

# MERCANTILE BANK OF THE AMERICAS

*An American Bank for Foreign Trade*

44 PINE STREET

NEW YORK

NEW ORLEANS OFFICE 732 Gravier Street  
PARIS OFFICE 11 bis, Boulevard Haussmann  
MADRID OFFICE Gran Via 14  
BARCELONA OFFICE Rambla de los Estudios-Canuda 2

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*Paid up Capital, and Surplus \$10,000,000*

# THE AMERICAN EXCHANGE NATIONAL BANK

(ESTABLISHED 1838)

128 BROADWAY, NEW YORK CITY

*is equipped to care for your deposit accounts  
banking and trust business*

Foreign Exchange

Commercial Credits

Acceptance Credits

Travellers Letters of Credit

Individual Trusts

Corporate Trusts

Certificates of Deposit

Transfer Agent

Safekeeping of Securities

Registrar

**Total Resources over - - - \$175,000,000**

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BUFFALO, N. Y.**

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<p>AUDITS INVESTIGATIONS CERTIFIED BALANCE SHEETS</p>	<p><b>McGREADY &amp; SAYERS</b> PUBLIC ACCOUNTANTS 609-610 Keith Theatre Bldg. SYRACUSE, N. Y.</p>	<p>COST ACCOUNTING INDUSTRIAL ENGINEERING</p>
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## THE SECOND NATIONAL BANK OSWEGO, N. Y.

Capital, \$100,000      Deposits, \$2,556,000      SURPLUS AND PROFITS \$165,000

Organized 1864. Charter No. 296

### DIRECTORS

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PROMPT ATTENTION TO ALL  
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UNITED STATES, STATE, COUNTY AND CITY DEPOSITORY. MEMBER FEDERAL RESERVE SYSTEM

## ANNOUNCEMENT OF MERGER

WE take pleasure in announcing the absorption of the Bankers Register (Blue Book) (for many years published by The Credit Company of Chicago) by the Rand McNally Bankers Directory, and the combining of these two well-known publications, beginning with the January 1919 Edition, which is the eighty-sixth 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 three times that of any other publication in the same field and larger than that of any other bank or financial publication in America.

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**  
CHICAGO (Head Office)      RAND McNALLY BUILDING      NEW YORK

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

NEW YORK

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

January, 1920

NEW YORK BANKS—Adams to Albany

913

TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES DUE FROM BANKS	
Adams—Jefferson D 11 Pop. 1600	Citizens Trust Co. ♦\$89 50-586 Farmers National Bank ♦\$89 50-587	H. H. Waite	H. E. Machold W. H. Osborn C. J. Severance	R. W. Ripley Sec. and Tr. H. W. Hannahs		\$ 150,000	\$ 113,100	\$1,089,220	\$1,093,390	\$ 253,520	Mech. & Metals N., N. Y.; Girard N., Phil.; 1st N. and N. Y. State N., Alb. Han. N. and Irving N., N. Y.; N. Com'l, Alb.
Addison—Steuben I 8 Pop. 2004	First National Bank ♦799 50-641	R. S. Brown	E. M. Welles	W. A. Cronk		50,000	118,740	780,540	848,750	149,280	Chase N., N. Y.; Market St. N., Phil.
Afton—Chenango I 13 Pop. 752	Afton National Bank ♦20 50-1009 First National Bank ♦76 50-642	I. W. Seely	B. B. Hyde	W. H. Southworth		25,000	5,000				Chase N., N. Y.; N. Com'l, Alb.
Akron—Erie F 4 Pop. 1677	Bank of Akron ♦\$1900 50-577 Tabor & Witse ♦787 50-576	J. E. Paxon	J. E. Paxon	A. P. Anderson		25,000	20,510	656,300	605,750	115,860	N. Park, N. Y.; 1st N., Phil. Han. N., N. Y.; Marine Trust Co., Buffalo.
Albany—Albany H 18 Pop. 104,199 Reserve City	Albany City Savings Inst. ♦\$40 29-4 Albany County Savings Bank ♦\$74 29-12 Albany Exchange Sav. Bk. ♦\$56 29-6 Albany Savings Bank ♦\$20 29-3	W. S. Hackett	G. H. Thacher J. W. Cox	F. H. Williams, Sec. and Tr.	L. F. Hartmann, A. Tr.		1,045,970	12,777,350	13,232,850	456,460	Mech. & Metals N., N. Y.; N. Com'l, Alb.
"	Albany County Savings Bank ♦\$74 29-12 Albany Exchange Sav. Bk. ♦\$56 29-6 Albany Savings Bank ♦\$20 29-3	W. N. S. Sanders	F. C. Curtis W. P. Rudd Alden Chester	C. E. Byron, Tr.	H. H. Kohn, Sec. M. T. Eyck, A. Tr.		1,052,620	10,202,760	11,081,270	110,300	Bk. of Am., N. Y.; N. Y. State N., Alb.
"	Albany Exchange Sav. Bk. ♦\$56 29-6 Albany Savings Bank ♦\$20 29-3	M. T. Nachtman	M. J. Wallace	L. B. Wilmarth, Tr.	Carl M. Cronk, A. Tr.		297,730	3,535,110	3,725,430	107,420	Empire Tr. Co., N. Y.; 1st N., Alb.
"	Albany Savings Bank ♦\$20 29-3	Marcus T. Hun	Ledyard Cogswell T. I. Van Antwerp	H. D. Rodgers, Tr. E. J. Toole, A. Tr.	Frederick Town- send, Sec.		2,489,230	38,122,030	38,434,460	1,869,790	Bk. of the Manhattan Co., N. Y.; N. Y. State N., Alb.
"	*ALBANY TRUST COMPANY 29-13 ♦\$1900	(C. H. Bissikummer H. G. Young, Ch. of Bd. (One Branch) Do a general Bank Prompt attention to	G. C. Van Turl, Jr. J. S. Friedman A. P. Adams, Jr.	A. P. Adams, Jr., Sec. Philip Fitz Simons, Jr., Tr.	J. H. Wallace, A. Sec. S. C. Harcourt, A. Tr.	400,000	333,300	10,281,660	8,450,180	2,519,840	N. City, N. Y.; Cont. & Com'l N. and Merch. Ln. & Tr. Co., Chi.; 1st N., Phil.
"	*First National Bank ♦\$64 29-5 Home Savings Bank ♦\$71 29-10	J. A. Becker	H. A. Arnold	H. A. Arnold	C. J. Beckett	600,000	624,320	8,767,910	8,281,470	2,680,350	Am. Ex. N. and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi. Irving N. and Met. Tr. Co., N. Y.; Mech. & Far., N. Com'l, 1st N., and Union Tr. Co., Alb.
"	*Mechanics & Farmers Bank ♦\$1811 29-2 Mechanics & Farmers Sav. Bank ♦\$55 29-5 *National Commercial Bank ♦\$24 29-7	Robt. Olcott	Donald McCredie	Clarence W. Stevens	I. F. Jagger, A. Tr.	250,000	1,058,240	1,800,610	2,685,560	428,220	Bk. of Am. and Cent. Tr. Co., N. Y.; N. Shawmut, Bos.; Phil. N., Phil. Cent. Union Tr. Co., N. Y.; Mech. & Far., Alb.
"	*National Commercial Bank ♦\$24 29-7	R. C. Pruyn	G. Y. Lansing	W. L. Gillespie	R. C. B. Adams	1,000,000	2,362,670	24,006,210	21,815,610	6,418,160	Mech. & Metals N. and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., St. L.
"	National Savings Bank ♦\$68 29-9	J. H. Manning	W. W. Batchelder J. H. Herzog Charles Gibson E. J. Hussey	F. B. Stevens, Tr.	H. J. Kneip		1,270,940	15,134,810	15,467,940	826,180	Title Guarantee & Tr. Co., N. Y.; N. Com'l, Alb.
"	*NEW YORK STATE NATIONAL BANK 29-1 ♦1803	LEDYARD COGSWELL	FRED TOWNSEND LEDYARD COGS- WELL, JR.	GEORGE A. WHITE	J. M. RUSSUM W. T. VAN ATTEN	500,000	728,990	26,387,710	18,914,850	9,847,940	Chase N., N. Y.; Cont. & Com'l N., Chi.; Girard N., Phil.; N. Shawmut, Bos.
"	*Union Trust Co. ♦\$02 29-14	T. I. Van Antwerp	E. N. Huyck	MacN. Miller, Sec. and Tr.	L. K. Fox, A. Tr. C. M. McGarvey, A. Sec.	250,000	575,400	6,012,030	6,303,310	489,180	N. Park, Chase N., Guaranty Tr. Co., and Mech. & Metals N., N. Y.
"	Germano P. Bacelli ♦98 29-52					5,000	32,430	42,210	7,410	71,730	Bk. of Naples, Italy.
"	J. S. Bache & Co. ♦89										J. S. Bache & Co., N. Y.
"	V. Schirripa ♦12 29-51	(V. Schirripa)				5,000	6,000	15,000			
"	NATIONAL CITY COMPANY (Ten Eyck Bldg.) ♦16	(Investment Bond s)	W. H. Sawin, Dist. Sales Mgr.	A. P. Adams, Jr., Sec. and Tr.	MacNaughton Miller, Mgr.						N. City Co., N. Y. and correspondent offices. See Adv. Page 3.
"	Albany Clearing House (Members indicated by a *)	R. G. Pruyn	T. I. Van Antwerp								

M. & T. NATIONAL—BUFFALO FOR NEW YORK STATE AND CANADA COLLECTIONS

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

**NEW YORK—Continued**  
(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BOND, SECURITIES	CASH & EX-CHANGES, DEB FROM BANKS	
*Albion.....Orleans F 5 B Pop. 6000	Citizens National Bank ••‡95 50-441	J. C. Curtis.....	S. N. Tanner.....	R. Titus Coan.....	O. Royce Sawyer..	\$ 50,000	\$ 144,890	\$1736 260	\$1597 760	\$ 420,960	Chase N., N. Y.; N. Com'l, Alb.
"....."	Orleans County Nat. Bk. •‡38 50-440	A. O. Burrows.....		J. W. Cornell.....	E. K. Hart.....	100,000	75,000	326,050	310,910	298,640	Han. N., N. Y.; N. Y. State N., Alb.
Alden.....Erie G 3 B Pop. 828	Alden State Bank.....‡16 50-961	Chas. H. Dold.....	F. A. Alger.....	B. L. Bensley.....		25,000	15,000	360,000	335,000	65,000	Mech. & Metals N., N. Y.; Mnfrs. & Tra. N., Buffalo.
Alexandria Bay.....Jefferson Pop. 2100 C 12	First National Bank of the Thousand Islands ••‡1900 50-643	Chas. U. Putnam.....	A. Bicklehaupt.....	Davis Comstock.....		50,000	62,000	725,000	550,540	172,920	Seab. N., N. Y.; N. Com'l, Alb.
Alfred.....Allegany I 6 B Pop. 759	University Bank.....•‡83 50-644	D. S. Burdick.....	C. C. Champlin.....	E. A. Gamble.....		25,000	10,500	160,000	130,000	40,000	Imp. & Tra. N., N. Y.; Liberty, Buffalo.
Allegany.....Cattaraug. I 4 B Pop. 1286	First National Bank.....‡03 50-645	Clare Willard.....	J. Ray McAuliffe.....	H. M. Krampf.....	C. W. Kaufman...	25,000	35,000	420,000	365,000	65,000	Irving N., N. Y.; Citiz. Com'l Tr. Co., Buffalo.
Altamont.....Albany G 17 Pop. 750	First National Bank.....•‡10 50-646	Newton Ketcham.....	E. G. Crannell.....	John P. Ogsbury.....		25,000	13,990	399,040	403,050	59,600	Irving N., N. Y.; N. Com'l, Alb.
Amenia.....Dutchess J 19 Pop. 1200	First National Bank.....•64 50-647	Geo. G. Stephenson.....	J. S. Chaffee.....	H. B. Rundall.....	J. B. Deming.....	100,000	33,600	188,990	337,260	84,020	N. Bk. Com., N. Y.; N. Y. State N., Alb.
Amityville.....Suffolk D 5 Pop. 2517	Bank of Amityville.....•‡91 50-540	Solomon Ketcham.....	S. P. Hildreth.....	C. O. Ireland.....	Ainslie M. Wardle..	25,000	71,680	550,000	650,000	79,730	Chase N. and Irving N., N. Y.
"....."	First National Bank.....•‡07 50-541	O. A. Luce.....	John F. Loudon.....	Percy L. Hall.....		25,000	29,960	978,700	807,740	256,600	N. Bk. Com. and Am. Ex. N., N. Y.; Bk. of Long Isl., Jamaica.
Amsterdam.....Montg. G 17 Pop. 37,103	Amsterdam City Nat'l Bank 50-137	L. E. Harrower.....	Willis Wendell.....	T. J. Weyl.....	A. K. Clizbe.....	200,000	415,470	1,016,120	1,419,750	393,860	1st N., N. City, and Chem. N., N. Y.; N. Shawmut, Bos.
"....."	Amsterdam Savings Bk. ‡86 50-136	S. H. French.....	J. T. Sugden.....	Chas. E. French, Tr.	Thomas Morphy, Sec.		614,740	7,210,430	7,151,650	581,100	Bkrs. Tr. and Guaranty Tr. Cos., N. Y.
"....."	Pasquale Di Mezza.....‡15 50-139										
"....."	Farmers National Bank. •‡39 50-134	James Voorhees.....	A. R. Conover.....	F. S. Van Derveer.....	J. E. Williams.....	200,000	312,530	2,337,310	2,379,930	429,970	N. Park, N. Y.; N. Y. State N., Alb.
"....."	First National Bank.....•‡60 50-135	C. S. Nisbet.....	James T. Sugden.....	George B. Wilkinson.....	James A. McGibbon.....	150,000	151,000	2,032,300	2,040,990	427,100	Equitable Tr. Co., N. Y.; 1st N. and N. Com'l, Alb.; Mnfrs. N., Troy.
"....."	B. H. Lichtman, Banker...‡04 50-140	(Benjamin H. Lichtman)				5,000	7,500		12,000	600	Far. N., Amsterdam.
"....."	Montgomery County Tr. Co. 50-138 •‡12	John Barnes.....	W. J. Kline.....	T. W. Swan, Tr.....	C. F. Rothmeyer, A. Tr.	200,000	173,510	1,856,900	2,718,260	287,340	N. Citv. N. Y.; Phil. N., Phil.; N. Y. State N., Alb.
Andes.....Delaware I 15 Pop. 414	National Bank of Andes. •19 50-648	C. E. Hulbert.....	D. B. Van Aken.....	LeRoy Miller.....	Frank T. More.....	25,000	8,890	190,510	161,520	54,140	Chase N., N. Y.
Andover.....Allegany I 6 B Pop. 1300	Andover State Bank. ‡94 50-619	A. C. Frisbey.....	F. S. Clark.....	J. M. Brundage.....		25,000	26,100	238,130	267,960	46,830	Chase N., N. Y.; Bk. of Buffalo, Buffalo.
"....."	Burrows National Bank •‡06 50-620	J. S. Phillips.....	E. J. Atwood.....	J. E. Cannon.....	R. E. Temple.....	25,000	31,470	367,140	342,430	98,430	N. Park, N. Y.; N. Com'l, Alb.
Angelica.....Allegany I 6 B Pop. 1056	Bank of Angelica.....•‡89 50-649	A. H. Hooker.....	D. D. Dickson.....	J. H. Rook.....	W. F. Lilly.....	25,000	23,860	263,170	221,280	95,760	N. Park, N. Y.; Liberty, Buffalo.
Angola.....Erie H 2 B Pop. 1200	Bank of Angola.....‡06 50-650	W. W. Chamberlain.....	J. M. Schwert.....	T. C. Williams.....		25,000	50,200	455,000	378,000	79,000	Chase N., N. Y.; Bk. of Buffalo, Buffalo.
"....."	Evans National Bank.....'20 50-1012	G. L. Stryker.....	W. G. Schack.....	Geo. L. Peck.....		50,000	10,000				Mnfrs. & Tra. N., Buffalo.
Antwerp.....Jefferson C 13 Pop. 1100	Bank of Antwerp.....•‡72 50-651	W. S. Augsbury.....	A. F. Shultz.....	R. W. Oakes.....		25,000	40,000	470,000	442,000	99,000	Chase N., N. Y.; Jefferson Co. N., Watertown.
Arcade.....Wyoming H 4 B Pop. 1800	Citizens Bank.....•‡82 50-652	J. D. Case.....	J. H. Francis.....	J. H. Smith.....	D. C. Bentley.....	60,000	50,240	1,213,200	1,099,960	219,490	1st N., N. Y.; Bk. of Buffalo and Mnfrs. & Trad. N., Buffalo.
"....."	First National Bank.....•‡13 50-930	W. K. Frank.....	Geo. P. Tisdale.....	H. G. McOutcheon.....	W. F. Lewis.....	25,000	7,800	340,740	340,240	58,300	Citiz. Com'l Tr. Co., Buffalo.

**THE MARINE TRUST COMPANY OF BUFFALO**

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Argyle... Washington F 19 Pop. 1680	First National Bank... ‡06 50-653	John B. Conway...	C. K. Owen.....	Howard Snyder...	-----	\$ 30,000	\$ 41,200	\$ 339,430	\$ 368,350	\$ 32,860	Han. N., N. Y.; 1st N., Alb.
Arkport... Steuben H 6 Pop. 475	Arkport State Bank... †\$16 50-956	John D. Taylor... W.M. Hurlbut, V.-P.	E. E. Ferry..... C. E. Hunt	M. D. Gates.....	Lester J. Taylor...	25,000	6,090	150,820	121,320	50,550	Irving N., N. Y.; Bk. of Buffalo, Buffalo.
Astoria... Queens D 4	(See New York City, Borough of Queens)										
Athens... Greene I 18 Pop. 2800	Athens National Bank... ‡16 50-959	Elmore Mackey...	O. Gates Porter...	S. Applebaum.....	-----	25,000	17,450	350,540	448,790	51,670	Irving N. and Guaranty Tr. Co., N. Y.; N. Y. State N., Alb.
Attica... Wyoming G 5 Pop. 2000	Bank of Attica... ‡\$56 50-572	C. B. Benedict....	C. J. Danley.....	R. E. Slack.....	J. B. Ulmer..... F. J. Schreiber	40,000	36,130	636,260	648,920	42,630	N. Park and Irving N., N. Y.; Bk. of Buffalo, Buffalo.
"	Citizens Bank... ‡\$11 50-573	Elon P. Spink.....	H. T. Bramer.....	B. T. Sands.....	-----	30,000	23,890	526,330	526,380	43,300	N. City, N. Y.; Marine Tr. Co. and Mnfrs. & Tra. N., Buffalo.
*Auburn... Cayuga C 10 Pop. 37,385	Auburn Savings Bank... ‡\$49 50-117	David M. Dunning..	N. B. Eldred..... G. Underwood	W. S. Downer... Sec. and Tr.	Adolph Keil, A. Tr.	-----	560,000	6,648,000	-----	-----	1st N. and Bkrs. Tr. Co., N. Y.
"	<b>AUBURN TRUST CO.</b> ... ‡\$06 50-121	Ralph R. Keeler...	G. W. Benham... D. E. French G. W. Bowen	G. W. Benham, Tr.	J. A. Jones, Sec. --	150,000	301,700	4,366,590	4,327,090	622,920	Met. Tr. Co. and Irving N., N. Y.; Liberty, Buffalo; 1st N., Phil.
"	<b>CAYUGA COUNTY NAT. BK.</b> 50-116	(C. P. BURR... Collections for reasonable rates. us. The Stron	<b>WM. K. PAYNE...</b> Auburn and Vicin- ity given special Prompt Service o n all Banking ma- terials in Cay- uga County.	<b>G. E. SNYDER...</b> nity given special n all Banking ma- terials in Cay- uga County.	<b>C. A. NEUMEISTER</b> attention. Rea- tters entrusted to	200,000	332,990	2,452,600	2,586,700	398,880	1st N., N. Y., Chi., and Alb.; 4th St. N., Phil.
"	Cayuga County Sav. Bk... ‡\$65 50-119	David Wadsworth, Jr.	Chas. W. Brister... Chas. A. McCarthy	W. H. Meaker, Tr. A. L. Hemingway, Sec.	G. V. Loughborough, A. Tr.	-----	303,520	5,043,400	5,121,330	186,390	1st N., N. Y.
"	<b>NATIONAL BK. OF AUBURN</b> 50-115	(F. E. SWIFT... Prompt and car- e A thoroughly o	<b>FREDERICK ALLEN...</b> G. D. BOARDMAN eful attention giv- rganized collectio	<b>W. C. DENMAN...</b> en all items entr- n department. W	<b>GEO. W. SCOTT...</b> usted to us. e want your Aub- urn bus iness.	200,000	105,760	2,153,390	2,512,610	390,620	Am. Ex. N., N. Y.; 1st N., Alb.; Bk. of Buffalo, Buffalo; Market St. N., Phil.
"	Edwin R. Fay & Sons... ‡192 50-120	(Edwin R., Fred H	., and Chas. R. Fay)	-----	-----	100,000	-----	-----	-----	-----	N. Park, N. Y.
"	Wm. H. Seward & Co... ‡160 50-118	(Bankers)	-----	-----	-----	100,000	-----	-----	-----	-----	Imp. & Tra. N., N. Y.; Phil. N., Phil.; N. Com'l, Alb.
"	<b>HENRY T. KEELER</b> 304 Auburn Sav. Bank Bldg.	Investment Securit	ies.	-----	-----	-----	-----	-----	-----	-----	-----
Aurora... Cayuga G 10 Pop. 495	First National Bank... ‡64 50-654	N. L. Zabriskie...	E. W. Mosher... S. G. Lyon	Edmund Doughty..	Marcus Webb.....	50,000	88,720	170,830	283,740	72,330	Mech. & Metals N., N. Y.
Au Sable Forks, Essex B 19 Pop. 2400	Bank of Au Sable Forks 50-655	E. W. Featherston..	G. H. Smith.....	V. K. Moore.....	H. R. Torrance...	50,000	47,250	575,000	600,000	92,000	N. City, N. Y.; Mnfrs. N., Troy.
Avoca... Steuben H 7 Pop. 1057	Bank of Avoca... ‡\$01 50-625	-----	H. W. Smith.....	W. H. Lee.....	F. L. Arnold.....	25,000	51,570	443,240	421,780	99,020	Seab. N., N. Y.; Marine Tr. Co. and Liberty, Buffalo.
"	J. B. Sturdevant, Banker 50-626	J. B. Sturdevant...	M. E. Sturdevant..	J. B. Sturdevant...	K. B. Sturdevant..	-----	-----	-----	-----	-----	Chase N., N. Y.; Mnfrs. & Tra. N., Buffalo; N. Bk. Com., Rochester.
Avon... Livingston G 6 Pop. 2600	State Bank of Avon... ‡\$92 50-656	A. Barber.....	W. G. Markham...	W. J. Weed.....	J. F. Kellogg.....	50,000	71,930	1,108,380	1,105,340	124,970	Seab. N., N. Y.
Babylon... Suffolk D 6 Pop. 3100	Babylon National Bank... ‡13 50-657	W. F. Norton.....	O. H. Rogers.....	W. W. Wood.....	-----	50,000	45,720	499,950	487,470	103,270	Han. N. and Chase N., N. Y.
"	Bank of Babylon... ‡\$13 50-929	J. Clinton Robbins.	A. D. Haff..... James Barber	E. J. Heartt.....	C. S. Easton.....	50,000	19,890	287,870	311,700	40,780	Chase N. and Irving N., N. Y.; Bk. of Long Isl., Jamaica.
Bainbridge... Chen'go I 13 Pop. 1200	First National Bank... ‡81 50-658	R. W. Kirby.....	D. H. Copley.....	S. B. Hollenbeck..	-----	50,000	69,600	593,740	716,890	96,000	Chase N., N. Y.; N. Com'l, Alb.
Baldwin... Nassau C 5 Pop. 1021	Baldwin National Bank... ‡19 50-1006	W. J. Steele.....	Oscar Jacobs.....	C. W. Korell.....	-----	50,000	12,500	183,860	212,180	22,580	N. Park, N. Y.
Baldwinsville... Onondaga Pop. 3300 F 10	Baldwinsville State Bk... ‡\$75 50-517	O. M. Bigelow....	J. T. Skinner.....	E. H. Marvin.....	Joel L. Foster.....	60,000	62,130	789,520	796,720	122,200	Han. N., N. Y.; N. Com'l, Alb.
"	First National Bank... ‡64 50-516	-----	Windsor Morris...	R. S. Mercer.....	R. B. Orvis.....	100,000	31,000	580,000	582,000	29,760	1st N., N. Y.; N. Y. State N., Alb.

January, 1920

NEW YORK BANKS—Argyle to Baldwinsville

**MANUFACTURERS & TRADERS NATIONAL BANK—BUFFALO** **LARGEST NATIONAL BANK IN WESTERN NEW YORK**

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

**NEW YORK—Continued**  
(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGERS, DUE FROM BANKS	
*Ballston Spa...Saratoga Pop. 5500 G 18	<b>BALLSTON SPA NAT. BK.</b> *2'88 50-467	<b>THOMAS KERLEY</b> Special attentio Please send 15c Send us your B	<b>T. S. HAIGHT</b> n given Bill of La with each sight dr allston Spa items	<b>E. F. CLUTE</b> ding drafts, Cash aft for presentatio	and Time Items. n and 25c for Cred	\$ 100,000	\$ 260,610	\$1,391,420	\$1,871,460	\$ 120,570	Han. N., N. Y.; N. Y. State N. and 1st N., Alb.
" " " "	First National Bank *2'65 50-468	D. W. Mabee	Fred H. Beach	S. C. Medbery		100,000	25,600	421,810	431,650	107,600	1st N., N. Y.; N. Com'l, Alb.
Barker...Niagara F 3 Pop. 441 0	Somerset National Bank †12 50-912	John O'Malley	Wallace Coates	Jay L. Dickinson		25,000	30,230	416,450	430,850	65,840	Chase N., N. Y.; Marine N., Buffalo; Niagara Co. N., Lockport.
*Batavia...Genesee G 5 Pop. 13,350 B	Bank of Batavia *2'76 50-308	H. T. Miller	Arthur G. Hough	H. T. Booth	G. W. Wynn E. R. Tomlinson	150,000	225,640	2,538,770	2,431,680	482,730	Am. Ex. N., N. Y.; N. Com'l, Alb.; Liberty, Buffalo.
" " " "	Bank of Genesee *2'29 50-306	W. G. Pollard	G. E. Perrin E. A. Friedley	G. E. Perrin	J. H. Kane	100,000	114,220	1,247,480	1,325,550	136,150	Mech. & Metals N., N. Y.; Mnfrs. & Tra. N., Buffalo; Cent., Rochester.
" " " "	First National Bank *2'64 50-307	Samuel Parker	George Bowen	George F. Bigelow	George W. Peck	100,000	181,880	1,490,860	1,556,900	308,430	N. Park and Irving N., N. Y.; Marine Tr. Co., Buffalo; N. Y. State N., Alb.
*Bath...Steuben H 8 Pop. 5000	Bath National Bank *2'12 50-922	R. C. Turnbull	H. D. Jones	D. B. Bryan	G. T. Hopkins A. J. Hamilton	50,000	42,850	1,012,930	1,003,200	155,040	N. City, N. Y.
" " " "	Farmers & Mech. Bank *2'80 50-488	Frank Campbell	W. R. Campbell	F. R. Webster		50,000	118,850	1,280,780	1,003,320	446,380	N. Park, N. Y.; N. Com'l, Alb.
Bay Shore...Suffolk D 6 Pop. 3000	First National Bank *2'11 50-903	W. H. Robbins	G. S. King	O. S. Brewster	H. E. Thurber	50,000	34,540	480,000	543,140	52,180	Chase N., N. Y.
" " " "	South Side Bank *2'88 50-660	P. S. Wicks	W. A. Hulse	L. K. Redington		25,000	77,390	741,370	705,370	132,820	Chase N., N. Y.
Bay Side...Queens D 4	(See New York City, Borough of Queens)										
Beacon...Dutchess J 19 Pop. 11,555	<b>FISHKILL NATIONAL BANK</b> 50-485 *2'63	B. L. Smith	Benj. Hammond	Thomas Aldridge		100,000	124,000	690,000	666,300	196,000	Chase N., N. Y.; 1st N., Alb.
" " " "	Matteawan National Bank 50-374 *2'93	S. K. Phillips	R. S. Tompkins	Geo. M. Callahan		100,000	30,000	500,000	378,000	100,000	N. Park and Irving N., N. Y.; N. Com'l, Alb.
" " " "	Matteawan Savings Bank 50-373 *2'71	S. K. Phillips	F. H. Brett B. F. Greene	Henry S. Corney, Tr.	P. H. Vosburgh, Sec.		68,710	972,150	999,650	64,600	Colonial Tr. Co., N. Y.; Matteawan N., Beacon.
" " " "	Mechanics Savings Bank *2'66 50-486		Benj. Hammond Ferd. Loughran	B. L. Smith, Tr.	George Chatterton, Sec.		373,580	2,678,320	2,319,410	191,220	Bkrs. Tr. Co., N. Y.; Far. & Mnfrs. N., Pough- keepsie.
Belfast...Allegany I 5 Pop. 1000 B	Bank of Belfast *2'82 50-631	N. C. Saunders	A. E. Perry	W. B. Manley	R. P. Ross	30,000	46,810	404,590	384,150	99,950	Seab. N., N. Y.; Mnfrs. & Tra. N., Buffalo.
" " " "	First National Bank *2'10 50-632	W. W. Dort	Chas. English	R. C. Howden		25,000	7,020	121,010	153,790	19,740	N. Park, N. Y.; N. Com'l, Alb.
Bellmore...Nassau C 5 Pop. 1800	First National Bank *2'17 50-982	John J. Bedell	John F. Loudon P. F. Avogadro	C. M. Vanderoef		25,000	6,690	146,320	113,570	102,150	Irving N., N. Y.; Bk. of Long Island, Jamaica, N. Y.
*Belmont...Allegany I 5 Pop. 1031 B	State Bank of Belmont *2'88 50-661	Elmore A. Willets	Wm. K. Paul	H. R. Sortore		50,000	60,430	425,610	387,010	149,030	Seab. N., N. Y.; Marine Tr. Co., Buffalo; Union N., Pitt.
Bergen...Genesee F 5 Pop. 637 B	W. S. & C. E. Housel, Bankers 50-662 *2'96	W. S. Housel		C. E. Housel							Chase N., N. Y.; Bk. of Buffalo, Buffalo; Alliance, Rochester.
Berlin...Rensselaer G 19 Pop. 1077	Taconic Valley Bank *2'07 50-663	Wm. C. Feathers	A. C. Maxon A. S. Frary	F. B. Wells		25,000	29,760	608,940	626,270	33,090	Mnfrs. N., Troy.

NEW YORK BANKS—Ballston Spa to Berlin

January, 1920

**THE MARINE TRUST COMPANY OF BUFFALO**

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

**NEW YORK—Continued**  
(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. Priv. Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS. U'FR. BONDS, SECURITIES	CASH & EX-CHANGES, DTS FROM BANKS	
Binghamton Broome Pop. 53,973 I 12	Binghamton Savings Bk. \$'67 50-101	C. W. Gennet	J. G. Orton C. M. Stone	A. C. Deyo, Tr.		\$ 837,970	\$8 107 440	\$8 616 580	\$ 320,190	Bk. of America, N. Y.	
" " "	Chenango Valley Sav. Bk. \$'95 50-99	A. S. Bartlett	W. W. Sisson W. F. Sherwood	W. R. Ely, Sec. and Tr.		202,620	2,139,700	2,073,030	169,300	Bk. of the Manhattan Co., N. Y.; 1st N. Binghamton.	
" " "	*CITIZENS BANK \$'14 50-105	Geo. A. Kent	Walter A. Lester	Geo. A. Thompson		\$ 100,000	78,680	1,843,130	1,788,330	N. City and Equitable Tr. Co., N. Y.	
" " "	*CITY NATIONAL BANK \$'52 50-98	Hartwell Morse	C. M. Stone	W. H. Morse	A. B. Brown G. H. Hale	200,000	346,830	2,763,870	3,234,640	488,290 Chem. N., N. Y.	
" " "	<b>*FIRST NATIONAL BANK</b> 50-100 \$'63	W. G. PHELPS	S. J. HIRSCHMANN T. B. CRARY	A. J. PARSONS	R. M. GAFFNEY J. D. BRUNNER, JR.	400,000	238,240	4,010,730	3,551,380	736,880 Am. Ex. N., N. Y.; Corn Ex. N., Phil.	
<p><b>Unequaled facilities for making collections. Prompt attention to all Banking matters entrusted to us.</b></p>											
" " "	*PEOPLES TRUST CO. \$'10 50-103	F. B. Newell	W. S. Kilmer Alonzo Roberson	M. H. Sawtelle, Tr. C. D. Towner, A. Tr.	T. R. Tuthill, Sec.	500,000	132,230	5,072,270	4,907,620	862,630	N. City and Irving N., N. Y.; Franklin N. Phil.
" " "	Nicola Gallo \$'15 50-106										Mech. & Metals N., N. Y.
" " "	*B. H. Nelson & Son \$'90 50-102										
" " "	Binghamton Clearing House. (Members indicated by a *)				Hartwell Morse, Mor.						
Bliss Wyoming H 5 B Pop. 400	Bliss National Bank \$'03 50-664	G. F. Metcalf	J. L. Beaumont	C. M. McGurran		25,000	7,590	269,920	258,500	68,010	Irving N., N. Y.; Gainesville N., Gainesville.
Bolivar Allegany I 5 B Pop. 1318	State Bank of Bolivar \$'82 50-665	W. J. Hogan	Geo. H. Bradley	Frank Dougherty	R. L. Stetson	30,000	85,000	750,000	650,000	200,000	Seab. N., N. Y.
Boonville Oneida E 14 Pop. 2000	First National Bank \$'76 50-574	B. C. Tharratt	James P. Pitcher	James P. Pitcher	C. N. Jenks	75,000	24,460	1,212,440	1,012,340	300,650	N. Park and Irving N., N. Y.; N. Y. State N. and N. Com'l, Alb.
" " "	National Exchange Bank \$'06 50-575	E. N. Hayes	J. P. Babcock	J. H. Hayes	George S. Traffarn	25,000	63,230	1,219,190	1,058,330	274,090	Chase N., N. Y.; N. Com'l, Alb.
Brasher Falls St. Lawrence Pop. 570 B 14	Brasher Falls National Bank \$'17 50-971	C. C. Lantry	J. M. McCarthy T. H. De Laire	J. B. McNulty		25,000	11,410	191,380	201,080	50,900	N. Bk. of Ogdensburg, Ogdensburg.
Brewster Putnam A 5 Pop. 1296	First National Bank \$'74 50-596	Frank Wells	H. H. Wells J. D. Mead	E. D. Stannard		100,000	66,350	473,120	566,170	123,500	Chase N., N. Y.
" " "	Putnam County Sav. Bk. \$'71 50-595	A. F. Lobdell	S. P. Field David P. Vail	G. H. Reynolds, Sec. and Tr.	A. G. Strang, A. Sec. and A. Tr.		111,980	1,638,310	1,583,520	145,820	N. Y. Life Ins. & Tr. and Columbia Tr. Cos., N. Y.
Bridgehampton Suffolk Pop. 1800 O 9	Bridgehampton Nat. Bank \$'10 50-666	E. J. Hildreth	G. Clarence Topping	E. J. Thomson	Merton Tyndall	25,000	14,300	241,930	298,720	35,940	N. Park, N. Y.; Bk. of Long Isl., Jamaica, N. Y.
Broadalbin Fulton F 17 Pop. 1200	Broadalbin Bank \$'19 50-1001	Henry C. Finch	N. L. Finch E. Vosburgh	A. W. Hapeman		40,000	10,970	124,840	112,770	58,270	N. City, N. Y.; N. Com'l, Alb.; Fulton Co. N., Gloversville.
Brockport Monroe F 6 B Pop. 3750	First National Bank \$'64 50-496	Luther Gordon	Thos. C. Gordon	G. E. Benedict	R. C. Shall	50,000	75,370	1,074,070	987,970	211,470	Chase N., N. Y.; Mnfrs. & Tra. N., Buffalo; N. Com'l, Alb.
" " "	State Bank of Commerce \$'09 50-497	Dean G. Crippen	M. A. Shafer	Henry E. Hiler		50,000	31,110	932,000	855,130	142,560	Guaranty Tr. Co., N. Y.
Brocton Chautauqua H 1 B Pop. 1300	State Bank of Brocton \$'92 50-667	J. R. Droney	L. D. Sullivan	L. D. Sullivan	W. N. Clark	30,000	43,610	685,280	523,400	235,400	Seab. N., N. Y.; Marine Tr. Co., Buffalo.
Bronxville Westchester Pop. 2500 C 4	Gramatan National Bk. \$'06 50-668	B. E. Smythe	Jackson Chambers M. E. Genung	Jackson Chambers	Geo. O. Richards Geo. J. Schelz, Jr.	50,000	50,920	1,574,270	2,546,350	166,050	Chase N., N. Y.; N. Com'l, Alb.; 1st N., Phil.
Brooklyn Kings D 4 Brushton Franklin A 16 Pop. 750	First National Bank \$'40 50-671	Irving Peck	C. E. Brush	A. C. Barnhart	E. V. Gillespie	25,000	26,210	264,870	330,280	31,130	Irving N. and N. City, N. Y.; N. Shawmut, Bos.

January, 1920

NEW YORK BANKS—Binghamton to Brushton

**M. & T. NATIONAL—BUFFALO FOR NEW YORK STATE AND CANADA COLLECTIONS**



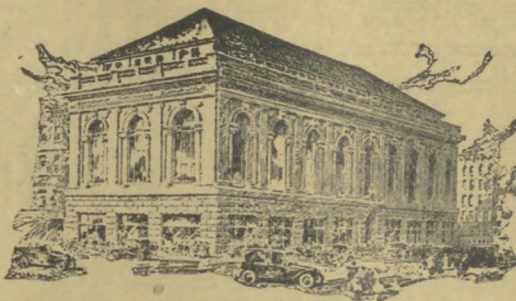
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**BUFFALO—Reserve City**

(Branch Federal Reserve City No. 2) (Savings Banks do not handle collections) (Erie County, G 12) County Seat. Pop. 468,558

NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. †Priv. ♦Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.			PRINCIPAL CORRESPONDENTS.		
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.		DUE FROM BANKS	CASH AND EXCHANGES
American Savings Bank...♦\$07 10-57	J. M. Satterfield H. A. Meldrum, Ch. of Bd.	O. J. Fix Jas. Hanrahan	W. P. Luedeke, Sec.		\$ 128,610	\$ 3,471,520		\$ 24,310	\$ 3,263,670		\$ 265,370	Bkrs. Tr. Co., N. Y.	
<b>* BANK OF BUFFALO</b> ♦\$73 10-8	<b>E. C. McDUGAL</b>	<b>R. K. ROOT</b> <b>RALPH CROY</b>	<b>S. M. JOHNSON</b> <b>T. B. F. OLSEN,</b> Mgr. Bond Dept.	<b>L. C. OLDEN</b> <b>C. D. APPELBY</b> <b>A. J. DUERR</b> <b>ARTHUR J. HALL</b>	\$ 2,500,000	2,753,450	32,115,750	\$6,181,700	19,762,120	19,675,910	\$ 6,379,060	1,391,880	Chem. N., Chase N., Irving N., and Lin. N., N. Y.; Merch. Ln. & Tr. Co., Chi.; Phil. N. and Cent. N., Phil.; N. Com'l. Alb.; Nat'l Prov. and Union Bk. of Eng., Ltd., London, England.
<b>Unusual care given to collections. Special facilities for Buffalo business. Largest Commercial State Bank in New York State outside of New York City.</b> 2 Branches: Market Branch and City Trust Co. Branch													
Broadway National Bank...♦19 10-66	M. M. Nowak	A. Cwiklinski	S. J. Pawlowski	H. A. Thrun	200,000	69,850	2,847,610	137,720	2,103,330	749,230	472,250	71,830	N. City, N. Bk. Com., and Guaranty Tr. Co., N. Y.
Buffalo Savings Bank...♦\$46 10-51	E. C. Townsend	C. L. Gurney S. P. White	F. X. Wanenmacher, Tr. O. J. Rodenbach, A. Tr.	Geo. D. Sears, Sec. Chas. Denny, A. Sec.	Do not handle collections.	4,830,770	48,403,970		50,000	50,430,690	2,076,950	276,240	Guaranty Tr. Co., N. Y.
*Buffalo Trust Co. ♦\$81 10-11	Myron S. Hall	L. F. Messer John N. Pistell Frank R. Collins	F. R. Collins, Sec. O. C. Miller, A. Sec. E. D. Leiser, A. Sec. G. P. Doherty, A. Sec. W. T. Haynes, A. Sec.	T. R. Wolfe, Tr.	500,000	500,000	14,300,000	175,000	8,600,000	6,500,000	1,750,000	250,000	Chase N. and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Corn Ex. N., Phil.; Guardian Sav. and Tr. Co., Clev.
<b>* CITIZENS COMMERCIAL TR. CO.</b> ♦\$90 10-15	(N. P. CLEMENT W. H. CROSBY, Ch. of Bd.)	W. H. ANDREWS R. H. GRIFFIN JESSE C. DANN W. H. HURLEY L. B. SEITZ	W. F. CHASE, Tr. H. G. HOFFMAN, Sec. B. M. NORCROSS, A. Sec. G. B. CLEVERSLEY, A. Sec.	O. A. WEPPNER, A. Sec. M. E. FREEMAN, A. Sec. A. J. KUHN, A. Sec. C. W. GOVELL, A. Sec. E. C. MARSHALL, A. Sec.	1,250,000	1,836,580	20,396,760	2,982,900	15,176,990	7,234,680	4,015,590	1,117,250	N. City and Guaranty Tr. Co., N. Y.; N. Bk. Rep. and Cont. & Com'l N., Chi.; Corn Ex. N., Phil.; N. Shawmut, Bos.
5 Branches; William Street Branch, Black Rock Branch, West Side Branch, Genesee and Jefferson St. Branch and South Park Branch.													
Erie County Savings Bank...♦\$54 10-53	R. S. Donaldson	G. B. Rich G. R. Howard	R. D. Young, Sec. and Tr.	S. B. Lee, A. Sec. and A. Tr.		7,007,910	61,787,880		35,410,290	29,098,840	4,075,140	211,530	Irving N., N. Y.
*Federal Reserve Bank of New York Dist. ♦2...10-26.	(Branch of New York City, N. Y.) (For complete information see Page 26)												
*FIDELITY TRUST CO. ♦\$93 10-21	Clifford Hubbell Franklin D. Locke, Ch. of Bd.	H. T. Ramsdell T. B. Lockwood L. G. Harriman	L. P. Williams, Tr. F. J. Federlein, A. Tr. S. G. Easterbrook, A. Sec.	M. H. Denison, Sec. Walter L. Curtiss, A. Sec. G. B. Macphail, A. Sec.	1,000,000	1,111,810	17,781,560		6,925,230	9,209,490	2,139,860	314,760	N. Bk. Com. and Guaranty Tr. Co., N. Y.; 1st N., Chi.; Franklin N., Phil.
Lafayette National Bank...♦19 10-67	G. M. Zimmerman	W. L. Koester Frank M. Beck	W. L. Koester	Harry G. Struif Wm. K. Lyon	750,000	256,020	3,174,900	127,930	2,664,340	770,420	454,740	392,830	Seab. N. and Guaranty Tr. Co., N. Y.
<b>* LIBERTY BANK</b> ♦\$82 10-12 (For balance of Buffalo Banks see following page)	JOHN A. KLOEPFER OLIVER CABANA, JR., Ch. of Bd.	H. C. ZELLER J. G. LANG G. G. KLEINDINST CHARLES C. THEOBALD	G. G. KLEINDINST E. D. REED, A. Cash. W. A. HERON, A. Cash.	L. E. CHANDLER GEORGE J. KLOEPFER F. C. SUESS F. H. RUEHL A. L. SCHNITZER JOHN J. COPSEY, JR.	1,500,000	1,145,730	25,803,570	4,421,240	20,648,160	12,572,520	4,664,800	1,363,310	Seab. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Phil.; N. Shawmut, Bos.; Peo. State, Det.
<b>CORRESPONDENCE INVITED.</b>													

**THE MARINE TRUST COMPANY OF BUFFALO**



New Building (when completed)

# BANK OF BUFFALO

## BUFFALO, N. Y.

**Capital** - - - - **\$2,500,000.00**  
**Surplus** - - - - **2,500,000.00**

### OFFICERS

ELLIOTT C. McDOUGAL	- - -	President	LOUIS C. OLDEN	- - -	Assistant Cashier
ROBERT K. ROOT	- - -	Vice-President	CHARLES D. APPLEBY	- - -	Assistant Cashier
RALPH CROY	- - -	Vice-President	AUGUST J. DUERR	- - -	Assistant Cashier
SAMUEL M. JOHNSON	- - -	Cashier	ARTHUR J. HALL	- - -	Assistant Cashier

T. B. F. OLSEN, Manager Bond Department

### BRANCHES:

#### CITY TRUST COMPANY BRANCH

Erie Co. Bank Building

FRANK M. HICKOK	- - -	Secretary and Trust Officer
JAMES T. GUNNING	- - -	Assistant Secretary
HUGH McRAE	- - -	Assistant Secretary
WILLIAM G. RICHARD	- - -	Assistant Secretary

#### MARKET BRANCH

Main and Chippewa Sts.

LESLIE P. McDOUGAL	- - -	Assistant Cashier
J. ALFRED EDWARDS	- - -	Assistant Cashier
WALTER E. DUERR	- - -	Assistant Cashier

Special Attention Given to Collections on Buffalo and Vicinity



**BUFFALO**  
(Main Portion)

SCALE  
0 1/4 1/2 3/4 1

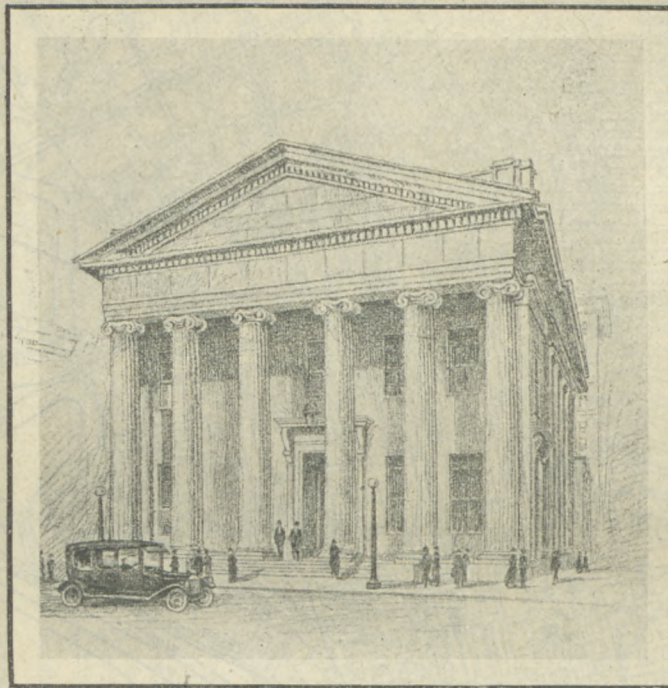
Read M. Nally's 11 x 14 Map of Buffalo (Main Portion).  
Copyright by Read M. Nally & Co.



OUTLINE MAP OF BUFFALO.  
Portion Shown in Main Map in Solid Color.  
SCALE OF STATUTE MILES.  
SCALE OF KILOMETRES.

# THE MANUFACTURERS & TRADERS NATIONAL BANK OF BUFFALO

■  
A  
National  
Bank  
in  
Every  
Sense  
■



■  
Resources  
Over  
Fifty-Seven  
Million  
Dollars  
■

## OFFICERS

FRANKLIN D. LOCKE, Chairman of the Board  
HARRY T. RAMSDELL, President

ARNOLD B. WATSON . . . . . Vice-President	JAMES M. CARTER . . . . . Vice-President
SAMUEL ELLIS . . . . . Vice-President	GEORGE R. RODGERS . . . . . Vice-President

WALTER ASPINWALL, Cashier

EDWARD W. KUHN . . . . . Assistant Cashier	HENRY W. ROOT . . . . . Assistant Cashier
CHARLES M. RAMSDELL, Assistant Cashier	GEORGE A. BENSLEY, Assistant Cashier
KENNETH MACDONALD, Assistant Cashier	GEORGE A. DRUMMER, Assistant Cashier

F. J. SPADINGER, Manager Safe Deposit Dept.

## BOARD OF DIRECTORS

JOHN C. BRADLEY, President, Pratt & Letchworth Co.  
FRANKLIN D. LOCKE, Chairman of Board  
THOMAS B. LOCKWOOD, Vice-President, Fidelity Trust Co.  
CHARLES H. McCULLOUGH, JR., President, Lackawanna Steel Co.  
EDWARD McM. MILLS, Locke, Babcock, Spratt & Hollister  
ROBERT W. POMEROY, Lawyer and Director, Erie Railroad Co.  
HARRY T. RAMSDELL, President  
WILLIAM C. WARREN, Capitalist  
ARNOLD B. WATSON, Vice-President  
THEODORE H. WICKWIRE, JR., Vice-President and Treasurer, Wickwire Steel Co.  
HARRY YATES, Vice-President and Treasurer, Buffalo Union Furnace Co.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n. **BUFFALO—Reserve City—Continued** (Savings Banks do not handle collections)

NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
<b>*MANUFACTURERS &amp; TRADERS NATIONAL BANK</b> 10-4 *\$150	HARRY T. RAMSDELL FRANKLIN D. LOCKE <i>Ch. of Bd.</i>	A. B. WATSON SAMUEL ELLIS J. M. CARTER GEORGE R. RODGERS	WALTER ASPINWALL G. A. BENSLEY, A.C. C. M. RAMSDELL, A.C. G. A. DRUMMER, A.C.	E. W. KUHN H. W. ROOT KENNETH MacDONALD	\$ 2,000,000	\$ 1,918,860	\$35,091,230	\$ 6,830,090	\$32,588,690	\$ 9,522,500	\$ 7,909,310	\$ 1,484,120	1st N. and Guaranty Tr. Co., N. Y.; 1st N., Chi., Bos., and Phil.
<b>SEND US YOUR BUFFALO ITEMS</b>													
<b>*MARINE TRUST COMPANY</b> ◆ 10-2 *\$150	J. H. LASCELLES W. P. COOKE <i>Chief Executive and Chairman.</i>	E. H. LETCHWORTH V. P. and Gen. Counsel. H. J. AUER EMIL DIFFINE R. E. WINFIELD J. G. FISHER P. W. DARBY	ALVA L. DUTTON, Sec. G. E. BECKER, G. F. RAND, JR. E. J. VOLTZ, H. J. BEITZ, M. L. BAXTER, Asst. Secretaries.	E. L. REED, Tr. A. H. SEELY, A. Tr. H. H. WORK, A. Tr. G. R. PHILLIPS, A. Tr.	7,500,000	9,828,820	61,596,110	6,585,550	36,264,730	43,533,390	9,767,660	2,595,100	Guaranty Tr. Co., Am. Ex. N., Bkrs. Tr. Co., and Chase N., N. Y.; Corn Ex. N. and Cont. & Com'l N., Chi.; 1st N., Bos.; Girard N., Phil.
3 Branches: Central Branch, Cold Spring Branch and Delaware Ave. Branch.													
<b>*PEOPLES BANK</b> ◆ 10-13 *\$189	HOWARD BISSELL A. D. BISSELL, <i>Ch. of Bd.</i> E. J. NEWELL	C. R. HUNTLEY E. H. HUTCHINSON E. J. NEWELL	C. G. FEIL	A. J. ALLARD G. H. BANGERT GEORGE ULRICH C. H. FITCH	1,000,000	908,530	14,423,400	1,645,010	11,236,240	2,773,490	2,849,500	820,580	Seab. N., N. Y.; Corn Ex. N., Chi.; Franklin N., Phil.; N. Shawmut, Bos.
Keep this in mind: We endeavor to give Perfect Service on Buffalo Collections. Try Us. Our Quick Returns, Intelligent Attention and Low Rates will please you.													
South Side Bank 10-65 *\$19	Edward A. Duerr	Herman J. Manzel John Winegar	Howard Sullivan		100,000	31,430	968,240		575,560	338,010	153,060	22,030	Guaranty Tr. Co., N. Y.; Bk. of Buffalo, Buffalo.
Western Savings Bank 10-52 *\$151	Albert J. Wheeler	H. H. Baker H. E. Boller	F. W. H. Becker, Sec. and Tr.	F. C. Sprickman, A. Sec. and A. Tr. S. P. Scheu, A. Sec. and A. Tr.		1,289,320	12,584,030		12,905,620			851,570	1st N., N. Y.
Adam, Meldrum & Anderson Co. 10-59 *\$15					50,000								N. Bk. Com., N. Y.
<b>GEBBIE &amp; COMPANY</b> (546 Marine Nat. Bk. Bldg.) 10-13 *\$13	(Investment Bankers)						(Branch of Elmira, N. Y.)						Gebbie & Co., Elmira.
<b>A. B. LEACH &amp; COMPANY, Inc.</b> (Peoples Bk. Bldg.) *\$99	(Investment Securities)												Mech. and Metals N., Liberty N., and N. Park, N. Y.; Cont. and Com'l N., Chi.
Michael A. Lunghino (174 Terral) 10-63 *\$1900					5,000	9,390	103,860		97,780			19,380	
S. Lunghino & Sons (121 Dante Place) 10-64 *\$88	(Sebastian, Anthony S., and Donatus L. Lunghino)				* 20,000	71,350	432,600		484,170			39,870	
<b>NATIONAL CITY COMPANY</b> (Ellicott Square Bldg.) *\$16	(Investment Bonds)		R. C. Common, Dist. Sales Mgr.										N. City Co., N. Y., and correspondent offices. See Adv. Page 3.
Enrico Ortolani 10-60 *\$15													
Alfonso Pepe & Sons 10-61 *\$15													
Redmond & Co. (Marine Tr. Co. Bldg.) *\$19	(Investment Bonds)		N. Milton Boone, Mgr.										Redmond & Co., N. Y. and Pitt.
<b>JOHN T. STEELE</b> (902-12 Fidelity Bldg.) *\$193	Dealer in High Grade Bonds, Special			list in Local Securities.									H. T. Carey & Co., N. Y.
<b>TELLER &amp; EVERS, Inc.</b> (314 Ellicott Square) Buffalo Clearing House (Members indicated by a *) *\$95	Harry Evers (Investment Securities) John A. Kloepper	John H. Lascelles	John L. Chittenden, Tr. E. W. Dann, Mgr.	N. P. Clement, Sec. M. S. Hall, Tr.									

**MANUFACTURERS & TRADERS NATIONAL BANK — BUFFALO** **LARGEST NATIONAL BANK IN WESTERN NEW YORK**

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

NEW YORK—Continued (Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Table with columns: TOWN AND COUNTY, NAME OF BANK, PRESIDENT, VICE-PRESIDENT, CASHIER, ASS'T CASHIER, LIABILITIES (PAID-UP CAPITAL, SURPLUS AND PROFITS, DEPOSITS), RESOURCES (LOANS & DISCOUNTS, CASH & EXCHANGES), PRINCIPAL CORRESPONDENTS.

THE MARINE TRUST COMPANY OF BUFFALO

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

NEW YORK—Continued (Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

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Table with columns: TOWN AND COUNTY, NAME OF BANK, PRESIDENT, VICE-PRESIDENT, CASHIER, ASS'T CASHIER, LIABILITIES (PAID-UP CAPITAL, SURPLUS AND PROFITS, DEPOSITS), RESOURCES (LOANS & DISCOUNTS, BONDS, SECURITIES, CASH & EXCHANGES, DUES FROM BANKS), PRINCIPAL CORRESPONDENTS.

January, 1920

NEW YORK BANKS—Central Square to Cooperstown

921

M. & T. NATIONAL—BUFFALO FOR NEW YORK STATE AND CANADA COLLECTIONS

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

**NEW YORK—Continued**  
(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. +Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'T'S BONDS, SECURITIES	CASH & EX- CHANGERS, DUE FROM BANKS	
Copenhagen... Lewis D 13 Pop. 585	Copenhagen National Bk...11 50-909	W. J. Twining	J. M. Lewis	D. A. Timerman		\$ 25,000	\$ 26,850	\$ 200,150	\$ 217,070	\$ 56,730	Han. N., N. Y.; Carthage N., Carthage.
Corfu... Genesee G 4 B Pop. 513	Bank of Corfu...*28 50-702	C. W. Carrier	E. T. Sumner	A. F. Bangert	C. H. Bordwell	25,000	43,000	600,000	550,000	94,000	Irving N., N. Y.; Peo., Buffalo.
Corinth... Saratoga F 18 Pop. 2500	Corinth National Bank...*02 50-703	W. J. Burnham	H. H. Pruyn	F. E. Pruyn		35,000	43,560	822,330	821,660	94,390	Han. N. and N. Park, N. Y.; 1st N., Alb.
Corning... Steuben I 8 Pop. 15,406	<b>FIRST NATIONAL BANK</b> ...*82 50-273	Willard S. Reed	C. Glen Cole	Chas. M. Hyde	Harvey T. Cole, Jr.	100,000	116,470	2,011,020	1,940,710	377,950	1st N., N. Y.
" " " " " " " "	<b>Q. W. WELLINGTON &amp; CO.'S BANK</b> ...*161 50-272	Q. W. Wellington	B. W. Wellington	B. W. Wellington	Wm. B. Hunt C. E. Pier	100,000	339,530	1,954,720	2,011,260	378,820	N. Park, Equitable Tr. Co., and Han. N., N. Y.; N. Y. State N., Alb.
Cornwall... Orange A 2 Pop. 2300	Cornwall National Bank...*11 50-908	C. E. Mailler	L. M. Cocks	J. S. Holloran	J. S. Holloran, Jr.	25,000	20,000	500,000	485,000	75,000	N. City, N. Y.; Corn Ex. N., Phil.
Cornwall-on-the-Hudson Orange... Pop. 2658... A 3	Cornwall Savings Bank...†71 50-704	Townsend D. Wood	L. G. Goodnough	Gilbert T. Cocks	T. D. Wood		38,780	446,070	445,370	30,120	Corn Ex., N. Y.
*Cortland... Cortland H 11 Pop. 13,069	Cortland Savings Bank...*86 50-312	B. L. Webb	Patrick Bevans Hubert T. Bushnell Lester P. Bennett	Wm. R. Cole, Tr. Earl W. Bentley	W. A. Stockwell, Sec.		394,800	4,556,440	4,417,810	275,660	Guaranty Tr. Co., N. Y.
" " " " " " " "	Cortland Trust Co. ...*63 50-311	E. Keator	R. L. Davis F. R. Wickwire	Geo. V. Clark, Tr.		200,000	62,000	1,312,740	1,490,620	69,700	Chase N., N. Y.; 4th St. N., Phil.; 1st Tr. & Dep. Co., Syracuse.
" " " " " " " "	<b>NATIONAL BK. OF CORTLAND</b> ...*75 50-313	F. J. Peck	G. H. Garrison C. C. Wickwire	R. Elliott Owens		125,000	140,670	2,579,250	2,753,890	301,020	N. Park, N. Y.; N. Com'l, Alb.; Syracuse Tr. Co., Syracuse.
" " " " " " " "	Second National Bank...*82 50-314	Edward Alley	T. H. Wickwire	B. J. Bostwick	A. R. Learn	100,000	133,440	2,398,200	2,201,830	509,740	1st N. and N. City, N. Y.; Phil. N., Phil.
Coxsackie... Greene I 18 Pop. 2494	National Bank of Coxsackie 50-705...*65	D. G. Greene	H. A. Jordan	H. A. Jordan		100,000	45,950	394,160	580,660	81,250	Chase N., N. Y.; Mnfrs. N., Troy.
Croghan... Lewis D 14 Pop. 700	Croghan National Bank...*17 50-972	Fredlin Nortz	Jacob Weirich H. S. Lewis John Sharp	W. B. Bishop		25,000	13,260	341,460	343,020	39,010	Black River N., Lowville.
Croton-on-Hudson... West- chester... Pop. 200... B 4	First National Bank...*08 50-706	James A. Hart, Jr.	John Sharp	F. L. Fox		25,000	18,520	327,230	406,020	33,500	Chatham & Phenix N., N. Y.; N. Y. State N., Alb.
Crown Point... Essex D 19 Pop. 1500	J. W. Wyman, Banker...†81 50-707	Mary R. Wyman	E. Louise Wyman	A. E. Phelps	W. B. Wyman	20,000	14,000	85,000	80,000	30,000	Chase N., N. Y.; 1st N., Alb.
Cuba... Allegany I 5 B Pop. 2000	Cuba National Bank...*56 50-582	J. C. Leggett	C. A. Wheeler	C. A. Ackerly	C. C. Brown	100,000	68,200	650,000	840,000	70,000	Market St. N., Phil.
" " " " " " " "	First National Bank...*80 50-583	H. C. Morgan	F. L. Sibley	H. P. Morgan		75,000	65,000	504,000	629,900	110,300	Irving N., N. Y.; Citiz. Com'l Tr. Co., Buffalo. Han. N., N. Y.; Mnfrs. & Tra. N., Buffalo.
Dalton... Livingston H 5 B Pop. 600	Dalton Banking House...†1900 50-708	G. E. Moses	E. W. Moses	Guy W. Hill							
Dansville... Livingston H 7 B Pop. 4000	Citizens Bank...*87 50-475	Frank Fielder	J. W. Wadsworth F. H. Johantgen	F. H. Johantgen	F. P. Magee	50,000	38,150	615,310	414,440	150,420	Imp. & Tra. N., N. Y.; Marine Tr. Co., Buffalo.
" " " " " " " "	Merchants & Farmers Nat'l Bank...*90 50-476	William Kramer	W. A. Spinning	J. M. Edwards	G. M. Young	50,000	52,160	918,440	856,600	163,190	N. Park, N. Y.; Mnfrs. & Tra. N., Buffalo; 1st N., Phil.; N. Y. State N., Alb.
Delevan... Cattaraugus I 3 B Pop. 800	Bank of Delevan...*13 50-931	R. C. Pingrey	C. S. Persons	C. A. Metcalf		25,000	14,750	262,990	262,050	40,740	Chase N., N. Y.; Bk. of Buffalo, Buffalo.
*Delhi... Delaware I 15 Pop. 1840	Delaware National Bank...*39 50-709	J. R. Honeywell	C. L. Andrus	H. S. Marvin	W. W. Honeywell	100,000	123,000	1,040,000	1,395,000	150,000	Han. N., N. Y.; 1st N., Phil.
Depew... Erie G 4 B Pop. 6000	Bank of Depew...†19 50-993	E. J. Nash	Wm. F. O'Connor Elwin B. Rowley R. Brown	S. Jay Ohart	H. J. Woodward	50,000	13,000	150,000	150,000	25,000	N. City, N. Y.; Fidelity Tr. Co., Buffalo.
Deposit... Broome I 13 Pop. 1864	Farmers National Bank...*09 50-710	E. F. Smith		M. B. Smith		50,000	47,800	546,250	540,910	152,050	Irving N., N. Y.; N. Com'l, Alb.
De Ruyter... Madison G 12 Pop. 538	De Ruyter State Bank...*89 50-711	B. S. Bryant	M. E. Tallett	F. L. Mitchell	R. L. Baldwin	25,000	10,730	330,160	252,540	50,750	Han. N., N. Y.; N. Com'l, Alb.; Syracuse Tr. Co. and 1st Tr. & Dep. Co., Syracuse.
Dexter... Jefferson D 11 Pop. 1200	First National Bank...†06 50-712	A. A. Phelps	C. W. Campbell	Oscar E. Schultz	Lisle A. Wiley	30,000	21,180	315,090	304,990	13,260	Mech. & Metals N., N. Y.; Northern N. Y. Tr. Co., Watertown, N. Y.
Dobbs Ferry... Westches'r Pop. 4014... C 4	Dobbs Ferry Bank...*90 50-503	F. Q. Brown	W. W. Tompkins	B. L. Wallace	H. DeWitt Wilde	100,000	20,970	494,450	470,620	140,010	Mech. & Metals N., N. Y.
" " " " " " " "	Greenburg Savings Bank...†69 50-502	W. W. Tompkins	Thomas Losee Sylvester Buckhout E. H. White	C. G. Storms, Tr.	W. H. Losee, Sec.		69,950	717,870	707,100	65,080	
Dolgeville... Herkimer F 16 Pop. 3500	First National Bank...*02 50-713	Julius Breckwoldt		John J. Griffith	Carl G. Ward	50,000	123,890	950,700	1,192,920	170,530	Irving N., N. Y.; N. Y. State N. and 1st N., Alb.
Dover Plains... Dutchess Pop. 797... J 19	Dover Plains Nat. Bank...*56 50-714	E. G. Reynolds	C. W. Vincent	G. T. Record		100,000	37,220	297,910	364,750	135,290	Chase N., N. Y.
Downsville... Delaware I 14 Pop. 600	First National Bank...*05 50-715	C. E. Hulbert	G. W. Holmes	A. H. Griffith	G. J. Merritt	25,000	31,000	330,000	315,000	68,000	Chase N., N. Y.; Corn Ex. N., Phil.
Dryden... Tompkins H 11 Pop. 709	First National Bank...*02 50-716	S. G. Lupton	E. H. Fulkerson	Webb Corbin	D. S. Fellows	25,000	48,570	526,200	540,140	80,390	Han. N., N. Y.; N. Com'l, Alb.

**THE MARINE TRUST COMPANY OF BUFFALO**

922 NEW YORK BANKS—Copenhagen to Dryden January, 1920



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

**NEW YORK—Continued**

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. *Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Dundee Yates H 9 Pop. 1228	Dundee National Bank... '80 50-607	G. S. Shattuck	T. D. Békman	C. M. Clark		\$ 50,000	\$ 14,000	\$ 190,000	\$ 218,070	\$ 50,000	Han. N., N. Y.; N. Com'l, Alb.
" " "	Dundee State Bank... '82 50-608	W. C. Sworts	H. C. Harpending	R. B. Sworts	W. M. Boyce	50,000	19,400	375,360	360,300	84,460	Imp. & Tra. N., N. Y.
Dunkirk Chautauqua H 1 Pop. 20,743	Lake Shore Nat'l Bank... '83 50-229	A. J. Lunt	Clark Bloss	Edward Madigan	T. D. Lunt	105,000	238,810	2,085,190	1,927,600	559,320	Chase N., N. Y.; Marine Tr. Co. and Mnfrs. & Tra. N., Buffalo; 1st N., Clev.
" " "	Merchants National Bk... '82 50-228	H. H. Droege	Arthur H. Hunter	J. M. Madigan J. G. Flahaven, A. Cash.	William A. Draves Carl E. Prantzen	250,000	252,880	2,836,290	2,525,390	759,780	Liberty N., N. Y.; N. Com'l, Alb.; Marine Tr. Co., Buffalo; 1st N., Clev.
Earlville Madison H 13 Pop. 874	First National Bank... '91 50-717	N. L. Douglass	H. H. White	H. W. Clarke	M. L. Rogers	50,000	48,200	940,910	1,115,710	111,740	Chase N. and Irving N., N. Y.
East Aurora Erie G 4 Pop. 3800	<b>ERIE COUNTY TRUST COMPANY</b> ◆ 50-535 ◆ \$11	<b>GEO. E. MERRILL</b>	<b>WM. TACKBARY</b> <b>FAY H. BALL</b>	<b>C. H. NORTON, Sec.</b>	<b>VINCENT RAGAN, A. Sec.</b>	100,000	62,000	1,041,000	1,092,000	111,800	Seab. N., N. Y.; Mnfrs. & Tra. N., Buffalo.
" " "	<b>BANK OF EAST AURORA</b> ◆ 50-533 ◆ \$81	H. H. Persons	J. J. Sly R. S. Persons	G. D. Briggs	H. Z. Persons N. F. Barnum L. A. Whiting K. E. Davis	100,000	44,650	1,296,260	1,366,590	88,630	Bk. of Buffalo, Buffalo.
East Hampton Suffolk C 9 Pop. 2000	East Hampton Nat. Bk... '05 50-719	Hiram Sherrill	C. W. Rackett, Jr. H. G. Stephens	G. A. Miller	G. A. Miller	25,000	40,000	550,000	554,000	60,000	N. Park and Irving N., N. Y.
" " "	Osborne Bank... '17 50-974	C. W. Osborne	N. C. Osborne S. A. Gregory	N. N. Tiffany	W. H. Dippel	100,000	40,000	475,000	520,000	51,470	Met. Tr. Co., N. Y.; Peconic, Sag Harbor.
East Islip Suffolk D 6 Pop. 1200	First National Bank... '09 50-720	P. N. Gilman	C. H. Stoll Maitland Hanford	Harry L. Wolpert		25,000	7,500	178,000	177,000	28,000	Chase N., N. Y.; Bk. of Long Isl., Jamaica.
East Randolph Cattr's I 3 Pop. 593	Peoples State Bank... '90 50-721	W. E. Searle	W. A. Milks	S. C. Henning	Florence Hovey	25,000	30,580	239,590	222,620	72,540	Seab. N., N. Y.; Bk. of Buffalo, Buffalo.
East Rochester Monroe F 7 Pop. 4200	First National Bank... '12 50-915	Kate Gleason	Andrew Bown	V. D. Archer		25,000	15,500	347,500	236,500	39,000	Han. N., N. Y.; Merch. and Tra. N., Rochester.
East Setauket Suffolk C 7 Pop. 695	Tinker National Bank... '19 50-1008	Edward L. Tinker				25,000					
East Syracuse Onondaga F 12 Pop. 4000	Bank of East Syracuse... '20 50-1005	A. W. Loasby	L. S. Brady	A. L. Breckheimer		50,000	37,500				1st N., N. Y.; 1st Tr. & Dep. Co., Syracuse.
Edmeston Otsego H 14 Pop. 800	First National Bank... '87 50-724	U. G. Welch	T. Bootman John Doolittle	John L. Shaw	Clara A. Welch C. W. Horton	50,000	85,890	537,730	532,430	129,450	Irving N., N. Y.; N. Y. State N., Alb.; Com'l N., Wash., D. C.
Edwards St. Lawrence C 14 Pop. 600	Edwards National Bank... '14 50-939	D. M. Taylor	E. C. Gregory	E. C. Gregory		25,000	13,000	250,000	206,510	58,580	Chase N., N. Y.; Watertown N., Watertown.
Elba Genesee F 5 Pop. 500	Bank of Elba... '16 50-957	Samuel Parker	W. H. Cole	W. E. Smith		25,000	9,000	268,910	235,800	67,650	N. Park, N. Y.; 1st N., Batavia.
Ellenville Ulster I 17 Pop. 3114	Ellenville Savings Bank... '69 50-514	Dwight Divine	W. H. Deyo C. D. Divine George Deyo	H. F. Hoornbeek, Tr.	John A. Tice, Sec.	50,000	167,810	2,389,650	2,391,880	165,580	N. Park, Guaranty Tr., and Equitable Tr. Cos., N. Y.
" " "	First National Bank... '63 50-513	M. E. Clark	George Deyo	F. B. Hoornbeek	Anna B. Hoornbeek	50,000	47,000	290,000	250,000	75,000	N. Park, N. Y.; N. Com'l, Alb.
" " "	Home National Bank... '73 50-515	George F. Andrews	J. B. Smith	Floyd B. Garrison		50,000	110,000	383,710	369,040	168,810	N. City and Imp. & Tra. N., N. Y.
Ellicottville Cattaraugus B Pop. 985	Bank of Ellicottville... '78 50-725	C. A. Case	W. D. Walrath	J. M. Junker		50,000	50,140	508,410	465,820	142,730	Seab. N., N. Y.; Bk. of Buffalo and Liberty, Buffalo.
Elmhurst Queens D 4 Pop. 38,120	(See N. Y. City, Borough of Chemung Canal Trust Co. ◆ 50-111 ◆ \$33	<b>QUEENS</b>	E. O. Eldredge	F. E. Sackett E. J. Dunn, Tr.	J. Ernest Webb, Sec. P. G. Kingston, A. Tr.	600,000	588,850	7,301,160	7,242,940	1,476,520	Imp. & Tra. N., N. Y.; 4th St. N., Phil.
" " "	Michael Del Papa... '19 50-113										
" " "	Elmira Savings Bank... '60 50-109	W. H. Ferguson	J. W. Huston Henry Simpson	H. C. Mandeville, Tr.	M. A. Leahy, Sec.		123,510	1,211,890	1,244,690	83,490	Equitable Tr. Co., N. Y.; Chemung Canal Tr. Co., Elmira.
" " "	Merchants Nat'l Bank... '92 50-110	C. C. Swan	Arthur Clinton	Geo. W. Brooks	Wm. O'Neil	250,000	139,380	1,462,100	2,316,090	413,620	Equitable Tr. Co., N. Y.
" " "	<b>SECOND NATIONAL BANK</b> 50-108 ◆ \$64	<b>S. G. H. TURNER</b>	<b>J. S. FASSETT</b> <b>E. B. CROCKER</b>	<b>M. Y. SMITH</b>	<b>O. N. REYNOLDS</b> <b>R. B. DELO</b>	400,000	588,200	6,245,700	6,727,140	590,790	Chem. N., Irving N., and 1st N., N. Y.; Cont. & Com'l N., Chi.; Market St. N., Phil.; N. Com'l, Alb.
" " "	<b>GEBBIE &amp; COMPANY</b> (Realty Bldg.)	<b>GEORGE GEBBIE</b> (Investment Banker)		HARRY M. SWARTZ							Gebbie & Co., Buffalo.

