Philippines, Banks of	Indexed immediately after States.
Laws	A carefully prepared digest of Banking and Commercial Laws of each state.	Indexed "Laws."
Lawyers	In principal towns and cities. Bonded by American Surety Co. of New York. Special list of foreign attorneys.	Indexed "Lawy."
Legislatures	Dates of Meetings	Opposite Index "Laws."
Location of Towns on State Maps	(Map given with each state) indicated by	Guide Letter and Figure after each town.
Maps	Rand McNally's newest maps of states, principal cities, Canadian Provinces, Mexico, etc.	See Index Page 12.
Mexico	Banks and map of	Inserted in proper geographical position.
Negotiable Instruments	Laws relating to, and states which have passed "The Negotiable Instruments Law"	Indexed "Mexico."
Non-Bank Towns	Showing nearest accessible banking points, and whether Money-Order Office, Telegraph Station, or Express Office	See "Laws," Indexed.
Number of Banks	In United States and Canada	Indexed "Acces."
Numerical System of A. B. A.	explanation and map of	See Page 15.
Officers	of every bank in United States, Canada, and Mexico given after name of bank	Opposite page 18.
Parcel Post	Explanations and Rates	Indexed by States.
Population of Banking Towns	shown by	Page 16.
Postage Rates	and Postal Regulations	Figures under name of town both in Bank List and in Lawyers List.
Private Banks	(Unincorporated) indicated by a	Page 16.
Reserve Cities	Under State Supervision	† after name of bank.
State Bankers Associations	for National Banks	See Page 15.
State Banks	Members of, indicated by a	Opposite Page 19, etc.
Statutes of Limitations	(Incorporated) indicated by a	‡ after name of bank.
	Arranged for quick reference	§ after name of bank.
		Page 14. See also "Laws," indexed.

INTEREST RATES, GRACE ON SIGHT DRAFTS, AND STATUTES OF LIMITATION

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

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

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

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

‡ See laws, indexed in back of this volume.

NUMBER OF BANKS IN THE UNITED STATES AND CANADA

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

UNITED STATES

STATE.	Total National Banks.	Total State Banks and Trust Cos.	Total Private Banks ‡	Total All Banks.
Alabama	97	261	*9	367
Alaska	3	15		18
Arizona	20	87		107
Arkansas	83	404	*7	494
California	302	525		827
Colorado	140	245	*7	392
Connecticut	66	150	7	223
Delaware	19	35		54
District of Columbia	14	27	1	42
Florida	53	205	*2	260
Georgia	93	666	35	794
Hawaii	3	24	4	31
Idaho	79	137	*3	219
Illinois	475	977	433	1,885
Indiana	254	625	*175	1,054
Iowa	355	1,343	230	1,928
Kansas	249	1,098	*3	1,350
Kentucky	134	462		596
Louisiana	43	259	1	303
Maine	63	120		183
Maryland	95	195	7	297
Massachusetts	162	312	*3	477
Michigan	112	538	223	873
Minnesota	317	1,188		1,505
Mississippi	36	318		354
Missouri	137	1,508	*8	1,653
Montana	144	279	*8	431
Nebraska	189	1,035		1,224
Nevada	10	23		33
New Hampshire	55	70		125
New Jersey	210	177	*13	400
New Mexico	46	76		122
New York State	491	505	141	1,137
North Carolina	85	509	2	596
North Dakota	176	722		898
Ohio	372	633	*143	1,148
Oklahoma	345	610		955
Oregon	90	183	*2	275
Pennsylvania	851	556	*48	1,455
Rhode Island	17	42		59
South Carolina	81	393	*3	477
South Dakota	133	551	*6	690
Tennessee	101	464	1	566
Texas	550	985	145	1,680
Utah	28	102		130
Vermont	49	58		107
Virginia	160	333	12	505
Washington	87	313	3	403
West Virginia	120	219		339
Wisconsin	149	817		966
Wyoming	45	115	1	161
Grand Total, United States	7,988	21,490	1,686‡	31,168‡

*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				434
British Columbia				141
Manitoba				346
Miquelon				2
New Brunswick				116
Newfoundland				52
Nova Scotia				166
Ontario				1,412
Prince Edward Island				36
Quebec				1,107
Saskatchewan				604
Yukon				3
Total, Canadian Banks and Bankers				4,419

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) --	
Special Delivery in addition to regular postage.....	10 cts.	
Registry Fee in addition to regular postage.....	10 cts.	

FOREIGN POSTAGE TABLE

The rate of postage upon letters to foreign countries is five cents for the first ounce or fraction of an ounce, and three cents for each additional ounce or fraction of an ounce, excepting the following named countries. To these countries and places letters may be sent at the rate of two cents an ounce or fraction thereof.

Bahamas	Dutch West Indies	Scotland
Barbados	England	Trinidad (including Tobago)
British Guiana	Ireland	Wales
British Honduras	Leeward Islands	Windward Islands (including Grenada, St. Vincent, The Grenadines, and St. Lucia)
Canada	Mexico	
City of Shanghai, China	Newfoundland	
Cuba	New Zealand	
Dominican Republic	Republic of Panama	

The rates on other than letters to all foreign countries are: 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. Commercial Papers.—Packets not in excess of 10 oz., 5 cents; packets in excess of 10 oz., for each 2 oz. or fraction thereof additional, 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 additional, 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. Foreign mail should be fully prepaid, as double the amount of deficient postage is collected before delivery in countries of destination. All other mailable matter must be prepaid at least partially. Limit of weight for printed matter, 4 lbs., 6 oz.

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.

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

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

FOREIGN PARCEL POST RATES

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. Please note however that there are certain countries to which packages cannot be sent by parcel post. Your local post office should be consulted.

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 \$2.50 to 5.00.....	5 cts.	Over 20.00 to 30.00.....	12 cts.
Over 5.00 to 10.00.....	8 cts.	Over 30.00 to 40.00.....	15 cts.
		Over \$40.00 to \$50.00.....	18 cts.
		Over 50.00 to 60.00.....	20 cts.
		Over 60.00 to 75.00.....	25 cts.
		Over \$75.00 to \$100.00.....	30 cts.
		Over \$100.00 at above rates.	

BANKERS' ASSOCIATIONS, 1920

AMERICAN BANKERS' ASSOCIATION.

President, Richard S. Hawes, vice-president First National Bank, St. Louis, Mo.
Vice-President, John S. Drum, president Savings Union Bank & Trust Co., San Francisco, Cal.
Second Vice-President, T. B. McAdams, vice-president Merchants National Bank, Richmond, Va.
General Secretary, Guy E. Bowerman, 5 Nassau St., New York City.
Treasurer, Harry M. Rubey, president Rubey National Bank, Golden, Colo.
General Counsel, Thomas B. Paton, 5 Nassau St., New York City.
Asst. Secretary and Asst. Treasurer, William G. Fitzwilson, 5 Nassau St., New York City.
Manager Protective Dept., L. W. Gammon, 5 Nassau St., New York.
Editor of The Journal, George Lewis, 5 Nassau St., New York City.

ALABAMA BANKERS' ASSOCIATION.

President, B. W. Pruett, vice-president First National Bank, Gadsden.
Vice-President, A. L. Staples, president Peoples Bank, Mobile, Ala.
Secretary and Treasurer, H. T. Bartlett, cashier, First National Bank, Montgomery.

ARIZONA BANKERS' ASSOCIATION.

President, G. H. Sawyer, vice-president and cashier Southern Arizona Bank & Trust Co., Tucson.
Vice-President, P. M. Buckwalter, cashier Miners & Merchants Bank, Bisbee.
Secretary, Morris Goldwater, president Commercial Trust & Savings Bank, Prescott.
Treasurer, J. R. Todd, cashier Gila Valley Bank & Trust Co., Globe.

ARKANSAS BANKERS' ASSOCIATION.

President, Stuart Wilson, cashier State National Bank, Texarkana.
Vice-President, W. A. Steele, cashier First National Bank, Van Buren.
Secretary, Robt. E. Wait, Little Rock.
Treasurer, R. H. Thompson, vice-president Exchange National Bank, Little Rock.

CALIFORNIA BANKERS' ASSOCIATION.

President, George S. Meredith, cashier Farmers & Merchants Savings Bank, Oakland.
Vice-President, J. B. McCargar, vice-president Crocker National Bank, San Francisco.
Secretary, Frederick H. Colburn, 628 Mills Bldg., San Francisco.
Treasurer, F. O. Cooke, vice-president Mercantile National Bank of San Francisco, San Francisco.

CANADIAN BANKERS' ASSOCIATION.

President, C. A. Bogert, general manager The Dominion Bank, Toronto, Ont.
Secretary-Treasurer, Henry T. Ross, care of Dominion Bank, Toronto, Ont.

COLORADO BANKERS' ASSOCIATION.

President, F. J. Denison, president Drovers State Bank, Denver.
Vice-President, J. L. McNeil, vice-president First National Bank, Durango.
Secretary, Paul Hardey, cashier Stock Yards National Bank, Denver.
Treasurer, E. D. Hollowell, cashier Stockmen's and Merchants Bank, Pagosa Springs.

CONNECTICUT BANKERS' ASSOCIATION.

President, William B. Bassett, cashier Phoenix National Bank, Hartford.
Vice-President, Frank G. Vibberts, vice-president New Britain Trust Co., New Britain.
Secretary, Chas. E. Hoyt, treasurer So. Norwalk Tr. Co., So. Norwalk.
Treasurer, Clark W. Burnham, treasurer Easthampton Bank & Trust Co., Easthampton.

DELAWARE BANKERS' ASSOCIATION.

President, John S. Rossell, president Security Trust & Safe Deposit Co., Wilmington.
Vice-President, George Massey Jones, vice-president First National Bank, Dover.
Secretary and Treasurer, Wm. G. Taylor, vice-president and secretary Delaware Trust Co., Wilmington.

DISTRICT OF COLUMBIA BANKERS' ASSOCIATION.

President, M. D. Rosenberg, president Bank of Commerce & Savings, Washington.
First Vice-President, Robert N. Harper, president District National Bank, Washington.
Second Vice-President, John B. Lerner, president Washington Loan & Trust Co., Washington.
Secretary, Eugene E. Thompson, Crane, Parris & Company, Bankers, Washington.
Treasurer, A. S. Gately, cashier Lincoln National Bank, Washington.

FLORIDA BANKERS' ASSOCIATION.

President, Forrest Lake, president Seminole County Bank, Sanford.
Vice-President, G. G. Ware, president First National Bank, Leesburg.
Secretary and Treasurer, G. R. DeSaussure, Jacksonville.

GEORGIA BANKERS' ASSOCIATION.

President, T. R. Turner, vice-president Bibb National Bank, Macon.
First Vice-President, H. Warner Martin, vice-president Lowry National Bank, Atlanta.
Secretary, Haynes McFadden, Candler Bldg., Atlanta.
Treasurer, E. L. Henderson, cashier Commercial Bank, Cedartown.

COUNTRY BANKERS ASSOCIATION OF GEORGIA.

President, L. P. Pattillo, president Bank of Buford, Buford.
First Vice-President, J. E. Frizzell, cashier Farmers Banking Co., Waverly Hall.
Second Vice-President, L. M. Brand, president Brand Banking Co., Lawrenceville.
Secretary and Treasurer, L. R. Adams, box 1515, Atlanta, Ga.

IDAHO BANKERS' ASSOCIATION.

President, E. H. Plowhead, cashier Caldwell Commercial Bank, Caldwell.
Vice-President, G. R. Hitt, Overland National Bank, Boise.
Secretary, J. W. Robinson, Boise.
Treasurer, Will H. Young, cashier Burley State Bank, Burley.

ILLINOIS BANKERS' ASSOCIATION.

President, Leroy A. Goddard, Chicago. Chairman of Board State Bank of Chicago, Chicago.
Vice-President, Wm. C. White, Peoria. President Merchants and Illinois National Bank, Peoria.
Secretary, M. A. Graettinger, 208 S. La Salle St., Chicago.
Treasurer, J. H. Standart, Oglesby. Cashier Oglesby State Bank Oglesby.
Assistant Secretary, Olive S. Jennings, Chicago.

INDIANA BANKERS' ASSOCIATION.

President, R. W. Akin, cashier Peoples State Bank, Sullivan, Ind.
Vice-President, Chas. L. Zigler, cashier First National Bank, South Bend.
Secretary, Andrew Smith, vice-president Indiana National Bank, Indianapolis.
Treasurer, Geo. W. Hoover, cashier Farmers State Bank, Eaton.

IOWA BANKERS' ASSOCIATION.

President, J. H. McCord, vice-president Citizens National Bank, Spencer.
Vice-President, W. F. Moore, vice-president Peoples State Bank, Guthrie Center.
Secretary, Frank Warner, 710 Fleming Bldg., Des Moines.
Treasurer, M. V. Henderson, Jr., cashier First State Bank, Hawkeye.

KANSAS BANKERS' ASSOCIATION.

President, J. R. Burrow, president Centra National Bank, Topeka.
First Vice-President, H. W. Grass, president Farmers & Merchants State Bank, La Crosse.
Secretary, W. W. Bowman, Topeka.
Assistant Secretary, F. M. Bowman, Topeka.
Treasurer, H. S. Buzick, Jr., vice-president Sylvan State Bank, Sylvan Grove.

KENTUCKY BANKERS' ASSOCIATION.

President, J. H. Welch, president Farmers Exchange Bank, Nicholasville.
Secretary, Harry G. Smith, Paul Jones Building, Louisville.
Treasurer, C. A. Doris, cashier Dixon Bank & Trust Co., Dixon.

LOUISIANA BANKERS' ASSOCIATION.

President, Charles deB. Claiborne, vice-president Whitney-Central National Bank, New Orleans.
Vice-President, Ben Johnson, president Bank of Commerce & Trust Co., Mansfield.
Secretary, Eugene Cazedessus, vice-president Bank of Baton Rouge, Baton Rouge.
Treasurer, W. J. Mitchell, vice-president Canal-Commercial Trust & Savings Bank, New Orleans.

MAINE BANKERS' ASSOCIATION.

President, H. M. Lawton, cashier National Bank of Gardiner, Gardiner.
Vice-President, E. H. Baxter, president Bath Trust Co., Bath.
Vice-President, A. A. Montgomery, treasurer Portland Savings Bank, Portland.
Secretary, Edward S. Kennard, cashier Rumford National Bank, Rumford.
Treasurer, Geo. A. Safford, secretary and treasurer Hallowell Trust & Banking Co., Hallowell.

MARYLAND BANKERS' ASSOCIATION.

President, Chas. C. Homer, Jr., president Second National Bank, Baltimore.
First Vice-President, John B. Kieffer, cashier Hagerstown Bank, Hagerstown.
Secretary, Charles Hann, assistant-cashier Merchants-Mechanics First National Bank, Baltimore.
Treasurer, Wm. Marriott, cashier Western National Bank, Baltimore.

MASSACHUSETTS BANKERS' ASSOCIATION.

President, Charles G. Bancroft, president International Trust Co., Boston.
Vice-President, F. B. Washburn, president Franklin Savings Bank, Boston.
Secretary, George W. Hyde, vice-president First National Bank, Boston.
Treasurer, J. H. Gifford, vice-president Merchants National Bank, Salem.

MICHIGAN BANKERS' ASSOCIATION.

President, G. J. Diekema, president First State Bank, Holland.
First Vice-President, John W. Staley, president Peoples State Bank, Detroit.
Second Vice-President, E. S. Bice, vice-president First National Bank, Marquette.
Secretary, Mrs. H. M. Brown, Ass'n Office, Ford Bldg., Detroit.
Treasurer, J. Andrew Gerber, president Old State Bank, Fremont.
General Counsel, Hal H. Smith, of Beaumont, Smith & Harris, Detroit.

MINNESOTA BANKERS' ASSOCIATION.

President, M. J. Dowling, president Olivia State Bank, Olivia.
Vice-President, O. M. Nelson, vice-president First National Bank, St. Paul.
Secretary, G. H. Richards, 601 Northwestern Bank Bldg., Minneapolis.
Treasurer, C. H. Draper, president First National Bank, Wells.

MISSISSIPPI BANKERS' ASSOCIATION.

President, Thad B. Lampton, vice-president Capital National Bank Jackson.
Vice-President, T. W. McCoy, vice-president Merchants National Bank, Vicksburg.
Secretary, George B. Power, Jackson.
Treasurer, E. P. Peacock, president Bank of Clarksdale, Clarksdale.

BANKERS ASSOCIATIONS, 1920—Continued

MISSOURI BANKERS' ASSOCIATION.

President, W. L. Buechle, president Continental National Bank, Kansas City.
 Vice-President, R. F. McNally, vice-president National Bank of Commerce, St. Louis.
 Secretary, W. F. Keyser, Sedalia.
 Assistant Secretary, E. P. Neef, Sedalia.
 Treasurer, J. G. Hughes, president State Exchange Bank, Macon.

MONTANA BANKERS' ASSOCIATION.

President, W. J. Johnson, president First National Bank, Lewistown.
 Vice-President, C. B. Roberts, Bank, Great Falls, Mont.
 Secretary and Treasurer, Harry Yaeger, Great Falls.

NEBRASKA BANKERS' ASSOCIATION.

President, H. K. Frantz, president Bank of Eagle, Eagle.
 Chairman Executive Committee, C. P. Nelson, Cashier American State Bank, Long Pine.
 Secretary, William B. Hughes, mgr. Omaha Clearing House, Omaha.
 Treasurer, Fred A. Cuscaden, vice-president Merchants National Bank, Omaha.

NEVADA BANKERS' ASSOCIATION.

President, W. A. Shockley, vice-president, Scheeline Banking & Trust Co., Reno.
 Vice-President, J. I. Wilson, president Lyon County Bank, Yerington.
 Secretary, L. S. Reese, assistant cashier Farmers and Merchants National Bank, Reno.
 Treasurer, H. H. Kennedy, cashier Reno National Bank, Reno.

NEW HAMPSHIRE BANKERS' ASSOCIATION.

President, Wallace L. Mason, cashier Keene National Bank, Keene.
 Secretary, Harry L. Addison, vice-president and cashier Merchants National Bank, Manchester.
 Treasurer, Wm. C. White, vice-president and cashier First National Bank, Bristol.

NEW JERSEY BANKERS' ASSOCIATION.

President, Walter P. Gardner, vice-president New Jersey Title Guarantee & Trust Co., Jersey City.
 Vice-President, Robert D. Foote, president National Iron Bank, Morristown.
 Secretary, Wm. J. Field, vice-president Commercial Trust Company of New Jersey, Jersey City.
 Treasurer, Chas. H. Laird, Jr., vice-president West Jersey Trust Co., Camden.

NEW MEXICO BANKERS' ASSOCIATION.

President, George Ulrick, vice-president Exchange Bank, Carrizozo.
 Vice-President, Frank R. Coon, cashier First National Bank, Lordsburg.
 Secretary, R. L. Ormsbee, cashier Capital City Bank, Santa Fe.
 Treasurer, W. A. Losey, cashier First National Bank, Hagerman.

NEW YORK STATE BANKERS' ASSOCIATION.

President, D. Irving Mead, vice-president Irving Trust Co., New York City.
 Vice-President, S. G. H. Turner, president Second National Bank, Elmira.
 Secretary, Edward J. Gallien, 128 Broadway, N. Y. City.
 Treasurer, Chas. H. Bisskummer, president Albany Trust Co., Albany.

NEW YORK SAVINGS BANK ASSOCIATION.

President, Samuel H. Beach, president Rome Savings Bank, Rome.
 First Vice-President, John M. Satterfield, president American Savings Bank, Buffalo.
 Treasurer, Walter S. Rose, secretary Union Savings Bank, Patchogue.

NORTH CAROLINA BANKERS' ASSOCIATION.

President, Jos. B. Ramsey, president First National Bank, Rocky Mount.
 Vice-President, Wm. A. Hunt, cashier Citizens Bank & Trust Co., Henderson.
 Secretary-Treasurer, T. A. Uzzell, president Peoples Bank, New Bern.

NORTH DAKOTA BANKERS' ASSOCIATION.

President, J. J. Earley, president Bank of Valley City, Valley City.
 Vice-President, H. P. Beckwith, president Northern Savings Bank, Fargo.
 Secretary, W. C. Macfadden, Fargo.
 Treasurer, Thos. E. Hayward, president Beach State Bank, Beach.

OHIO BANKERS' ASSOCIATION.

President, F. S. Stever, cashier Merchants National Bank, Defiance.
 Vice-President, Sidney J. Brister, cashier State Savings Bank Co., Dover.
 Secretary, S. A. Roach, 805 Wyandotte Bldg., Columbus.
 Asst. Secretary, G. E. Howard, 805 Wyandotte Bldg., Columbus.
 Treasurer, A. B. Taylor, president Lorain County Savings & Trust Co., Elyria.

OKLAHOMA BANKERS' ASSOCIATION.

President, A. L. Churchill, vice-president First National Bank, Vinita.
 Vice-President, P. O. Dings, president Guaranty State Bank, Ardmore.
 Secretary, Eugene P. Gum, Oklahoma City.
 Assistant Secretary, Gertrude Corbitt, Oklahoma City.
 Treasurer, A. E. Ellinger, cashier First National Bank, Noble.

OREGON BANKERS' ASSOCIATION.

President, C. S. Hudson, president First National Bank, Bend.
 Vice-President, N. U. Carpenter, president Citizens Bank, Portland.
 Secretary, J. L. Hartman, Hartman & Thompson, Bankers, Portland.
 Treasurer, J. W. McCoy, cashier First National Bank, Ashland.

PENNSYLVANIA BANKERS' ASSOCIATION.

President, Arthur V. Morton, vice-president Pennsylvania Company for Insurances on Lives and Granting Annuities, Philadelphia.
 Vice-President, David Barry, cashier First National Bank, Johnstown.
 Secretary, D. S. Kloss, vice-president First National Bank, Tyrone.
 Treasurer, E. R. Thomas, president National Bank of Royersford, Royersford.

RHODE ISLAND BANKERS' ASSOCIATION.

President, Michael F. Dooley, president National Exchange Bank, Providence.
 Vice-President, George W. Gardiner, vice-president Union Trust Co., Providence.
 Secretary, Edward A. Havens, assistant cashier Mechanics National Bank, Providence.
 Treasurer, C. H. W. Mandeville, cashier National Exchange Bank, Providence.

SOUTH CAROLINA BANKERS' ASSOCIATION.

President, A. E. Padgett, president Farmers Bank, Edgefield.
 Vice-President, H. W. Fraser, cashier Peoples Bank, Georgetown.
 Secretary and Treasurer, Lee G. Holleman, president Peoples Bank, Anderson.

SOUTH DAKOTA BANKERS' ASSOCIATION.

President, Harry Wentzy, president Security Savings Bank, Rapid City.
 Vice-President, John Wadden, president Sioux Falls National, Sioux Falls.
 Secretary, F. D. Peckham, president First National Bank, Alexandria.
 Treasurer, H. R. Kibbee, president Commercial & Savings Bank, Mitchell.

TENNESSEE BANKERS' ASSOCIATION.

President, S. F. Thomas, cashier Brownsville Bank, Brownsville.
 Vice-President, Horace Kimbrough, president First National Bank, Etowah.
 Vice-President, L. J. Pardue, Cheatham County Bank, Ashland City.
 Vice-President, Peter Fyfe, Tipton County-Farmers Union Bank, Covington.
 Secretary, H. G. Huddleston, 1015 Independent Life Bldg., Nashville.
 Treasurer, J. R. Harrison, chairman of the board Farmers-Peoples Bank, Milan.

TEXAS BANKERS' ASSOCIATION.

President, F. M. Law, vice-president First National Bank, Houston.
 Secretary, Wm. A. Philpott, Jr., Dallas.
 Treasurer, Paul G. Taylor, assistant cashier Federal Reserve Bank, Dallas.

UTAH BANKERS' ASSOCIATION.

President, E. O. Howard, president Walker Bros., Bankers, Salt Lake City.
 First Vice-President, Charles H. Barton, cashier Ogden Savings Bank, Ogden.
 Second Vice-President, G. M. Whitmore, cashier First National Bank, Nephi.
 Secretary and Treasurer, J. E. Shepard, president Cache Valley Banking Co., Logan.

VERMONT BANKERS' ASSOCIATION.

President, Levi H. Bixby, cashier Montpelier National Bank, Montpelier.
 Vice-President, Gilbert E. Woods, assistant treasurer Citizens Savings Bank & Trust Co., St. Johnsbury.
 Secretary, C. S. Webster, treasurer Barton Savings Bank & Trust Co., Barton.
 Treasurer, D. L. Wdells, cashier First National Bank, Orwell.

VIRGINIA BANKERS' ASSOCIATION.

President, R. G. Vance, vice-president and cashier First National Bank, Waynesboro.
 Vice-President, Tench F. Tilghman, president Citizens Bank, Norfolk.
 Secretary, W. F. Augustine, vice-president Merchants National Bank, Richmond.
 Treasurer, F. D. Maphis, cashier Peoples National Bank, Strasburg.

WASHINGTON BANKERS' ASSOCIATION.

President, N. B. Coffman, president Coffman-Dobson, Bank & Trust Co., Chehalis.
 Vice-President, D. H. Moss, vice-president First National Bank, Seattle.
 Secretary, W. H. Martin, cashier Pioneer National Bank, Ritzville.
 Treasurer, Hugh Waddell, president First National Bank, Colville.

WEST VIRGINIA BANKERS' ASSOCIATION.

President, L. A. Hooper, cashier First National Bank, Bluefield.
 Vice-President, H. B. Lewis, cashier Kanawha Banking & Trust Co., Charleston.
 Secretary and Treasurer, Joseph S. Hill, State Bank Commissioner, Charleston.

WISCONSIN BANKERS' ASSOCIATION.

President, W. E. Sprecher, cashier State Bank of Independence, Independence.
 Vice-President, J. J. Jamieson, cashier First National Bank, Shullsburg.
 Secretary, George D. Bartlett, 408 Trust Company Bldg., Milwaukee.
 Assistant Secretary, Wall G. Coapman, 403 Trust Company Bldg., Milwaukee.
 Treasurer, T. D. Spalding, cashier American National Bank, Marshfield.

WYOMING BANKERS' ASSOCIATION.

President, A. K. Lee, vice-president Thermopolis State Bank, Thermopolis.
 Vice-President, John W. Hay, president Rock Springs National Bank, Rock Springs.
 Secretary, Harry B. Henderson, cashier Wyoming Trust & Savings Bank, Cheyenne.
 Treasurer, S. H. Sibley, cashier Burns State Bank, Burns.

THE NATIONAL BANK OF NEW ZEALAND LIMITED

Subscribed Capital	-	\$15,000,000.00
Paid up Capital	- -	\$ 5,000,000.00
Reserve Fund	- -	\$ 5,000,000.00

HEAD OFFICE
17 Moorgate Street, LONDON, E. C.

CHIEF OFFICE
In New Zealand at Wellington

64 Branches and Agencies throughout New Zealand

Bills of Exchange Collected

Wool and Produce Credits Arranged

*All classes of Banking Business
undertaken*

WORLD

Rand McNally's New 11 x 14 Map of the World.
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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 3 76		F 19 78		
1891		M 26 69			M 4 67		Th 9 66		F 25 78			W 2 68		
1892			T 1 90		T 17 77		T 12 56		F 30 80			F 9 70		
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77		
1894		w 28 71			F 4 65		W 18 75			T 2 76		w 19 78		
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76		
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72		
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71		
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72		
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86		
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99		
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71		
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71			
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69			
1904	F 23 66		M 28 66			Th 9 73			T 6 89		Th 10 65			
1905	w 11 62		T 14 62		M 29 76			F 25 88			Th 9 76			
1906	M 29 81			F 6 67		M 18 73			T 4 78		M 12 69			
1907	S 26 75		F 22 55		M 20 59			94				T 3 103		
1908		F 14 73			Th 14 90		W 15 62		W 23 70		F 27 65			
1909		F 5 70		W 28 82		W 23 56			W 1 70		T 16 76			
1910	M 31 76		T 29 57			Th 30 93			Th 1 62		Th 10 70			
1911	S 7 59		T 7 59			W 7 92			F 1 85			T 5 95		
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83			
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73				
1914*	T 13 84		w 4 50			T 30 11			S 12 74	S 31 48		Th 31 61		
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 63	F 31 51		
1916*			T 7 67		M 1 55	F 30 60			T 12 73		F 17 66	W 27 40		
1917*			M 5 68		T 1 57	W 20 50			T 11 83		T 20 70	M 31 41		
1918*			M 4 63		F 10 67	S 29 50		S 31 62			F 1 62	T 31 60		
1919*			T 4 63		M 13 69	M 30 49			F 12 74		M 19 66	W 31 43		
													1	10
													2	5
													3	2
													4	13
													5	10
													6	5
													7	8
													8	0
													9	9
													10	6
													11	3
													12	7
													13	5
													14	8
													15	4
													16	1
													17	6
													18	5
													19	2
													20	5
													21	1
													22	3
													23	4
													24	1
													25	4
													26	5
													27	2
													28	6
													29	5
													30	8
													31	8
													161	
													21 on Monday	
													42 " Tuesday	
													29 " Wednesday	
													25 " Thursday	
													32 " Friday	
													12 " Saturday	
													Total, 161	

* Six calls made each year since 1914.

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.

Courtesy of Crocker National Bank, San Francisco, Calif.

VALUES OF FOREIGN COINS

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY.