January, 1920

NEW YORK BANKS—Dundee to Elmira

923

**MANUFACTURERS & TRADERS NATIONAL BANK—BUFFALO** **LARGEST NATIONAL BANK IN WESTERN NEW YORK**

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

**NEW YORK—Continued**  
(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. +Priv. *Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & RE- CEIPTS FROM BANKS	
Endicott... Broome I 12 Pop. 2500	Endicott Co., Bankers... *17 50-969			E. Jenney, <i>Mgr.</i>	C. B. Jenney						Irving N., N. Y.; N. Y. State N., Alb.
" " "	State Bank of Endicott... *19 50-1003	D. C. Warner	Geo. W. Johnson	E. L. Brown		\$ 50,000	\$ 10,000	\$ 695,000	\$ 454,330	\$ 289,760	N. Bk. Com., N. Y.; N. Com'l. Alb.
Evans Mills... Jefferson Pop. 584 C12	Peoples Bank... *19 50-1000	O. S. Pickard	E. G. Rogers	C. W. Cryslar, <i>Sec. and Tr.</i>	E. J. Walrath, <i>A. Sec.</i>	50,000	10,380	73,170	84,900	43,430	Chase N., N. Y.; Northern N. Y. Tr. Co., Watertown.
Fairport... Monroe F 7 Pop. 3500	Fairport National Bank... *16 50-960	F. E. Shepard	J. I. George	Geo. G. Mulliner		50,000	9,500	397,000	425,200	60,800	Han. N., N. Y.; Tra. N., Rochester.
Falconer... Chautauqua I 1 Pop. 2500	First National Bank... *1900 50-727	M. W. Neate	A. D. Bush	E. H. Sample	E. E. Sample	25,000	16,060	434,220	406,270	81,500	Seab. N., N. Y.; Tradesmens N., Phil.
Farmingdale... Nassau D 5 Pop. 2000	Bank of Farmingdale... *1907 50-581	Martin Meyer	H. H. Frost, Jr.	J. S. Baylis	H. M. Cleland	25,000	22,510	419,420	392,450	55,250	Chase N., N. Y.; Bk. of Long Isl., Jamaica.
" " "	First National Bank... *07 50-580	J. F. Michel	A. P. Whitson	W. H. Trou	Ernest Hackwitz	25,000	36,000	697,000	638,000	91,000	Irving N., N. Y.; Bk. of Long Isl., Jamaica.
Far Rockaway... Queens D 5	(See N. Y. City, Borough of Queens)										
Fayetteville... Onondaga Pop. 1800 G12	Fayetteville Commercial Bk. 50-995	W. M. Jones	W. M. Peckham	R. L. Jones		25,000					Syracuse Tr., N. Y.
Fillmore... Allegany H 6 Pop. 500	State Bank of Fillmore... *1889 50-728	C. J. Howden	Wm. C. Ladd	C. H. Ward		25,000	54,290	472,910	507,100	70,100	Chase N., N. Y.; Bk. of Buffalo, Buffalo.
Fishkill... Dutchess A 4 Pop. 516	Fishkill Sav. Institute... *57 50-729	J. S. Luyster	C. D. Sherwood	Ralph Brinckerhoff, <i>Tr.</i>	C. C. Robinson, <i>Sec.</i>		45,350	608,320	625,620	42,760	Chase N., N. Y.; Fishkill N., Beacon; 1st N., Poughkeepsie.
Fishkill on the Hudson Dutchess Pop. 3902, J19	(See Beacon)										
Fleischmanns... Delaware Pop. 950 I 15	Citizens Bk. of Griffin Corners 50-634	J. L. Keator	H. S. Vermilyea	R. W. Pawling		25,000	12,060	252,620	232,570	54,000	Irving N. and Hudson Tr. Co., N. Y.
" " "	First National Bk. of Griffin Corners... *1907 50-633	Geo. A. Speen- burgh	Herbert Lasher	John F. Kelly		25,000	12,190	170,130	191,670	32,130	Han. N., N. Y.
Floral Park... Nassau D 4 Pop. 2500	Floral Park Bank... *1808 50-730	E. L. Frost	J. F. Klein	C. H. Van Nostrand	G. B. Remsen	25,000	43,960	967,480	905,610	121,210	Nassau N., N. Y.
Florida... Orange B 2 Pop. 1000	Florida National Bank... *11 50-731	J. K. Roe	G. A. Wiggins	C. P. DeKay		25,000	33,220	600,000	580,000	71,820	Mech. & Metals N., N. Y.; 1st N., Phil.
Flushing... Queens O 4	(See N. Y. City, Borough of Queens)										
Fonda... Montgomery G 17 Pop. 1100	Nat. Mohawk River Bank... *56 50-732	J. Ledlie Hees	B. F. Spraker	J. J. Veeder	Edgar Leonhardt	100,000	37,000	826,110	997,890	138,210	Mech. & Metals N., N. Y.; N. Y. State N., Alb.
Forestville... Chautauqua B Pop. 721 H 2	First National Bank... *06 50-733	J. O. Hutchinson	W. F. Miller	H. S. Pratt		25,000	4,900	137,260	127,000	29,140	N. City, N. Y.; Marine Tr. Co., Buffalo.
Fort Covington... Franklin Pop. 877 A 17	Fort Covington Bkg. Co. *06 50-734	Wm. N. MacArtney	C. T. Gibbs	T. A. Chisholm	James MacArtney	10,000	9,950	213,380	167,040	66,290	N. Park, N. Y.; Peo. N., Malone; 1st N., Alb.
Fort Edward... Wash. F 19 Pop. 4500	Fort Edward Nat'l Bank... *85 50-735	A. P. Hill		A. R. Wing		75,000	6,200	590,000	635,950	61,000	N. Park, N. Y.; 1st N., Alb.
Fort Plain... Montg'y G 16 Pop. 2762	Farmers & Mechanics Bk. 50-537	F. W. Bauder	F. Wagner	Charles G. Zielley	A. L. Gros	100,000	55,070	1,065,600	997,800	212,780	N. Bk. Com., N. Y.; N. Com'l. Alb.
" " "	Fort Plain National Bank... *138 50-536	George Duffy	Charles Failing	Albert Sitterly	L. E. Birk	200,000	145,780	1,585,230	1,679,050	147,750	N. Park and N. City, N. Y.; N. Y. State N., Alb.
Frankfort... Herkimer F 14 Pop. 4500	Citizens National Bank... *13 50-927	S. S. Richards	F. J. Tine	H. L. Bostwick		50,000	30,450	489,610	542,200	72,370	Irving N., N. Y.
" " "	FIRST NATIONAL BANK... *36 50-736	H. G. Munger	Sherwood Bridenb- ecker	F. B. Watson	W. C. Rich	50,000	60,000	530,000	750,000	40,000	N. Park, N. Y.; N. Y. State N., Alb.
Franklin... Delaware I 15 Pop. 473	First National Bank... *65 50-737	E. C. Stewart	L. F. Raymond	E. L. Rowell		50,000	43,000	415,000	445,000	97,000	Chase N. and Irving N., N. Y.; N. Com'l. Alb.
Franklinville... Cattaraug's B Pop. 1563 I 4	Union National Bank... *32 50-738	F. C. Fay	G. W. G. Ferris	E. G. Kingsley		75,000	114,270	746,130	795,190	186,010	N. City, N. Y.; Mnfrs. & Tra. N., Buffalo.
Fredonia... Chautauqua H 2 B Pop. 5285	CITIZENS TRUST CO. *06 50-431	E. L. COLVIN	F. W. CASE	H. L. CUMMING	H. A. FRANCIS A. R. HAEBERLE	100,000	107,050	1,382,770	1,402,410	163,410	N. City and Guaranty Tr. Co., N. Y.; Marine Tr. Co., Buffalo.
" " "	Nat. Bank of Fredonia... *08 50-432	Thomas Moran	E. N. BUTTON	ttention. entrusted to us.		50,000	28,440	911,590	880,780	158,640	Chase N., N. Y.
*Freeport... Nassau D 5 Pop. 9,000	Citizens National Bank... *19 50-1010	S. P. Pettit	A. F. French	A. P. Chessman		100,000	25,000	195,400	258,480	45,680	N. Park, N. Y.
" " "	First National Bank... *05 50-453	Roswell Davis	P. C. F. Sievert	Herbert Bogert		25,000	56,500	1,146,680	976,950	146,010	Chase N. and Irving N., N. Y.; Bk. of the Man- hattan Co., Jamaica; Bk. of Rockville Cen- ter, Rockville.
" " "	Freeport Bank... *192 50-452	J. J. Randall	Edw. S. Keogh	William S. Hall	H. B. Smith	30,000	82,560	1,254,960	1,181,680	174,260	Chase N., Corn Ex. and Irving N., N. Y.; Kings Co. Tr. Co., Brooklyn; Bk. of Long Isl., Jamaica.

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**NEW YORK—Continued**  
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TOWN AND COUNTY. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. *Priv. ◆ Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BOND SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Friendship... Allegany I 5 B Pop. 1218	Union National Bank... *17 50-699	F. R. Utter	M. W. Potter	C. J. Rice	W. C. Kingsbury H. L. Blossom M. D. Goodfellow	\$ 100,000	\$ 43,590	\$ 432,560	\$ 596,530	\$ 64,400	N. Park and Seab. N., N. Y.; Bk. of Buffalo, Buffalo.
Fulton... Oswego F 11 Pop. 11,908	Citizens National Bank... *65 50-335	C. R. Lee	F. B. Dilts M. F. W. Hanson	H. A. Wilson	Ramon F. Lewis, Geo. E. True, Sec.	125,000	128,280	1,538,490	1,334,280	144,920	Am. Ex. N., Irving N., and N. City, N. Y.; Mnfns. N., Troy.
" " " "	Fulton Savings Bank... *571 50-336	W. J. Lovejoy	G. G. Chauncey Watson A. Butts				205,760	3,041,400	2,822,230	872,230	Bkrs. Tr. Co., N. Y.; Union Tr. Co., Alb.; 1st Tr. & Dep. Co., Syracuse.
" " " "	Oswego County Trust Co. 50-334 *1817	Edward Quirk	L. W. Emerick N. L. Whitaker	Clayton E. Bixby, Sec. and Tr.		100,000	75,000	1,675,450	1,878,540	148,340	Chase N. and Met. Tr. Co., N. Y.; Syracuse Tr. Co., Syracuse.
Fultonville... Montgomery Pop. 975 G 17	Fultonville National Bk... *01 50-739	F. M. Bristol	G. S. Skiff	I. G. Botsford	H. C. Dilgard	25,000	28,000	450,000	450,000	75,000	Liberty N. and Irving N., N. Y.; N. Com'l. Alb. Irving N., N. Y.
Gainesville... Wyoming H 5 B Pop. 327	Gainesville National Bk... *01 50-740	F. M. Bristol	G. S. Skiff	I. G. Botsford	H. C. Dilgard	25,000	28,000	450,000	450,000	75,000	Liberty N. and Irving N., N. Y.; N. Com'l. Alb. Irving N., N. Y.
Gasport... Niagara F 4 B Pop. 600	First National Bank... *14 50-943	C. J. Mack	F. A. Rinn	A. F. Keough		25,000	8,870	176,630	164,190	35,320	Chase N., N. Y.; Mnfns. & Tra. N., Buffalo.
Geneseo... Livingston G 6 B Pop. 2450	Genesee Valley Nat. Bk... *51 50-741	Theo. F. Olmsted	J. W. Wadsworth, Jr.	Wm. M. Shirley		150,000	81,220	825,510	1,062,330	130,860	Imp. & Tra. N. and Citiz. N., N. Y.; N. Shawmut, Bos.; Marine Tr. Co., Buffalo.
" " " "	Livingston County Trust Co. 50-947 *15	J. W. Wadsworth	B. E. Brophel	P. C. Euchner, Sec.	H. C. Milks, A. Sec.	100,000	35,000	950,000	1,000,000	100,000	N. City and Guaranty Tr. Co., N. Y.
Geneva... Ontario G 8 Pop. 13,711	<b>GENEVA NATIONAL BANK</b> 50-293 *1817	William O'Hanlon	O. J. C. Rose of Bd.	M. H. Sandford	F. L. Nares H. F. Nester	150,000	216,850	3,201,230	3,763,720	469,980	1st N. and N. City, N. Y.; 4th-Atlantic N., Bos.; N. Y. State N., Alb.
" " " "	Geneva Savings Bank... *10 50-294	M. S. Sandford, Ch.	A. P. Rose H. A. Wheat	G. D. Whedon, Sec. and Tr.			51,600	1,330,600	1,293,500	88,700	N. Bk. Com. N. Y.; Geneva Tr. Co. and Geneva N., Geneva.
" " " "	<b>GENEVA TRUST CO.</b> ◆ 50-291 *63	Thomas H. Chew	F. W. Whitwell T. J. Smith John Parmenter Eugene A. Bradley	E. S. Siglar, Tr. Wm. A. Kane, A. Tr.	H. D. Marshall, Sec. A. G. Rogers, A. Sec.	250,000	275,550	3,133,240	3,911,260	406,200	N. Bk. Com. and Met. Tr. Co., N. Y.; N. Com'l. Alb.; Bk. of Buffalo, Buffalo.
Genoa... Cayuga H 10 Pop. 437	First National Bank... *11 50-742	J. D. Atwater		A. H. Knapp	A. P. Knapp	25,000	21,400	226,000	291,000	26,000	Irving N., N. Y.
Gilbertsville... Otsego H 14 Pop. 455	E. C. Brewer Co. *68 50-745										Chase N., N. Y.; 1st N., Phil.
Glen Cove... Nassau O 5 Pop. 9600	Glen Cove Bank... *92 50-369	D. N. Gay	E. T. Payne	J. C. Small	T. J. Watkins	70,000	84,850	2,405,970	2,124,650	385,380	Bkrs. Tr. Co., 1st N., Irving N., and Chase N., N. Y.
" " " "	Nassau Union Bank... *03 50-370	Richard Downing	James H. Cocks	H. G. Hayward	H. W. Van Wagner	100,000	111,350	1,222,060	1,128,630	294,950	N. City, N. Y.; Kings Co. Tr. Co., Brooklyn.
Glens Falls... Warren F 18 Pop. 16,894	<b>FIRST NATIONAL BANK</b> 50-256 *54	Byron Lapham	B. B. Fowler	A. W. Sherman		136,400	719,320	6,696,370	6,215,170	1,425,200	N. City and N. Park, N. Y.; Cont. & Com'l N., Chi.
" " " "	<b>GLENS FALLS TRUST CO.</b> 50-258 *98	{ A. B. Colvin, W. A. Huppach, V. Pres. Bills of Lading Send us your G	A. E. Mason James McPhillips	A. E. Mason, Tr.	A. L. Sitterley, A. Tr.	100,000	167,500	980,660	1,122,910	92,810	Equitable Tr. Co., N. Y.; 1st N., Alb.
" " " "	Merchants National Bk... *93 50-257	D. L. Robertson	Geo. H. Leggett Geo. S. Raley	W. T. Cowles		100,000	200,000	1,089,090	1,503,830	130,370	Chase N., N. Y.; 1st N., Alb.
" " " "	National Bank of Glens Falls 50-255 *51	L. M. Brown	D. J. Finch	J. E. Parry	G. F. Wetmore	100,000	351,560	2,113,000	2,078,130	494,750	Chase N., N. Y.; N. Com'l and N. Y. State N., Alb.
Gloversville... Fulton F 16 Pop. 22,082	City National Bank... *37 50-214	Charles N. Harris	E. S. Parkhurst	C. L. Smith	F. H. Harris W. B. McLaren	500,000	417,160	5,148,600	6,673,320	704,610	Am. Ex. N., N. Y.; N. Y. State N. and 1st N., Alb.
" " " "	Fulton County Nat. Bk... *52 50-213	A. D. L. Baker	J. W. Green	F. S. Sexton	J. R. Robertson H. W. Brown	300,000	569,190	3,942,910	5,659,080	723,080	N. City, N. Y.; N. Com'l. Alb.
" " " "	Trust Company of Fulton Co. ◆ 50-215 *17	Edwin C. Naylor	W. D. Hyde A. H. Rogers	F. P. Rightmyer, Tr.	O. L. Everest, Sec. H. L. Bowers, A. S. ec.	200,000	123,670	784,730	1,089,450	144,650	N. City, N. Y.; Mnfns. N., Troy.
Goshen... Orange A 2 Pop. 3511	Goshen National Bank... *65 50-521	Joseph Merritt	A. V. D. Wallace	W. A. Wells		55,000	27,010	243,340	264,170	87,260	Mech. & Metals N. and Equitable Tr. Co., N. Y.
" " " "	Goshen Savings Bank... *71 50-522	A. V. D. Wallace	Wm. Kniffin Thos. Mould	H. B. Smith, Sec.			90,040	1,694,210	1,647,110	116,770	Mech. & Metals N., N. Y.; N. Bk. of Orange Co. and Goshen N., Goshen.
" " " "	Nat. Bank of Orange County 50-520 *1812	F. W. Murray, Jr.	C. S. Edsall	C. S. Young		110,000	394,440	513,890	1,142,700	80,740	Irving N. and Mech. & Metals N., N. Y.; Market St. N., Phil.
Gouverneur... St. Lawrence Pop. 4128 O 14	Bank of Gouverneur... *60 50-469	H. G. Aldrich	J. O. Sheldon	J. O. Sheldon	L. B. Murray	100,000	134,640	1,723,110	1,770,860	193,700	Han. N. and N. Park, N. Y.; N. Y. State N., Alb.
" " " "	First National Bank... *81 50-470	Nelson R. Caswell	Arthur T. Johnson	B. W. Aldrich	Wallace A. Streeter Arthur P. Mason	200,000	83,350	1,673,620	2,013,180	140,340	Irving N., Chase N., and N. City, N. Y.; 1st N., Phil.
Gowanda... Cattaraugus B Pop. 3960 H 3	Bank of Gowanda... *81 50-744	W. H. Bard	F. E. Bard Richard Wilhelm	S. A. Neilson		100,000	46,090	724,620	719,910	132,300	Chase N., N. Y.; Bk. of Buffalo and Liberty, Buffalo.
Grand Gorge... Delaware Pop. 350 I 16	First National Bank... *05 50-745	Samuel Harley	E. B. Deyoe	O. D. Wood	Charles Harley	25,000	33,000	200,000	260,000	40,000	N. Bk. Com., N. Y.

**M. & T. NATIONAL—BUFFALO** FOR NEW YORK STATE AND CANADA COLLECTIONS

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**NEW YORK—Continued**  
(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. §State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.		
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, NOTES, SECURITIES	CASH & EXCHANGEABLES FROM BANKS			
Granville Washington Pop. 8920 E 19	Farmers National Bank •284 50-483	F. T. Pember	H. J. Stevens	J. H. Pember		\$ 50,000	\$ 48,000	\$ 990,000	\$ 929,000	\$ 133,740	Chase N., N. Y.; N. Y. State N., Alb.		
" " "	Granville National Bank •275 50-482	D. D. Woodard	R. O. Owens	D. J. Evans	L. B. Williams	50,000	30,000	559,800	810,820	33,530	Irving N., N. Y.; N. Y. State N., Alb.		
" " "	Washington County Nat. Bk. 50-484 '04	F. W. Hewitt	M. F. Roberts	D. D. Nelson		50,000	23,420	381,680	452,480	46,050	Seab. N., N. Y.; N. Com'l, Alb.		
Great Neck Nassau C 5 Pop. 1935	Bank of Great Neck •206 50-746	Roswell Eldridge	Louis Schaefer	Austin Hicks	Wm. G. Genner	50,000	59,000	754,000	746,000	67,000	Corn Ex., N. Y.		
Great Neck Station Pop. 3500 Nassau C 5	Bank of Nassau Co. •216 50-955	J. L. Schaefer	Roswell Eldridge	Ernest D. Willets	James K. Ryan	50,000	23,510	457,710	429,260	68,050	Corn Ex., N. Y.		
Greene Chenango I 12 Pop. 1275	Julian Bank •259 50-747	Wm. J. Russell	Jos. E. Julian	Charles W. Gray		35,000	72,500	372,530	340,640	139,400	Imp. & Tra. N., N. Y.; N. Y. State N., Alb.		
Greenport Suffolk B 8 Pop. 3700	First National Bank •262 50-518	G. C. Adams	E. B. Harris	F. B. Corey	P. H. Adams	50,000	60,000	650,000	650,000	200,000	1st N., N. Y.		
" " "	Peoples National Bank •284 50-519	Thomas F. Price	S. P. Hedges	Irving L. Price	E. B. Waterhouse	50,000	40,000	350,000	358,000	82,000	N. Park and Equitable Tr. Co., N. Y.		
Greenwich Washington Pop. 2314 F 19	First National Bank •281 50-748	Judson Edie	T. J. Eldredge	Horace J. Taber		50,000	71,050	770,840	1,028,750	91,040	N. Park, N. Y.; N. Y. State N., Alb.; Mnfrs. N., Troy.		
Greenwood Steuben I 7 Pop. 1082	First National Bank •06 50-749	J. M. Cheesman	W. O. Slocum	R. P. Holly		25,000	8,180	151,190	167,590	41,480	N. Park, N. Y.; N. Com'l, Alb.		
Griffin Corners Delaware Pop. 950 I 16	(See Fleishmanns)												
Groton Tompkins H 10 Pop. 1260	FIRST NATIONAL BANK •265 50-599	G. M. STODDARD Collections given special attention. Prompt remittances. Reasonable charges. SEND US YOUR GROTON ITEMS.			F. C. ATWOOD	W. B. GALE	C. O. RHODES	100,000	60,000	600,000	652,000	108,000	1st N., N. Y.; N. Com'l, Alb.
Groveland Station Livingston B Pop. 3500 G 6	Groveland Banking Co. •217 50-983	M. L. Gamble	Gamble Wilson	Chas. A. Brown		15,000	3,000	92,000	85,000	25,000	N. Park, N. Y.; Mnfrs. & Tra. N., Buffalo.		
Hamburg Erie G 3 B Pop. 4000	Bank of Hamburg •283 50-582	D. C. Pierce	Jacob Peffer	Otho Churchill	W. M. Seeger	100,000	110,130	1,429,930	1,429,440	198,620	Liberty N., N. Y.; Bk. of Buffalo and Mnfrs. & Tra. N., Buffalo.		
" " "	PEOPLES BANK •291 50-583	G. A. DRUMMER Banking in all its branches received. (Send us your collections.)			J. W. SALISBURY	H. R. STRATEMEIER	GORDON S. MOHR	30,000	65,000	1,000,000	1,010,000	100,000	Han. N., N. Y.; Peo., Buffalo.
Hamilton Madison G 13 Pop. 1639	National Hamilton Bank •265 50-750	Adon N. Smith	John Harmon	Chas. J. Griswold	J. J. Feeley	110,000	77,000	900,000	1,000,000	160,000	Am. Ex. N., N. Y.; N. Com'l, Alb.		
Hammond St. Lawrence Pop. 404 B 13	Citizens National Bank •212 50-920	W. D. Evans	Robert Smith	R. R. Conroy		25,000	34,880	374,370	478,980	40,260	Han. N., N. Y.; St. Lawrence Tr. Co., Ogdensburg.		
Hammondsport Steuben Pop. 1254 H 8	Bank of Hammondsport •276 50-751	L. J. Masson	J. W. Davis	W. E. Hunter	J. F. Richards	50,000	88,610	1,028,660	1,000,630	161,950	N. City, N. Y.; Marine Tr. Co., Buffalo.		
Hancock Delaware J 13 Pop. 1329	First National Bank •07 50-752	W. J. Merwin	C. E. Hulbert	C. A. Rogers	W. F. Stimpson	50,000	60,260	570,690	691,740	100,960	Chase N., N. Y.; Corn Ex. N., Phil.		
Harrisville Lewis C 14 Pop. 1000	First National Bank •15 50-951	D. F. Sprague	J. L. Humes	F. E. Whipple	G. H. Leicht W. R. O'Hara	25,000	12,500	160,500	183,000	13,000	Chase N., N. Y.; Carthage N., Carthage.		
Hartwick Otsego H 14 Pop. 800	Kinne, Burch & Co., Bankers 50-753 •108	Lee Kinne	O. S. Burch	O. W. Murdock		5,000	11,900	328,900	277,000	59,000	N. City, N. Y.; Cooperstown N., Cooperstown.		
Hastings-upon-Hudson Westch'r. Pop. 4552 C 4	First National Bank •07 50-754	John J. Walsh	F. E. Curry	S. T. Kellogg		25,000	8,960	707,840	686,890	93,340	Seab. N., N. Y.		
Haverstraw Rockland Pop. 5669 B 3	National Bank of Haverstraw 50-414 •271	H. N. Wood	W. G. Hamilton	H. A. Dixon	John R. Schreeder	50,000	31,500	764,440	765,510	118,890	Liberty N. and Irving N., N. Y.; N. Y. State N., Alb.		
" " "	PEOPLES BANK •287 50-415	Everett Fowler	E. O. Rose	O. E. Reynolds	D. F. Lake C. F. Freyfogel J. E. Davidson, Jr.	50,000	203,070	736,790	932,220	130,020	Irving N. and Am. Ex. N., N. Y.; N. Com'l, Alb.		
Hempstead Nassau D 5 Pop. 7000	First National Bank •293 50-447	Fred Ingraham	Wm. Plyer	Carroll F. Norton		100,000	110,000	2,500,000	2,000,000	710,000	N. Park and Chase N., N. Y.		
" " "	Hempstead Bank •287 50-446	Edward Cooper	Wm. S. Hall	Chas. E. Patterson	F. H. Mollineaux	30,000	211,000	1,922,830	1,849,610	218,800	Chase N. and Irving N., N. Y.; Bk. of Long Isl., Jamaica.		
" " "	Second National Bank •19 50-996	Geo. H. Bankney	L. J. Smith	C. W. Ludlum		100,000	24,500	369,500	401,500	127,500	N. Park, N. Y.		
*Herkimer Herkimer Pop. 9500 F 15	First National Bank •284 50-358	H. G. Munger	E. J. Pray C. S. Brewer	C. A. McCreery	G. J. Slayter	100,000	204,000	1,149,490	1,301,720	134,750	Chem. N., N. Y.; N. Y. State N., Alb.		
" " "	Herkimer National Bk. •269 50-357	Robert Earl	Charles Bell	Geo. C. Steele	A. E. Brayton	200,000	168,000	1,157,000	1,700,000	200,000	1st N., N. Y. and Alb.		
Hermon St. Lawrence Pop. 587 B 14	First National Bank •201 50-755	E. A. Conant	H. L. Wallace	G. N. Risley		25,000	31,280	479,190	544,960	100,510	Chase N., N. Y.; 1st N., Canton.		

NEW YORK BANKS—Granville to Hermon  
January, 1920

**THE MARINE TRUST COMPANY OF BUFFALO**

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**NEW YORK—Continued**  
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January, 1920

NEW YORK BANKS—Heuvelton to Interlaken

927

TOWN AND COUNTY. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS-CTS. BONDS, SECURITIES	CASH & EX-CHANGES, DUE FROM BANKS	
Heuvelton...St. Lawrence Pop. 560 B 14	First National Bank 50-933 •13	W. H. McCadam	E. H. Fletcher	F. L. White		\$ 25,000	\$ 37,900	\$ 431,750	\$ 471,340	\$ 65,230	Chase N., N. Y.; N. Y. State N., Alb.
Hicksville...Nassau C 5 Pop. 3000	Bank of Hicksville 50-933 •13	H. W. Underhill	Henry C. Stolz	Joseph J. Ulmer	C. E. Colthurst	25,000	100,000	1,100,000	1,000,000	150,000	Cent. Tr. Co. and U. S. Mtge. & Tr. Co., N. Y.; Bk. of Long Isl., Jamaica. Mech. & Metals N., N. Y.
Highland...Ulster J 18 Pop. 2000	Long Island National Bank 50-756 •17	J. B. Du Bose	S. G. Burke	H. A. Turnure	W. A. Kielman	25,000	30,500	555,000	538,000	72,970	Chase N., N. Y.; N. Com'l, Alb.
Highland Falls...Orange Pop. 2470 B 3	First National Bank 50-757 •07	F. R. Fitchett	W. J. Duffy	T. J. Hicks	T. E. Chilcoth	25,000	32,000	700,000	550,000	85,000	N. Bk. Com., N. Y.; N. Y. State N., Alb.
Hilton...Monroe F 6 Pop. 627 B	State Bank of Hilton 50-550 •14	A. B. Fraser	F. W. Zoller	M. G. Newcomb	B. C. Lee	50,000	38,000	707,120	674,120	200,770	N. City, N. Y.
Hobart...Delaware I 15 Pop. 600 B	National Bank of Hobart 50-758 •91	J. R. Stevenson	J. Lawrence	F. M. Lyon	H. E. Cowan	50,000	110,450	350,250	590,110	50,200	Chase N., N. Y.; 1st N., Phil.
Holcomb...Ontario G 7 Pop. 215 B	Hamlin National Bank 50-759 •11	H. M. Parmele	J. S. Hamlin	F. H. Hamlin		25,000	43,000	608,000	450,000	70,000	Chase N., N. Y.
Holland...Erie H 4 Pop. 854 B	Bank of Holland 50-905 •93	R. J. Watson	P. J. Wurst	E. J. Bangert		25,000	34,000	500,000	475,000	50,000	Seab. N., N. Y.; Peo., Buffalo.
Holland Patent...Oneida Pop. 337 F 14	First National Bank 50-760 •95	L. G. Waufal	E. Willard Jones	H. W. Dunlap	C. F. Hoffmeister	30,000	31,000	420,000	385,000	100,000	N. Bk. Com., N. Y.
Holley...Orleans F 5 Pop. 2000 B	State Exchange Bank 50-761 •99	Michael Kennedy	W. A. Downs	W. S. Housel	O. W. Clough	60,000	46,180	1,090,340	1,024,530	165,990	Chase N. and Irving N., N. Y.; Mnfrs. & Tra. N., Buffalo; N. Y. State N., Alb. 1st N., N. Y.; N. Com'l, Alb.
Homer...Cortland H 11 Pop. 2695 B	Homer National Bank 50-762 •86	R. H. Miller	E. G. Ranney	J. E. Ogden	H. S. Allen	50,000	64,280	982,250	1,152,170	93,180	Chase N. and Irving N., N. Y.; N. Shawmut, Bos.
Honeoye Falls...Monroe Pop. 1169 G 7	Bank of Honeoye Falls 50-763 •70	A. M. Holden	G. A. Brockway	R. W. Holden	C. A. Chipman A. H. Lord						Chase N. and Irving N., N. Y.; N. Shawmut, Bos.
Hoosick Falls...Rensselaer Pop. 5532 G 19	First National Bank 50-764 •80	E. P. Markham	Joseph Buckley G. W. Clark	Ira J. Wood		60,000	177,150	1,171,630	1,416,340	104,890	N. Park, N. Y.; N. Com'l and N. Y. State N., Alb.; N. Shawmut, Bos.
" " " "	<b>PEOPLES NATIONAL BANK</b> 50-423 •201	<b>DELMEER RUNKLE</b>	<b>LEVI E. WORDEN</b>	<b>I. B. SURDAM, JR.</b>		100,000	75,560	947,600	1,180,570	115,740	Han. N., N. Y.; N. Com'l, Alb.; N. State, Troy.
Hornell...Steuben I 7 Pop. 14,685	<b>CITIZENS NATIONAL BANK</b> 50-277 •81	<b>M. F. Woodbury</b>	<b>FRED M. STEVENS</b>	<b>ms. ding drafts, Cash and Time Items.</b>		100,000	77,090	1,435,900	1,482,180	304,300	Han. N., N. Y.; N. Com'l, Alb.; Mnfrs. & Tra. N., Buffalo.
" " " "	First National Bank 50-276 •49	Charles Adsit	H. T. Erlich	F. E. Storms	R. A. Plaisted S. H. Norton	100,000	186,640	1,785,520	1,664,310	508,450	Chase N., N. Y.; N. Y. State N., Alb.; Marine Tr. Co., Buffalo.
" " " "	Steuben Trust Co. 50-278 •02	C. W. Etz S. E. Brown, Ch. of Bd.	L. W. Rockwell J. E. Schwarzenbach J. H. Stevens	LeRoy Smith, Tr.	O. M. Whiting, Sec.	100,000	134,560	1,533,020	1,511,940	199,130	N. Bk. Com., N. Y.; Corn Ex. N., Phil.; Marine Tr. Co., Buffalo; N. Com'l, Alb.
Horseheads...Chemung I 9 Pop. 2000	First National Bank 50-765 •69	John Bennett	F. S. Bentley	Clair Scott		50,000	46,190	618,870	596,970	133,990	N. Bk. Com., N. Y.; N. Com'l, Alb.
Hudson...Columbia I 18 Pop. 12,705	Farmers National Bank 50-323 •39	E. Ten Broeck	J. P. Mesick	F. S. Hallenbeck		200,000	309,240	1,929,820	1,925,340	507,890	N. Park, Han. N., and Imp. & Tra. N., N. Y.; N. Com'l, Alb.
" " " "	First National Bank 50-325 •64	Jordan Philip	M. A. Jones	E. L. Tanner		200,000	242,920	2,748,800	3,099,030	286,750	N. Bk. Com., N. Y.; N. Y. State N., Alb.
" " " "	Hudson City Sav. Inst'n 50-324 •50	C. A. Van Deusen	J. H. Wardle R. W. Evans John W. Gillette	S. M. Rainey, Tr.			700,590	5,745,510	6,070,150	410,390	Guaranty Tr. and Bkrs. Tr. Cos., N. Y.
" " " "	<b>HUDSON RIVER TRUST CO.</b> 50-322 •30	Delbert Dinehart	R. W. Evans	C. W. Clapper	Clyde N. Holsapple, A. Sec. and A. Tr.	125,000	118,210	2,222,860	2,248,730	231,000	Mech. & Metals N. and Irving N., N. Y.; 1st N. and Alb. Tr. Co., Alb.
Hudson Falls...Washing'n Pop. 7169 I 19	Hudson Falls Nat'l Bank 50-437 •06	B. G. Higley	C. W. Bostwick Geo. S. Witham, Sr.	John B. Davis		50,000	23,500	385,000	370,000	75,000	Mech. & Metals N. and Seab. N., N. Y.; N. Com'l, Alb.
" " " "	Peoples National Bank 50-435 •84	O. R. Paris	W. A. Huppach C. W. Kellogg	W. H. Nelson		50,000	140,270	1,211,310	1,191,220	204,570	Irving N., N. Y.; 1st N., Alb.
" " " "	Sandy Hill Nat'l Bank 50-436 •63	J. H. Derby	Geo. Taft C. W. Higley	H. L. Broughton		100,000	145,030	1,878,450	2,084,040	214,940	N. City and Imp. & Tra. N., N. Y.; N. Y. State N. and N. Com'l, Alb.
Huntington...Suffolk O 5 Pop. 6500	Bank of Huntington 50-398 •88	Douglass Conklin	Henry F. Sammis	Ross W. Downs	A. W. Sammis Clifton F. Gardner	30,000	273,990	2,300,000	1,938,720	240,310	Bk. of the Manhattan Co., Fidelity Tr. Co., N. City, and Corn Ex., N. Y.
" " " "	First National Bank 50-399 •03	Horatio Hall	E. B. Hawkins	John F. Wood	W. S. Funnell E. M. Wicks	50,000	31,620	750,260	751,620	100,160	N. Bk. Com., N. Y.; Bk. of Long Isl., Jamaica.
Ilion...Herkimer G 14 Pop. 6583	Ilion National Bank 50-381 •67	Charles Harter	G. C. Hendrickson A. D. Richardson	Ralph D. LeRoy	F. M. Bellenger	100,000	135,460	1,339,950	1,805,130	130,730	1st N., N. Y.; 1st N., Alb.
" " " "	Manufacturers Nat'l Bank 50-382 •08	S. T. Russell	J. A. Giblin A. W. McGowan	Geo. F. Wallace	Barley Smith	50,000	87,660	1,016,090	1,192,790	141,240	Chase N., N. Y.; N. Com'l, Alb.; Corn Ex. N., Phil.
Interlaken...Seneca G 9 Pop. 800	Banking House of O. G. & D. C. Wheeler 50-767 •73	J. K. Wheeler	O. G. Wheeler	M. W. Bassette		50,000	5,000	510,000	500,000	65,000	Chase N., N. Y.; Marine Tr. Co., Buffalo.

**MANUFACTURERS & TRADERS NATIONAL BANK—BUFFALO** **LARGEST NATIONAL BANK IN WESTERN NEW YORK**

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TOWN AND COUNTY. County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. fPriv. Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGERS, DUE FROM BANKS	
Irrington, Westchester B4 Pop. 2319	Irrington National Bank *202 50-768	R. G. Abercrombie	R. V. Lewis	John Hunter		\$ 25,000	\$ 29,060	\$ 334,560	\$ 294,040	\$ 128,710	Merch. N., N. Y.; 1st N., Alb.
Islip, Suffolk C 6	First National Bank *207 50-769	E. R. Smith	J. F. Richardson	Roscoe C. Clock		25,000	26,470	478,580	454,130	86,130	Chase N. and N. Park, N. Y.; Bk. of Long Isl., Jamaica.
Ithaca, Tompkins H 10 Pop. 15,848	<b>FIRST NATIONAL BANK</b> *264 50-262	R. B. Williams	E. T. Turner	C. W. Major	B. L. Johnson	250,000	150,000	1,901,050	1,332,250	952,210	Mech. & Metals N., N. Y.; Cont & Com'l N., Chi. N. Y.
"	Ithaca Savings Bank *268 50-263	Roger B. Williams	E. L. Williams	G. L. Cook, Tr.	E. H. Bostwick		490,000	4,000,000	4,140,000	350,000	Met. Tr., Columbia Tr., and Bkrs. Tr. Cos., N. Y.
"	Ithaca Trust Co. *291 50-264	C. E. Treman M. Van Cleef, Ch. of Bd.	E. L. Williams F. C. Cornell W. H. Storms	Sherman Peer, Tr. A. B. Wellar, A. Tr.	W. H. Storms, Sec.	200,000	178,400	3,041,470	3,158,580	261,300	Met. Tr. Co., N. Y.
"	Rothschild Bros. & Co. *707 50-265					25,000	33,630	289,620	289,960	58,300	Guaranty Tr. Co., N. Y.; Ithaca Tr. Co., Ithaca.
"	Tompkins County Nat. Bank *236 50-261	R. H. Treman	E. C. Stewart	A. G. Stone	D. N. Van Hosen G. F. Rogalsky	100,000	220,000	830,000	1,068,160	75,650	Chase N., N. Y.
Jamaica, Queens C 4	(See N. Y. City, Borough of American Nat'l Bank *2710 50-130	C. A. Okerlind	L. D. Bowman	H. F. Johnson	J. A. Erickson M. A. Okerlind A. G. Johnson	200,000	132,520	1,833,870	2,039,010	221,340	Irving N. and Liberty N., N. Y.; Bk. of Pitt. N. A., Pitt.; 1st N., Clev.; Marine Tr. Co., Buffalo
Jamestown, Chautauqua B Pop. 36,580	Bank of Jamestown *2803 50-129	B. D. Phillips	G. W. Herrick W. R. Botsford H. E. Crissey	L. J. Warren	R. E. Miller	250,000	347,590	3,008,970	2,821,290	625,390	N. Bk. Com., N. Y.
"	Farmers & Mech. Bank *2891 50-127	O. N. Rushworth		A. E. Appleyard		200,000	196,970	3,575,720	3,614,130	610,350	Han. N., N. Y.; Bk. of Buffalo, Buffalo.
"	<b>FIRST NATIONAL BANK</b> *251 50-126	F. E. GIFFORD	H. P. SHELDON A. N. BROADHEAD	F. E. FELT	G. E. BRITTON	158,300	536,360	2,113,200	2,302,110	824,480	1st N., N. Y.; N. Com'l, Alb.
"	LIBERTY NATIONAL BANK 50-131	Elmer E. Wellman	Wm. R. Reynolds Arthur B. Ottaway Fletcher Goodwill Howard Dow S. B. Broadhead F. P. Hall A. K. Briggs W. B. Voorhees Charles Schmidt C. F. Johnson	James M. Dunbar	Fred V. Anderson	200,000	50,850	400,000	600,000	98,110	Guaranty Tr. Co., N. Y.; Citiz. Com'l Tr. Co., Buffalo.
"	Nat. Chautauqua Co. Bank *281 50-125	C. M. Dow		A. W. Swan	C. L. Rowley	500,000	250,000	3,800,000	4,200,000	580,000	Seab. N., N. Y.; Columbia N., Pitt.; Liberty, Buffalo.
"	Union Trust Co. *294 50-128	Frank Merz		Harry L. Briggs	G. R. Butts, Tr.	300,000	317,040	1,826,230	2,076,900	340,380	Union Tr. Co., N. Y.; Bk. of Buffalo, Buffalo.
Jeffersonville, Sullivan J 15 Pop. 400	First National Bank *214 50-934	V. Scheidell		Fred Schmidt		25,000	14,260	259,000	274,000	43,000	Irving N., N. Y.; Corn Ex. N., Phil.
Johnson City, Broome J 12 Pop. 9000	Workers Trust Co. *2816 50-778	A. H. Bixby		W. H. Windus, Sec. and Tr.	Frank Windus, A. T. A. M. Coddington, A. Tr.	100,000	87,480	3,995,840	3,169,330	1,013,980	Chase N., N. Y.; Market St. N., Phil.; N. Com'l, Alb.
Johnstown, Fulton F 17 Pop. 10,646	Johnstown Bank *2879 50-340	John G. Ferres	W. C. Hackney	William McKie		100,000	250,360	1,946,290	1,847,140	431,710	N. City, Han. N., and Am. Ex. N., N. Y.; 1st N., Alb.
"	<b>PEOPLES BANK</b> *2831 50-339	Edward Wells	Edward C. Decker	Donald Fraser	W. H. Young A. G. Doubleday	200,000	342,670	3,056,690	3,164,290	535,060	1st N., N. Y.; N. Com'l, Alb.
Katonah, Westchester B5 Pop. 950	Northern Westchester Bank *2818 50-986	Edwin Tatham	H. Z. Mayne F. B. Studwell M. J. Callanan	E. M. Fielder		50,000	28,000	253,000	286,000	12,000	Mech. & Metals N. and N. Y. Tr. Co., N. Y.
Keeseville, Essex B 19 Pop. 1835	Keeseville National Bk. *270 50-770	E. K. Romeyn		F. B. McKenzie		100,000	105,750	297,400	520,620	83,570	Irving N., N. Y.
Kenmore, Erie G 3 (Buffalo P.O.) B Pop. 2000	State Bank of Kenmore *2814 50-944	Clarence C. Miller	Freelon Hunter Charles A. Scheeier H. M. Anderson Jason O. Decker Chas. Frisbee	H. A. Inskip	M. J. Quigley	50,000	78,030	811,030	806,590	128,190	Met. Tr. and Guaranty Tr. Cos., N. Y.; Marine Tr. Co. and Bk. of Buffalo, Buffalo.
Kerhonkson, Ulster J 17 Pop. 400	Kerhonkson National Bank *2816 50-958	E. A. Smiley		I. E. Colville	David R. Johnson	25,000	4,720	160,180	159,420	18,150	Irving N., N. Y.
Kinderhook, Columbia H18 Pop. 800	National Union Bank *2853 50-771	Gerrit S. Collier		J. A. Reynolds		200,000	123,160	843,900	549,550	82,000	Mech. & Metals N., N. Y.; N. Y. State N., Alb.
Kingston, Ulster J 17 Pop. 26,771	<b>FIRST NAT'L BANK OF RONDOUT</b> *263 50-194	E. COYKENDALL	F. COYKENDALL	L. BEERES		200,000	352,480	1,142,000	1,533,690	358,360	N. Park, N. Y.; 1st N., Alb.
"	Kingston Savings Bank *2874 50-197	Myron Teller	Geo. Burgevin V. B. Van Wagonen Chas. R. O'Connor	Charles Tappen, Tr.	C. H. De La Vergne, A. Tr.		368,980	4,707,410	4,628,480	374,490	Kings Co. Tr. Co., Brooklyn.
"	Kingston Trust Co. *2836 50-195	William J. Turck		A. A. Davis, Sec. and Tr.		250,000	95,320	1,234,760	1,425,310	105,630	Irving N., N. Y.
"	National Ulster Co. Bank *2831 50-190	F. J. R. Clarke	James A. Betts	Charles Snyder		150,000	102,630	1,439,920	1,601,800	217,740	Atlantic N., N. City, and Equitable Tr. Co., N. Y.
"	Rondout National Bank *2848 50-191	P. A. Canfield	A. S. Staples	C. R. O'Connor	M. Burger	150,000	116,000	1,118,800	1,544,190	159,850	Am. Ex. N., N. Y.; Mnfrs. N., Troy.

(Kingston cont. next page)

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EXCHANGES, DTS FROM BANKS	
Kingston.....Ulster J 17 (Continued)	Rondout Savings Bank. ♦\$'68 50-196	J. E. Derrenbacher.	T. C. Coykendall -- F. H. Griffiths	Dayton Murray.	Sec.		\$ 409,160	\$4 547 460	\$4 584 040	\$ 372,570	Met. Tr. Co., N. Y.; 1st N. Bk. of Rondout, Kingston.
" " " "	<b>STATE OF N. Y. NAT'L BANK</b> 50-193 ♦\$'53	D. N. Mathews	C. H. Schoonmaker	J. M. Schaeffer		\$ 150,000	125,220	973,910	836,260	402,370	1st N., N. Y.
" " " "	Ulster County Savings Inst. 50-192 ♦\$'51	Wm. C. Shafer	H. R. Brigham C. S. Wood	J. B. Alliger, Tr.	J. M. Schaeffer, Sec.		400,000	6,100,000	6,100,000	400,000	Far. Ln. & Tr. Co., N. Y.
Lackawanna.....Erie G 3 B Pop. 15,987	American Bank.....\$20 50-1011	M. M. Nowak	A. Rosinski J. J. Sullivan	George J. Yox	J. E. Balbierz	100,000	29,190	193,440	213,580	99,050	Guaranty Tr. Co., N. Y.; Broadway N., Buffalo.
" " " "	Lackawanna Nat. Bank. ♦\$'03 50-772	C. G. Boland	Chas. Trow I. P. Trevett, V. P. H. J. Kelley, V. P.	H. J. Moll	F. J. Twist	200,000	53,120	3,241,940	2,901,000	603,420	N. Bk. Com. and Guaranty Tr. Co., N. Y.; Mnfrs. & Tra. N., Buffalo; 3d N., Scranton, Pa.
Lacona.....Oswego E 11 Pop. 1190	First National Bank.....♦\$'12 50-918	G. R. Blount	C. M. Salisbury	S. J. Sturdevant		25,000	15,000	447,000	461,690	26,660	Jefferson Co. N., Watertown.
*Lake George.....Warren Pop. 800 E 19	First National Bank.....♦\$'07 50-773	J. N. Hubbell	E. R. Ziebach G. F. Selleck	R. E. Archibald		25,000	26,790	262,740	215,420	35,560	Liberty N., N. Y.; N. Y. State N., Alb.
Lake Placid.....Essex B 18 Pop. 2000	Bank of Lake Placid.....♦\$'09 50-774	G. A. Stevens	F. B. Guild J. B. Hurley	C. H. Watson	Wm. A. Morrison	25,000	40,450	916,680	925,800	50,640	Mnfrs. N., Troy.
Lancaster.....Erie G 4 B Pop. 5200	Bank of Lancaster.....♦\$'89 50-775	J. O. Garretsee	J. G. Miller	J. F. Schaeffer	Louise M. Huber M. J. Snyder	100,000	59,130	1,757,930	1,782,950	123,890	Chase N. and Irving N., N. Y.; Peo., Buffalo.
Larchmont.....Westchester Pop. 2800 O 4	Larchmont Nat. Bank.....♦\$'01 50-776	Samuel R. Bell	Frank A. Moore A. C. Robinson, Jr.	J. S. Dowling	Odile J. Beau	50,000	38,000	815,000	765,000	71,000	1st N. and Harriman N., N. Y.; N. Y. State N., Alb.
Lawrence.....Nassau D 5 Pop. 1189	Bank of Lawrence.....♦\$'03 50-777	J. Carl Schmuck	John H. Smith	John A. Ruth	Geo. D. Horton	100,000	30,000	1,476,000	1,248,310	352,070	Corn Ex. and Guaranty Tr. Co., N. Y.
Le Roy.....Genesee G 6 B Pop. 4070	<b>BANK OF LE ROY</b> .....♦\$'38 50-492	(D. C. H. PRENTICE Collections have We remit on da	F. E. CHADDOCK e the personal at y of payment. S	W. H. BISHOP tention of an offi cer of this bank.	H. G. BISHOP ess.	100,000	27,740	681,610	500,440	213,510	Atlantic N., N. Y.; N. Com'l, Alb.
" " " "	Le Roy National Bank.....♦\$'02 50-493	H. B. Ward	C. N. Keeney	J. H. Walker	R. H. Comfort	100,000	38,020	933,880	951,970	150,740	Chase N., N. Y.; N. Y. State N., Alb.
Liberty.....Sullivan J 16 Pop. 2072	National Bk. of Liberty.....♦\$'11 50-904	F. E. Bridges	Sherman Ernhout	Albert Van Dyke		50,000	38,000	1,230,000	1,050,000	240,000	Chase N., N. Y.; N. Y. State N., Alb.
" " " "	Sullivan County National Bk. 50-779 ♦\$'93	R. A. Monroe	G. H. Carpenter	H. C. Baldwin	Isham Young	50,000	115,100	1,085,870	1,220,380	185,460	N. City, N. Y.; 1st N., Alb.; 4th St. N., Phil.
Lima.....Livingston G 7 B Pop. 1000	Bank of Lima.....♦\$'05 50-780	C. R. Pierce	E. F. Dibble	Alexander Martin	Elfbazeth McSweeney	25,000	17,850	219,900	226,390	28,130	N. Bk. Com., N. Y.; Merch. and N. Bk. Com., Rochester.
Lindenhurst.....Suffolk D 5 Pop. 2200	First National Bank.....♦\$'97 50-781	W. C. Abbott	Chas. Weierter Frederick Sheide	George Pebler		25,000	21,920	356,160	362,940	38,920	Irving N., N. Y.; Bk. of Long Isl., Jamaica.
Lisle.....Broome I 12 Pop. 329	First National Bank.....'16 50-954	Edward L. Teed	T. R. Hitt	Harry D. French	Mrs. Fanny French	25,000	9,250	170,000	185,000	25,300	Seab. N., N. Y.
Little Falls.....Herkimer F15 Pop. 13,451	<b>HERKIMER COUNTY TRUST COMPANY</b> 50-297 ♦\$'33	( J. J. Gilbert Special attentio Please send 15c v We want your L	M. G. Bronner H. C. Miller	L. M. Graves, Sec. and Tr. J. W. Sherman, A. ding drafts, Cash t for presentation	Sec. and Time Items. and 25c for Credit Reports.	350,000	450,490	3,739,400	4,825,300	613,140	Am. Ex. N., N. Y.
" " " "	Little Falls National Bk. ♦\$'79 50-298	L. O. Bucklin	H. P. Snyder	F. G. Teall	F. L. Teall	100,000	351,810	1,898,470	2,567,140	198,840	Liberty N., N. Y.; Girard N., Phil.; 1st N., Alb.
*Little Valley.....Cat'gus I 3 B Pop. 1368	Cattaraugus County Bk. ♦\$'02 50-782	E. E. Kelley	W. C. Parker	F. J. Davis	E. McCarthy	25,000	52,500	500,000	477,500	100,000	Seab. N., N. Y.; Peo., Buffalo.
Livingston Manor.....Sull- ivan Pop. 1600 J 15	Livingston Manor Nat'l Bank 50-905 ♦\$'11	Charles B. Ward	Louis Du Bois	William Smith	Geo. M. Le Roy	25,000	13,990	255,210	267,150	44,310	Irving N., N. Y.; 1st N., Phil.
Livonia.....Livingston G 7 B Pop. 900	Bank of Livonia.....†\$'71 50-637	A. N. Stewart		A. N. Stewart							Chase N., N. Y.
" " " "	Livonia State Bank.....\$'19 50-988	J. W. Wadsworth	P. C. Euchner E. A. Bronson	Arthur J. Straub		25,000	5,000	214,010	190,920	33,310	Irving N., N. Y.; Livingston Co. Tr. Co., Genesee.
Locke.....Cayuga H 10 Pop. 864	Citizens Bank.....\$'95 50-783	C. J. Hewitt	J. L. White	N. Lowe		25,000	18,370	154,670	153,730	39,810	Chase N., N. Y.; N. Com'l, Alb.

January, 1920

NEW YORK BANKS—Kingston to Locke

929

**M. & T. NATIONAL—BUFFALO** FOR NEW YORK STATE AND CANADA COLLECTIONS

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGES, DUE FROM BANKS	
*Lockport.....Niagara F 4 B Pop. 19,879	<b>NATIONAL EXCHANGE BANK</b> 50-223 *244	W. E. McCOMB	W. A. WILLIAMS	A. C. TOVELL		\$ 150,000	\$ 420,860	\$ 4,887,540	\$ 4,791,840	\$ 796,560	1st N. and Lin. N., N. Y.; N. Y. State N., Alb.
" " " " " "	<b>NIAGARA COUNTY NATIONAL BANK</b> 50-224 *264	J. T. SYMES	G. G. SUTLIFF	H. E. MORRILL	K. W. STRAUSS	300,000	493,680	5,678,980	6,640,070	994,390	N. Park, N. Y.; Mnfrs. & Tra. N., Buffalo.
" " " " " "	Farmers & Mech. Sav. Bank. 50-225 *370 (See New York City, Borough of Queens)	Wm. A. Williams	Charles A. Hoag Joseph Dumville	J. E. Emerson, Sec. and Tr.	C. H. Wendell, A. Sec.		648,910	7,199,510	7,160,860	687,560	Guaranty Tr. Co., N. Y.; Bk. of Buffalo, Buffalo.
Long Island City...Queens D 4	Black River National Bank *79 50-528	Frederick S. Easton	E. S. K. Merrell J. S. Bowen	George Sherwood		100,000	117,230	705,500	876,720	143,100	Am. Ex. N., N. Y.; N. Y. State N. and N. Com'l, Alb.
" " " " " "	First National Bank *65 50-527	C. F. Boshart	H. I. LeFevre	W. J. Milligan		50,000	116,680	680,430	616,610	208,270	N. City, N. Y.; 1st N., Alb.
Lynbrook.....Nassau D 5 Pop. 4500	Lynbrook National Bank *07 50-784	J. F. Felton	A. D. Kelsey	J. L. Stanley		25,000	50,000	1,400,000	1,219,000	198,000	Irving N., N. Y.; N. Com'l, Alb.
" " " " " "	Peoples National Bank *20 50-1015	S. J. Bradbury	T. P. O'Connor	Wm. F. Plock		50,000	12,500				
Lyndonville...Orleans F 4 B Pop. 800	Citizens State Bank *35 50-785	F. B. Housel	John Ward	J. B. Oakes		50,000	23,000	650,000	600,000	65,000	Chase N., N. Y.; Mnfrs. & Tra. N., Buffalo.
*Lyons.....Wayne F 9 Pop. 4500	Gavitt National Bank *26 50-462	W. S. Gavitt	G. J. Gavitt	S. B. Gavitt	G. H. Milem, I. G. Mirick	60,000	71,760	782,970	759,990	212,340	Am. Ex. N. and Citiz. N., N. Y.; Phil. N., Phil.; N. Com'l and 1st N., Alb.
" " " " " "	<b>LYONS NATIONAL BANK</b> *65 50-461	F. W. Chamberlain	John David	W. H. Akenhead	E. A. Hahn L. E. Yury	60,000	15,600	529,430	574,180	135,220	N. City and Irving N., N. Y.; N. Com'l and N. Y. State N., Alb.
Madrid...St. Lawrence A 14 Pop. 900	Madrid Bank *96 50-786	A. D. Whitney	W. E. Griffith			25,000	42,320	279,870	306,160	37,340	N. City, N. Y.; N. Com'l, Alb.
*Malone...Franklin A 17 Pop. 7000	Farmers National Bank *64 50-390	M. C. Ransom	G. H. Hale	F. F. Fisk	F. J. Taylor	150,000	255,000	1,018,320	1,353,130	189,940	Merch. N., N. Y.; N. Com'l, Alb.
" " " " " "	Peoples Trust Co. *85 50-391	N. M. Marshall	B. R. Clark F. R. Kirk	M. F. McGarrahan, Sec.	H. H. Seaver, Tr. C. W. Russell, A. Tr.	300,000	229,000	1,264,820	1,682,710	290,320	N. Park, N. Y.; 1st N., Alb.
Mamaroneck Westchester Pop. 8000	First National Bank *89 50-407	Bradford Rhodes	T. J. Meighan John H. McArdle	T. J. McKee, A. Sec. R. G. Brewer	R. P. Brewer	100,000	49,970	760,900	841,140	103,560	Chase N., Equitable Tr. Co., and Lin. N., N. Y.; 4th St. N., Phil.
" " " " " "	Union Sav. Bk. of Westchester County *87 50-406	R. G. Brewer	W. A. Boyd B. C. Meighan	G. L. Lyon, Sec. and Tr.	E. H. Gedney, A. Tr.		102,760	1,003,310	1,014,270	72,250	Lin. N., N. Y.; 1st N., Mamaroneck; Larchmont N., Larchmont.
Marathon...Cortland H 12 Pop. 1079	First National Bank *84 50-787	U. H. Boyden	F. E. Whitmore	C. G. Davis		50,000	23,000	404,270	386,850	46,370	Irving N., N. Y.
Marcellus...Onondaga G 11 Pop. 917	First National Bank *10 50-788	J. C. Parsons	F. W. Knapp	W. S. Spaulding	V. S. Kenyon	25,000	12,500	575,000	575,000	47,000	Irving N., N. Y.; 1st N., Phil.
Margaretville...Delaware Pop. 659	Peoples National Bank *01 50-789	N. D. Olmstead	C. R. Sanford	Frank Kittle		25,000	71,800	505,860	588,010	50,730	Chase N., N. Y.; 1st N., Alb.
Mariners Harbor Rich. D 3 Pop. 115	(See New York City, Borough of Richmond)										
Marion...Wayne F 8 Pop. 1000	First National Bank *14 50-942	C. N. Jagger	C. R. Pratt B. E. Luce	R. S. Bush		25,000	10,660	413,480	378,770	94,410	Irving N., N. Y.; N. Com'l, Alb.; Lin. N., Rochester; 1st N., Newark.
Marlboro...Ulster K 17 Pop. 1000	First National Bank *07 50-790	J. F. Wygant	A. H. Palmer	E. W. Carpenter		25,000	33,020	1,000,500	617,000	300,000	N. Park, N. Y.; N. Com'l, Alb.
Massena...St. Lawrence Pop. 4614	First National Bank *03 50-526	W. F. Willson	J. C. Crapser	G. P. Matthews	C. H. Elliott	25,000	82,430	1,081,210	1,016,110	195,330	Coal & Iron N. and N. City, N. Y.; 1st N., Alb.
" " " " " "	Massena Bkg. Co. *84 50-525	M. H. Flaherty		J. K. Phillips							Chase N., N. Y.; N. Y. State N., Alb.
Matteawan...Dutchess A 4 Pop. 6727	(See Beacon)										
Mattituck...Suffolk B 8 Pop. 1200	Mattituck Bank *05 50-791	J. M. Lupton	N. S. Tuthill	E. D. Corwin	T. W. Tuthill	25,000	41,000	275,000	305,000	41,000	Irving N., N. Y.; Bk. of Long Isl., Jamaica, N. Y.
*Mayville...Chautauqua I 1 B Pop. 1200	State Bank of Mayville *94 50-792	F. W. Crandall	A. E. Skinner	E. D. Reagan		25,000	41,540	555,050	538,640	78,550	Han. N., N. Y.; Bk. of Buffalo, Buffalo; N. Bk. of Westfield, Westfield.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
Mechanicsville, Saratoga Pop. 8000 G 18	<b>FIRST NATIONAL BANK.</b> •\$284 50-377	<b>F. W. KAVANAUGH</b>	<b>H. B. DUGAN</b>	<b>R. G. MOORE</b>	<b>J. W. BURKE</b>	\$ 50,000	\$ 46,570	\$ 949,430	\$ 922,710	\$ 231,760	Han. N., N. Y.; N. Com'l, Alb.
		Collections have the personal attention of this bank. We remit on day of payment. Send us your business.									
" " "	<b>MANUFACTURERS NAT. BK.</b> 50-378 •\$296	Wm. L. Howland	John C. Duncan	Newton T. Bryan		100,000	85,600	1,972,720	2,310,980	204,320	Irving N., N. Y.; N. Shawmut, Bos.; Mfrs. N., Troy.
" " "	Joseph Vet. •\$19 50-379					5,000	23,290	101,310	66,690	16,130	
Medina, Orleans F 4 Pop. 6100 B	<b>Central Bank.</b> •\$909 50-411	Watson F. Barry	Erwin Rands	E. R. Clark	Raymond Feller	50,000	42,000	805,000	708,800	135,000	Seab. N., N. Y.; Peo., Buffalo; Lin. N., Rochester.
" " "	<b>Union Bank.</b> •\$61 50-410	George A. Newell	Homer J. Luther	Harry F. Welton	M. A. Post	100,000	90,890	1,484,130	1,344,360	328,460	N. Park, N. Y.; 1st N., Bos.; Bk. of Buffalo, Buffalo; N. Y. State N., Alb.
Mexico, Oswego E 11 Pop. 1233	<b>First National Bank.</b> •\$1900 50-793	G. H. Wilson	N. T. Peck	C. A. Peck	W. J. Collins	50,000	27,680	342,250	337,380	125,760	N. Bk. Com., N. Y.; N. Y. State N., Alb.
Middleburg, Schoharie Pop. 1114 H 15	<b>First National Bank.</b> •\$80 50-794	Duryea Beekman	D. C. Dow, Jr.	W. G. Beekman	A. E. Burt	50,000	52,000	440,180	414,540	155,770	Chase N., N. Y.; N. Y. State N., Alb.
Middleport, Niagara F 4 Pop. 1530 B	<b>First National Bank.</b> •\$08 50-795	G. R. Sheldon	Edgar Knapp	John J. Mack		25,000	32,710	390,070	381,840	87,480	Chase N., N. Y.; Mfrs. & Tra. N., Buffalo.
Middletown, Orange A 2 Pop. 15,810	<b>First National Bank.</b> •\$64 50-244	W. L. Benedict	Lehman Stern	C. A. Owen	Burson B. King	100,000	90,620	1,854,030	2,081,590	211,750	N. City and Liberty N., N. Y.; Market St. N., Phil.
" " "	<b>MERCHANTS NAT'L BANK</b> 50-246 •\$85	G. T. Townsend	John W. Slauson	E. T. Hanford	C. L. Boyd	100,000	95,720	2,702,230	3,225,550	197,510	N. Park, Irving N., and Mech. & Metals N., N. Y.
" " "	<b>Middletown Sav. Bank.</b> •\$69 50-245	G. A. Swayze	Edmund Millen Jas. A. Clark	H. B. Woodward, Sec. and Tr. C. B. Buckley, A. Tr.	G. R. Wengenroth, A. Sec. J. F. Dolson, A. Sec.		492,830	6,298,720	6,230,390	561,160	Empire Tr. Co., Liberty N., and Met. Tr. Co., N. Y.
" " "	<b>ORANGE COUNTY TRUST COMPANY</b> 50-247 •\$92	FRANK HARDING	J. H. SMITH	G. SPENCER COWLEY, Sec. and Cash.	W. W. WOODWARD, A. Sec.	100,000	238,000	4,365,000	4,429,000	465,000	Liberty N., Empire Tr., and Met. Tr. Co., N. Y.; Corn Ex. N., Phil.; 1st N., Alb.
		Proper fee should accompany each signature draft for presentation and also each request for or special credit report.									
		<b>PROMPT "SERVICE" OUR MOTTO.</b>									
Millford, Otsego H 14 Pop. 511	<b>Millford National Bank.</b> •\$99 50-796	Chas. J. Armstrong	H. E. Kinne	F. L. Platt		25,000	18,460	156,440	172,730	17,850	N. City, N. Y.; 1st N., Alb.
Millbrook, Dutchess J 19 Pop. 1500	<b>Bank of Millbrook.</b> •\$91 50-797	James Reardon	Eugene Ham	Walter F. Haight	John F. Pingry	50,000	66,840	585,610	695,630	83,630	Bk. of America and Equitable Tr. Co., N. Y.
Millerton, Dutchess J 19 Pop. 858	<b>Millerton National Bank.</b> •\$82 50-798	F. A. Hotchkiss	Henry D. Clark Miles L. Jenks	G. R. Andrews	C. C. Francis	50,000	73,530	410,600	452,300	106,880	N. City, N. Y.; N. Y. State N., Alb.
Mineola, Nassau D 4 Pop. 3000	<b>First National Bank.</b> •\$08 50-568	H. W. Andrews Edw. Schmidt, V. Pres.	P. J. Christ F. L. Oakley	S. M. Powell	E. Hegeman	50,000	27,960	905,410	1,112,050	127,430	N. Park and Irving N., N. Y.
" " "	<b>Nassau County Trust Co.</b> 50-569 •\$10	George S. Emory	E. L. Frost J. A. Albertson C. R. Snell	John O. Bergen, Sec.	Charles L. Conklin, A. Sec.	100,000	102,860	2,161,080	2,078,320	418,630	N. Bk. Com., N. Y.; N. Com'l, Alb.
Mohawk, Herkimer G 14 Pop. 2079	<b>National Mohawk Valley Bk.</b> 50-799 •\$9	R. M. Devendorf	C. R. Snell	H. M. Golden	R. D. Le Roy	100,000	46,420	519,530	602,500	100,680	Chase N., N. Y.; N. Y. State N., Alb.
Monroe, Orange A 2 Pop. 1508	<b>Citizens Bank.</b> •\$15 50-945	Clarence S. Knight	W. A. McClellan	C. Arthur Brooks	H. E. Coleman	25,000	35,050	602,600	543,650	106,790	Harriman N., N. Y.
" " "	<b>Monroe National Bank.</b> •\$05 50-800	Alex. Thompson	J. H. Carpenter	Z. E. Van Fleet		50,000	18,150	220,820	413,570	30,650	Mech. & Metals N. and Equitable Tr. Co., N. Y.; N. Com'l, Alb.
Montgomery, Orange A 2 Pop. 941	<b>National Bk. of Montgomery.</b> •\$05 50-801	John A. Crabtree	William Eager			25,000	18,770	141,830	181,110	29,550	Mech. & Metals N., N. Y.; Far. & Mech. N., Phil.
Monticello, Sullivan K 15 Pop. 1941	<b>National Union Bank.</b> •\$50 50-802	E. H. Strong	Geo. H. Smith	A. A. Calkin		50,000	69,640	1,211,350	1,177,330	151,040	N. Park and N. City, N. Y.; 4th St. N., Phil.
Montour Falls, Schuyler Pop. 1500 I 9	<b>Montour National Bank.</b> •\$14 50-614	J. T. McKeg	C. M. Weed	W. Irving Jones	Chas. M. Weed	25,000	18,500	311,640	241,300	94,000	Han. N., N. Y.; N. Y. State N., Alb.
Moravia, Cayuga H 11 Pop. 1423	<b>First National Bank.</b> •\$65 50-593	S. E. Day	W. E. Greenfield W. Fitts	W. J. H. Parker		130,000	132,130	719,620	951,630	155,890	1st N., N. Y.; N. Com'l, Alb.
Morris, Otsego H 14 Pop. 535	<b>First National Bank.</b> •\$93 50-803	A. E. Potter	M. L. Bridges	C. J. Smith		50,000	24,030	31,580	406,580	42,830	1st N., N. Y.; Corn Ex. N., Phil.
Morristown, St. Lawrence Pop. 540 B 13	<b>Frontier National Bank.</b> •\$06 50-804	J. V. Crawford	J. L. Smithers	A. W. Gregory	M. N. Donald	25,000	15,710	189,970	205,510	2,670	Han. N. and Irving N., N. Y.; Watertown N., Watertown.
Morrisville, Madin G 13 Pop. 560	<b>First National Bank.</b> •\$64 50-805		H. C. Wood	B. Tompkins		50,000	48,000	297,000	394,000	92,000	1st N., and Lin. N., N. Y.; N. Com'l, Alb.; Oneida Valley N., Oneida; 1st N., Utica.