Washington, D. C., January 1, 1920

In pursuance of the provisions of section 25 of the act of August 27, 1894, I hereby proclaim the following estimate by the Director of the Mint of the values of pure metal contents of foreign coins to be the values of such coins in terms of the money of account of the United States, to be followed in estimating the value of all foreign merchandise exported to the United States during the quarter beginning January 1, 1920, 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 \$0.4325.	
Austria-Hungary	Gold	Krone	.2026	Exchange rate about \$0.0061 = 1 krone.	
Belgium	Gold and silver	Franc	.1930	Member of Latin Union; gold is the actual standard. Exchange value \$0.098.	
Bolivia	Gold	Boliviano	.3893	124 bolivianos equal 1 pound sterling. Exchange rate about \$0.3257.	
Brazil	Gold	Milreis	.5462	Currency: Government paper. Exchange rate about \$0.28 to the milreis.	
British Colonies in Australasia and Africa.	Gold	Pound sterling	4.8665		
Canada	Gold	Dollar	1.0000		
Central American States:					
Costa Rica	Gold	Colon	.4653	Exchange rate \$0.3448 = 1 colon.	
British Honduras	Gold	Dollar	1.0000		
Nicaragua	Gold	Cordoba	1.0000	Exchange rate \$0.995.	
Guatemala	Silver	Peso	.9271	{ Guatemala: Currency, inconvertible paper. Honduras: Currency, bank notes. Exchange rate about \$0.5128.	
Honduras			.5000		
Salvador	Gold	Colon	.3650	Currency: Inconvertible paper; exchange rate, about \$0.1825.	
Chile	Gold	Peso	3650		
China	Silver	Tael	Amoy	1.5191	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	1.5146	
			Cheefoo	1.4529	
			Chin Kiang	1.4840	
			Fuchau	1.4052	
			Haikwan (customs)	1.5457	
			Hankow	1.4213	
			Kiaochow	1.4721	
			Nankin	1.5033	
			Niuchwang	1.4246	
			Ningpo	1.4606	
			Peking	1.4810	
			Shanghai	1.3876	
			Swatow	1.4033	
			Takau	1.5287	
			Tientsin	1.4721	
			Dollar	Yuan		.9655
Hongkong	.9991				
British	.9991				
Mexican	1.0065				
Colombia	Gold	Dollar	.9733	Currency: Government paper and gold; exchange rate, about \$1.0152 to 1 gold peso.	
Cuba	Gold	Peso	1.0000		
Denmark	Gold	Krone	.2680	Exchange rate \$0.1925 = 1 krone.	
Ecuador	Gold	Sucre	.4867	Exchange rate \$0.4695.	
Egypt	Gold	Pound (100 piasters)	4.9431	The actual standard is the British pound sterling, which is legal tender for 97½ piasters. Exchange rate \$0.03 = 1 markka.	
Finland	Gold	Markka	.1930	Member of Latin Union; gold is the actual standard. Exchange value \$0.0952.	
France	Gold and silver	Franc	.1930	Exchange rate about \$0.0215 = 1 mark. Exchange value \$3.33.	
Germany	Gold	Mark	.2382	Member of Latin Union; gold is the actual standard. Exchange value \$0.155.	
Great Britain	Gold	Pound sterling	4.8665	Currency: Inconvertible paper; exchange rate, approximately, \$0.20.	
Greece	Gold and silver	Drachma	.1930	(15 rupees equal 1 pound sterling.) Exch. rate \$0.4525.	
Haiti	Gold	Gourde	.2500		
India (British)	Gold	Rupee	.3244	Member of Latin Union; gold is the actual standard. Exchange value \$0.0769.	
Indo-China	Silver	Piaster	1.0008	Exchange value \$0.5025.	
Italy	Gold and silver	Lira	.1930	Currency: Depreciated silver token coins. Customs duties are collected in gold. Exchange value silver peso \$1.015; gold peso \$0.50. Exchange value \$0.3775.	
Japan	Gold	Yen	.4985		
Liberia	Gold	Dollar	1.0000		
Mexico	Gold	Peso	.4985		
Netherlands	Gold	Guilder (Florin)	.4020		
Newfoundland	Gold	Dollar	1.0000		
Norway	Gold	Krone	.2680	Exchange rate \$0.2075 = 1 krone.	
Panama	Gold	Balboa	1.0000		
Paraguay	Gold	Peso (Argentine)	.9648	Currency: Depreciated Paraguayan paper currency.	
Persia	Silver	Achrefi	.0959	} Currency: Silver circulating above its metallic value; exchange value of silver kran, approximately, \$0.179.	
		Kran	.1476		
Peru	Gold	Libra	4.8665	Exchange rate about \$4.30.	
Philippine Islands	Gold	Peso	.5000	Exchange rate about \$0.4925.	
Portugal	Gold	Escudo	1.0805	Currency: Inconvertible paper; ex. rate about \$0.364. Exchange rate about \$0.031 = 1 leu.	
Roumania	Gold	Leu	.1930		
Russia	Gold	Ruble	.5146		
Santo Domingo	Gold	Dollar	1.0000		
Serbia	Gold	Dinar	.1930	Exchange rate about \$0.046 = 1 dinar. Exchange rate 0.395 = 1 tical.	
Siam	Gold	Tical	.3709	Valuation is for gold peseta; currency is notes of the bank of Spain, exchange value, approximately, \$0.195.	
Spain	Gold and silver	Peseta	.1930	Exchange rate \$0.2175 = 1 krona. Member of Latin Union; gold is the actual standard. Exchange value \$0.1812.	
Straits Settlements	Gold	Dollar	.5678	(100 piasters equal to the Turkish £.) Exchange rate about \$1.50 = 1 Turkish £.	
Sweden	Gold	Krona	.2680	Exchange rate \$1.05.	
Switzerland	Gold	Franc	.1930	Exchange rate about \$0.2325.	
Turkey	Gold	Piaster	.0440		
Uruguay	Gold	Peso	1.0342		
Venezuela	Gold	Bolivar	.1930		

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.

INDEX

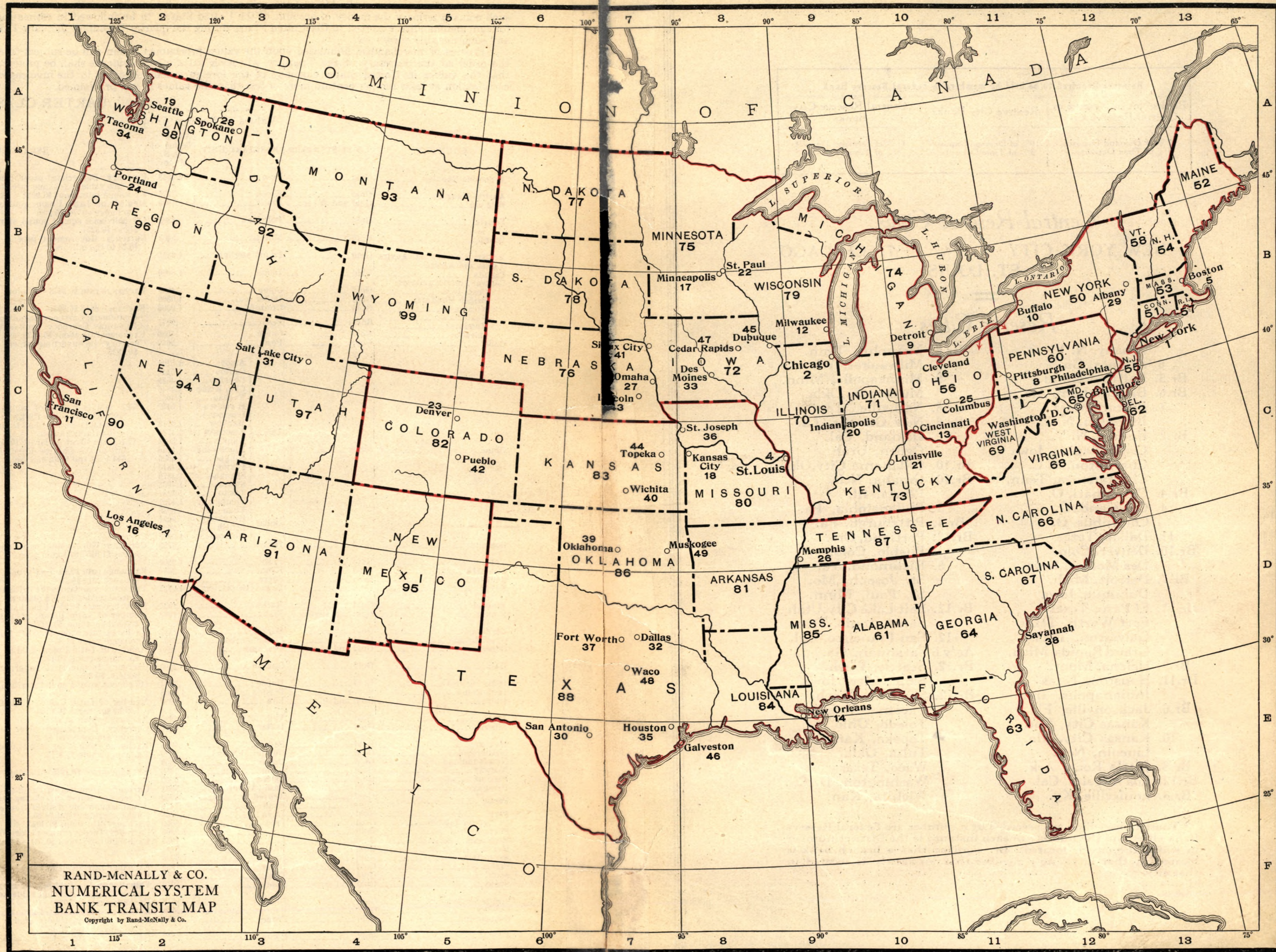
Prefix Numbers

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
 Copyright by Rand-McNally & Co.

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

- | | |
|---|--|
| <ul style="list-style-type: none"> Albany, N. Y. 6.*Atlanta, Ga. Br.5. Baltimore, Md. Br.6. 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.9. Helena, Mont. Br.11. Houston, Texas Indianapolis, Ind. Br.6. Jacksonville, Fla. Kansas City, Kan. 10. Kansas City, Mo. Lincoln, Neb. Br.8. Little Rock, Ark. Br.12. Los Angeles, Cal. Br.8. Louisville, Ky. | <ul style="list-style-type: none"> Br.8. Memphis, Tenn. Milwaukee, Wis. 9. Minneapolis, Minn. Muskogee, Okla. Br.6. Nashville, Tenn. Br.6. New Orleans, La. Oakland, Cal. Ogden, Utah Br.10. 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. Br.12. Salt Lake City, Utah San Antonio, Texas 12. San Francisco, Cal. Ag'y 6. Savannah, Ga. Br.12. Seattle, Wash. Sioux City, Iowa Br.12. Spokane, Wash. Tacoma, Wash. Toledo, Ohio Topeka, Kan. Tulsa, Okla. Waco, Texas Washington, D. C. Wichita, Kan. |
|---|--|

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

INVESTMENT BANKERS ASSOCIATION OF AMERICA

Office of the Secretary, 111 W. Monroe Street, Chicago

BOARD OF GOVERNORS

Amr M. Anderson, New York
Hrd Stanley, New York
O. Willcox, New York
Amr Sinclair, Jr., New York
Gte B. Caldwell, New York
Gte G. Olmstead, Chicago
Bamin F. Taylor, Chicago
R. Cassatt, Philadelphia

Thomas S. Gates, Philadelphia
David R. Francis, Jr., St. Louis
Philip S. Dalton, Boston.
E. G. Tillotson, Cleveland
William G. Baker, Jr., Baltimore
J. S. Wilson, Jr., Baltimore
H. C. McEldowney, Pittsburgh
McPherson Browning, Detroit
Dean Witter, San Francisco

Henry C. Quarles, Milwaukee
Gordon Reis, Cincinnati
R. S. Hecht, New Orleans
Herbert Witherspoon, Seattle
John A. Prescott, Kansas City
Will H. Wade, Indianapolis
Richard M. Day, Denver
Roby Robinson, Atlanta

OFFICERS

President, George W. Hodges, New York
Vice-President, John E. Oldham, Boston
Vice-President, Howard F. Beebe, New York
Vice-President, George K. Reilly, Philadelphia

Vice-President, J. Hugh Powers, St. Louis
Vice-President, Roy O. Osgood, Chicago
Secretary, Frederick E. Fenton, Chicago
Assistant Secretary, Clayton G. Schray, Chicago
Treasurer, Watkin W. Kneath, Chicago

FARM MORTGAGE BANKERS ASSOCIATION OF AMERICA

Offices of Secretary-Treasurer, 112 W. Adams St., Chicago

OFFICERS

President, J. E. Maxwell, Maxwell Investment Co., Kansas City, Mo
Vice-President, L. W. Clapp, First Trust Co., Wichita, Kan.
Vice-President, J. W. Wheeler, Capital Trust and Savings Bank,
Paul, Minn.

Vice-President, W. M. Fitch, Mississippi Valley Trust Co., St.
Louis, Mo.
Secretary-Treasurer, E. D. Chassell, 112 West Adams St., Chicago,
Ill.

NUMERICAL SYSTEM OF THE AMERICAN BANKERS ASSOCIATION

For Index to Prefix Numbers see Numerical System Map Immediately Opposite



Official Numbering Agent for American Bankers Association

STATE BANK OFFICIALS AND EXAMINERS, 1920

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Ala.	D. F. Green, Supt. of Banks	Montgomery.	Ky.	G. G. Speer, Banking Commissioner	Frankfort.
"	George N. Wilson, Bank Examiner	Decatur.	"	Jno. W. Moorman, Deputy Bkg. Com.	Leitchfield.
"	V. H. Northcutt, Bank Examiner	Troy.	"	W. C. Shanks, Bank Examiner	Stanford.
"	S. B. Wilson, Bank Examiner	Birmingham.	"	J. S. Walker, Bank Examiner	Frankfort.
"	E. L. Ratcliffe, Bank Examiner	Montgomery.	"	Miss Anne R. Porter, Chief Clerk	Frankfort.
"	C. R. Keener, Office Assistant	Montgomery.	"	Miss Christine Force, Asst. Clerk	Frankfort.
Ariz.	Jesse L. Boyce, Supt. of Banks	Phoenix.	"	P. C. Snyder, Bank Examiner	Fordsville.
"	M. S. Stanley, Deputy Supt. of Banks	Phoenix.	"	E. Huddleston, Bank Examiner	Albany.
"	F. E. Ross, Bank Examiner	Phoenix.	La.	L. E. Thomas, State Examiner	Shreveport.
"	P. J. Munch, Asst. Bank Examiner	Phoenix.	"	W. C. Evans, Asst. Bk. Examiner	Shreveport.
Ark.	W. T. Maxwell, Bank Commissioner	Little Rock.	"	J. S. Brock, Asst. Bank Examiner	New Orleans.
"	F. Lee Major, Asst. Bank Com.	Little Rock.	"	H. I. Landry, Asst. Bank Examiner	New Orleans.
"	H. G. Combs, Asst. Commissioner in charge of Investment Companies	Little Rock.	"	I. H. Snyder, Asst. Bank Examiner	New Orleans.
"	J. M. Sadler, Bank Examiner	Conway.	"	O. H. Pittman, Asst. Bank Examiner	New Orleans.
"	S. J. Dean, Bank Examiner	Arkadelphia.	"	J. V. Keating, Asst. Bank Examiner	New Orleans.
"	Oliver Phillips, Bank Examiner	Little Rock.	Maine	Frank L. Palmer, Bank Com.	Augusta.
"	L. S. Goodman, Bank Examiner	Little Rock.	"	Geo. C. Fernald, Deputy Bank Com.	Augusta.
Calif.	Charles F. Stern, Supt. of Banks	7th Floor, Merch. N. Bk. Bldg., San F.	"	Ernest L. Wellman, Bank Examiner	Augusta.
Colo.	Grant McFerson, Bank Com.	Denver.	"	A. H. Nichols, Bank Examiner	Augusta.
"	Axel B. Olson, Chief Deputy Bank Commissioner	Denver.	"	A. J. S. Keene, Bank Examiner	Augusta.
"	Sidney W. Clark, Deputy Bank Com.	Denver.	"	Victor B. Pendexter, Accountant	Augusta.
"	M. M. Ewing, Deputy Bank Com.	Denver.	"	Claridel Bradstreet, Chief Clerk	Augusta.
Conn.	E. J. Sturges, Bank Commissioner	Hartford.	Md.	Geo. W. Page, Bank Commissioner	Union Trust Bldg.
"	J. K. Bissland, Deputy Com.	Thompsonville.	"	John J. Ghingher, Deputy Bank Commissioner	Union Trust Bldg.
"	Mary E. Elwood, Bank Examiner	Hartford.	"	Wm. Reed Seal, Chief Clerk and Examiner	Union Trust Bldg.
"	Wm. H. Edwards, Bank Examiner	Portland.	"	Chas. L. Hobbs, Clerk and Examiner	Union Trust Bldg.
"	Wm. P. Landon, Bank Examiner	Hartford.	"	John D. Hospelhorn, Clerk and Examiner	Union Trust Bldg.
"	J. B. Byrne, Bank Examiner	Putnam.	Mass.	A. L. Thorndike, Bank Com.	Brewster.
"	H. H. Howard, Bank Examiner	Hartford.	"	C. W. Levi, Deputy Commissioner	Newton Center.
"	C. Leon Wilcox, Bank Examiner	Windsor Locks.	"	W. O. Lovell, Chief of Sav. Bk. Div.	Malden.
"	George A. Finn, Bank Examiner	Greenwich.	"	C. W. Levi, Chief of Tr. Co. Division	Newton Center.
"	Frank W. Adams, Bank Examiner	Hartford.	"	O. M. Tucker, Chief of Co-operative Bank Division	Somerville.
Dela.	Geo. L. Medill, Bank Commissioner	Dover.	"	W. S. Bosworth, Special Examiner	Malden.
Fla.	W. S. Murrow, Bank Examiner	Tallahassee.	"	W. H. Otis, Bank Examiner	Melrose.
"	J. G. Gornto, Bank Examiner	Ocala.	"	H. F. Taylor, Jr., Bank Examiner	Wakefield.
"	F. E. Henderson, Bank Examiner	Jacksonville.	"	R. T. Harward, Bank Examiner	Medford.
"	K. B. O'Quinn, Bank Examiner	Clearwater.	"	W. B. Jensen, Bank Examiner	West Somerville.
Ga.	T. R. Bennett, Supt. of Banks	Atlanta.	Mich.	F. W. Merrick, Bank Commissioner	Lansing.
"	E. A. Thompson, Asst. Supt.	Atlanta.	"	A. E. Manning, Deputy Bank Com.	Lansing.
"	J. E. Cagle, Bank Examiner	Atlanta.	"	P. S. Hanna, Bank Examiner	Lansing.
"	L. E. Fenn, Bank Examiner	Cordele.	"	H. O. Mohrmann, Bank Examiner	Traverse City.
"	R. E. Gunby, Bank Examiner	Columbus.	"	John T. Mallett, Bank Examiner	Lansing.
"	B. J. Kincaid, Bank Examiner	Thomasville.	"	F. W. Lawrence, Bank Examiner	Iron Mountain.
"	Oscie Smith, Bank Examiner	West Point.	"	L. J. Baker, Bank Examiner	Lansing.
"	J. S. Hollinshead, Asst. Bk. Examiner	Decatur.	"	Wm. C. Griswold, Bank Examiner	Detroit.
"	E. B. Douglass, Bank Examiner	Talbotton.	"	H. A. Millard, Bank Examiner	Saginaw.
"	G. H. Crusselle, Bank Examiner	Atlanta.	"	B. P. Greene, Bank Examiner	Jackson.
"	W. D. Lloyd, Bank Examiner	Richland.	"	S. D. Thomas, Bank Examiner	Ann Arbor.
"	E. A. Stubbs, Bank Examiner	Atlanta.	"	Albert E. Gale, Bank Examiner	Grand Haven.
"	J. B. Sasser, Bank Examiner	Atlanta.	"	L. J. O'Brien, Bank Examiner	Grand Rapids.
"	J. H. Edge, Bank Examiner	Cairo.	"	Scott E. Lamb, Bank Examiner	Lansing.
"	J. O. Hardwick, Special Duties	Atlanta.	"	D. J. Vanderwerp, Jr., Bank Ex.	Grand Rapids.
Idaho	Jay Gibson, Bank Commissioner	Boise.	"	L. P. Kalahar, Bank Examiner	Saginaw.
"	H. G. A. Winter, Chief Deputy Bank Commissioner	Boise.	"	Frank L. Olive, Bank Examiner	Oxford.
"	Chas. Weigand, Deputy Bank Com.	Boise.	"	Harry W. Gross, Bank Examiner	Ann Arbor.
Illinois	Andrew Russel, Auditor	Springfield.	"	H. J. McGill, Asst. Bank Examiner	Port Huron.
"	Harry T. Ellis, Chief Clerk of Banking Department	1434 1st N. Bk. Bldg Chicago.	"	Donald E. Lawrence, Bank Examiner	Eaton Rapids.
"	W. B. Whitlock, Asst. Chief Clerk Banking Department	Springfield.	"	L. J. Kuehne, Bank Examiner	Ann Arbor.
"	Ralph R. Fairbairn, Bank Examiner	1434 1st N. Bk. Bldg., Chicago.	"	E. Robt. Robinson, Bank Examiner	Grand Rapids.
"	Miller Weir, Consulting Bank Ex.	Springfield.	"	L. C. Van Anken, Asst. Bk. Examiner	Lansing.
"	J. W. McClellan, Bank Examiner	Springfield.	"	L. W. Martindale, Asst. Bk. Exam.	Bay City.
"	John B. Lee, Bank Examiner	Springfield.	Minn.	F. E. Pearson, Supt. of Banks	St. Paul.
"	Fred W. Bland, Bank Examiner	Chicago.	"	Geo. H. Stwright, Deputy Supt. of Banks	St. Paul.
"	F. E. Edgerton, Bank Examiner	Springfield.	"	O. I. Brandvold, Bank Examiner	Fergus Falls.
"	H. S. Savage, Bank Examiner	Springfield.	"	W. T. Hanneman, Bank Examiner	Minneapolis.
"	Wm. Burkhart, Bank Examiner	Springfield.	"	A. P. Rotert, Bank Examiner	St. Paul.
"	E. E. Nicholson, Bank Examiner	Springfield.	"	Wm. A. Smith, Bank Examiner	St. Paul.
Ind.	Otto L. Klaus, Auditor	Indianapolis.	"	D. B. Fuller, Bank Examiner	Minneapolis.
"	Chas. W. Camp, Chief Clerk	Indianapolis.	"	Howard J. Klossner, Bank Examiner	New Ulm.
"	Robert R. Head, Bank Examiner	Plymouth.	"	L. J. Luhman, Bank Examiner	Preston.
"	Dane H. Hoover, Bank Examiner	Eaton.	"	E. F. Kenrick, Asst. Bank Examiner	St. Paul.
"	Thos. D. Barr, Bank Examiner	Indianapolis.	"	Geo. P. Dally, Examiner	E. Grand Forks.
"	Wylie L. Hastings, Bank Examiner	Princeton.	"	M. E. Walsh, Assistant Examiner	St. Paul.
"	Ralph R. Boyers, Bank Examiner	Spencer.	"	John L. Haas, Bank Examiner	St. Paul.
"	L. B. Holleman, Bank Examiner	Indianapolis.	"	Ernest W. Swanson, Bank Examiner	Minneapolis.
"	Robert Prass, Bank Examiner	Indianapolis.	"	A. F. Schwieger, Asst. Bank Ex.	Minneapolis.
"	Glanton G. Welsh, Bank Examiner	Greensburg.	"	H. M. Hauck, Asst. Examiner	Mankato.
Iowa	G. H. Messenger, Supt. of Banking	Des Moines.	"	F. V. Artig, Asst. Examiner	St. Paul.
"	V. W. Miller, Deputy Supt.	Des Moines.	"	N. O. Dixon, Asst. Examiner	Minneapolis.
"	F. P. Potter, Bank Examiner	Mason City.	"	W. B. Clement, Asst. Examiner	Red Wood Falls.
"	R. F. Wilson, Bank Examiner	Fairfield.	"	H. R. Kneeland, Asst. Examiner	St. Peter.
"	Chas. H. Suiter, Bank Examiner	Davenport.	"	H. V. Montgomery, 2d Asst. Exam.	Minneapolis.
"	Roy K. Dowell, Bank Examiner	Des Moines.	"	G. M. Durkee, Chief Clerk	Mankato.
"	Roy F. Long, Bank Examiner	Des Moines.	Miss.	M. G. McNair, Bank Commissioner	Gulfport.
"	G. A. West, Bank Examiner	Cedar Rapids.	"	N. C. Hill, Bank Commissioner	Hattiesburg.
"	A. J. Bertelson, Bank Examiner	Cushing.	"	Lewis E. Crook, Bank Commissioner	Meridian.
"	F. P. Potter, Bank Examiner	Mason City.	"	E. F. Anderson, Bank Examiner	Clinton.
"	F. I. Jenkins, Bank Examiner	Meriden.	"	J. B. Salmund, Bank Examiner	Lumberton.
"	E. R. Harris, Bank Examiner	Des Moines.	Mo.	C. F. Enright, Bank Commissioner	Jefferson City.
"	R. W. Waite, Bank Examiner	Morley.	"	I. C. Uptegrove, Deputy Bank Com.	Jefferson City.
"	A. V. Cooper, Bank Examiner	Creston.	"	C. O. Craig, Bank Examiner	Clinton.
Kansas	Walter E. Wilson, Bank Com.	Topeka.	"	Ben E. Turner, Bank Examiner	Kirksville.
"	Frank Organ, Special Assistant	Topeka.	"	W. W. Seibert, Bank Examiner	St. Louis.
"	L. A. Johnson, Asst. Bank Com.	Topeka.	"	P. K. Gibbons, Bank Examiner	Edina.
"	Stanley Brown, Deputy Bank Com.	Independence.	"	J. M. Strong, Bank Examiner	Cape Girardeau.
"	Frank Bell, Deputy Bank Com.	Topeka.	"	H. D. Sillsby, Jr., Bank Examiner	Springfield.
"	E. V. Wood, Deputy Bank Com.	Baldwin City.	"	Jas. T. Duncan, Bank Examiner	St. Joseph.
"	C. L. Cramer, Deputy Bank Com.	Salina.	"	M. F. Cockrell, Bank Examiner	Kansas City.
"	O. G. Congdon, Deputy Bank Com.	Newton.	"	R. R. Bean, Bank Examiner	Springfield.
"	W. T. Newman, Bldg. & Loan Ex.	Topeka.	"	V. D. Wall, Bank Examiner	Jefferson City.
"	F. J. Harper, Deputy Bank Com.	Salina.	"	D. A. Williams, Bank Examiner	Chillicothe.
"	H. A. Johnson, Deputy Bank Com.	Norton.	"	G. W. Hobbs, Bank Examiner	St. Louis.
"	E. L. Chapman, Deputy Bank Com.	Great Bend.	"	O. G. Williams, Chief Clerk	Jefferson City.
"	C. S. Bowman, Deputy Bank Com.	Topeka.	Mont.	H. S. Magraw, Supt. of Banks	Helena.
"	W. D. Kinnamon, Deputy Bk. Com.	Sedan.	"	G. A. Briebach, Asst. Supt.	Helena.
"	C. W. Edwards, Special Deputy Bank Com.	Waterville.	"	A. P. Bowie, Deputy	Helena.
"	W. H. Mitsch, Special Deputy Bank Com.	Woodbine.	"	G. T. Forbes, Deputy	Helena.
			"	J. W. Langley, Deputy	Helena.
			"	J. W. Stearns, Deputy	Helena.
			"	G. Sheldon, Clerk	Helena.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Neb.	J. E. Hart, Secretary	Lincoln.	Ohio	Ira R. Pontius, Superintendent	Columbus.
"	R. O. Chase, Bank Examiner	Lincoln.	"	Robert T. Crew, Attorney Examiner	Columbus.
"	A. D. Touzalin, Bank Examiner	Omaha.	"	John H. Lange, Chief Examiner	Columbus.
"	B. B. Helmick, Bank Examiner	Campbell.	"	George Walters, Bank Examiner	Cleveland.
"	Ross Brown, Bank Examiner	Hastings.	"	Clyde Sharp, Bank Examiner	Ada.
"	H. J. Matzke, Bank Examiner	Norfolk.	"	W. J. Skehan, Bank Examiner	Toledo.
"	Roy E. Smith, Bank Examiner	Albion.	"	D. J. Schurr, Bank Examiner	Columbus.
"	Jay Riley, Bank Examiner	Kearney.	"	Dudley A. Filler, Bank Examiner	Columbus.
"	Ross Thornton, Bank Examiner	Kearney.	"	Lucius C. Tatman, Bank Examiner	Columbus.
"	G. S. Easton, Bank Examiner	Crawford.	"	Howard M. Sims, Bank Examiner	Columbus.
Nev.	Gilbert C. Ross, Bank Examiner	Carson City.	"	O. B. Liming, Bank Examiner	Mt. Orab.
N. H.	James O. Lyford, Chairman Bk. Com.	Concord.	"	C. R. Blouvelt, Asst. Bank Examiner	Leipsic.
"	Frederic S. Nutting, Bank Com.	Manchester.	"	C. C. Morgan, Bank Examiner	Columbus.
"	Guy H. Cutter, Bank Commissioner	Joffrey.	"	A. W. Pleister, Bank Examiner	Cardington.
N. J.	Frank H. Smith, Commissioner	Trenton.	"	Ralph J. Romer, Asst. Bk. Examiner	St. Henry.
"	Thomas K. Johnston, Deputy Com.	Trenton.	"	Henry J. Schulte, Bank Examiner	Cincinnati.
"	L. R. Vredenburg, Bank Examiner	Somerville.	"	George T. Blake, Special Deputy	Columbus.
"	Hugh H. Hilson, Bank Examiner	Trenton.	Okla.	Fred G. Dennis, Commissioner	Oklahoma City.
"	Horace Biddle, Asst. Bank Examiner	Ocean Grove.	"	E. M. Tankersley, Asst. Bk. Com.	Oklahoma City.
"	Alvin L. Fowler, Bank Examiner	Haddonfield.	"	W. J. Martin, Bank Examiner	Oklahoma City.
"	Chas. H. Dunham, Bank Examiner	Plainfield.	"	Roy P. King, Bank Examiner	Oklahoma City.
"	A. S. Amerman, Bank Examiner	Somerville.	"	H. C. Carpenter, Bank Examiner	Oklahoma City.
"	Robt. F. Minch, Bank Examiner	Bridgeton.	"	John Knox, Bank Examiner	Oklahoma City.
"	Chas. B. Veghte, Bank Examiner	Metuchen.	"	D. A. Duncan, Bank Examiner	Oklahoma City.
"	Ray E. Mayham, Bank Examiner	Orange.	"	R. B. Hotchkiss, Bank Examiner	Clinton.
"	Wm. E. Walter, Bank Examiner	Rutherford.	"	E. T. Plummer, Bank Examiner	Oklahoma City.
"	Geo. Compton, Bank Examiner	Trenton.	"	J. J. Petty, Bank Examiner	Oklahoma City.
"	Chas. M. Bilderback, Bank Examiner	Wenonah.	"	Ray Wolcott, Bank Examiner	Oklahoma City.
N. M.	J. B. Read, Bank Examiner	Santa Fe.	"	C. McCoy, Bldg. and Loan Auditor	Oklahoma City.
"	J. O. Miller, Deputy Bank Examiner	Santa Fe.	Ore.	Will H. Bennett, Supt. of Banks	Salem.
N. Y.	George I. Skinner, Superintendent	Albany.	"	Marshall Hooper, Asst. Supt. and Examiner	Salem.
"	Guernsey R. Jewett, 2d Deputy	White Plains.	"	W. M. Adair, Examiner	Salem.
"	George Overocker, 3d Deputy	Poughkeepsie.	"	A. A. Schramm, Examiner	Salem.
"	Edward R. Anker, Land and Opinion Clerk	N. Y. City.	"	Stanley L. Stewart, Asst. Bk. Exam.	Salem.
"	J. Johnson Ray, Private Secretary	Norwich.	Pa.	John S. Fisher, Commissioner	Indiana.
"	Geo. V. McLaughlin, Special Deputy Supt. of Banks, in charge of Liquidation Bureau	61 Br'dway, N.Y. City	"	John W. Morrison, 1st Deputy Com.	Wayne.
"	A. T. Campbell, Chief Examiner	61 Br'dway, N.Y. City	"	P. G. Cameron, 2d Deputy Com.	Harrisburg.
"	H. J. Young, Bank Examiner	Syracuse.	"	Jos. S. Riley, Bank Examiner	1528 N. 19th St., Philadelphia.
"	E. L. Dodge, Bank Examiner	61 Br'dway, N.Y. City	"	Albert Wagner, Bank Examiner	311 Ferguson Bldg., Pittsburgh.
"	R. W. Humphrey, Bank Examiner	61 Br'dway, N.Y. City	"	H. A. Groman, Bank Examiner	Bethlehem.
"	G. S. Adams, Bank Examiner	61 Br'dway, N.Y. City	"	H. R. Moyer, Bank Examiner	Quakertown.
"	J. S. Love, Bank Examiner	61 Br'dway, N.Y. City	"	Robt. R. Moore, Bank Examiner	Bellevue.
"	B. D. Haight, Bank Examiner	1036 Harvard, Rochester.	"	Chas. A. Steele, Bank Examiner	Franklin.
"	Gordon F. Smith, Bank Examiner	61 Br'dway, N.Y. City	"	Chas. Cavett, Bank Examiner	6 Mansfield Ave., Pittsburgh.
"	H. S. Andrews, Bank Examiner	61 Br'dway, N.Y. City	"	W. H. Anstine, Bank Examiner	Dallastown.
"	W. A. MacCallum, Bank Examiner	Rochester.	"	Thomas Dixon, Bank Examiner	2029 Brandywine St., Philadelphia.
"	Claude Hutchins, Bank Examiner	586 Ashland Ave., Buffalo.	"	Robert Ostermaier, Bank Examiner	448 Fourth Ave., Pittsburgh.
"	G. A. Plant, Bank Examiner	Albany.	"	A. A. Keiser, Bank Examiner	Jenkintown.
"	N. T. Killip, Bank Examiner	Oswego.	"	J. T. Henry, Bank Examiner	4901 Walton Ave., Philadelphia.
"	A. B. Wheeler, Bank Examiner	61 Br'dway, N.Y. City	"	A. F. Daix, 3d, Bank Examiner	2318 Columbia Ave., Philadelphia.
"	J. J. Kennedy, Bank Examiner	61 Br'dway, N.Y. City	"	Harry J. Phillips, Bank Examiner	Etna.
"	Flecher G. Crane, Bank Examiner	61 Br'dway, N.Y. City	"	Geo. H. Wagner, Bank Examiner	2730 Girard Ave., Philadelphia.
"	Geo. W. Ebert, Chief Credit Bureau	Mariners Harbor.	"	C. H. Graff, Bank Examiner	Kittanning.
"	B. B. Bullock, Bank Examiner	New York City.	"	Wm. M. Boggs, Bank Examiner	Valencia.
"	A. H. Morey, Bank Examiner	Buffalo.	"	F. A. Heim, Bank Examiner	Williamsport.
"	Francis X. Werneken, Bank Exam.	61 Br'dway, N.Y. City	"	W. R. Smith, Bank Examiner	814 N. 63d St., Philadelphia.
"	H. B. Kennedy, Bank Examiner	Auburn.	"	J. A. Taylor, Bank Examiner	Indiana.
"	T. A. Pyterman, Bank Examiner	61 Br'dway, N.Y. City	"	R. W. Knowles, Bank Examiner	6321 Ross St., Philadelphia.
"	Norman J. Macdonald, Bk. Exam.	61 Br'dway, N.Y. City	"	R. S. Ruth, Bank Examiner	Scranton.
"	Joseph H. Zweeres, Bank Examiner	61 Br'dway, N.Y. City	"	L. W. Dennison, Bank Examiner	Warren.
"	John I. Mesick, Bank Examiner	61 Br'dway, N.Y. City	"	George Baleman, Bank Examiner	West Chester.
"	F. W. Piderit, Bank Examiner	61 Br'dway, N.Y. City	"	D. A. Henderson, Jr., Bank Examiner	Brookville.
"	Peter N. Shippee, Bank Examiner	Albany.	"	P. F. Snyder, Bank Examiner	Lititz.
"	Nathaniel Orens, Bank Examiner	61 Br'dway, N.Y. City	"	M. P. Claney, Bank Examiner	408 East End Ave., Pittsburgh.
"	Milton L. Mason, Bank Examiner	61 Br'dway, N.Y. City	"	F. L. Homsher, Bank Examiner	Strasburg.
"	Benedetto A. Palumbo, Bank Exam.	61 Br'dway, N.Y. City	R. I.	Geo. H. Newhall, Commissioner	Providence.
"	J. S. Frazer, Bank Examiner	Albany.	"	E. J. Littlefield, Deputy Com.	Providence.
"	J. M. Kinney, Bank Examiner	Buffalo.	"	W. L. Offer, Bank Examiner	Providence.
"	A. H. Snodgrass, Bank Examiner	61 Br'dway, N.Y. City	S. C.	James H. Craig, State Bk. Examiner	Anderson.
"	Wm. T. McCaffrey, Bank Examiner	Syracuse.	"	F. E. Watson, Asst. Bk. Examiner	Marion.
"	A. B. Clark, Bank Examiner	Buffalo.	"	W. W. Bradley, Asst. Bk. Examiner	Abbeville.
"	John C. O'Byrne, Bank Examiner	Albany.	S. D.	John Hirning, Supt. of Banks	Pierre.
"	S. I. Chittenden, Bank Examiner	61 Br'dway, N.Y. City	"	J. F. McEwen, 1st Deputy Supt. of Banks	Pierre.
"	G. F. Berger, Jr., Bank Examiner	Buffalo.	"	A. F. Wosnuk, Examiner	Aberdeen.
"	Arthur B. Vogel, Bank Examiner	61 Br'dway, N.Y. City	"	E. J. Morris, Examiner	Aberdeen.
"	Emmet W. Irving, Bank Examiner	61 Br'dway, N.Y. City	"	Chris. Hirning, Examiner	Pierre.
"	C. C. Hathaway, Bank Examiner	61 Br'dway, N.Y. City	"	U. G. Stevenson, Examiner	Yankton.
"	Rho L. Bush, Bank Examiner	61 Br'dway, N.Y. City	"	J. R. Shirey, Examiner	McLaughlin.
"	Louis N. Roe, Bank Examiner	61 Br'dway, N.Y. City	"	F. S. Lytle, Examiner	Pierre.
"	Ralph T. Simmons, Bank Examiner	61 Br'dway, N.Y. City	"	F. S. Barber, Examiner	Onida.
"	Arthur Koch, Bank Examiner	Saratoga Springs.	"	W. Edward, Examiner	Watertown.
"	G. M. Aldrich, Bank Examiner	61 Br'dway, N.Y. City	Tenn.	S. S. McConnell, Supt. of Banks	Nashville.
"	F. L. H. Holzer, Bank Examiner	61 Br'dway, N.Y. City	"	Hallum W. Goodloe, Asst. Supt. of Banks	Nashville.
"	Ralph E. Haven, Bank Examiner	Adams.	"	Homer W. Scott, Bank Examiner	Union City.
"	Wm. Cuffney, Bank Examiner	61 Br'dway, N.Y. City	"	H. O. Crumbliss, Bank Examiner	Kingston.
"	Geo. E. Varcoe, Bank Examiner	61 Br'dway, N.Y. City	"	C. J. Evans, Bank Examiner	Nashville.
"	Lawrence H. Geser, Bank Examiner	61 Br'dway, N.Y. City	"	D. D. Robertson, Bank Examiner	Brownsville.
"	Geo. A. Strack, Bank Examiner	61 Br'dway, N.Y. City	"	T. B. Dozier, Bank Examiner	Nashville.
"	L. W. Palmer, Bank Examiner	61 Br'dway, N.Y. City			
"	Frank B. McLaughlin, Bk. Examiner	Syracuse.			
"	Chas. H. Eshelman, Bank Examiner	Niagara Falls.			
"	Herbert C. Rogers, Bank Examiner	61 Br'dway, N.Y. City			
"	Franklin W. Wright, Bank Exam.	61 Br'dway, N.Y. City			
"	George W. Smith, Jr., Bank Exam.	61 Br'dway, N.Y. City			
N. C.	Clarence Latham, Bank Examiner	Raleigh.			
"	O. W. Cloninger, Asst. Bk. Examiner	Raleigh.			
"	T. H. Bennett, Asst. Bk. Examiner	Raleigh.			
"	G. S. Attmore, Jr., Bank Examiner	Raleigh.			
"	Thurman Williams, Bank Examiner	Raleigh.			
N. D.	O. E. Lofthus, Bank Examiner	Bismarck.			
"	Gilbert Semingson, Chief Deputy	Bismarck.			
"	W. S. Mitchell, Office Deputy	Bismarck.			
"	H. O. Paulson, Deputy	Drake.			
"	O. E. Engemoen, Deputy	Steele.			
"	Orin Baertsch, Deputy	Dawson.			
"	F. B. McAnaney, Deputy	Devils Lake.			
"	O. E. Bergstrom, Deputy	Minot.			
"	John Bena, Deputy	Lankin.			
"	L. E. Dickerson, Deputy	Beach.			
"	Gilbert Brattland, Deputy	Bismarck.			
"	Chas. Carpenter, Deputy	Grafton.			
"	Hermann Scheffer, Deputy	Bismarck.			
"	M. E. Howland, Deputy	Valley City.			
"	J. W. Tanager, Deputy	Page.			