**MANUFACTURERS & TRADERS NATIONAL BANK—BUFFALO** **LARGEST NATIONAL BANK IN WESTERN NEW YORK**

January, 1920  
NEW YORK BANKS—Mechanicsville to Morrisville  
931

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

**NEW YORK—Continued**  
(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. In. No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◄Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.	
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	CASH & EXCHANGES DUE FROM BANKS		
Mt. Kisco. Westch'ler B 5 Pop. 2700	Mt. Kisco National Bk. *†95 50-806	H. F. Bailey	C. T. Sutton	W. H. Moore	Charles Brown	\$ 50,000	\$ 156,130	\$1,063,200	\$1,205,720	\$ 138,530	Atlantic N. and N. City, N. Y.; N. Com'l, Alb.	
Mt. Morris. Living't'n B 6 Pop. 4000	Bingham State Bank *†86 50-532	C. W. Bingham	B. E. Brophel	F. E. Van Dorn	W. E. Morrow	50,000	19,000	450,000	440,000	70,000	Han. N., N. Y.; Cent., Rochester.	
" " "	<b>GENESEE RIVER NAT. BANK</b> 50-531 *†65	J. W. Wadsworth Special attention given Bill of Lading drafts, Cash and Time Items. Please send 15c Prompt Service.	J. F. Connor	H. R. Porter	H. D. Swett	50,000	35,340	601,000	637,000	141,000	N. Park, N. Y.; Mnfrs. & Tra. N., Buffalo; N. Bk. Com., Rochester.	
Mt. Vernon. Westchester Pop. 37,009 O 4	Eastchester Savings Bk. *†71 50-141	Geo. H. Brown	S. W. Bertine	O. A. Westfall, Sec.			430,720	4,896,420	4,785,800	484,400	Lin. Tr., Equitable Tr., and Empire Tr. Cos., N. Y.; Mt. Vernon Tr. Co., Mt. Vernon.	
" " "	First National Bank *†89 50-142	C. S. McClellan	Franklin T. Davis William Archer	G. G. Winship	J. J. Hagmann Francis S. Wandall	200,000	137,650	5,738,900	4,174,380	651,460	N. Park and Mech. & Metals N., N. Y.; 4th St. N., Phil.	
" " "	<b>MT. VERNON TRUST CO.</b> *†93 50-143	A. M. Campbell	M. D. Stiles E. H. Peck	M. H. Hall, Sec. and Tr.	J. M. Bromley, A. Sec. and A. Tr. S. Van Tassel, A. Tr.	200,000	278,610	5,734,000	5,332,080	667,480	Han. N. and Harriman N., N. Y.; Franklin N., Phil.; N. Shawmut, Bos.	
Naples. Ontario H 7 Pop. 1093	George R. Granby & Son, Bkrs. 50-624 †07			J. W. Granby							Seab. N., N. Y.; Marine Tr. Co., Buffalo.	
" " "	Hiram Maxfield Bank *†82 50-623			D. H. Maxfield	W. H. Housel Jane S. Maxfield H. F. Clark Geo. A. Sleight						N. Bk. Com., N. Y.; Marine Tr. Co., Buffalo.	
Newark. Wayne F 8 Pop. 6227	Arcadia National Bank *†87 50-395	P. R. Sleight	G. C. Perkins Gordon G. Harris S. R. Peirson T. D. Prescott	W. T. Peirson		150,000	126,020	1,958,980	2,146,170	216,930	Irving N., N. Y.; N. Com'l, Alb.	
" " "	First National Bank *†63 50-394	E. V. Peirson	H. B. Rawley	R. W. Marble		150,000	46,280	1,233,420	1,224,940	84,280	1st N., N. Y.; N. Y. State N., Alb.	
Newark Valley. Tioga I 11 Pop. 2000	First National Bank *†12 50-911	M. L. Benham	H. B. Rawley	Chas. L. Raymond		25,000	10,410	399,110	333,440	122,510	Han. N., N. Y.; N. Com'l, Alb.	
New Berlin. Chenango H 13 Pop. 1200	National Bk. of New Berlin 50-921 *†12	F. E. Holmes	F. A. Ballard	H. L. White		50,000	57,310	841,110	786,320	172,170	Irving N., N. Y.; N. Com'l, Alb.	
New Brighton. Richm'd D 3 Newburgh. Orange A 3 Pop. 29,603	(See New York City, Borough of Richmond) Columbus Trust Co. *†93 50-177	Henry M. Leonard	E. W. Barnes Wm. D. Bagshaw	Jas. J. Flanagan, Tr.	Barclay Van Cleft, Sec.	100,000	133,310	3,902,940	3,730,260	365,270	Chase N., Irving N., Empire Tr., and Equitable Tr. Cos., N. Y.; Alb. Tr. Co. and N. Y. State N., Alb.	
" " "	Highland National Bank *†34 50-174	D. E. McKinstry	A. F. Holden	H. N. Jamison		200,000	404,000	4,200,000	4,981,700	665,670	Mech. & Metals N., N. Y.; 4th St. N., Phil.; N. Com'l, Alb.	
" " "	National Bank of Newburgh 50-173 †1811	F. W. Mapes	W. C. Scott	J. Calvin Brown		400,000	182,570	2,100,790	3,006,300	326,180	Citiz. N., N. Y.; 1st N., Alb.	
" " "	Newburgh Savings Bk. *†52 50-175	T. F. Balfe	F. W. Senf W. F. Cassidy	F. C. Balfe, Tr. Harry F. Smith, A. Tr.	John T. Howell, Sec.		2,144,360	12,550,750	13,855,980	902,530	Title Guaranty & Tr. Co., Guaranty Tr. Co., and Han. N., N. Y.	
" " "	Quassaick National Bank 50-176 *†52	C. D. Robinson	C. C. Bourne	W. E. Todd		300,000	138,010	1,087,810	1,386,440	145,760	N. Park, N. Y.; N. Y. State N., Alb.	
Newfane. Niagara E 3 Pop. 1006	State Bank of Newfane *†17 50-966	F. H. Ferguson	Bert S. Pettit	Lee I. Wells	G. E. Goodridge	25,000	12,840	254,530	245,730	38,440	Irving N., N. Y.; Bk. of Buffalo, Buffalo.	
New Paltz. Ulster J 17 Pop. 1230	Huguenot National Bk. *†65 50-605	Frank J. Le Fevre	A. P. Le Fevre	E. Van Wagenen		100,000	135,000	400,000	403,110	168,770	Han. N., N. Y.; N. Com'l, Alb.	
" " "	New Paltz Savings Bk. *†71 50-606	C. L. Van Orden	Jesse Eltinge C. I. Le Fevre Jackson Smith	H. H. Grimm, Sec. and Tr.	J. T. Wooster, Jr.			132,190	1,935,540	1,943,190	83,820	Chase N. and Empire Tr. Co., N. Y.; Huguenot N., New Paltz.
Newport. Herkimer F 15 Pop. 800	National Bk. of Newport *†66 50-808	J. T. Wooster	Jackson Smith	J. T. Wooster, Jr.	C. S. Wooster	50,000	52,810	286,360	330,790	81,490	1st N., N. Y.	
New Rochelle. Westchester. Pop. 37,759 O 5	Huguenot Trust Co. *†10 50-160	R. J. Walters	M. J. Martin G. E. Galgano	Geo. Sutton, Tr.	E. A. Culp, Sec.	150,000	94,290	1,731,800	1,534,980	458,180	Am. Ex. N., Harriman N., Met. Tr., and Equitable Tr. Cos., N. Y.; N. Com'l, Alb.	
" " "	<b>NATIONAL CITY BANK</b> *†99 50-156	G. F. Flandreaux	JOHN F. LAMBDEN HOWARD R. WARE Special attention given Bill of Lading drafts, Cash and Time Items. Please send 15c with each sight draft for Rochelle Items. Send us your Ne	R. R. RENNIE	GEO. F. MUELLER	200,000	138,320	5,141,760	5,067,240	549,040	Seab. N., N. Y.; Cont. & Com'l N., Chi.; Liberty, Buffalo.	
" " "	New Rochelle Trust Co. *†88 50-157	W. W. Bissell	R. P. Carpenter H. J. van Zelm	H. J. van Zelm, Sec. Irving R. Todd, A. Sec.	J. A. Huntington, A. Sec.	200,000	143,650	4,281,200	3,944,290	628,250	Lin. N. and Bkrs. Tr. Co., N. Y.	
" " "	North Avenue Bank *†10 50-159	H. E. Colwell	G. H. Blume	J. W. Spalding		50,000	34,700	906,430	915,730	77,980	Mech. & Metals N. and Guaranty Tr. Co., N. Y.	
" " "	Peoples Bk. for Savings *†06 50-158	George Watson	S. F. Swinburne John F. Lambden	A. L. Hammett, Sec.			51,620	939,130	869,280	113,000	N. City and New Rochelle Tr. Co., New Rochelle, N. Y.	

NEW YORK BANKS—Mt. Kisco to New Rochelle

January, 1920

**THE MARINE TRUST COMPANY OF BUFFALO**



ESTABLISHED  
1851

THE  
**HANOVER**  
NATIONAL BANK

OF THE CITY  
OF NEW YORK

AT NASSAU AND PINE STREETS

Capital                      Surplus and Undivided Profits  
**\$3,000,000**                      **\$19,500,000**

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CHAS. H. HAMPTON, Vice-President.  
HENRY P. TURNBULL, Vice-President.

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J. NIEMANN, Asst. Cashier.  
WILLIAM DONALD, Asst. Cashier.  
GEORGE E. LEWIS, Asst. Cashier.  
JAMES P. GARDNER, Asst. Cashier.

FRED A. THOMAS, Asst. Cashier.

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Dry Goods Commission (Cottons), (Retired).  
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**FOREIGN EXCHANGE BOUGHT AND SOLD**

Can arrange with Banks desiring to draw their own  
Drafts on Foreign Points

Travelers' Checks and Letters of Credit issued available  
in all parts of the world



# The National City Bank of New York

Original Charter  
1812

Total resources more than one billion dollars

JAMES A. STILLMAN, *President*

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The world-wide scope of The National City Bank's organization places it in a position to handle all the important phases of either domestic or international financial transactions. Our branches, and those of the International Banking Corporation, are located in the chief financial centers of the world; each is equipped with full banking functions.

## BRANCHES OF THE NATIONAL CITY BANK OF NEW YORK

### ARGENTINA

Buenos Aires  
Once (Buenos Aires)  
Rosario

### BELGIUM

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### BRAZIL

Bahia  
Pernambuco  
Porto Alegre  
Rio de Janeiro  
Santos  
Sao Paulo

### CHILE

Santiago  
Valparaiso

### COLOMBIA

Barranquilla  
Bogota  
Medellin

### CUBA

Artemisa  
Bayamo  
Caibarien  
Camaguey  
Cardenas  
Ciego de Avila  
Cienfuegos  
Colon  
Cruces  
Guantanamo  
Havana  
Cuatro Caminos (Havana)  
Galiano (Havana)

### CUBA (Continued)

Manzanillo  
Matanzas  
Pinar del Rio  
Placetas del Norte  
Remedios  
Sagua la Grande  
Sancti Spiritus  
Santa Clara  
Santiago  
Union de Reyes  
Yaguajay

### ITALY

Cruces  
Genoa

### PORTO RICO

San Juan

### RUSSIA

Moscow  
(Temporarily Closed)  
Petrograd  
(Temporarily Closed)

### SIBERIA

Vladivostok (Agency)

### SPAIN

Barcelona  
TRINIDAD  
Port of Spain

### URUGUAY

Montevideo  
Calle Rondeau (Montevideo)

### VENEZUELA

Caracas  
Maracaibo

Established 1902

# INTERNATIONAL BANKING CORPORATION

Owned by The National City Bank of New York

CAPITAL, SURPLUS AND UNDIVIDED PROFITS \$9,550,000.00

Head Office: 55 Wall St., New York

LONDON

SAN FRANCISCO

LYONS

Branches in the Commercial Centers of

China

Philippines

Japan

Java

Straits Settlements

India

Panama

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*Complete Foreign Banking Facilities, Correspondence with us regarding your requirements will prove of value to your Foreign Dept.*



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

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

See the following page for Advertisement of SEABOARD NATIONAL BANK, New York City



## Modern Banking Service——

And complete facilities for its accomplishment are noticeable when you transact your business with The Seaboard National.

It is the kind of service that gives careful, individual attention to every account—large or small—and will satisfy every particular requirement and financial need that your business may demand.

We offer you this distinctly personalized financial service and the complete facilities of our well equipped departments, with the assurance that your business will be handled with accuracy, promptness and un-failing courtesy at all times.

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J. D. SMITH.....	Assistant Cashier
B. I. DADSON.....	Assistant Cashier
J. E. ORR.....	Assistant Cashier
W. A. B. DITTO.....	Assistant Cashier
E. V. NELSON.....	Trust Officer

# The Seaboard National Bank

of the City of New York

Resources more than . . . . .	\$80,000,000
Deposits, (Dec. 31, 1919) . . . . .	68,792,000

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

**NEW YORK CITY—Central Reserve City**  
(Federal Reserve City No. 2)

(Borough of Manhattan, C 4)  
Pop. Greater New York 5,602,841

NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUES FROM BANKS	CASH AND EXCHANGES	
<b>*AMERICAN EXCH. NATIONAL BANK</b> 1-21 (128 Broadway) ♦\$38	L. L. CLARKE	WALTER H. BENNETT	A. P. LEE	A. K. de GUISEARD	\$ 5,000,000	\$ 7,101,140	197,475,560		103,208,690	\$27,756,250	\$2,758,210	\$85,107,630	Correspondents in all the Principal Cities of the World.
<b>AMERICAN TRUST CO.</b> ♦\$19 1-307 (135 Broadway)	Harry A. Kahler	C. H. Burdett	Gerhard Kuehne	J. L. Obermayer, Tr.	1,000,000	299,830	10,227,990	\$ 588,130	6,148,870	4,004,060		1,982,780	Am. Ex. N., N. Y.; Phil. N., Phil.; N. Y. State N., Alb.
<b>*ATLANTIC NATIONAL BANK</b> 1-13 (257 Broadway) ♦\$29	H. D. KOUNTZE P. C. LOUNSBURY, Ch. of Bd.	E. K. GERRILL K. C. ATWOOD G. H. JOHNSON CHARLES F. JUNOD	F. E. ANDRUSS	JOHN P. LAIRD JOHN H. BRENNEN J. H. TROWBRIDGE H. M. GARRETSON	1,000,000	1,004,190	13,894,740	6,512,680	19,282,330	2,217,810	1,454,390	2,762,500	N. Bk. Rep., Union Tr. Co., and Drov. N., Chi.; N. Shawmut, 1st N., and N. Secur., Bos.; Market St. N. and Franklin N., Phil.; Colo. N., Den.; Stock Yds. N. and 1st N., Oma.; N. Bk. Com., Balt.; N. Bk. Com. and 1st N., St. L.; French-Am. Bk. of Sav. and 1st N., San F.; N. Y. State N., Alb.
<b>*BANKERS TRUST COMPANY</b> 1-103 (16 Wall) ♦\$8	SEWARD PROSSER	THOMAS HILDT	BARKLEY WYCKOFF	CLIFFORD WILMURT	20,000,000	18,489,800	249,438,900	66,000,000	237,236,000	73,470,800	51,461,400	21,110,400	Merch. Ln. & Tr. Co., Chi.; Merch. N., Bos.; Bk. of No. Am., Phil.
<b>BANK OF CUBA IN NEW YORK</b> 1-208 (34 Wall) ♦\$16	W. A. Merchant	J. T. Monahan	C. F. Plarre	John Sage	100,000	101,420	1,498,230		1,124,310	109,820		482,870	N. Park, Guaranty Tr. Co., and Bkrs. Tr. Co., N. Y.; 1st N., Chi.
<b>*BANK OF THE MANHATTAN CO.</b> 1-2 (40 Wall) ♦\$1799	Stephen Baker	Henry K. McHarg	D. H. Pierson	W. F. Moore	3,000,000	9,959,120	145,641,900	22,366,820	72,047,560	19,835,250	7,053,000	79,569,810	Corn Ex. N., Chi.; Imperial Bk. of Can., Toronto, Can.

**C. B. RICHARD & CO., N. Y. CITY.** ESTABLISHED 1847. THE OLDEST FOREIGN EXCHANGE HOUSE IN THE UNITED STATES. FOREIGN EXCHANGE. FOREIGN CURRENCY. FOREIGN BONDS.

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

NEW YORK CITY—Central Reserve City—Cont'd  
(Borough of Manhattan)

NAME OF BANK. ♦Mem. Am Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.	
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES		
<b>'BANK OF NEW YORK</b> NAT'L BANKING ASSOCIATION 1-1 (48 Wall) ♦1784	HERBERT L. GRIGGS	L. F. KIESEWETTER	F. C. METZ, JR.	ARTHUR F. ALBRO										
		JOSEPH ANDREWS R. E. MILLER		G. W. GARRETSON W. M. J. KENMORE F. W. M. ZIEGLER G. S. BUTLER	\$ 2,000,000	\$ 6,660,690	\$ 87,345,120		\$ 51,316,640	\$ 4,023,410	\$ 3,787,440	\$ 47,769,920		
	Oldest Bank in State. Established 1784. Long established connections in all parts of the World enable us to offer SPECIAL FACILITIES to EXPORTERS and IMPORTERS													
<b>BANK OF UNITED STATES</b> 1-277 ♦ (32d St. and 5th Ave.) ♦13	J. S. Marcus	B. K. Marcus (Branches at 77-79 Delancey St. and 1767 Madison Ave.)	Louis K. Hyde	H. J. Rasener E. R. McElrath	1,500,000	522,930	25,880,520	\$ 170,070	24,123,300	723,490	5,446,750	1,619,720	Chase N., N. Y.; Girard N., Phil.	
<b>Bank of Washington Heights</b> 1-216 (155th St. & Amsterdam Ave.) ♦101	John Whalen	J. D. Beals A. J. Connick J. J. O'Shaughnessy	J. J. O'Shaughnessy		100,000	484,080	2,271,830		1,258,920	1,291,700		392,480	Mech. & Metals N., N. Y.; Corn Ex. N., Phil.	
<b>BATTERY PARK NATIONAL BANK</b> 1-232 (2 Broadway) ♦04	E. A. DeLIMA	R. G. CORNER E. R. GARHART	A. H. MERRY E. A. DE LIMA Mgr. Foreign Dept.	A. S. BAIZ GEO. S. TALBOT WM. FUELLING, JR. C. C. PROBST A. E. ZELLERS	1,500,000	1,516,220	17,069,620	25,140	15,722,630	795,130	2,621,660	3,050,710	Cont. & Com'l N., Chi.; 1st N., Phil.; N. Shawmut, Bos.	
<b>*Bowery Bank of New York</b> 1-70 (124-26 Bowery) ♦565	J. Stanley Foster	Martin S. Paine	Charles Essig	Wm. F. Kammerer	250,000	841,190	6,285,200	599,790	2,878,500	3,122,020	950,980	943,650	Chase N., N. Y.; N. Shawmut, Bos.; 4th St. N., Phil.	
<b>BROADWAY CENTRAL BANK</b> 1-279 (2574 Broadway) ♦14	Frank Williams	Francis Crave	Anthony Ziesat	Harry Rehholz Louis Holl	100,000	73,700	2,656,990		1,575,050	556,610		445,000	Mech. & Metals N., N. Y.; N. Com'l, Alb.	
<b>*Brooklyn Trust Co.</b> 1-102 (Broadway and Wall)													1st N., N. Y.; Nassau N., Brooklyn.	
<b>Bryant Park Bank</b> 1-240 (220 West 42d)	W. W. Warner	E. F. Giese	E. F. Giese	Geo. A. DeMonde	200,000	160,300	2,672,000	8,500	1,939,100	563,300	289,100	233,600	Am. Ex. N., N. Y.	
<b>Central Mercantile Bank</b> 1-292 (5th Ave. and 14th)	George W. Craft	H. M. Wolfe	F. L. Fisher	Michael G. Kletz	100,000	60,400	2,479,430		1,795,080	88,010	564,180	231,290	Mech. & Metals N., N. Y.	
<b>CENTRAL UNION TRUST CO.</b> 1-191 (80 Broadway) ♦575	G. W. Davison	J. Y. G. Walker J. V. B. Thayer B. A. Morton F. J. Leary M. Ferguson W. McMaster Mills C. R. Berrien H. C. Holt	M. Ferguson, Sec.	H. M. Myrick, Tr.	12,500,000	17,617,550	238,795,430		151,970,680	67,254,040		49,153,380	Branches at 42d St. & Madison Ave., 5th Ave. & 60th St., and 38th St. & 5th Ave.	
	H. M. Popham F. J. Fuller F. B. Smidt, Vice Presidents	C. P. Stallknecht T. W. Hartshorne C. E. Sigler O. L. Coles E. P. Rogers S. A. Brown Geo. J. Corbett T. Hazard C. J. Farrell, Asst. Secretaries		W. H. Ludlum S. H. Tallman D. A. Rowe E. H. Cook R. N. McEnany C. W. Parson L. M. Goodeve R. C. Roetger, Asst. Treasurers.										
<b>'CHASE NATIONAL BANK</b> 1-74 (57 Broadway) ♦77	E. V. R. THAYER	S. H. MILLER	A. C. ANDREWS	C. C. SLADE	10 000 000	20 439 240	300 423 890	129 797 740	309 320 050	71 558 300	21 892 380	114 116 430		
	A. B. HEPBURN, Ch. of Advisory Bd.	E. R. TINKER C. J. SCHMIDLAPP	S. S. SHAW, L. H. JOHNSTON,	E. A. LEE W. E. PURDY C. D. SMITH W. P. HOLLY G. H. SAYLOR M. H. HOWELL S. F. TELLEEN										
	A. H. WIGGIN, Ch. of Bd.	G. M. DAHL REEVE SCHLEY	OTIS EVERETT, G. E. SCHOEPPE, A. Cashiers											
	Accounts of Banks and Bankers received on favorable terms.								SEE ADVERTISEMENT ON	OPPOSITE PAGE.				

NEW YORK BANKS—New York City—Continued

January, 1920

AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance



# THE CHASE NATIONAL BANK

OF THE CITY OF NEW YORK

57 BROADWAY

**Capital** - - - - - \$ 15,000,000  
**Surplus and Profits** - - - - - 21,877,000  
**Deposits (Jan. 21, 1920)** - - - - - 387,861,000

## OFFICERS

A. BARTON HEPBURN, Chairman of the Advisory Board  
ALBERT H. WIGGIN, Chairman of the Board of Directors

EUGENE V. R. THAYER President

SAMUEL H. MILLER.....	Vice-President	CHARLES D. SMITH.....	Assistant Cashier
EDWARD R. TINKER.....	Vice-President	WILLIAM P. HOLLY.....	Assistant Cashier
CARL J. SCHMIDLAPP.....	Vice-President	GEORGE H. SAYLOR.....	Assistant Cashier
GERHARD M. DAHL.....	Vice-President	M. HADDEN HOWELL.....	Assistant Cashier
REEVE SCHLEY.....	Vice-President	S. FRED TELLEEN.....	Assistant Cashier
ALFRED C. ANDREWS.....	Cashier	SEWALL S. SHAW.....	Assistant Cashier
CHARLES C. SLADE.....	Assistant Cashier	LEON H. JOHNSTON.....	Assistant Cashier
EDWIN A. LEE.....	Assistant Cashier	OTIS EVERETT.....	Assistant Cashier
WILLIAM E. PURDY.....	Assistant Cashier	GEORGE E. SCHOEPPS.....	Assistant Cashier

## DIRECTORS

HENRY W. CANNON	EDWARD R. TINKER
A. BARTON HEPBURN	HENRY B. ENDICOTT
ALBERT H. WIGGIN	EDWARD T. NICHOLS
JOHN J. MITCHELL	NEWCOMB CARLTON
GUY E. TRIPP	FREDERICK H. ECKER
JAMES N. HILL	EUGENE V. R. THAYER
DANIEL C. JACKLING	CARL J. SCHMIDLAPP
FRANK A. SAYLES	GERHARD M. DAHL
CHARLES M. SCHWAB	ANDREW FLETCHER
SAMUEL H. MILLER	WILLIAM B. THOMPSON

WE RECEIVE ACCOUNTS OF Banks, Bankers, Corporations, Firms or Individuals on favorable terms, and shall be pleased to meet or correspond with those who contemplate making changes or opening new accounts.

Through its Trust Department, the Bank offers facilities as

Trustee under Corporate Mortgages and Indentures of Trust; Depositary under re-organization and other agreements; Custodian of Securities and Fiscal Agent of Corporations and Individuals; Executor under Wills and Trustee under Testamentary Trusts; Trustee under Life Trusts.

**FOREIGN EXCHANGE DEPARTMENT**



**NEGOTIATES THE SALE OF THE CONTROL OF LARGE  
BANKS AND CORPORATIONS, CONFIDENTIALLY,  
ON COMMISSION.  
OPERATING NATIONALLY. REFERENCES ON REQUEST.**

**JACOB BACKER**  
FINANCIAL BROKER  
Pioneer Building  
ST. PAUL, MINN.

**THE  
CITIZENS NATIONAL BANK**

OF NEW YORK

320 BROADWAY

ESTABLISHED 1851

*Statement to Comptroller (condensed) December 31, 1919*

**Resources**

Loans and Discounts . . . . .	\$44,491,753.23	
Bankers' Acceptances Discounted . . . . .	1,446,388.75	
U. S. Bonds and Certificates . . . . .	1,919,842.64	
Other Bonds, Securities, etc. . . . .	273,500.00	
Due from Federal Reserve Bank, other Banks and Exchanges . . . . .	\$10,074,089.08	
Cash and Reserve with Federal Reserve Bank . . . . .	6,916,683.46	16,990,772.54
Customers' Liability, Letters of Credit, etc. . . . .	5,801,499.22	
		<b>\$70,923,756.38</b>

**Liabilities**

Capital Stock . . . . .	\$3,000,000.00	
Surplus Fund . . . . .	3,000,000.00	\$6,000,000.00
Undivided Profits . . . . .	599,514.74	
Unearned Discount . . . . .	422,876.57	
Reserved for Taxes . . . . .	202,161.36	
Circulation . . . . .	979,400.00	
Notes and Bills Rediscounted . . . . .	7,341,800.00	
Acceptances of other Banks Guaranteed . . . . .	1,490,815.76	
Letters of Credit and Acceptances . . . . .	6,034,054.48	
Deposits: U. S. Government . . . . .	\$ 1,130,000.00	
Banks . . . . .	4,439,452.09	
Individuals . . . . .	42,283,681.38	47,853,133.47
		<b>\$70,923,756.38</b>

**Officers**

Edwin S. Schenck . . . . .	-	President
Garrard Comly . . . . .	-	Vice-President
Albion K. Chapman . . . . .	-	Cashier
Jesse M. Smith . . . . .	-	Assistant Cashier
James McAllister . . . . .	-	Assistant Cashier
William M. Haines . . . . .	-	Assistant Cashier
Robert B. Raymond, Mgr. Foreign Dept. . . . .	-	Ernest J. Waterman, Mgr. Trust Dept.

**The oldest house in America specializing exclusively in Government Bonds**

# UNITED STATES GOVERNMENT BONDS

**Any Issue Bought and Sold Without Commission**



## C. F. CHILDS & COMPANY

**CAPITAL \$500,000**

**208 S. LA SALLE ST.  
CHICAGO**

**120 BROADWAY  
NEW YORK**

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**NEW YORK CITY** (Borough of Manhattan)—Cont'd  
Central Reserve City  
(Federal Reserve City No. 2)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANK. •Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.	
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS-COUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EX-CHANGES		
*Chatham & Phenix Nat'l Bk. 1-80 (149 Broadway) •\$1812 Twelve Branches	Louis G. Kaufman G. M. Hard, Ch. of Bd.	C. S. Mitchell H. A. Clinkunbro Max Markel	B. L. Haskins mer	H. L. Cadmus H. C. Hooley H. H. Robertson Welling Seely	\$ 7,000,000	\$ 6,875,250	128,745,520	\$12,131,590	101,168,370	\$17,014,680	\$22,380,400	\$19,981,000		
Chelsea Exchange Bank. •\$103 1-227 (266 West 34th)	A. E. Stilger Branch at 135th a	W. A. Lobb nd 7th Ave. •	W. W. Tappan	G. F. Ewald Chas. G. Rapp H. S. Groh	400,000	135,730	8,118,560	20,000	4,769,030	2,698,980	2,034,620	759,110	Mech. & Metals N., Equitable Tr. Co., and Chase N., N. Y.; 1st N., Chi. and Alb.; Corn Ex. N., Phil.; N. Shawmut, Bos.	
*Chemical National Bank. •\$24 1-12 (270 Broadway)	P. H. Johnston H. K. Twitchell, Ch. of Bd.	Francis Halpin I. B. Hopper Clifford P. Hunt	E. H. Smith H. M. Rogers, Mgr. Foreign Dept.	James L. Parson J. G. Schmelzel J. B. Dodd S. T. Jones W. F. Crook	3,000,000	9,869,810	62,860,650	19,720,460	87,225,670	14,160,660	11,969,020	10,359,280	Union Tr. Co., Chi.; N. Shawmut, Bos.; Ger. Sav. Inst., St. L.; Girard N., Phil.	
<b>*CITIZENS NAT'L BANK</b> 1-36 (320 Broadway) •\$151	<b>E. S. SCHENCK --- GARRARD COMLY --- A. K. CHAPMAN --- J. M. SMITH --- R. B. RAYMOND, JAS. McALLISTER Mgr. Foreign Dept. W. M. HAINES C. R. DUNHAM E. J. WATERMAN, SAMUEL SHAW, JR. Mgr. Tr. Dept. R. D. S C T T</b>				3,000,000	4,022,390	43,413,680	4,439,450	44,491,750	2,209,140		16,974,970		
<b>SEE ADVERTISEMENT ON OPPOSITE PAGE</b>														
*Coal & Iron National Bank •\$104 1-99 (Liberty and West)	John T. Sproull	David Taylor Allison Dodd	Addison H. Day	W. H. Jaquith W. A. Gray	1,500,000	1,493,020	17,436,550		16,364,430	4,763,240	1,473,100	4,537,460	Ft. Dear. N., Chi.; Girard N. and Corn Ex. N., Phil.; Merch. N., San F.; Cent. N., St. L.	
COLONIAL BANK •\$92 1-209 (Columbus Ave. and 81st St.)	Alexander Walker (7 Branches)	Edwin W. Orvis A. C. Walker G. S. Carr	G. S. Carr R. P. Blake, A. Cash. C. J. Wallace, A. Cash. C. H. Gardner, A. Cash.	J. D. Hackett R. C. Thompson William Boyce, Jr. Theodore Neilson G. F. Steers	600,000	1,206,440	14,843,990		13,170,790		814,320	2,665,310	Han. N. and Greenwich, N. Y.	
*Columbia Bank •\$83 1-198 (507 Fifth Ave.)	E. H. Bernheim Branch at Broadw	M. J. Fox ay and Canal •J.	W. S. Griffith Macdonough, Mgr.	W. A. Wales Jas. Macdonough Otto Markuske C. L. Doty	1,000,000	802,380	17,482,480		12,160,680	3,154,420	3,524,400	1,675,370	State Bk. of Chi., Chi.; 4th-Atlantic N., Bos.	
<b>*COLUMBIA TRUST COMPANY</b> 1-111 ◆ (60 Broadway) •\$805	W. V. KING C. H. KEEP, Ch. of Bd.	HOWARD BAYNE B. L. ALLEN L. W. WIGGIN G. E. WARREN H. A. DUNN FRED C. MARSTON J. S. KANE S. STERN	R. I. CURRAN, Sec. C. E. WOLFF, A. Sec. VIRGINIA D. H. FURMAN, A. Sec. F. G. HERBST, A. Sec. ARTHUR DALY, A. Sec. O. R. JUDD, Trust Officer	WALTER G. KIMBALL, A. Tr. H. E. RIDER, A. Tr. A. W. HUTCHINS, A. Tr. JOHN MATTHEWS, JR., A. Tr. W. E. DOBBIN, A. Tr.	Tr.	5,000,000	7,148,440	101,152,090		64,994,080	28,408,460		22,347,290	Marine Tr. Co., Buffalo; N. Union and Merch. N., Bos.; Corn Ex. N., Phil.; Alb. Tr. Co., Alb.
					<b>Accounts of Banks, Trust Companies and other EXECUTES ALL LEGAL TRUSTS.</b>									
*Commercial Exchange Bank 1-77 (330 Bowery) •\$72	L. A. Fahs J. M. Adrian, Ch. of Bd.	L. J. Adrian G. M. Adrian	George Kern	Harry Engel E. P. Hoffmann	200,000	909,870	10,076,820		5,880,450	2,475,330	1,558,880	1,145,160	1st N., Chi. and Bos.	

**C. B. RICHARD & CO., N. Y. CITY.** ESTABLISHED 1847. BANKS ENABLED TO TRANSMIT FUNDS TO ALL PARTS OF THE WORLD. WRITE FOR INFORMATION AND FOREIGN EXCHANGE OUTFIT.

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**NEW YORK CITY**

(Federal Reserve City No. 2) (Borough of Manhattan)—Con'd

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANK •Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS-COUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EX-CHANGES	
Commercial Trust Company 1-234 (1451 Broadway) •\$1'06	R. R. Moore	A. J. Norton G. J. Baumann Frank Finsthwait E. B. Cooper	J. G. Hemerich, Sec.	H. F. Price, Tr. J. B. Rieger, A. Sec.	\$ 500,000	\$ 240,000	\$ 8,700,000	\$ 36,000	\$ 5,700,000	\$ 2,240,000	\$ 242,000	\$ 1,826,000	Atlantic N., N. Y.; Met. Tr. Co., Buf-falo; Balt. Com'l, Balt.
*Commonwealth Bank... •\$1'69 ◆ 1-78 (100 Bowery)	Charles A. King E. C. Schaefer, Ch. of Bd. (Branches at First	B. Beinecke W. H. Schmidt	G. F. A. Olt	J. R. V. Sternberg	400,000	741,270	9,292,030	1,124,650	6,207,270	2,972,760	1,493,050	838,530	Corn Ex. N., Chi.; N. Y. State N., Alb.; 2d N., Bos.; N. Ex., Balt.
*Continental Bank... •\$1'70 ◆ 1-72 (23 Broad)	J. F. Frederichs Albert Tag, Ch. of Bd.	D. Schnakenberg Henry Block	F. H. Hornby		1,000,000	757,000	8,142,000	470,000	6,442,000	2,525,000	1,753,000	752,000	1st N., Chi.; 4th St. N., Phil.; 2d N., Bos.
*Corn Exchange Bank... •\$1'53 ◆ 1-45 (William and Beaver)	Walter E. Frew W. A. Nash, Ch. of Bd. (42 Branches)	Fred'k T. Martin D. B. Sherer H. A. Patten R. D. Brown	E. S. Malmar	Wm. E. Williams J. S. Wheelan F. K. Lister	4,200,000	8,925,540	212,956,390		77,833,980	82,868,310		65,579,640	Merch. Ln. & Tr. Co. and Ill. Tr. & Sav., Chi.; Union Tr. Co., San. F.
<b>CORPORATION TRUST CO.</b> 1-296 (37 Wall) \$1'17	K. K. McLAREN	RAYMOND NEWMAN H. S. GOULD	H. S. GOULD, Sec. J. J. JANSEN, JR., A. Sec.	B. STAFFORD MANTZ, N. H. McLAREN, A. Tr. W. P. POWELL, A. Sec. H. S. PERRIGO, A. Sec.	500,000	257,000				660,830	94,170	2,000	Mech. & Metals N., Guaranty Tr. Co., and Equitable Tr. Co., N. Y.; 1st Tr. & Sav., Chi.
<b>This Company's WAR, INCOME TAX AND FEDERAL RESERVE ACT Are recognized by bankers everywhere</b>					<b>SERVICES</b>								
*EAST RIVER NATIONAL BANK 1-59 (680 Broadway) •\$1'56	A. H. Giannini	J. L. Williams J. F. Cavagnaro Louis Costa G. E. Hoyer I. S. Metzler	A. H. Gibson Maximilian Zolner, Mgr. Foreign Dept. Amedeo De Prado, A. Mgr. Foreign Dept.	R. M. Cocker Dunn Van Geisen	1,000,000	708,880	15,626,810		8,094,590	1,114,240		5,930,320	Bk. of Italy, San F. and branches in Calif.; Banca dell' Italia Meridionale, Naples and Genoa, and leading bankers and banks in Commercial centers of the World.
EMPIRE TRUST COMPANY 1-229 (120 Broadway) •\$1'02	Le Roy W. Baldwin Coleman Du Pont, Ch. of Bd.	W. H. English H. P. Talmadge Francis Henderson F. L. Eldridge	M. J. Brown, Sec. E. Miller, A. Sec. P. H. Hudson, A. Sec. E. A. Lyon, A. Sec. W. J. Hance, A. Sec. W. H. Parker, London Sec.	W. B. Baldwin, Tr. E. C. Wilson, A. Tr. H. P. Whitney, A. Tr. Officer	2,000,000	2,091,120	43,927,510		22,648,090	15,168,350		9,576,530	N. City, Chi.; Girard N., Phil.; Old Colony Tr. Co., Bos.; Anglo & Lon. Paris N., San F.  Branches at 580 Fifth Ave., N. Y. and 41 Threadneedle St., London, E. C., England.
<b>EQUITABLE TRUST COMPANY</b> 1-217 ◆ (37 Wall) •\$1'02	A. W. KRECH	H. E. COOPER F. W. FULLE HEMAN BOWD LYMAN RHOADES M. K. PARKER H. M. WALKER R. R. HUNTER J. N. BABCOCK G. L. LE BLANC S. ARMSTRONG	W. J. ECK, Sec. R. P. JACKSON D. P. SQUIRE G. V. DREW W. BOUCK A. E. BATES H. M. NOBLE A. D. SNYDER J. Y. ROBBINS J. J. GRAEBER, JR. MYLES M. BOURKE H. E. KEELER F. E. BREMNER Asst. Secretaries	A. A. MILLER, Tr. C. BUNCE, A. Tr. A. M. OSTROM, A. Tr. W. F. CASSIN, A. Tr. J. P. BURNS, JR., A. Tr. G. W. FISKE, A. Tr. I. ARMSTRONG, A. Tr. F. H. SHIPMAN, A. Tr. H. P. NASH, JR., J. E. SMITH, A. Sec. V. W. MILLER, A. Sec. R. BRITTINGHAM, A. Sec.	12,000,000	14,700,800	235,646,150		140,205,050	50,032,610		52,766,440	Branches at Madison Ave. and 45th St., 222 Broadway; 3 King William St., E. C., 4 LONDON, and 23 Rue De La Paix, PARIS.
<b>FOREIGN EXCHANGE.</b>					Solicit a accounts of Ban ks, Bankers, Financ ial In- stit utions and Corporati ons upon favorable terms. Col- lections made T rusteeship of every de- scription. Registr y and trans- fer of stocks. Interest upon deposit s. Letters of Credit.								

**AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance**

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Central Reserve City

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANK. •Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.			PRINCIPAL CORRESPONDENTS.		
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.		DUE FROM BANKS	CASH AND EXCHANGES
<b>*FARMERS LOAN &amp; TRUST COMPANY</b> 1-171 ◆ (16-18-20-22 William)	EDWIN S. MARSTON	A. V. HEELY	A. V. HEELY, Sec.	J. B. LITTLE, A. Sec.	\$ 5,000,000	11,711,670	166,484,790		\$ 74,236,210	\$ 54,693,190	\$ 29,207,460	\$ 30,746,860	Branches at 475 Fifth Ave., N. Y. City; 15 Cockspur St., S. W. and 26 Old Broad St., E. C., London; 41 Blvd. Haussmann and 12 Rue des Mathurins, Paris.
	SAMUEL SLOAN, V.-P.	W. B. CARDOZO	H. D. SAMMIS, A. Sec.	S. S. GOLT, A. Sec.									
Depository for Legal Reserves of State Banks. Receives deposits subject to check and allows interest on daily balances. Acts as Trustee under Mortgages made by Railroad and other Corporations, and as Transfer Agent and Registrar of Stock and Bonds, Foreign Exchange, Cable Transfers. Letters of Credit payable throughout the world.													
*Federal Reserve Bk., Dist. 2 1-120 (Equitable Bldg.)	(See page 26 for complete information)												
<b>*FIDELITY TRUST CO.</b> 1-108 (Chambers and Hudson)	S. S. Conover	John W. Nix	A. H. Mars, Sec.	A. W. Mellen, A. Sec.	1,000,000	1,401,500	13,532,530	\$ 718,760	8,929,950	5,001,730		4,798,980	State Bk. of Chi., Phil.
	E. T. Mattox	Ass't to Pres.	S. L. Viele, A. Sec.	E. A. Dannenberg, A. Sec.									
				C. R. Butler, A. Sec.									
*Fifth Avenue Bank 1-76 (630 Fifth Ave.)	Theo. Hetzler	B. H. Fancher	W. G. Gaston	W. C. Murphy	500,000	2,518,190	21,878,780		18,029,880	3,222,870	985,730	5,538,830	1st N., Chi.; Far. & Mech. N., Phil.; N. Shawmut, Bos.; N. Bk. Com., St. L.
	A. S. Frissell	Ch. of Bd.	George Acheson, Mgr. Foreign Dept.	Ernest Foley									
				F. P. DeWitt									
				Chas. H. Dahmer									
<b>*FIFTH NATIONAL BANK</b> 1-82 (131 E. 23d St.)	E. E. Watts	Stephen Kelly	L. P. Hosmer	G. J. S. Taylor	1,000,000	516,610	12,583,770	170,310	12,228,880	1,775,600	1,567,480	2,673,560	1st N., Phil.; N. Com'l. Alb.
	Chas. Kaye	W. S. Beckley		C. D. Ritch									
				Wm. L. Helm									
*First National Bank 1-65 (2 Wall)	Francis L. Hine	G. F. Baker, Jr.	S. A. Weldon	F. G. Walton	10,000,000	33,631,110	231,824,210	55,602,540	111,382,550	207,233,070	13,396,440	63,960,970	1st N., Chi. and Phil.; N. Shawmut, Bos.; Fifth-Third N., Cin.
	G. F. Baker	Ch. of Bd.	S. Hagerman, A. Cash.	S. L. Searles									
				D. T. Waters									
				W. F. Kearns									
<b>*FRANKLIN TRUST COMPANY</b> 1-115 ◆ (46 Wall) ◆\$88	E. C. Delafield	C. M. Fincke	C. M. Fincke, Sec.	Chas. E. Curtis, Tr.	1,000,000	1,267,090	24,297,710	6,796,710	19,077,110	13,678,590	4,197,430	3,033,710	N. City, Chem. N., and N. Bk. Com., N. Y.; N. Shawmut, Bos.; Corn Ex. N., Phil.
	(Manhattan Office at Madison Ave. 166 Montague, 569 Wallabout)		and 40th; Brooklyn, Fulton, and 1001	Henry J. Schuler, A. Tr.									
				E. S. Blagden									
				F. W. Russell									
				A. W. West									
				C. B. Davis									
				A. G. T. Beers									
				Asst. Secretaries									
Fulton Trust Co. of N. Y. 1-205 ◆ (149 Broadway)	H. C. Swords	H. H. Cammann	A. J. Morris, Sec.	P. W. Shepard	500,000	605,500	8,834,000		4,859,000	3,180,000	1,676,000	119,500	Bk. of N. Y. N. B. A. and N. Bk. Com., N. Y.
		C. M. Van Kleeck		A. Sec.									
<b>*GARFIELD NATIONAL BANK</b> 1-81 (Fifth Ave. and 23d St.)	R. W. Poor	H. F. Poor	A. W. Snow	R. T. Thorn	1,000,000	1,407,600	16,311,660	1,410,120	11,287,090	2,948,400	3,478,530	2,121,070	Cont. & Com'l N., Chi.; 4th-Atlantic N., Bos.; Girard N., Phil.
		A. W. Snow											
		J. W. Peddie											
Gotham National Bank 1-244 (1819 Broadway)	H. H. Bizallion	Thomas C. Fry	Horace Howe	F. A. Hubel	500,000	571,590	10,778,650	44,320	8,169,520	3,838,930	1,778,090	1,101,660	N. City, N. Y.; N. Shawmut, Bos.; 1st N., Phil.
	C. H. Banning	Clarence S. Weller		E. M. Koelbel									
		J. G. Scattergood		W. B. Palmer									
<b>W. R. GRACE &amp; CO'S BANK</b> 1-280 (7 Hanover Square) ◆\$15	J. L. Schaefer	M. Bouvier	F. D. Hendrickson	R. F. C. Benkiser	500,000	928,340	7,732,640	674,970	5,628,220	1,985,890	2,382,850	13,930	Cont. & Com'l N., Chi.; Hibernia Bk. & Tr. Co., N. O.; Crocker N., San F.; Com'l N., Wash., D. C.
		D. S. Iglehart		W. Wilkening									
		F. G. Fischer		G. S. Mason									
This Bank has facilities for handling Foreign business, especially collections, THROUGHOUT CENTRAL AND SOUTH AMERICA.													

**C. B. RICHARD & CO., N. Y. CITY.** ESTABLISHED 1847. BANKS ENABLED TO TRANSMIT FUNDS TO ALL PARTS OF THE WORLD. WRITE FOR INFORMATION AND FOREIGN EXCHANGE OUTFIT.

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NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
<b>*Greenwich Bank</b> ----- *25 '80 1-17 (402 Hudson)	H. Ward Ford	Frank Hammond	Frank Hammond A. E. Peterson, A. Cash.	Herbert Renville H. A. Golding C. E. Whyard	\$ 500,000	\$ 1,857,180	\$20,324,100	\$ 1,465,810	\$16,070,550	\$ 2,186,120	\$2,274,370	\$ 3,706,400	Han. N., N. Y.; Girard N., Phil.
<b>*GUARANTY TRUST COMPANY</b> 1-107◆ (140 Broadway) *25 '64	C. H. SABIN A. J. HEMPHILL, Ch. of Bd.	N. D. PUTNAM F. H. SUTTON ALEXANDER PHILLIPS E. A. POTTER, JR. RALPH DAWSON W. C. EDWARDS E. C. HEBBARD	H. R. JOHNSTON, Tr. M. T. MURRAY, JR., Sec.	J. I. BURKE F. C. HARRIMAN WALTER MEACHAM H. A. DUNCAN M. J. DUMONT S. J. PRENTICE R. P. RAPP D. HUGHES ALBERT HOPKINS J. A. GRISWOLD W. G. WENDELL J. D. HURD E. P. DAVIS B. ATTERBURY S. T. BENNETT C. H. WHITE H. V. BABCOCK J. D. HERR C. M. SCHMIDT G. W. TAYLOR, JR. B. V. NORTON JOHN WATTS C. F. BRUDER JOHN KALMHACHER Asst. Secretaries	25,000,000	31,239,890	673,844,810	-----	534,187,920	160,571,230	-----	190,568,350	Leading banking institutions in the principal cities of the United States and in important foreign trade centers throughout the world.  Fifth Avenue Office, Fifth Ave. and 43d St.; Madison Avenue Office, Madison Ave. and 60th St.; London Office, 32 Lombard St., E. C. and 5 Lower Grosvenor Pl., S. W.; Paris Office, Rue des Italiens 1 & 3; Liverpool Office, 27 Cotton Exchange Bldg.; Brussels Office 158 Rue Royale; Havre Office, 122 Blvd. De Strasbourg.
	<b>*HANOVER NATIONAL BANK</b> 1-33 *25 '51 (Nassau and Pine)	WM. WOODWARD	E. H. FERRY SAMUEL WOOLVERTON JOSEPH BYRNE CHAS. H. HAMPTON H. P. TURNBULL WM. H. SUYDAM, V.-P. and Mgr. Foreign Dept. ROBERT NEILLEY, A. Mgr. Foreign Dept. FREDERIC A. BUCK, A. Mgr. Foreign Dept.	W. F. CABLE, JR.	J. NIEMANN WILLIAM DONALD G. E. LEWIS J. P. GARDNER FRED A. THOMAS	3,000,000	19,560,010	110,752,170	105,828,820	107,766,740	31,963,890	30,702,600	69,532,820
<b>HARRIMAN NATIONAL BANK</b> 1-235 *1 '11 (44th St. and Fifth Ave.)	J. W. HARRIMAN	B. L. KENNELLY JOHN A. NOBLE FRED K PHILLIPS T. B. CLARKE, JR. O. H. HARRIMAN W. A. BURKE HUBERT F. THOMAS C. F. KOTH	H. B. FONDA C. F. KOTH, Mgr. Foreign Dept.	MORTON WADDELL, A. Cash. and Tr. Off. W. B. SHEPPARD F. S. BOWEN M. S. BILLMIRE	1,000,000	1,781,950	27,724,930	4,912,330	23,157,440	6,693,760	3,716,900	2,440,120	State Bk. of Chl. and Ill. Tr. & Sav., Chl.; Market St. N., Phil.; Merch. N., San F. and Los. A.; N. Shawmut and 1st N., Bos.; 1st N., St. L.; Walker Bros., Bkrs., Salt Lake C.; No.-West N., Port.; Whitney-Cent. N., N. O.; N. Bk. Com., Det.
Henry J. Schnitzer State Bank 1-295 *25 '95 (141 Washington)	Jules Charnatz		Alexander Silun	Edward Miller	100,000	122,080	89,340	-----	-----	28,650	259,530	24,880	Bkrs. Tr. Co. and Coal and Iron N., N. Y.
<b>HUDSON TRUST CO.</b> ----- *25 '06 1-236 (1411 Broadway)	Frank V. Baldwin	John Gerken R. A. Purdy	R. A. Purdy, Sec. Wm. J. Terry, A. Sec. and A. Tr.	J. J. Broderick, Jr., Tr.	500,000	710,400	7,534,140	-----	3,786,960	2,621,950	-----	2,811,290	Ex. Tr. Co., Bos.; Union Tr. Co., Balt.; Southwark N., Phil.; Interstate Tr. & Bkg. Co., N. O.
<b>*IMPORTERS &amp; TRADERS NATIONAL BANK</b> 1-53 *25 '55 (247 Broadway)	H. H. Powell Edward Townsend, Ch. of Bd.	E. P. Townsend	C. F. Regan	G. H. Blish J. A. Mitchell J. W. Downing C. F. Puckhafer	1,500,000	8,549,300	37,053,390	-----	32,658,300	4,747,000	-----	10,036,020	1st N., Chl. and Bos.; Phil. N. and Corn Ex. N., Phil.; Wells Fargo-Nev. N., San F.

**AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance**

938 NEW YORK BANKS—New York City—Continued January, 1920

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January, 1920

NEW YORK BANKS—New York City—Continued

NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS	
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS-COUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EX-CHANGES		
Industrial Bank.....*19 1-311 (324 Fourth Ave.)	Staughton B. Lynd	R. A. Stephenson Logan C. Murray	Junius B. Close	H. C. Newland	\$ 1,000,000	\$ 500,000	\$ 2,000,000	\$ 525,000	\$ 3,565,000		\$ 380,000	\$ 90,000	Bkrs. Tr. Co., N. Y.	
<b>INTERNATIONAL BANK</b> ...*102 1-226 (17 Battery Place)	James C. Colgate	F. T. Fisher William Reed Charles E. Blackford	Charles E. Blackford, Jr.	H. A. Miskimin Max Waessel	500,000	309,090	8,488,860	79,320	6,637,810	\$ 889,160	658,200	1,238,770	N. City, N. Y., Girard N., Phil.; Barclays Bk., Ltd., Lon.	
<b>INTERNATIONAL BANKING CORPORATION</b> .....*102 1-263	(See American Financial Corporations)													
<b>*IRVING NATIONAL BANK</b> *151 1-67 (233 Broadway)	Harry E. Ward Lewis E. Pierson, Ch. of Bd. Rollin P. Grant, Vice Ch. of Bd. W. G. Nash Benj. F. Werner Emil Klein, Vice Presidents.	J. A. Lewis H. S. Mott J. F. Bouker Kelley Graham W. R. Wilson R. J. Faust, Jr. A. E. Van Doren James Heckscher H. A. Mathews W. N. Enstrom G. D. Graves	E. D. Junior Samuel Redfern N. D. Alling W. R. Wilson M. H. Cahill F. J. Griesmer Northrop Holbrook C. V. Allnut Auditor	W. P. Harriman C. C. Howard William Grafe H. A. Marsland C. O. Corwin H. S. Kirby W. H. Pangburn P. W. Hulse D. T. Johnston	6,000,000	8,281,040	108,480,300	52,975,510	122,200,130	15,773,690	14,940,050	17,804,320	Important connections in the Commercial centers of the world.	
<b>*IRVING TRUST COMPANY</b> 1-119 (Woolworth Bldg.) *102	FREDERIC G. LEE A. GILBERT, Ch. of Bd. L. E. PIERSON Vice-Ch. of Bd. J. H. LOVE, Vice-Ch. of Bd.	JOHN WILLIAMS G. F. GENTES F. H. CLARKSON L. S. QUIMBY WILLIAM GAMBLE A. C. SNYDER MAX RADT C. G. COLYER H. M. WELLS D. I. MEAD WM. M. ROSENDALE	GEO. W. BERRY, Sec. R. L. SMITH, A. Sec. A. P. SMITH, A. Sec. L. L. HOPKINS, A. Sec. JOHN EGOLF, A. Sec. WM. FEICK, A. Sec. L. F. MAYR, A. Sec. C. W. HODSON, Cash.	P. F. GRAY, Tr. FRANKLIN SCHENCK, A. Sec. C. E. DUFRESNE, A. Sec. WM. F. BAECK, A. Sec. L. F. MAYR, A. Sec. W. L. CLOW, A. Sec. JOHN STEWART, A. Sec. A. D. BERRY, A. Cash. WM. H. MILLIKEN, A. Cash.	3,000,000	1,464,760	75,740,980		51,687,410	7,912,390		21,171,880	New York Offices: 81 Fulton St., 5th Ave. and 32nd St.; Broadway and 8th St., and 92 W. Broadway. Brooklyn Offices: 339 Flatbush Ave., 350 Fulton St., New Utrecht and 54th St. Long Island City Office: Bridge Plaza.	
<b>We transact a general banking business.</b>														
Italian Discount & Trust Co. 1-303 (399 Broadway) *18	George P. Kennedy	Gaetano Biasutti	H. J. Connelly, Sec. and Tr.	H. F. Donnelly, A. Sec.	500,000	338,740	11,582,240	3,657,000	7,638,040	662,110	6,472,500	785,010	Guaranty Tr. Co., N. Y.; Anglo & Lon-Paris N., San F.; Banca Italian D. Sconto, Rome and Paris.	
<b>*LAWYERS TITLE &amp; TRUST COMPANY</b> ...1-110 *187 (160 Broadway)	Louis V. Bright E. W. Coggeshall, Ch. of Bd. H. E. Jackson, Gen. Mgr. Brooklyn Branch: 44 Court St. W.	F. E. Gunnison Thor. Stallknecht H. E. Jackson L. H. Losee	Walter N. Vail, Sec. G. F. Parmelee, A. Sec. K. Swartz, Mgr.	Archibald Forbes, Tr. R. I. Smyth, A. Tr. W. F. Baeck, Asst. Gen. Mgr.	4,000,000	5,751,000	19,914,640		9,406,310	15,900,730		4,685,720	Chase N., N. Bk. Com., Bk. of America, N. City, Equitable Tr. Co., Empire Tr. Co., and Am. Ex. N., N. Y.; Mech., Brooklyn; Bk. of Long Isl., Jamaica; Cent. Bk. of Westchester Co., White Plains, N. Y.	
<b>*LIBERTY NATIONAL BANK</b> 1-91 (120 Broadway) *191	H. D. GIBSON J. S. MAXWELL, V. P. G. MURNANE, V. P. S. W. NOYES, V. P. M. F. BAYARD, V. P.	D. G. REID A. V. OSTROM C. W. RIECKS ERNEST STAUFFEN, JR. J. A. BOWER BENJ. E. SMYTHE J. G. BLAINE, JR.	F. W. WALZ	FRED'K P. McGLYNN T. C. HOVEY L. W. KNOWLES R. G. FORBES D. CARDOZO C. C. KELLEY EDW. J. WHALEN	5,000,000	7,090,590	66,772,800	48,262,520	78,852,390	19,196,680	4,308,250	43,426,830	Corn Ex. N., Chi.; 4th St. N., Phil.; N. Shawmut, Bos.; Merch.-Lac. N., St. L.; Mtl. N. and Wells Fargo-Nev. N., San F.	
*Lincoln National Bank...*82 1-80 (60-70 E. 42d)	C. Elliot Warren	W. A. Simonson David C. Grant	John S. Sammis	Henry E. Stubing Thos. Kenworthy E. L. Bishop	1,000,000	2,133,000	18,068,000	1,054,000	12,137,000	3,125,400	3,442,000	2,328,600	Cont. & Com'l N., Chi.; Phil. N., Phil.; Am. N., San F.; N. Shawmut, Bos.	

**C. B. RICHARD & CO., N. Y. CITY.** FOREIGN BONDS AND CURRENCY. SOLE U. S. GOVERNMENT CONTRACTOR FOR EXCHANGE OF FOREIGN MONEYS AT THE U. S. IMMIGRANT LANDING STATION, ELLIS ISLAND, NEW YORK HARBOR.



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NAME OF BANK. •Mem. Am. Bks. Assn. \$State •Mem. State Bks. Assn. +Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.	
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES		
*LINCOLN TRUST CO. •\$18 1-116 ◆ (204 5th Ave.)	A. S. WEBB F. J. EGAN, Ch. of Bd	A. M. HYATT OWEN WARD F. P. DAVIS WM. F. FITZSIMMONS MOSES S. LOTT	G. E. CALHOUN, Sec. H. M. FORD, A. Sec. R. W. GOULD, A. Sec. R. L. JONES, A. Sec. RODOLFO BOLLA, Mgr. For. Dept.	N. F. GRIFFIN, Tr. J. H. ADAMS, JR., A. Tr. N. W. ANDREWS, A. Tr. J. W. HANSON, A. Tr. P. H. SELCHOW, Tr.	\$ 1,000,000	\$ 850,120	\$28 124 820	-----	\$19 949 540	\$8,522,220	-----	\$ 6,414,970	1st N. N. Y.; 4th St. N., Phil.  Branches at 7 Wall, Broadway & Leonard and Broadway & 72d St.*	
Manufacturers Trust Co. •\$18 1-357 ◆ (481 Eighth Ave.) M. Berardini State Bank •\$86 1-233 (34 Mulberry)	Michael Berardini	Philip Berardini Virginio Bianchi Victor Fozzi	Philip Berardini	Benjamin Grassi	150,000	492,570	190,870	\$ 63,660	2,110	451,860	\$ 486,970	38,430	N. Park and 1st N., N. Y.	
<b>*MECHANICS &amp; METALS NATIONAL BANK</b> 1-4 ◆ (20 Nassau) •\$1810	GATES W. McGARRAH—JOHN McHUGH—J. S. HOUSE— FRANK O. ROE W. F. ALBERTSEN H. H. POND S. S. CAMPBELL NORTH McLEAN				JOHN ROBINSON— E. W. DAVENPORT A. M. AIKEN W. E. LAKE A. F. BRYAN, Aud. NORTH McLEAN, Mgr. Foreign Dept.	6,000,000	12,653,320	274 169 410	-----	141 664 370	32,316,290	-----	143 988 300	
We invite the business of Banks, Bankers, and Merchants desiring prompt and satisfactory service.					SEE ADVERTISEMENT				OPPOSITE PAGE 941					
MERCANTILE TRUST CO. •\$17 1-293 ◆ (115 Broadway)	C. A. Austin Henry R. Johnston Asst. to Pres.	C. D. Makepeace H. D. Campbell Peter S. Duryee	H. D. Campbell, Sec. F. R. Parkin, A. Sec. John J. Teal, A. Sec.	J. C. Traphagen, Tr. C. J. Murray, A. Tr. J. M. Wade, A. Tr.	1,000,000	901,000	15,785,830	1,766,170	18,879,800	4,452,430	-----	3,764,700	Chase N., N. Y.	
<b>*MERCHANTS NATIONAL BANK</b> 1-3 ◆ (42 Wall) •\$1803	R. E. JONES—H. T. HALL—O. E. PAYNTER—I. S. GREGORY— F. L. HILTON				3,000,000	3,323,060	30,875,800	6,205,940	28,576,580	6,752,340	1,456,290	11,765,840	Corn Ex. N., Chi.; N. Y. State N., Alb.; M. M. 1st N., Balt.; N. Shawmut, Bos., Cent. N., Phil.	
Inquiries from Banks, Corporations, Firms and Individuals cordially invited.					SEE ADVERTISEMENT				ON OPPOSITE PAGE.					
*METROPOLITAN BANK •\$105 1-44 ◆ (23d and 4th Ave.)	Henry Ollesheimer	Wm. M. Perkins G. B. Sayres A. C. Corby James L. Miller W. P. Larbig	A. C. Corby	F. W. Frazee Jos. Pulvermacher W. A. Johnson Frank C. Meyer	2,000,000	2,941,960	40,059,930	7,851,170	32,875,000	7,298,730	8,555,650	6,177,520	Cont. & Com'l N., Chi.; Girard N., Phil.; Int'l Tr. Co., Bos.; Cont. Tr. Co., Balt.	
Branches at 271 Broadway, 100 William St., and 565 Broadway. Accounts of Banks and Bankers Solicited. Prompt attention to all banking matters entrusted to us.					2,000,000	4,599,930	39,120,920	9,137,880	33,599,590	17,581,450	-----	8,412,490	Ft. Dear. N. and Cont. & Com'l N., Chi.; Girard N., Phil.; Alb. Tr. Co., Alb.	
<b>*METROPOLITAN TRUST COMPANY</b> 1-117 ◆ (60 Wall) •\$81	HAROLD I. PRATT	H. B. THORNE CHAS. W. WESTON J. F. McNAMARA J. C. KLINCK, Tr. Officer HARRY ROBERTS Auditor	G. N. HARTMANN, Sec. F. E. FRIED, W. E. McHARG, A. Tr. E. W. BERRY, Asst. Secretaries J. F. GISSEL, Comptroller.	BERTRAM CRUGER, Tr. R. W. K. ANDERSON, A. Tr. CLARENCE KLINCK, A. Tr.	The office banks in all parts of the country. MEMBERS OF THE NEW YORK	service.	Company are personally familiar with the requirements of the	are	nally familiar with the requirements of the	Ample Resources. Efficient and prompt	USE.	and prompt		
Mutual Bank •\$190 1-206 ◆ (49 W. 33d)	Charles A. Sackett	J. C. Van Cleef Hugh N. Kirkland	Hugh N. Kirkland	Eugene Galvin	200,000	678,180	18,505,200	474,500	9,304,380	1,810,360	2,384,580	1,268,540	N. Park, N. Y.	

**AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance**

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Federal Reserve Bank of St. Louis

# THE MERCHANTS NATIONAL BANK OF THE CITY OF NEW YORK

FOUNDED  
1803

Capital \$3,000,000 SURPLUS and \$3,000,000  
PROFITS

Deposits \$37,000,000

## OFFICERS

RAYMOND E. JONES, President

HARRY T. HALL.....Vice-President OWEN E. PAYNTER.....Cashier  
FRANK L. HILTON.....Vice-President IRVING S. GREGORY.....Asst. Cashier

## Directors

J. E. ALDRED.....Aldred & Co., New York  
ARTHUR V. DAVIS.....President, Aluminum Co. of America  
EBERHARD FABER.....Vice-President, Eberhard Faber Pencil Co.  
HARRY T. HALL.....Vice-President  
RAYMOND E. JONES.....President  
MINOR C. KEITH.....Vice-Pres., United Fruit Co.  
ARTHUR G. MEYER.....Dry Goods Commission, New York  
WILLIAM F. NEU.....Treasurer, Steel Rail Supply Co., New York  
OWEN E. PAYNTER.....Cashier  
CHARLES E. POTTS.....President, J. B. Locke & Potts, Commission Merchants  
CARL F. STURHAHN.....U. S. General Attorney Fire Reassurance Co., of Paris  
GEORGE ZABRISKIE.....Zabriskie, Sage, Kerr & Gray, New York

A correspondent of your own selection to represent your interests in New York is as necessary to complete your equipment for business as before the passage of the Federal Reserve Act.

This bank's reputation for good service and fair dealing has endured through over 117 years of continuously successful banking.

*Your Inquiries Are Respectfully Invited*

THE  
**Mechanics & Metals National Bank**  
 OF THE CITY OF NEW YORK



**OFFICERS:**

GATES W. McGARRAH, President

JOHN McHUGH, Vice-President  
 FRANK O. ROE, Vice-President  
 WALTER F. ALBERTSEN, Vice-President  
 HARRY H. POND, Vice-President  
 SAMUEL S. CAMPBELL, Vice-President  
 NORTH McLEAN, Vice-President

JOSEPH S. HOUSE, Cashier  
 JOHN ROBINSON, Assistant Cashier  
 ERNEST W. DAVENPORT, Assistant Cashier  
 ARTHUR M. AIKEN, Assistant Cashier  
 WILLIAM E. LAKE, Assistant Cashier  
 ALEXANDER F. BRYAN, Auditor

<b>Capital,</b>	. . . . .	<b>\$ 6,000,000</b>
<b>Surplus and Undivided Profits</b>	. . . . .	<b>12,000,000</b>
<b>Deposits, (Dec. 31, 1919)</b>	. . . . .	<b>274,000,000</b>

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

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Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANK.  
•Mem. Am. Bks. Assn. \$State  
‡Mem. State Bks. Assn. †Priv.  
◆Mem. Fed. Res. [Etab.]

PRESIDENT. VICE-PRESIDENT. CASHIER. ASS'T CASHIER.

LIABILITIES.  
PAID-UP CAPITAL SURPLUS AND PROFITS INDIVIDUAL DEPOSITS DEPOSITS OF BANKS

RESOURCES.  
LOANS & DISCOUNTS BONDS, SECURITIES, ETC. DUES FROM BANKS CASH AND EXCHANGES

PRINCIPAL CORRESPONDENTS.

**\*NATIONAL BANK OF COMMERCE**  
1-23  
(31 Nassau) •239

**J. S. ALEXANDER** J. H. ARDREY ..... R. W. SAUNDERS... E. C. GERSTEN ----  
J. A. BRODERICK J. A. BRODERICK FRANZ MEYER, G. L. GHEGAN  
GUY EMERSON Mgr. Foreign Dept. E. F. HIGGINS  
H. P. HOWELL W. F. HOFMAYER  
L. A. KEIDEL J. J. KEENAN  
D. H. G. PENNY E. W. McDONALD  
J. E. ROVENSKY FRANZ MEYER  
F. R. RUSSELL DON L. MOORE  
S. E. WARD A. J. OXENHAM  
R. H. WILLIAMS R. H. PASSMORE  
JULIUS PAUL  
HARRY P. BARRAND H. W. SCHRADER  
L. P. CHRISTENSON E. A. SCHROEDER  
J. I. CLARKE H. G. STENERSEN  
A. F. MAXWELL  
E. H. RAWLS  
E. E. RISLEY  
H. C. STEVENS,  
Second Vice-Pres's

\$25,000,000 \$29,086,000 242,810,000 160,330,000 \$350,948,000 \$55,822,000 \$8,887,000 127,109,000

LEADING BANKS AND BANKERS IN ALL IMPORTANT COMMERCIAL CENTERS THROUGHOUT THE WORLD.