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Texas.....	Geo. Waverly Briggs, Insurance and Banking Commissioner.....	Austin.	Va.....	F. B. Richardson, Chief Examiner ..	Richmond.
"	Chas. V. Johnson, Deputy Insurance Commissioner.....	Austin.	"	E. A. Leake, Asst. Bank Examiner.....	Richmond.
"	F. P. Wood, General Liquidating Agent.....	Austin.	"	W. T. Daniel, Asst. Bank Examiner.....	Waverly.
"	J. L. Mims, Actuary.....	Austin.	"	R. C. Eaton, Asst. Examiner.....	Richmond.
"	A. L. Slaughter, Bank Examiner.....	Austin.	"	M. E. Bristow, Asst. Examiner.....	Richmond.
"	J. T. McMillin, Bank Examiner.....	Austin.	Wash.....	Louis H. Moore, Bank Examiner.....	Olympia.
"	O. E. Breg, Bank Examiner.....	Austin.	"	C. H. Eberting, Deputy Com.....	Seattle.
"	H. O. McCallon, Bank Examiner.....	Austin.	"	Geo. F. Palmer, Deputy Bk. Exam.....	Hoquiam.
"	Carl Carlson, Bank Examiner.....	Austin.	"	Claude P. Hay, Bank Examiner.....	Sultan.
"	A. S. Ferrell, Bank Examiner.....	Austin.	"	C. R. Hupp, Bank Examiner.....	Oakesdale.
"	W. N. Greer, Bank Examiner.....	Austin.	"	Jno. A. Vanderpool, Bank Exam.....	Seattle.
"	H. M. Barton, Bank Examiner.....	Austin.	"	J. C. Minshull, Bank Examiner.....	Spokane.
"	W. A. Williams, Bank Examiner.....	Austin.	"	Verne Lawrence, Secretary.....	Olympia.
"	P. M. Bramlette, Bank Examiner.....	Austin.	W. Va.....	J. S. Hill, Commissioner of Banking.....	Charleston.
"	John S. Wightman, Bank Examiner.....	Austin.	"	Geo. M. Weekley, Asst. Com.....	Pennsboro.
"	D. B. Diggs, Bank Examiner.....	Austin.	"	Geo. B. Waggoner, Asst. Com.....	Jane Lew.
"	Easley Waggoner, Bank Examiner.....	Austin.	"	W. B. Holden, Asst. Com.....	Salem.
"	Jacob Embry, Bank Examiner.....	Austin.	Wis.....	Marshall Cousins, Commissioner.....	Madison.
"	W. G. Forrest, Bank Examiner.....	Austin.	"	W. H. Richards, Deputy Com.....	Black River Falls.
"	G. B. Hogan, Bank Examiner.....	Austin.	"	A. R. Emerson, Chief Examiner.....	Madison.
"	O. J. Maner, Bank Examiner.....	Austin.	"	R. B. Ellis, Bank Examiner.....	Madison.
"	S. D. Young, Bank Examiner.....	Austin.	"	H. N. Nelson, Bank Examiner.....	Amherst Junction.
"	L. V. Myrich, Bank Examiner.....	Austin.	"	Thos. Herreid, Bank Examiner.....	Madison.
"	T. P. Priddie, Jr., Bank Examiner.....	Austin.	"	Chas. T. Shape, Bank Examiner.....	Milwaukee.
"	Geo. Seller, Bank Examiner.....	Austin.	"	O. F. Schwenker, Bank Examiner.....	Eau Claire.
"	Noian Taylor, Bank Examiner.....	Austin.	"	Wallace Edwards, Bank Examiner.....	Madison.
Utah.....	N. T. Porter, Bank Commissioner ..	Centerville.	"	Wm. L. Carey, Bank Examiner.....	Madison.
"	W. E. Evans, Bank Examiner.....	Salt Lake City.	"	Geo. D. Luscher, Bank Examiner.....	Milwaukee.
"	Aubrey Tolton, Bank Examiner.....	Salt Lake City.	"	B. M. Backus, Bank Examiner.....	Madison.
Vt.....	G. B. Carpenter, Bank Com.....	Montpelier.	"	G. W. Jamieson, Bank Examiner.....	Madison.
"	Inez M. Besett, Chief Clerk.....	Montpelier.	"	Irving E. Backus, Bank Examiner.....	Madison.
"	H. E. Pease, Bank Examiner.....	Montpelier.	"	P. H. Linley, Bank Examiner.....	Madison.
			Wyo.....	I. C. Newlin, Bank Examiner.....	Cheyenne.
			"	A. L. Putnam, Asst. Bank Examiner.....	Cheyenne.
			"	C. F. Dickinson, Bank Examiner.....	Cheyenne.
			"	Rudolph J. Hofmann, Asst. Bk. Ex.....	Cheyenne.
			"	Guy A. King, Asst. Bk. Ex.....	Cheyenne.