\*National Butchers & Drov. Bk. 1-15 (683 Broadway) •230

M. M. Valentine... W. J. Duane... S. A. Richards...

300,000 191,000 6,300,000 5,000,000 575,000 1,143,000 1,100,000

N. City and Guaranty Tr. Co., N. Y.; Girard N., Phil.

**\*NATIONAL CITY BANK**  
1-8 (55 Wall) •1812

**JAMES A. STILLMAN** J. H. ALLEN ..... N. C. LENFESTEY --- W. E. LUSBY ----  
J. H. CARTER W. F. C. MERKEL  
J. T. COSBY L. H. MILLER  
B. A. DUIS H. G. BECHTEL  
R. L. FARNHAM J. B. BIRMINGHAM  
G. W. FRAKER E. C. BOGERT  
G. E. GREGORY L. J. BURNES  
B. D. HARRIS FARRIS CAMPBELL  
ARTHUR KAVANAGH E. F. REGAN  
E. E. LING J. A. ROSS  
H. F. MESERVE W. L. SCHNARING  
T. A. REYNOLDS G. V. SHEEHAN  
G. E. ROBERTS W. G. SPEER  
F. C. SCHWEDTMAN W. F. SWITZLER  
A. H. TITUS F. A. TURCOTTE  
S. H. VOORHEES J. A. JACKSON H. W. VANDERPOEL  
A. L. HOFFMAN J. R. WILSON, JR.  
J. A. JACKSON JAMES ADDISON,  
Comptroller  
G. A. KURZ, Oscar P. Austin,  
Ass't Cashiers Statistician

25,000,000 57,704,270 767,155,210 595,358,070 58,384,570 291,874,110

THE NATIONAL CITY BANK buys and sells all kinds of foreign exchange, and issues travelers' checks on all parts of the world. SEE ADVERTISEMENT ON NEW YORK CITY INDEX.

**\*NATIONAL PARK BANK**  
1-54 (214 Broadway) •250

**RICHARD DELAFIELD** G. G. THORNE ..... E. V. CONNOLLY ---- WM. A. MAIN -----  
J. C. VAN CLEAF F. O. FOXCROFT  
W. O. JONES R. L. CERERO, Trust Officer J. E. PROVINE  
M. H. EWER W. E. DOUGLAS  
G. H. KRETZ H. L. SPARKS  
B. P. ROBBINS  
P. J. EBBOTT  
J. B. HEINRICHS  
L. H. ORLROGGE  
R. E. SCHEUERMANN  
I. D. RISING

5,000,000 21,581,930 125,428,040 82,470,380 162,318,920 48,526,860 28,258,440 29,425,900

We invite correspondence and conference with Manufacturers, Merchants, Exporters and Importers.

SEE ADVERTISEMENT ON INSIDE FRONT COVER.

**C. B. RICHARD & CO., N. Y. CITY.** FOREIGN BONDS AND CURRENCY. SOLE U. S. GOVERNMENT CONTRACTOR FOR EXCHANGE OF FOREIGN MONEYS AT THE U. S. IMMIGRANT LANDING STATION, ELLIS ISLAND, NEW YORK HARBOR.

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NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
Nemeth State Bank.....*2\$17 1-289 (1597 2d Ave.)	John Nemeth.....	Karl Schenk..... Emil Lederer	Karl Schenk..... Jos. B. Lederer.	Rudolph Stein..... Nathaniel Faeder	\$ 200,000	\$ 414,366	\$1,652,210	-----	\$1,638,820	\$ 135,030	\$ 650,720	\$ 102,040	Chem. N., N. Y.; Peo. Bk. & Tr. Co., Passaic; Peo. Tr. & Guaranty Co., Hackensack.
New Netherland Bank.....*2\$02 1-224 (41 W. 34th)	W. F. H. Koelsch.....	J. P. Munn..... U. M. Fleischmann	Curtis J. Beard.....	H. I. Stevens..... Leon A. Norcross Henry H. Martin	600,000	708,000	10,028,000	-----	7,647,000	755,000	1,980,000	952,000	Mech. & Metals N., N. Y.
*NEW YORK COUNTY NAT'L BANK.....1-71 *2\$55 (14th St. and Eighth Ave.)	Oscar Cooper.....	James C. Brower..... L. L. Pierce L. J. Grinnon	A. S. Hurst.....	Philip A. Hutchins.....	1,000,000	415,920	14,705,330	-----	10,931,450	2,672,000	379,810	4,603,230	N. City, N. Y.; Mech., Brooklyn; Hudson Co. N., Jersey C.
N. Y. Life Ins. & Trust Co..\$30 1-173 (52 Wall)	Walter Kerr.....	Henry Parish, Jr..... Z. W. van Zelm S. M. B. Hopkins	I. L. Roe, Sec..... A. J. Purdy, A. Sec. W. B. Austin, A. Sec.	J. L. van Zelm, A. Sec. John C. Vedder, A. Sec.	1,000,000	3,985,400	22,030,200	\$ 479,900	5,598,100	18,938,400	-----	3,229,700	
*NEW YORK TRUST COMPANY 1-114 ◆ (26 Broad) *\$89	<b>M. N. BUCKNER..... F. J. HORNE.....</b> <b>OTTO T. BANNARD, JAMES DODD.....</b> <i>Ch. of Bd.</i> <b>C. E. HAYDOCK.....</b> <b>H. W. MORSE.....</b>				<b>BOYD G. CURTS, Sec.</b> <b>HARRY FORSYTH, Tr.</b> <b>H. W. SHAW, A. E. LEWIS, A. Tr.</b> <b>J. A. FLYNN, A. C. DOWNING, JR.,</b> <b>W. MacNAUGHTEN, Asst. Secretaries</b>				3,000,000 11,000,000 71,819,600 7,201,530 74,169,310 13,588,200 11,786,460 7,829,230				Manhattan Co., Merch. N., Chase N., Mech. & Metals N., Liberty N., and N. City, N. Y.; Ill. Tr. & Sav., Chl.; Mtl. Tr. & Dep. Co., Balt.; Merch. N., Bos.; Corn Ex. N., Phil.; N. Com'l, Alb.; Los A. Tr. & Sav., Los A.; Com'l Tr. & Sav., N. O.
	Legal Depository for Reserve of State Banks. Interest allowed. Designated Depository of Funds in New York. Bankruptcy and of Court and Trust Funds. Acts as Registrar and Transfer Agent for the Bonds and Stocks of Corporations.												
*NEW YORK PRODUCE EX. BANK.....1-92 *2\$85 (10-12 Broadway)	G. W. McGarrah.....	John R. Wood.....	T. B. Nichols.....	C. H. Tompkins..... H. W. Macomber	1,000,000	1,351,530	32,221,860	609,070	23,792,970	2,701,830	2,508,360	5,621,790	Ill. Tr. & Sav., Chl.; Merch. N., Bos.; Phil. N., Phil.; Wells Fargo-Nev. N., San F.; Lon. Joint City & Midland, Lon.
*PACIFIC BANK.....*2\$50 1-28 (Broadway and Grand)	O. H. Cheney.....	William Skinner.....	G. W. Gale.....	J. G. Lawrence..... E. R. Lawrence Harry Van Brunt C. M. Becannon J. S. Hamilton M. F. Bauer C. P. Pfaffman	500,000	1,211,790	23,220,830	-----	16,290,530	837,960	-----	7,964,030	N. Shawmut, Bos.; Union N., Clev.; Far. & Mech. N., Phil.; Wells Fargo-Nev. N., San F.
Progress Bank.....\$19 1-310 (119 Ave. A.)	J. Silberzweig.....	Morris Fishbein.....	A. Silberzweig.....	A. Silberzweig.....	200,000	40,000	356,480	-----	447,690	102,300	143,530	18,490	Guaranty Tr. and Empire Tr. Cos., N. Y.
PUBLIC NATIONAL BANK 1-238 *2\$08 (Ludlow and Delancey)	E. S. Rothchild.....	J. J. Bach.....	C. H. Baldwin..... Irving Levy, A. Cash. S. Bergson, A. Cash. W. G. Ferens, Ass't Cashier C. W. Tracy, A. Cash.	W. J. Brown..... L. B. Pullman Ira S. Atkins E. Southall A. S. Bernstein G. J. Klein	2,000,000	2,163,920	63,287,560	554,350	45,906,650	14,840,420	8,922,720	2,010,100	N. Bk. Com., N. Y.; N. City, Chi.; Phil. N., Phil.; N. Y. State N., Alb.; N. Shawmut, Bos.
	(Branches at Broadway & 25th St.; 3817-3d Ave., and Graham Ave.; Madison Ave., cor. and Siegel St.; Brooklyn)				Ave., cor. Watkins St.; Brooklyn								
Republic Bank.....*2\$1900 1-245 (1429 First Ave.)	Thomas Capek.....	Michael Pilnacek.....	Vincent Waytisek.....	Vincent Waytisek.....	150,000	176,000	5,030,050	-----	1,755,420	2,692,730	358,120	573,630	Empire Tr. Co. and Irving N., N. Y.

NEW YORK BANKS—New York City—Continued

January, 1920

**AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance**

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

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(Federal Reserve City No. 2) Central Reserve City

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANK. • Mem. Am. Bks. Assn. \$State ‡ Mem. State Bks. Assn. † Priv. ◆ Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
<b>*SEABOARD NATIONAL BANK</b> 1-85 ♦ ‡83 (18 Broadway)	S. G. BAYNE	W. K. CLEVERLEY B. L. GILL L. N. DEVAUSNEY	G. H. MARFIELD E. V. NELSON <i>Tr. Officer</i>	O. M. JEFFERDS C. C. FISHER J. D. SMITH B. I. DADSON J. E. ORR W. A. B. DITTO	\$ 1,000,000	\$ 4,194,400	\$41 345 510	\$25 594 130	\$40 204 050	\$13 624 000	\$ 9,284,740	\$15 770 700	Cont. & Com'l N., Chi.; N. Shawmut, Bos.; Corn Ex. N., Phil.; 1st N., San F.; Marine Bk. & Tr. Co., N. O.
<b>We invite you to transact your business with this bank.</b>													
*Second National Bank ♦ ‡63 1-63 (250 Fifth Ave.)	W. A. Simonson	E. H. Peaslee William Pabst A. L. Burns	C. W. Case	Edward H. Webb J. H. Hoyerman Robert E. Shotwell	1,000,000	4,406,890	22,424,670		18,936,040	4,135,910		7,115,960	
Standard Bank ♦ ‡82 1-642 (Ave. B, corner 4th)	R. M. Lederer	David Kahn Max Lederer	Max Lederer	A. A. Seldner Henry I. Marmor	100,000	123,780	730,000		796,770	27,110	155,300	21,520	Irving Tr. Co. and Irving N., N. Y.; Union, Prague; quitable Tr. Co., Paris; Dresdner, Berlin.
<b>*STATE BANK</b> 1-96 ♦ ‡90 (376 Grand)	H. C. RICHARD C. A. SMITH, V.-P. H. W. VOGEL, V.-P.	A. I. VOORHIS W. L. BURCKETT J. KNEISEL W. B. ROTH	J. KNEISEL E. W. RASP, A. Cash. P. L. TUCHMAN, A. Cash.	F. A. PAPPI G. C. SCHNECKO P. MULLER C. E. JAMES	2,000,000	1,416,120	68,707,990	144,190	43,250,370	20,745,020	4,300,350	7,072,560	Cont. & Com'l N., Chi.; Bk. of No. Am., Phil.; N. Shawmut, Bos.; 1st N., St. L.
United States Depository for Postal Savings Fund. Depository of the State and City of New York. (Branches at 5th Ave. and 115th St., 5th Ave. and 30th St., 158 Rivington St., Brooklyn; Union and Westchester Aves., Bronx)													
*Title Guarantee & Tr. Co. ♦ ‡03 1-106 (176 Broadway)	O. H. Kelsey	Frank Bailey C. D. Bardick E. O. Stanley	J. W. Cleveland, Sec. N. B. Simon, A. Sec. David Blank, A. Sec. H. W. Hoyt, A. Sec. Randall Salisbury, A. Sec. F. P. Condit, A. Sec. F. H. Freeman, A. Sec.	C. C. Harmstad, Tr. J. W. Shepard, A. Tr. L. H. Rockwell, A. Tr. S. T. Kelsey, A. Tr.	5,000,000	12,329,220	32,461,790	2,918,320	21,500,150	21,473,080		9,515,600	Girard N., Phil.; N. Com'l, Alb.; N. Shawmut, Bos.; Cont. Tr. Co., Balt.  Brooklyn Branches: 175 Remsen St., connecting with 196 Montague St.; Jamaica Branch: 850 Fulton St.; Long Island City Branch: 67 Jackson Ave.
*UNION EXCHANGE NATIONAL BANK 1-100 ♦ ‡03 (Fifth Ave. and 21st)	S. H. Herman	Louis J. Weil Frank E. Wheeler Arthur D. Wolf	Geo. B. Connley	Morton Frederick William Minton	1,000,000	1,887,210	23,228,610		18,028,040	2,276,980	1,525,530	6,911,200	N. Bk. Rep., Chi.; Corn Ex. N., Phil.; N. Shawmut, Bos.
Union Liberty State Bank \$ ‡20 1-313 (162 23rd)	R. L. Modra	V. Perkowski M. T. Bonk E. Witkowski	J. T. Bonk	G. V. Nader	125,000	25,000							5th N. and Bk. of U. S., N. Y.
*U. S. Mortgage & Tr. Co. ♦ ‡73 1-104 ♦ (55 Cedar)	John W. Platten	C. H. Murphey Calvert Brewer F. J. Parsons Joseph Adams Henry L. Servoss	H. L. Servoss, Sec. T. W. B. Middleton, A. Sec. Arthur W. Keevil, A. Sec. R. F. Brown, A. Sec.	G. C. Hoffman, Tr. H. W. Hadley, A. Tr. J. A. Hopper, A. Tr. E. W. Dutton, A. Tr. Chas. S. Andrews, Jr., A. Tr. Thos. F. Bennett, A. Tr.	2,000,000	4,550,580	73,111,280		52,351,190	14,601,120		17,441,360	Harris Tr. & Sav., Chi.; Phil. N. and Franklin N., Phil.; N. Shawmut, Bos.; N. Com'l, Alb.  Branches at Broadway at 73d St., Madison Ave. at 75th St. and 125th St. at 8th Ave.
United States Trust Co. ♦ ‡53 1-184 ♦ (45-47 Wall)	E. W. Sheldon	W. M. Kingsley	W. J. Worcester, Sec. C. A. Edwards, 2d A. Sec.	Williamson Pell, A. Sec. F. W. Robert, 2d A. Sec.	2,000,000	14,512,000	49,020,000		37,033,000	10,610,000		12,789,000	
Yorkville Bank ♦ ‡93 1-210 (1511 Third Ave.)	August Zinsser	H. C. Hart J. Geo. Grill Ernest Wolkwitz	Frederick Rath	Louis Koop F. J. Goldmann Nicholas Pfaff	200,000	680,700	13,695,240	212,930	10,279,650	2,201,120	1,455,620	696,950	4th St. N., Phil.
New York Clearing House (77 Cedar) (Members indicated by a *)	Albert H. Wiggin, Chas. A. Hanna, C. H. Examiner	H. K. Twitchell, Sec.	W. J. Gilpin, Mgr.	G. E. Bacon, A. Mgr.									

**C. B. RICHARD & CO., N. Y. CITY.** ESTABLISHED 1847. THE OLDEST FOREIGN EXCHANGE HOUSE IN THE UNITED STATES. FOREIGN EXCHANGE. FOREIGN CURRENCY. FOREIGN BONDS.

NAME OF BANK. •Mem. Am. Bks. Assn. \$State •Mem. State Bks. Assn. +Priv. •Mem. Fed. Res. [Etab.	LOCATION.	PRESIDENT.	VICE-PRESIDENT.	SECRETARY.	TREASURER.	LIABILITIES.		RESOURCES.			PRINCIPAL CORRESPONDENTS.
						SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	CASH & EXCHANGE DUE FROM BANKS	
American Savings Bank...•\$'82 1-197	115 West 42d.....	Wm. M. Campbell..	J. F. Fargo L. D. Bulkeley	J. V. Irwin.....	J. L. Haste.....	\$ 341,600	\$ 4,794,280	\$ 20,270	\$ 4,832,880	\$ 265,830	
Bk. for Sav. in City of N. Y. 1-170	280 Fourth Ave....	Walter Trimble....	L. B. Gawtry C. S. Brown Adrian Iselin	Geo. E. Roosevelt..		15,156,360	99,337,110		108,889,590	4,362,550	
Bowery Savings Bank.....•\$'84 1-175	128 Bowery.....	H. A. Schenck.....	William A. Nash George McNeir	J. G. Liddle..... P. G. Delamater, A. Sec.	W. E. Knox, Comptroller	18,440,850	129,602,150	72,491,500	64,799,230	8,640,080	
Broadway Sav. Institution...\$'51 1-182	5-7 Park Place....	H. F. Hutchinson..	R. B. Kelly Eugene Britton	L. F. Ferris.....	R. B. Kelly.....	824,730	13,507,290	53,280	13,440,660	661,030	
Central Savings Bank.....•\$'59 1-186	Fourth Av. and 14th	Hubert Gillis.....	Carl Goepel.....	Theo. Schorske, Sec. and A. Cash.	A. Koppel..... Adolph Reppert, Cash.	8,849,710	105,836,620	1,145,750	103,635,810	6,389,780	
Citizens Savings Bank.....•\$'60 1-189	Bowery and Canal.	Henry Saylor.....	C. H. Smith James Rowland	E. A. Lahm.....	Carl A. Richter, A. Sec.	2,452,000	21,855,610	77,830	22,236,210	1,779,960	
Commonwealth Savings Bk. 1-246	2007 Amsterdam Av.	John H. Boschen..	J. A. Murray L. K. Ungrich	Charles S. Gaubert		61,580	2,344,120	1,462,750	598,830	344,120	
Dry Dock Sav. Institution...\$'48 1-176	341-343 Bowery....	Andrew Mills.....	W. F. Patterson B. De F. Curtiss R. T. Davies	Samuel Webster F. J. Newkirk, A. Sec.	Frederick Sher- wood	6,090,000	68,504,100		73,554,460	6,043,600	
East River Savings Institution 1-177	291-295 Broadway..	D. S. Ramsay.....	H. T. Nichols D. W. Whitmore Myles Tierney	Lester Van Brunt..	W. G. Terlinde, A. Sec.	5,640,390	34,497,250		39,033,600	934,750	
Emigrant Industrial Sav. Bank 1-179	51 Chambers.....	J. J. Pulleyn.....	Jas. Clarke J. H. Loos	H. C. Murphy.....	George E. Brown, A. Sec.	602,970	9,141,930	319,300	8,697,490	650,880	
Empire City Savings Bank...\$'89 1-207	231 West 125th....	A. S. Van Winkle..	Joseph Walker, Jr. Wm. H. Barron	John C. Griswold..	Arthur Plage, A. Sec.	1,498,700	21,732,270		21,610,250	1,332,670	
Excelsior Savings Bank.....•\$'69 1-194	23d and 6th Ave....	William J. Roome..	Wm. L. De Bost Bernard Karsch	H. P. Aichele E. J. Reynolds, A. Sec.	T. Frank Manville.	3,629,400	32,481,030		34,500,590	1,609,930	
Franklin Savings Bank.....•\$'59 1-188	656 Eighth Ave....	E. K. Satterlee....	Wm. L. De Bost Bernard Karsch	H. P. Aichele E. J. Reynolds, A. Sec.	T. Frank Manville.	3,629,400	32,481,030		34,500,590	1,609,930	
Greenwich Savings Bank...\$'33 1-174	246-248 Sixth Ave..	James Quinlan....	F. M. Bacon, Jr. C. M. Dutcher D. M. Morrison, V.P.	F. E. Cobb, A. Tr.	C. M. Dutcher H. L. Brower, A. Tr.	9,012,970	75,793,650	35,682,570	44,087,620	5,052,260	
Harlem Savings Bank.....•\$'63 1-190	125th Street and Lexington Ave.	W. E. Trotter.....	G. F. Dailey J. J. Bell	Thomas R. Ebert..	R. O. Hart, A. Sec.	2,734,710	34,523,410		35,199,860	2,654,940	
Irving Savings Institution...\$'51 1-180	115 Chambers.....	H. E. Tener.....	Henry Kroger J. O. Williams	G. B. Dunning....	J. B. Anderson, A. Sec.	1,987,710	20,086,240	345,000	21,089,280	439,530	
Italian Savings Bank.....•\$'96 1-211	64 Spring.....	J. N. Francolini..	Domenico Saladino J. E. Wayland	P. I. Simonelli F. P. Bosco, A. Sec.	Bernard J. McCann	620,180	9,581,190		10,218,700	525,730	
Maiden Lane Savings Bank 1-228	170 Broadway.....	F. A. Ringler.....	Chas. R. Jung H. H. Ritterbusch	J. Heynen, Sec. and Tr.	David Sands, A. Sec.	105,570	2,712,070	121,680	2,461,060	208,180	
Manhattan Sav. Institution 1-181	644 Broadway.....	C. M. Bird.....	Benjamin Griffen Arthur Stiles	Arthur Stiles.....	David Sands, A. Sec.	1,464,250	12,020,030	7,003,650	5,848,810	664,210	
Metropolitan Sav. Bank...•\$'52 1-183	1-3 Third Ave.....	R. D. Andrews....	A. K. Sloan E. H. Swan	F. H. Moffet.....		1,456,110	15,852,290		16,434,120	739,920	
New York Savings Bank...\$'54 1-185	Eighth Av. and 14th	William Felsingr..	A. M. Welch Wm. W. Hall	W. R. Brinckerhoff	C. L. Blakelock...	5,188,700	46,995,130		49,070,250	2,669,030	
North River Savings Bank...\$'66 1-192	31 West 34th.....	Chas. Rohe.....	R. H. MacDonald Albert B. Ashforth	G. T. Connett, Sec. and Tr. H. G. Milbank, A. Sec.	H. F. Dietman, A. Tr. W. W. Miller, A. Sec.	728,780	11,913,140		12,043,640	451,820	
Seamens Bank for Savings...\$'29 1-172	76 Wall.....	Daniel Barnes....	Geo. F. Crane Eugene Delano	W. H. Benedict....	F. A. Cummings... G. M. Halsey, Cash.	10,201,310	79,546,810	42,077,200	42,503,560	4,098,240	
Union Dime Sav. Bank.....•\$'59 1-187	6th Ave. and 40th..	A. P. W. Kinnan..	F. H. Ecker C. H. Wilcox	F. F. Hazard.....	F. M. Leake.....	4,744,630	56,325,630	754,960	56,279,920	5,193,820	
Union Square Savings Bk. •\$'48 1-173	20 Union Square...	Wm. H. Rockwood.	W. E. Roosevelt E. M. Townsend	H. R. Brinckerhoff H. B. Gardner, Cash.	F. C. Mills..... I. Van Zandt, A. Ca sh.	1,617,940	18,224,060		18,487,880	1,084,070	
United States Savings Bank...\$'89 1-204	606 Madison Ave...	W. C. Adams.....	F. G. Lloyd A. F. Le Gost	W. W. Reese..... W. H. Porter, A. Sec.	A. F. Le Gost J. E. Haines, A. Tr.	354,510	8,197,830	4,651,520	3,347,050	553,770	
Universal Savings Bank.....\$'07 1-242	149 Broadway.....	W. F. Brown.....	R. S. Williams A. H. Tiemeyer	Byron W. Greene..	W. F. Brown, Jr..	40,020	1,212,990	44,330	1,116,690	79,950	
West Side Savings Bank...•\$'68 1-193	6th Ave. and 9th..	C. O. Bigelow....	N. S. Westcott G. E. Marks	Wm. V. Hudson, S J. J. V. Barke, A. Sec.	cc. and Tr.....	410,600	6,132,270		6,210,740	375,940	

AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance

NAME OF BANK.  
 \*Member American Bankers Association.  
 †Member State Bankers Association.  
 ‡State  
 †Priv.  
 [Etab.]

OFFICERS.

CAPITAL AND SURPLUS.

PRINCIPAL CORRESPONDENTS.

**AMERICAN FOREIGN BANKING CORPORATION**

1-297 (53 Broadway) \*\$17

A. G. KAINS, *Pres.* ..... H. B. HARRIS, *V. P.* ..... C. A. MACKENZIE, *Sec. & Tr.*  
 A. G. FLETCHER, *V. P.* ..... C. B. HOLT, *A. Tr.*  
 E. FLEISCHMANN, *V. P.* ..... W. E. SULLIVAN, *A. Tr.*  
 Every description of international banking business transacted.  
 Correspondents in all parts of the Allied and Neutral World.  
 Acceptances given against shipments of merchandise.  
 Bills of exchange negotiated and collected.  
 Drafts and letters of credit issued.  
 Imports and exports financed.  
 Interest allowed on balances.

Capital \$3,884,200  
 Surplus and Profits, \$1,570,190.

**BRANCHES**  
 Port au Prince, Haiti; Panama City, Republic of Panama; Havana, Cuba; Rio de Janeiro, Brazil; Cristobal, Canal Zone.

Asia Banking Corporation ..... †18  
 (35 Broadway)

C. H. Sabin, *Pres.* ..... A. Breton, *V. Pres.* ..... Ralph Dawson, *V. Pres.* .....  
 W. C. Lane, *V. Pres.* ..... R. A. Shaw, *Sec.* ..... F. R. Sanford, Jr., *Tr.*  
 R. Buchan, *A. Tr.* ..... F. W. Schmid, *A. Sec.* ..... T. Carlson, *A. Tr.*

Paid-up Capital, \$4,000,000  
 Surplus and Profits \$1,691,120

Cont. & Com'l N., Chi.; Anglo & Lon. Paris N., San F.; 1st N., Port.; N. Bk. Com., Seattle, N. Shawmut, Bos.; Guardian Sav. & Tr. Co., Clev.

Discount Corporation of New York ..... †19  
 1-304 (52 Wall)

John McHugh, *Pres.* ..... E. C. Wagner, *V. Pres.* ..... Jerome Thralls, *Sec. and Tr.*

Capital, \$5,000,000  
 Surplus, \$1,000,000.

First National Corporation ..... †18  
 (14 Wall)

D. G. Wing, *Pres.* ..... A. B. Kenney, *Sec.* ..... E. R. Rooney, *Tr.*

Capital, \$2,250,000

Liberty N., N. Y.; 1st N., Bos.

Foreign Credit Corporation ..... †19  
 (37 Liberty)

G. M. P. Murphy, *Pres.* ..... E. V. R. Thayer, *Ch. of Bd.* ..... G. M. Dahl, *V. Pres.* .....  
 D. R. Noyes, *V. Pres.* ..... R. A. Philpot, *Sec. and Tr.*

Capital, \$5,000,000  
 Surplus, \$1,000,000.

Foreign Trade Banking Corporation ..... \*18  
 1-305 (35 Wall)

Geo. A. Gaston, *Pres.* ..... Max May, *V. P. and Managing Director.* .....  
 C. M. Sherwood, ..... D. Washington, *A. Sec.* ..... J. F. Feely, *A. Sec.*  
*Sec. and Tr.*

Paid-up Capital \$2,000,000  
 Surplus & Profits \$656,420.

Lon. Joint City and Midland Bk., Ltd., Lon.; Comptoir N. d'Escompte de Paris, Paris.  
 N. Bk. Com., N. Y.; 1st N. Bos.; Comptoir N. d'Escompte de Paris, Paris.

French American Banking Corporation ..... †19  
 1-309 (67-69 William)

Maurice Silvester, *Pres.* ..... F. A. Goodhue, *V. P.* ..... J. E. Rovensky, *V. P.* .....  
 R. P. Kavanagh, *V. P. and Tr.* ..... T. E. Green, *Sec.*

Capital \$2,000,000  
 Surplus and Profits \$500,000

**INTERNATIONAL BANKING CORPORATION**

1-263 (55 Wall) \*\$17

H. T. S. GREEN, *Pres. and Gen. Mgr.* ..... L. M. JACOBS, *V. Pres. and Tr.*  
 W. M. ANDERSON, *V. Pres. and Inspector.* ..... L. I. SHARP, *V. Pres.*  
 M. D. CURRIE, *P. W. JONES, A. Cash. and Sec.* ..... N. G. EVANS, *A. C. SHOREY,*  
*Cash.* ..... R. F. CRARY, *J. L. HOGBOOM, A. Cashiers.*

Capital and Surplus \$8,500,000  
 Undivided Profits \$1,054,000.

**National City Bank, N. Y. and Branches**  
**SEE ADVERTISEMENT ON NEW YORK CITY INDEX**

Branches in San Francisco, London Lyons, and the principal commercial centers of China, Japan, Philippines, Java, Strait Settlements, India, Republic of Panama and the Dominican Republic.

**GENERAL FOREIGN BUSINESS TRANSACTED.**  
 Commercial Letters of Credit Issued.  
**SPECIAL FACILITIES PERTAINING TO EXPORTS AND IMPORTS.**

JAMES BROWN, *Pres.*; FREDERICK STRAUSS, ALBERT BRETON, JASON A. NEILSON, L. S. WYLER, W. M. VAN DEUSEN, W. B. MITCHELL, *Vice Presidents*; ALFRED MEYER, *V. P. and Gen'l Mgr.*; PHILIP TILLINGHAST, JOHN A. HEAP, EDWARD C. CUILTY, JOHN F. MEYER, F. J. R. MITCHELL, B. E. MAGREYNOLDS, PHILIP R. RODRIGUEZ, VINCENTE GONZALES, *Asst. Mgrs.*; PHANOR J. EDER, *Sec.*; JACOB BLOOM, *Tr.*; WALTER SELIGMAN, J. F. W. LANG, C. A. HERGRUETER, JR., *Asst. Treasurers*; W. R. GALBRAITH, W. H. SCHUBART, WILLIAM TODD, *Asst. Secretaries.*

Paid-up Capital and Surplus \$10,000,000

Cont. & Com'l N., Chi.; N. Shawmut, Bos.; Anglo & Lon. Paris N., San F.; Hibernia Bk. & Tr. Co., N. O.; Madrid; Mtl. Bk. of the Americas, Inc., Paris and Barcelona; Brown Shipley & Co.; Guaranty Tr. Co. and Seligman Bros., London.

**MERCANTILE BANK OF THE AMERICAS, INC.**

1-282 (44 Pine) \*\$15

**SEE ADVERTISEMENT ON NEW YORK STATE INDEX.**

All Branches of Banking Business with the Countries where we are represented  
 Branches in Paris, France and Barcelona,  
 Affiliated Banks—Columbia, Peru, Venuzuela, Honduras.  
 Agencles — Ecuador, Salvador, Guatemala,

promptly attended to.  
 Spain,  
 la, Brazil, Nicaragua, Cuba, Costa Rica,  
 China, Japan and the Philippines.

Park-Union Foreign Banking Corporation ..... \*19  
 1-308 (56 Wall)

C. A. Holder, *Pres.* ..... T. Fred Aspden, *V. P.* ..... E. B. Mackenzie, *Sec. and Tr.*

Capital \$2,000,000  
 Surplus and Profits \$250,000.  
 (Branch of Boston, Mass.)

Shawmut Corporation ..... †19  
 (65 Broadway)

Alfred L. Aiken, *Pres.* ..... R. S. Potter, *V. Pres.* ..... John Bollinger, *V. P.* .....  
 C. A. Lehmann, *V. Pres.* ..... Frank Houghton, *Tr.* ..... E. Bernheim, *A. Tr.*  
 John Canfield, *A. Tr.*

Capital, \$2,000,000  
 Surplus, \$500,000.

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

Textile Banking Co., Inc. ..... \*19  
 (50 Union Square)

H. D. Gibson, *Pres.* ..... J. D. Hopkins, *V. Pres.* ..... S. Chesney, *V. Pres.* .....  
 J. P. Maquire, *V. Pres.* ..... F. H. Wandelt, *Tr.* ..... J. H. Zephson, *Sec.*

**C. B. RICHARD & CO., N. Y. CITY.** ESTABLISHED 1847. BANKS ENABLED TO TRANSMIT FUNDS TO ALL PARTS OF THE WORLD. WRITE FOR INFORMATION AND FOREIGN EXCHANGE OUTFIT.



946 FOREIGN BANKING AGENCIES (Head Offices Located in Foreign Countries.) NEW YORK CITY—Continued

NAME OF BANK. •Member American Bankers Association. ‡Member State Bankers Association.	§State +Priv. [Estab.	LOCATION.	MANAGER OR AGENT.	HOME OFFICE.	PRINCIPAL CORRESPONDENTS.
<b>AFRICAN BANKING CORPORATION, LIMITED</b> 1-247 '06		64 WALL	WILLIAM LOGAN	(Branch of London, England)	African Bkg. Corp., Ltd., Lon., Eng. and branches throughout So. Africa.
		Every Description of Banking Business transacted with our Head Office in London and our Branches in South Africa. HEAD OFFICE—63, London Hall, E. C., London, England.			
		SEE ADV. ON MAP OF AFRICA IN FOREIGN LIST.			
<b>ANGLO-SOUTH AMERICAN BANK, LIMITED</b> 1-248 •'88		49 BROADWAY	F. C. HARDING, Agent. W. M. DAWKIN, Sub. Agent	(Agency of London, England)	Branches and Correspondents in all the principal Commercial Centers of the World.
		The New York Agency offers every facility for International Trade. SEE ADVERTISEMENT ON INDEX TO SOUTH AMERICA			
Banca Commerciale Italiana 1-298 •'04		165 Broadway	G. Pedrazzini, John S. Durland, S. Fusi, E. Gamber, and E. Roffi, Agents.	(Agency of Milan, Italy)	Banca Commerciale Italiana, Milan, Italy; Lon. Marseille and Constantinople.
<b>BANK OF BRITISH WEST AFRICA, LIMITED</b> 1-274		100 Beaver St.	R. R. Appleby	(Branch of London, England)	Branches and Correspondents throughout Eng., Egypt, Morocco, West Africa, Canary Isl., etc.
Bank of Chosen '09		120 Broadway	T. Fujimaki and T. Takahashi, Agents	(Agency of Bank of Chosen, Seoul, Chosen)	Guar. Tr. Co., N. City, N. Bk. Com., Irving N., Equitable Tr., and Bkrs. Tr. Cos., N. Y.
<b>BANK OF MONTREAL</b> 1-251 •		64 Wall	Agents: R. Y. Hebden, W. A. Bog, and A. T. Smith.	Paid-up Capital \$20,000,000. (Branch of Montreal, Quebec) Surplus and Profits, \$21,812,854.	N. City, N. Bk. Com., Han. N., Liberty N., Chem. N., and Far. Ln. & Tr. Co., N. Y.
Bank of Naples 1-272 •1539		Broadway, Spring & Crosby	C. L. Lerro, Directing Mgr. R. Cossa, Cash. Ed. Maglione, Sec.	(Branch of Naples, Italy)	N. City, Han. N., Kidder, Peabody & Co., and J. P. Morgan & Co., N. Y.
<b>BANK OF NEW SOUTH WALES</b> 1-252		68 Wall	W. H. Macintyre	(Branch of Sydney, Australia)	Bk. of New So. Wales, Sydney, and Branches throughout Australia and Lon., Eng.
		See Advertisement on opposite page 12.			
<b>BANK OF NOVA SCOTIA</b> 1-253 •'32		52 Wall	H. F. Patterson, Agent; F. W. Murray and G. Murdock, Asst. Agents.	Paid-up Capital \$9,700,000. (Branch of Halifax, Nova Scotia) Reserve Fund \$18,000,000.	Bk. of N. Y. N. B. A. and N. Bk. Com., N. Y.; 1st N., Chi.
Bank of Taiwan, Limited 1-299 '99		165 Broadway	K. J. Imanishi and S. Mutoh, Agents	(Branch of Taipei, Taiwan)	N. City, Chase N., Han. N., Irving N., N. Bk. Com., Bkrs. Tr. Co., Equitable Tr. Co., N. Y.
Banque Industrielle de Chine		31 Pine		(Home Office, Paris, France)	Branches in China, Cochinchina, France, etc.
Banque Nationale De La Republique D'Haiti 1-306		60 Wall		(Home Office, Paris, France)	Banque Nat. de La Republique D'Haiti, Paris, and branches throughout Haiti, West Indies.
<b>CANADIAN BANK OF COMMERCE</b> 1-255 •'67		16 Exchange Place	F. B. Francis, C. L. Foster, and C. J. Stephenson, Agents.	Paid-up Capital \$15,000,000. (Branch of Toronto)	Am. Ex. N., Corn Ex., Irving N., Liberty N., and Chase N., N. Y.
<b>CHARTERED BANK OF INDIA, AUSTRALIA &amp; CHINA</b> 1-256 •'53		88 WALL	WILLIAM BAXTER	(Branch of London, England)	
		Branches throughout the Orient. SEE ADVERTISEMENT ON FOREIGN INDEX.			

946 NEW YORK BANKS—New York City—Continued January, 1920

**AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance**

NAME OF BANK •Member American Bankers Association. ‡Member State Bankers Association.	State ‡Priv. [Estab.]	LOCATION.	MANAGER OR AGENT.	HOME OFFICE.	PRINCIPAL CORRESPONDENTS.
<b>COLONIAL BANK</b> (of London)..... 1-257	'36	22 WILLIAM	G. R. MACINTYRE Letters of Credit. Drafts. Cable Transfers. Bills of Exchange. Offers special facilities for financing Imports and Exports through our branches in West Indies, British Guiana, and West Africa. SEE ADVERTI	(Home Office, London, England)	Branches in London, Liverpool, Manches- ter, British West Indies, British Guiana and West Africa.
<b>COMMERCIAL BANK OF SPANISH AMERICA, Ltd.</b> ..... 1-285		{ 49 Broadway	A. J. Cazes, Agent	Paid-up Capital \$1,300,000. (Home Office, London, England)	Com'l Bk. of Spanish Am., Ltd., Lon. and Manchester, Eng.
Credit Lyonnais..... 1-259		{ Affiliated to: The Anglo	-South American Bank, Ltd.		
<b>DOMINION BANK</b> ..... 1-19		52 William	M. Felsenberg, Representative	(Branch of Paris, France, and London, England)	
<b>HONGKONG &amp; SHANGHAI BANKING CORPORATION</b> ..... 1-262		51 Broadway	C. S. Howard, Agent	(Home Office, Toronto, Canada)	Dominion Bank, Toronto and Branches throughout Canada; N. City, N. Park, Han- N., and Cent. Union Tr. Co., N. Y.
<b>LONDON &amp; BRAZILIAN BANK, LIMITED</b> ..... 1-265	'62	36 Wall	Wade Gard'ner	(Branch of Hong Kong, China)	
London & River Plate Bank, Limited..... 1-266	'52	56 Wall	Daniel P. Kingsford, Agt. Albert L. Mason, Sub Agent.	(Agency of London, England)	Lon. & Brazilian Bk. Ltd., London, Paris, and branches in South America and Portugal.
<b>MERCHANTS BANK OF CANADA</b> ..... 1-267		51 Wall	W. R. Robbins..... Wm. Cuff, Sub. Agent	(Agency of London, England)	Lon. & River Plate Bk. Ltd., Lon., Eng. and branches in South America.
National Bank of Santo Domingo..... 1-286	'12	63 Wall	W. M. Ramsay and C. J. Crookall, Agts.	(Branch of Montreal, Quebec)	Am. Ex. N., N. Y.; Ft. Dear. N., Chi.
<b>NATIONAL BANK OF SOUTH AFRICA, LIMITED</b> 1-284		61 Broadway		(Home Office of Santo Domingo, D. R.)	Atlantic N., N. Y.
<b>PHILIPPINE NATIONAL BANK</b> ..... 1-300	'17	10 Wall	R. E. SAUNDERS Offers to American Banks and Bankers its superior facilities for the Extension of Trade and Commerce between UNITED STATES OF AMERICA AND AFRICA. SEE ADV. ON MAP OF AFRICA IN FOREIGN LIST.	Paid-up Capital and Reserves Over \$20,000,000	N. Bk. of So. Africa, Lon. and Branches, S., E., and S. W. Africa.
<b>ROYAL BANK OF CANADA</b> ..... 1-269	'69	{ 37 Broadway	CHAS. C. ROBINSON, V. P.	(Home Office, Manila, P. I.)	Chase N., N. Y.; N. Bk. Rep., Chi.; 1st N., Bos.; Anglo & Lon. Paris N., San F.
<b>STANDARD BANK OF SOUTH AFRICA, LIMITED</b> 1-270	'62	{ SEE ADVERTISEMENT O	N PHILIPPINE ISLANDS INDEX.		
Sumitomo Bank, Limited..... 1-302	'12	William & Cedar	F. T. Walker, J. A. Beatson, and C. E. MacKenzie, Agts.	Paid-up Capital \$17,000,000 (Branch of Montreal, Quebec) Reserve Funds \$18,000,000	Chase N., N. Y.; Cont. & Com'l N., Chi.
<b>UNION BANK OF CANADA</b> ..... 1-294	'65	{ 68 Wall	W. H. Macintyre	(Home Office London, England)	Standard of So. Africa, Ltd., Lon. and So. Africa.
Yokohama Specie Bank, Limited..... 1-271	'80	{ THE NEW YORK AGE offers to Bankers and its unsurpassed servi with the growing ma	NCY Merchants throughout the United States an ce for facilitating trade rkets of Africa, Australia and New Zealand.	d Canada	
		{ SEE ADVERTISEMEN	T OPPOSITE BEGINNING OF FOREIGN LIS	T.	
		149 Broadway	S. Imamura	(Home Office Osaka, Japan)	N. City, N. Y.; Sumitomo Bk., Ltd., Seattle, San F., Japan, China, and India; Sumitomo Bk., Ltd. and Lloyds Bk., Ltd., Lon., Eng.
		49 Wall	W. J. Dawson, F. L. Appleby and Wm. Forrest, Agents	(Head Office, Winnipeg, Manitoba)	N. Park, N. Y.; Corn Ex. N., Chi.; N. Shaw- mut, Bos.; Capital N., St. P.
		120 Broadway	R. Ichinomiya, S. Ototake and I. Kudo, Agents	(Home Office Yokohama, Japan)	Yokohama Specie Bk., Ltd., N. Y., San F., and Los A.

**C. B. RICHARD & CO., N. Y. CITY.** ESTABLISHED 1847. BANKS ENABLED TO TRANSMIT FUNDS TO ALL PARTS OF THE WORLD. WRITE FOR INFORMATION AND FOREIGN EXCHANGE OUTFIT.

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

**NEW YORK CITY—BROOKLYN—Reserve City**  
(Federal Reserve District No. 2)

NAME OF BANK. *Mem. Am. Bks. Assn. †State †Mem. State Bks. Assn. †Priv. ♦Mem. Fed. Res. [Estab.]	LOCATION.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
<b>AMERICAN TRUST CO.</b> ♦\$19 1-307 Bank of Coney Island ♦\$09 1-387	203 Montague Surf Ave. and W. 12th	Harry A. Kahler W. J. Ward	Henry S. Acken U. Condit Varick G. H. Mailey	H. F. Breitwieser E. J. Habigharst G. H. Mailey F. A. Preston A. Cash.	A. Sec. A. Sec. \$ 200,000	(See New York City) \$ 180,000	\$ 2,656,300	\$ 45,800	\$ 1,242,530	\$ 1,278,800	\$ 235,520	\$ 195,540	Am. Ex. N., N. Y.; Nassau N., Brooklyn. Chase N., N. Y.
<b>*BROOKLYN TRUST CO.</b> ♦\$66 1-102	177 Montague (Branches at Bedford Ave. & Fulton St. and Broadway and Wall St.)	E. P. Maynard	D. H. Lanman F. J. W. Diller W. McDonald, Jr. F. T. Aldridge W. P. Schenck, Sec. H. W. Farrell, A. Sec.	H. U. Silleck, A. Sec. A. W. Penchoen, A. Sec. G. H. Thirkield, A. Sec. F. B. Lindsay, A. Sec. E. N. Schmidt, A. Sec. C. B. Royce, A. Sec.	1,500,000 Sec. Sec. Sec.	2,357,060	38,630,970	2,132,790	21,893,390	22,598,040	5,311,110	2,876,100	1st N., N. Y.
Corn Exchange Bank 1-45	Myrtle Ave. and Broadway					(See N. Y. City, Borough of Manhattan)							
<b>FIRST NAT'L BANK</b> 1-356 ♦\$52	260 Broadway	<b>JOSEPH HUBER</b>	<b>J. W. WEBER</b> <b>W. S. IRISH</b> <b>W. J. AHERN</b> Tr. Officer	<b>A. P. VERITY</b> <b>F. W. KRUEGER, A. Sec.</b> <b>R. C. IRISH, A. Cash.</b> <b>AUSTIN TOBEY, JR., A. Cash.</b>	Cash. 500,000	767,850	9,275,000	1,656,000	8,234,000	2,440,040	1,550,920	719,380	Chase N. and Liberty N., N. Y.
<b>Organized, Equipped and Conducted for Service. The kind that gets results.</b>													
<b>*FRANKLIN TRUST CO.</b> ♦\$88 1-115	166 Montague (Branches at 569 Fulton St., 1001 Wallabout, Market and 46 Wall St.)	E. C. Delafield	Thornton Gerrish W. J. Montgomery C. M. Fincke, V. P. and Sec. C. E. Curtis, Tr. H. J. Schuler, A. Tr.	E. S. Blagden, A. Sec. C. B. Davis, A. Sec. E. W. Russell, A. Sec. A. W. West, A. Sec. A. C. T. Beers, A. Sec.	1,000,000 Sec. Sec.	1,267,090	24,297,710	6,796,710	19,077,100	13,678,590	4,197,430	3,033,710	N. City, Chem. N., and N. Bk. Com., N. Y.; Corn Ex. N., Phil.; N. Shawmut, Bos.
Greenpoint National Bank 1-389	140 Greenpoint Ave.	D. E. Freudenberger	E. E. Huber Morris Salzman	Walter Wilmurt E. J. Asher A. Cash.	200,000	254,680	3,561,530	165,740	2,394,780	850,870	918,850	130,570	Chase N. and Am. Ex. N., N. Y.; N. Y. State N., Alb.
Hamilton Trust Co. 1-373	191 Montague	W. E. Edmister	W. C. Humstone John Anderson Geo. Hadden	Geo. Hadden, Sec. J. C. Hecker, Jr., A. Sec. Geo. I. Pierce, A. Sec.	500,000 Sec. ec.	1,048,280	8,564,270		4,644,470	3,946,140		1,464,650	Bk. of the Manhattan Co., N. Park, and Metropolitan, N. Y.; Nassau N., Brooklyn; Girard N., Phil.
Homestead Bank 1-383	141 Penn. Ave.	E. L. Rockefeller	R. Reimer, Jr. J. C. Creveling	G. L. Porter L. S. Clapp, A. Cash.	200,000	108,390	2,700,210		1,125,510	1,299,270	209,490	297,910	Han. N. and Equitable Tr. Co., N. Y.
*Irving Trust Company 1-119	(Branches at 839 Flatbush Ave., 350 Fulton St. and New Utrecht Ave.)				and 54th St.)	(See N. Y. City, Borough of Manhattan)							
Kings County Trust Co. 1-371	342-346 Fulton	J. D. Fairchild	J. P. Fairchild W. J. Wason, Jr.	Thomas Blake, Sec. H. D. Joost, A. Sec.	500,000	2,773,410	24,438,510		11,382,100	12,165,600	2,421,560	1,487,970	1st N. and Equitable Tr. Co., N. Y.
<b>*LAWYERS TITLE &amp; TR. CO.</b> 1-110 ♦\$87	44 Court and 188 Montague		W. K. Swartz, Mgr.		4,000,000 (Branch of N. Y. City, Borough of Manhattan)	5,751,000	10,014,640		9,406,310	15,900,730		4,685,720	Corn Ex., N. Bk. Com., Bk. of America, Am. Ex. N., Chase N., and N. City, N. Y.
Manufacturers Trust Company 1-357 ♦\$05	774 Broadway (2 Branches)	Nathan S. Jonas A. D. Seymour Ch. of Bd. S. B. Kraus, V. P. Chas. Froeb, V. P.	Julius Liebman J. H. Conroy H. C. Von Elm R. W. Shelter F. W. Bruchhauser	W. L. Schneider, Sec. N. B. Tyler, A. Sec. T. M. Bertine, A. Sec. N. Mills, Jr., A. Sec. J. H. Meyerholz, Jr., A. Sec. P. J. Keenan, A. Sec.	e. 2,000,000 Sec. Jr., A. Sec. ec.	2,002,000	32,862,740		26,024,040	9,266,840		10,386,600	N. Park and 1st N., N. Y.
<b>MECHANICS BANK</b> 1-355 ♦\$62	215 Montague (7 Branches)	H. M. De Mott	A. T. Sullivan J. A. Stewart H. F. Burns Francis Weekes A. S. Ingram	W. C. Donn E. Q. Baker, A. C. F. I. Ketcham, A. C. J. Schaefer, Jr., A. C. H. V. Kelly, A. C. J. H. Laeger, A. C. Jos. Stewart, Jr., A. C.	1,600,000 C. A. C.	1,100,000	40,000,000		24,316,800	7,010,700	1,418,600	9,351,100	N. Park, N. Y.; Corn Ex. N., Phil.
Montauk Bank 1-382 *Member New York Clearing House	207-Fifth Ave.	J. Webb Nash	John F. McClunne T. C. Hughes	J. R. Valentine	100,000	62,640	1,334,600	21,350	1,586,000	357,840		157,200	Atlantic N., Equitable Tr. Co., and Irving N., N. Y.

**AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance**

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

**NEW YORK CITY—BROOKLYN—Cont'd**  
(Federal Reserve District No. 2)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	LOCATION.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
Municipal Bank 1-393	1783 Pitkin	Shepard Goldberg.	Julius Josephson.	F. A. Gallagher M. A. Diamond, A. Cash.	\$ 200,000	\$ 94,410	\$ 1,472,280	\$ 5,000	\$ 1,217,680	\$ 152,000	\$ 270,610	\$ 253,880	N. Park, N. Y.
<b>*NASSAU NAT'L BK.</b> 1-118 *2:59	46 Court	<b>G. FOSTER SMITH—CROWELL HADDEN—H.P. SCHOENBERNER</b> <b>T. S. REMSEN A. J. RYDER, A. Cash.</b> <b>B. P. VAN BENTHUYSEN, V. P. H.M. JUDD, A. Cash.</b> Only Bank in Brooklyn a member of New York Clearing House. <b>YOUR BUSINESS INVITED.</b>			1,000,000	1,419,270	17,364,020		15,840,380	3,003,100	894,570	3,085,670	Han. N. and 1st N., N. Y.
North Side Bank 1-372	225 Havemeyer (Branches at 710 • and 33-35 Grand St.)	Paul E. Bonner	Henry Doscher Henry Billman	Henry Billman A. H. Walkley, Jr., A. Cash.	200,000	278,000	7,307,440		5,635,650	725,300	462,640	770,980	N. Park, N. Y.
Peoples National Bank 1-385	880 Quincy	G. W. Spence	Charles Wissman	W. F. Cawthorne A. W. Spolander, A. Cash.	200,000	203,390	4,602,000	238,000	2,625,490	1,886,770	464,100	522,000	Irving N., Mech. & Metals N., and Chase N., N. Y.; 4th St. N., Phil. Chase N., Guaranty Tr. Co., and Cent. Union Tr. Co., N. Y.
<b>*PEOPLES TRUST CO.</b> 1-113	181-183 Montague (6 Branches)	C. A. Boody	J. G. Dettmer	W. A. Fischer, Sec. H. J. Morse C. L. Schenck W. F. Ayling, A. Sec.	1,200,000	1,600,650	37,023,980		18,497,280	13,098,710	4,214,360	3,056,020	
Public National Bank 1-238	Pitkin Ave. cor. Watkins.				(See N. Y. City,								
<b>STATE BANK</b> 1-96	(Branches at Stone & Pitkin Aves. and Graham Ave. & V aret St.)				(See N. Y. City,								
The Thrift 1-392	255 Ryerson	Chas. M. Pratt	Francis L. Noble Philip S. Clarke, Sec.	John C. Maddock Harold I. Pratt, Tr.	500,000	497,210	5,219,780		4,930,810	1,097,270		146,980	Mech. & Metals N., N. Y.; Peo. Tr. Co., Brooklyn.
<b>*Title Guaranty &amp; Trust Co.</b> 1-106 *5:38 <b>*Member N.Y. Clearing House.</b>	175 Remsen and 196 Montague		F. L. Sniffen, Mgr.	J. E. Keeler, A. Mgr.	(See N. Y. City,								

**SAVINGS BANKS (BOROUGH OF BROOKLYN, D 4)**  
(Savings Banks do not handle collections)

NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. Est.	LOCATION.	PRESIDENT.	VICE-PRESIDENT.	SECRETARY.	TREASURER.	LIABILITIES.		RESOURCES.			PRINCIPAL CORRESPONDENTS.
						SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	CASH & EXCHANGES, DUE FROM BANKS	
Bay Ridge Savings Bank *2:09 1-338	Fifth Ave. and 54th St.	Maurice T. Lewis	Michael Murphy Wm. A. Fischer	R. S. Darbee, Cash.		\$ 64,310	\$ 2,685,690		\$ 2,306,610	\$ 371,650	
Brevoort Savings Bank *5:02 1-374	Nostrand Ave. and Macon.	Howard M. Smith	Edward Lyons G. W. Harman	R. Lounsbury	W. C. Humstone	488,520	8,184,780	\$ 100,000	7,888,670	593,980	
Brooklyn Savings Bank *2:27 1-350	Pierrepont and Clin- ton.	Crowell Hadden	D. J. Creem R. L. Edwards	A. O. Hare, Cash.		8,262,360	62,438,990	500,000	65,126,130	3,280,010	
Bushwick Savings Bank *2:73 1-366	Grand and Graham Ave.	J. E. Brown	G. W. Schaedle Henry Schade	Louis G. Burger	G. J. Merked, Cash.	669,220	8,962,090	47,800	8,820,610	723,110	
City Savings Bank *2:85 1-363	Flatbush & Lafay- ette Aves.	Remsen Rushmore	Theophilus Olena F. H. Webster	H. V. Raymond	Stephen Valentine	323,370	7,364,690	36,230	6,871,970	756,630	
Dime Sav. Bank of Brooklyn 1-558 *2:59	De Kalb Ave. and Fulton.	R. S. Walker	Geo. W. Chauncey G. T. Moon	Philip A. Benson C. F. Streightoff A. Sec.	F. W. Jackson	6,457,010	65,149,100	1,895,000	66,270,790	3,284,570	
Dime Sav. Bk. of Williams- burgh 1-361 *2:64	Havemeyer and So. Fifth.	Wm. P. Sturgis	H. F. Mollenhauer H. R. Ferguson	Charles R. Craig A. Tr.	C. M. Lowes	847,130	13,530,780	95,150	13,440,880	933,150	
East Brooklyn Sav. Bank *2:60 1-360	643 Myrtle Ave.	E. F. Barnes	John H. Ireland W. A. Graham	Herbert R. Seaman A. Tr.	David Morehouse	1,029,370	11,438,110		11,482,440	797,500	
East New York Sav. Bank *2:68 1-364	Atlantic and Penn. Aves.	E. A. Richards	James S. Davis Adolph Klend C. F. Colyer	A. J. Brislin	J. K. Alexander F. M. Linz, A. Tr.	616,720	6,780,300	30,780	6,609,620	624,700	

**C. B. RICHARD & CO., N. Y. CITY.** FOREIGN BONDS AND CURRENCY. | **SOLE U. S. GOVERNMENT CONTRACTOR FOR EXCHANGE OF FOREIGN MONIES AT THE U. S. IMMIGRANT LANDING STATION, ELLIS ISLAND, NEW YORK HARBOR.**

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NEW YORK CITY—Reserve City—BROOKLYN  
(Savings Banks do not handle collections)

NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Etab.]	LOCATION.	PRESIDENT.	VICE-PRESIDENT.	SECRETARY.	TREASURER.	LIABILITIES.		RESOURCES.			PRINCIPAL CORRESPONDENTS.
						SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	CASH & EXCHANGES, DUES FROM BANKS	
Flatbush Savings Bank...\$16 1-391	910 Flatbush Ave.	H. B. Hawkins	F. A. Koch S. W. Salt E. E. Terry	D. A. Bentien		\$ 78,600	\$ 3,101,220		\$2,873,280	\$ 306,530	Peo. Tr. Co., Brooklyn Tr. Co., and Nassau N., Brooklyn.
Fulton Sav. Bk., Kings Co... 1-363 \$8'67	375 Fulton	Adolph Goepel	P. H. Reppenhagen Otto Wissner	J. W. Hass	J. C. M. Lorenz Gerard Baetz, Cash. Thos. L. Grace.	1,293,040	14,209,580		14,237,380	1,137,190	
Greater New York Sav. Bk. 1-376 \$4'97	498 Fifth Ave.	C. J. Obermayer	A. G. Calder W. K. Cleverley	William Obermayer	A. Sec. W. J. Flemming, A. Sec.	353,150	9,657,430		8,909,860	1,049,750	
Green Point Savings Bk...\$8'69 1-365	Manhattan Ave. and Calyer St.	George W. Felter	C. H. Reynolds D. A. Manson	F. S. Harlow		3,050,570	14,472,390		15,303,900	683,900	
Hamburg Savings Bank...\$8'05 1-381	1451 Myrtle Ave.	David Engel	R. E. Moffett N. A. Stemmermann	G. C. Unbescheiden		126,600	4,123,420		3,903,060	317,860	
Home Savings Bank...\$8'07 1-384	804 Manhattan Ave.	M. W. Gleason	J. W. Burr Louis Stern	V. M. Powell, Cash.		35,330	916,110		881,270	60,570	
Kings County Sav. Institution 1-359 \$8'60	Broadway and Bedford	Hubert G. Taylor	Alfred Hodges J. C. Loudon	Martin Muller	Godfrey Bauer, A. Cash.	1,493,340	14,336,210		14,613,960	1,084,930	
Lincoln Savings Bank...\$8'66 1-362	Broadway and Boerum	Chas. Froeb	Joseph Huber John Martin Otto	Henry Stumpf, Sec. and Cash.		2,453,390	31,543,670	\$15,398,390	15,826,860	2,675,270	
Prudential Savings Bank...\$8'08 1-386	Broadway, Stuyvesant and Vernon A	D. W. Kaatze	John Auer, Sr. J. H. Scannell	L. C. Gehring, Tr.	L. P. Buck, Cash.	206,630	5,379,890	18,050	5,033,510	497,170	Corn Ex., N. Y.; N. City, Brooklyn Tr. Co., and Franklin Tr. Co., Brooklyn.
Roosevelt Savings Bank...\$8'96 1-375	1024-1026 Gates Ave.	John W. Fraser	Parker Sloane H. L. Bartlett	C. L. Sicard	A. M. Shevill, Cash. A. Schneider, Jr., A. Cash.	783,380	14,760,850	841,340	13,350,280	1,064,600	
South Brooklyn Sav. Institution 1-351 \$8'50	160 Atlantic Ave.	Wm. J. Coombs	W. M. Aikman J. O. Low J. J. Pierrepont	B. A. Burger	C. S. Dunning	3,288,000	28,538,000		30,158,000	1,681,000	
Sumner Savings Bank...\$8'06 1-353	12 Graham Ave.	A. S. Somers	Nathan S. Jonas J. D. H. Schulz	W. L. Conner		99,840	1,881,330		1,763,230	205,190	Mech. and North Side, N. Y.; Mnfrs. Tr., Title Guaranty & Tr., and Peo. Trust Cos., Brooklyn.
Williamsburgh Sav. Bank...\$8'51 1-354	175 Broadway	A. D. Baird	S. M. Meeker J. V. Jewell	E. T. Horwill	O. J. Pasfield, Cash.	13,659,600	92,292,690	1,542,680	101,564,540	2,845,070	N. City and 1st N., N. Y.; Mnfrs. Tr. Co. and Mech., Brooklyn.

NEW YORK CITY (Borough of Bronx)

NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Etab.]	LOCATION.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.			PRINCIPAL CORRESPONDENTS.	
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	CASH & EXCHANGES, DUES FROM BANKS		
Bronx Borough Bank...\$8'93 1-412	440 Tremont Ave.	O. A. Becker	C. A. Berrian C. P. Hallock	T. B. Hanson	J. H. Witherell	\$ 150,000	\$ 70,430	\$ 3,466,460	\$ 1,550,360	\$ 1,716,360	\$ 410,120	Chase N., N. Y.; N. Y. State N., Alb.	
Bronx National Bank...\$8'07 1-416	369 E. 149th St.	T. J. Quinn	Carl Wurm Geo. W. Fennell	H. J. B. Willis	W. N. Maeder	200,000	220,000	3,195,000	2,500,000	109,000	1,162,000	Guaranty Tr. Co. and Equitable Tr. Co., N. Y.; N. Shawmut, Bos.; N. Com'l., Alb.	
Bronx Savings Bank...\$8'06 1-414	429 Tremont.	T. T. Fischer	C. H. Schumann J. F. Holmes Livingston Wetmore	F. B. Allin, Sec.	W. J. Cunningham, Frank Vogler, A. T.			143,870	4,055,240		3,726,420	474,550	
Columbia Trust Company 1-111 \$8'08	3d Ave. & 148th		C. F. Minor	Fred Berry, Mgr.	V. P. Baker, A. Mgr.	(See New York City)							
Commonwealth Bank...\$8'07 1-78	155th St. & 3d Ave.			G. F. A. Oit, Mgr.		(See New York City)							
Corn Exchange Bank...\$8'05 1-45	375 E. 149th St.			G. F. Frost, Mgr.	L. Auferin, A. Mgr.	(See New York City)							
Cosmopolitan Bank...\$8'06 1-415	803 Prospect Ave.	L. G. Robinson	P. Cedar Harold Stiner	W. H. Devlin		100,000	25,080	2,690,790	2,009,280	318,260	536,500	Harriman N., Franklin Tr., and U. S. Mortgage Tr. Cos., N. Y.; N. Shawmut, Bos.	
Dollar Savings Bank...\$8'90 1-411	2792 3d Ave.	B. G. Hughes	Geo. M. Mackellar J. M. Lagoste	W. M. Kern, Tr.	H. F. Regal, Sec. A. J. Dippel, A. Sec.		1,528,600	23,013,190		22,330,100	1,821,260		
North Side Savings Bank...\$8'05 1-413	3230 Third Ave.	J. G. Borgstede	F. H. Wefer John Riegelman	A. A. Ekirsch, Sec.	G. N. Reinhardt, Tr.		109,240	3,370,740	18,910	3,518,590	337,010	Equitable Tr. Co., Columbia Tr. Co., Westchester Ave., and 23d Ward, N. Y.	
Public National Bank...\$8'13 1-238	3817 Third Ave. Union and Westchester Aves.			A. S. Bernstein, Mgr.		(See New York City)							
STATE BANK 1-96						(See New York City)							
Twenty-Third Ward Bank...\$8'88 1-410	3d Ave. and 137th. Branches at 960 B	Charles P. Bogart	John M. Haffen Edgar H. Lee	Hy. J. Van Cook	Chas. H. Meyer Chas. E. Merrifield	200,000	157,110	5,635,850	4,181,960	586,340	1,194,750	Am. Ex. N., Irving N., and Equitable Tr. Co., N. Y.	
Westchester Avenue Bank...\$8'10 1-417	1060 So. Boulevard.	Charles L. Lee	Frank A. Spencer	R. B. Smith, V. P. and Cash.		100,000	82,940	2,392,820	1,377,420	634,360	331,990	Liberty N., Bkrs. Tr. Co., and Chase N., N. Y.; Girard N., Phil.	

AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance

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## NEW YORK CITY—Central Reserve City

(Savings Banks do not handle collections)

(Borough of Queens D 4)

January, 1920

NEW YORK BANKS—New York City—Continued

TOWNS.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. †Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.			PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	CASH & RECEIVABLES, DUES FROM BANKS	
Astoria	Corn Exchange Bank.....•\$53 1-45	(Branch)		J. F. Ellsworth, Mgr.		(See New York City, Borough of Manhattan)						
Bayside	Bayside National Bank.....•\$05 1-430	E. G. Story	J. A. Millang	Mabel Vaughan		\$ 25,000	\$ 20,300	\$ 1,053,800	\$ 217,650	\$ 856,090	\$ 121,240	Irving N., N. Y.
College Point	Bank of the Manhattan Co. 1-2 \$1799	(Branch)				(See New York City, Borough of Manhattan)						
"	College Point Savings Bank.....•\$72 1-425	W. W. Weiting	A. H. Schlesinger E. P. Roe	G. W. Gillette, Sec.	E. A. Piatt, A. Sec.		237,430	2,518,810		2,447,600	277,360	Citiz. N. and Union Tr. Co., N. Y.
Corona	Bank of the Manhattan Co. 1-2 \$1799	(Branch)		W. T. Haurahan, Mgr.		(See New York City, Borough of Manhattan)						
Elmhurst	Bank of the Manhattan Co. 1-2 \$1799	(Branch)				(See New York City, Borough of Manhattan)						
Far Rockaway	Bank of the Manhattan Co. 1-2 \$1799	(Branch)		F. W. Fulcher, Mgr.		(See New York City, Borough of Manhattan)						
"	Nat. Bk. of Far Rockaway.....•\$06 1-436	H. G. Heyson	W. S. Pettit	S. R. Weston	S. A. Saunderson	50,000	60,960	1,949,530	784,550	1,189,060	282,230	Seab. N. and Equitable Tr. Co., N. Y.
Flushing	Bank of the Manhattan Co. 1-2 \$1799	(Branch)		A. Bjornson, Mgr.		(See New York City, Borough of Manhattan)						
"	Corn Exchange Bank.....•\$53 1-45	(Branch)		Reuben Hallett, Mgr.	W. M. Bogue, A. Mgr.	(See New York City, Borough of Manhattan)						
"	Flushing National Bank.....•\$10 1-433	C. M. Lowes	Chas. H. Roberts H. B. Peace	C. E. Meyer		100,000	49,450	817,280	421,040	728,120	142,410	Irving N., N. Y.
"	Queens County Savings Bk.....•\$59 1-423	W. T. James	F. A. Collins John Hepburn	A. C. Hageman	H. L. Bogert, Tr.		472,380	6,018,710		5,778,360	540,070	Guaranty Tr. Co., N. Y.; Bk. of the Manhattan Co., N. Y.; and Corn Ex., Flushing, N. Y.
Fresh Pond	Bank of the Manhattan Co. 1-2 \$1799	(Branch)				(See New York City, Borough of Manhattan)						
Jamaica	<b>AMERICAN TRUST CO.</b> .....•\$04 1-307	(Branch)				(See New York City, Borough of Manhattan)						Am. Ex. N., N. Y.
"	Bank of the Manhattan Co. 1-2 \$1799	(Branch)				(See New York City, Borough of Manhattan)						
"	<b>FIRST NATIONAL BANK</b> .....•06 1-431	Starr Brinckerhoff	Richard Van Sicien W. B. Ashmead J. M. Kissam	Wm. Peterson		100,000	39,130	3,167,340	1,548,390	1,488,500	516,780	N. Park, Han. N., and Bk. of the Manhattan Co., N. Y.; Nassau N., Brooklyn.
"	Jamaica Savings Bank.....•\$66 1-424	M. S. Rapelye	W. C. Durland Stephen Ryder	J. T. Watts, Tr.	C. R. Doughty, Sec. G. W. Smith, A. Sec.		609,750	8,402,920		8,299,230	625,770	
"	Title, Guarantee & Tr. Co.....•\$83 1-106	(Branch)	R. P. Woodin, Mgr.	Howard Cline, Mgr., Bank'g Dept. Douglas McKee, A. Mgr.	P. C. Robertson, A. Mgr. W. H. Goodenough, A. Mgr.	(See New York City, Borough of Manhattan)						
Long Island City	<b>AMERICAN TRUST CO.</b> .....•\$04 1-307	(Branch)				(See New York City, Borough of Manhattan)						Am. Ex. N., N. Y.
"	Bank of the Manhattan Co. 1-2 \$1799	(Branch)			W. S. Milan	(See New York City, Borough of Manhattan)						Bk. of the Manhattan Co., N. Y.; Corn Ex. N., Chi.
"	Corn Exchange Bank.....•\$53 1-45	(Branch)		B. C. Vandewater, Mgr.	N. D. Smedley, A. Mgr.	(See New York City, Borough of Manhattan)						
"	Irving Trust Co.....•\$13 1-119	(Branch)		A. C. Hartich, Mgr.		(See New York City, Borough of Manhattan)						
"	Long Island City Sav. Bk.....•\$76 1-426	W. J. Burnett	Benjamin Moore D. G. Morrison	Jarvis S. Hicks, Sec. and Tr. C. L. Paetzold, A. Tr.	Arthur Woodbury, A. Sec.		1,470,520	13,689,400		14,291,060	868,800	Corn Ex. N., N. Y.
"	Title, Guarantee & Tr. Co.....\$83 1-106	(Branch)		J. H. Penchoen, Mgr.		(See New York City, Borough of Manhattan)						
Ozone Park (Woodhaven P. O.)	First National Bank.....•\$07 1-434	John B. Reimer	G. F. Livett H. E. Winne	W. L. Hopkins		50,000	72,780	1,764,510	1,056,270	434,150	404,660	N. Park and Irving N., N. Y.; 1st N., Jamaica; Mech., Brooklyn.
Richmond Hill	Bank of the Manhattan Co. 1-2 \$1799	(Branch)				(See New York City, Borough of Manhattan)						
"	Hillside Bank.....•\$06 1-432	Joel Fowler	Geo. C. Dickel Frederick Boschen	Frederick Boschen	J. A. Heinemann	100,000	75,090	1,751,620	1,050,650		413,080	Equitable Tr. Co., N. Y.; 1st N., Brooklyn.

# C. B. RICHARD & CO., N. Y. CITY.

ESTABLISHED  
1847.

THE OLDEST FOREIGN EXCHANGE HOUSE IN THE UNITED STATES.  
FOREIGN EXCHANGE. FOREIGN CURRENCY. FOREIGN BONDS.

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

**NEW YORK CITY—Central Reserve City**  
(Savings Banks do not handle collections)

(Borough of Queens)—Continued

TOWNS.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res.   Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.			PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	CASH & EXCHANGES, ETC. FROM BANKS	
Ridgewood	Bank of the Manhattan Co. 1-2 \$1799	(Branch)		E. Weston, Mgr.		(See New York City, Borou			gh of Ma nhattan)			
"	Ridgewood National Bank 1-437 \$1799	Louis Berger	E. G. Raeder Fred'k Sprower	C. V. Gunther	H. A. Bohler Philip Espen	\$ 100,000	\$ 190,000	\$ 5,890,100	\$ 4,951,300	\$ 276,100	\$ 505,600	Irving N., N. Y.; Market St. N., Phil.
Rockaway Beach	Bank of the Manhattan Co. 1-2 \$1799	(Branch)				(See New York City, Borou			gh of Ma nhattan)			
Seaside	Bank of the Manhattan Co. 1-2 \$1799	(Branch)				(See New York City, Borou			gh of Ma nhattan)			
Whitestone	First National Bank 1-435 \$1799	E. P. Roe	S. G. Beals H. C. Buncke	J. W. Stanley		50,000	50,000	425,000	250,000	150,000	50,000	Chase N., N. Y.; N. Y. State N., Alb.
Woodhaven	Bank of the Manhattan Co. 1-2 \$1799	(Branch)				(See New York City, Borou			gh of Ma nhattan)			

**NEW YORK CITY (Borough of Richmond, D 3)**

Mariners Harbor	Mariner Harbor Nat. Bank 1-455 \$1799	G. T. Egbert	A. B. Potterton A. Haganan	S. Bedell		\$ 50,000	\$ 20,650	\$ 673,570	\$ 499,530	\$ 101,940	\$ 162,050	Mech. & Metals N., N. Y.
New Brighton	Corn Ex. Bank of Staten Island (24 Bay) 1-45 \$953	(Branch)		T. H. Spratt, Mgr.	Philip Licht, A. Mgr.	(See New York City, Borou			gh of Ma nhattan)			
Port Richmond	Port Richmond Nat. Bk. 1-452 \$1799	W. J. Davidson	J. F. Smith E. R. Moody	E. R. Moody		100,000	141,780	2,178,690	769,660	1,208,850	515,750	Irving N., N. Y.; Girard N., Phil.
Stapleton	Richmond Borough Nat. Bank 1-454 \$1799	J. W. Place	J. F. Smith F. A. Verdon	G. S. Holbert		100,000	43,370	1,126,290	806,610	172,330	328,020	Mech. & Metals N., N. Y.; N. Com'l. Alb.
"	Stapleton National Bank 1-453 (Bay & Canal) \$1799	C. A. Bruns	A. B. Pouch R. D. Kent	M. H. Scott	H. H. Seguire	100,000	122,050	1,347,180	692,110	679,500	288,820	N. Park, N. Y.
"	Staten Island Savings Bk. 1-450 \$1799	E. C. Bridgman	Wm. J. Welsh G. S. Humphrey	H. C. Hagedorn	G. C. Hall		655,800	8,145,880		6,848,240	497,420	Cent. Union Tr., Far. Ln. & Tr., and Equitable Tr. Cos., N. Y.
Tottenville	Tottenville National Bank 1-456 (179 Main) \$1799	A. B. Potterton	J. W. Place	Ira J. Horton	Harry H. Robinson	25,000	43,280	1,025,740	767,100	151,800	172,200	Mech. & Metals N., N. Y.; Rich. Borough N., Stapleton.
West New Brighton	Richmond County Savings Bk. 1-451 \$1799	J. F. Smith	A. F. Merrell Benedict Parker	F. W. Tompkins, Tr.	G. H. Tredwell, Sec.		92,880	1,531,410	9,920	1,460,540	170,080	
"	West New Brighton Bank 1-457 (Broadway & Castleton) \$1799	Frederic A. Verdon	Josiah W. Place Geo. A. McWilliams	Edgar N. Stuart	Wm. O. Jube James J. Malloy	125,000	25,000					

**NEW YORK CITY—PRIVATE BANKERS—Under Supervision of the State of New York Banking Department**

Alvino, Pietro, 387 Broom St. and 2242 First Ave. (1-645)	Garfunkel & Tauser, 67 Clinton. (1-660)	Liccione, Joseph, 125 Mulberry. (1-675)	Russian Nat., S. Valdimir Home, Uninc. Ass'n., 231 E. 17th St. (1-713)
Angelino, Alexander, 140 Liberty St.	Gimbel Bros., Bkrs., Cor. 1275 Broadway (1-660)	Lordi, Giovanni, 62 Mulberry. (1-676)	Ruttikay, Eugene, 106 Avenue B. (1-712)
Bajardi, Vincenzo, 5 Monroe. (1-646)	Goldberg, Shepherd J., 171 E. Broadway.	Lunham & Moore, Produce Exchange Bldg. (1-677)	
Barasch, Sigmund W., 77 Ridge. (1-647)	Goldberger & Goodman, 136 E. 42d St.	Macy, R. H. & Co., Broadway and 34th. (1-678)	Sakser, Frank, 82 Cortland. (1-692)
Bigelow & Company, 25 Pine. (1-710)	Greenhut, J. B. & Co., 251 Fourth Ave. (1-708)	Markel Brothers, 92 Canal. (1-679)	Scheidt, John H., 933 Broadway (Brooklyn).
Bloomington Bros., 137 E. 59th. (1-649)	Guarini & Candela, 25 New Bowery. (1-661)	Molea, Giuseppe, 175 Hester. (1-681)	Schreiber, Chas. W., 2429 Myrtle Ave., Ridgewood. (1-714)
Boffa, D. & Di Sesa, 116 Mulberry. (1-650)		Nemeth, John, 1597 Second Ave. (1-683)	Schwabach, Sigmund Geza, 1347 First Ave. (1-709)
Calvosa, Carlo, 89 Park St.	Hannevig & Company, 139 Broadway. (1-715)	Neubauer, Andrew J., 972 Manhattan Ave., Brooklyn. N. Y. (1-684)	Scotto, L. & Son and Joseph Martiniano, 238 Columbia, Brooklyn. (1-694)
Cesario, Girardi & Co., 106 Bayard. (1-651)	Hedman, Hornborg & Co., 5 State St.	Nielsen & Lundbeck, 24 State. (1-685)	Sessa, Joseph, 131 Union St., 467 Carroll St., and 6323 Fourth Ave., Brooklyn. (1-695)
Del Papa, Michael, 147 Mott. (1-652)	Herz, Isidor, 224 W. 34th. (1-662)	Oppenheim, Harry, 392 Grand. (1-686)	Stabile, Francis R., 189 Grand. (1-696)
De Luca, G. & Co., 75 Thompson. (1-653)	Hurwitz, A. & J., 36 Graham Ave., Brooklyn. (1-663)	Packard & Co., 1 Wall. (1-687)	Straus, Max, 55 Broadway. (1-705)
De Luca V. & Co., 186 Grand. (1-654)	Imbrie & Co., 61 Broadway. (1-717)	Pasca, Michele G., 2072 First Ave. (1-688)	Tarabella, C. & Co., 85 Park St. and 171 Worth. (1-697)
De Vita, Salvatore, 2105 First Ave. (1-655)	Jagocki, Frank X., 707 Third Ave., Brooklyn. (1-664)	Perera, Lionello & Co., 63 Wall and 2261 First Ave. (1-581)	Tausig & Son, Paul, 104 E. 14th. (1-706)
Dinnella, Pietro, 2270 Pacific (Brooklyn). (1-656)	Josephsohn, Michael, 105 Stanton. (1-667)	Prisco, Raffaele, 73 Mulberry. (1-690)	Termini, Giuseppe, 3 Mulberry. (1-698)
Engel, Morris, 129 Greenwich. (1-657)	Karaghuesian, Miran, 354 Fourth Ave. (1-669)	Richard, C. B. & Co., 29 Broadway. (1-591)	Tocci, Felice, 89 Park. (1-699)
Faour, D. J. & Bros., 85 Washington. (1-658)	Kiss, Emil, 133 Second Ave. (1-670)	Royal Co. of New York, The, 95 Nassau. (1-691)	Verrilli Bros., 129 Mulberry. (1-700)
Frazier, Chas. & Co., 93 Nassau. (1-509)	Krimmert, Albert, 9 Greenwich. (1-551)		Viggiani, Enrico, 2167 First Ave. (1-701)
Fugazy, Louis V., 153 Bleecker. (1-659)	Lago, James V., 154 W. 14th.		Zaro, Henry C., 39 Copper Square. (1-702)
	Laudisi, Laurence, 101 Vernon Ave., Long Island City		
	Legniti, Angelo, 64 Mulberry. (1-673)		

**AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance**

NEW YORK CITY (Borough of Manhattan)—Continued—Central Reserve City  
 SELECTED LIST—INVESTMENT DEALERS—For Members N. Y. Stock Exchange see page 957

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NAME OF BANKER. •Mem. Am. Bks. Assn. •Mem. State Bks. Assn. •Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.
Aldred & Co. 42 Wall	'13	(Corporation Financing)	James L. Martin & Co., Chi.; Chase & Co., Bos.; J. W. Gross, Phil.; Aldred & Co. Ltd., Montreal.
<b>AMES, A. E. &amp; CO.</b> 74 Broadway	'89	<b>Canadian Government, Municipal and Corporation Bonds and Stocks.</b> (Members of Toronto Stock Exchange.)	A. E. Ames & Co., Toronto & Montreal.

NAME OF BANKER. •Mem. Am. Bks. Assn. •Mem. State Bks. Assn. •Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.
<b>BOND &amp; CO., S. N.</b> 111 Broadway	'17	(Commercial Paper and Bonds)	Chase N. and N. Park, N. Y.
<b>BOND &amp; GOODWIN</b> 65 Broadway		{ "Commercial Paper." Investment Securities.	Bond & Goodwin, Chi., Phil., Bos., San F., Los A., Seattle, Port., and Minpls.

**AMES, EMERICH & CO.**  
 111 Broadway, New York  
 Chicago - Milwaukee  
**INVESTMENT SECURITIES**  
 Safety of Principal is our First Consideration

**BROOKS, P. W. & CO., Inc.**  
 115 Broadway •'06  
 P. W. Brooks, Pres. A. F. Beringer, V. P.  
 L. M. Squires, V. P.  
 E. H. Van Wyck, Tr.  
**PUBLIC SERVICE BONDS**  
 P. W. Brooks & Co., Inc., Phil. and Bridgeport.

<b>BABCOCK, RUSHTON &amp; CO.</b> 7 Wall	'95	(Investment Securities.)	Babcock, Rushton & Co., Chi.; Hayden Stone & Co., Bos.; Morris Brown & Co. Pitt.
<b>BACHE, J. S. &amp; CO.</b> 42 Broadway	'02		J. S. Bache & Co., Chi., Bos., New O., Kan. C., and Montreal.
Bachman, H. F. & Co. 61 Broadway	'01		H. F. Bachman & Co., Phil.
Bayne, Hine & Co. 61 Broadway	'02	(Commercial Paper)	Bayne, Hine & Co., Chi., St. L., Phil., and Bos.

**H. M. BYLLESBY & CO.**  
 111 Broadway  
 Founded 1902.  
 Members Investment Bkrs. Ass'n  
 Illinois Bkrs. Ass'n  
 Wisconsin Bkrs. Ass'n

**H. M. BYLLESBY & COMPANY.**  
 208 S. LaSalle Street, Chicago.  
 10 Weybosset Street, Providence.  
 30 State Street, Boston.  
 Bank of Wisconsin Bldg., Madison, Wis.  
 320-321 Citizens Bank Bldg., Evansville, Ind.

**GOVERNMENT, MUNICIPAL, UTILITY AND INDUSTRIAL SECURITIES.**  
 (SEE CARD ON BACKBONE OF COVER)

NAME OF BANKER.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.
<b>BECKER, A. G. &amp; CO.</b> 111 Broadway	'94	<b>COMMERCIAL PAPER</b>	A. G. Becker & Co., Chi., St. L., and San F.
Belmont & Co., August 43 Exchange Pl.	'02		N. M. Rothschild & Sons, London, Eng.; de Rothschild Freres, Paris, France.
<b>BERTRON, GRISCOM &amp; CO., Inc.</b> 40 Wall	'01	(Bonds)	Bertron, Griscom & Co. Inc., Phil.

Campbell, Heath & Co. 5 Nassau	'01	(Commercial Paper)	
<b>CHAMBERLAIN &amp; CO., LAWRENCE, INC.</b> 31 Nassau	'18	Lawrence Chamberlain, Pres. Geo. H. Hutchins, V. P. D. Stewart Tuttle, Sec. and Tr. (Investment Securities)	Equitable Tr. Co., N. Y.
Chandler Bros. & Co. 34 Pine			Chandler Bros. & Co., Phil.

**BLAIR & CO.** 24 Broad.  
**INVESTMENT SECURITIES.**  
 Travelers' Credits for use in all parts of the world.  
 (SEE CARD ON BACK OF DIRECTORY COVER)

**GHANDLER & CO., Inc.** 35 Pine '13  
 Government Bonds  
 Municipal and Railroad Securities—High-Grade Industrials.  
 Correspondents: Chandler & Co. Inc., Phil.; Chandler, Wilbor & Co., Bos.

**CHILDS, C. F. & CO.** 120 Broadway '11  
 The oldest house in America specializing exclusively in Government Bonds.  
 (Paid-up capital \$500,000)  
 See Ad. opposite page 935

Irving N., Liberty N., Chatham & Phenix N., and Mech. & Metals N., N. Y.; C. F. Childs & Co., Chi.

<b>BLAKE BROTHERS &amp; CO.</b> 44 Wall	'58	{ Commercial Paper Investment Securities	Rickards, Roloson & Co., Chi.; Blake Bros. & Co., Bos.; McCluney & Co., St. L.; Lane, Piper & Jaffrey, Minpls.; Collman & Co., San F.
<b>BLODGET &amp; CO.</b> 34 Pine	'17	(Investment Bonds)	Blodget & Co., Bos. and Phil.
Blyth, Witter & Co. 61 Broadway	'19	(Investment Securities)	Blyth, Witter & Co., San F., Los A., and Seattle.

<b>Clark, Dodge &amp; Co.</b> 51 Wall	'47	(Investment Securities)	Clark, Dodge & Co., Hartford, Conn.
Clarke Brothers 154 Nassau	'40		N. Park, Met., Met. Tr. Co., and Irving Tr. Co., N. Y.
Coffin & Burr, Inc. 61 Broadway	'19	(Investment Bonds)	Coffin & Burr, Inc., Bos.
Coffin & Co. 34 Pine	'02	(Investment Securities)	
<b>COGGESHALL &amp; HICKS</b> 128 Broadway	'06	{ Investment Securities Members of N. Y. Stock Ex.	

**C. B. RICHARD & CO., N. Y. CITY.** ESTABLISHED 1847. BANKS ENABLED TO TRANSMIT FUNDS TO ALL PARTS OF THE WORLD. WRITE FOR INFORMATION AND FOREIGN EXCHANGE OUTFIT.

January, 1920

NEW YORK BANKS—New York City—Continued

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NEW YORK CITY (Borough of Manhattan)—Continued—Central Reserve City  
 SELECTED LIST—INVESTMENT DEALERS—For Members N. Y. Stock Exchange, see Page 957

NAME OF BANKER. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. ¶Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.	NAME OF BANKER. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. ¶Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.
<b>COLGATE &amp; CO., J. B.</b> 36 Wall	'52	(Investment Securities)	N. City and 1st N., N. Y.	Gilbert, Clinton 2 Wall	'85	(Bank & Trust Co. Stocks)	Bk. of America and 1st N., N. Y.
Colgate, Parker & Co. 49 Wall	'13	(Investment Securities)	N. City and 1st N., N. Y.	<b>GOLDMAN, SACHS &amp; CO.</b> 60 Wall	'14	(Commercial Paper) (Investment Securities)	Goldman, Sachs & Co., Chi., San F., Phil., and Bos.
<b>COLES &amp; CO., W. C.</b> 61 Broadway		Specialists and dealers in Standard Oil Stocks and Independent Oil Bank stocks, Trust Co.'s, Realty and Co.'s stocks. Brokers in all Listed and Unlisted Securities.	Standard Oil Stocks and Independent Oil Bank stocks, Trust Co.'s, Realty and Co.'s stocks. Brokers in all Listed and Unlisted Securities.	<b>GRAHAM, PARSONS &amp; COMPANY.</b> 115 Broadway	'97	(Investment Securities)	Graham, Parsons & Co., Phil. and Pitt.
<b>COMPTON, WILLIAM R. CO.</b> 14 Wall	'89			W. R. Compton, Pres. Clarkson Potter, V. P. R. P. Compton, Tr. R. C. Noel, Sec. Dealers in Municipal and other Conservative Investment bonds.	William R. Compton Co., Chi., Cin., N.O., and St. L.	<b>GRANT, R. M. &amp; CO.</b> 31 Nassau	'04
<b>COWAN &amp; CO., KENNETT, Inc.</b> 25 Broad	'06	(Investment Bonds)	N. City, N. Y.; Cont. & Com'l N., Chi.	Halgarten & Co. 5 Nassau	'15		
Curtis & Sanger 49 Wall	'85	(Commercial Paper—Bonds)	Curtis & Sanger, Chi., San F., and Bos.	<b>HALSEY, STUART &amp; CO., INC.</b> 49 Wall	'01	(INVESTMENT BONDS) Successors to N. W. Halsey & Co., Chicago.	Halsey, Stuart & Co., Chi., Phil., Bos., Det., St. L., Minpls., and Mil. See Adv. on back of Chicago Map.
Davies, Thomas & Co. 5 Nassau	'05	(Investment Bonds)		Hambleton & Co. 43 Exchange Place	'05	(Investment Bonds)	Hambleton & Co., Balt., Phil., and Wash.
<b>DOHERTY, HENRY L. &amp; CO.</b> 60 Wall	'04	Investment Securities Fiscal Agents and Managers for Public Utility Corporations.	Henry L. Doherty & Co., Chi., Bos., Pitt., Kan. C., Balt., Den., Cin., Tol., Clev., St. L., and Lou.	Harriman & Co. 111 Broadway	'70	(Brokers)	Harriman & Co., Wash., D. C., Det., Paterson, and Atlantic City.
A. G. Edwards & Sons 38 Wall	'87	(Bonds and Stocks)	A. G. Edwards & Sons, St. L.	Harris, Forbes & Co. Pine & William	'01		Harris Tr. & Sav. Chi.; Harris, Forbes & Co., Inc., Bos.; Harris, Forbes & Co., Phil. and London.
<b>ELDRIDGE and COMPANY</b> 7 Wall	'19	(Investment Securities)	Am. Ex. N., N. Y.	<b>HARRIS, WINTHROP &amp; CO.</b> 15 Wall	'01	(Investment Securities)	Harris, Winthrop & Co., Chi.
Engineering Securities Corporation 37 Wall	'05	J. G. White, Pres. R. B. Marchant, V. P. A. L. De Camp, Sec.	J. G. White & Co., Inc., Chi.	Hatch, Frederic H. & Co. 74 Broadway	'88	(Investment Securities)	Walter S. Place, Bos.; Balfour, White & Co., Montreal.
Fanshawe, W. S. & Co. 11 Pine				<b>HATHAWAY &amp; CO., R. B.</b> 20 Nassau	'10	(Investment Securities) Specialists in Motor Stocks	Winslow & Co., N. Y.
<b>FARLEE &amp; CO., J. S.</b> 66 Broadway	'82	Dealers in Investment Bonds approved Bonds on hand for Savings Banks, Trust Funds	Mech. & Metals N. and Fidelity Tr. Co., N. Y. ds. Railroad, Municipal and other or immediate delivery suitable for and other Conservative Investors.	Hathaway, Smith, Folds & Co. 45 Wall		(Commercial Paper)	Hathaway, Smith, Folds & Co., Chi., Bos., Phil., St. L., Seattle, Pitt., Rich., and San F.
<b>FIELD, RICHARDS &amp; CO.</b> 100 Broadway	'08	Powhatan Bolling, Mgr. (Investment Securities)	Field, Richards & Co., Clev. and Cin.	<b>HAYDEN, STONE &amp; CO.</b> 25 Broad	'92	(Brokers)	Hayden, Stone & Co., Bos.
<b>FISK &amp; SONS, HARVEY</b> 32 Nassau	'1	United States Bonds		Heidelbach, Ickelheimer & Co. 49 Wall	'76		
<b>FREEMAN &amp; COMPANY</b> 34 Pine	'06	(Car Trust Securities)	Am. Ex. N., N. Bk. Com., and Irving N., N. Y.	<b>HERRICK &amp; BENNETT</b> 66 Broadway	'05	(Investment Securities)	Liberty N., Irving N., and U. S. Mtge. & Tr. Co., N. Y.
Gay, W. O. & Co. 27 William	'93	(Commercial Paper)	W. O. Gay & Co., Chi., San F., Phil., and Bos.	<b>HODENPYL, HARDY &amp; CO., Inc.</b> 14 Wall	'03	(Investment Securities)	Hodenpyl, Hardy & Co., Inc., Chi.
				Holbrook, Corey & Co. 31 Nassau		(Commercial Paper)	Holbrook, Corey & Co., Chi., Bos., San F., and Phil.
				Holmes, Bulkley & Wardrop 61 Broadway			Holmes, Bulkley & Wardrop, Pitt. and Greensburg.
				<b>HORNBLOWER &amp; WEEKS</b> 42 Broadway	'88	(Investment Securities)	Hornblower & Weeks, Chi., Bos., Det., Providence, and Port.
				<b>HUDSON &amp; CO., C. I.</b> 66 Broadway	'74	(Brokers)	C. I. Hudson & Co., Atlantic City, Newark, Wil., Binghamton, N. Y., Scranton, Wilkes-Barre, Pa., and Cin.
				<b>HUHN &amp; SONS, GEO. A.</b> 111 Broadway	'05	(Brokers)	Geo. A. Huhn & Sons, Phil.

NEW YORK BANKS—New York City—Continued

January, 1920

**AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance**

**NEW YORK CITY (Borough of Manhattan)—Continued—Central Reserve City**  
**SELECTED LIST—INVESTMENT DEALERS For Members N. Y. Stock Exchange see page 957**

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January, 1920

NEW YORK BANKS—New York City—Continued

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NAME OF BANKER. •Mem. Am. Bks. Assn. †Mem. State Bks. Assn. ‡Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.
<b>HUTH &amp; CO.</b>	•1809		<b>Branch of Fred'k Huth &amp; Co., 12 Tokenhouse Yard, London, E. C. 2. Correspondents of Huth &amp; Co., Valparaiso, Chile. Foreign Exchange and Letters of Credit</b>
<b>ISELIN, A. &amp; CO.</b>	•		
<b>JACKSON &amp; CURTIS</b>	†'79	(Investment Securities)	Jackson & Curtis, Bos., Worcester, Providence and Springfield.
<b>JESTER &amp; CO.</b>	•'06	(Investment Securities)	N. Y. Tr. Co., N. Y.
<b>JONES &amp; CO., CHAS. H.</b>	†'04	(Municipal, Railroad, and Corporation Bonds)	Seab. N., Liberty N., Equitable Tr. Co., Guaranty Tr. Co. and Columbia Tr. Co., N. Y.
<b>Kidder, Peabody &amp; Co.</b>	•'7	(Foreign Exchange)	Kidder, Peabody & Co., Bos.
<b>KIELY &amp; HORTON</b>	•'14	(Investment Securities)	Merch. N., Empire Tr. Co. and Irving Tr. Co., N. Y.
<b>KIMBALL &amp; CO., R. J.</b>	•'65		
<b>KISSEL, KINNICUTT &amp; CO.</b>	•'7		

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 (SEE ADVERTISEMENT ON PAGE 4)

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**SPECIALIZE IN**

**High Grade Municipal and Railroad Bonds.**  
**Foreign Exchange and Letters of Credit.**

NAME OF BANKER. •Mem. Am. Bks. Assn. †Mem. State Bks. Assn. ‡Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.
<b>KONIG BROS. &amp; CO.</b>	•'09	Commercial Credits	Konig Bros., London, Eng.
<b>LADD &amp; CO., W. F.</b>	•'16	(Railroad Bonds)	
<b>LAIDLAW &amp; COMPANY</b>	•'42		Bk. of Cal. N. A., San F.; Lon. Joint City and Midland Bk., Ltd., Lon.; Australian Bk. of Com., Ltd., Sydney; Bk. of Bishop & Co. Ltd., Honolulu.
<b>Langley, W. C. &amp; Co.</b>	•'7	(Investment Securities)	
<b>Lawrence, A. Hicks</b>	•'04	(Investment Securities)	
<b>LAZARD FRERES</b>	•'19		Lazard Bros. & Co., Lon., Eng.; Lazard Freres & Cie, Paris.
<b>LEACH, A. B. &amp; CO., INC.</b>	•'17	Dealers in Municipal and Corporation Bonds.	<b>A. B. Leach &amp; Co., Inc., Chicago, Philadelphia, Pittsburgh, Boston, Buffalo, Baltimore, Scranton, Cleveland, Minneapolis, St. L., Duluth, and Milwaukee.</b>

**LEE, HIGGINSON & CO.** •'48  
 43 Exchange Pl.  
 New York, Boston, Chicago, Detroit, Philadelphia, Pittsburgh, Portland (Me.), Worcester, Cleveland, St. Louis, Cincinnati, Milwaukee, Minneapolis, Indianapolis, Hartford, (Conn.), Providence, (R. I.), and Higginson & Company, London, England.

<b>S. B. Lewis &amp; Co.</b>	•'17	(Commercial Paper)	S. B. Lewis & Co., Phil., Bos., Pitt. Atl. and Scranton.
<b>LOGAN &amp; BRYAN</b>	•	Bonds and High Grade Securities Pacific. Branches—Chicago,	Direct private wires Atlantic to Los Angeles, Omaha.
<b>LUDWIG &amp; CRANE</b>	•'02	(Investment Securities)	
<b>Mackay &amp; Company</b>	•'05	(Investment Securities)	
<b>Macomber, W. Sturgis</b>	•	(Investment Securities)	
<b>McKINLEY &amp; MORRIS</b>	•'17	(Investment Bonds)	Columbia Tr. Co., N. Y.
<b>McMillin &amp; Co., Emerson</b>	•		
<b>Meeke, Claude</b>	•'95	(Investment Securities)	Claude Meeker, Col., O.
<b>Merrill, Lynch &amp; Co.</b>	•'13		Merrill, Lynch & Co., Chi., Grand Rapids, Los A. and Det.
<b>MONTGOMERY &amp; CO.</b>	•'07	(Investment Securities)	Montgomery & Co., Phil.
<b>Morgan, J. P. &amp; Co.</b>	•'17		
<b>Moseley, F. S. &amp; Co.</b>	†1900	(Commercial Paper)	F. S. Moseley & Co., Chi. and Bos.
<b>MUNROE, JOHN &amp; CO.</b>	•	Issue Travelers' Letters of Credit for use in all parts of the world. Commercial Letters of Credit. Foreign Exchange. Collections. Cable Transfers.	John Munroe & Co., Bos.; Munroe & Co., Paris and Pau, France.

**C. B. RICHARD & CO., N. Y. CITY. FOREIGN BONDS AND CURRENCY. SOLE U. S. GOVERNMENT CONTRACTOR FOR EXCHANGE OF FOREIGN MONEYS AT THE U. S. IMMIGRANT LANDING STATION, ELLIS ISLAND, NEW YORK HARBOR.**

NAME OF BANKER. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. †Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.
<b>THE NATIONAL CITY COMPANY</b> James A. Stillman, <i>Chairman of the Board.</i>			
National City Bank Building, New York Uptown Office, Fifth Avenue & Forty-third Street		SEE ADV. ON PAGE 3. Charles E. Mitchell, <i>Pres.</i>	
<b>CORRESPONDENT OFFICES:</b>			
Albany, N. Y. Atlanta, Ga. Atlantic City, N. J. Baltimore, Md. Boston, Mass. Buffalo, N. Y. Chicago, Ill.	Cincinnati, Ohio Cleveland, Ohio Denver, Colo. Detroit, Mich. Hartford, Conn. Indianapolis, Ind. Kansas City, Mo.	Los Angeles, Cal. Milwaukee, Wis. Minneapolis, Minn. Newark, N. J. New Orleans, La. Omaha, Neb.	Philadelphia, Pa. Pittsburgh, Pa. Portland, Me. Portland, Ore. Providence, R. I. Richmond, Va. Rochester, N. Y.
London, E. C., 2, England.	Montreal, Canada.	Toronto, Canada.	
<b>BONDS. SHORT TERM NOTES. ACCEPTANCES.</b>			
Naumburg, E. & Co. 14 Wall	•'94 (Commercial Paper)	E. Naumburg & Co., Chi., Bos., Hart., Phil., Pitt., San F., Atl., Det., Port., St. L., and Seattle.	
Newman Brothers 66 Broadway	•'14 (Foreign Securities)	Newman Brothers, Chi. and Det.	
Nickerson, Jr., John 61 Broadway	•'05 (Investment Securities)	John Nickerson, Jr., St. L.	
<b>PARKINSON &amp; BURR</b> 7 Wall	•'66 (Investment Securities)	Parkinson & Burr, Bos.	
<b>PFORZHEIMER, CARL H. &amp; CO.</b> 25 Broad	<b>INVESTMENT SECURITIES. Specialize in STANDARD OIL Securities.</b>		
Place, J. W. & Co. 67 Wall	•		
<b>POWELL, GARARD &amp; CO.</b> 66 Broadway	•'13 { (Municipal & Corporation Securities). Capital \$500,000.	Powell, Garard & Co., Cont. & Com'l N., Cent. Tr. Co. of Ill., and Northern Tr. Co., Chi.; Powell, Garard & Co., Phil. and Dallas.	
<b>PRESSPRICH &amp; CO., R. W.</b> 40 Wall	•'09 (Investment Bonds)		
Pyncheon & Company 111 Broadway	• (Investment Securities)	Pyncheon & Co., Chi., Lon., Liverpool and Paris.	
Pyne, Kendall & Hollister 20 Exchange Place	•	W. H. Newbolds, Son & Co. and Benson & Packard, Phil.	
<b>QUINCEY &amp; CO., CHAS. E.</b> 29 Broadway		<b>United States Government Bonds and other Investment Securities. Members N. Y. Stock Exchange.</b>	
<b>READ, WM. A. &amp; CO.</b> 28 Nassau	•'05 (Investment Bonds)	Wm. A. Read & Co., Chi., Bos., and Phil.	
<b>REDMOND &amp; CO.</b> 33 Pine	•'07 Investment Bonds	Redmond & Co., Pitt. and correspondents in all domestic and foreign banking points.	

NAME OF BANKER. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. †Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.
Remick, Hodges & Co. 14 Wall	•'04 (Investment Securities)	R. L. Day & Co., Bos.	
Rhoades & Company 31 Pine	•'07 (Investment Bonds)	Rhoades & Company, Albany.	
<b>RICHARD &amp; CO., C. B.</b> 29 Broadway	•'47 { Established 1847 The Oldest Foreign Exchange Dealers in Domestic and Foreign Exchange.	House in the United States.	
<b>ROBBINS, H. D. &amp; CO., INC.</b> 61 Broadway	•'15 { (Investment Securities) H. D. Robbins, Pres. and Tr. J. A. Daubel, V. P. E. A. Tatum, V. P. J. T. Herne, Sec.	E. R. Diggs & Co., Troy, N. Y.; Morris Bros., Phil.; Smith, Luria & Co., N. O.; Stanley & Bissell, Clev.	
<b>ROBINSON &amp; CO.</b> 26 Exchange Place			
<b>United States Government Bonds and other Investment Securities. Members N. Y. Stock Exchange.</b>			
Robinson, R. E. & Co. 30 Broad	•		
Rollins, E. H. & Sons E. 43 Exchange Pl.	•'1876	E. H. Rollins & Sons, Bos.	
Rosenbaum, L. N. & Co. 135 Broadway	•'14 (Loans and Financing)		
<b>RUTTER &amp; COMPANY</b> 14 Wall	•'19 (Investment Securities)	Am. Ex. N., 1st N., and Columbia Tr. Co., N. Y.	
<b>SALOMON BROS. &amp; HUTZLER</b> 27 Pine			
<b>Dealers in Bank and Bankers' Acceptances. Short Term Securities and High Grade Investment Bonds and Preferred Stocks. Correspondents: Salomon Bros. &amp; Hutzler, Boston.</b>			
<b>SALOMON &amp; CO., WILLIAM</b> 25 Broad	•'02 (Investment Securities)	Wm. Salomon & Co., Chi.; Salomon & Co., Lon. and Paris.	
Schall, Wm. & Co. 45 William	•'53	Am. Ex. N., Mech. & Metals N., Bk. of Am. and N. Park, N. Y.	
<b>SCHULZ &amp; RUCKGABER</b> 27 Pine	•'52 { Commercial Credits. Foreign Exchange.	Goschens & Cunliffe, London; Marquard, Meyer-Borel & Co., Paris.	
<b>SEASONGOOD &amp; MAYER</b> 149 Broadway			
<b>Government, Municipal, Railroad, Corporation BONDS</b> Correspondent: Seasingood & Mayer, Cincinnati.			
Seligman, J. & W. & Co. 54 Wall	•'07		
<b>SMITH &amp; CO., EDWARD B.</b> 30 Pine	•'92 (Investment Securities)	Edward B. Smith & Co., Phil.	

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NAME OF BANKER. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. †Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.	NAME OF BANKER. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. †Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.
<b>SMITHERS, F. S. &amp; CO.</b> 19 Nassau	'57	(Acceptances—Investment Securities)		<b>Talmadge &amp; Co. Henry</b> 52 William	'72		
<b>SOUDERS &amp; CO., W. G.</b> 31 Nassau	'14	Capital, \$1,000,000 <b>HIGH GRADE INVESTMENT SECURITIES</b>	Bkrs. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; 1st Wis. N., Mil.; G. Rap. Sav., G. Rap.; W. G. Souders & Co., Chi., Det., Mil., and G. Rap.	<b>Trask &amp; Co., Spencer</b> 25 Broad	'91		Spencer Trask & Co., Chi., Alb., and Bos. Lon. Joint City and Midland Bk., Ltd., Lon.; Heine & Co., Paris.
<b>Speyer &amp; Co.</b> 24-26 Pine	'37			<b>Tarnure, Lawrence &amp; Co.</b> 64 Wall	'32		
<b>SPITZER &amp; CO. SIDNEY</b> 115 Broadway	'15	L. R. Ayers, Mgr.	Sidney Spitzer & Co., Tol.	<b>WEIL, FARRELL &amp; CO.</b> 60 Wall		(Commercial Paper) Summer Weil, Charles Weil, John McKey, Partners, (Municipal Bonds)	Weil, Farrell & Co., Chi., Phil., and Bos
<b>SPITZER, RORICK &amp; CO.</b> 120 Broadway	'71	(Municipal and Corporation Bonds)	Spitzer, Rorick & Co. and Spitzer, Rorick Tr & Sav., Tol.; Spitzer, Rorick & Co., Chi.	<b>Weil, Roth &amp; Co.</b> 115 Broadway	'7	(Investment Dealers)	Weil, Roth & Co., Chi. and Cin.
Stacy & Braun 5 Nassau	'9	(Investment Bonds)	Stacy & Braun, Cin. and Tol.	<b>White, J. G. &amp; Co., Inc.</b> 37 Wall	'03		J. G. White & Co., Inc., Chi.
Stone & Webster 120 Broadway	'7			<b>Whitney, H. N. &amp; Sons</b> Mills Bldg.			
<b>STRAUS, S. W. &amp; CO.</b> 150 Broadway Founded 1882	'82	S. W. Straus, Pres. S. J. T. Straus, V. Pres. Nicholas Roberts, V. Pres. Walter S. Klee, Sec. <b>First Mortgage Serial Bonds safe guarded under the Straus Plan.</b>	N. Park, Guaranty Tr., and Bkrs. Tr. Cos., N. Y.; S. W. Straus & Co., Chi.	<b>WHITNEY &amp; COMPANY, RICHARD</b> 14 Wall	'15	(Bond Brokers)	Mech. & Metals N., and Bkrs. Tr. Co. N. Y.
Strong, Sturgis & Co. 30 Broad	'59	(Brokers)	Drexel & Co., Robt. Glendinning & Co., and Geo. S. Fox & Sons, Phil.; Chas. E. Lewis & Co., Minap.	<b>Winslow, Lanier &amp; Co.</b> 59 Cedar	'49		
<b>SUTRO BROTHERS &amp; CO.</b> 120 Broadway	'96	(Investment Bankers)	Lon. Co. Westminster & Parr's Ltd., Union Bk. of Scotland, Ltd., N. Provincial and Union Bk. of Eng., Ltd., and R. Raphael & Sons, Lon.; Sutro Bros. & Co., Montreal.	<b>WINTHROP &amp; CO., ROBERT</b> 40 Wall		(Investment Securities)	
Swartwout & Appenzeller 141 Broadway	'82	(Investment Securities)	Swartwout & Appenzeller, Pittsfield, Mass.	<b>Wolf &amp; Stanley</b> 27 William	'04	(Bonds)	
Swenson, S. M. & Sons 61 Broadway				<b>WOLLMAN &amp; CO. W. J.</b> 120 Broadway	'17		
				<b>WOOD, GUNDY &amp; CO.</b> (Incorporated) 14 Wall		<b>Dealers in Canadian Government and Municipal Bonds.</b> Wood, Gundy & Co., Toronto, Montreal, Saskatoon, and London, England	
				<b>Zimmermann &amp; Forshay</b> 170 Broadway	'72		Lon. Co. Westminster & Parr's Bk. Ltd., Lon. and Paris.

NEW YORK STOCK EXCHANGE FIRMS

Abbott, Hoppin & Co., 120 Broadway. Allen & Carstens, 42 Broadway. Amory, J. M. & Son, 52 Broadway. Armstrong, H. P. & Co., 15 William. Asiel & Co., 52 Broadway. Auchincloss, Joost & Patrick, 61 Broadway. Auerbach, Rogers & Pollak, 60 Broadway.	Barr & Schmeltzer, 14 Wall. Batcheller & Adee, 62 Broad. Baylis & Co., 15 Wall. Bearn's, J. S. & Co., 60 Broadway. Beaty & Co., J. G., 20 Broad. Beekman, Wm. B. & Co., 20 Broad. Belmont & Co., August, 43 Exchange Pl. Benedict, Drysdale & Co., 7 Wall. Benedict, E. O. & Co., 80 Broadway. Benedict, L. L. & Co., 120 Broadway. Benjamin & Ferguson, 61 Broadway. Benkart, J. P. & Co., 61 Broadway. Berg, Roesler & Kerr, 52 Broadway. Bernhard, Scholle & Co., 14 Wall. Bissell, R. H. & Co., 52 Broadway. Blair & Co., 24 Broad. Blake Bros. & Co., 44 Wall. Block, Maloney & Co., 74 Broadway. Blyth & Bonner, 43 Exchange Pl.	Boissevain & Co., 24 Broad. Bond & Goodwin, 111 Broadway. Boody, McLellan & Co., 111 Broadway. Borg & Co., Simon, 46 Cedar. Bonvier, M. C. & Co., 20 Broad. Boyd, Halsted & Co., 128 Broadway. Bramley & Smith, 52 Broadway. Brand, O. J. & Co., 74 Broadway. Bronson, Theodore L. & Co., 10 Wall. Brown Bros. & Co., 59 Wall. Brown, Vernon C. & Co., 80 Broadway. Brown & Coombe, 100 Broadway. Brown & Sumner, 80 Broadway. Brunley, Chamberlain & Co., 15 Broad. Bull & Eldridge, 20 Broad. Burr, M. Jr., & Co., 20 Broad. Burras, H. K. & Co., 66 Broadway. Butler, Herrick & Marshall, 7 Wall. Byrne J. M. & Co., 60 Broadway.	Callaway, Fish & Co., 37 Wall. Cammann & Co., 29 Broadway. Campbell, H. G. & Co., 149 Broadway. Carey, H. T. & Co., 66 Broadway. Carleton & Mott, 100 Broadway. Carlisle, Mellick & Co., 43 Exchange Pl. Carpenter, Caffry & Co., 1 Wall. Carpenter, N. L. & Co., 42 Exchange Pl. Carstairs & Co., 71 Broadway. Carter & Co., 61 Broadway. Cassatt & Co., 56 Wall. Chandler Bros. & Co., 34 Pine. Chapin, S. B. & Co., 111 Broadway. Chapman, Carman & Co., 5 Nassau. Chauncey & Co., 61 Broadway. Chisholm & Chapman, 71 Broadway. Clark, Henry I. & Co., 66 Broadway. Clark, Childs & Co., 135 Broadway.	Clark, Dodge & Co., 51 Wall. Clement & Whitney, 120 Broadway. Clews & Co., Henry, Mills Building. Coggeshall & Hicks, 128 Broadway. Cohen & Hess, 67 Exchange Pl. Colgate, J. B. & Co., 36 Wall. Content, H. & Co., 111 Broadway. Cornwall, Reed & Meyer, 52 Broadway. Cox, Geo. V. & Co., 74 Broadway. Cox & Sharp, 52 Broadway. Crawford, Patton & Cannon, 61 Broadway. Curtis & Sanger, 49 Wall.	Davis & Co., Fellowes, 52 Broadway. Davis, John H. & Co., 10 Wall. Davis, J. W. & Co., 111 Broadway. Davis, Morgan & Co., 66 Broadway. Day & Heaton, 7 Wall. De Coppet & Doremus, 42 Broadway. de Cordova, Cyril, & Bro., 25 Broad. Degener & Burke, 20 Broad. De Haven & Townsend, 40 Wall. Denny, Pomroy & Co., 30 Pine. Dewing & Co., 14 Wall. Dominick & Dominick, 115 Broadway. Drake Bros., 66 Broadway. Drayton, Penington & Colket, 115 Broadway. Du Val, H. C. & Co., 74 Broadway. Duff Co., J. Robinson, 61 Broadway.
Babcock, Rushton & Co., 7 Wall. Bache, J. S. & Co., 42 Broadway. Bachman, H. F. & Co., 61 Broadway. Bamberger Bros., 66 Broadway. Barnes Bros., 66 Broadway. Barney, Chas. D. & Co., 15 Broad.				Danzig, Jerome J. & Co., 100 Broadway. Davies, Thomas & Co., 5 Nassau.	Continued on next page

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THE OLDEST FOREIGN EXCHANGE HOUSE IN THE UNITED STATES.  
FOREIGN EXCHANGE. FOREIGN CURRENCY. FOREIGN BONDS.

Eastman, Dillon & Co., 71 Broadway.  
 Edey, Fred & Co., 61 Broadway.  
 Edey, Leslie & Sloan, 74 Broadway.  
 Edwards, A. G. & Sons, 38 Wall.  
 Ehrlich & Co., 67 Ex. Place.  
 Elias, Albert J. & Co., 20 Broad.  
 Emanuel, Parker & Co., 120 Broadway.  
 Emmons, K. P. & Co., 111 Broadway.  
 Eric & Dreyfus, 25 Broad.  
 Erwin & Co., 111 Broadway.  
 Estabrook & Co., 24 Broad.  
 Evans, Stillman & Co., 60 Broadway.  
 Fahnstock & Co., 2 Wall.  
 Farnum, Winter & Co., 5 Nassau.  
 Farson, Son & Co., 115 Broadway.  
 Feuchtwanger, Cahn & Co., 51 Exchange Pl.  
 Filor, Bullard & Smyth, 61 Broadway.  
 Finch & Tarbell, 120 Broadway.  
 Floyd-Jones & Robison, 60 Broadway.  
 Forrest, Davis & MacDonald, 60 Broadway.  
 Foster & Adams, 71 Broadway.  
 Foster & Lounsbury, 24 Broad.  
 Fox, Carlebach & Co., 40 Exchange Pl.  
 Frank, Arthur E. & Co., 100 Broadway.  
 Freeman & Co., 34 Pine.  
 Frost, B. Y. & Co., 80 Broadway.  
 Gengler & Fransioli, 25 Broad.  
 Gilchrist, Bliss & Co., 120 Broadway.  
 Gillespie, Meeds & Co., 44 Wall.  
 Gilmor & Miller, 60 Broadway.  
 Glidden, Davidge & Co., 20 Broad.  
 Goadby, W. H. & Co., 74 Broadway.  
 Goldman, Sachs & Co., 60 Wall.  
 Goldschmidt, H. P. & Co., 37 Wall.  
 Gonzalez & Whitehead, 52 Broadway.  
 Goodbody & Co., 115 Broadway.  
 Goodhart, P. J. & Co., 74 Broadway.  
 Gould Bros., 5 Nassau.  
 Graham & Miller, 66 Broadway.  
 Gray & Wilmerding, 5 Nassau.  
 Greer, Crane & Webb, 74 Broadway.  
 Griesel & Rogers, 42 Broadway.  
 Groesbeck & Co., 80 Broadway.  
 Gross, Romary & Co., 38 Wall.  
 Gruntal, Lilienthal & Co., 111 Broadway.  
 Gude, Winmill & Co., 20 Broad.  
 Guthrie, H. B. & Co., 71 Broadway.  
 Gwathmey & Co., 20 Exchange Pl.  
 Halle & Stieglitz, 30 Broad.  
 Hallgarten & Co., 5 Nassau.  
 Halsey, C. D. & Co., Mills Building.  
 Halsey & Hudnot, 5 Nassau.  
 Halsted & Harrison, 71 Broadway.  
 Harriman & Co., 111 Broadway.  
 Harris & Fuller, 120 Broadway.  
 Harris, Winthrop & Co., 15 Wall.  
 Hartshorne & Battelle, 25 Broad.  
 Hartshorne, Fales & Co., 71 Broadway.  
 Hart & Haupt, 61 Broadway.  
 Hayden, Stone & Co., 25 Broad.  
 Hearn, Jos. J. & Co., 115 Broadway.

Heidelberg, Ickelheimer & Co., 37 William.  
 Hellwig & Reutter, 25 Broad.  
 Hemphill, Noyes & Co., 37 Wall.  
 Hendrickson & Co., 61 Broadway.  
 Henry Bros. & Co., 71 Broadway.  
 Hentz, H. & Co., 22 William.  
 Herrick & Bennett, 66 Broadway.  
 Herrick, Berg & Co., 14 Wall.  
 Herts, C. A. & Co., 52 Broadway.  
 Herzfeld & Stern, 40 Exchange Pl.  
 Herzog & Glazier, 24 Broad.  
 Metherington & Co., 15 Broad.  
 Hibbard, Kalbfleisch & Palmer, 38 Wall.  
 Hicks & Williams, 74 Broadway.  
 Hill, Charles W. & Co., 2 Wall.  
 Hirsch, Lilienthal & Co., 61 Broadway.  
 Hirschman, A. & Co., 1 Wall.  
 Hoey, M. J. & Co., 74 Broadway.  
 Hoey, William, 39 Broadway.  
 Hoge, Underhill & Co., 71 Broadway.  
 Hollister, Barnes & Co., 27 Pine.  
 Hollister, Lyon & Walton, 7 Wall.  
 Holmes, Bulkley & Wardrop, 61 Broadway.  
 Homans & Co., 2 Wall.  
 Honigman Bros., 111 Broadway.  
 Hornblower & Weeks, 42 Broadway.  
 Horton, H. L. & Co., 60 Broadway.  
 Housman, A. A. & Co., 20 Broad.  
 Hoyt (Colgate) & Co., 14 Wall.  
 Hudson, C. I. & Co., 66 Broadway.  
 Huhn, Geo. A. & Sons, 111 Broadway.  
 Hume, H. M. & Co., 60 Broadway.  
 Hutton, E. F. & Co., 61 Broadway.  
 Hutton, W. E. & Co., 60 Broadway.  
 Imbrie & Co., 61 Broadway.  
 Iselin, A. & Co., 36 Wall.  
 Jackson & Curtis, 43 Exchange Pl.  
 Jacquelin & De Coppet, 65 Broadway.  
 Jekke, Hood & Bolles, 40 Wall.  
 Jenks, Gwynne & Co., 15 Broad.  
 Jesup & Lamont, 26 Broadway.  
 Johnson, A. J. & Co., 60 Broadway.  
 Johnson & Wood, 115 Broadway.  
 Jones & Lanman, 86 Broadway.  
 Joseph Morris & Co., 25 Broad.  
 Josephthal & Co., 120 Broadway.  
 Kean, Taylor & Co., 5 Nassau.  
 Keech, F. B. & Co., 7 Wall.  
 Keen & Ward, 20 Broad.  
 Kelley, Drayton & Co., 40 Exchange Pl.  
 Kelley, Jewett & Co., 35 Wall.  
 Kerr & Company, 71 Broadway.  
 Kidder, A. M. & Co., 5 Nassau.  
 Kidder, Peabody & Co., 17 Wall.  
 Kimball, R. J. & Co., 7 Nassau.  
 Kissel, Kinnicutt & Co., 14 Wall.  
 Knauth, Nachod & Kühne, 120 Broadway.  
 Knickerbacker, H. & Co., 25 Broad.

Koch, Spencer B. & Co., 52 Broadway.  
 Kountze Brothers, 141 Broadway.  
 Kraus Bros. & Co., 24 Broad.  
 Kuhn, Loeb & Co., 52-54 William.  
 Ladd & Wood, 7 Wall.  
 Ladenburg, Thalmann & Co., 25 Broad.  
 Laidlaw & Co., 26 Broadway.  
 Lamborn & Co., 7 Wall.  
 Lancaster & Co., 160 Broadway.  
 Langley, W. C. & Co., 115 Broadway.  
 Lansburgh Bros., 30 Broad.  
 Lauer, Wm. E. & Co., 74 Broadway.  
 Lawrence, Cyrus J. & Sons, 15 Wall.  
 Lazard Frères, 19 Nassau.  
 Lee, Higginson & Co., 43 Exchange Pl.  
 Lehman Bros., 16 William.  
 Leopold, James M. & Co., 3 Wall.  
 Levinson, E. D. & Co., 52 Broadway.  
 Levy, L. & Co., 61 Broadway.  
 Lewishohn, Adolph & Sons, 61 Broadway.  
 Lewishohn Bros., 11 Broadway.  
 Libaire & Cooke, 25 Broad.  
 Liberman & Stone, 27 Pine.  
 Linden & Co., 100 Broadway.  
 Lipper & Co., Arthur, 20 New.  
 Lisman, F. J. & Co., 61 Broadway.  
 Livingston & Co., 51 Exchange Pl.  
 Lloyd & Co., 135 Broadway.  
 Lockwood, F. M. & Co., 52 Broadway.  
 Loew & Co., 2 Wall.  
 Logan & Bryan, 42 Broadway.  
 Louchheim, Minton & Co., 71 Broadway.  
 Low, Dixon & Co., 37 Wall.  
 Luke, Banks & Weeks, 14 Wall.  
 Mabon & Co., 45 Wall.  
 MacArthur & Co., 29 Broadway.  
 Mackay & Co., 14 Wall.  
 MacQuoid & Coady, 14 Wall.  
 Maitland, Coppell & Co., 52 William.  
 Manice, E. A. & Co., 15 Broad.  
 Mann, Bill & Co., 7 Wall.  
 Manson, Thomas L. & Co., 100 Broadway.  
 Markoe, Morgan & Co., 120 Broadway.  
 Marks & Graham, 32 Broadway.  
 Marshall, Robert P. & Co., 71 Broadway.  
 Martin & Co., 96 Broadway.  
 Martin & Floyd, 52 Broadway.  
 Maury, Rogers & Auchincloss, 25 Broad.  
 Maxwell & Co., 15 Broad.  
 McClave & Co., 67 Exchange Pl.  
 McClure, Jones & Reed, 115 Broadway.  
 McConnell, H. F. & Co., 65 Broadway.  
 McCornick & Fagan, 60 Beaver.  
 McCurdy, Henderson & Co., 24 Nassau.  
 McDonnell & Co., 120 Broadway.  
 McKee, Thomas M. & Co., 36 Wall.  
 Meeker & Co., 20 Broad.  
 Merrill, Lynch & Co., 120 Broadway.  
 Miller & Co., 120 Broadway.  
 Millett, Roe & Hagen, 52 William.

Montgomery, Henry E. & Co., 80 Broadway.  
 Montgomery & Co., 14 Wall.  
 Moore, D. T. & Co., 52 William.  
 Moore, F. P. & Co., 71 Broadway.  
 Moore, W. D. & Co., 71 Broadway.  
 Moore & Schley, 96 Broadway.  
 Moore, Leonard & Lynch, 111 Broadway.  
 Morgan, A. O. & Co., 25 Broad.  
 Morgan, J. P. & Co., 23 Wall.  
 Morgan, Livermore & Co., 71 Broadway.  
 Morison Bros., 60 Broadway.  
 Morris & Smith, 66 Broadway.  
 Morrison & Townsend, 53 Ex. Pl.  
 Moseley, F. S. & Co., 26 Exchange Pl.  
 Moyse & Holmes, 67 Exchange Pl.  
 Muir, John & Co., 61 Broadway.  
 Naphen & Co., 61 Broadway.  
 Nash & Co., 25 Broad.  
 Newborg & Co., 60 Broadway.  
 Newborg, J. L. & Bro., 25 Broad.  
 Newburger, Henderson & Loeb, 100 Broadway.  
 Nicholas, H. I. & Co., 7 Wall.  
 Nichols, Perry & Nichols, 6 E. 46th.  
 Nichols & Stone, 60 Broadway.  
 Noel, Berman & Langley, 60 Broadway.  
 Noyes & Jackson, 67 Exchange Pl.  
 Noyes, J. M. & Co., 66 Broadway.  
 O'Dell & Co., Daniel, 71 Broadway.  
 Oliphant, Jas. H. & Co., 61 Broadway.  
 Onatvia & Co., Mills Building.  
 Orris Bros. & Co., 60 Broadway.  
 Paine, Webber & Co., 25 Broad.  
 Palmer & Co., 40 Wall.  
 Parkinson & Burr, 7 Wall.  
 Parrish & Co., 115 Broadway.  
 Pearl & Co., 71 Broadway.  
 Peck & Co., 45 Wall.  
 Pelzer, B. H. & F. W., 12 Broadway.  
 Pendergast, Watson & Co., 20 Broad.  
 Phelps & Neeser, 36 Wall.  
 Posner & Co., 111 Broadway.  
 Post Bros. & Co., 52 Broadway.  
 Post & Flagg, 38 Wall.  
 Potter, Bro. & Co., 5 Nassau St.  
 Pouch & Co., 14 Wall.  
 Power, M. G. & Wm. E., 51 Exchange Pl.  
 Prentice & Stepack, 54 Wall.  
 Prentiss, George H. & Co., 52 Wall.  
 Pritchett & Co., 60 Broadway.  
 Prince, L. M. & Co., 20 Broad.  
 Prince & Whitely, 52 Broadway.  
 Provost Bros. & Co., 20 Broad.  
 Pynchon & Co., 111 Broadway.  
 Pyne, Kendall & Hollister, 20 Exchange Pl.  
 Quincey, Chas. E. & Co., 80 Broadway.

Randolph (Edmund & Chas.), 111 Broadway.  
 Raymond, Shaw & Co., 111 Broadway.  
 Read, Wm. A. & Co., 28 Nassau.  
 Redmond & Co., 33 Pine.  
 Reinhart & Bennet, 52 Broadway.  
 Remick, Hodges & Co., 14 Wall.  
 Rhoades & Co., 31 Pine.  
 Rich, Everett & Co., 15 William.  
 Righter & Somers, 25 Broad.  
 Ristine, F. P. & Co., 61 Broadway.  
 Robinson & Co., 26 Exchange Pl.  
 Rogers & Gould, 71 Broadway.  
 Rogerson & Donnell, 15 Broad.  
 Rollins & Co., 52 Broadway.  
 Rothschild, L. F. & Co., 120 Broadway.  
 Rothschild, V. Sydney & Co., 25 Broad.  
 Rountage, C. C. & Co., 1 Wall.  
 Rutherford, John A. & Co., 20 Broad.  
 Rutter & Gross, 27 William.  
 Ryan, Allan A. & Co., 111 Broadway.  
 Salisbury & Worth, 52 Broadway.  
 Salomon Bros. & Hutzler, 27 Pine.  
 Salomon, F. L. & Co., 27 Pine.  
 Salomon, William & Co., 25 Broad.  
 Sartorius, Smith & Loewi, 20 Broad.  
 Savin, F. W. & Co., 66 Broadway.  
 Schafer Bros., 120 Broadway.  
 Schall, Wm. & Co., 45 William.  
 Scholle Bros., 5 Nassau.  
 Schott, Chas. M., Jr., & Co., 25 Broad.  
 Schuyler, Chadwick & Burnham, 100 Broadway.  
 Schwartz, B. F. & Co., 2 Broadway.  
 Seagoon, Hass & Macdonald, 60 Broadway.  
 Secor, Weil & Co., 111 Broadway.  
 Seligman, A. J. & Co., 61 Broadway.  
 Seligman, J. & W. & Co., 54 William.  
 Seligsberg & Co., 71 Broadway.  
 Sharp & McVicker, 25 Broad.  
 Shearson, Hammill & Co., 71 Broadway.  
 Shippee & Rawson, 111 Broadway.  
 Shonnard, Mills & Co., 120 Broadway.  
 Shuman & Seligmann, 30 Broad.  
 Sichel & Frank, 10 Wall.  
 Simmons & Slade, 7 Nassau.  
 Simpson, R. H. & Co., 61 Broadway.  
 Slayback, H. B. & Co., 61 Broadway.  
 Smith, Edward B. & Co., 30 Pine.  
 Smith & Gallatin, 111 Broadway.  
 Smith & Lewis, 61 Broadway.  
 Smith, Lyman D. & Co., 34 Pine.  
 Smith, W. E. R. & Co., 20 Broad.  
 Smithers, F. S. & Co., 19 Nassau.  
 Sneaker & Heath, 20 Broad.  
 Spaulding, McLellan & Co., 74 Broadway.  
 Speyer & Co., 24-26 Pine.  
 Springs & Co., Cotton Ex. Bldg.  
 Stafford & Co., 120 Broadway.  
 Stern, E. H. & Co., 100 Broadway.  
 Stewart & Co., 61 Broadway.  
 Stokes, Walter C. & Co., 66 Broadway.

Stout & Co., 25 Broad.  
 Straus & Co., 55 Broadway.  
 Strong, Sturgis & Co., 30 Broad.  
 Sulzbacher, J. H. & Co., 111 Broadway.  
 Sutor Bros. & Co., 120 Broadway.  
 Sutor & Kimbley, 66 Broadway.  
 Swartwout & Appenzeller, 141 Broadway.  
 Tailer & Co., 10 Pine.  
 Tailer & Robinson, 60 Broadway.  
 Tate & Hays, 71 Broadway.  
 Tauchert & Thiele, 52 Broadway.  
 Taylor, Bates & Co., 100 Broadway.  
 Taylor, Smith & Hard, 49 Wall.  
 Tefft & Co., 5 Nassau.  
 Thomas, R. H. & Son., 25 Broad.  
 Thomson & McKinnon, 42 Broadway.  
 Tobey & Kirk, 25 Broad.  
 Trask & Co., Spencer, 25 Broad.  
 Trippe & Co., 15 Broad.  
 Tucker, Anthony & Co., 60 Broadway.  
 Turner, C. J. & Son, 66 Broadway.  
 Turner, Chas. W. & Co., 42 Broadway.  
 Van Antwerp, Bishop & Fish, 15 Broad.  
 Van Emburgh & Atterbury, 5 Nassau.  
 Vaughan & Co., 52 Broadway.  
 Wade, Templeton & Co., 42 Broadway.  
 Wadsworth & Wright, 2 Wall.  
 Wagner, E. W. & Co., 33 New.  
 Walker Bros., 71 Broadway.  
 Walker, Joseph & Sons, 61 Broadway.  
 Wardwell & Adams, 71 Broadway.  
 Ware & Leland, 61 Broadway.  
 Warner & Co., 15 Wall.  
 Wassermann Bros., 42 Broadway.  
 Watson, T. L. & Co., 55 Broadway.  
 Webb & Prall, 100 Broadway.  
 Weis Edwin & Co., 25 Broad.  
 Welles, C. E. & Co., 71 Broadway.  
 White & Blackwell, 60 Broadway.  
 White, Weld & Co., 14 Wall.  
 Whitehouse & Co., 111 Broadway.  
 Whitney, H. N. & Sons, Mills Bldg.  
 Whitney (Richard) & Co., 14 Wall.  
 Wilcox & Co., 52 Broadway.  
 Williams, Nicholas & Moran, 25 Broad.  
 Williamson & Squire, 25 Broad.  
 Williston, J. R. & Co., 7 Nassau.  
 Wilson, Cranmer & Co., 42 Broadway.  
 Wilson, R. T. & Co., 120 Broadway.  
 Winslow & Co., 20 Nassau.  
 Winslow, Lanier & Co., 59 Cedar.  
 Winthrop & Co., Robert, 40 Wall.  
 Wollman, W. J. & Co., 120 Broadway.  
 Wood, Struthers & Co., 5 Nassau.  
 Wrenn Bros. & Co., 39 Broadway.  
 Wright, Slade & Harnickell, 71 Broadway.  
 Zimmermann & Forshay, 170 Broadway.  
 Zuckerman & Co., Henry, 52 Broadway.

AMERICAN SURETY COMPANY OF NEW YORK—Fidelity & Surety Bonds—Burglary Insurance

TOWN AND COUNTY. County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. +Priv. ◆ Mem. Fed. Res. (Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGES, DUE FROM BANKS	
Niagara Falls, Niagara F 3 B Pop. 37,353	<b>BANK OF NIAGARA</b> *\$'82 50-148	George J. Howard	deLancey Rankine	James C. Moakler	John W. Brophy	\$ 200,000	\$ 171,500	\$ 4,176,000	\$ 3,618,400	\$ 765,700	Bk. of the Manhattan Co., N. Y.; Bk. of Buffalo, Buffalo; N. Com'l. Alb.
" " "	East Side Bank *\$'19 50-153	deLancey Rankine	Geo. F. Diemer	G. Edward Sims		100,000	25,000	151,000	216,000	38,000	Irving N., N. Y.; Buffalo Tr. Co., Buffalo; Bk. of Niagara, Niagara Falls.
" " "	Falls National Bank *'19 50-154	Alexander Zaleski	Leo J. Rozan	W. B. Allman		100,000	25,000	309,980	274,610	145,530	Guaranty Tr. Co., N. Y.
" " "	Niagara County Sav. Bk. *\$'91 50-150	C. M. Young	Jos. E. Montague Henry Hubbs	J. P. Dolan, Tr.	J. T. Low, Sec.		203,170	3,064,720	3,472,280	401,360	N. Bk. Com., N. Y.; Power City and Bk. of Niagara, Niagara Falls.
" " "	<b>NIAGARA FALLS TRUST CO.</b> 50-152 *\$'04	GEO. G. SHEPARD Do a general Ba Send your Colle		A. W. GRAY F. M. WOOLWORTH F. M. WOOLWORTH business. ny will receive pro	H. M. CLARK, A. Sec.	100,000	240,000	2,845,630	2,473,410	502,290	Chase N., N. Y.; Mnfrs. & Tra. N. and Liberty, Buffalo.
" " "	<b>PEOPLES BANK</b> *\$'86 50-149	G. W. Whitehead	L. S. Silberberg	J. H. Hiller	J. E. Rutledge	100,000	166,370	2,626,450	2,209,430	683,380	N. City, N. Y.; Peo., Buffalo; 1st N., Phil.
" " "	<b>POWER CITY BANK</b> *\$'93 50-151	P. A. SCHOELLKOPF Send us your N		FRED J. COE FRANCIS H. SALT Niagara Falls busi	F. A. SCHUMACHER A. J. GOW E. P. PFOHL	300,000	508,330	7,257,910	7,107,950	1,442,200	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Marine Tr. Co., Buffalo.
Nichols, Tioga J 11 Pop. 533	Nichols National Bank *\$'09 50-809	G. H. Horton	W. H. Clark	J. R. Edsall	I. G. Wheeler	25,000	15,930	268,930	297,090	32,770	Irving N., N. Y.; 1st N., Phil.
Norfolk, St. Lawrence Pop. 1500 A 14	First National Bank *'16 50-963	F. J. Flanagan	C. O. King	S. C. Jamieson		25,000	15,270	263,370	261,480	39,510	Chase N., N. Y.; St. Lawrence Tr. Co., Ogdens- burg.
North Collins, Erie H 3 B Pop. 700	Bank of North Collins *\$'95 50-810	W. S. Lawton	Geo. Lehley	C. A. Twichell	L. B. Ward	25,000	104,540	787,120	779,410	137,250	Seab. N., N. Y.; Bk. of Buffalo, Buffalo.
North Creek, Warren D 17 Pop. 600	NorthCreek National Bk. *\$'10 50-811	J. L. Fuller	H. V. Kenyon	R. J. Martin		40,000	46,000	550,000	645,000	57,650	N. Park, N. Y.; 1st N., Alb.
North Java, Wyoming H 5 B Pop. 400	North Java Company Bankers 50-812 *'06	F. J. Humphrey	W. J. Humphrey	E. A. Birkland							Chase N., N. Y.; Marine Tr. Co., Buffalo.
Northport, Suffolk C 5 Pop. 2500	First National Bank *\$'01 50-565	Rowland Miles	Edward Pidgeon	H. K. Soper	A. F. Laughlin	50,000	42,720	722,570	733,320	91,220	Irving N., N. Y., Bk. of Long Isl., Jamaica.
" " "	Northport Trust Co. *\$'91 50-564	Henry S. Mott	N. S. Ackerly J. B. Morrell	Charles S. Mott, Tr.	C. S. C. Smith, Sec.	100,000	68,140	761,500	835,830	82,350	Corn Ex. and N. Park, N. Y.; Bk. of Long Isl., Jamaica.
North Rose, Wayne F 9 Pop. 600	First National Bank *\$'11 50-902	T. B. Welch	John Hill I. L. Wilson	H. A. Tellier		25,000	13,000	340,000	240,000	90,000	Irving N., N. Y.
N. Tonawanda, Niagara B Pop. 13,768 F 3	State National Bank *\$'83 50-301	L. S. De Graff Charles Weston, Ch. of Bd.	G. A. Mitchell N. D. Fish	W. M. Sutton	L. D. Simson C. C. Fritz	300,000	573,000	3,860,000	5,000,000	340,000	Bk. of America, N. City, and Chase N., N. Y.; 1st N., Clev.; Bk. of Buffalo, Buffalo; Far- Dep. N., Pitt.
" " "	Frederick Robertson & Co., Bankers 50-302 *\$'97			W. I. Robertson	E. W. Messing						Bk. of America and Irving N., N. Y.; Mnfrs. & Tra. N. and Marine Tr. Co., Buffalo.
Northville, Fulton F 17 Pop. 1130	Northville Bank *\$'95 50-813	George N. Brown	Geo. E. VanArnam	B. Eglin		30,000	84,970	611,260	613,990	111,220	Chase N., N. Y.; N. Y. State N., Alb.
*Norwich, Chenango H 13 Pop. 8342	Chenango National Bk. *\$'83 50-362	Albert F. Gladding	Homer H. Higley	William Mason	Cyrus M. Higley	100,000	286,290	1,665,380	2,244,810	202,270	Han. N., N. Y.; Market St. N., Phil.
" " "	<b>NAT. BK. OF NORWICH</b> *\$'56 50-361	J. B. Turner	R. D. Eaton John O. H. Reed	O. A. Thompson	Herbert R. Sargent	300,000	148,930	1,585,200	2,619,050	197,910	Chase N., N. City, and Irving N., N. Y.; Mnfrs., N., Troy.
Norwood, St. Lawrence Pop. 1993 A 14	State Bank of Norwood *\$'87 50-814	F. L. Smith	W. J. Fletcher	J. B. Pringle		50,000	137,700	432,400	465,600	152,490	Seab. N., N. Y.; Northern N. Y. Tr. Co., Wat- ertown.
Nunda, Livingston H 6 B Pop. 1100	Peter DePuy's Bkg. House *\$'95 50-628	I. J. De Puy		P. J. De Puy	J. H. Baker	1,800	8,480	239,040	127,840	121,470	N. Park and N. City, N. Y. Marine Tr. Co., Buffalo; N. Com'l. Alb.; Tra. N., Rochester.
" " "	Nunda Bank *\$'73 50-627	F. G. Olp		B. E. Jones	S. C. Cooper F. D. Gordon	25,000	24,180	590,040	559,910	79,300	Am. Ex. N., N. Y.; N. Bk. Com., Rochester; N. Y. State N., Alb.; Mnfrs. & Tra. N., Buf- falo.
Nyack, Rockland B 4 Pop. 4619	Nyack National Bank *\$'78 50-457	A. M. Voorhis G. E. Gregory, Ch. of Bd.	W. B. Conrad	Robert Walmsley		100,000	110,000	2,510,000	2,457,000	447,000	N. City, N. Y.; N. Com'l. Alb.
" " "	<b>ROCKLAND COUNTY TR. CO.</b> 50-458 *\$'06	E. F. Perry W. P. Foss		Wm. H. Radcliff, Sec. and Tr.	H. W. Beasley, A. Sec.	100,000	56,760	1,915,770	2,335,410	226,560	Liberty N., N. Y.; Liberty, Buffalo.
Oakfield, Genesee F 4 B Pop. 1400	Exchange Bank *\$'17 50-815	F. E. Wright	G. S. Haxton	A. M. Wright		30,000	15,000	400,000	380,000	70,000	Chase N., N. Y.
Odessa, Schuyler I 9 Pop. 330	Chas. H. Couch & Son, Bkrs. 50-816 *\$1900			Harvey J. Couch, Mgr.							Equitable Tr. Co., N. Y.; N. Y. State N., Alb.