Official Numbering Agent for American Bankers Association

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

February 16, 1920

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.	NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
CHIEF NATIONAL BANK EXAMINERS			
Mulloney, Daniel C. (1)	Room 614, 45 Milk St., Boston, Mass.	Hoffman, Lawrence W. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.
Smith, Sherrill (2)	720 U. S. Customhouse, New York, N. Y.	Hopkins, Raby L. (7)	331 Federal Bldg., Milwaukee, Wis.
Johnson, Edward I. (3)	416 Post Office Bldg., Philadelphia, Pa.	Horn, Charles F. (2)	720 U. S. Customhouse, New York, N. Y.
Schechter, Wm. J. (4) (Act.)	527 Williamson Bldg., Cleveland, Ohio.	Houston, Robert C. (7)	Box 735, South Bend, Ind.
Doughton, J. K. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.	Hubbell, E. S. (7)	832 Spring St., Elgin, Ill.
Pole, J. William (6)	507 Post Office Bldg., Atlanta, Ga.	Hutt, Wm. E. (11)	Sherman, Texas.
Cooper, Silas H. L. (7)	804 Rector Bldg., Chicago, Ill.	James, Arthur L. (12)	912 O St., Sacramento, Cal.
Machen, Harry L. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.	Jernegan, Edward S. (12)	Hotel Fresno, Fresno, Cal.
Brown, Fred (9)	416 New York Life Bldg., Minneapolis, Minn.	Johnson, Robin M. (11)	c/o First National Bank, St. Cloud, Fla.
Newnham, Stephen L. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.	Kennedy, J. L. (7)	P. O. Box 184, Sheldon, Iowa.
Collier, Richard H. (11)	501 Southland Life Bldg., Dallas, Texas.	Kuchins, Charles R. (6)	P. O. Box 275, Bessemer, Ala.
Gaither, H. R. (12)	525 First National Bank Bldg., San Francisco, Cal.	La Roque, O. K. (6)	507 Post Office Bldg., Atlanta, Ga.
NATIONAL BANK EXAMINERS			
Ackerman, Louis H. (4)	527 Williamson Bldg., Cleveland, Ohio.	Longmoor, Stanley A. (11)	c/o Asst. Postmaster, Amarillo, Texas.
Albert, H. E. (9)	416 New York Life Bldg., Minneapolis, Minn.	Lorang, Peter J. (9)	631 First Ave., Fargo, N. D.
Anheler, C. H. (9)	416 New York Life Bldg., Minneapolis, Minn.	Madland, Leland L. (9)	416 New York Life Bldg., Minneapolis, Minn.
Armstrong, George E. (4)	527 Williamson Bldg., Cleveland, Ohio.	McBryde, W. W. (11)	204 Mills Bldg., El Paso, Texas.
Aycock, Richard N. (5)	Raleigh, N. C.	McGrath, John C. (7)	P. O. Box 592, Indianapolis, Ind.
Baker, Wm. B. (3)	P. O. Box 61, Lancaster, Pa.	McLean, Martin (12)	310 Central Bldg., Seattle, Wash.
Barrett, J. W. (3)	Box 977, Johnstown, Pa.	McReynolds, J. W. (11)	501 Southland Life Bldg., Dallas, Texas.
Beall, J. Harvey (7)	P. O. Box 824, Des Moines, Iowa.	Mansfield, Fred S. (11)	501 Southland Life Bldg., Dallas, Texas.
Bean, Norwin S. (1)	10 Federal Bldg., Manchester, N. H.	Marcuse, Benjamin (2)	560 W. 144th St., New York, N. Y.
Best, John A. (3)	Room 23 P. O. Bldg., Wilkes-Barre, Pa.	Martin, Charles H. (12)	708 Trust & Savings Bldg., Los Angeles, Cal.
Black, Harold W. (1)	Room 614, 45 Milk Street, Boston, Mass.	Martin, Leo H. (12)	525 First National Bank Bldg., San Francisco, Cal.
Borden, John C. (6)	507 Post Office Bldg., Atlanta, Ga.	Maxey, Charles T. (12)	525 First National Bank Bldg., San Francisco, Cal.
Bradley, Arthur R. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.	Mertens, Charles R. (7)	Shelbyville, Ill.
Brown, C. V. (3)	416 Post Office Bldg., Philadelphia, Pa.	Miller, J. Francis (4)	Box 163, Wilkesburg, Pa.
Brooks, Roger E. (5)	807 Union Trust Bldg., Washington, D. C.	Minor, W. G. (7)	Cannelton, Ind.
Buckles, Ward M. (9)	8 Montana Bldg., Helena, Mont.	Mitchell, Wm. F. (2)	488 State St., Brooklyn, N. Y.
Byers, Ralph W. (2)	1041 State St., Watertown, N. Y.	Montgomery, Robert (4)	509 Nat'l Bank of W. Va. Bldg., Wheeling, W. Va.
Camp, Albert B. (4)	P. C. Box 202, Central Sta., Toledo, Ohio.	Moore, S. A. (3)	416 P. O. Bldg., Philadelphia, Pa.
Cecil, K. B. (3)	416 Post Office Bldg., Philadelphia, Pa.	Morgan, Wm. M. (8)	205 Federal Bldg., Louisville, Ky.
Challman, L. Oscar (9)	416 New York Life Bldg., Minneapolis, Minn.	Mossman, John D. (10)	635 Tyler St., Topeka, Kan.
Chapman, C. H. (3)	413 Post Office Bldg., Philadelphia, Pa.	Murphy, David (11)	Jefferson Hotel, Mount Pleasant, Tex.
Chenault, John B. (4)	Maysville, Ky.	O'Brien, E. E. (10)	Room 224 Federal Bldg., Salina, Kan.
Cloe, Wm. B. (5)	P. O. Box 1185, Huntington, W. Va.	Otto, Charles C. (12)	S. 1124 Walnut St., Spokane, Wash.
Coffin, George M. (1)	118 Waverly Place, New York, N. Y.	Parker, Edward F. (1)	75 Concord St., Woodfords Sta., Portland, Me.
Congdon, George C. (3)	P. O. Box 497, Williamsport, Pa.	Partridge, Paul (7)	801 N. Perry Ave., Apt. No. 2, Peoria, Ill.
Congdon, Sidney B. (4)	527 Williamson Bldg., Cleveland, Ohio.	Patterson, Bert K. (9)	416 New York Life Bldg., Minneapolis, Minn.
Cooper, Roy A. (10)	Box 421, Hastings, Neb.	Peightel, John C. (8)	4708 Cupples Place, St. Louis, Mo.
Cooper, T. A. (1)	28 School St., Montpelier, Vt.	Penix, J. L. (11)	Crawford Apts., Waco, Texas.
Crocker, Sherwood (10)	718 Grant St., Denver, Colo.	Pettit, E. N. (3)	Room 23, P. O. Bldg., Wilkes-Barre, Pa.
Davenport, Henry B.	c/o Comptroller of the Currency, Washington, D. C.	Raney, Harry B. (12)	c/o Newhouse Hotel, Salt Lake City, Utah.
Davis, Thomas H. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.	Ransom, Frank T. (8)	805-6 Central Bank Bldg., Memphis, Tenn.
Donahue, Edward J. (2)	The Greycourt Apt., Ithaca, N. Y.	Reed, William H. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Donough, Milton E. (2)	720 U. S. Customhouse, New York, N. Y.	Robb, Ellis D. (7)	Colonial Apartments, Waterloo, Iowa.
Dougherty, Wm. P. (9)	631 First Ave., Fargo, N. D.	Roberts, Luther K. (3)	416 Post Office Bldg., Philadelphia, Pa.
DuBois, Nathan S. (4)	527 Williamson Bldg., Cleveland, Ohio.	Roberts, W. C. (6)	c/o Receiver, Heard Nat'l Bank, Jacksonville, Fla.
Faris, A. B. (4)	111 E. Auburn Ave., Cincinnati, Ohio.	Sawyer, Jr., John T. (7)	535 Downer Ave., Milwaukee, Wis.
Farmer, Thurston P. (10)	820 Court St., Muskogee, Okla.	Sawyer, L. M. (12)	529 Idaho Bldg., Boise, Idaho.
Filson, Chas. H. (10)	321 N. First St., Guthrie, Okla.	Scott, H. W. (1)	Room 614, 45 Milk St., Boston, Mass.
Fletcher, Thomas E. (6)	Cordele, Ga.	Sisk, Carl M. (3)	1240 Hill Road, Reading, Pa.
Folger, Wm. P. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.	Smiley, Mervale D. (9)	Cataract Hotel, Sioux Falls, S. D.
Freeman, Lloyd R. (2)	392 Lincoln Ave., Orange, N. J.	Smith, Arthur B. (9)	3000 James Ave., Minneapolis, Minn.
Funsten, Jr., James B. (2)	720 U. S. Customhouse, New York, N. Y.	Smith, Clarence F. (4)	P. O. Box 1058, Pittsburgh, Pa.
Funsten, William P. (7)	804 Rector Bldg., Chicago, Ill.	Smith, John H. (9)	416 New York Life Bldg., Minneapolis, Minn.
George, Harry L. (2)	27 N. Main Ave., Albany, N. Y.	Snyder, Vernon G.	416 Post Office Bldg., Philadelphia, Pa.
Goodell, George W. (10)	2070 Clermont St., Denver, Colo.	Stauffer, George E. (3)	416 Post Office Bldg., Philadelphia, Pa.
Goodwyn, T. J. (5)	P. O. Box 326, Columbia, S. C.	Stearns, E. Willey (2)	P. O. Box No. 3, Albany, N. Y.
Gough, E. H. (8)	Boonville, Ind.	Stewart, Charles A. (5)	507 Union Trust Bldg., Washington, D. C.
Gray, Wm. M. (12)	163 Hill St., Ocean Park, Cal.	Stringfellow, J. B. (5)	Forest Depot, Va.
Griffin, James L. (6)	507 Post Office Bldg., Atlanta, Ga.	Summers, George S. (3)	Box 255, Carlisle, Pa.
Griffey, Orville A. (10)	812 American Nat'l Bank Bldg., Oklahoma City, Okla.	Thomas, Thomas C. (4)	Neil House, Columbus, Ohio.
Guthrie, John A. (10)	Capitol Bldg., Cheyenne, Wyo.	Thompson, A. D. (11)	1104 W. Mulberry Ave., San Antonio, Texas.
Haneke, Edward C. (4)	527 Williamson Bldg., Cleveland, Ohio.	Thompson, J. Ernest (11)	501 Southland Life Bldg., Dallas, Texas.
Hargreaves, R. L. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.	Thompson, Oscar (12)	708 Trust & Savings Bldg., Los Angeles, Cal.
Haugen, N. E. (7)	2803 Grand Ave., Des Moines, Iowa.	Trimble, James (5)	807 Union Trust Bldg., Washington, D. C.
Harkin, Daniel V. (7)	804 Rector Bldg., Chicago, Ill.	Walker, Harry W. (9)	P. O. Box 71, Huron, S. D.
Hayes, Jr., Ben (7)	Davenport, Iowa.	Walter, Edgar D. (6)	202 Fourth Ave., Rome, Ga.
Hayes, Wm. Z. (2)	P. O. Box 740, Buffalo, N. Y.	Williams, Thomas M. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Hodgson, R. M. (6)	U. S. Customhouse, Mobile, Ala.	Wilson, Lewis (10)	Box 451, Hutchinson, Kan.
		Wood, D. R. (5)	P. O. Bldg., Martinsburg, W. Va.
		Wood, John S. (8)	5540 Cates Ave., St. Louis, Mo.
		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.

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

FEDERAL RESERVE BANK INFORMATION

FEDERAL RESERVE BOARD

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

DAVID F. HOUSTON, *Chairman (ex-officio)*

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

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

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

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

HENRY A. MOEHLENPAH, Clinton, Wis.,
(1920)

JOHN SKELTON WILLIAMS (*ex-officio*).

G. L. HARRISON, *General Counsel.*

W. T. CHAPMAN, *Secretary.*

W. W. HOXTON, *Executive Secretary.*

W. M. IMLAY, *Fiscal Agent.*

W. W. PADDOCK, *Chief, Division of
Operations and Examinations.*

R. G. EMERSON, *Assistant Secretary.*

H. PARKER WILLIS, *Director, Analysis
and Research.*

M. JACOBSON, *Statistician.*

J. E. CRANE, *Acting Director, Division of
Foreign Exchange.*

FEDERAL ADVISORY COUNCIL—(1920)

PHILIP STOCKTON, 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

OSCAR WELLS, Birmingham, 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

R. L. BALL, San Antonio, 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 395; State Banks 36.

DIRECTORS

CLASS A:—THOMAS P. BEAL (1920), Boston; F. S. CHAMBERLAIN (1922), New Britain, Conn.; EDWARD S. KENNARD (1921), Rumford, Maine.

CLASS B:—E. R. MORSE (1922), Proctor, Vermont; PHILIP R. ALLEN (1920), East Walpole, Mass.; C. G. WASHBURN (1921), Worcester, Mass.

CLASS C:—FREDERIC H. CURTISS (1920), Boston, *Chairman of Board and Federal Reserve Agent*; JESSE E. METCALF (1922), Providence, R. I.; ALLEN HOLLIS (1921), Concord, N. H., *Deputy-Chairman.*

OFFICERS

FREDERIC H. CURTISS, *Chairman and Federal Reserve Agent*; CHARLES A. MORSS, *Governor*; CHARLES F. GETTEMY, *Assistant Federal Reserve Agent*; C. E. SPENCER, Jr., *Deputy Governor*; CHESTER C. BULLEN, *Deputy Governor and Cashier*; WILLIAM WILLETT, *Cashier.*

ASSISTANT CASHIERS:—ERNEST M. LEAVITT, HARRY A. SAUNDERS, L. WALLACE SWEETSER, WILLIAM N. KENYON, ELLIS G. HULT, and FRANK W. CHASE.
HARRY F. CURRIER, *Auditor*; ARTHUR W. WEED, *Counsel.*

LIABILITIES

Capital paid in	\$ 7,198,000
Surplus	8,359,000
Government deposits	4,777,000
Due to members—reserve account	113,721,000
Deferred availability items	54,990,000
All other deposits	6,486,000
Federal Reserve notes in actual circulation	234,991,000
Federal Reserve bank notes in circulation, net liability	19,369,000
All other liabilities	1,567,000
TOTAL LIABILITIES	\$451,400,000

RESOURCES

Gold coin and certificates	\$ 9,239,000
Gold settlement fund	32,176,000
Gold with Foreign Agencies	8,345,000
Gold with Federal Reserve Agents	72,129,000
Gold redemption fund	22,601,000
Legal tender notes, silver, etc.	4,836,000
Total reserve	\$149,326,000
Bills discounted—secured by Government	
War obligations—members	112,933,000
Bills discounted—all others	48,085,000
Bills bought in open market	51,511,000
U. S. Gov. Bonds	539,000
U. S. Gov. certificates of indebtedness	21,896,000
Bank premises	1,106,000
Five per cent redemption fund against Federal Reserve bank notes	1,072,000
Uncollected items and other deductions	
from gross deposits	64,644,000
All other resources	348,000
TOTAL RESOURCES	\$451,460,000

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 633; State Banks 126.

DIRECTORS

CLASS A:—JAMES S. ALEXANDER (1922), N. Y. City; ROBERT H. TREMAN (1920), Ithaca, N. Y.; CHARLES SMITH (1921), Oneonta, N. Y.

CLASS B:—CHARLES A. STONE (1922), N. Y. City; L. R. PALMER (1921), Croton-on-Hudson, N. Y.

CLASS C:—PIERRE JAY (1922), 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), Plainfield, N. J.

OFFICERS

GENERAL OFFICERS

BENJ. STRONG, *Governor*; J. HERBERT CASE, *Deputy Governor*; LOUIS F. SAILER, *Deputy Governor*; FRANCIS OAKEY, *Acting General Auditor*; HARRY ARTHUR HOPF, *Organization Counsel*; DUDLEY H. BARROWS, *Secretary*.

SENIOR OFFICERS

J. HERBERT CASE, *Controller of Foreign Relations Pro tem, Controller of Loans Pro tem*; LAURENCE H. HENDRICKS, *Controller of Collections*; JOSEPH D. HIGGINS, *Controller of Cash and Custodies*; ARTHUR W. GILBART, *Controller of Administration*; LOUIS F. SAILER, *Controller of Fiscal Agency Functions Pro tem, Controller of Accounts Pro tem*; EDWIN R. KENZEL, *Controller of Investments*; CHANNING RUDD, *Controller of Government Loan Organization*.

JUNIOR OFFICERS

GILBERT E. CHAPIN, *Manager Loan Department*; CHARLES H. COE, *Manager Check Department*; JAY E. CRANE, *Manager Foreign Department*; RALPH T. CRANE, *Manager Member Bank Relations Department*; WILLIAM H. DILLISTIN, *Manager Bank Examinations Department*; BETHUNE M. GRANT, *Manager Government Securities Sales Department*; WILLIAM A. HAMILTON, *Manager Cash Department*; HOWARD M. JEFFERSON, *Manager Personnel Department*; J. WILSON JONES, *Manager Government Bond Department*; ADOLPH J. LINS, *Manager Government Deposit Department*; WALTER B. MATTESON, *Manager Certificates of Indebtedness Department and Manager Securities Department*; HENRY R. MURRAY, *Manager Collection Department*; ROBERT M. O'HARA, *Manager Bill Department*; JOHN E. RAASCH, *Manager Planning Department*; LESLIE R. ROUNDS, *Manager Accounting Department and Manager Disbursing Department*; WILLIAM M. ST. JOHN, *Manager Custody Department*; I. WARD WATERS, *Manager Service Department*; CARL SNYDER, *Manager Statistics Department*; EDWIN C. FRENCH, *Manager Vault Department*.