M. & T. NATIONAL—BUFFALO

FOR NEW YORK STATE AND CANADA COLLECTIONS

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

**NEW YORK—Continued**  
(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. ●Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'VE. BONDS, SECURITIES	CASH & EX- CHANGERS, DUE FROM BANKS	
Ogdensburg, St. Lawrence Pop. 16,718 A 14	Nathan Frank's Sons .....†07 50-242	(Julius Frank and Leo Frank)				\$ 25,000	\$ 3,790	\$ 51,140	\$ 63,980	\$ 6,460	N. Bk. of Ogdensburg, Ogdensburg.
" " "	Nat. Bk. of Ogdensburg. ●†80 50-240	R. J. Donahue.....	Geo. L. Ryon.....	W. H. Green.....		100,000	262,130	1,718,000	1,600,000	309,000	Am. Ex. N., N. Y.
" " "	<b>OGDENSBURG BANK</b> .....●†79 50-239	<b>THOMAS SPRATT</b> Collections a sp Prompt attenti	J. O. Howard E. L. STRONG S. W. LEONARD	S. W. LEONARD.....	A. K. STRONG.....	200,000	185,000	1,214,300	1,488,800	117,900	Bk. of America, N. Y.; N. Y. State N., Alb.
" " "	St. Lawrence County Sav. Bk. 50-241 ●†09	J. E. Kelly.....	G. C. Madill.....	J. F. Jillson, Tr.....	J. W. Fleming, Sec.		64,830	1,130,700	1,139,020	48,040	Am. Ex. N. and Empire Tr. Co., N. Y.
" " "	St. Lawrence Trust Company ◆ 50-243 ●†15	W. M. Stephens.....	Thos. Spratt R. E. Waterman.....	R. C. Kirkpatrick, Tr.	T. H. Lawrance, Sec.	100,000	43,450	1,138,830	1,360,670	176,680	Chase N., N. Y.; Northern N. Y. Tr. Co., Watertown, N. Y.
Old Forge, Herkimer E 15 Pop. 600	First National Bank.....●†17 50-975	Maurice Callahan.....	W. D. Marks.....	Carl O. Pfaff.....		50,000	23,570	175,600	294,730	22,410	N. City and Chase N., N. Y.; 1st N., Utica, N. Y.
Olean, Cattaraugus I 4 B Pop. 16,624	<b>EXCHANGE NATIONAL BANK</b> 50-268 ●†78	Special attentio Please send 15c wi Send us your O	N. V. V. FRANCHOT... I. E. WORDEN H. F. KLEE	M. M. HOLMES.....	E. G. SISSON.....	500,000	1,070,400	4,956,150	6,053,040	910,060	Mech. & Metals N. and Seab. N., N. Y.
" " "	First National Bank.....●†71 50-267	E. G. Dusenbury.....	W. A. Dusenbury.....	C. B. Nelson.....	F. P. Heberle.....	200,000	319,680	3,655,940	3,509,940	492,160	Han. N., N. Y.; Market St. N., Phil.; Bk. of Pitt. N. A., Pitt.; Bk. of Buffalo, Buffalo.
" " "	Olean Trust Co.....●†14 ◆ 50-269	T. H. Quinn.....		W. J. Braunschwei ger, Sec. and Tr.		100,000	35,030	1,221,200	1,168,300	181,630	Guaranty Tr. Co., N. Y.; Marine Tr. Co., Buf- falo.
Oneida, Madison F 13 Pop. 8805	<b>MADISON COUNTY TR. &amp; DEPOSIT COMPANY</b> .....●†13 ◆ 50-353	J. H. BROWN..... Do a general Ba Prompt attenti	JOHN MAXWELL... A. V. NEEDHAM	C. K. CLARK, Sec. and Tr.	J. A. CORWIN, A. Sec. and A. Tr.	200,000	225,000	2,700,000	2,500,000	500,000	Irving N., N. Y.; 4th St. N., Phil., N. Y. State N., Alb.
" " "	Oneida Savings Bank.....●†66 50-352	E. E. Coon.....	I. L. Snell.....	H. L. Baldwin, Sec. and Tr.			443,780	3,941,130	4,130,000	333,800	Empire Tr., Guaranty Tr., Lin. Tr., and Bkrs. Tr. Cos., N. Y.
" " "	Oneida Valley Nat. Bk.....●†51 50-351	H. H. Douglass.....	H. W. Coley W. S. Leete.....	H. D. Fearon.....		125,000	78,590	1,541,900	1,629,550	232,340	Irving N. and N. City, N. Y.; N. Com'l, Alb.
Oneonta, Otsego H 14 Pop. 10,962	Citizens National Bank.....●†07 50-348	Chas. Smith.....	Geo. B. Baird.....	M. C. Hemstreet.....	A. E. Hewell, H. W. Stanton	100,000	47,340	1,447,820	1,345,240	344,620	Han. N., N. Y.; N. Com'l and 1st N., Alb.
" " "	<b>WILBER NATIONAL BANK</b> 50-347 ●†74	Largest and Old Every modern personal atte When payment	GEO. I. WILBER... A. B. TOBEY..... est Bank. Establ facility for mak ntion of an offic is refused reaso	SAM. H. POTTER... EDWARD CRIPPEN ROBERT HALL LEWIS F. ROSE		100,000	482,860	3,476,210	3,556,840	559,370	Chase N., N. City, and N. Bk. Com., N. Y.; 1st N., Corn Ex. N. and Cont. & Com'l N., Chi.; 1st N. and 4th St. N., Phil.; N. Y. State N. and 1st N., Alb.
Onondaga Valley, Onon- daga Pop. 3000 G 11	Bank of Onondaga.....\$12 50-913	J. B. Hine.....	W. H. Scammell.....	H. R. Weeks.....	M. A. Van Auken.....	25,000	10,400	271,280	297,510	22,940	Irving N., N. Y.; City Bk. & Tr. Co., Syracuse.
Ontario, Wayne F 8 Pop. 742	State Bank of Ontario. ●†14 50-936	J. S. Albright.....	A. S. Pratt.....	J. W. Hickey.....	Carl B. Mephram.....	30,000	16,050	650,830	609,840	71,500	Seab. N. and Irving N., N. Y.; Union Tr. Co. and Cent., Rochester.
Orchard Park, Erie G 3 B Pop. 1000	Bank of Orchard Park. ●†16 ◆ 50-964	L. E. Willet.....	R. A. Streeter.....	G. L. Colby.....		30,000	16,890	486,090	425,390	97,470	Irving N., N. Y.; Peo., Buffalo.
Oriskany Falls, Oneida Pop. 892 G 13	First National Bank.....●†03 50-817	H. H. Hatheway.....	A. A. Miller.....	C. K. Clark.....		25,000	93,400	867,240	792,630	211,830	Chase N., N. Y.; N. Com'l, Alb.
Ossining, Westchester B 4 Pop. 13,705	Bank for Savings.....●†54 50-317	C. T. Young.....	George Hyatt W. F. Foshay	S. G. Ellegood.....			571,630	3,880,000	3,757,450	421,640	Empire Tr. and Equitable Tr. Cos., N. Y.
" " "	First National Bank.....●†64 50-318	C. T. Young.....	Franklin Brandreth George Hyatt	R. S. Lockwood.....	D. D. Tompkins.....	100,000	91,210	794,570	967,010	118,610	Irving N., N. City and N. Park, N. Y.; 1st N., Alb.
" " "	<b>OSSINING NATIONAL BANK</b> 50-319 ●†03	GEORGE F. SECOR...H. M. CARPENTER...GEORGE F. NOAG...P. H. DOWDEN... Collections a specialty on all near-by points. Prompt attention to all banking business sent us.				100,000	34,000	1,271,190	1,303,220	194,290	Merch. N., N. Y.; N. Y. State N., Alb.; 1st N., Phil.; N. Shawmut, Bos.

**THE MARINE TRUST COMPANY OF BUFFALO**

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**NEW YORK—Continued**  
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January 1920

NEW YORK BANKS—Oswego to Perry

961

TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. †Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'T. BONDS, SECURITIES	CASH & RE- CEIPTS, DTS FROM BANKS	
*Oswego.....Oswego E 10 Pop. 24,101	<b>FIRST NATIONAL BANK</b> 50-209 *‡64	JOHN T. MOTT..... United States,	L. W. MOTT..... I. P. KINGSFORD E. B. MOTT State, Country a	L. W. MOTT..... nd City Deposito	G. J. McDOWELL.... O. A. MAYER	\$ 150,000	\$ 113,000	\$ 2,200,000	\$1,949,000	\$ 693,000	Am. Ex. N. and Mech. & Metals N. N. Y.; Corn Ex. N., Chi.; Phil. N., Phil.; N. Shaw- mut, Bos.
"....."	Oswego City Sav. Bk....*‡59 50-207	E. B. Mott.....	T. F. Gleason.....	W. P. Burr, Tr....	O. S. Wright, Sec...		302,000	4,138,400	4,053,530	320,800	Met. Tr. Co., N. Y.
"....."	Oswego County Sav. Bk.*‡70 50-210	W. B. Couch.....	C. H. Bond C. A. Tanner Hubert J. Peebles	James Dunlap, Sec. and Tr.			367,750	4,001,080	4,027,610	276,460	Bkrs. Tr. Co., N. Y.
"....."	<b>SECOND NATIONAL BANK</b> 50-208 *‡64	R. A. DOWNEY....	F. A. EMERICK.... F. B. SHEPHERD	F. B. SHEPHERD....	F. B. TREADWELL.. J. D. COGSWELL, Jr.	100,000	160,860	2,465,860	2,730,560	356,010	Chase N. and Irving N., N. Y.; Girard N., Phil.; N. Com'l, Alb.
Collections are not a side line with us. We make a specialty of them. Prompt presentation. Quick returns. Send us your items for Oswego and vicinity.											
*Ovid.....Seneca H 9 Pop. 600	First National Bank...*‡05 50-818	M. S. Sandford....	Seymour Horton...	Patrick Savage....	W. J. Potter.....	25,000	22,000	260,000	250,000	35,000	Han. N., N. Y.; Geneva N., Geneva.
*Owego.....Tioga I 11 Pop. 4633	First National Bank...*‡65 50-454	W. S. Truman.....	F. S. Truman.....	C. G. Woodford...	W. C. Truman....	100,000	50,000	932,000	859,000	215,000	1st N. and Chase N., (N. Y.: 4th St. N., Phil.; N. Y. State N., Alb
"....."	Owego National Bank...*‡83 50-456	G. W. Clark.....	F. W. Abel.....	T. H. Reddish....	E. B. Cornell....	50,000	73,000	629,690	685,160	147,840	Am. Ex. N., Irving N., and N. City, N. Y.; N. Com'l, Alb.
"....."	Tioga National Bank...‡65 50-455	Geo. Truman, Jr..	Geo. M. Decker...	C. D. Yothers....	H. G. Foster....	50,000	28,650	300,000	360,000	94,560	N. Park and Equitable Tr. Co., N. Y.
Oxford.....Chenango H 13 Pop. 1763	First National Bank...*‡64 50-819	J. C. Estelow....	W. L. Van Wagenen	F. A. McNeil.....		100,000	95,120	914,550	1,252,000	105,110	1st N. and N. City, N. Y.; N. Com'l, Alb.
Oyster Bay.....Nassau C 5 Pop. 4500	North Shore Bank...*‡8'08 50-501	W. F. Johnson....	Andrew Snouder Herbert G. Vail	C. A. Clewer.....		25,000	32,590	945,320	888,940	120,390	Chase N. and Liberty N., N. Y.
"....."	Oyster Bay Bank...*‡8'90 50-500	E. Morgan Griffin	S. Y. Bayles....	E. F. Cheshire....	E. F. Griffin....	50,000	76,000	1,090,000	979,700	245,280	Irving N., and Corn Ex., N. Y.
Palmyra.....Wayne F 8 Pop. 2466	First National Bank...*‡63 50-820	P. T. Sexton.....	H. H. Sexton....	R. M. Smith.....		100,000	29,380	343,010	404,360	160,240	1st N., N. Y.
Parish.....Oswego F 11 Pop. 500	State Bank of Parish...‡18'19 50-997	James Gray.....	B. J. Morgan.....	H. C. Fuller.....		25,000	5,000	164,000	182,000	10,000	Irving N., N. Y.; Syracuse Tr. Co., Syracuse.
Patchogue.....Suffolk O 7 Pop. 3824	Citizens Trust Co....*‡8'08 50-491	Walter S. Rose....	F. A. Remington.. W. S. Bennett	S. N. Gerard, Sec. and Tr.	H. L. Rieth, A. Sec. and A. Tr. J. S. Nohowec, A.	100,000	84,800	937,050	992,520	116,910	N. Park and Irving N., N. Y.
"....."	Patchogue Bank...*‡8'84 50-489	John A. Potter....	Jesse C. Mills....	F. A. Potter.....		75,000	83,000	530,000	580,000	70,000	Irving N., N. Y.; Bk of Long Isl., Jamaica.
"....."	Union Savings Bank...‡8'98 50-490	Joseph Bailey....	W. A. Hulse E. G. Terrell	Walter S. Rose, Sec.	E. Johanknecht, Jr., A. Sec.		411,390	3,962,550	4,051,770	291,180	Far. Ln. & Tr. Co. and Bkrs. Tr. Co., N. Y.; Bk. of Long Isl., Jamaica; Patchogue, Patchogue, Chase N., N. Y.; Marine Tr. Co., Buffalo.
Pavilion.....Genesee G 5 Pop. 500	Pavilion Banking Co...‡1'02 50-968	F. J. Humphrey...	W. J. Humphrey...	C. A. Graham....							
Pawling.....Dutchess K 19 Pop. 1050	National Bank of Pawling*‡49 50-635	J. G. Dutcher....	F. C. Taber S. T. Green	G. W. Chase.....	J. F. Haight....	100,000	111,580	415,030	732,830	71,450	Guaranty Tr. Co., N. Y.
"....."	Pawling Savings Bank...‡8'71 50-636	M. D. Green.....	W. H. Osborn H. D. Warner	G. A. Daniels, Tr..	H. N. Allen, Sec...		62,060	815,030	811,780	65,320	Bkrs. Tr. Co., N. Y.; N. Bk. of Pawling, Pawling.
Pearl River.....Rockland B 3 Pop. 3000	First National Bank...*‡14 50-940	Wm. A. Serven...	Robert R. Felter Isaac H. Smith	Frederick H. Hall		25,000	15,000	400,000	400,000	55,000	Irving N., N. Y.; 4th St. N., Phil.
Peekskill.....Westchester B 4 Pop. 18,530	Peekskill National Bank...*‡06 50-252	James W. Husted.	Frederick Lent....	R. S. Allen.....	Edward E. Young, Tr.	100,000	74,830	1,276,740	1,499,880	189,790	Merch. N. and Liberty N., N. Y.; N. Com'l, Alb.
"....."	Peekskill Savings Bank...*‡8'59 50-251	F. M. Dain.....	E. G. Halsey....	Sanford R. Knapp, Sec.			643,300	4,501,590	4,720,220	366,320	
"....."	Westchester County Nat. Bk. 50-250 *‡33	C. A. Pugsley....	F. M. Dain.....	F. I. Pugsley....	H. Alban Anderson Bartow B. Seymour C. E. Willis	100,000	327,220	4,274,410	4,618,630	450,640	N. City, N. Y.; N. Com'l, Alb.
*Penn Yan.....Yates H 8 Pop. 5000	Baldwin's Bank...*‡8'69 50-459	A. F. Robson....	G. A. Ferguson W. N. Wise	L. P. Nielson....		50,000	176,000	1,457,740	1,426,900	220,000	N. Park, N. Y.; 4th St. N., Phil.; N. Com'l, Alb.; Mnfrs. & Tra. N., Buffalo.
"....."	<b>CITIZENS BANK</b> 50-460 *‡8'99	John H. Johnson..	H. M. Parmele....	J. A. Underwood..	F. H. Lynn.....	50,000	101,960	1,176,500	1,176,170	140,560	Chase N. and Equitable Tr. Co., N. Y.; Franklin N., Phil.; Bk. of Buffalo, Buffalo.
Perry.....Wyoming G 5 Pop. 5000	Citizens Bank...*‡8'88 50-464	G. M. Traber....	W. T. Olin.....	C. M. Smith.....	H. M. Putnam L. P. Benedict	50,000	55,000	1,019,960	1,033,000	101,000	N. City, N. Y.; Bk. of Buffalo, Buffalo.
"....."	First National Bank...*‡55 50-463	Wm. D. Page.....	G. K. Page.....	G. K. Page.....		50,000	28,220	956,380	960,210	121,280	Chase N. and Phil. N., Phil.; Mnfrs. & Tra. N., Buffalo.

**MANUFACTURERS & TRADERS NATIONAL BANK—BUFFALO** **LARGEST NATIONAL BANK IN WESTERN NEW YORK**



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

**NEW YORK—Continued**  
(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BOWNS, SECURITIES	CASH & EXCHANGES DUE FROM BANKS	
Phelps.....Ontario G 9 Pop. 1354	Phelps National Bank...◆*10 50-821	C. H. Garlock.....	A. T. Van Nostrand	J. F. Helmer.....	MaeVan B. Hibbard	\$ 50,000	\$ 29,060	\$ 480,060	\$ 553,310	\$ 85,910	N. City, N. Y.; N. Y. State N., Alb.
Philadelphia...Jefferson Pop. 900 C 13	Bank of Philadelphia...◆*88 50-822	A. C. Comstock....	W. A. Markwick...	C. D. Reed.....		25,000	27,530	298,000	315,000	34,940	Lin. N., N. Y.; Northern N. Y. Tr. Co., Watertown.
Philmont...Columbia I 19 Pop. 1813	First National Bank...◆*04 50-823	Josiah W. Place...	James Hayes..... Geo. W. Vedder	Charles Tracy....	H. L. De Wald....	50,000	32,700	329,310	355,210	77,270	Mech. & Metals N., N. Y.; N. Com'l, Alb.
Phenix...Oswego F 11 Pop. 2000	Phenix Bank.....◆*67 50-824	J. A. Hawks.....	C. E. Hutchinson..	E. G. Hutchinson..	C. E. Hutchinson.. 2d	35,000	26,080	441,420	386,690	105,150	Chatham & Phenix N., N. Y.; Far. & Mnfrs. N., Poughkeepsie.
Pine Bush...Orange A 3 Pop. 600	Pine Bush National Bank...◆*11 50-826	S. Vernooy.....	L. J. Davis.....	James N. Mapes..		25,000	18,160	366,180	370,120	58,500	Han. N., N. Y.
Pine Plains...Dutchess I 19 Pop. 1500	Stissing National Bank...◆*65 50-827	J. H. Bostwick....	Edward Bryan....	I. B. Jordan, Jr..		45,000	34,210	199,190	260,800	59,990	Imp. & Tra. N., N. Y.; N. Y. State N., Alb.
*Plattsburg...Clinton A 19 Pop. 12,837	<b>CITY NAT'L BANK</b> 50-331 ◆*03	J. F. O'BRIEN.....	JOHN HAUGHNAN...	C. E. INMAN.....		100,000	150,000	1,250,000	1,250,000	115,000	N. Park, N. Y.; 1st N., Alb.
		Send us your Collections, Cash Items and Bill of Lading Drafts for Prompt Attention. Correspondence Invited.									
"....."	First National Bank...◆*64 50-328	G. F. Tuttle.....	C. S. Johnson.....	H. N. Johnson....	N. F. Johnson....	100,000	110,000	1,200,000	1,300,000	110,000	Mech. & Metals N., N. Y.
"....."	Merchants National Bk...◆*84 50-329	R. H. Guibord....		J. W. Guibord....	F. S. Warren P. A. Guibord	100,000	124,350	3,359,190	3,905,270	373,810	Harriman N., N. Y.; N. Com'l, Alb.
"....."	<b>PLATTSBURG NAT. BANK</b> ◆*01 50-330	J. H. Moffitt....	J. Haughran.....	F. H. Justin.....		100,000	110,900	1,322,830	1,404,760	233,470	1st N. and Chase N., N. Y.; N. Y. State N., Alb.
Pleasantville...Westchester Pop. 2800 B 4	Mount Pleasant Bank...◆*80 50-828	S. W. Cornell....	Alfred Romer Robert Haviland	B. H. Carmer....	A. H. Sutton....	50,000	48,390	1,285,340	1,187,500	179,490	Irving N. and Equitable Tr. Co., N. Y.
Poland...Herkimer F 15 Pop. 340	Citizens National Bank...◆*10 50-829	S. R. Brayton....	W. W. Moon.....	J. W. Brayton....	R. W. Read.....	50,000	43,870	274,610	357,530	61,670	N. Bk. Com., N. Y.; N. Com'l, Alb.
Port Chester...Westch'er Pop. 16,183 C 5	First National Bank...◆*64 50-281	Ellwood Burdsall	J. W. McCarty...	J. N. Wilcox....	J. W. Ingman....	100,000	200,250	1,240,110	1,565,090	305,140	Mech. & Metals N. and Han. N., N. Y.; N. Y. State N., Alb.
"....."	Mutual Trust Co. of Westchester County...◆*81 50-283	E. W. Simons....	J. A. Peck Dean Smith	Dean Smith, Sec..	T. F. Flandreau, Jr., Tr.	300,000	93,780	2,208,580	2,646,100	268,470	Chase N. and Guaranty Tr. Co., N. Y.
"....."	Port Chester Sav. Bk...◆*65 50-282	Wm. Ryan.....	Ellwood Burdsall John W. McCarty	John W. Diehl R. B. M. Cook, Sec.	George A. Studwell		442,480	4,853,940	4,973,220	338,240	N. Park and Guaranty Tr. Co., N. Y.
Port Henry...Essex C 19 Pop. 2300	Citizens National Bank...◆*93 50-559	W. C. Witherbee..	N. Berman.....	Lee F. Phelps....	R. A. Hall.....	50,000	71,880	640,530	585,400	209,850	Chase N. and Irving N., N. Y.; 1st N., Alb.
"....."	First National Bank...◆*70 50-558	Rea A. Murdock..	G. C. Foot.....	D. A. Rich.....	Geo. T. Murdock..	100,000	114,000	275,000	400,000	87,000	1st N., N. Y.; N. Y. State N., Alb.
Port Jefferson...Suffolk C 7 Pop. 2800	Bank of Port Jefferson◆*89 50-554	H. M. Randall....	J. E. Bayles....	R. B. Dayton....	H. E. Davis.....	25,000	73,370	780,020	740,860	106,500	Chase N., N. Y.; Bk. of Long Isl., Jamaica.
"....."	First National Bank...◆*97 50-555	O. T. Fanning....		F. A. Kline.....		50,000	58,800	813,640	879,440	86,050	Irving N. and Liberty N., N. Y.; Bk. of Long Isl., Jamaica.
Port Jervis...Orange B 1 Pop. 9676	First National Bank...◆*70 50-344	C. F. Van Inwegen	Charles Brox....	Frederick B. Post		100,000	222,320	1,241,130	1,317,170	291,280	1st N., Irving N., N. City, and Chase N., N. Y.; Cont. & Com'l N., Chi.; N. Y. State N., Alb.
"....."	<b>NATIONAL BANK OF PORT JERVIS</b> ...◆*53 50-343	W. L. Cuddeback..	W. N. Tuscano...	E. F. Mapes.....		130,000	90,000	1,080,000	1,400,000	200,000	N. Park, N. Y.; N. Com'l, Alb.
Pt. Richm'd...Richm'd D 3 Port Washington...Nassau Pop. 6000 C 5	(See New York City, Borough of Richmond) Bank of North Hempstead...◆*02 50-830	H. R. Smith.....	C. L. Thompson...	B. H. Monfort....		25,000	40,640	940,000	829,000	100,000	Chase N. and Irving N., N. Y.; Bk. of Long Isl. and Queens Co. Tr. Co., Jamaica.
"....."	Port Washington Nat. Bk...◆*19 50-922	H. R. Tibbits....	A. V. Fraser....	D. M. Croucher..	J. A. Daly.....	25,000	5,960	226,690	205,790	46,640	Mech. & Metals N., N. Y.; Bk. of Long Isl., Jamaica.
Potsdam...St. Lawrence Pop. 4036 B 15	Citizens National Bank...◆*80 50-472	Fred L. Dewey....	F. L. Cubley....	R. H. Byrns....	C. M. Collins....	100,000	110,000	820,000	1,010,000	140,000	Han. N. and Chase N., N. Y.
"....."	Peoples Bank.....◆*89 50-471	H. J. Sanford....	Royal Newton...	F. R. Woodruff...	J. E. Lenney....	100,000	88,000	820,000	1,025,000	158,000	N. Park, N. Y.; 1st N., Phil.; Northern N. Y. Tr. Co., Watertown.

NEW YORK BANKS—Phelps to Potsdam

January, 1920

**THE MARINE TRUST COMPANY OF BUFFALO**

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**NEW YORK—Continued**  
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TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'Y. BONDS, SECURITIES	CASH & EX- CHANGES, DEB. FROM BANKS	
*Poughkeepsie Dutchess Pop. 30,390 J 18	<b>FALLKILL NATIONAL BANK</b> 50-166 *252 Farmers & Mfrs. N. Bk. *234 50-165 First National Bank *64 50-167	GUILFORD DUDLEY	HENRY E. LOSEY JAMES D. KEITH	WILLIAM SCHICKLE	G. W. SWEET	\$ 200,000	\$ 470,510	\$1,730,740	\$2,797,100	\$ 425,680	N. Park, 1st N., and Chase N., N. Y.; N. Y. State N., Alb.
" " "	"	E. S. Atwater	J. C. Otis	G. H. Sherman	Otis W. Sherman	200,000	225,830	2,158,980	2,354,370	795,440	Chatham & Phenix N. and Han. N., N. Y.; Corn Ex. N., Chi.; N. Y. State N., Alb.
" " "	"	Edward E. Perkins	Mitchell Downing H. W. Barratt	F. N. Morgan	Robert R. Becker	100,000	167,180	4,315,960	4,116,840	557,890	Mech. & Metals N. and Irving N., N. Y.; Girard N., Phil.; 1st N., Alb.
" " "	<b>MERCHANTS NATIONAL BK.</b> 50-168 *245 Poughkeepsie Sav. Bk. *231 50-164	I. R. Adriance	H. R. Gurney	Pelton Cannon	Wm. B. Carle	175,000	162,920	2,604,260	2,385,060	281,370	Equitable Tr. Co. and N. Bk. Com., N. Y.; N. Shawmut, Bos.; 1st N., Alb.
" " "	"	F. M. Johnston	E. S. Atwater H. V. Pelton	J. F. Lovejoy, Tr.	H. E. Meeks, A. Tr.		1,704,710	15,051,820	15,879,408	652,640	Chase N., N. Y.
" " "	<b>POUGHKEEPSIE TRUST COMPANY</b> 50-169 *2301	<b>S. G. GUERNSEY</b>	<b>C. W. PILGRIM</b> ADNA F. HEATON	<b>T. W. BARRETT, Tr.</b> W. J. WESLEY, A. Tr. E. P. CORLISS, A. Tr.	<b>C. W. H. ARNOLD, Sec.</b>	125,000	179,370	5,163,620	5,029,370	421,090	Guaranty Tr. Co. and Irving N., N. Y.; Alb. Tr. Co. and N. Com'l, Alb.
Send your Poughkeepsie collections to us; our rate of one-twentieth of one per cent is the lowest.											
Prattsburg Steuben H 8 Pop. 1960	Prattsburgh State Bank *504 50-640 Smith & Wood, Bankers *60 50-639	F. E. Blood	Wm. B. Pratt	W. C. McConnell		25,000	50,000	400,000	395,600	69,500	Chase N., N. Y.; N. Y. State N., Alb.; N. Bk. Com., Rochester.
" " "	"	C. P. Smith		A. W. Wood	A. A. Smith						Equitable Tr. Co., N. Y.; Mfrs. & Tra. N., Buffalo; N. Y. State N., Alba.
*Pulaski Oswego E 11 Pop. 1788	Peoples National Bank *215 50-952 Pulaski National Bank *261 50-831	H. A. Moody	F. J. Walton	F. L. Burdick	Clara Mahaffy	50,000	24,000	551,000	495,000	130,000	N. City, N. Y.; N. Com'l, Alb.
" " "	"	L. J. Clark	E. M. Clark	F. A. Clark		25,000	21,940	378,530	321,300	105,640	Irving N. and Han. N., N. Y.; N. Y. State N., Alb.
Randolph Cattaraugus I 3 Pop. 1298	State Bank of Randolph *274 50-832	J. N. Cowen	G. W. Fenton	J. A. Crowley	Frank L. Seager R. H. Taylor	30,000	130,000	700,000	650,000	150,000	Seab. N. and Irving N., N. Y.; Bk. of Buffalo, Buffalo.
Ransomville Niagara F 3 Pop. 600	State Bk. of Ransomville *217 50-907	C. H. Tugwell	W. D. Wisner	W. E. Holman		25,000	11,000	291,000	270,000	51,000	Irving N., N. Y.; Peo., Niagara Falls; Buffalo Tr. Co., Buffalo.
Ravena Albany H 18 Pop. 1800	First National Bank *209 50-833	C. F. Suderley	C. D. Hawn	W. Winne Wolfe	J. H. Suderley	25,000	19,800	218,120	206,830	45,760	Am. Ex. N., N. Y.; 1st N., Alb.
Red Creek Wayne F 9 Pop. 457	Red Creek National Bk. *215 50-948	Wm. Hawley	F. R. Maloney	Chas. Hawley, Jr.	Mildred B. Hawley	50,000	13,500	290,000	298,980	24,500	Han. N., N. Y.; City Bk. Tr. Co., Syracuse, Cent., Rochester
Red Hook Dutchess J 18 Pop. 1200	First National Bank *265 50-835	O. B. Hoffman	F. S. Ormsbee	A. F. Kerley		75,000	89,190	297,950	464,520	66,690	Irving N. and Equitable Tr. Co., N. Y.
Redwood Jefferson C 12 Pop. 500	Redwood National Bank *13 50-928	A. Bickelhaupt	W. W. Holmes	L. M. Stotler	W. I. Hanson	25,000	30,000	425,000	438,000	45,000	Han. N., N. Y.; Jefferson Co. N., Water- town; St. Lawrence Tr. Co., Ogdensburg.
Remsen Oneida F 14 Pop. 421	First National Bank *02 50-836	G. E. Pritchard	O. R. Griffith	H. W. Dunlap	R. W. Park	25,000	24,000	400,000	420,000	30,000	N. Bk. Com., N. Y.; 1st N., Utica.
Rensselaer Rensselaer Pop. 11,177 H 19	Rensselaer County Bk. *2506 50-837	John F. Munger	J. K. Spencer	E. J. Guilfoil		50,000	33,000	1,181,000	1,413,550	61,770	Chase N. and Irving N., N. Y.; N. Y. State N., Alb.
Rhinebeck Dutchess J 18 Pop. 1600	First National Bank *253 50-584 Rhinebeck Savings Bk. *260 50-585	Philip F. Radcliffe	M. V. B. Schryver	Wm. H. Judson	C. B. Lansing	125,000	72,040	334,620	462,410	119,120	N. Park, N. Y.; N. Com'l, Alb.
" " "	"	M. V. B. Schryver	Jacob H. Strong Chas. Ferris W. A. Smith	A. Lee Stickle, Sec. and Tr. James McKee			63,020	962,320	977,900	47,440	Guaranty Tr. Co., N. Y.; 1st N., Rhinebeck.
Richfield Springs Otsego Pop. 1503 G 14	First National Bank *282 50-838 (See New York City, Borough of Queens)	G. T. Brockway				50,000	71,190	1,399,360	1,420,480	153,750	Irving N., N. Y.
Richmond Hill Queens Pop. 599 H 16	Bank of Richmondville *2593 50-839 (See New York City, Borough of Queens)	A. D. Frasier	O. R. Mann	J. D. Holmes	C. H. Winters	25,000	71,400	838,880	846,330	79,080	Chase N., N. Y.; N. Y. State N., Alb.
Ridgewood Queens D 4 Pop. 599	"										
Ripley Chautauqua I 1 Pop. 1000	First National Bank *291 50-840	F. W. Crandall	G. S. Flagler	J. W. Burrows	C. L. Barden Mary E. Miller Fred Riedsorph, A. Sec.	25,000	29,750	668,030	577,460	156,010	Liberty N., N. Y.; Bk. of Buffalo, Buffalo; Far. Dep. N., Pitt.
*Riverhead Suffolk C 7 Pop. 2500	Riverhead Savings Bank *272 50-544	U. B. Howell	G. M. Vail Erastus F. Post W. R. Duvall G. H. Perkins	O. G. Pike, Sec.			1,408,170	7,031,880	7,730,690	638,910	Chase N., Guaranty Tr. Co., Title Guaranty & Tr. Co., and Corn Ex., N. Y.
" " "	Suffolk County Nat. Bk. *290 50-546	Timothy M. Griffing	John H. Benjamin O. E. Griswold	B. F. Howell	E. S. Duvall	50,000	82,000	1,100,000	1,000,000	232,000	N. City and Irving N., N. Y.
" " "	Suffolk County Trust Co. *278 50-545	George M. Vail		John S. Howe, Sec.		100,000	176,540	2,818,030	2,729,240	344,590	Chase N. and Corn Ex., N. Y.

**M. & T. NATIONAL—BUFFALO** FOR NEW YORK STATE AND CANADA COLLECTIONS

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**NEW YORK—Continued**  
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TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ♦Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
*Rochester -- Monroe F 6 B Pop. 256,417	<b>*ALLIANCE BANK</b> ◆ 50-17 ◆\$'93	<b>JAMES G. CUTLER</b>	<b>T. E. LANNIN</b>	<b>L. L. BENHAM</b>	<b>A. J. MEISENZAHL</b> <b>J. W. JARDINE</b> <b>B. J. SHAW</b>	\$1,000,000	\$ 831,580	\$ 14,268,630	\$ 15,667,220	\$ 3,694,380	N. Bk. Com., N. City, and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi.; N. Shawmut, Bos.; 4th St. N., Phil.
"	<b>*CENTRAL BANK</b> 50-1 ◆\$'88	<b>JOHN H. GREGORY</b>	<b>H. H. CLAPP</b>	<b>L. F. STUPP</b>	<b>PAUL B. AEX</b> <b>R. C. MEISENZAHL</b>	300,000	411,210	9,009,360	8,854,190	1,134,380	Seab. N. and Chem. N., N. Y.; Ft. Dear. N., Chi.; N. Com'l, Alb.
"	*Citizens Bank ◆\$'16 50-24	<b>J. L. Hotchkiss</b>	<b>G. G. Ford</b>	<b>J. C. Frankland</b>	<b>Edward J. Meyer</b> <b>Wm. J. Hauser</b>	250,000	150,430	2,575,760	2,576,460	382,280	Irving N., Am. Ex. N., and Guaranty Tr. Co., N. Y.; N. City, Chi.; Franklin N. and 1st N., Phil.
"	*East Side Savings Bk. ◆\$'69 50-15	<b>W. H. Mathews</b>	<b>Wm. Bausch</b> <b>Wm. H. Dunn</b>	<b>A. C. Jackson</b> <i>Sec. and Tr.</i>			938,310	17,414,460	17,604,230	680,850	Han. N. and Guaranty Tr. Co., N. Y.
"	*GENESEE VALLEY TR. CO. 50-20 ◆\$'01	<b>D. D. Sully</b>	<b>C. H. Palmer</b>	<b>H. C. Howlett</b>	<i>Sec.</i> <b>A. T. Simpson</b> <i>A. Sec.</i>	400,000	512,490	7,097,450	7,327,810	920,080	Chase N., Guaranty Tr., and Bkrs. Tr. Cos., N. Y.
"	<b>LINCOLN NATIONAL BANK</b> 50-21 ◆\$'06	<b>C. H. BABCOCK</b>	<b>EDWARD BAUSCH</b> <b>JNO. J. L. FRIEDERICH</b> <b>PETER A. VAY</b>	<b>PETER A. VAY</b>	<b>WM. B. FARNHAM</b> <b>E. F. PILLOW</b> <b>WM. G. WATSON</b>	1,000,000	2,007,890	18,676,110	19,260,450	3,745,600	N. Bk. Com., N. Park, Irving N., and Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; Franklin N., Girard N., and Phil. N., Phil.; 1st N. and N. Shawmut, Bos.
"	*Mechanics Sav. Bank ◆\$'67 50-14	<b>A. P. Little</b>	<b>W. R. Seward</b> <b>W. B. Hale</b>	<i>Sec. and Tr.</i> <b>Wilnot Castle</b> <i>Sec.</i> <b>A. S. Newell</b>	<b>Fedor Willimek</b> <i>A. Sec.</i> <b>Raymond G. Dann</b> <b>F. B. Punch</b>		311,940	4,933,610	5,098,440	181,370	Equitable Tr. Co., N. Y.
"	*Merchants Bank ◆\$'84 50-5	<b>P. R. McPhail</b> <b>F. A. Ward</b>	<b>V. F. Whitmore</b> <b>J. C. Rodenbeck</b>	<b>A. S. Newell</b>	<b>William Carson</b> <i>Sec. and Tr.</i>	500,000	568,500	9,458,410	9,506,690	1,569,270	Chem. N., Guaranty Tr. Co., and Bkrs. Tr. Co., N. Y.
"	*Monroe County Sav. Bank ◆\$'50 50-13	<b>R. K. Dryer</b>	<b>Edward Bausch</b> <b>A. M. Lindsay</b> <b>W. H. Dunn</b> <b>William Deiminger</b> <b>B. L. Search</b>	<b>F. C. Fenn</b>	<b>William Carson</b> <i>Sec. and Tr.</i>		2,186,790	25,562,340	26,381,650	907,380	1st N., N. Y.
"	*National Bank of Commerce 50-22 ◆\$'06	<b>T. J. Swanton</b>	<b>W. H. Dunn</b> <b>William Deiminger</b> <b>B. L. Search</b>	<b>B. L. Search</b>	<b>E. W. Burton</b> <b>Frederick Mutschler</b> <b>G. C. Lennox</b> <b>Geo. E. Wetzel</b> <b>C. F. Turton</b>	750,000	962,390	11,967,020	13,362,000	2,319,480	Am. Ex. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Phil. N., and Corn Ex. N., Phil.; N. Shawmut, Bos.; N. Y. State N., Alb.
"	*Rochester Savings Bk. ◆\$'31 50-12	<b>H. P. Brewster</b> <b>G. A. Hollister</b>	<b>J. S. Watson</b> <b>Josiah Anstice</b> <b>Lucius W. Robinson</b> <b>Frank A. Ward</b> <b>J. C. Powers</b> <b>A. M. Lindsay</b> <b>G. A. Hollister</b> <b>C. J. Brown</b> <b>W. J. Trimble</b>	<b>H. S. Hanford</b>	<b>C. F. Turton</b>		2,414,200	33,986,150	35,133,220	1,878,130	Han. N. and 1st N., N. Y.
"	*Rochester Tr. & S. D. Co. 50-7 ◆\$'87	<b>R. C. Watson</b>	<b>Lucius W. Robinson</b> <b>Frank A. Ward</b> <b>J. C. Powers</b> <b>A. M. Lindsay</b> <b>G. A. Hollister</b> <b>C. J. Brown</b> <b>W. J. Trimble</b>	<b>T. D. Bidwell</b>	<b>L. H. Pierson</b> <i>A. Sec.</i> <b>Edward L. Williams</b> <i>A. Sec.</i> <b>M. E. Wile</b> <i>A. Sec.</i> <b>C. S. Potter</b> <b>Jno. T. Hanefy</b> <b>Chas. F. Marks</b>	500,000	851,180	23,966,800	22,986,610	3,146,370	Chase N., Bkrs. Tr. Co., Columbia Tr. Co., and Am. Ex. N., N. Y.; 1st N., Chi.
"	*Security Trust Co. ◆\$'92 50-16	<b>James S. Watson</b> <b>J. M. Wile</b>	<b>A. M. Lindsay</b> <b>G. A. Hollister</b> <b>C. J. Brown</b> <b>W. J. Trimble</b>	<b>F. M. Ellery</b>	<b>M. E. Wile</b> <i>A. Sec.</i> <b>C. S. Potter</b> <b>Jno. T. Hanefy</b> <b>Chas. F. Marks</b>	300,000	924,390	24,661,970	22,175,410	3,575,050	Chem. N. and Guaranty Tr. Co., N. Y.; Union Tr. Co., Chi.; Marine Tr. Co., Buffalo.
"	*Traders National Bank ◆\$'52 50-8	<b>Henry F. Marks</b>	<b>C. J. Brown</b> <b>W. J. Trimble</b>	<b>Chester J. Smith</b>	<b>Chas. F. Marks</b>	500,000	343,210	9,001,120	9,006,710	1,798,170	Han. N. and Irving N., N. Y.; 1st N., Chi., Bos., and Phil.
"	<b>*UNION TRUST CO.</b> 50-18 ◆\$'97	<b>FREDERICK W. ZOLLER</b>	<b>M. E. WOLF</b> <b>A. B. FRASER</b> <b>E. P. VOLLERTSEN</b>	<b>BLAKE S. RAPPLEE</b> <i>V. P. and Sec.</i> <b>M. G. PALMATEER</b> <i>A. Sec.</i> <b>C. R. SNIDER</b>	<b>D. M. ROSE</b> <i>A. Sec.</i> <b>M. G. PALMATEER</b> <i>A. Sec.</i>	1,000,000	592,710	13,755,560	15,341,940	1,521,840	Liberty N., Guaranty Tr. Co., and Bkrs. Tr. Co., N. Y.; Corn Ex. N., Chi.; Franklin N., Phil.; Marine Tr. Co., Buffalo; N. Y. State N., Alb.; Int'l Tr. Co., Bos.
"	C. & S. Cappellino, Bankers 50-23 †02	<i>(Chas. and Serafina Cappellino)</i>				6,000	9,640	34,880	23,500	30,620	Italian Disc. & Tr. and Guaranty Tr. Cos., N. Y.
"	S. Lunghino & Sons 50-26 †88	<i>(Sebastian, Anthony S., and Donatus Lunghino, Partners)</i>				20,000	69,030	320,830	467,320	83,530	
"	<b>NATIONAL CITY CO.</b> Wilder Bldg. 50-25 †16	<i>(Investment Securities)</i>									N. City Co., N. Y. and correspondent offices. See Adv. Page 3.
"	C. Sconfietti & Co. 50-25 †16	<i>(Cesare Sconfietti)</i>				5,000	2,000				
"	Rochester Clearing House (Members indicated by a *)	<b>G. J. Keyes</b>	<b>H. F. Marks</b>	<b>W. J. Simpson</b> <i>Sec. and Tr.</i>	<b>W. G. Watson</b> <i>Mgr.</i> <b>A. F. C. Kineman</b> <i>A. Mgr.</i>						

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NEW YORK—Continued (Savings Banks do not handle collections)

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Table with columns: TOWN AND COUNTY, NAME OF BANK, PRESIDENT, VICE-PRESIDENT, CASHIER, ASS'T CASHIER, LIABILITIES (PAID-UP CAPITAL, SURPLUS AND PROFITS, DEPOSITS), RESOURCES (LOANS & DISCOUNTS, CASH & EXCHANGES), PRINCIPAL CORRESPONDENTS. Includes entries for Rockaway Beach, Rockville Center, Rome, Rondout, Roscoe, Roslyn, Roxbury, Rushford, Rushville, Rye, Sag Harbor, Salamanca, Salem, Saranac Lake, and Saratoga Springs.

MANUFACTURERS & TRADERS NATIONAL BANK—BUFFALO LARGEST NATIONAL BANK IN WESTERN NEW YORK

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Saugerties... Ulster I 18 Pop. 3929	<b>FIRST NATIONAL BANK</b> ♦\$ 50 50-479	John A. Snyder	James T. Maxwell	John Hallenbeck		\$ 200,000	\$ 70,000	\$ 480,000	\$ 579,510	\$ 151,300	N. Park, N. Y.; 1st N., Alb.
" " " "	Saugerties Bank ♦\$ 59 50-480	E. Clark Reed	J. C. Suderley	Henry T. Keeney		125,000	37,070	246,770	357,590	49,750	N. Park, N. Y.; N. Com'l, Alb.
" " " "	Saugerties Savings Bk. ♦\$ 70 50-481	J. T. Maxwell	L. J. Butzel	J. A. Freigh, Sec.			206,910	2,132,030	2,229,460	159,480	Met. Tr. and Union Tr. Cos., N. Y.
Savona... Steuben I 8 Pop. 587	Savona National Bank ♦\$ 19 50-994	John R. Hedges	Jesse H. Niles	James F. Stinson	R. J. Buckmaster	25,000	5,000	122,030	136,850	22,160	Irving N., N. Y.; N. Com'l, Alb.; Lafayette N., Buffalo.
Sayville... Suffolk C 6 Pop. 3000	Oystermens National Bk. ♦\$ 99 50-846	I. H. Green	S. P. Green	Dow Clock		50,000	93,700	299,870	390,370	104,720	Chase N., N. Y.; 4th St. N., Phil.
*Schenectady... Schen'ct'y Pop. 99,519 G 18	Banca Italiana ♦\$ 96 50-93	(P. De Marco)				5,000	16,680	49,330	41,000	30,010	Passadore & Co., Genoa, Italy.
" " " "	Orazio Ciaccia Bank ♦\$ 19 50-94					5,500	750	4,030	1,510	2,550	
" " " "	Citizens Trust Co. ♦\$ 06 50-92	W. G. Schermerhorn	J. W. Yelverton	A. S. Barber, Tr.	Allan P. McKain, Sec. and A. Tr.	200,000	251,660	4,031,680	4,043,210	455,610	Guaranty Tr. Co., Mech. & Metals N., and Chase N., N. Y.; N. Y. State N., Alb.
" " " "	Wm. V. Gapeczynski ♦\$ 19 50-95										
" " " "	Mohawk National Bank ♦\$ 1807 50-88	C. S. Washburn	E. L. Milmine	E. L. Milmine	George Gifford	100,000	245,430	1,322,700	1,460,650	282,500	N. Park, N. Y.; N. Com'l, Alb.
" " " "	Schenectady Savings Bk. ♦\$ 34 50-89	Everett Smith	E. F. Cohen W. L. Pearson Lewis A. Skinner	A. W. Johnston, Tr.	Mills Ten Eyck, A. Tr.		750,120	11,501,450	11,143,000	850,670	Bkrs. Trust Co., N. Y.; Schenectady Tr. Co., Schenectady.
" " " "	<b>SCHENECTADY TRUST COMPANY</b> ♦\$ 02 50-91	H. B. Boardman Gerardus Smith, Ch. of Bd.	J. W. Smitley	Henry A. Allen, Jr., J. J. Barringer, A. Tr.	Sec. and Tr.	300,000	535,040	7,755,930	7,521,260	924,180	Am. Ex. N., Chase N., and Irving N., N. Y.
" " " "	<b>UNION NATIONAL BANK</b> ♦\$ 92 50-90	Willis T. Hanson	Clark Witbeck	E. V. Ketchum		150,000	223,890	3,494,400	3,287,730	849,540	Imp. & Tra. N., N. City, and Chase N., N. Y.; N. Y. State N., Alb.
Schenevus... Otsego H 15 Pop. 576	Schenevus National Bk. ♦\$ 94 50-847	O. F. Lane	H. Bernard	George Lovell		50,000	24,850	279,620	349,380	36,300	Han. N., N. Y.; N. Y. State N., Alb.
*Schoharie... Schoharie H17 Pop. 2500	Schoharie County Bk. ♦\$ 88 50-848	Charles M. Throop		R. A. Dewey		25,000	40,000	750,000	720,000	100,000	Chase N., N. Y.; N. Com'l, Alb.
Schuyler Lake... Otsego G14 Pop. 300	Taylor, Kinne & Co., Bankers 50-849 ♦\$ 10		Lee Kinne	Lee J. Chase, Cash. and Mgr.		10,000	5,500	135,000	135,000	12,000	N. City, N. Y.; Cooperstown N., Cooperstown.
Schuylerville... Saratoga Pop. 1614 F 19	National Bk. of Schuylerville 50-850 ♦\$ 65	C. E. Brisbin	Wm. S. Ostrander	J. B. Deyoe		50,000	43,000	545,000	560,000	78,000	Chase N., N. Y.; 1st N., Alb.
Seaside... Queens D 3	(See New York City, Borou gh of Queens)										
Seneca Falls... Seneca G 9 Pop. 7000	Exchange National Bk. ♦\$ 85 50-386	C. H. Williams	H. D. Knight A. R. Palmer	M. W. Jacoby	E. W. Freeland	100,000	129,720	934,000	974,000	205,990	Han. N., N. Y.; N. Com'l, Alb.; Liberty, Buffalo.
" " " "	Seneca Falls Savings Bk. ♦\$ 70 50-385	T. J. Yawger	Elias Lester H. D. Knight	S. R. Somers, Sec. and Tr.			101,760	1,120,000	1,082,900	104,780	U.S. Mtg. & Tr. Co., N. Y.; Ex. N., Seneca Falls.
" " " "	<b>STATE BK. OF SENECA FALLS</b> ♦\$ 02 50-387	W. P. ELWELL Bills of lading 15c must be sen and 25c with ea	W. G. MORSE rafts a speciality. t with each Sight ch request for cre	T. W. POLLARD	tion US YOUR SENEC A FALL S ITEM S.	50,000	54,350	590,590	567,130	126,840	1st N., N. Y.; N. Com'l, Alb.
Sharon Spr'gs... Schoharie Pop. 600 G 15	First National Bank ♦\$ 05 50-853	Geo. U. Clausen	J. L. Empie	H. E. Wilber		25,000	15,900	390,000	320,000	35,000	N. Bk. Com., N. Y.; N. Com'l, Alb.
Sherburne... Chenango H13 Pop. 1200	Sherburne National Bk. ♦\$ 65 50-854	G. M. Bryan	O. A. Gorton	W. S. Sanford	F. M. Bullis	100,000	164,940	1,085,660	1,151,730	160,630	Chase N., N. Y.; N. Y. State N., Alb.
Sherman... Chautauqaa I 1 Pop. 836	State Bank of Sherman ♦\$ 90 50-855	I. O. Ottaway	L. D. Gale		Jennie D. Ottaway Louetta A. Wood	25,000	40,460	423,290	368,280	118,580	Seab. N., N. Y.; Marine Tr. Co., Buffalo.
Shortsville... Ontario G 8 Pop. 1250	State Bank of Shortsville ♦\$ 20 50-621	W. H. Preston	G. W. Hamlin	T. F. Gilligan		30,000	6,000	203,000	160,650	67,800	Irving N., N. Y.
Sidney... Delaware I 13 Pop. 2800	Peoples National Bank ♦\$ 07 50-543	James Jameson	L. M. Day	B. C. Broadfoot	Wm. J. Jameson C. H. Broadfoot	50,000	47,500	375,000	350,000	122,500	N. Park, N. Y.; 1st N., Alb.; 1st N. and Corn Ex. N., Phil.
" " " "	Sidney National Bank ♦\$ 87 50-542	James L. Clark	Harris Gillett	H. J. Godfrey		50,000	166,530	1,168,780	1,404,200	256,100	Chase N. and Irving N., N. Y.; N. Com'l and N. Y. State N., Alb.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & RECEIVABLES, DUE FROM BANKS	
Silver Creek, Chautauqua Pop. 3500 H 2	First National Bank... *199 50-856	W. W. Chamberlain	C. W. Grasho	L. G. Horton	H. S. Pratt	\$ 50,000	\$ 58,000	\$ 900,000	\$ 723,000	\$ 100,000	Irving N., N. Y.; Citiz. Com'l Tr. Co., Buffalo.
Silver Creek, Chautauqua Pop. 3500 H 2	Silver Creek Nat. Bk... *12 50-925	J. D. Denny	C. C. Horton	A. J. Diefendorf	Arthur W. Guest	50,000	35,140	1,023,350	844,240	307,580	N. Bk. Com., N. Y.; Mellon N., Pitt.; Mfrs. & Tra. N. and Peo., Buffalo.
Silver Springs, Wyoming Pop. 900 H 6	Silver Springs Nat. Bk... *202 50-857	J. G. Kershaw	J. E. Nash	L. M. Clark		25,000	20,820	347,050	350,050	64,640	Atlantic N., N. Y.; N. Y. State N., Alb.
Sinclairville, Chautauqua Pop. 600 I 2	Sinclairville State Bank... *19 50-858	F. B. Putnam	J. H. Cummings	E. F. Irvin	Mildred H. Rice	25,000	4,860	164,940	148,360	44,300	Han. N., N. Y.; Bk. of Buffalo, Buffalo.
Skaneateles, Onondaga Pop. 1615 G 10	National Bk. of Skaneateles 50-579 *269	B. F. Petheram	Philip Allen	W. L. Cavell	Jerome J. Murphy	60,000	156,500	764,750	839,750	163,610	Han. N. and Irving N., N. Y.; N. Y. State N., Alb.
Skaneateles, Onondaga Pop. 1615 G 10	Skaneateles Savings Bk... *66 50-578	J. H. Earll	J. C. Stephenson	H. W. Thurlow	W. F. Oddeback Sec. and Tr.		160,910	1,559,750	1,457,970	240,880	Bk. of America and Met. Tr. Co., N. Y.
Smithtown Branch-Suff'k Pop. 850 O 6	National Bank of Smithtown Branch 50-859 *210	J. S. Hunting	F. G. Booth	J. A. Overton	Clara W. Bazemore	25,000	24,030	383,000	440,450	46,760	N. City and Irving N., N. Y.
Sodus, Wayne F 8 Pop. 1800	Bank of Sodus... *53 50-590	C. K. Knapp		D. J. Knapp							Equitable Tr. Co., N. Y.; Merch., Rochester.
Sodus, Wayne F 8 Pop. 1800	First National Bank... *09 50-592	H. L. Kelly	S. S. Granger	W. A. Northup		30,000	35,010	534,000	521,460	80,160	Irving N., N. Y.; N. Com'l, Alb.; Tra. N., Rochester.
Sodus, Wayne F 8 Pop. 1800	C. D. Gaylor, Banker... *81 50-591		H. H. Williams	C. W. Gaylor	I. C. Beal Jennie Whaling R. L. Stilwell						Chase N., N. Y.; N. Bk. Com., Rochester.
Solvay, Onondaga G 11 Pop. 5139	Solvay Bank... *17 50-973	J. D. Pennock	E. D. Winkworth	G. O. Gifford		75,000	50,170	1,094,370	1,062,170	180,540	Met. Tr. Co., N. Y.; Alb. Tr. Co., Alb.; Syracuse Tr. Co., Syracuse.
Southampton, Suffolk C 9 Pop. 2509	First National Bank... *12 50-919	John Nugent	John D. Corrigan	W. K. Dunwell		50,000	50,000	690,000	685,000	105,000	N. City, N. Y.; Bk. of Long Isl., Jamaica.
Southampton, Suffolk C 9 Pop. 2509	Southampton Bank... *88 50-860	E. A. Hildreth	E. H. Foster	L. E. Terry		100,000	77,840	597,790	640,780	135,140	Mech. & Metals N., N. Y.
South Dayton, Cattaraugus B Pop. 900 H 2	Bank of South Dayton... *14 50-937	F. S. Peek	E. A. Hale	C. B. Whipple	R. E. Hale	30,000	14,330	397,080	328,900	98,210	Irving N., N. Y.; Bk. of Buffalo, Buffalo.
South Dayton, Cattaraugus B Pop. 900 H 2	E. B. Crissey & Co., Bankers 50-861 *1900	H. E. Crissey	H. P. Robertson	A. G. Drummer	J. S. Perry		25,000				Han. N., N. Y.; Far. & Mech., Jamestown.
South Glens Falls, Sar'ga (Glens Falls P. O.) Pop. 2247 F 18	First National Bank... *01 50-862	S. J. Varney	M. B. Parks	F. A. Comstock		25,000	32,670	398,600	308,760	50,260	Irving N., N. Y.
Southold, Suffolk B 8 Pop. 1200	Bank of Southold... *08 50-616	A. A. Folk	H. G. Tuthill	A. T. Dickerson		25,000	14,920	311,250	279,970	69,150	Irving N., Imp. & Tra. N., and Empire Tr. Co., N. Y.
Southold, Suffolk B 8 Pop. 1200	Southold Savings Bk... *58 50-615	H. W. Prince	S. L. Albertson	H. H. Hunting	F. K. Terry, A. Tr. R. G. Terry, A. Tr.		1,099,320	5,835,880	6,256,460	515,560	Bk. of America, Corn Ex., Equitable Tr., Empire Tr., and Bkrs. Tr. Cos., N. Y.
South Otselic, Chenango Pop. 300 H 12	Otselie Valley Nat. Bank... *05 50-863	M. K. Perkins	C. C. Miles	R. R. Brown	Frank E. Cox	40,000	10,500	100,000	70,000	36,000	Han. N., N. Y.; 1st N., Alb.
Sparkill, Rockland C 3 Pop. 500	First National Bank... *14 50-938	W. E. Corne	A. M. Austin	H. E. F. Tanner		30,000	3,410	255,040	233,970	42,240	Irving N., N. Y.; 4th St. N., Phil.
Spencer, Tioga I 10 Pop. 569	Farmers & Merch. Bank... *85 50-864	A. Max Fisher	B. B. McDowell	M. B. Ferris	F. B. Cooper	25,000	15,000	220,000	139,000	54,000	Chase N. and Empire Tr. Co., N. Y.
Spencerport, Monroe F 6 Pop. 1000	Bank of Spencerport... *07 50-865	G. M. Cole	B. F. Cooper	H. A. Freeman	Joseph Chadwick	25,000	25,860	454,140	388,840	113,480	N. Park and Irving N., N. Y.; Cent., Rochester.
Spring Valley, Rockland B 3 Pop. 2353	First National Bank... *1000 50-866	G. M. Dunlop	J. A. Talbott	Elbert Talman		25,000	63,980	1,249,970	1,082,480	252,510	Chase N., N. Y.; Girard N., Phil.
Springville, Erie H 3 Pop. 2800	Citizens National Bank... *02 50-561	Ira H. Vail	George Engel	A. L. Neubach		35,000	27,170	524,660	552,380	70,550	Seab. N., N. Y.; Citiz. Com'l Tr. Co., Buffalo.
Springville, Erie H 3 Pop. 2800	Farmers Bank... *83 50-560	F. O. Smith	P. J. Cady	W. A. Davis	C. W. Ellis	60,000	130,000	1,200,000	1,000,000	250,000	N. City and Guaranty Tr. Co., N. Y.; Bk. of Buffalo, Buffalo.
Springwater, Livingston B Pop. 500 H 7	Springwater State Bank... *17 50-980	E. E. Doty	J. W. Wadsworth	E. Robinson	A. W. Howe	25,000	5,000	111,830	107,940	28,770	Guaranty Tr. Co., N. Y.; Cent., Rochester; Livingston Co. Tr. Co., Genesee.
Stamford, Delaware H 15 Pop. 973	National Bk. of Stamford... *82 50-867	C. L. Andrus	P. C. Euchner	S. C. Robinson	A. S. Chambers	100,000	160,250	645,870	1,149,940	106,640	Chase N. and Harriman N., N. Y.
Stapleton, Richmond D 3 Pop. 2536 G 16	(See New York City, Borough of Richmond) First National Bank... *64 50-868	J. H. Reaney	E. W. Churchill	T. J. Zoller	John Kattier	50,000	91,700	1,173,030	1,151,580	234,040	Irving N., N. Y.; N. Com'l, Alb.
Stockton, Chautauqua I 1 Pop. 600	Lavern W. Lazell & Co... *97 50-869		E. L. Denison	C. E. Olson	M. D. Olson	10,000	2,800	108,000	73,000	46,500	Chase N., N. Y.; Bk. of Jamestown, Jamestown.
Stony Brook, Suffolk C 6 Pop. 700	Bank of Suffolk County... *07 50-870	W. P. Youngs	C. L. Rossiter	Geo. Hellen	H. L. Brown	25,000	24,990	391,450	373,150	60,650	Mech. & Metals N., N. Y.; Bk. of Long Isl., Jamaica.
St. Regis Falls, Franklin Pop. 1500 A 16	St. Regis Falls National Bk... *05 50-871	A. S. O'Neil	W. A. Wardner	D. M. Spencer		25,000	12,500	186,160	214,590	41,420	Mfrs. N., Troy.
Suffern, Rockland B 3 Pop. 3200	Suffern National Bank... *01 50-872	J. B. Campbell	D. H. McConnell	J. F. Duryee	F. A. Casey J. J. Sheehan	50,000	126,420	1,220,820	1,133,390	301,610	Mech. & Metals N., N. Y.; N. Com'l, Alb.

**M. & T. NATIONAL—BUFFALO** FOR NEW YORK STATE AND CANADA COLLECTIONS

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**NEW YORK—Continued**  
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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOAN & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGE, DUE FROM BANKS		
*Syracuse..... Onondaga Pop. 155,624 G 11	<b>*CITY BANK TRUST COMPANY</b> P. O. Box No. 1 ◆ 50-43 ◆\$'09	A. N. Ellis W. C. Brayton, Ch. of Bd.	J. S. Gray G. E. Chappell S. F. Hancock D. C. Webster A. A. White	C. H. Sandford, Tr. Austin Kelley, A. Tr.	John F. Moran, Sec. W. B. Unbehend A. Sec.	\$1,500,000	\$ 816,500	16,347,560	\$ 21,103,130	\$2,200,660	NEW YORK: National City Bank Equitable Trust Company Liberty National Bank Guaranty Tr. Co. 1st N. National Bank	
		<b>Official Attention. Quick Returns. Bank Rate 1-20 of one per cent. Special Rates on Regular Business.</b>										
	<b>*FIRST TRUST &amp; DEPOSIT Co.</b> ◆50-38 ◆\$'69	ARTHUR W. LOASBY	L. S. BRADY F. W. BARKER E. S. TEFFT L. M. KINNE M. V. WHITE	E. E. MAURER, Sec. THORP HISCOCK, A. Sec. A. B. MERRILL, A. Sec. T. J. WALDORF, A. Sec.	W. A. BOYD, Tr. G. A. CHOLET, A. Tr. E. A. THOLENS, A. Tr. H. W. PARRETT, A. Sec.	2,500,000	1,729,470	33,503,090	32,377,110	5,355,450	1st N. Guaranty Tr. Co., Met. Tr. Co., Chase N., Lin. N., and N. City, N. Y.; 1st N., Chi.; 1st N., Franklin N., and Phil. N., Phil.; N. Y. State N., Alb.; N. Shawmut, Bos.	
		<b>The Largest Bank Between New York and Buffalo.</b>										
	<b>*MERCHANTS NATIONAL BANK</b> 50-33 ◆\$'50	L. A. Eddy	T. W. Meachem W. G. Tracy F. Frazer	C. A. Bridgman	R. E. Ashpole	300,000	350,410	2,509,000	2,956,590	541,390	Imp. & Tra. N. and Seab. N., N. Y.; Market St. N., Phil.	
	<b>*Onondaga County Sav. Bk.</b> 50-35 ◆\$'55	H. M. Rowling	E. A. Powell Salem Hyde	D. E. Petit, Tr. H. J. Engelhardt, A. Tr.	C. A. Hudson, Sec.		3,375,510	29,688,820	31,983,920	1,080,400	Bkrs. Tr. and Guaranty Tr. Cos., N. Y.	
	<b>*SALT SPRINGS NAT'L BANK</b> 50-34 ◆\$'52	J. W. GATES	J. H. MUNRO G. A. HITCHCOCK	W. J. BOURKE	J. E. GERE	500,000	345,000	4,400,000	5,600,000	626,000	1st N. and Irving N., N. Y.; Cont. & Com'l N., Chi.; N. Y. State N., Alb.	
		<b>Largest National Bank in Syracuse. We are equipped to handle all matters entrusted to us. We solicit your Syracuse business.</b>										
	<b>*Syracuse Savings Bank</b> ◆\$'40 50-32	George Doheny	Fred'k W. Barker Edward Joy	W. J. Reidel, Sec. and Tr.	A. G. Hageman, A. Sec.		2,953,640	16,163,050	18,677,080	358,850	Met. Tr. Co. and Equitable Tr. Co., N. Y.	
	<b>*SYRACUSE TRUST COMPANY</b> ◆ 50-42 ◆\$'03	J. M. GILBERT G. H. SANFORD, V. P. and Ch. Exec. Com. (One Branch: 509 N. Salina St.)	G. L. TICKNER E. T. ESHELMAN	F. L. BARNES, Sec.	J. H. WILSON, Tr. T. J. BRITCHER, A. Sec. and A. Tr.	1,500,000	921,220	24,969,730	29,875,260	4,897,990	Chase N., Am. Ex. N., Guaranty Tr. Co., Citiz. N., Chem. N., and Irving N., N. Y.; Cont. & Com'l N., Chi.; N. Y. State N., Alb.; Girard N., Phil.; 1st N., Bos.	
		<b>SEND US YOUR SYRACUSE BUSINESS. REASONABLE RATES. PROMPT SERVICE.</b>										
	<b>*Third National Bank</b> ◆\$'64 50-37	Henry Lacy	Jacob Amos	L. G. Lacy		300,000	223,160	2,594,200	3,181,960	437,660	N. Park and N. Bk. Com., N. Y.; N. Shawmut, Bos.	
	Nicholas Marnell 50-45											
	Michele Vescera 50-47					12,500	840	3,850	5,000	15,080	1st Tr. & Dep. Co., Syracuse.	
	Syracuse Clearing House (Members indicated by a *)	L. S. Brady	A. N. Ellis	F. L. Barnes, Sec. and Tr.								

**THE MARINE TRUST COMPANY OF BUFFALO**

NEW YORK BANKS—Syracuse

January, 1920

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGERS, DUE FROM BANKS	
Tannersville, Greene I 17 Pop. 660	Mountains National Bank *17 50-979	Edward W. Lackey	Jacob Fromer	S. D. Scudder		\$ 25,000	\$ 6,000	\$ 200,000	\$ 190,600	\$ 40,000	Mech. & Metals N., N. Y.; Kingston Tr. Co., Kingston.
Tarrytown, Westchester Pop. 5600 B 4	Tarrytown Nat. Bank *21 50-419	R. A. Patteson	Amos H. Alden	John H. Fisher	H. C. Timberman	100,000	154,760	1,239,620	1,145,080	371,380	1st N., N. Y.; 4th St. N., Phil.
" " " " " " " "	Westchester Co. Sav. Bk. *53 50-418	Isaac Requa	R. B. Coutant	E. T. Willsea, Tr.	C. A. Wood, Sec.		826,220	4,240,670	4,396,670	562,280	N. Y. Produce Ex., Empire Tr., and Columbia Tr. Cos., N. Y.
Theresa, Jefferson C 12 Pop. 1000	Farmers National Bank *06 50-873	J. B. Vock	F. L. Santway	G. P. Schwarz	Gertrude M. Rowe	50,000	19,240	373,020	488,230	46,600	N. City, N. Y.; Watertown N., Watertown.
" " " " " " " "	State Bank of Theresa *13 50-926	J. H. Snell	W. D. Morrow	Miss Cecile B. La Fave	J. C. Brock	25,000	7,640	178,670	162,700	16,560	Irving N., N. Y.; Northern N. Y. Tr. Co., Water- town; N. Com'l, Alb.
Ticonderoga, Essex D 19 Pop. 5000	Ticonderoga Nat'l Bk. *1910 50-874	C. E. Bennett	M. Y. Ferris	W. W. Richards	C. E. Beers	50,000	69,440	1,042,250	1,029,500	182,190	Han. N., N. Y.; N. Com'l, Alb.
Tonawanda, Erie F 3 Pop. 8836 B	First Trust Company *18 50-875	Henry P. Smith	T. J. Wilson	W. B. Martin, Tr. M. L. Snyder, A. Sec. and A. Tr.	E. H. Smith, Sec.	500,000	620,000	4,300,000	6,240,200	568,700	N. Bk. Com., N. Y.; Marine Tr. Co., Buffalo; Bk. of Pitt. N. A., Pitt.
Tottenville, Richmond D 3 Trenton, Oneida F 13 (Barneveld P. O.) Pop. 289	(See New York City, Borough First National Bank *18 50-987	John J. Lewis	W. C. J. Doolittle	Glenn P. Dodge		25,000	5,050	118,680	137,000	15,540	Utica Tr. & Dep. Co., Utica.
Troy, Rensselaer G 19 Pop. 77,916	<b>MANUFACTURERS NAT'L BANK</b> *65 50-64	F. E. Howe	Alba M. Ide Edward Murphy	W. C. Feathers	W. F. Seber F. E. Sheary Thos. H. Jackson J. Frank Beebe	150,000	805,320	13,306,730	14,253,230	2,074,210	N. Bk. Com., N. Y.; N. Bk. Rep., Chi.; N. Shawmut, Bos.; Phil. N., Phil.
" " " " " " " "	National City Bank *05 50-69	Thomas Vail	Howard S. Kennedy	W. F. Polk		300,000	315,680	5,023,300	5,977,320	1,260,080	N. City and Han. N., N. Y.; N. City, Chi.; 1st N., Phil.
" " " " " " " "	National State Bank *52 50-63	Julius S. Hawley	B. K. Woodward R. E. Starks	Henry Colvin		250,000	400,000	3,600,000	3,457,000	675,000	1st N., N. Y.; Franklin N., Phil.; N. Com'l, Alb.
" " " " " " " "	Peoples Bank *38 50-66	F. B. Twining	A. P. McKean	A. B. Cobden	Wm. V. Mors	100,000	142,900	1,180,800	1,209,730	190,550	Bk. of America, N. Y.; Mnfrs. N., Troy.
" " " " " " " "	Security Trust Co. *02 50-68	Frank E. Norton	James K. P. Pine John Don J. J. Child	G. L. Hare, Sec. and Tr.	Wm. H. Jarvis, A. Tr.	200,000	170,870	3,502,070	3,528,750	585,840	N. Y. Tr. Co. and Bk. of N. Y. N. B. A., N. Y.
" " " " " " " "	Troy Savings Bank *23 50-61	Wm. H. Shields	Thomas Vail James H. Caldwell	J. Erwin Anthony, Sec. and Tr.			1,469,650	11,766,730	12,651,100	424,700	Cent. Union Tr. Co., N. Y.
" " " " " " " "	Troy Trust Co. *01 50-67	Harold K. Downing H. S. Ludlow, Ch. of Bd.	A. T. Smith Henry S. Darby E. Q. Lassell	L. T. Lane, Sec. Fred. Bunce, Tr.		200,000	76,270	2,466,490	2,498,650	235,860	1st N. and Equitable Tr. Co., N. Y.; Mnfrs. & Tra. N., Buffalo; N. Com'l, Alb.; Corn Ex. N., Phil.
" " " " " " " "	Union National Bank *51 50-62	Henry Wheeler	Paul Cook	Edward Strecker	Joseph E. Kober	300,000	144,560	3,520,070	4,857,020	407,270	N. Park and N. Bk. Com., N. Y.; N. Y. State N., Alb.; 4th St. N., Phil.; N. Shawmut, Bos.; Cent. N., Clev.
" " " " " " " "	United National Bank *65 50-65	S. S. Bullions	H. S. Darby	D. B. Thompson		240,000	463,200	1,062,540	1,998,250	227,360	Mech. & Metals N., N. Y.; N. Y. State N., Alb.
Trumansburg, Tompkins Pop. 1188 H 9	First National Bank *05 50-617	L. J. Wheeler	E. R. Stilwell Fred Updike	P. F. Sears		25,000	21,430	442,110	443,690	66,150	Irving N. and Coal & Iron N., N. Y.; N. Com'l and 1st N., Alb.
" " " " " " " "	State Bank of Trumansburg 50-618 *28 05	O. W. Bower	J. K. Wheeler	G. M. Newell		25,000	20,180	357,880	356,850	44,710	Chase N., N. Y.; N. Y. State N., Alb.
Truxton, Cortland H 12 Pop. 300	Muller & Son *18 50-876										N. Park, N. Y.; N. Bk. of Cortland, Cortland.
Tuckahoe, Westchester Pop. 3500 C 4	First National Bank *14 50-941	W. H. Dempsey	H. F. Fulling	J. F. Boland	Grover Peyton	25,000	28,000	800,000	606,140	247,000	N. Park, N. Y.
Tully, Onondaga G 11 Pop. 600	First National Bank *01 50-877	W. L. Earle	H. C. Fancher	H. H. Huribut	F. M. Brown	25,000	19,000	699,000	707,000	101,000	N. Park, N. Y.; N. Y. State N., Alb.
Tupper Lake, Franklin Pop. 5000 C 17	Tupper Lake Nat. Bank *06 50-878	J. L. Jacobs	A. S. Hosley	C. E. Knox	C. S. Potvin	50,000	46,840	737,030	742,490	112,100	Han. N. and Chase N., N. Y.
Tuxedo, Orange B 3 (Tuxedo Park P. O.) Pop. 2800	Tuxedo National Bank *19 50-988	C. S. Patterson	F. W. Murray, r. C. S. Young	Otis Vail		25,000	25,830	159,740	174,720	55,670	Mech. & Metals N., N. Y.
Unadilla, Otsego H 15 Pop. 1100	Unadilla National Bank *09 50-630	F. H. Meeker	W. H. Sisson	Carl Pomeroy		25,000	27,870	574,870	549,460	88,890	N. City, Harriman N., and Irving N., N. Y.
Union, Broome I 11 Pop. 1544	Farmers National Bank *08 50-879	E. M. Andrews	T. A. MacClary W. S. Pierce	J. M. Payne		25,000	49,900	1,557,890	1,462,180	199,440	Han. N., N. Y.
Union Springs, Cayuga Pop. 793 G 10	G. B. Backus *07 50-880			James M. Peckham							1st N., N. Y.
Unionville, Orange B 1 Pop. 450	First National Bank *19 50-1002	G. H. Elston	G. V. Schooley	Roy T. Elston		30,000	4,500	12,500	7,700	32,570	Mech. & Metals N., N. Y.