FEDERAL RESERVE AGENT

PIERRE JAY, New York City.

SHEPARD MORGAN, *Assistant Federal Reserve Agent*.

BUFFALO BRANCH. (Transit Number 10-26)

R. M. GIDNEY, *Manager*; W. W. SCHNECKENBURGER, *Cashier*.

DIRECTORS

E. C. McDOUGALL, Buffalo; CLIFFORD HUBBELL, Buffalo; H. T. RAMSDELL, Buffalo; R. M. GIDNEY, Buffalo; FRANK L. BARTLETT, Olean.

LIABILITIES

Capital paid in	\$ 22,399,000
Surplus	45,082,000
Government deposits	31,510,000
Due to members—reserve account	729,545,000
Deferred availability	150,124,000
All other deposits	42,394,000
Federal Reserve notes in actual circulation	769,170,000
Federal Reserve bank notes in circulation, net liability	50,853,000
All other liabilities	10,819,000
TOTAL LIABILITIES	\$1,851,896,000

RESOURCES

Gold coin and certificates	\$136,008,000
Gold settlement fund	77,954,000
Gold with Foreign Agencies	41,956,000
Gold with Federal Reserve Agents	281,778,000
Gold redemption fund	25,088,000
Legal tender notes, silver, etc.	46,171,000
Total cash reserve	\$608,955,000
Bills discounted—secured by Government war obligation	595,495,000
Bills discounted—all others	166,632,000
Bills bought in open market	191,215,000
U. S. Government Bonds	1,457,000
U. S. Government Victory Bonds	50,000
U. S. certificates of indebtedness	69,240,000
Bank premises	3,094,000
Five per cent redemption fund against Federal Reserve bank notes	2,729,000
Uncollected items and other deductions from gross deposits	211,926,000
All other resources	1,103,000
TOTAL RESOURCES	\$1,851,896,000

FEDERAL RESERVE BANK INFORMATION

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 636; State Banks 40.

DIRECTORS

CLASS A:—JOS. WAYNE, JR. (1920), Philadelphia; FRANCIS DOUGLAS (1921), Wilkes Barre, Pa.; M. J. MURPHY (1922), Clarks Green, Pa.

CLASS B:—ALBA B. JOHNSON (1922), Philadelphia; EDWIN S. STUART (1920), Philadelphia; CHARLES K. HADDON (1921), Camden, N. J.

CLASS C:—RICHARD L. AUSTIN (1920), Philadelphia, *Chairman of Board and Federal Reserve Agent*; HENRY B. THOMPSON (1922), Wilmington, Del., *Deputy Chairman of Board*; CHAS. C. HARRISON (1921), Philadelphia.

OFFICERS

WILLIAM H. HUTT, *Deputy Governor*; EDWIN S. STUART, *Deputy Governor*; WILLIAM A. DYER, *Cashier and Secretary*.

ASSISTANT CASHIERS:—C. A. McILHENNY, JAMES M. TOY, W. J. DAVIS, S. R. EARL, R. M. MILLER, Jr., and F. W. LABOLD.

LIABILITIES		RESOURCES	
Capital paid in.....	\$ 7,899,000	Gold coin and certificates.....	\$ 1,190,000
Surplus fund.....	8,805,000	Gold settlement fund.....	30,218,000
Government deposits.....	4,969,000	Gold with Foreign Agencies.....	9,146,000
Due to members—reserve account.....	97,575,000	Gold with Federal Reserve Agents.....	81,721,000
Deferred availability items.....	67,665,000	Gold redemption fund.....	8,592,000
All other deposits.....	6,493,000	Legal tender notes, silver, etc.....	236,000
Federal Reserve notes in actual circulation.....	222,802,000	Total cash reserve.....	\$131,103,000
Federal Reserve bank notes in circulation, net liability....	27,567,000	Bills discounted—secured by Government	
All other liabilities.....	1,890,000	war obligations.....	159,272,000
		Bills discounted—all others.....	35,868,000
		Bills bought in open market.....	7,825,000
		U. S. Government bonds.....	1,385,000
		U. S. certificates of indebtedness.....	31,261,000
		Bank premises.....	500,000
		Uncollected items and other deductions	
		from gross deposits.....	76,407,000
		Five per cent redemption fund against	
		Federal Reserve bank notes.....	1,475,000
		All other resources.....	569,000
TOTAL LIABILITIES.....	\$445,665,000	TOTAL RESOURCES.....	\$445,665,000

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; CHESS LAMBERTON (1922), Franklin, Pa.; O. N. SAMS (1921), Hillsboro, Ohio.

CLASS B:—THOS. A. COMBS (1920), Lexington, Ky.; R. P. WRIGHT (1922), Erie, Pa.; JOHN STAMBAUGH (1921), Youngstown, Ohio.

CLASS C:—DAVID C. WILLS (1920), Cleveland, *Chairman of Board and Federal Reserve Agent*; L. B. WILLIAMS (1922), Cleveland, Ohio, *Deputy Chairman of Board*; HARRY P. WOLFE (1921), Columbus, Ohio.

OFFICERS

DAVID C. WILLS, *Federal Reserve Agent*; J. C. NEVIN, *Assistant Federal Reserve Agent and Secretary*.

E. R. FANCHER, *Governor*; M. J. FLEMING, *Assistant to Governor*; F. J. ZURLINDEN, *Assistant to Governor*; H. G. DAVIS, *Cashier*.

ASSISTANT CASHIERS:—W. F. TAYLOR, H. F. STRATER, C. W. ARNOLD, G. H. WAGNER, G. A. STEPHENSON and D. B. CLOUSER.

F. V. GRAYSON, *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, 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		RESOURCES	
Capital paid in.....	\$ 9,535,000	Gold coin and certificates.....	\$ 14,067,000
Surplus fund.....	9,089,000	Gold settlement fund.....	41,116,000
Government deposits.....	3,205,000	Gold with Foreign Agencies.....	9,374,000
Due to members—reserve account.....	135,788,000	Gold with Federal Reserve Agents.....	122,298,000
Deferred availability items.....	63,915,000	Gold redemption fund.....	1,150,000
All other deposits.....	6,022,000	Legal tender notes, silver, etc.....	967,000
Federal Reserve notes in actual circulation.....	256,556,000	Total reserve.....	\$188,972,000
Federal Reserve bank notes in circulation, net liability....	21,439,000	Bills discounted—secured by Government	
All other liabilities.....	1,544,000	war obligations.....	969,400,000
		Bills discounted—all other.....	46,555,000
		Bills bought in open market.....	73,355,000
		U. S. Government Bonds.....	833,000
		U. S. Government Victory Bonds.....	23,571,000
		U. S. certificates of deposits.....	10,000
		Bank premises.....	640,000
		Five per cent redemption fund against	
		Federal Reserve bank notes.....	1,155,000
		Uncollected items and other deductions	
		from gross deposits.....	74,597,000
		All other resources.....	465,000
TOTAL LIABILITIES.....	\$507,093,000	TOTAL RESOURCES.....	\$507,093,000

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 540; State Banks 46.

DIRECTORS

CLASS A:—JOHN F. BRUTON (1922), Wilson, N. C.; EDWIN MANN (1920), Bluefield, W. Va.; CHAS. E. RIEMAN (1921), Baltimore, Md.

CLASS B:—EDMUND STRUDWICK (1921), Richmond; DAVID R. COKER (1920), Hartsville, S. C.; JAMES F. OYSTER (1922), Washington, D. C.

CLASS C:—CALDWELL HARDY (1920), Norfolk, *Chairman of Board and Federal Reserve Agent*; JAMES A. MONCURE (1922), Richmond, *Deputy Chairman of Board*; HOWARD BRUCE (1921), Baltimore, Md.

OFFICERS

A. H. DUDLEY, *Assistant Federal Reserve Agent*; J. G. FRY, *Assistant Federal Reserve Agent*; GEORGE J. SEAY, *Governor*; CHAS. A. PEPLER, *Deputy Governor*; R. H. BROADDUS, *Deputy Governor*; GEORGE H. KEESEE, *Cashier*; C. V. BLACKBURN, *Assistant Cashier*; THOMAS MARSHAL, Jr., *Assistant Cashier*; EDWARD WALLER, Jr., *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	RESOURCES
Capital paid in.....\$ 4,397,000	Gold coin and certificates.....\$ 2,521,000
Surplus..... 5,820,000	Gold settlement fund..... 24,241,000
Government deposits..... 4,121,000	Gold with Foreign Agencies..... 5,602,000
Due to members—reserve account..... 60,863,000	Gold with Federal Reserve Agents..... 39,204,000
Deferred availability items..... 67,797,000	Gold redemption fund..... 10,962,000
All other deposits..... 3,654,000	Legal tender notes, silver, etc..... 204,000
Federal Reserve notes in actual circulation..... 130,777,000	Total reserve..... \$ 82,734,000
Federal Reserve bank notes in circulation, net liability... 11,794,000	Bills discounted—secured by Government war obligations..... 76,305,000
All other liabilities..... 711,000	Bills discounted—all other..... 23,455,000
	Bills bought in open market..... 10,748,000
	U. S. Government bonds..... 1,235,000
	U. S. certificates of indebtedness..... 12,260,000
	Bank premises..... 553,000
	Uncollected items and other deductions from gross deposits..... 81,640,000
	Five per cent redemption fund against Federal Reserve bank notes..... 435,000
	All other resources..... 569,000
TOTAL LIABILITIES.....\$289,934,000	TOTAL RESOURCES..... \$289,934,000

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

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

Membership: National Banks 363; State Banks 64.

DIRECTORS

CLASS A:—JOHN K. OTTLEY (1921) Atlanta, Ga.; OSCAR NEWTON (1922), Jackson, Miss.; PETER R. KITTLES (1920), Sylvania, Ga.

CLASS B:—LEON C. SIMON (1920), New Orleans; J. A. McCRARY (1921), Decatur, Ga.; W. H. HARTFORD (1922), Nashville, Tenn.

CLASS C:—JOS. A. McCORD (1920), Atlanta, *Chairman of Board and Federal Reserve Agent*; EDW. T. BROWN (1921), Atlanta, *Deputy Chairman of Board*; W. H. KETTIG (1922), Birmingham, Ala.

OFFICERS

M. B. WELLBORN, *Governor*; L. C. ADELSON, *Deputy Governor*; CREED TAYLOR, *General Auditor*; M. W. BELL, *Cashier*; R. A. SIMS, *Assistant Cashier*; W. B. ROPER, *Assistant Cashier*; W. R. PATTERSON, *Assistant Cashier*; J. L. CAMPBELL, *Assistant Cashier*; J. 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*; W. G. WILSON, *Cashier*.

DIRECTORS

JOHN C. COOPER, *Chairman*; EDWARD W. LANE, FULTON SAUSSEY, B. H. BARNETT, and GILES L. WILSON.

NASHVILLE BRANCH. (Transit Number 87-10)

BRADLEY CURREY, *Manager*; J. B. McNAMARA, *Cashier*.

DIRECTORS

W. W. HARTFORD, *Chairman*; J. E. CALDWELL, E. A. LINDSEY, T. A. EMBREY, and P. M. DAVIS.

FEDERAL RESERVE BANK INFORMATION

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

MARCUS WALKER, *Manager*; 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; H. B. LIGHTCAP, Jackson, Miss.; FRANK ROBERTS, Lake Charles, La.; JAS. P. BUTLER, Jr., New Orleans, La.; F. W. FOOTE, Hattiesburg, Miss.

SAVANNAH AGENCY.

R. J. TAYLOR, *Manager*; R. N. GROOVER, *Assistant Manager*.

LIABILITIES	RESOURCES
Capital paid in	Gold coin and certificates
Surplus	Gold settlement fund
Government deposits	Gold with Foreign Agencies
Due to members—reserve account	Gold with Federal Reserve Agents
Deferred availability items	Gold redemption fund
All other deposits	Legal tender notes, silver, etc.
Federal Reserve notes in actual circulation	Total reserve
Federal Reserve bank notes in circulation, net liability	Bills discounted—secured by Government war obligations
All other liabilities	Bills discounted—all other
TOTAL LIABILITIES	Bills bought in open market
	U. S. Government bonds
	U. S. Government Victory notes
	U. S. certificates of indebtedness
	Bank premises
	Uncollected items and other deductions from gross deposits
	Five per cent redemption fund against Federal Reserve bank notes
	All other resources
	TOTAL RESOURCES

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, Batrholomew, Jennings, Ripley, and Ohio.

Membership: National Banks 1048; State Banks 326.

DIRECTORS

CLASS A:—GEORGE M. REYNOLDS (1921), Chicago; CHARLES H. McNIDER (1922), Mason City, Iowa; E. L. JOHNSON (1920), Waterloo, Iowa.

CLASS B:—J. W. BLODGETT (1922), Grand Rapids, Mich.; A. R. ERSKINE (1920), South Bend, Ind.; A. H. VOGEL (1921), Milwaukee, Wis.

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 (1922), Des Moines, Iowa.

OFFICERS

W. A. HEATH, *Chairman and Federal Reserve Agent*; JAMES SIMPSON, *Deputy Chairman*; W. F. McLALLEN, *Secretary and Assistant Federal Reserve Agent*; W. H. WHITE, *Assistant Federal Reserve Agent and Manager Department of Examinations*; CHARLES G. RUTLEDGE, *Assistant to the Manager Department of Examinations*; JOSEPH M. CONWAY, *Examiner*; MARK A. WILSON, *Examiner*; F. R. BURGESS, *Auditor*; WALTER A. HOPKINS, *Assistant Auditor*; H. G. KAISER, *Assistant Auditor*; CHARLES L. POWELL, *Counsel*; FRANK M. HUSTON, *Statistician*; J. B. McDOUGAL, *Governor*; C. R. McKAY, *Deputy Governor*; B. G. McCLOUD, *Assistant to the Governor*; S. B. CRAMER, *Cashier*; W. C. BACHMAN, *Assistant Cashier*; F. BATEMAN, *Assistant Cashier*; F. J. CARR, *Assistant Cashier*; KENT C. CHILDS, *Assistant Cashier*; J. H. DILLARD, *Assistant Cashier*; FRANK R. HANRAHAN, *Assistant Cashier*; DON A. JONES, *Assistant Cashier*; FRANK A. LINDSTEN, *Assistant Cashier*; WILBUR K. LYLE, *Assistant Cashier*; O. J. NETTERSTROM, *Assistant Cashier*; A. H. VOGT, *Assistant Cashier*; CLARKE WASHBURN, *Assistant Cashier*; VANEMIN LAMONT, *Acting Assistant Cashier*; LOUIS G. MEYER, *Acting Assistant Cashier*; E. L. HARRIS, *Manager Bank Relations and Membership*.

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

JOHN BALLANTYNE, EMORY W. CLARK, JULIUS H. HAASS, ROBERT B. LOCKE, Detroit.

LIABILITIES	RESOURCES
Capital paid in	Gold coin and certificates
Surplus	Gold settlement fund
Government deposits	Gold with Foreign Agencies
Due to members—reserve account	Gold with Federal Reserve Agents
Deferred availability items	Gold redemption fund
All other deposits	Legal tender notes, silver, etc.
Federal Reserve notes in actual circulation	Total reserve
Federal Reserve bank notes in circulation, net liability	Bills discounted—secured by Government war obligations
All other liabilities	Bills discounted—all other
TOTAL LIABILITIES	Bills bought in open market
	U. S. Government bonds
	U. S. certificates of indebtedness
	Bank premises
	Uncollected items and other deductions from gross deposits
	Five per cent redemption fund against Federal Reserve bank notes
	All other resources
	TOTAL RESOURCES

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, Noxubee, and Humphreys.