January, 1920  
NEW YORK BANKS—Tannersville to Unionville  
969

**MANUFACTURERS & TRADERS NATIONAL BANK—BUFFALO** **LARGEST NATIONAL BANK IN WESTERN NEW YORK**



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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
*Utica.....Oneida F 14 Pop. 85,692	<b>CITIZENS TRUST COMPANY</b> ◆ 50-82 *\$'03	W. I. TABER C. T. WIENKE, Asst. to Pres.	W. T. DUNMORE E. B. ODELL F. H. DOOLITTLE DAVID E. JONES S. B. FRENCH	F. C. THURWOOD, Sec. EDWARD FUESS, A. Sec.	G. LYNN MARRIOTT, Tr. JAMES H. ROLLING, A. Tr.	\$ 500,000	\$ 672,950	11 198 880	\$ 13 429 030	\$ 1 542 710	N. Park and Guaranty Tr. Co., N. Y.; Union Tr. Co., Chi.; N. Shawmut, Bos.; Mnfrs. & Tra. N., Buffalo; Mnfrs. N., Troy.
"....."	<b>FIRST NATIONAL BANK</b> ◆1812 50-76	Charles B. Rogers	H. R. Williams F. A. Bosworth B. M. Crouse	Wm. C. Wright	Hugh T. Owen F. A. Nichols	1,250,000	1,755,340	9,333,230	12 552 710	1,621,780	1st N. and Chase N., N. Y.; 1st N., Chi., Clev., and Bos.; Phil. N. and 1st N., Phil.
"....."	Vincenzo Marrone◆†'93 50-83	(Vincenzo Marrone)		A. L. Marrone		5,000	2,100	32,380	24,510	8,580	Equitable Tr. Co. and Italian Discount & Tr. Co., N. Y.; Citiz. Tr. Co., Utica.
"....."	<b>ONEIDA COUNTY TRUST COMPANY</b> ◆50-79◆\$'63	Chas. B. Rogers T. R. Proctor, Ch. of Bd.	D. C. Murray Fred G. Reusswig	James W. Lamb, Tr.	Fred G. Reusswig, Sec.	250,000	418,790	1,994,090	2,264,240	643,660	Bkrs. Tr. Co., N. Y.
"....."	<b>ONEIDA NATIONAL BK.</b> ◆\$'36 50-77	GEO. L. BRADFORD	E. J. MILLSPAUGH J. E. McLOUGHLIN	G. A. NILES	I. C. FLINT	600,000	918,520	3,392,030	4,964,660	1,432,680	Imp. & Tra. N., N. Y.; N. Com'l, Alb.; 1st N., Bos.
"....."	<b>ROCCO PERRETTA &amp; CO.</b> 50-84 *\$'16	Rocco Perretta	Giovanni Perretta	Rocco Perretta	Giovanni Perretta	5,000	5,570	69,200	69,110	11,700	Equitable Tr. Co. and East River N., N. Y.; Utica Tr. & Dep. Co., Utica.
"....."	Savings Bank of Utica◆\$'39 50-78	Chas. A. Miller	Nicholas E. Devereux	R. P. Birdseye, Tr.	H. A. Hilsinger, Sec. S. G. Eldred, A. Sec.		2,362,240	16 798 170	17 842 720	1,336,440	Bkrs. Tr. and U. S. Tr. Cos., N. Y.
"....."	Tomaino Brothers◆\$'96 50-85	Joseph Tomaino	R. P. Birdseye Antonio Tomaino	Joseph Tomaino, Tr.	Antonio Tomaino, Sec.	20,000					
"....."	Utica City National Bank◆\$'48 50-80	C. S. Symonds H. N. Burritt, V. P.	C. W. Cushman W. J. Green	F. P. McGinty		1,000,000	334,100	3,381,900	5,723,070	581,150	N. City and Am. Ex. N., N. Y.; 4th St. N., Phil.
"....."	<b>UTICA TRUST &amp; DEPOSIT CO.</b> ◆ 50-81 *\$'09	J. FRANCIS DAY C. W. HITCHCOCK, Asst. to Pres.	THOS. R. PROCTOR GEO. E. DUNHAM D. C. MURRAY	C. J. LAMB, Tr. GEO. W. WILLIAMS, A. Tr.	GRAHAM COVENTRY Sec. GROVER C. CLARK, A. Sec.	800,000	893,100	10 630 300	13 769 420	1,421,350	N. Bk. Com. N. Y.
"....."	Mohawk Valley Investment Corporation◆\$'18	D. Clinton Murray (Investment Banker)	T. Harvey Ferris	A. James Eckert, Tr.	D. M. Ross, Sec.	150,000					1st N., N. Y.
"....."	<b>UTICA INVESTMENT COMPANY</b> Organized under the New York State Banking Law.	Walter Jerome Green	J. Francis Day W. C. J. Doolittle	Graham Coventry, Sec. and Tr.	W. C. J. Doolittle, Tr.						
Vernon.....Oneida F 13 Pop. 451	National Bk. of Vernon◆\$'39 50-881	D. B. Case	J. J. Bartholomew	J. C. Ward		100,000	35,940	494,030	615,550	83,520	Am. Ex. N., N. Y.
Victor.....Ontario G 7 Pop. 881	W. A. Higinbotham & Co.◆\$'83 50-882										Chase N., N. Y.; N. Com'l, Alb.
WaddingtonSt. Lawrence A 14 Pop. 250	Waddington Bank◆\$'19 50-1004	F. A. Sweet	W. A. Daniels	F. Hugh Burns		25,000	6,250	78,060	82,000	22,500	Chase N., N. Y.; Syracuse Tr. Co., Syracuse.
Walden.....Orange K 17 Pop. 5196	Third National Bank◆\$'16 50-967	Elmer Dell	C. F. Fowler	C. W. Kay		100,000	22,930	527,890	614,140	111,620	Chase N., N. Y.
"....."	Walden Savings Bank◆\$'72 50-473	H. B. Wooster	T. L. Millspaugh Edward Whitehead Nelson U. Evans Frank J. Wilkin	C. W. Sadlier, Sec. and Tr. F. N. Boyd	L. H. Clum, A. Sec. Chas. E. Terwilliger		115,030	1,248,790	1,270,640	71,530	Chase N. and Bkrs. Tr. Co., N. Y.; 3d N., Walden.
Walkkill.....Ulster K 17 Pop. 700	Walkkill National Bank◆\$'12 50-914	Wm. E. Bruyn	John Olmstead	E. B. Guild		25,000	13,200	306,000	328,000	24,500	Mech. & Metals N., N. Y.
Walton.....Delaware I 14 Pop. 6000	First National Bank◆\$'90 50-883	C. E. Hulbert	John Olmstead	E. B. Guild		100,000	110,280	1,569,150	1,864,680	264,480	Chase N. and Equitable Tr. Co., N. Y.
Wappingers FallsD'tch's Pop. 3195	Nat. Bk. of Wappingers Falls◆\$'09 50-512	R. M. Van Kleeck	Robert Hutchison W. R. Tanner	J. R. DuBois		25,000	14,750	264,420	251,460	56,340	N. Park and Irving N., N. Y.; 1st N., Alb.
"....."	Wappinger Savings Bk.◆\$'69 50-511	I. T. N. Harcourt	Charles T. Jones Wm. J. Workman J. A. Emerson	W. A. Brewster, Tr.	J. W. Cornell, Sec. and A. Tr.		47,780	753,850	701,390	100,230	N. Y. Tr. Co., N. Y.
Warrensburg.....Warren Pop. 2100	Emerson National Bank◆\$'08 50-884	L. W. Emerson	J. A. Emerson	J. A. Emerson		50,000	107,180	820,490	681,340	325,930	N. Bk. Com., N. Y.; Mnfrs. N., Troy.
*Warsaw.....Wyoming G 5 Pop. 3500	Tr. Co. of Wyoming County◆\$'13 50-935	J. C. Buxton	C. A. Van Arsdale J. E. Slaughter		G. L. Hickey, A. Sec.	100,000	50,000	578,920	744,260	48,760	Irving N., N. Y.; Citiz. Com'l Tr. Co., Buffalo.
"....."	Wyoming County Nat. Bank◆\$'51 50-509	W. J. Humphrey	H. A. Humphrey F. J. Humphrey	E. R. Gott	C. C. Hesilton	100,000	127,480	2,124,610	2,337,350	218,000	Chase N., N. Y.

NEW YORK BANKS—Utica to Warsaw

January, 1920

**THE MARINE TRUST COMPANY OF BUFFALO**

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

NEW YORK—Continued

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. § is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.	
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS-C'TS. BONDS, SECURITIES	CASH & EX-CHANGES, DUE FROM BANKS		
Warwick.....Orange B 2 Pop. 2600	First National Bank.....*2'64 50-552	F. O. Cary	M. Rutherford	E. J. Morehous		\$ 100,000	\$ 112,000	\$ 878,950	\$ 793,080	\$ 394,940	N. Park and Irving N., N. Y.; Phil. N., Phil.	
" " " "	Warwick Savings Bank *2'75 50-553	John Sayer	W. C. Lazear	John W. Sanford	Jessie Benedict, A. Tr.		93,950	1,249,090	1,168,520	64,170	Bkrs. Tr. Co., N. Y.; 1st N., Warwick.	
Washingtonville...Orange Pop. 631 A 3	First National Bank.....†'07 50-885	E. R. Emerson	J. Y. Gerow	Adam C. Douglas		25,000	36,050	478,420	452,100	90,080	N. City and Chase N., N. Y.; Corn Ex. N., Phil.; N. Y. State N., Alb.	
Waterford...Saratoga G 19 Pop. 3245	Bank of Waterford.....\$'19 50-1007	C. H. Kavanaugh	Wm. A. Tierney	W. D. Lowther		50,000	10,430	216,560	226,500	46,580	Met. Tr. Co., N. Y.; Union N., Troy.	
*Waterloo....Seneca G 9 Pop. 5000	First National Bank.....*2'33 50-477	Chas. D. Becker	C. C. Bachman	John E. Becker		50,000	22,000	800,000	790,000	84,000	Han. N., N. Y.; N. Y. State N. and 1st N., Alb.	
" " " "	George E. Zartman & Co., 50-478 *'88	L. S. Zartman		G. E. Zartman	V. N. Boisvert	25,000		350,000			Irving N., N. Y.; N. Com'l and N. Y. State N., Alb.	
*Watertown....Jefferson Pop. 29,894 D 12	City National Bank.....*2'90 50-184	C. M. Rexford	Robert Lansing	J. O. Hathway	W. W. Waddingham	100,000	122,250	1,574,390	1,833,580	156,460	N. Bk. Com. and Chase N., N. Y.; N. Com'l, Alb.	
" " " "	JEFFERSON CO. NAT'L BK. 50-181 *1816	R. J. Buck	O. E. Hungerford	D. B. Schuyler	C. A. Dunham	250,000	392,320	3,605,880	5,317,430	581,580	N. City N. Y.; 1st N., Chi., N. Shawmut, Bos.	
" " " "	Jefferson County Sav. Bank 50-182 *5'59	Henry Purcell	G. C. Sherman	A. T. E. Lansing, Sec. and Tr.	George W. Hulse, A. Tr.		817,710	10,130,030	10,208,880	516,750	1st N., Bk. of America, and Bkrs. Tr. Co., N. Y.	
" " " "	<b>NORTHERN N. Y. TRUST COMPANY</b> 50-186 *2'10	<b>F. L. CARLISLE</b>	<b>D. C. MIDDLETON, D. C. MURRAY</b>	<b>H. A. HICKOK, Sec. and Tr.</b>	<b>R. K. FERGUSON, A. Sec. G. B. TUCKER, A. Sec.</b>	400,000	742,750	6,882,780	8,568,360	678,320	1st N., N. Y.; N. Y. State N., Alb.	
" " " "	<b>WATERTOWN NAT. BK.</b> *2'82 50-183	G. W. Knowlton	A. F. Wardwell	R. G. Hannahs		200,000	300,000	2,815,000	4,476,000	301,000	N. Park and 1st N., N. Y.; Girard N., Phil.	
" " " "	Watertown Savings Bank 50-185 *9'98	I. L. Hunt	Silas L. George	J. R. Pawling, Sec. and Tr.			277,750	4,031,520	3,806,370	342,830	Chase N., N. Y.	
Waterville...Oneida G 13 Pop. 1410	Nat. Bank of Waterville *2'38 50-588	Geo. I. Hovey	Curtis Miller	W. L. Race	P. M. Raup	150,000	76,230	653,070	697,510	213,760	Imp. & Tra. N. and Irving N., N. Y.; N. Y. State N., Alb.	
Watervliet...Albany G 18 Pop. 15,546	Nat. Bk. of Watervliet *2'65 50-887	John G. Clute	John H. Jones	L. S. Bibbins		100,000	44,220	1,162,830	1,253,850	203,200	Han. N., N. Y.; N. Com'l, Alb.; Mnfrs. N., Troy.	
" " " "	<b>W. E. LEFFINGWELL</b>	<b>W. E. LEFFINGWELL</b>	<b>W. W. CLUTE</b>	<b>E. H. BISSELL</b>	<b>H. J. BROWN</b>	50,000	42,700	601,550	620,300	108,980	Han. N., N. Y.; N. Com'l, Alb.	
*Watkins...Schuyler H 9 Pop. 2817	<b>GLEN NATIONAL BANK</b> *2'11 50-529	<b>Special attentio</b> Please send 15c w Send us your W	<b>n given Bill of La</b> ith each sight draft atkins Items.	<b>ding drafts, Cash</b> for presentation a	<b>and Time Items.</b> nd 25c for Credit	Reports.						
" " " "	<b>WATKINS STATE BANK</b> *2'11 50-530	<b>C. M. DURLAND</b> Special attentio Please send 15c w Prompt service.	<b>W. N. WISE</b> n given Bill of La ith each sight draft We get results.	<b>W. S. GEORGE</b> ding drafts, Cash for presentation a	<b>W. H. WIXSON</b> and Time Items. nd 25c for Credit	Reports.	50,000	50,000	680,000	650,000	100,000	N. City, N. Y.; N. Y. State N., Alb.; Mnfrs. and Tra. N., Buffalo; 2d N., Elmira.
Waverly...Tioga J 10 Pop. 5000	Citizens Bank.....*2'74 50-451	F. A. Sawyer	J. H. Owen	L. J. Buley		50,000	100,000	810,000	820,000	140,000	Equitable Tr. Co. and Irving N., N. Y.	
" " " "	First National Bank.....*2'63 50-450	F. E. Lyford	P. L. Lang	H. A. Ellis		100,000	68,100	930,130	966,030	48,550	N. City, N. Y.; Girard N., Phil.	
Wayland...Steuben H 7 Pop. 3000	First National Bank.....*2'99 50-888	W. W. Clark	J. J. Morris		W. W. Weld	50,000	77,120	761,750	782,900	170,340	Chase N., Equitable Tr. Co., and Irving N., N. Y.	
Webster...Monroe F 7 Pop. 1032	Jayne & Mason, Bkrs. *2'1900 50-889	H. V. Pratt, V.-P.	A. L. Morley								Chase N., N. Y.; Alliance, Rochester.	
Weedsport...Cayuga F 10 Pop. 1344	First National Bank.....*2'17 50-977	F. H. Ball	N. E. Durston	A. M. Lewis		25,000	15,790	370,000	308,930	70,000	Irving N., N. Y.; N. Com'l, Alb.; 1st Tr. and Dep. Co., Syracuse.	
Wellsville...Allegany I 6 Pop. 4382	Citizens National Bank...2'95 50-466	W. J. Richardson	B. B. Andrews	F. M. Wall		100,000	114,310	734,140	926,230	115,310	Seab. N., N. Y.; Corn Ex. N., Phil.	
" " " "	First Trust Co.....*2'83 50-465	E. C. Brown	Harry Bradley	G. B. Rooth, Jr.	Jas. P. Coyle	300,000	21,000	1,276,000	1,548,210	110,000	Seab. N., N. Y.; Corn Ex. N., Phil.	
Westbury...Nassau C 5 Pop. 1500	Bank of Westbury.....*2'10 50-891	Frank Powers	F. W. Higgins	Samuel Velsor		25,000	35,020	528,510	482,970	99,610	Han. N., N. Y.; Bk. of Long Isl., Jamaica.	
Westchester...Westch'r C 6 (See New York City)			John R. Hill	R. W. McCord								

M. & T. NATIONAL—BUFFALO FOR NEW YORK STATE AND CANADA COLLECTIONS

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**NEW YORK—Continued**  
(Savings Banks do not handle collections)

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TOWN AND COUNTY. *County Seats. In No. 2 Fed. Res. Dist. B is Buffalo Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & RE- CHANGES, DUES FROM BANKS	
Westfield, Chautauqua H1 B Pop. 3500	Nat. Bank of Westfield. ♦48 50-523	F. W. Crandall	A. E. Skinner	G. S. Flagler	H. J. Lockwood F. P. Wolfe	\$ 50,000	\$ 77,730	\$1 364,970	\$1 325,350	\$ 236,860	1st N., N. Y. and Clev.; Mnfrs. & Tra. N., Buffalo.
West Hampton Beach, Pop. 1500., Suffolk C 8 West New Brighton, Rich. D 3	Seaside Bank. ♦1404 50-892 (See Borough of Richmond)	Erastus F. Post	Alanson P. Rogers	Hermon D. Bishop	J. T. Stevens	25,000	24,560	362,420	327,450	82,340	Atlantic N. and Irving N., N. Y.; Bk. of Long Isl., Jamaica.
Westport, Essex C 19 Pop. 692	Lake Champlain Nat. Bk. ♦109 50-893	B. J. Worman	F. E. Smith	R. J. Vaughan		25,000	31,540	405,670	381,890	81,450	Chase N., N. Y.; 1st N., Alb.
West Winfield, Herkimer Pop. 726 F 15	West Winfield Nat. Bk. ♦104 50-894	A. C. Hackley	C. H. Chesebro	H. H. Wheeler	L. B. Wheeler	25,000	19,460	374,310	366,440	75,270	N. City and Irving N., N. Y.; N. Y. State N., Alb.
Whitehall, Washington Pop. 5000 E 19	Merchants National Bank ♦75 50-443	Robert H. Cook	J. J. Manville	M. J. Brown	Fred Brett	50,000	72,410	1,007,210	915,110	196,260	Mech. & Metals N., N. Y.; N. Com'l, Alb.
" " " " " "	National Bk. of Whitehall ♦06 50-449	D. D. Woodard		R. G. Hays	J. E. Guay	50,000	12,600	954,440	1,197,300	95,210	N. City and Irving N., N. Y.; 1st N., Alb.
*White Pl's Westchester Pop. 22,465 " B 5	Central Bk. of Westchester Co. 50-232 ♦168	Howard E. Foster	Wilson Brown, Jr.	John A. Snedeker		100,000	92,510	923,370	920,470	184,550	N. City, N. Y.; 1st N. and N. Y. State N., Alb.
" " " " " "	Citizens Bank. ♦307 50-236	George T. Burling Frank L. Park, V. P.	John Burling Joseph H. Mead	Philip Osborn	Chas. W. Hallock	100,000	80,080	2,657,040	2,421,120	347,710	Han. N., Am. Tr. Co., and N. Bk. Com., N. Y.; N. Com'l and Union Tr. Co., Alb.
" " " " " "	<b>COUNTY TRUST CO.</b> ♦103 50-235	David Cromwell	C. R. Agnew	H. B. Vincent, Sec.		100,000	182,880	4,584,630	4,028,140	667,160	Far. Ln. & Tr. Co. and Equitable Tr. Co., N. Y.; 1st N., Alb.
" " " " " "	Home Savings Bank. ♦193 50-233	David Cromwell	H. S. Hamilton	J. F. Krepps, Sec.	A. T. Shaw, A. Sec.		441,872	5,443,630	5,478,220	380,260	Far. Ln. & Tr. and Empire Tr. Cos., N. Y.; Alb. Tr. Co., Alb.
Whitesboro, Oneida F 13 Pop. 3000	Whitestown National Bank 50-991 ♦119	H. B. Kenyon	W. E. Wind	E. F. Lawler	Ira M. Comstock	25,000	5,000	150,000	170,000	10,000	Utica Tr. & Dep. Co., Utica.
Whitestone, Queens D 4 Pop. 5500	(See New York City, Borough of Queens)										
Whitesville, Allegany J 6 B Pop. 500	First National Bank. ♦05 50-895	A. D. Howe	L. G. Probasco	L. J. Fortner		25,000	17,700	194,780	262,600	90,000	N. Bk. Com., N. Y.; Mnfrs. & Tra. N., Buffalo.
Whitney Point, Broome Pop. 744 I 12	First National Bank. ♦105 50-896	William Denning	F. C. Branday	H. J. Walter	Mary L. Wilcox	25,000	30,000	325,000	285,000	30,000	N. City, N. Y.; Phil. N., Phil.
Williamson, Wayne F 8 Pop. 1000	State Bk. of Williamson ♦105 50-897	H. V. Pearsall	W. P. Rogers	L. L. Fuller	W. G. Pallister	100,000	35,000	1,200,000	1,107,000	170,500	Am. Ex. N., N. Y.; Alliance, Rochester.
Williamsville, Erie G 3 B Pop. 1250	Bank of Williamsville. ♦117 50-953	E. H. Hutchinson	L. L. Grove	H. G. Britting		25,000	27,010	933,200	919,030	53,360	Irving N., N. Y.; Peo., Buffalo.
Wilson, Niagara F 3 B Pop. 655	Wilson State Bank. ♦113 50-932	C. H. Tugwell	S. D. Brown	L. C. Coe		25,000	10,390	420,710	249,540	196,920	Irving N., N. Y.; Mnfrs. & Tra. N., Buffalo.
Windsor, Broome I 13 Pop. 637	Windsor National Bank. ♦109 50-898	Albert Manwarren	W. C. Armstrong	Harvey Sims		25,000	5,000	254,000	200,000	25,000	Irving N. and Harriman N., N. Y.
Winthrop, St. Lawrence Pop. 500 B 14	First National Bank. ♦115 50-946	Neil Murphy	L. H. English R. H. McEwen, Jr.	W. C. Smith		25,000	15,450	290,040	285,310	68,780	Chase N., N. Y.; N. Com'l, Alb.; St. Lawrence Tr. Co., Ogdensburg.
Wolcott, Wayne F 9 Pop. 1400	First National Bank. ♦101 50-612	G. W. Roe	E. T. Brown	L. M. Mead	G. C. Stevens	25,000	77,470	913,040	882,450	157,470	N. Park, N. Y.; N. Com'l and N. Y. State N., Alb.
Woodhaven, Queens D 4 Pop. 1000	(See New York City, Borough of Queens)										
Woodridge, Sullivan J 15 Pop. 1200	First National Bank. ♦117 50-981	J. S. Kile	J. M. Beck	A. I. Davidson		50,000	29,030	623,650	861,590	57,610	Irving N., N. Y.; Home N., Ellenville; Sullivan Co. N., Liberty.
Worcester, Otsego H 15 Pop. 1200	Bank of Worcester. ♦184 50-899	George B. Crippen	Ella W. Wieting	John D. Bulson		30,000	111,060	517,360	585,580	75,210	Chase N., N. Y.; N. Y. State N., Alb.
Wyoming, Wyoming G 5 B Pop. 500	Wyoming Banking Co. ♦102 50-900	F. J. Humphrey	W. J. Humphrey	C. A. Graham							Chase N., N. Y.
Yonkers, Westchester C 4 Pop. 99,838	First National Bank. ♦154 50-51	Anson Baldwin	W. W. Scrugham Wallis Smith	C. A. Valentine	J. H. Keeler Harry A. Merritt A. B. Losel, A. Tr.	300,000	122,300	4,299,360	4,219,050	774,090	Chase N. and N. City, N. Y.
" " " " " "	Peoples Savings Bank. ♦166 50-52	Charles E. Gorton	R. H. Neville	F. E. Wheeler, Sec. and Tr.			923,520	11,129,370	11,239,380	772,760	Han. N., Bkrs. Tr. Co., Lin. Tr. Co., and Irving N., N. Y.
" " " " " "	Westchester Trust Co. ♦198 50-53	C. R. Dusenberry	A. B. Barr Richard Edie, Jr. G. S. Edie	J. W. Shaughnessy, Tr.	Horace P. Allen, Sec.	300,000	221,540	5,113,040	4,957,440	699,520	Mech. & Metals N. and Irving N., N. Y.; N. Com'l, Alb.
" " " " " "	Yonkers National Bank. ♦110 50-55	Leslie Sutherland	Thomas F. Larkin Michael J. Walsh	Wm. H. Radcliff, A. Sec. and A. Tr. John Howard, Jr., Tr.		200,000	7,250	1,951,420	3,013,220	289,490	Chase N., N. Y.; N. Y. State N., Alb.; 4th St. N., Phil.
" " " " " "	Yonkers Savings Bank. ♦154 50-50	A. L. Skinner	John O. Campbell Benj. W. Stilwell W. W. Scrugham	John Bellows, Sec. Rudolf Eickemeyer, Sec.	James E. Howes, Tr.		1,110,160	10,696,030	11,182,190	714,630	Bkrs. Tr. Co., N. Y.
" " " " " "	Yonkers Trust Co. ♦116 50-56	John J. Walsh	Robert Boettger	John J. Walsh, Tr.	Joseph Hackett, Sec.	150,000	63,000	1,020,000	1,080,000	133,000	Chatham & Phenix N., N. Y.; Corn Ex. N., Phil.
York, Livingston G 6 B Pop. 500	Charles N. Stewart, Banker 50-901 †06			Chas. N. Stewart							Han. N., N. Y.

NEW YORK BANKS—Westfield to York January, 1920

**THE MARINE TRUST COMPANY OF BUFFALO**

# AMERICAN TRUST COMPANY

MEMBER FEDERAL RESERVE SYSTEM

CHARLOTTE, N. C.

**Capital, Surplus and Undivided Profits - \$1,800,000.00**

**Deposits**  
**\$10,000,000.00**

**"COLLECTIONS  
A SPECIALTY"**

All items receive  
personal and  
prompt attention.



**Resources over**  
**\$14,000,000.00**

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counts of Banks,  
Bankers, Corpora-  
tions and Firms on  
favorable terms.

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GEORGE STEPHENS . . . . .	Vice President	H. L. DAVENPORT . . . . .	Asst. Sec'y. & Treas.
W. S. LEE . . . . .	Vice President	P. C. WHITLOCK . . . . .	Trust Officer
JOHN G. NICHOLS . . . . .	Vice President	JOHN FOX . . . . .	Asst. Trust Officer

**We Offer Unequaled Facilities for Handling Your North  
and South Carolina Items.**

# Raleigh Banking & Trust Company

RALEIGH, NORTH CAROLINA



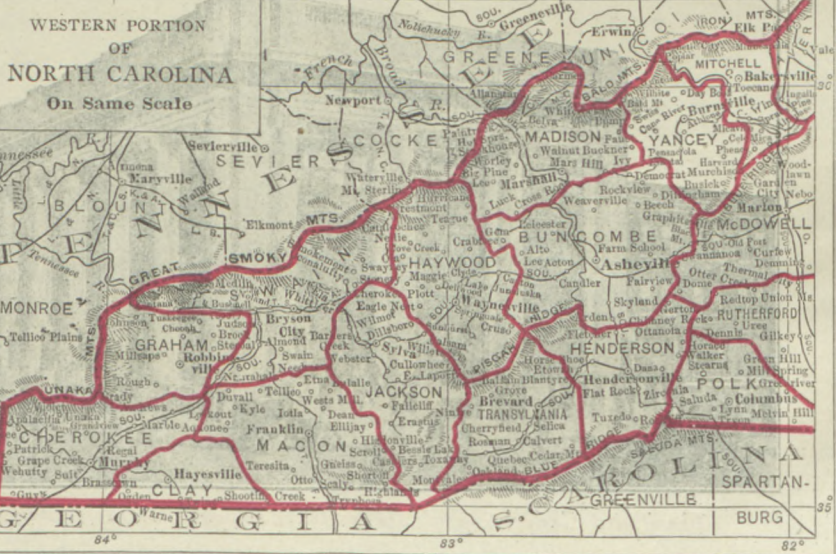
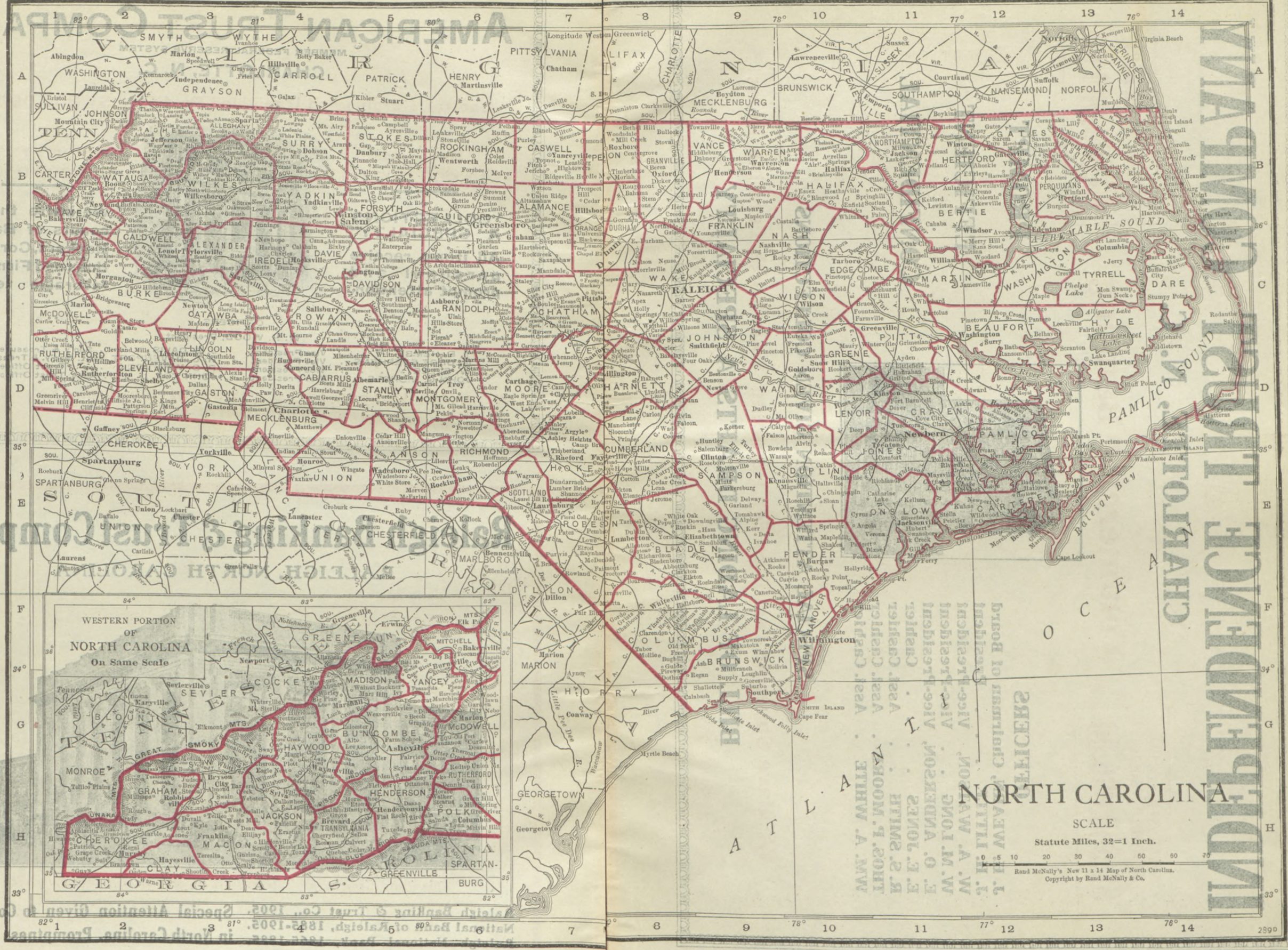
*The Third Generation of Successful Banking. Correspondence Invited.*

Raleigh Banking & Trust Co., 1905. Special Attention Given to Collections  
National Bank of Raleigh, 1885-1905. in North Carolina. Promptness Assured.  
Raleigh National Bank, 1865-1885.

N. Car.

North Carolina.  
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- Chatham...C 7
- Cherokee...H 9
- Clay...H 3
- Cleveland...D 2
- Columbus...E 8
- Craven...D 11
- Cumberland...D 8
- Currituck...B 12
- Dare...C 14
- Davidson...C 5
- Davidson...C 5
- Duplin...E 10
- Durham...B 8
- Edgecombe...C 10
- Forsyth...B 5
- Franklin...D 9
- Gaston...D 3
- Gates...B 12
- Graham...G 2
- Granville...B 8
- Greene...D 10
- Guilford...D 6
- Halifax...B 10
- Harnett...D 8
- Haywood...G 4
- Henderson...B 5
- Hertford...B 12
- Hoke...E 7
- Hyde...C 13
- Iredell...C 4
- Jackson...H 4
- Johnston...C 9
- Jones...E 11
- Lee...D 7
- Lenoir...D 10
- Lincoln...D 3
- McDowell...G 6
- Macon...H 3
- Madison...G 5
- Martin...C 11
- Mecklenburg...D 4
- Mitchell...F 6
- Montgomery...D 5
- Moore...D 7
- Nash...C 10
- New Hanover...F 10
- Northampton...B 11
- Onslow...E 11
- Orange...B 7
- Pamlico...D 12
- Pasquotank...B 13
- Pender...E 10
- Perquimans...B 13
- Person...B 7
- Pitt...C 11
- Polk...H 6
- Randolph...C 6
- Richmond...D 3
- Robeson...B 2
- Rockingham...B 6
- Rowan...C 4
- Rutherford...D 2
- Sampson...E 9
- Scotland...D 5
- Stanly...D 5
- Stokes...B 5
- Surry...B 4
- Swain...G 8
- Transylvania...H 5
- Tyrrell...C 13
- Union...E 4
- Vance...B 9
- Wake...C 8
- Warren...B 9
- Washington...B 13
- Watauga...D 9
- Wayne...D 9
- Wilkes...B 3
- Wilson...C 10
- Yadkin...B 4
- Yancey...G 6



NORTH CAROLINA  
SCALE  
Statute Miles, 32=1 Inch.  
0 5 10 20 30 40 50 60 70  
Rand McNally's New 11 x 14 Map of North Carolina.  
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# INDEPENDENCE TRUST COMPANY

CHARLOTTE, N. C.

CAPITAL, SURPLUS AND  
UNDIVIDED PROFITS

**\$1,500,000.00**

**Commercial Banking**

TOTAL RESOURCES

**\$5,000,000.00**

## OFFICERS

J. H. WEARN, Chairman of Board  
J. H. LITTLE . . . . . President  
W. A. WATSON, Vice-President  
W. M. LONG . . . Vice-President  
E. O. ANDERSON, Vice-President  
E. E. JONES . . . . . Cashier  
R. S. SMITH . . . . . Asst. Cashier  
THOS. P. MOORE . . . Asst. Cashier  
WM. A. WHITE . . . . . Asst. Cashier



**PROMPT**

**EFFICIENT**

**CONFIDENTIAL**

**SPECIAL ATTENTION GIVEN COLLECTIONS**

**We Have Superior Facilities For Handling Your North Carolina Items**

**BILL OF LADING DRAFTS A SPECIALTY**

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TOWN AND COUNTY. *County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$19 †Mem. State Bks. Assn. \$17 ‡Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TA. BONDS, SECURITIES	CASH & EX-CHANGE, DUE FROM BANKS	
Aberdeen... Moore D 6 Pop. 1200	Merchants & Farmers Bank 66-645 *\$19 Page Trust Co. *\$13 66-300	W. A. Blue	J. W. Graham Alex. H. McLeod	W. T. Overman	H. G. Poole	\$ 25,000		\$ 175,000	\$ 150,000	\$ 97,000	Han. N., N. Y.; Plan. N., Rich.; Merch. N., Raleigh.
Ahoskie... Hertford B 12 Pop. 2500	Bank of Ahoskie *\$05 66-301 Farmers-Atlantic Bank *\$14 66-555	C. C. Haggard	W. L. Curtis J. B. Ruffin L. T. Sumner M. D. Gatling	J. O. Carter	Jos. I. Crawford Paul E. Dukes V. D. Strickland	25,000	32,000	650,000	400,000	325,000	Han. N., N. Y.; Norfolk N., Norfolk; Am. Bk. & Tr. Co., Suffolk; Murchison N., Wil.
Albemarle... Stanly D 5 Pop. 8000	<b>CABARRUS SAVINGS BANK</b> 66-207 *\$99 First National Bank *\$17 66-616 Stanly Co. Ln. & Tr. Co. *\$04 66-208	D. B. McCurdy	W. C. Fitzgerald	D. D. Parker	J. B. Copple	50,000	5,000	250,000	275,000	60,000	Han. N., N. Y.; N. State & City Bk., Rich.
Andrews... Cherokee H 2 Pop. 1500	Merchants & Manfrs. Bank 66-264 *\$05	J. W. Walker	G. B. Walker	J. H. Abernathy		10,000	15,920	313,010	198,080	140,340	Han. N., N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem; 1st N., Rich.
Angier... Harnett D 8 Pop. 325	Angier Bank & Trust Co. \$17 66-558	P. S. Cooper	J. A. Hockoday	J. E. Williams		25,000	10,000	225,000	215,000	18,000	Han. N., N. Y.; N. Ex., Balt.; Am. N., Asheville; Wachovia Bk. & Tr. Co., Winston-Salem; Murchison N., Wil.
Ansonville... Anson D 5 Pop. 800	Bank of Anson *\$11 66-302	L. L. Little	J. F. Ross	M. R. Smith		10,600	4,500	150,000	106,000	58,000	Merch. N., Raleigh; 1st N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
Apex... Wake C 8 Pop. 1500	Merchants & Farmers Bank 66-282 *\$05 Peoples Bank *\$10 66-283	A. B. Hunter	L. S. Olive	J. R. Cunningham	B. P. Pearson	15,000	8,540	586,940	305,230	301,780	1st N., Rich.; Am. Bk. & Tr. Co., Wil.; Bk. of Wadesboro, Wadesboro.
Arapahoe... Pamlico D 12 Pop. 75	Bank of Pamlico *\$19 66-638	C. B. Wilkerson	W. F. Utley	J. L. Crowder	Lawrence Harris	10,000	8,500	335,000	263,800	84,000	N. State & City, Rich.; Com'l N., Raleigh.
Ashboro... Randolph C 6 Pop. 2500	Bank of Randolph *\$97 66-218 First National Bank *\$07 66-219	D. B. McCrary	J. D. Ross	W. J. Armfield, Jr.	J. M. Neely	21,400	70,000	650,000	500,000	200,000	Merch. N., Raleigh; M. M. 1st N., Balt.; Plan. N., Rich.
Asheville... Buncombe G 5 Pop. 20,823	<b>*AMERICAN NATIONAL BANK</b> 66-37 *\$07 For prompt and efficient handling send your items to the only National bank in Asheville.	L. L. JENKINS	J. E. RANKIN HENRY REDWOOD A. E. RANKIN	A. E. RANKIN	J. B. BRANDT J. B. WHITFIELD	150,000	47,680	1,767,540	1,836,090	507,090	N. Park, Han. N., and Mech. & Metals N., N. Y.; Cont. & Com'l N., Phil.
"	Bankers Tr. & Title Ins. Co. 66-613 \$17	Canie N. Brown	Hugh La Barbe	S. M. Hanes, Sec. and Tr.		80,000	3,880	8,080	362,050	13,820	Old Dominion Tr. Co., Rich.
"	<b>*BATTERY PARK BANK</b> 66-34 *\$91 A Bank That Gives Efficient Service in Every Department. WE SOLICIT YOUR BUSINESS.	T. C. COXE	C. RANKIN D. C. WADDELL, JR.	S. A. HUBBARD	GRAHAM BROWN	100,000	172,750	2,936,070	2,422,670	824,850	N. Park, N. Y.; 1st N., Phil.; Merch. N., Rich.
"	<b>CENTRAL BANK &amp; TRUST COMPANY</b> 66-38 *\$12 SEND US YOUR SPECIAL ATTENTION GIVEN TO OUR ASHEVILLE ITEMS DIRECT. Bill of Lading Drafts, Cash and Time Items.	C. W. BROWN	J. R. OATES	W. B. DAVIS	R. C. DAVIS	50,000	111,010	3,677,910	3,158,670	840,770	Han. N., N. Y.; Phil. N., Phil.; N. Shawmut, Bos.
"	*Citizens Bank *\$06 66-36	E. L. Ray	J. C. Martin	John A. Campbell	Wm. F. Duncan	100,000	13,520	1,007,180	901,130	214,580	Han. N., N. Y.; N. State & City, Rich.
"	*Southern State Bank *\$13 66-39	R. E. Currence	R. S. Jones, Active. S. Sternberg	C. F. Sumner		25,000	6,290	156,170	102,180	33,780	Han. N., N. Y.; Am. N., Asheville.
"	<b>*WACHOVIA BANK &amp; TR. CO.</b> 66-35 *\$03 Personal attention given to all collections on Asheville.			OWEN NORVELL	V. R. PATTERSON T. Q. MILLER	1,250,000		(Branch of Winston-Salem, N.C.)			N. City, N. Y.; Girard N., Phil.
Atkinson... Pender F 9 Pop. 115	Asheville Clearing House (Members indicated by a *) Bank of Atkinson *\$12 66-498	R. E. Currence	S. H. Hubbard	W. F. Duncan, Sec. and Tr.		8,600	610	19,650	18,660	6,700	Murchison N., Wil.

January, 1920  
NORTH CAROLINA BANKS—Aberdeen to Atkinson  
973

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TOWN AND COUNTY. *County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ♦Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.	
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TY. BONDS, SECURITIES	CASH & EX- CHANGES, DES. FROM BANKS		
Auorn Wake C 8 Pop. 80	Auburn Banking Co. \$19 66-685	J. J. Lane	J. R. Allen	S. Leslie Watts		\$ 8,000	\$ 1,820	\$ 44,520	\$ 28,300	\$ 26,040	N. State & City, Rich.; Com'l N., Raleigh.	
Aulander Bertie B 12 Pop. 1000	Bank of Aulander \$06 66-303	C. W. Mitchell	E. C. Harrell	J. E. Cooke	A. A. Burden	10,000	23,110	154,990	162,140	46,706	Chase N., N. Y.; N. Bk. Com., Norfolk; Murchison N., Wil.; Wachovia Bk. & Tr. Co., Winston-Salem.	
Aurora Beaufort D 12 Pop. 440	Bank of Aurora \$03 66-304	R. L. M. Bonner	M. B. Wilkinson	O. M. Hooker		10,900	8,500	230,000	73,000	167,000	Norfolk N., Norfolk; Bk. of Wash., Wash. Merch. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.	
" " " "	Richland Farmers Bank 66-619 \$17	B. B. Thompson	J. E. Porter	W. T. Stillman		25,000		124,390	106,030	34,290	Irving N., N. Y.; Seab. N., Norfolk; 1st N., Wash.; Am. N., Rich.	
Ayden Pitt D 11 Pop. 2000	Bank of Ayden \$1900 66-305	John R. Speir	Jesse Cannon	J. H. S. Hodges	D. R. Hollowell	97,750	41,770	267,000	483,000	25,000	Han. N., N. Y.; Plan. N., Rich.; N. Bk. Com., Norfolk.	
" " " "	Farmers & Merch. Nat'l Bk. 66-573 \$15	J. R. Turnage	J. J. Edwards	Evan E. Settle	Geo. W. Prescott	75,000	20,000	517,000	365,000	265,000	N. Bk. of Greenville, Greenville; Norfolk N., Norfolk.	
Badin Stanly D 5 Pop. 5000	Bank of Badin \$17 66-620	R. L. Smith	J. W. Frazier	John S. Cox	Chas. B. Gilbert	25,000	1,910	112,480	101,380	32,220	Han. N., N. Y.; 1st N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.	
Bailey Nash C 9 Pop. 500	Bailey Banking Co. \$12 66-515	G. W. Stanton	V. J. Perry	Vernon Taylor	A. E. Burgess	15,000	8,210	425,030	249,090	199,150	Plan. N., Rich.; Citiz., Wilson.	
Bakersville Mitchell F 6 Pop. 416	Merchants & Farmers Bank 66-306 \$13	R. M. Burleson	W. C. Berry	D. A. Greene	Miss Estelle Gudger	10,000	1,500	64,940	48,770	17,840	M.-M. 1st N., Balt.; Citiz., Burnsville.	
Banners Elk Avery B 2 Pop. 300	Banners Elk Bank \$20 66-669	W. C. Tate	F. H. Stinson	W. L. Norman		14,510		14,770	6,170	20,300	Han. N., N. Y.; Unaka N., Johnson City, Tenn.	
Battleboro Nash C 10 Pop. 265	Planters Bank \$14 66-522	J. C. Braswell	M. C. Braswell	M. F. Jones	J. A. Daughtridge	25,000	11,880	458,860	333,450	162,280	Chatham & Phenix N., N. Y.; 1st N., Rich.; Seab. N., Norfolk; Plan. N., Rocky Mt.	
Bayboro Pamlico D 12 Pop. 370	Bank of Pamlico \$07 66-307	W. J. Swan	D. C. McCotter	J. S. Weskett	S. C. Pegram	30,000	15,730	702,340	619,130	128,940	Han. N., N. Y.; N. Bk. Com., Norfolk; Peo., Newbern; Wachovia Bk. & Tr. Co., Winston-Salem.	
Beaufort Carteret E 12 Pop. 2483	BANK OF BEAUFORT \$01 66-183	T. A. Uzzell	John Forlaw	J. A. Hornaday, Jr.	E. D. Davis	20,000		300,000	281,050	95,450	Han. N., N. Y.; Peo., Newbern; Com'l N., Raleigh.	
" " " "	BEAUFORT BKG. & TR. CO. 66-184 \$07	N. W. Taylor	C. L. Duncan	U. E. Swann		50,000	9,300	556,480	475,950	139,830	N. Park, N. Y.; Murchison N., Wil.; 1st N., Rich.	
Belhaven Beaufort C 12 Pop. 2863	BANK OF BELHAVEN \$03 66-308	C. P. AYCOCK Send us your c All collections r		C. G. JACKSON All collections which emitted for on da	W. E. STUBBS ill receive prompt y of payment.	H. M. STEARN attention.	100,000	33,730	363,970	414,020	85,390	Chase N., N. Y.; N. Bk. Com., Norfolk; City N., Balt.; Merch. N., Raleigh.
" " " "	Farmers Bank \$17 66-608	N. B. Mariner	D. O. Newberry	W. J. Justus	J. T. McKeel	22,700	3,790	155,010	124,210	58,360	Han. N., N. Y.; Va. N., Norfolk; Bk. of Wash.; Wash.; Merch. N., Rich.	
Belmont Gaston D 3 Pop. 3006	Bank of Belmont \$08 66-309	R. L. Stowe	J. L. Robinson	W. B. Puett		10,000	41,500	684,700	462,000	277,500	N. Park, N. Y.; 1st N., Gastonia.	
" " " "	Peoples Exchange Bank \$19 66-664	R. B. Suggs	G. W. Stowe	W. D. Crawford		15,000						
Bennett Chatham C 7 Pop. 25	Bank of Bennett \$19 66-661				J. A. Purvis D. M. Phillips	(Branch of Bonlee N. C.)						
Benson Johnston D 9 Pop. 2000	Citizens Bk. & Trust Co. \$14 66-546	Preston Woodall	J. H. Godwin	H. A. Parker	W. R. Strickland Louise Temple	20,000	8,000	275,000	300,000	40,000	Bkg. Ln. & Tr. Co. and Bk. of Sanford, Sanford; Plan. N., Rich.; Com'l N., Raleigh.	
" " " "	Farmers Commercial Bank \$08 66-310	M. T. Britt	W. D. Boon B. Johnson	W. H. Slocumb	H. C. Durham	50,000	25,000	800,000	600,000	275,000	Han. N., N. Y.; Murchison N., Wil.; N. State & City, Rich.; Norfolk N., Norfolk.	
Bessemer City Gaston D 3 Pop. 1529	Bessemer City Bank \$06 66-311	R. O. Kennedy	J. J. Ormand	O. M. Vernon		10,000	3,920	99,710	94,850	21,280	Chatham & Phenix N., N. Y.; 1st N. and N. State & City, Rich.; N. Bk. of Com., Norfolk.	
Bethel Pitt C 11 Pop. 1000	Bethel Bkg. & Trust Co. \$04 66-312	M. O. Blount	J. A. Staton	S. C. Ives	R. L. Whitley	22,000	19,470	376,520	230,370	190,150	N. Park, N. Y.; 1st N., Gastonia.	
" " " "	Farmers & Merchants Bank \$19 66-656	Henry V. Staton	E. S. Whitehurst E. L. Mayo W. M. Pruett	Addie L. Grimes		15,000	1,900	212,000	95,000	131,000	Mech. & Metals N., N. Y.; Norfolk N., Norfolk; Greenville Bkg. & Tr. Co., Greenville.	
Beulaville Duplin E 10 Pop. 200	Bank of Beulaville \$16 66-587	O. W. Quinn	I. J. Sandlin	W. L. Beach		5,250	3,260	71,760	69,670	6,420	N. Bk. of Greenville, Greenville; N. Bk. Com., Norfolk; Merch. N., Raleigh.	
Black Creek Wilson C 10 Pop. 219	Bank of Black Creek \$18 66-623	J. H. Thompson	J. S. Tomlinson	J. A. Barnes		10,000	240	42,360	25,610	14,850	Murchison N., Wil.; Am. N., Rich.	
Black Mount'n Buncombe Pop. 650 G 5	Commonwealth Bank \$07 66-313	F. A. Perley	A. A. Hegeman C. E. Cotton	A. A. Hegeman		10,000	11,810	235,490	185,520	59,490	N. State & City, Rich.; Branch Bkg. & Tr. Co., Wilson.	
Bladenboro Bladen F 8 Pop. 276	Bank of Bladenboro \$08 66-314	H. C. Bridger		H. C. Bridger, Jr.		10,000	32,500	131,000	140,000	23,000	Han. N., N. Y.	
Blowing Rock Watauga Pop. 400 B 2	Bank of Blowing Rock \$05 66-315	J. A. Lentz	B. B. Dougherty	G. M. Sudderth	B. B. Blair	16,000	3,820	86,130	91,000	27,630	Am. Bk. & Tr. Co., Wil.; M.-M. 1st N., Balt.	
Boiling Springs Cleve- land Pop. 1000 D 2	Boiling Springs Bank \$16 66-585					(Branch of Bank of Mooresboro, N. C.)	7,000	1,880	110,510	79,600	37,460	Han. N., N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem; Bk. of Lenoir, Lenoir.
Bonlee Chatham C 7 Pop. 250	Bonlee Bank & Trust Co. \$17 66-610	I. H. Dunlap	W. J. Tally	C. M. Andrews							Mech. & Metals N., N. Y.	

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS. CTS. BOND. SECURITIES	CASH & EX-CHANGE DTS FROM BANKS	
*Boone.....Watauga B 2 Pop. 500	Bank of Boone 66-651 \$19	B. K. Barrs.....		A. Y. Howell.....		\$ 10,000					Merch. N., Rich.; 1st N. Abingdon, Va.; Bk. of Todd, Todd.
"....."	Peoples Bank & Trust Co. 66-683 \$19	T. H. Coffey.....	T. L. Mast.....	G. M. Sudderth.....	L. L. Critcher.....	20,000	\$ 1,600	\$ 70,000	\$ 60,000	\$ 40,000	Bk. of Lenoir, Lenoir; Wachovia Bk. & Tr. Co., Winston-Salem; Merch. N., Raleigh.
"....."	Watauga County Bank 66-316 \$19	N. L. Mast.....	W. C. Coffey.....	G. P. Hagaman.....	W. D. Farthing.....	49,100	24,220	578,110	461,430	189,990	1st N., Lenoir and Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
Boonville.....Yadkin B 4 Pop. 350	Commercial & Savings Bk. 66-317 \$11	F. W. Day.....	M. M. Crumel.....	J. W. Shore.....		10,000	6,410	217,560	160,500	83,980	M.-M. 1st N., Balt.; Far. Bk. & Tr. Co., Winston-Salem.
Bostic.....Rutherford D 2 Pop. 209	Bostic Bank 66-622 \$17	E. N. Washburn.....	R. M. Andrews.....	S. C. Gettys.....		6,000		1,500	350	4,700	
*Brevard...Transylvania Pop. 2500 H 4	Brevard Banking Co. 66-318 \$19	R. R. Deaver.....	J. S. Silversteen.....	T. H. Shipman.....		100,000	23,780	601,870	623,460	152,340	Chase N., N. Y.; Merch. N., Rich.; Cent. Bk. & Tr. Co., Asheville.
Broadway...Lee D 8 Pop. 300	Bank of Broadway 66-319 \$19	J. L. Thomas.....	J. F. Jones.....	D. E. Shaw.....		5,000	5,000	200,000	70,000	125,000	Plan. N., Rich.; Bkg., Ln. & Tr. Co., Sanford.
*Bryson City...Swain G 3 Pop. 1200	Bryson City Bank 66-320 \$19	D. K. Collins.....	S. W. Black.....	J. R. Long.....		30,000	16,850	349,140	273,070	116,870	Chase N., N. Y.; 1st N., Waynesville and Rich.; Cent. Bk. & Tr. Co., Asheville.
"....."	Citizens Bank 66-526 \$13	A. M. Frye.....		O. P. Williams.....		5,800	5,030	122,480	84,510	53,990	Chatham & Phenix N., N. Y.; Cent. Bk. & Tr. Co., Asheville; N. State & City, Rich.
Buies Creek...Harnett D 8 Pop. 500	Bank of Buies Creek 66-670 \$19	J. F. McKay.....	B. P. Marshbanks.....	B. F. McLeod.....		10,000					N. State & City, Rich.; N. Bk. of Rocky Mount, Rocky Mount.
Bunn.....Franklin C 9 Pop. 300	Bunn Banking Co. 66-545 \$14	R. L. Huffines.....	C. P. Harris.....	B. B. Sykes.....	Louise Curtis.....	10,000	3,500	75,000	80,000	13,000	Irving N., N. Y.; Murchison N., Wil.
*Burgaw...Pender F 10 Pop. 1200	Bank of Pender 66-321 \$19	C. O. Branch.....	J. R. Bannerman.....		Miss Maude Paddison	12,500	34,470	529,410	448,320	128,520	N. Bk. Com., N. Y.; Girard N., Phil.; Am. N., Rich.; 1st N., Durham.
Burlington...Alamance B 7 Pop. 7000	Alamance Bank & Tr. Co. 66-135 \$92	J. H. Holt.....	J. N. Williamson, Jr.....	J. M. Fix, Tr.....	J. C. Staley, Sec.	260,130	18,280	1,266,960	1,099,370	516,490	N. Park, N. Y.; 1st N., Durham; N. State & City, Rich.
"....."	FIRST NATIONAL BANK 66-136 \$19	W. W. Lasley.....	J. M. Browning.....	A. L. Davis.....	R. W. Malone J. E. Garrison	60,000	24,600	1,047,290	853,640		
"....."	First Savings Bank 66-637 \$19	A. L. Davis.....	C. V. Sellers.....	M. W. McPherson.....		40,000					
*Burnsville...Yancey F 6 Pop. 1000	Bank of Yancey 66-290 \$19	J. W. Higgins.....	W. B. Banks.....	J. M. Lyon.....	J. E. Lyon J. P. Lyon	25,000	27,250	433,350	373,840	120,320	Chase N., N. Y.; 1st N., Marion; Wachovia Bk. & Tr. Co. and Am. N., Asheville.
"....."	Citizens Bank 66-291 \$19	S. G. Byrd.....	J. A. Peterson.....	T. R. Byrd.....	R. W. Ramsey B. B. Byrd	17,300	32,500	360,000	550,000	54,000	Han. N., N. Y.; Wachovia Bk. & Tr. Co., Asheville, N. C.
Calypso...Duplin D 10 Pop. 500	Citizens Bank of Mount Olive 66-530 \$15			A. G. Small, Mgr.....							Han. N., N. Y.; Am. Bk. & Tr. Co., Wil.; Wachovia Bk. & Tr. Co., Winston-Salem.
Cameron...Moore D 7 Pop. 400	Bank of Cameron 66-627 \$18			J. D. McLean.....							Han. N., N. Y.; Com'l N., Raleigh; Bk. of Sanford, Sanford.
Candor...Montgomery D 6 Pop. 160	Bank of Candor 66-501 \$13	D. C. Ewing.....	J. O. Currie.....	H. S. Poole.....	H. G. Poole.....	10,000	1,000	33,180	31,670	20,420	Merch. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
Canton...Haywood G 4 Pop. 5000	Bank of Canton 66-235 \$19	Alden Howell.....	T. A. Clark.....	G. N. Henson.....		10,400	2,500	100,000	70,000	35,000	N. Park, N. Y.; Wachovia Bk. & Tr. Co., Asheville; Bk. of Waynesville, Waynesville.
"....."	Champion Bank 66-234 \$19	W. J. Hampton.....	C. S. Bryant.....	J. H. Kirkpatrick.....		10,000	20,500	480,000	350,000	180,000	Battery Park, Asheville; Wachovia Bk. & Tr. Co., Winston-Salem.
Caroleen...Rutherford D 2 Pop. 1892	Farmers Bank & Trust Co. 66-323 \$10				W. V. Smith.....						N. Bk. Com., N. Y.; Merch. N., Raleigh.
Carrboro...Orange B 7 Pop. 853	Bank of Carrboro 66-658 \$19			A. P. Lloyd.....							N. City, N. Y.; 1st N., Durham; Am. N., Rich.
*Carthage...Moore D 7 Pop. 853	Bank of Moore 66-271 \$19	U. L. Spence.....	H. B. Shields.....	M. G. Dalrymple.....	R. C. Dalrymple.....	15,000	6,000	340,000	130,000	100,000	Merch. N., Raleigh; Plan. N., Rich.
"....."	Page Trust Co. 66-270 \$19			P. K. Kennedy.....	R. N. Page, Jr.....						Citiz. N., Raleigh; Merch. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
Cary...Wake C 8 Pop. 333	Bank of Cary 66-324 \$19	N. C. Hines.....	J. M. Templeton, Jr.....	W. L. Waldo.....		5,050	850	29,000	28,800	4,250	Merch. N., Raleigh.
Castalia...Nash B 10 Pop. 219	Bank of Castalia 66-531 \$13	S. J. Bartholomew.....	T. O. Coppedge.....	W. J. Lancaster.....		6,550	2,500	40,000	330,000	16,000	N. State & City, Rich.; 1st N., Rocky Mt.
Catawba...Catawba C 3 Pop. 400	Peoples Bank 66-486 \$12	J. U. Long.....	F. Y. Long.....	W. B. Walker.....	Mabel Gilleland Annie Smyre	20,000	6,020	264,270	193,220	92,070	Mech. & Metals N., N. Y.; Merch. N., Raleigh; 1st N., Rich.
Cerro Gordo...Columbus Pop. 323 F 8	Bank of Cerro Gordo 66-521 \$13	P. S. Cooper.....	J. H. Williamson.....	R. B. Stephens.....		10,000	3,710	75,740	88,940	9,790	Am. Bk. & Tr. Co., Wil.; Girard N., Phil.
Chadbourn...Columbus F 8 Pop. 1242	Bank of Chadbourn 66-325 \$19	J. H. Williamson.....	J. R. Blake.....	D. C. Clark.....	W. H. Sellers.....	10,000	12,000	350,000	325,000	50,000	N. City, N. Y.; Murchison N., Wil.; Plan. N., Rich.
"....."	Farmers Savings Bank 66-671 \$19	J. F. Blake.....		J. C. Rabon.....		10,000					
Chapel Hill...Orange C 7 Pop. 1140	Bank of Chapel Hill 66-246 \$19	M. C. S. Noble.....	R. L. Stroud.....	M. E. Hogan.....		25,000	89,790	405,790	398,140	72,440	N. City, N. Y.; 1st N., Durham; Am. N., Rich.
"....."	Peoples Bank 66-247 \$19	E. V. Howell.....	R. H. Ward.....	C. B. Griffin.....	R. P. Andrews Bertha Pickard	10,000	4,000	215,000	195,000	30,000	Chatham & Phenix N., N. Y.; 1st N., Durham.

January, 1920 NORTH CAROLINA BANKS—Boone to Chapel Hill 975

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NORTH CAROLINA—Continued

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DCS FROM BANKS	
*Charlotte... Mecklenburg Pop. 39,823 D 4	<b>*AMERICAN TRUST COMPANY</b> ◆ 66-19 ◆*91	W. H. WOOD (1 Branch)	GEORGE STEPHENS W. S. LEE T. E. HEMBY JOHN G. NICHOLS M. A. TURNER	J. E. DAVIS, Sec. and Tr.	H. L. DAVENPORT, A. Sec. and A. Tr. P. C. WHITLOCK, Tr. Officer JOHN FOX, A. Tr. Officer	\$1 150 000	\$ 503,120	\$ 12 399 010	\$ 10 966 420	\$ 3 853 210	N. Bk. Com. and N. City, N. Y.; Phil. N., Phil.; Merch. N., Rich.
" " "	<b>*CHARLOTTE NATIONAL BANK</b> 66-18 ◆*97	JNO. M. SCOTT	W. J. CHAMBERS J. F. ROBERTSON	W. H. TWITTY, V. Pres. and Cash.	C. W. BUTT W. B. McCLINTOCK M. G. KIRKPATRICK	375,000	340,000	4,400,000	5,160,000	1,038,000	Han. N., N. Y.; Cont. & Com'l N., Chl.; Corn Ex. N., Phil.; 1st N., Rich.
" " "	*Commercial Nat'l Bank◆*74 66-17	R. A. Dunn	C. W. Johnston D. H. Anderson	A. T. Summey	I. W. Stewart T. S. McPheeters	500,000	465,860	2,034,450	3,696,170	758,460	Am. Ex. N., N. Y.; Merch. N. Rich.; 4th St. N., Phil.; N. Ex., Balt.; Com'l. N., Wash.
" " "	*FIRST NATIONAL BANK 66-15 ◆*65	Henry M. McAden	G. W. Bryan	John F. Orr	R. C. Johnson	300,000	546,000	1,518,000	2,233,000	431,000	N. Park, N. Y.; 1st N., Phil.; N. State & City, Rich.; N. Ex., Balt.
" " "	<b>*INDEPENDENCE TRUST COMPANY</b> ◆ 66-23 ◆*12	J. H. LITTLE E. O. ANDERSON	W. A. WATSON W. M. LONG	E. E. JONES R. S. SMITH, A. Cash.	THOS. P. MOORE WM. A. WHITE	1,000,000	538,440	3,505,850	3,274,660	604,090	N. Bk. Com., N. Y.; Girard N., Phil.; Am. N., Rich.
" " "	<b>*MERCHANTS &amp; FARMERS NATIONAL BANK</b> 66-16 ◆*71	W. C. WILKINSON	JNO. B. ROSS W. F. BOWD	J. A. STOKES	J. C. BOOKER J. M. LONG J. J. McADEN	200,000	363,000	2,494,000	2,475,000	790,000	Seab. N., N. Y.; 1st N., Phil. and Rich.; Citiz. N., Balt.
" " "	Security Savings Bank --\$19 66-22	J. B. Ivey	P. H. Allen W. L. Jenkins	W. L. Jenkins		50,000					
" " "	*UNION NATIONAL BANK...◆08 66-21	H. M. VICTOR (Special attention given Lowest rate of exchange)	F. D. ALEXANDER n given Bill of La	D. P. TILLET ding drafts.	A. G. TROTTER	200,000	184,190	2,841,160	2,809,720	615,630	Irving N., N. Y.; 1st N., Rich.
" " "	Charlotte Clearing House... (Members indicated by a *)	H. M. Victor		E. O. Anderson Sec.							