Membership: National Banks 468; State Banks 68.

DIRECTORS

CLASS A:—WALKER HILL (1920), St. Louis; J. C. UTTERBACH (1921), Paducah, Ky.; SAMUEL A. ZIEGLER (1922), Albion, Ill.

CLASS B:—ROLLA WELLS (1921), St. Louis; WILLIAM B. PLUNKETT (1922), Little Rock, Ark.; LE ROY PERCY (1920), Greenville, Miss.

CLASS C:—WM. McC. MARTIN (1921), St. Louis, *Chairman of Board and Federal Reserve Agent*; JOHN W. BOEHNE (1920), Evansville, Ind., *Deputy Chairman*; C. P. J. MOONEY (1922), Memphis, Tenn.

OFFICERS

WM. McC. MARTIN, *Chairman of the Board and Federal Reserve Agent*; C. M. STEWART, *Assistant Federal Reserve Agent*; D. C. BIGGS, *Governor*; OLIN M. ATTEBERY, *Governor*; JAMES G. McCONKEY, *Secretary and Counsel*; J. W. WHITE, *Cashier*; A. H. HALL, *Assistant Cashier*; J. W. RINKLEFF, *Assistant Cashier*; W. H. GLASGOW, *Assistant Cashier*; E. J. NOVY, *General Auditor*.

LITTLE ROCK BRANCH. (Transit Number 81-13)

A. F. BAILEY, *Managing Director*; M. H. LONG, *Cashier*.

DIRECTORS

A. F. BAILEY, C. A. PRATT, J. E. ENGLAND, Jr., 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. I. SWEARINGER, Louisville.

MEMPHIS BRANCH. (Transit Number 26-3)

JNO. J. HEFLIN, *Managing Director*; A. J. WILLIAMS, *Cashier*,

DIRECTORS

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

LIABILITIES	RESOURCES
Capital paid in..... \$ 4,081,000	Gold coin and certificates..... \$ 2,891,000
Surplus fund..... 3,724,000	Gold settlement fund..... 20,273,000
Government deposits..... 4,268,000	Gold with Foreign Agencies..... 5,373,000
Due to members—reserve account..... 68,427,000	Gold with Federal Reserve Agents..... 57,703,000
Deferred availability items..... 50,897,000	Gold redemption fund..... 6,197,000
All other Deposits..... 3,859,000	Legal tender notes, silver, etc..... 3,211,000
Federal Reserve notes in actual circulation..... 134,209,000	Total reserve..... \$ 95,648,000
Federal Reserve bank notes in circulation, net liability . . . 15,359,000	Bills discounted—Secured by Government war obligations..... 48,300,000
All other liabilities..... 926,000	Bills discounted—all other..... 48,300,000
TOTAL LIABILITIES..... \$285,750,000	Bills bought in open market..... 10,860,000
	United States Government Bonds..... 1,153,000
	U. S. certificates of indebtedness..... 17,560,000
	Bank premises..... 356,000
	Uncollected items and other deductions from gross deposits..... 66,196,000
	Five per cent redemption fund against Federal Reserve bank notes..... 336,000
	All other resources..... 279,000
	TOTAL RESOURCES..... \$285,750,000

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 836; State Banks 88.

DIRECTORS

CLASS A:—THEODORE WOLD (1922), Minneapolis; L. B. HANNA (1920), Fargo, N. Dak.; WESLEY C. McDOWELL (1921), Marion, N. Dak.

CLASS B:—F. R. BIGELOW (1922), St. Paul; F. P. HIXON (1921), La Crosse, Wis.; NORMAN B. HOLTER (1920), Helena, Mont.

CLASS C:—JOHN H. RICH (1920), Minneapolis, *Chairman of Board and Federal Reserve Agent*; W. H. LIGHTNER (1921), St. Paul; C. H. BENEDICT (1922), 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	RESOURCES
Capital paid in.....\$ 3,112,000	Gold coin and certificates.....\$ 7,294,000
Surplus..... 3,569,000	Gold settlement board, Federal Reserve Board..... 20,378,000
Government deposits..... 1,467,000	Gold with Foreign Agencies..... 3,087,000
Due to members—reserve account..... 51,366,000	Gold with Federal Reserve Agents..... 33,755,000
Deferred availability items..... 13,638,000	Gold redemption fund..... 1,059,000
All other deposits..... 2,261,000	Legal tender notes, silver, etc..... 81,000
Federal Reserve notes in actual circulation..... 81,635,000	Total reserve..... \$ 65,654,000
Federal Reserve bank notes in circulation, net liability.. 8,070,000	Bills discounted—secured by Government war obligations..... 23,883,000
All other liabilities..... 685,000	Bills discounted—all other..... 41,233,000
TOTAL LIABILITIES.....\$165,803,000	Bills bought in open market..... 5,691,000
	U. S. Government bonds..... 116,000
	Bank premises..... 515,000
	U. S. certificates of indebtedness..... 8,480,000
	Uncollected items and other deductions from gross deposits..... 19,696,000
	Five per cent redemption fund against Federal Reserve bank notes..... 406,000
	All other resources..... 129,000
	TOTAL RESOURCES.....\$165,803,000

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 (1922), Atchison, Kan.; C. E. BURNHAM (1920), Norfolk, Neb.; J. C. MITCHELL (1921), Denver, Colo.

CLASS B:—M. L. McCLURE (1922), Kansas City, Mo.; THOS. C. BYRNE (1921), Omaha, Neb.; HARRY W. GIBSON, (1920), Muskogee, Okla.

CLASS C:—ASA E. RAMSAY (1920), Kansas City, *Chairman of Board and Federal Reserve Agent*; F. W. FLEMING (1922), Kansas City, *Vice Chairman of Board*; R. H. MALONE (1921), Denver.

OFFICERS

J. Z. MILLER, Jr., *Governor*; C. A. WORTHINGTON, *Deputy Governor*; J. W. HELM, *Cashier*; C. K. BOARDMAN, *Assistant Federal Reserve Agent and Secretary*.

ASSISTANT CASHIERS:—JOHN PHILLIPS, Jr., E. P. TYNER, L. H. EARHART, G. E. BARLEY, C. E. DANIEL, M. W. E. PARK, A. G. FROST.

DENVER BRANCH (Transit Number 23-19)

C. A. BURKHARDT, *Manager*; P. R. FREDMAN, *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. McALLISTER, *Cashier*.

DIRECTORS

LUTHER DRAKE, Omaha; GEO. E. ABBOTT, Cheyenne, Wyo.; O. T. EASTMAN, Omaha; P. L. HALL, Lincoln; R. O. MARNELL, Nebraska City.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 10—Continued OKLAHOMA CITY BRANCH. *(Authorized but not yet open for business)*

L. H. EARHART, *Manager*; R. O. WUNDERLICH, *Cashier*.

DIRECTORS

P. C. DINGS, *Ardmore*; DORSET CARTER, *Oklahoma City*; WM. MEE, *Oklahoma City*; E. K. THURMOND, *Oklahoma City*; L. H. EARHART, *Oklahoma City*.

LIABILITIES	RESOURCES
Capital paid in.....\$ 4,021,000	Gold coin and certificates.....\$ 302,000
Surplus fund..... 6,116,000	Gold settlement fund, F. R. B'd..... 40,637,000
Government deposits..... 3,629,000	RESOURCES (Continued)
Due to members—reserve account..... 86,714,000	Gold with Foreign Agencies..... 5,487,000
Deferred availability items..... 64,840,000	Gold with Federal Reserve Agents..... 39,430,000
All other deposits..... 4,011,000	Gold redemption fund..... 3,714,000
Federal Reserve notes in actual circulation..... 99,565,000	Legal tender notes, silver, etc..... 446,000
Federal Reserve bank notes in circulation, net liability.. 19,471,000	Total reserve..... \$ 90,016,000
All other liabilities..... 1,016,000	Bills discounted—secured by Government war obligations..... 32,806,000
TOTAL LIABILITIES.....\$289,383,000	Bills discounted—all other..... 55,141,000
	Bills bought in open market..... 7,910,000
	U. S. Government bonds..... 8,868,000
	U. S. certificates of indebtedness..... 15,323,000
	Bank premises..... 462,000
	Uncollected items and other deductions from gross deposits..... 77,363,000
	Five per cent redemption fund against Federal Reserve bank notes..... 977,000
	All other resources..... 517,000
	TOTAL RESOURCES.....\$289,383,000

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, Bernolillo, Tarrant, 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 644; State Banks 117.

DIRECTORS

CLASS A:—J. T. SCOTT (1921), *Houston, Tex.*; E. K. SMITH (1920), *Shreveport, La.*; B. A. MCKINNEY (1922), *Durant, Okla.*

CLASS B:—MARION SANSOM (1922), *Ft. Worth, Texas*; FRANK KELL (1921), *Wichita Falls, Texas*; J. J. CULBERTSON (1920), *Paris, Texas*.

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 (1922), *Abilene, Texas*.

OFFICERS

W. F. RAMSEY, *Federal Reserve Agent*; C. C. HALL, *Assistant Federal Reserve Agent*; R. L. VAN ZANDT, *Governor*; LYNN P. TALLEY, *Deputy Governor and Cashier*; R. B. COLEMAN, *Assistant Cashier*; PAUL G. TAYLOR, *Assistant Cashier*; D. P. REORDAN, *Assistant Cashier*; FRED HARRIS, *Assistant Cashier*; W. C. WEISS, *General Auditor*; C. B. TEAGARDEN, *Assistant General Auditor*.

EL PASO BRANCH. (Transit Number 88-1)

R. R. GILBERT, *Manager*; M. CRUMP, *Cashier*; J. H. NIENDORFF, *Assistant Federal Reserve 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, *Assistant Federal Reserve Agent and Auditor*.

DIRECTORS

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

LIABILITIES	RESOURCES
Capital paid in.....\$ 3,419,000	Gold coin and certificates.....\$ 6,948,000
Surplus fund..... 3,030,000	Gold settlement fund, F. R. B'd..... 14,117,000
Government deposits..... 2,856,000	Gold with Foreign Agencies..... 2,972,000
Due to members—reserve account..... 63,079,000	Gold with Federal Reserve Agents..... 32,369,000
Deferred availability items..... 32,709,000	Gold redemption fund..... 2,585,000
All other deposits..... 2,171,000	Legal tender notes, silver, etc..... 1,719,000
Federal Reserve notes in actual circulation..... 71,677,000	Total reserve..... \$ 60,710,000
Federal Reserve bank notes in circulation—net liability.. 9,860,000	Five per cent redemption fund against Federal Reserve bank notes..... 568,000
All other liabilities..... 638,000	Bills discounted—secured by Government war obligations..... 45,476,000
TOTAL LIABILITIES.....\$189,439,000	Bills discounted—all others..... 17,035,000
	Bills bought in open market..... 1,037,000
	U. S. certificates of indebtedness..... 8,300,000
	Bank premises..... 506,000
	Uncollected items and other deductions from gross deposits..... 51,608,000
	All other resources..... 233,000
	TOTAL RESOURCES.....\$189,439,000

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 582; State Banks 138.

DIRECTORS

CLASS A:—C. K. McINTOSH (1922), San Francisco; J. E. FISHBURN (1920), Los Angeles, Cal.; M. A. BUCHAN (1921), Palo Alto, Cal.

CLASS B:—E. H. COX (1922), Madera; A. B. C. DOHRMAN (1920), San Francisco; J. A. MCGREGOR (1921), San Francisco.

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 ELLIOTT (1922), Berkeley, Calif.

OFFICERS

JNO. U. CALKINS, *Governor*; WM. A. DAY, *Deputy Governor*; IRA CLERK, *Assistant Deputy Governor*; C. H. STEWART, *Assistant Deputy Governor*; W. N. AMBROSE, *Cashier*.

ASSISTANT CASHIERS:—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*; E. H. TUCKER, *Assistant Federal Reserve Agent*; GAVIN McNAB, *Counsel*; H. S. HOUSE, *Auditor*.

LOS ANGELES BRANCH, (Transit Number 16-16)

IRA CLERK, *Acting Manager*; A. B. NORDLING, *Cashier*; H. N. MANGELS, *Assistant Cashier*.

DIRECTORS

IRA CLERK, San Francisco; A. J. Waters, Los Angeles; JOSEPH F. SARTORI, Los Angeles; H. M. ROBINSON, Pasadena; ISAAC B. NEWTON, Los Angeles.

PORTLAND BRANCH, (Transit Number 24-1)

C. L. LAMPING, *Manager*; FRÉDERICK 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, *Acting 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	RESOURCES
Capital paid in.....\$ 5,837,000	Gold coin and certificates.....\$ 11,895,000
Surplus fund..... 7,539,000	Gold settlement fund, F. R. B'd..... 24,488,000
Government deposits..... 5,361,000	Gold with Foreign Agencies..... 5,259,000
Due to members—reserve account..... 117,656,000	Gold with Federal Reserve Agents..... 81,830,000
Deferred availability items..... 33,767,000	Gold redemption fund..... 10,809,000
All other deposits..... 5,450,000	Legal tender notes, silver, etc..... 272,000
Federal Reserve notes in actual circulation..... 226,363,000	Total reserve..... \$134,553,000
Federal Reserve bank notes in circulation, net liability... 11,680,000	Bills discounted—Secured by Government war obligations..... 49,091,000
All other liabilities..... 1,844,000	Bills discounted—all other..... 41,443,000
TOTAL LIABILITIES.....\$415,497,000	Bills bought in open market..... 119,256,000
	U. S. Government bonds..... 2,632,000
	U. S. certificates of indebtedness..... 12,365,000
	Bank premises..... 231,000
	Uncollected items and other deductions from gross deposits..... 54,961,000
	Five per cent redemption fund against Federal Reserve bank notes..... 665,000
	All other resources..... 300,000
	TOTAL RESOURCES.....\$415,497,000

FEDERAL LAND BANK INFORMATION

FEDERAL FARM LOAN BOARD

DAVID F. HOUSTON, *Chairman*

GEORGE W. NORRIS, *Farm Loan Commissioner*

W. S. A. SMITH

CHARLES E. LOBDELL

ASBURY F. LEVER

W. W. FLANNAGAN, *Secretary*

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

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, and New Jersey.
CAPITAL, \$1,328,725.

DIRECTORS—EDWARD H. THOMSON, *President*; B. G. McINTYRE, *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, \$1,400,000.

DIRECTORS—VULOSKO 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, \$1,553,440.

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, \$1,767,135.

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, \$1,734,995.

DIRECTORS—T. F. DAVIS, *President*; W. C. DUFOUR, *Vice-President*; C. C. GASPARD, *Secretary*; J. V. De GRUY, *Treasurer*, and J. T. SAVAGE.

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

TERRITORY IN DISTRICT—Illinois, Missouri and Arkansas.
CAPITAL, \$1,828,110.

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, \$2,548,245.

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, \$2,383,020.

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, \$1,910,555.

DIRECTORS—MILAS LASATER, *President*; J. B. McMANUS, *Vice President*; A. N. ROCHESTER, *Secretary*; CALEB DAGG, *Treasurer*, and C. E. SOUTHARD.

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

TERRITORY IN DISTRICT—The State of Texas.
CAPITAL, \$2,248,060.

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

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

TERRITORY IN DISTRICT—California, Nevada, Utah, and Arizona.
CAPITAL, \$1,535,665.

DIRECTORS—W. H. JOYCE, *President*; A. C. KUHN, *Vice-President*; WILLARD D. ELLIS, *Secretary*; R. T. EVANS, *Treasurer* and JOHN GULL, Jr.

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

TERRITORY IN DISTRICT—Washington, Oregon, Montana, and Idaho.
CAPITAL, \$2,447,480.

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