NORTH CAROLINA BANKS—Charlotte

January, 1920

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	CASH & EXCHANGES, DUES FROM BANKS	
Cherryville...Gaston D 3 Pop. 3000	Farmers Bank & Tr. Co. 66-541 *\$13	M. L. Craft	W. J. T. Styers	C. L. Beam		\$ 10,000	\$ 2,400	\$ 213,000	\$ 140,000	\$ 70,000	Merch N., Raleigh and Rich.
" " "	<b>FIRST NATIONAL BANK</b> *\$04 66-326	<b>M. L. MAUNEY</b> Collections and No items return Patronize a pro	<b>S. S. MAUNEY</b> cash letters have ed without reason gressive bank. Se	<b>M. C. MAUNEY</b> the personal atte of non-payment vice is our motto	<b>A. J. MAUNEY</b> ntion of an officer. being given. TRY US.	50,000 Rate 1-	50,000 of 1	1,027,550 %	895,280	231,650	Mech. & Metals N., N. Y.; N. State & City, Rich.; 1st N., Shelby.
China Grove...Rowan C 4 Pop. 800	Bank of China Grove...\$03 66-327	A. M. Hanna	J. D. Norwood	C. C. Graham		10,000	10,880	311,680	257,380	71,260	Peo. N., Salisbury; Com'l N., Washington, D. C.
Claremont...Catawba C 6 Pop. 297	Peoples Bank...\$19 66-687					(Branch of Catawba, N. C.)					Mech. & Metals N., N. Y.; Merch. N., Raleigh; 1st N., Rich.
Clarkton...Bladen F 8 Pop. 500	Bank of Bladen...\$07 66-328	E. J. Cox	A. A. Clark	E. C. Clark		15,000	23,000	190,000	190,000	20,000	N. Park, N. Y.; Murchison N., Wil.
Clayton...Johnston C 9 Pop. 1441	Clayton Banking Co...\$09 66-329	C. W. Horne	D. H. McCullers	J. T. Talton	W. F. Weathers	25,000	38,380	611,320	621,450	82,770	Han. N., N. Y.; 1st N., Rich.; Com'l N., Raleigh.
" " "	Farmers Bank...\$18 66-626	J. A. Vinson	J. A. Griffin	J. M. Turley		25,000	3,640	289,340	196,370	114,980	Han. N., N. Y.; Plan. N., Rich.; Merch. N., Raleigh.
Cleveland...Rowan C 4 Pop. 426	Citizens Bank...\$15 66-572	W. F. Thompson	C. A. Brown	W. W. Roseman		7,000	4,000	65,000	36,000	34,000	Peo. N., Salisbury; Com'l N., Wash., D. C.
Cliffside...Rutherford D 2 Pop. 2500	Haynes Bank...\$16 66-589			W. W. Nanney		(Branch of Henrietta, N. C.)					Chase N., N. Y.; Charlotte N., Charlotte.
*Clinton...Sampson E 9 Pop. 1800	Bank of Clinton...\$01 66-252	L. A. Bethune	G. E. Butler	H. McKinnon	B. P. Smith	20,000	60,430	1,229,330	944,320	365,460	Imp. & Tra. N., N. Y.; Murchison N., Wil.
" " "	Bank of Sampson...\$06 66-253	W. F. Peterson	G. A. Clute	A. G. Robinson	J. A. Stewart	15,000	15,710	314,900	293,720	51,890	Chase N., N. Y.; Wachovia Bk. & Tr. Co., Win- ston-Salem.
Clyde...Haywood G 4 Pop. 350	Bank of Clyde...\$12 66-514	John D. Wood	E. A. Wood	T. H. Haynes		10,900	3,560	158,430	101,230	71,670	Han. N., N. Y.; Cent. Bk. & Tr. Co., Ashe- ville.
Coats...Harnett D 8 Pop. 600	Bank of Coats...\$12 66-496	P. S. Cooper	J. T. Coats	N. T. Patterson	Edwin Stewart	1,000	11,310	348,100	299,210	59,200	Merch. N., Raleigh and Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
Colerain...Hertie B 12 Pop. 250	Bank of Coleraine...\$08 66-331	L. A. Nowell	H. S. Basnight	W. M. Sitterson		15,000	39,800	401,020	308,000	37,220	N. Park, N. Y.
Coleridge...Randolph C 6 Pop. 300	Bank of Coleridge...\$19 66-652	C. A. Hayworth	D. R. Britton	F. C. Caveness		10,000	100	35,000	20,000	26,000	N. State & City, Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
*Columbia...Tyrrell C 13 Pop. 1000	Merchants & Far. Bank...\$03 66-332	A. L. Walker	D. O. Newberry	O. L. Chapman		10,000	7,000	204,210	142,190	83,750	Han. N., N. Y.; N. Bk. Com., Norfolk.
" " "	Tyrrell County Bank...\$19 66-633	L. A. Armstrong	W. W. Sawyer	D. M. Darden		10,000	500	101,000	64,500	54,000	Irving N., N. Y.; Norfolk N., Norfolk.; Merch. N., Raleigh.
Columbus...Polk H 6 Pop. 122	Polk County Bank & Tr. Co. 66-663 \$19	E. W. S. Cobb	Frank Jackson	F. W. Blanton	M. L. Arledge	13,000	1,330	55,630	48,600	29,500	Chase N., N. Y.; Cent. Bk. & Tr. Co., Ashe- ville; Am. Tr. Co. Charlotte.
*Concord...Cabarrus D 4 Pop. 9219	<b>CABARRUS SAVINGS BANK</b> 66-74 *\$97	<b>H. I. WOODHOUSE</b> Special attentio Prompt, person Prompt attentio	<b>J. W. CANNON</b> n given to collec al service. Quick on to all bankin	<b>C. W. SWINK</b> tions. returns. g matters entrus	<b>W. G. CASWELL</b> ted to us.	100,000	191,080	2,556,670	1,813,710	1,034,040	Han. N., N. Y.; M. M. 1st N., Balt.; Merch. N., Raleigh; Am. N., Rich.
" " "	Citizens Bank & Tr. Co. 66-75 *\$05	Chas. B. Wagoner	M. L. Marsh	A. F. Goodman		30,000	22,520	611,910	403,940	257,990	N. Park, N. Y.; Merch. N., Rich.; Am. Tr. Co., Charlotte; Wachovia Bk. & Tr. Co., Winston- Salem.
" " "	Concord National Bank...\$88 66-73	D. B. Coltrane	J. P. Allison	L. D. Coltrane	J. M. Cook	100,000	53,000	750,000	850,000	200,000	Chase N., N. Y.; Pan. N., Rich.; Phil. N., Phil.
Conetoe...Edgecombe C 11 Pop. 158	Bank of Conetoe...\$10 66-333	Henry C. Bridgers	R. C. Warren	J. B. Warren		15,000	7,780	73,000	89,050	20,370	N. Bk. Com., N. Y.; Norfolk N., Norfolk.; 1st N., Tarboro; Plan. N., Rich.
Connells Springs...Burke Pop. 450 C 3	Peoples Bank...\$10 66-654	W. T. McGalliard	D. W. Alexander	J. G. Aiken		5,900		20,170	14,840	10,420	Wachovia Bk. & Tr. Co., Winston-Salem; Maiden, Maiden.
Conover...Catawba C 3 Pop. 800	Citizens Bank...\$12 66-489	J. A. Isenhower	J. Hunsucker	A. L. Shuford	R. M. Hunsucker	10,000	6,000	125,000	120,000	25,000	N. Park, N. Y.; 1st N., Rich. and Hickory.
Conway...Northampton Pop. 500 B 11	Bank of Conway...\$10 66-334	W. T. Bridgers	F. L. Herman	L. W. Flythe	C. W. Bristow	5,000	17,620	167,760	98,630	89,180	N. Bk. of Suffolk and Am. Bk. & Tr. Co., Suffolk, Va.
Coolemees...Davie C 4 Pop. 2000	Bank of Coolemees...\$05 66-335	J. B. Mason		J. H. L. Rice		5,000	12,620	116,710	107,660	26,670	1st N., Phil.; Citiz. N., Durham.

January, 1920

NORTH CAROLINA BANKS—Cherryville to Coolemees

977

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. HOWE, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Cornelius...Mecklenburg Pop. 1000 D 4	Bank of Cornelius.....\$03 66-336	F. C. Sherrill.....	J. A. Dove.....	J. T. Beard.....	M. L. Beard.....	\$ 20,000	\$ 12,180	\$ 147,190	\$ 131,090	\$ 48,270	Han. N., N. Y.; Independence Tr. Co., Char- lotte.
Creedmoor...Granville B 8 Pop. 500	First National Bank.....*07 66-296	L. V. Peace.....	H. D. Mangum.....	N. J. Boddie.....	O. L. Mangum.....	50,000	7,300	410,000	430,000	90,000	N. Bk. Com., N. Y.; N. State & City, Rich.; Citiz. N. and 1st N., Durham.
Creswell...Wash. C 13 Pop. 600	Bank of Creswell.....\$07 66-337	J. M. Ambrose.....	W. H. Hardson.....	D. E. Woodley.....		5,000	4,740	127,730	78,610	56,160	N. Park, N. Y.; Va. N., Norfolk; Merch. N., Raleigh; Branch Bkg. & Tr. Co., Wilson.
" " " " " " " "	Peoples Bank.....\$17 66-603	H. G. Walker.....	W. B. Watts.....	J. C. Gatlin.....	A. L. Gatlin.....	10,000	3,400	207,140	195,940	45,200	N. Bk. Com., Norfolk; Washington County, Plymouth.
Dallas...Gaston D 3 Pop. 1500	Bank of Dallas.....\$05 66-338	S. N. Boyce.....	C. C. Cornwell.....	L. M. Hoffman, Jr.,		10,000	13,000	188,000	145,000	60,000	N. Park, N. Y.; 1st N., Gastonia.
*Danbury...Stokes B 5 Pop. 400	Bank of Stokes County.....\$05 66-339	M. T. Ohlton.....	J. W. Neal.....	N. E. Pepper.....	C. E. Davis.....	20,000	17,260	575,220	545,040	77,290	Wachovia Bk. & Tr. Co., Winston-Salem; Am. N., Rich.
" " " " " " " "	Citizens Bank.....\$19 66-667	J. H. Ellington.....	J. W. Slate.....	C. M. Jones.....	M. O. Jones.....	7,125	140	37,200	20,300	18,480	Merch. N., Rich.; Far Union Bk. & Tr. Co., Walnut Cove; Wachovia Bk. & Tr. Co., Win- ston-Salem.
Davidson...Mecklenburg Pop. 1056 D 4	Bank of Davidson.....\$16 66-340	Jno. L. Douglas.....	J. Lee Sloan.....	W. H. Thompson.....	J. R. Beard.....	10,000	7,500	275,000	165,000	127,500	Han. N., N. Y.; Independence Tr. Co., Char- lotte.
Denton...Davidson C 5 Pop. 320	Bank of Denton.....*10 66-341	B. S. Harrison.....		W. E. Boone.....		7,500					M. M. 1st N., Balt.
Denver...Lincoln C 3 Pop. 282	Farmers & Merch. Bank.....\$14 66-551				Mary McCorhee.....						Chatham & Phenix N., N. Y.
*Dobson...Surry B 4 Pop. 360	Surry County Loan & Tr. Co. 66-342 \$02				R. C. Lewellyn, Tr.						N. State & City, Rich.; 1st N., Mt. Airy.
Dover...Craven D 11 Pop. 836	Bank of Dover.....\$06 66-343	R. A. Richardson.....	J. K. Biddle.....	L. Roberson.....		5,000	2,880	56,370	43,160	16,200	N. Bk. of Kinston, Kinston.
Draper...Rockingham Pop. 700 B 6	Imperial Trust & Sav. Bank 66-650 \$19										Imp. & Tra. N., N. Y.; Greensboro Ln. & Tr. Co., Greensboro; Merch. N., Rich.
Duke...Harnett D 8 Pop. 2000	Bank of Harnett.....\$04 66-344	B. N. Duke.....	W. A. Erwin.....	C. S. Hicks, Active		20,000	40,250	659,080	561,350	158,180	4th St. N., Phil.; Fidelity, Durham.
Dunn...Harnett D 8 Pop. 3500	Commercial Bank.....\$19 66-672	E. P. Davis.....	E. W. Smith.....	E. P. Davis, Acting		27,500		117,890	13,750	129,380	N. Bk. Com., N. Y.; Merch. N., Raleigh; Fidelity, Durham.
" " " " " " " "	<b>FIRST NAT'L BANK</b> 66-221 *04	D. C. FUSSELL..... G. M. TILGHMAN..... Send us your d... un items direct. Special attentio... n given Bill of La		H. B. TAYLOR.....	W. E. BALDWIN.....	50,000	38,230	1,407,190	951,440	583,990	Han. N., N. Y.; Girard N., Phil.; N. State & City, Rich.; M. M. 1st N., Balt.
" " " " " " " "	<b>STATE BANK &amp; TRUST COMPANY</b> 66-557 *14	H. L. GODWIN..... B. L. GODWIN..... Send Us Your Coll... T. V. SMITH..... We give Personal... ections, Bill of Ladi LOWEST RATES... Service and Quick —TRY US.		T. V. SMITH.....	ng Drafts and Cash Returns.	25,000	3,500	176,900	118,000	60,000	Hudson Tr. Co., N. Y.; Citiz. N., Raleigh; N. State & City, Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
*Durham...Durham C 8 Pop. 25,061	<b>CITIZENS NATIONAL BANK</b> 66-43 *05	R. H. RIGSBEE.....	R. P. READE.....	J. B. MASON.....	T. E. CHEEK.....	100,000	134,860	2,365,880	1,735,970	975,490	N. Bk. Com., N. Y.; 1st N., Phil.; N. State & City, Rich.; Com'l N., Wash.
" " " " " " " "	Durham Loan & Trust Co. 66-46 \$15	J. S. Hill.....	T. C. Worth, Active	L. F. Hill.....	B. W. Rogers.....	100,000	54,000	415,000	322,000	89,000	N. Bk. Com., N. Y.; 1st N., Durham.
" " " " " " " "	Fidelity Bank.....\$88 66-41	B. N. Duke.....	John F. Wily.....	S. W. Minor.....		100,000	515,370	2,287,190	2,097,120	785,120	Chase N., N. Y.; 4th St. N., Phil.
" " " " " " " "	<b>FIRST NATIONAL BANK</b> *87 66-40	J. S. Carr.....	W. J. Christian.....	W. J. Holloway.....		600,000	480,000	4,509,390	4,569,470	992,200	1st N., N. Y.; Girard N., Phil.; Com'l N., Wash., D. C.; Am. N., Rich.
" " " " " " " "	Home Savings Bank.....\$03 66-42	G. W. Watts.....	J. S. Hill.....	T. B. Peirce.....		50,000	46,100	823,510	797,440	121,570	
" " " " " " " "	<b>MERCHANTS BANK</b> .....\$05 66-44	W. J. Christian.....	W. P. Clements.....	C. T. Cox.....		100,000	61,530	1,057,840	716,380	259,110	Han. N., N. Y.; 1st N., Durham.

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NORTH CAROLINA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'T. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
East Bend... Yadkin B 4 Pop. 522	Yadkin Valley Bank .....\$'09 66-345	W. H. Speas.....	J. T. Benbow.....	J. M. Whittington..	J. T. Smitherman..	\$ 5,000	\$ 1,030	\$ 23,370	\$ 21,460	\$ 7,940	Wachovia Bk. & Tr. Co., Winston-Salem.
East Durham...Durham B 8 Pop. 4000	Peoples Bank .....\$'06 66-346	Y. E. Smith.....	O. K. Proctor.....	H. C. Barbee.....	H. I. Parrish.....	10,000	4,500	180,000	165,000	29,500	1st N., Phil.; Citiz. N., Durham.
Edenton...Chowan B 12 Pop. 3500	Bank of Edenton .....\$'95 66-177	Julien Wood.....	W. O. Elliott.....	D. M. Warren.....		50,000	62,000	640,000	650,000	96,000	Han. N., N. Y.; Norfolk N., Norfolk.
" " " "	Citizens Bank .....\$'05 66-178	H. O. Privott.....	Thos. W. Elliott... L. W. Norman	Charles H. Wood..	W. H. Ward.....	50,000	10,000	724,840	642,940	152,450	Chase N., N. Y.; N. Bk. Com., Norfolk; Merch. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
*Elizabeth City...Pasquo'k Pop. 9710 B 13	<b>FIRST &amp; CITIZENS NATIONAL BANK</b> 66-78 *\$'91	<b>C. H. ROBINSON.</b>	<b>L. S. BLADES W. C. GLOVER W. G. GAITHER</b>	<b>W. G. GAITHER</b>	<b>M. R. GRIFFIN M. H. JONES</b>	200,000	150,000	2,800,000	2,417,800	500,000	N. City, N. Y.; M. M. 1st N., Balt.; Corn Ex. N., Phil.
" " " "	<b>SAVINGS BANK &amp; TRUST COMPANY</b> 66-80 *\$'03	<b>P. H. WILLIAMS</b>	<b>E. F. AYDLETT</b>	<b>H. G. KRAMER</b>	<b>W. H. JENNINGS</b>	100,000	145,000	1,125,000	1,100,000	270,000	N. Bk. Com., N. Y.; Cont. & Com'l N., Chl.; N. Bk. Com., Norfolk; Phil. N., Phil.
*Elizabethtown...Bladen Pop. 400 E 9	Bank of Elizabethtown...\$'07 66-347	J. B. Clark.....	Ralph Boring.....	Ralph Boring.....		10,000	7,200	148,000	120,000	26,600	Am. Bk. & Tr. Co., Wil.
Elkin...Surry B 4 Pop. 2000;	<b>ELKIN NATIONAL BK.</b> ...\$'1900 66-268	<b>A. CHATHAM, JR.</b>	<b>G. T. ROTH J. W. RING</b>	<b>C. G. ARMFIELD</b>		25,000	32,230	925,710	765,520	241,810	N. City, N. Y.; Com'l N., High Point; Wachovia Bk. & Tr. Co., Winston-Salem.
" " " "	Farmers & Merchants Bk. 66-269 *\$'08	A. W. George.....	J. M. Eldridge.....	A. W. George.....	C. N. Bodenheimer	18,100	6,100	309,920	254,150	76,400	Merch. N., Rich.; Com'l N., High Point; Wa- chovia Bk. & Tr. Co., Winston-Salem.
Elk Park...Avery B 2 Pop. 377	Citizens Bank .....\$'08 66-348	A. P. Brinkley.....	J. N. Pritchard.....	P. A. Vance.....		9,950	2,030	81,390	49,150	8,980	N. Bk. of Balt., Balt.; Unaka N., Johnson City, Tenn.
Ellenboro...Rutherford D 2 Pop. 293	Bank of Ellenboro .....\$'06 66-349	D. B. Harrill.....	J. A. Martin.....	E. E. Harrill.....	Bettie Green.....	10,000	2,000	56,000	51,000	14,000	Mech. & Metals N., N. Y.
Ellerbe...Richmond D 6 Pop. 800	Bank of Ellerbe .....\$'12 66-510	J. R. Wall.....	B. B. Farlow.....	Prince O'Brien.....		10,000	12,000	285,000	140,000	85,000	Mech. & Metals N., N. Y.; Am. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem; Com'l N., High Point.
Elm City...Wilson C 10 Pop. 800	Elm City Bank .....\$'99 66-284	John L. Bailey.....	R. M. Bailey.....	K. B. Bailey.....	A. C. Hedgpath.....	20,000	20,420	425,700	250,840	217,420	Chem. N., N. Y.; Norfolk N., Norfolk; 1st N., Rich.
" " " "	Toisnot Banking Co. ....\$'01 66-285	R. S. Wells.....	Jno. G. Owens.....	J. W. Hays.....		20,000	20,000	520,000	370,000	160,000	Seab. N., N. Y.; N. Bk. Com., Norfolk; Merch. N., Rich.
Elon College...Alamance Pop. 300 B 7	Elon Banking & Tr. Co. *\$'09 66-350	W. P. Lawrence.....	S. W. Caddell.....	M. C. Jackson.....	Marie Riddick.....	7,600	890	67,280	85,310	28,110	Merch. N., Raleigh and Rich.
Enfield...Halifax B 10 Pop. 1500	Bank of Enfield .....\$'98 66-242	Ivey Watson.....	A. S. Harrison.....	J. W. Whitaker.....		10,000	98,360	709,810	521,000	258,380	N. Bk. Com., N. Y. and Norfolk; Plan. N., Rich.; Murchison N., Wil.
" " " "	Commercial & Farmers Bank 66-243 *\$'05	P. O. Petway.....	W. R. Neville.....	F. C. Patterson.....		10,000	84,000	520,000	352,000	280,000	Seab. N., N. Y.; N. Bk. Com., Norfolk; Wach- ovia Bk. & Tr. Co., Winston-Salem; Merch. N., Rich.
Engelhard...Hyde C 14 Pop. 600	Engelhard Banking & Trust Company 66-679 *\$'20	J. H. Jarvis.....	S. J. Gibbs.....	W. M. Hooker, Jr.		11,000					Norfolk N., Norfolk; Bk. of Belhaven, Bel- haven.
Eure...Gates B 12 Pop. 200	Farmers Bank .....\$'12 66-567	R. B. Hill.....	B. L. Banks, Jr....	M. D. Harrell.....		6,550	4,100	150,670	103,630	53,910	Seab. N., Norfolk; Bk. of Ahoskie, Ahoskie; Am. Bk. & Tr. Co., Suffolk.
Everetts...Martin C 11 Pop. 325	Planters & Merchants Bank 66-576 *\$'16	V. R. Taylor.....	J. T. Barnhill.....	V. G. Taylor.....		10,000	4,000	215,950	185,000	50,000	Peo., Williamston; Seab. N., Norfolk; Am. Bk. & Tr. Co., Suffolk.
Fair Bluff...Columbus F 7 Pop. 441	Bank of Fair Bluff .....\$'05 66-351	J. E. Dick.....	J. H. D. Peel.....	A. G. Floyd.....	J. F. Rogers.....	15,000	5,680	117,840	126,010	14,380	Han. N., N. Y.; Murchison N., Wil.; Plan. N., Rich.
" " " "	Farmers & Merchants Bank 66-547 *\$'14	I. B. Tucker.....	C. Z. Enzor.....	B. C. Tucker.....		7,000	5,000	154,000	126,000	40,000	Han. N., N. Y.; Murchison N., Wil.

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TOWN AND COUNTY. County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Mem. Fed. Res. \$Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
Fairmont... Robeson F 7 Pop. 730	<b>BANK OF FAIRMONT</b> ... \$4 66-352 Peoples Bank & Trust Co. 66-605	F. L. Blue	A. S. Thompson	F. L. Blue	H. L. Blue	\$ 20,000	\$ 18,000	\$ 550,000	\$ 370,000	\$ 225,000	N. Bk. Com., N. Y.; Murchison N., Wil.; Merch. N., Rich. Am. N., Rich.; Murchison N., Wil.
Faison... Duplin D 9 Pop. 519	Bank of Faison... \$3 66-353	C. S. Hines	C. T. Southerland	M. McD. Williams		10,000	17,000	90,000	95,000	31,000	Murchison N., Wil.
Farmville... Pitt C 10 Pop. 2000	Bank of Farmville... \$4 66-272	R. L. Davis	J. R. Davis	D. E. Oglesby	E. H. Spruill	65,000	35,000	906,250	586,230	292,790	N. Bk. Com., N. Y.; Norfolk N., Norfolk; Merch. N., Rich.
"	<b>CITIZENS BANK</b> ... \$9 66-273	J. T. Thorne	T. C. Turnage	W. R. Willis	L. W. Godwin	100,000	10,000	850,000	694,000	262,000	Guaranty Tr. Co., N. Y.; N. Bk. Com. and Tr. Co. of Norfolk, Norfolk; 1st N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
Fayetteville-Cum'ld D 8 Pop. 7045	<b>CUMBERLAND SAVS. &amp; TRUST CO.</b> 66-97	F. H. STEDMAN	J. S. SCHENCK W. F. BLOUNT ALBERT STEWART	ALBERT STEWART	J. C. GILKEY T. EARL STEWART	100,000	42,900	1,385,090	1,184,550	343,440	Irving N., N. Y.; Murchison N., Wil.; Merch. N., Rich.
"	LaFayette Bank & Trust Co. 66-99	J. R. Tolar, Jr.	J. V. McGougan J. P. Sanders	Paul Stewart		50,000	3,280	308,230	235,330	128,090	Citiz. N., N. Y., Murchison N., Wil.
"	<b>NATIONAL BANK OF FAYETTEVILLE</b> 66-96	J. H. CULBRETH	A. B. McMILLAN J. W. McLAUCHLIN	A. B. McMILLAN	T. M. SHAW R. L. HOLLAND, JR.	100,000	55,000	3,000,000	2,075,000	870,000	N. Park and Bk. of America, N. Y.; Am. N., Rich.
Fletcher... Henderson H 5 Pop. 500	Bank of Fletcher... \$14 66-556	P. R. Moale	J. W. Grimes	R. W. Fletcher		10,000	420	35,550	38,810	4,570	Hudson Tr. Co., N. Y.; Cent. Bk. & Tr. Co., Asheville.
Forest City... Rutherford D 1 Pop. 1592	Farmers Bank & Trust Co. 66-568	J. F. Alexander	B. B. Doggett	J. H. Thomas	R. E. Biggerstaff R. L. Reinhardt	75,000	53,370	1,117,080	1,141,170	125,780	N. Bk. Com., N. Y.; Plan. N., Rich., Va.; Merch. N., Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem.
Fountain... Pitt C 10 Pop. 340	Bank of Fountain... \$10 66-855	H. C. Bridgers	G. W. Jefferson	W. R. Graham	Sarah D. Parsons	12,500	20,000	550,000	400,000	110,000	N. Bk. Com., N. Y. and Norfolk.
Four Oaks... Johnston D 9 Pop. 1000	Bank of Four Oaks... \$12 66-505	J. W. Sanders	W. J. Lewis	B. I. Tart		25,000	11,500	347,500	237,500	150,000	Chatham & Phenix N., N. Y.; Branch Bkg. & Tr. Co. Wilson; N. State & City, Rich.
Franklin... Macon H 3 Pop. 1000	Bank of Franklin... \$3 66-294	J. S. Sloan	T. B. Higdon	Lee Crawford	Walter Dean	50,000	20,700	237,630	246,530	58,730	Han. N., N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem; Am. N., Asheville; 3d N., Atl.
"	Citizens Bank... \$13 66-544	D. W. Blaine	U. W. Gennett	J. C. Wright		14,000	1,000	63,000	49,000	22,740	Mech. & Metals N., N. Y.; Wachovia Bk. & Tr. Co. and Cent. Bk. & Tr. Co., Asheville.
Franklinton-Franklin B 8 Pop. 1000	Citizens Bank... \$1 66-356	E. J. Cheatham	C. S. Williams	Wm. F. Joyner	Geo. L. Cooke	25,000	15,000	190,000	170,000	40,780	Han. N., N. Y.
Fremont... Wayne D 10 Pop. 1500	Bank of Fremont... \$1900 66-357	J. T. Hooks	G. D. Best	Cutlar Lee	F. M. Watson	50,000	43,780	999,220	664,420	426,230	N. Bk. Com., N. Y.; Murchison N., Wil.
"	Planters Bank & Trust Co. 66-631	L. L. Newsome	J. A. Hooks P. M. Best	B. C. Scott		24,600	1,570	190,200	132,870	72,240	Chatham & Phenix N., N. Y.; Am. Bk. & Tr. Co., Wil.
Fuquay Springs-Wake C 8 Pop. 127	Bank of Fuquay... \$9 66-358	K. B. Johnson	J. B. Johnson	R. E. Kerr		10,000	15,510	471,850	313,760	179,950	N. Bk. Com., N. Y.; Com'l N., Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem.
Garland... Sampson E 9 Pop. 250	Bank of Garland... \$17 66-615			A. C. Kilpatrick		(Branch of Bank of Clinton, Clinton)					Imp. & Tra. N., N. Y.; Murchison N., Wil.
Garner... Wake C 8 Pop. 600	Garner Banking & Trust Co. 66-509	H. D. Rand	J. S. Buffaloe J. J. Bagwell	C. L. Tate		8,000	2,570	187,600	99,650	99,950	Chase N., N. Y.; N. State & City, Rich.; Com'l N. and Merch. N., Raleigh.
Garysburg-Northampton Pop. 169	Merchants & Farmers Bank 66-359	J. B. Collier	J. E. Sniter	R. E. Brown		7,500	10,000	115,000	85,000	34,000	Chase N., N. Y.; Greensville, Emporia, Va.; Weldon Bk. & Tr. Co., Weldon.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS. CTS. BONDS, SECURITIES	CASH & EXCHANGERS, DUE FROM BANKS	
*Gastonia --- Gaston D 3 Pop. 5750	<b>CITIZENS NATIONAL BANK</b> 66-129 *2'05	C. B. Armstrong	A. G. Myers, <i>Active</i>	W. H. Adams	C. C. Myers	\$ 100,000	\$ 137,950	2,878,970	2,409,990	\$ 934,730	Mech. & Metals N., N. Y.; 1st N., Phil.; M. M. 1st N., Balt.
" --- "	<b>FIRST NAT'L BANK</b> 66-127 *3'90	L. L. JENKINS	J. L. ROBINSON <i>Active</i>	S. N. BOYCE	M. T. WILSON	250,000	320,600	2,628,200	3,201,540	675,770	N. Park, N. Y.; 1st N., Am. N., and Merch. N., Rich.
" --- "	Gaston Loan & Trust Co. 66-128 *3'03	T. L. Craig	E. G. McLurd	M. A. Carpenter, <i>Tr.</i>		25,000	10,290	194,600	216,970	19,610	Chatham & Phenix N., N. Y.; 1st N., Gastonia.
" --- "	<b>THIRD NAT. BANK</b> 66-130 *3'17	J. WHITE WARE	W. T. LOVE V. E. LONG	W. S. BUICE	F. C. ABERNETHY	100,000	13,000	234,000	388,500	58,700	Han. N., N. Y.; Am. Tr. Co., Charlotte; Am. N., Rich.
Gates --- Gates B 12 Pop. 150	Citizens Bank 66-592 *3'16	R. W. Gatling	W. D. Langston	M. A. Davenport		10,000	980	120,950	76,310	51,340	Am. Bk. & Tr. Co., Suffolk; N. Bk. Com., Norfolk, Va.
*Gatesville --- Gates B 12 Pop. 350	Bank of Gates 66-360 *3'04	W. T. Cross	Lycurgus Hofter	R. M. Riddick, Jr.	E. L. Riddick	49,900	9,100	235,550	244,030	58,620	Han. N., N. Y.; N. Bk. of Suffolk and Far. Bk. of Nansemond, Suffolk.
Germantown --- Stokes B 5 Pop. 154	Bank of Stokes County 66-668 *3'19			J. C. Carson	C. C. McGee	(Branch of Danbury, N. C.)					Wachovia Bk. & Tr. Co., Winston-Salem; Am. N., Rich.
Gibson --- Scotland E 6 Pop. 600	Bank of Gibson 66-361 *3'04	N. T. Fletcher	Jas. G. Pate	N. T. Fletcher	Miss Allie Joyce	15,000	20,740	501,850	310,490	220,000	Han. N., N. Y.; Murchison N., Wil.; Am. Tr. Co., Charlotte.
" --- "	Carolina State Bank 66-597 *3'16	M. W. Adams	B. E. Moore	F. D. Gibson	L. T. Gibson B. P. Smith	10,000	3,500	150,000	120,000	30,000	Han. N., N. Y.; 1st N., Rich.; Merch. N., Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem.
Gibsonville --- Guilford B 7 Pop. 1162	Bank of Gibsonville 66-362 *3'07	J. L. Kernodle		J. W. Boring	Lessie Wagoner	10,000	5,040	156,990	148,960	23,060	Greensboro Ln. & Tr. Co., Greensboro; M. M. 1st N., Balt.
*Goldsboro --- Wayne D 10 Pop. 6107	Goldsboro Sav. & Tr. Co. 66-124 *3'04	G. A. Norwood		M. L. Norwood		15,000	21,130	179,250	198,570	16,820	N. Bk. of Goldsboro, Goldsboro.
" --- "	National Bank of Goldsboro 66-123 *2'06	G. A. Norwood	M. J. Best	T. H. Norwood	E. G. Deans	100,000	140,000	1,500,000	1,550,000	500,000	N. Bk. Com., Norfolk; Branch Bkg. & Tr. Co., Wilson.
" --- "	Peoples Bank & Trust Co. 66-125 *3'13	Geo. C. Kornegay	John R. Crawford James Kyle	James Kyle	C. S. Britt	150,000	32,830	734,020	868,920	90,350	N. Bk. Com., N. Y.; Murchison N., Wil.; Plan. N., Rich.
" --- "	<b>WAYNE NATIONAL BANK</b> 66-122 *3'01	F. K. BORDEN	W. E. BORDEN	W. E. STROUD	MURRAY BORDEN	325,000	221,260	2,626,160	3,197,230	710,650	Han. N. and N. City, N. Y.; Merch. N., Rich.
Goldston --- Chatham C 7 Pop. 300	Bank of Goldston 66-527 *3'13	Hugh Womble	W. L. Goldston	M. W. Harris	T. W. Goldston	5,000	5,000	220,000	83,600	142,000	Merch. N., Raleigh; Plan. N., Rich.
*Graham --- Alamance C 7 Pop. 3500	Citizens Bank 66-181 *3'06	W. J. Nicks	W. B. Green		J. S. Cook, <i>Sec.</i>	10,000	1,990	66,470	62,040	14,310	Han. N., N. Y.; Merch. N., Rich. and Raleigh.
" --- "	National Bank of Alamance 66-182 *3'07	J. L. Scott, Jr.	J. H. White	Charles A. Scott	W. E. Bason	50,000	30,000	500,000	400,000	210,490	N. Park, N. Y.; N. State & City, Rich.; 1st N., Durham.
Granite Falls --- Caldwell C 3 Pop. 1500	Bank of Granite 66-363 *3'06	J. W. Hoke	O. J. Corpening	R. R. Houck		8,000	3,390	140,000	82,000	48,000	Am. N., Rich.; 1st N., Hickory, N. C.; Bk. of Lenoir and 1st N., Lenoir.
Granite Quarry --- Rowan Pop. 363 C 4	Farmers & Merchants Bk. 66-364 *3'09	J. H. A. Lyerly	R. C. Jones	J. E. Fisher	W. M. Barringer	6,200	7,260	154,050	97,480	65,150	Peo. N., Salisbury; Com'l N., Wash., D. C.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGES, DUE FROM BANKS	
*Greensboro-Guilford B 6 Pop. 19,577	<b>*AMERICAN EXCH. NATIONAL BANK</b> 66-55 *2'07	R. G. VAUGHN (Branch at So. Greensboro, W. P. Hutton, Cashier)	F. C. BOYLES	F. H. NICHOLSON R. I. SMITH		\$ 400,000	\$ 201,330	\$ 5,640,740	\$ 5,444,340	\$ 1,427,610	Han. N., N. Y.; Cont. & Com'l N., Chl.; Phil. N., Phil.; 1st N., St. L.
"	Atlantic Bank & Trust Co. 66-80 §'20	Julius W. Cone	Wm. Simpson	Jno. W. Simpson		1,000,000	250,000				
"	<b>*GREENSBORO LOAN &amp; TR. CO.</b> 66-54 *23'99	J. W. FRY	J. S. COX	W. E. ALLEN, Tr.	W. M. RIDENHOUR, A. Tr.	200,000	112,030	3,396,770	2,542,930	843,270	Merch. N., N. Y.; M. M. 1st N., Balt.; Am. N., Rich.
"	<b>*GREENSBORO NATIONAL BANK</b> 66-53 *2'76	E. P. WHARTON	NEIL ELLINGTON, Ch. of Bd. and V. P.	A. H. ALDERMAN	WALDO PORTER	100,000	62,790	2,024,910	1,684,040	629,050	Atlantic N., N. Y.; Com'l N., Wash., D. C.; M. M. 1st N., Balt.; N. State & City, Rich.
"	*Textile Bank 66-59	J. W. Cone	J. J. Phoenix	J. H. Cole		25,000	66,710	306,530	437,070	152,480	Citiz. N., N. Y.; Merch. N., Rich.
"	Greensboro Clearing House (Members indicated by a *)	Neil Ellington		A. H. Alderman, Sec.							
*Greenville Pitt O 11 Pop. 4101	<b>FARMERS BANK</b> 66-536	R. R. Fleming	B. T. Cox	P. L. Clodfelter	R. B. Starr	25,000	10,330	631,290	405,290	231,420	N. City, N. Y.; Plan. N., Rich.; N. Bk. Com., Norfolk.; Wachovia Bk. and Tr. Co., Winston-Salem.
"	<b>GREENVILLE BKG. &amp; TRUST CO.</b> 66-152 *23'900	E. G. FLANAGAN	W. E. PROCTOR E. B. HIGGS	T. J. MOORE	A. J. MOORE J. H. WALDROP	100,000	75,000	2,700,000	2,200,000	650,000	N. Bk. Com., N. Y. and Norfolk; Merch. N., Rich.; Murchison N., Wil.
"	Nat. Bank of Greenville 66-153	J. L. Little	F. G. James	F. J. Forbes		100,000	63,980	2,024,400	1,257,150	945,330	N. City, N. Y.; Norfolk N., Norfolk.
Grifton Pitt D 11 Pop. 700	Bank of Grifton 66-365	L. J. Chapman	W. W. Dawson	G. T. Gardner	R. Coward	25,000	10,000	360,000	230,000	160,000	Greenville Bkg. & Tr. Co., Greenville; 1st N., Rich.; N. Bk. of Kinston, Kinston.
Grimesland Pitt D 11 Pop. 330	Greenville Bkg. & Trust Co. 66-570 §'15			John M. Edwards				(Branch of Greenville, N. C.)			N. Bk. Com., N. Y. and Norfolk.
Grover Cleveland D 2 Pop. 700	Bank of Grover 66-366	R. P. Roberts	D. J. Keeter	J. B. Ellis		10,000	9,300	143,730	106,400	49,150	Han. N., N. Y.; Citiz. N., Gastonia.; Merch. N., Raleigh.
*Halifax Halifax B 10 Pop. 350	Bank of Halifax 66-367	N. L. Stedman	S. M. Gary	F. H. Gregory	W. F. Coppedge	14,700	12,000	235,000	135,000	126,700	Mech. & Metals N., N. Y.; Citiz. N. and Merch. N., Raleigh; Citiz., Norfolk.
"	Citizens Bank 66-624	J. H. Norman, Jr.	O. R. Emry J. S. Hedgepath	C. H. Hale		7,900		18,000	16,350	7,200	Merch. N. and Com'l N., Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem; Petersburg Sav. & Tr. Co., Petersburg.
Hamilton Martin O 11 Pop. 452	Bank of Hamilton 66-368	R. W. Salsbury	B. L. Long	F. L. Haislip		5,000	11,000	90,000	86,000	30,000	Am. N., Rich.; Far. & Merch., Williamston.

NORTH CAROLINA BANKS—Greensboro to Hamilton

January, 1920

**WACHOVIA BANK & TRUST COMPANY, WINSTON-SALEM, N. C.** — THE LARGEST BANK IN THE CAROLINAS LET US COLLECT YOUR ITEMS DIRECT



TOWN AND COUNTY. County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. ♦Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DTS FROM BANKS	
Hamlet... Richmond E 6 Pop. 7500	<b>BANK OF HAMLET</b> ... ♦25'03 66-369	T. M. ROSE	S. O. BAUERSFELD DAVID EASTERLING	DAVID EASTERLING	W. K. McNEILL J. C. McDONALD	\$ 34,000	\$ 46,000	\$ 600,000	\$ 480,000	\$ 175,000	Mech. & Metals N., N. Y.; M. M. 1st N., Balt.; Am. N., Rich.; Merch. N., Raleigh.
" " "	<b>FIRST NAT. BANK</b> ... ♦16 66-584	E. N. RHODES	OUR HAMLET Special attention given	NOAH H. JENERETTE Bill of Lading	MISS S. L. KOONS	25,000	5,000	225,000	165,000	100,000	Han. N., N. Y.; Am. Bk. & Tr. Co., Wil.; Com'l N., Wash., D. C.
" " "	Page Trust Co. ... ♦16 66-580	J. R. Page	H. A. Page	C. H. Morrow	E. H. Mahone	25,000	30,000	550,000	420,000	136,000	N. Park, N. Y.; Merch. N., Rich.
Harrellsville... Hertford Pop. 100 B 12	Bank of Harrellsville... ‡13 66-525	J. A. Powell	H. C. Sharp	E. D. Callis	Miss Hellen Sharp	7,500	4,410	99,100	63,970	36,780	N. Bk. Com., Norfolk; Bk. of Ahsokie, Ahsokie; Am. Bk. of Suffolk, Suffolk.
Haw River... Alamance C 7 Pop. 2000	Bank of Haw River... ‡11 66-494	S. A. Vest	J. W. Johnston	J. A. Long		10,000	4,220	46,480	53,720	10,990	M. M. 1st N., Balt.; 1st N., Durham.
Hayesville... Clay H 3 Pop. 250	Clay County Bank... ‡10 66-370	J. A. Chambers	S. E. Hogsed	G. H. Haigler	P. C. Scroggs	5,000	3,200	92,000	58,000	39,900	N. Park, N. Y.; Cent. Bk. & Tr. Co., Asheville; 1st N., Rich.
Hemp... Moore D 6 Pop. 250	Bank of Hemp... †19 66-680				(Branch of Bank of Pinehurst, Pin ehurst, N. C.)						N. Park, N. Y.; Old Dominion Tr. Co., Rich.; Merch. N., Raleigh; Am. Tr. Co., Charlotte.
Henderson... Vance B 9 Pop. 8000	<b>CAROLINA BANK &amp; TRUST COMPANY</b> ... ‡19 66-653	J. H. BRODIE	R. J. CORBITT E. G. WATKINS	R. C. GARY	W. T. CHEATHAM	100,000	1,000	316,290	298,000	107,990	Chatham & Phenix N., N. Y.; Merch. N., Rich.; Corn Ex. N., Phil.
" " "	<b>CITIZENS BANK &amp; TRUST COMPANY</b> ... ‡19 66-141	J. B. OWEN	A. C. ZOLLIFFER	W. A. HUNT	A. H. CHEEK	500,000	100,000	1,500,000	1,100,000	600,000	Han. N., N. Y.; 1st N., Phil.; City N., Balt.
" " "	Farmers & Merchants Bank... ‡12 66-508	Jno. D. Cooper	W. B. Daniel R. G. S. Davis	R. B. Crowder	Wm. Hunter	100,000	19,500	600,000	500,000	185,000	Chase N., N. Y.; 1st N., Rich.
" " "	First National Bank... ‡05 66-142	S. T. Peace	Henry Perry	F. B. Robards		100,000	50,000	1,500,000	1,050,000	625,000	N. City, N. Y.; M. M. 1st N., Balt.; 1st N., Rich.
Hendersonville, Hend. H 5 Pop. 4000	<b>CITIZENS NATIONAL BANK</b> ... ‡15 66-174	E. W. EWANK	E. E. BROOKS B. JACKSON	W. A. YOUNG	E. H. DAVIS	50,000	22,000	728,280	622,530	206,990	N. Bk. Com., N. Y.; Murchison N., Wil.; Wachovia Bk. & Tr. Co., Asheville.; N., State & City, Rich.
" " "	<b>FIRST BANK &amp; TRUST COMPANY</b> ... ‡08 66-173	R. C. CLARKE	R. H. STATION R. M. OATES	J. M. RHODES	S. G. RHODES	75,000	32,900	943,640	744,380	307,160	N. Park N. Y.; Fifth-Third N., Clin.; Am. N., Rich.; M. M. 1st N., Balt.
Henrietta... Rutherford D 2 Pop. 1856	Haynes Bank... ‡10 66-371	Chas. H. Haynes	G. C. Haynes	J. B. Watkins	W. L. Hicks W. W. Manney	12,000	23,590	206,350	198,200	74,110	Chase N., N. Y.; Charlotte N., Charlotte.
Hertford... Perquimans Pop. 2500 B 13	<b>FARMERS BANK &amp; TRUST CO.</b> ... ‡16 66-581	H. C. STOKES	R. W. SMITH	H. C. SULLIVAN		25,000	2,500	200,000	140,000	60,000	Chatham & Phenix N., N. Y.; Seab. N., Norfolk.
" " "	Hertford Banking Co. ... ‡10 66-372	T. S. White	Geo. E. Major	L. W. Norman	J. L. Tucker	25,000	38,450	497,380	360,300	197,520	Han. N., N. Y.; N. Bk. Com., Norfolk.; Wachovia Bk. & Tr. Co., Winston-Salem.

January, 1920

NORTH CAROLINA BANKS—Hamlet to Hertford

983

**WACHOVIA BANK & TRUST CO., WINSTON-SALEM, N. C.** LARGEST BANK IN THE CAROLINAS WE COLLECT DIRECT AND SOLICIT YOUR BUSINESS

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NORTH CAROLINA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST. CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & Dis-c'ts. Bonds, SECURITIES	CASH & Ex-CHANGES, Due FROM BANKS	
Hickory.....Catawba C 3 Pop. 9000	<b>CONSOLIDATED TRUST CO.</b> 66-163 *\$'03 <b>First National Bank</b> .....*2'92 66-162 <b>First Security Trust Co.</b> \$19 66-641	W. B. Council	J. F. Abernethy	L. F. Abernethy		\$ 60,000	\$ 10,170	\$ 344,220	\$ 336,820	\$ 77,570	Han. N., N. Y.; N. State & City, Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
"....."....."		J. D. Elliott	C. L. Mosteller	K. C. Menzies	J. L. Cilley	200,000	74,980	1,766,560	1,733,680	458,910	N. Park, N. Y.; 1st N., Rich.; M. M. 1st N., Balt.
"....."....."		J. D. Elliott	K. G. Menzies, Active	E. N. Carr, Tr.	J. L. Cilley, Sec.	50,000	1,530	69,600	65,490	55,640	1st N., Rich. and Hickory.
Hiddenite.....Alexander C 3 Pop. 300	<b>Bank of Hiddenite</b> .....*1'13 66-533	R. A. Thompson	C. H. Geitner	T. F. Murdock	J. R. Thomas	5,500	1,900	146,300	113,200	39,450	Harriman N., N. Y.; Cent. N., Rich.; Merch. & Far., Statesville.
High Point.....Guilford C 6 Pop. 12,896	<b>BANK OF COMMERCE</b> 66-70 *\$'12 <b>COMMERCIAL NATIONAL BANK</b> 66-66 *\$'91	O. E. KEARNS	J. H. ADAMS	G. A. POLLOCK	A. M. RICHARDSON	100,000	29,000	1,000,000	750,000	250,000	Chatham & Phenix N., N.Y.; Merch. N. and N. State & City, Rich.
"....."....."		J. ELWOOD COX	C. M. HAUSER, Active	V. A. J. IDOL	C. H. MARRINER	500,000	501,310	4,070,850	5,046,420	1,329,860	Han. N., N. Y.; M. M. 1st N., Balt.; 1st N., Rich.; Citiz. & Southern, Atl.
"....."....."		J. Elwood Cox	J. W. HARRISS	E. L. RAGAN	E. B. STEED	25,000	26,080	416,000	280,400	174,290	Com'l N., High Point.
"....."....."	<b>High Point Sav. &amp; Tr. Co.</b> \$'05 66-68 <b>Home Banking Company</b> 66-69 *\$'08	T. F. Wrenn	J. C. Welch	M. C. Crowson		30,000	7,200	250,000	225,000	52,890	Han. N., N. Y.; Am. N., Rich.
"....."....."	<b>WACHOVIA BANK &amp; TRUST COMPANY</b> 66-67 *\$'04			W. C. IDOL							(Branch of Winston-Salem, N.C.) Chase N., N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem.
Hillsboro.....Orange B 7 Pop. 2500	<b>Bank of Orange</b> .....*2'04 66-373	J. S. Spurgeon	J. C. Webb	P. C. Collins		10,000	23,000	300,000	245,000	86,000	Fidelity, Durham.
"....."....."	<b>Farmers &amp; Merchants Bank</b> 66-554 \$'15	J. R. Kenion	W. R. Roberts	S. A. Johnson	Luna Compton	10,000	12,000	300,000	260,000	40,000	Am. N., Rich.; 1st N., Durham.
Hobbsville.....Gates B 12 Pop. 200	<b>Bank of Hobbsville</b> .....*2\$'11 66-374	C. B. Hathaway	W. H. Walker	W. M. Hollowell	E. A. Rountree	10,000	7,740	100,740	95,170	23,310	N. Bk. of Suffolk, Suffolk; 1st N., Rich.
Hobgood.....Halifax B 10 Pop. 165	<b>Bank of Hobgood</b> .....*1'10 66-375	B. F. Shelton	L. J. Baker	A. G. Bowden		5,000	4,160	48,960	45,620	12,500	Han. N., N. Y.; N. Bk. Com., Norfolk.
Hollister.....Halifax B 10 Pop. 400	<b>Bank of Hollister</b> .....*2\$'16 66-594	A. B. Schlichter	W. T. Davis	O. M. Schlichter		10,000	2,500	105,500	66,900	44,200	N. Park, N. Y.; Norfolk N., Norfolk; N. State & City, Rich.; 1st N., Rocky Mount.
Holly Springs.....Wake C 3 Pop. 350	<b>Bank of Holly Springs</b> .....*2\$'10 66-376	H. W. Norris	B. W. Burt	W. A. Segraves	Miss Lillie M. Wel-lons	5,000	2,500	140,000	110,000	40,000	Merch. N., Raleigh; Plan. N., Rich.
Hookerton.....Greene D 10 Pop. 350	<b>Bank of Hookerton</b> .....*1\$'10 66-377	H. O. Bridgers	W. F. Taylor	R. A. McCauley	Mrs. R. A. McCauley	15,000	11,000	215,000	132,000	85,000	Han. N., N. Y.; Norfolk N., Norfolk; N. Bk. of Kinston, Kinston.
Hot Springs.....Madison G 4 Pop. 443	<b>Citizens Bank</b> .....*2\$'05 66-378										(Branch of Mars hall, N. C.) Wachovia Bk. & Tr. Co., Winston-Salem; Cent. Bk. & Tr. Co., Asheville.
Huntersville.....Meckl'nb'rg Pop. 1000 D 4	<b>Bank of Huntersville</b> .....*2\$'08 66-379	M. C. Hunter	W. J. Ranson	Troy Peters		10,000	7,070	184,620	131,820	65,710	Han. N., N. Y.; Com'l N., Charlotte.
Jackson.....Northampton Pop. 527 B 11	<b>Bank of Northampton</b> .....*2\$'07 66-380	H. W. Lewis	E. S. Bowers	W. B. Pugh	R. H. Gray	5,000	14,600	170,000	150,000	35,000	Seab. N., N.Y.; N. Bk. Com., Norfolk, Va.; Va. N., Petersburg, Va.
Jacksonville.....Onslow E 11 Pop. 1000	<b>Bank of Onslow</b> .....*2\$'04 66-286	J. W. Burton	F. W. Hargett	G. H. Bender		10,000	30,000	360,000	275,000	121,000	Murchison N. and Am. Bk. & Tr. Co., Wil.; M. M. 1st N., Balt.; Peo., Newbern.
Jamesville.....Martin C 12 Pop. 500	<b>Bank of Jamesville</b> .....*2\$'11 66-481	J. E. Smithwick	L. W. Mizelle	J. D. Lilley		10,000	3,200	102,030	107,790	11,300	Merch. N., Raleigh; Branch Bkg. & Tr. Co., Wilson; Wachovia Bk. & Tr., Co., Winston-Salem.
Jefferson.....Ashe B 3 Pop. 200	<b>Bank of Ashe</b> .....*2\$'03 66-298	J. E. Finley	T. K. Miller	W. H. Worth	Jos. Worth H. Procter	25,000	25,000	500,000	300,000	200,000	1st N., Rich.; Bk. of No. Wilkesboro, North-wilkesboro.
Jonesboro.....Lee D 7 Pop. 1000	<b>Banking Loan &amp; Trust Co.</b> \$'12 66-507			I. P. Lasater							(Branch of Sanford, N.C.) N. Park, N. Y.; Plan. N., Rich.; Merch. N., Raleigh.

NORTH CAROLINA BANKS—Hickory to Jonesboro January, 1920

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NORTH CAROLINA—Continued

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CC

TOWN AND COUNTY. County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGE, DUE FROM BANKS	
Kannapolis Cabarrus D 4 Pop. 5000	<b>CABARRUS SAVINGS BANK</b> 66-332 \$197				H. A. Scott	(Branch of Conco rd, N.C.)					Han. N., N. Y.; M. M. 1st N., Balt.
Kelford Bertie B 11 Pop. 500	Bank of Kelford 66-513 \$12	W. P. Harrell	J. E. Lyhr	J. U. Norfleet		\$ 7,000	\$ 4,500	\$ 100,000	\$ 73,000	\$ 20,000	Han. N., N. Y.; Seab. N., Norfolk.
Kenansville Duplin E 10 Pop. 300	Bank of Kenansville 66-643 \$19	John A. Gavin, Jr.	G. C. Baisseau	R. H. Cuddington		10,000					Chatham & Phenix N., N. Y.; Am. Bk. & Tr. Co., Wil.
Kenly Johnston C 9 Pop. 1000	Bank of Kenly 66-383 \$106	G. W. Watson	J. H. Kirby J. T. Revell	J. H. Kirby	W. H. Pittman	10,000	4,880	176,990	186,790	18,540	Chatham & Phenix N., N. Y.; Merch. N., Raleigh; N. Bk. Com., Norfolk; Branch Bkg. & Tr. Co., Wilson.
Kernersville Forsyth B 5 Pop. 1128	Bank of Kernersville 66-248 \$103	W. H. Mendenhall	Geo. V. Falp	George V. Falp		7,500	20,500	550,000	460,000	100,000	Am. N., Rich.; N. Bk. Com., Norfolk; Com'l N., Raleigh; Marchison N., Wil.
King Stokes B 5 Pop. 300	Bank of King 66-549 \$14	V. T. Grabs	S. W. Pulliam J. W. Neal	T. S. Petree	Mary Smith	9,400	7,170	225,000	188,000	44,000	N. City, N. Y.; M. M. 1st N., Balt.; Wachovia Bk. & Tr. Co., Winston-Salem.
Kings Mountain Cleveland D 2 Pop. 5000	<b>FIRST NATIONAL BANK</b> 66-201 \$1900	W. A. Mauney	J. S. Mauney	R. L. Mauney	W. H. McInnis	50,000	20,000	350,000	360,000	60,000	Wachovia Bk. & Tr. Co., Winston-Salem; Am. N., Rich.
"	Peoples Loan Trust Co. 66-202 \$108	J. O. Plonk	O. G. Falls	M. E. Herndon	P. D. Herndon	10,000	13,200	445,730	292,000	176,930	N. Park, N. Y.; Merch. & Far. N., Charlotte; Citiz. N., Gastonia; Wachovia Bk. & Tr. Co., Winston-Salem.
Kinston Lenoir D 11 Pop. 9567	Caswell Banking & Trust Co. 66-110 \$17	W. D. La Roque	C. R. Dodson	T. W. Heath		50,000	25,370	1,240,770	996,850	341,290	Mech. & Metals N., N. Y.; Am. Tr. Co., Charlotte; Girard N., Phil.; 1st N., Gastonia.
"	Farmers & Merchants Bank 66-108 \$109	O. F. Harvey	Geo. West	L. J. Mewborne		44,900	38,150	1,165,580	817,350	431,280	Mech. & Metals N., N. Y.; N. State & City, Rich.
"	First National Bank 66-107 \$1900	N. J. Rouse	Henry Tull	D. F. Wooten	J. J. Bizzell	100,000	128,000	1,790,000	957,000	500,000	Han. N., N. Y.; N. State & City and Merch. N., Rich.
"	<b>NAT'L BANK OF KINSTON</b> 66-105 \$107	H. H. Taylor	J. E. Hood	J. A. Bizzell	W. B. Debnam	100,000	149,040	2,505,790	1,779,040	1,000,180	N. Bk. Com., N. Y.; 1st N., Rich.; Norfolk N., Norfolk.
"	Holloway, Murphy & Co. 66-106 \$107	T. B. Holloway	J. H. Jones C. H. Bynum	J. G. Banton	S. A. Canady	2,282	100	44,600	36,900	18,000	Far. & Merch., N. Bk. of Kinston, and Caswell Bkg. & Tr. Co., Kinston.
Knightdale Wake C 9	Bank of Knightdale 66-665 \$19	D. B. Harrison	J. R. Hester	G. C. Purkerson		12,000					
La Grange Lenoir D 10 Pop. 1007	<b>FARMERS BANK &amp; TRUST CO.</b> 66-559 \$14	GUY DAWSON	J. R. MURVIN D. W. WOOD	SAMUEL ABBOTT	E. R. BURKE	25,000	17,500	287,000	316,700	65,090	Han. N., N. Y.; Am. Bk. & Tr. Co., Wil.; Merch. N., Raleigh; Am. N., Rich.
"	Rouse Banking Co. 66-220 \$1900	N. J. Rouse	C. P. Barrow	T. R. Rouse	J. P. Joyner	25,000	11,460	572,000	300,000	315,000	Han. N., N. Y.; Wayne N., Goldsboro; N. Bk. Com., Norfolk; N. State & City, Rich.
Landis Rowan C 4 Pop. 1000	Merch. & Farmers Bank 66-484 \$11	B. O. Edwards	J. P. Linn	D. C. Linn		10,000	5,000	215,000	118,000	110,000	Concord N., Concord; Girard N., Phil.
Lansing Ashe A 3 Pop. 175	Bank of Lansing 66-582 \$16	Ambrose Clark	J. W. Graybeal	E. H. Higginbotham		10,000					
Lasker Northampton B 11 Pop. 203	Bank of Lasker 66-630 \$18	J. S. Bryant	J. J. Parker	G. H. Joyner		7,907	1,980	28,990	15,330	26,220	Chase N., N. Y.; Bkrs. Tr. Co., Norfolk; N. Bk. of Suffolk, Suffolk.
Lattimore Cleveland D 2 Pop. 297	Farmers Bank & Trust Co. 66-575 \$15				C. B. Wilson	(Branch of Fore st City, N. C.)					N. Bk. Com., N. Y.
Laurinburg Scotland E 7 Pop. 3500	First National Bank 66-190 \$193	A. L. James	W. H. Neal	T. J. Gill		25,000	30,000	890,000	520,000	355,000	Chase N., N. Y.; N. State & City, Rich.
"	Scotland County Sav. Bk. 66-191 \$104	A. L. James		Hinton James		10,000	10,000	215,000	221,000	14,000	1st N., Laurinburg.
"	The State Bank 66-192 \$107	James A. Jones	J. L. McNair	W. H. Cooper	J. T. Myers	40,000	151,400	2,585,930	2,104,610	673,320	N. Bk. of Com., N. Y.; Am. Tr. Co., Charlotte; Merch. N., Rich.
Leaksville Rockingham Pop. 1127 B 6	Bank of Leaksville 66-250 \$185	D. P. King	B. F. Ivie	G. G. Ivie	R. H. Stocks	20,000	19,000	300,000	150,100	100,020	Han. N., N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem; Merch. N., Raleigh; 1st N., Rich.
"	Boulevard Bank & Trust Co. 66-561 \$14	P. H. Gwynn	M. L. Heiner	H. C. Pace	Beulah Hodges	8,000	2,650	167,240	105,770	63,010	Merch. N., Raleigh; N. State & City, Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
"	Peoples Bank 66-251 \$108	S. L. Martin	R. L. Moir	A. E. Millner		15,000	5,900	173,400	114,240	79,380	Chase N., N. Y.; 1st N., Danville, Va.; 4th St. N., Phil.
Leicester Buncombe G 5 Pop. 153	Bank of Leicester 66-614 \$17	J. T. Davis	B. A. Patton	L. E. Allman		10,000	7,610	184,880	154,230	46,520	Han. N., N. Y.; Cent. Bk. & Tr. Co., Asheville.

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NORTH CAROLINA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
•Lenoir... Caldwell C 3 Pop. 4000	BANK OF LENOIR... 66-166	G. W. F. HARPER	J. C. SEAGLE	J. H. BEALL	A. G. FOARD	\$ 50,000	\$ 54,880	\$ 919,940	\$ 885,070	\$ 195,240	Seab. N., N. Y.; 1st N., Rich.
		Stockholders personal liability (voluntarily written into Charter) \$ 500,000.									
"	FIRST NAT'L BANK 66-167	A. A. KENT	W. J. LENOIR	E. F. ALLEN	L. F. STINE L. A. DYSART	50,000	18,000	425,000	355,000	173,350	Han. N., N. Y.; N. State & City, Rich.; Com'l N., High Point.
		On collections we give personal service. Prompt returns at low rates. ONLY NATIONAL BANK IN THE COUNTY.									
Lewiston... Bertie B 11 Pop. 262	Bank of Lewiston... 66-384	W. Mitchell	A. T. Eason	J. N. Hoggard	Jesse Parker	3,000	260	34,740	5,250	35,270	Chase N., N. Y.; Bk. of Windsor, Windsor.
•Lexington... Davidson C 5 Pop. 7000	BANK OF LEXINGTON... 66-143	G. W. Mountcastle.	G. M. Thompson	W. H. Mendenhall.	C. D. Hunt	100,000	65,800	1,400,980	1,116,340	445,440	N. City, N. Y.; Merch. N., Rich.
"	Commercial & Sav. Bk... 66-145	J. W. McCrary	E. J. Buchanan	James Adderton	T. E. McCrary	25,000	44,660	561,700	502,980	150,120	Chase N., N. Y.; Am. N., Rich.; 1st N., Durham.
"	Lexington Bank & Trust Co. 66-144	Dermot Shemwell	W. J. Vestal	J. E. Foy	J. E. Williams	50,000	15,000	450,000	370,000	103,000	Mech. & Metals N., N. Y.; Plan. N., Rich.
Liberty... Randolph C 6 Pop. 600	Bank of Liberty... 66-385	A. E. Lewis	G. A. Foster	B. M. Brower		20,000	9,000	250,000	203,000	68,000	Wachovia Bk. & Tr. Co., Winston-Salem; Merch. N., Rich.
Lilesville... Anson E 5 Pop. 500	Bank of Lilesville... 66-386	J. F. Alexander	H. J. Wall	B. B. Wall	B. B. Massagee	10,000	18,000	225,000	100,000	150,000	N. City, N. Y.; Murchison N., Wil.; Bk. of Wadesboro, Wadesboro.
•Lillington... Harnett D 3 Pop. 380	Bank of Lillington... 66-292	D. H. Senter	J. W. Halford	H. T. Spears	E. A. Davis	10,000	7,430	129,580	77,810	64,250	M.-M. 1st N., Balt.; Com'l N., Raleigh.
"	Harnett County Trust Co. 66-642	J. D. Goff	O. L. Johnson	B. F. McLeod, Sec. and Tr.		14,200					Girard N., Phil.; Merch. N., Rich. and Raleigh.
•Lincolnton... Lincoln D 3 Pop. 2413	COUNTY NATIONAL BANK 66-185	W. E. GRIGG	R. S. REINHARDT	M. C. QUICKEL		80,000	43,070	611,700	575,460	136,400	Seab. N., N. Y.
		Business is sensitive. It goes usually where it is invited, and stays where it is well treated. TRY US.									
"	FIRST NAT'L BANK 66-186	D. E. RHYNE	C. E. CHILDS J. H. RAMSAUR	M. H. CLINE	M. H. KUHN	100,000	91,460	1,109,070	1,060,650	239,880	Han. N., N. Y.; 1st N., Phil.
		Send us your collections, both drafts and checks. Remittances made promptly on New York less 1-10 of 1% Charges.									
Littleton... Halifax B 10 Pop. 2000	Bank of Littleton... 66-244	H. F. Bonney	M. Nelson	H. F. Bonney	J. M. Mohorn	15,000	26,000	400,000	325,000	115,000	Mech. & Metals N., N. Y.; N. Bk. Com., Norfolk.
"	Planters Bank... 66-245	T. J. Miles	W. E. Bowers	M. J. Grant		20,000	6,100	351,500	309,110	129,400	N. Park, N. Y.; Norfolk N., Norfolk; Merch. N., Raleigh and Rich.
•Louisburg... Franklin B 9 Pop. 1775	FARMERS & MERCH. BK. 66-222	F. N. Egerton	C. P. Harris	M. S. Clifton	James B. King	50,000	69,200	707,780	395,670	244,350	N. Park, N. Y.; Com'l N., Raleigh; Merch. N., Rich.
"	Farmers National Bank 66-511	J. M. Allen	T. H. Dickens	H. M. Stovall		50,000	10,000	65,000	182,770	33,890	N. Park, N. Y.; Com'l N., Wash., D. C., and Raleigh; Am. N., Rich.
"	FIRST NATIONAL BANK... 66-223	F. B. McKinne	W. H. Ruffin	F. J. Beasley		50,000	25,000	900,000	500,000	400,000	N. Park, N. Y.; Plan. N., Rich.
Lowell... Gaston D 3 Pop. 375	Bank of Lowell... 66-628	S. M. Robinson	C. M. Robinson	T. P. Rankin		10,000	3,500	160,340	110,320	61,410	N. Park, N. Y.; 1st N., Gastonia.
Lucama... Wilson C 9 Pop. 266	Lucama Bank... 66-593	Nathan Bass	Frank Robinson J. H. Newsom	S. E. High		10,900	5,510	133,000	112,000	31,000	N. Bk. Com., Norfolk; Plan., Wilson.
Lumber Bridge... Robeson Pop. 300	Bank of Lumber Bridge 66-639	L. E. Covington	J. S. Hodges N. S. Tolar	L. E. Covington	G. W. Covington	10,000	-2,000	192,000	102,000	97,260	Chase N., N. Y.; N. State & City, Rich.; N. Bk. of Fayetteville, Fayetteville; Murchison N., Wil.

NORTH CAROLINA BANKS—Lenoir to Lumber Bridge January, 1920

**WACHOVIA BANK & TRUST COMPANY, WINSTON-SALEM, N. C.** — THE LARGEST BANK IN THE CAROLINAS LET US COLLECT YOUR ITEMS DIRECT

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NORTH CAROLINA—Continued

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TOWN AND COUNTY. *County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
*Lumberton, Robeson E 7 Pop. 5000	<b>FARMERS SAVINGS BANK</b> 66-647 †\$19	C. B. TOWNSEND <b>SENT US Y</b> Prompt personal a	J. H. POWERS <b>OUR LUMBE</b> Attention given Bill	R. H. COVINGTON <b>RTON ITEM</b> of Lading Drafts, Ca	S. DIRECT. sh and Time Items.	\$ 17,300	\$ 1,340	\$ 36,000	\$ 42,720	\$ 3,670	Seab. N., N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem; Am. Bk. & Tr. Co., Wil- Girard N., Phil.
" " "	First National Bank 66-198	H. M. McAllister	C. T. Pate T. L. Johnson	R. McA. Nixon	V. B. McMillan	50,000	26,890	645,720	725,500	81,580	N. Park, N. Y.; Merch. N., Rich.
" " "	<b>NATIONAL BANK OF LUMBERTON</b> 66-197 †2'14	A. W. McLEAN <b>All collectio</b>	R. D. CALDWELL A. E. WHITE <b>ns handled pr</b>	M. F. COBB <b>omptly and ef</b>	W. A. ROACH <b>ficiently.</b>	100,000	40,460	1,115,730	1,061,190	307,500	Han. N., N. Y.; Plan. N., Rich.
" " "	<b>PLANTERS BANK &amp; TRUST COMPANY</b> 66-579 †\$16	N. A. THOMPSON <b>Collections a sp</b> This departmen	R. C. LAWRENCE T. A. McNEILL, SR. <b>cial feature of o</b> t under personal	K. M. BARNES, Tr.	G. E. RANCKE JR. Sec. <b>officer of the Ban k.</b>	75,000	25,800	475,000	470,000	105,000	N. Park, N. Y.; 1st N., Rich.; Murchison N., Wil.
Macesfield, Edgecombe Pop. 265 C 10	Merchants & Farmers Bank 66-578 †\$16	J. S. Howard	W. W. Eagles	L. E. Walston		10,000	11,920	337,100	212,900	146,120	Han. N., N. Y.; Norfolk N., Norfolk; Branch Bkg. & Tr. Co., Wilson.
Macon, Warren B 9 Pop. 189	Bank of Macon 66-387	J. M. Coleman	W. G. Egerton	J. S. Nowell		8,900	3,760	82,060	63,210	28,970	Chatham & Phenix N., N. Y.; N. State & City, Rich.; Merch. N., Raleigh.
Madison, Rockingham B 6 Pop. 1200	<b>BANK OF MADISON</b> 66-358 †\$99	J. H. Moore	W. C. Ruffin	J. O. Ragsdale		20,000	75,000	900,000	700,000	295,000	N. City, N. Y.; Merch. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
" " "	Farmers Bank & Trust Co. 66-612 †\$17	J. M. Vaughn	T. D. Meador	J. C. Thompson		25,000	10,500	281,000	224,270	81,500	M. M. 1st N., Balt.; Wachovia Bk. & Tr. Co., Winston-Salem; Am. Ex. N., Greensboro.
Magnolia, Duplin E 10 Pop. 700	Bank of Magnolia 66-495 †\$11	J. F. Croom	Thos. J. Kelly	L. D. Dail		10,800	7,700	259,420	120,480	156,640	Chase N., N. Y.; Murchison N., Wil.
Malden, Catawba C 3 Pop. 664	Malden Bank 66-359 †\$09	B. M. Spratt, Jr.		G. E. Mauney		10,000	2,000	146,610	114,760	40,600	N. State & City, Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
*Manteo, Dare C 14 Pop. 700	Bank of Manteo 66-390 †\$07	R. C. Evans	L. N. Midgitt	R. B. Etheridge		5,000	3,000	30,000	26,130	11,700	Am. N., Rich.; 1st N., Durham.
*Marion, McDowell C 1 Pop. 2500	First National Bank 66-228 †\$96	J. L. Morgan	H. F. Little	Geo. I. White	J. E. Neal	50,000	57,000	676,860	645,300	188,560	Chase N., N. Y.; Com'l N., High Point, N. C.; Battery Park, Asheville; Unaka N., Johnson Co., Tenn.
" " "	<b>MERCHANTS &amp; FARMERS BANK</b> 66-229 †\$03	T. F. WRENN <b>Special attentio</b> Please send 15c to	J. W. STREETMAN G. W. CONLEY <b>n given Bill of La</b> ith each sight draft	R. F. BURTON <b>ding drafts, Cash</b> for presentation a	D. W. CRAWFORD <b>and Time Items.</b> nd 25c for Credit R eports.	25,000	8,750	272,850	202,240	101,360	Chase N., N. Y.; Am. Tr. Co., Charlotte; Wachovia Bk. & Tr. Co., Winston-Salem.
*Marshall, Madison G 5 Pop. 1000	Bank of French Broad 66-276 †\$03	J. J. Redmon	F. Roberts	W. B. Ramsey	L. Z. Eller	25,000	39,370	439,680	362,500	142,540	Wachovia Bk. & Tr. Co., Asheville; M. M. 1st N., Balt.; Unaka N., Johnson City.
" " "	Citizens Bank 66-277 †\$10	J. H. White	C. J. Ebbs	A. W. Whitehurst	Miss J. Warner W. T. Davis W. O. Cennor	25,000	21,000	250,000	246,000	78,990	Am. N. and Cent. Bk. & Tr. Co., Asheville; N. Bk. of Balt., Balt.
Mars Hill, Madison G 5 Pop. 500	Bank of Mars Hill 66-599 †\$17	N. W. Anderson	J. P. Sams	O. M. Jarvis		10,000	6,310	138,130	114,400	33,650	Am. N., Rich.; Cent. Bk. & Tr. Co., Asheville.
" " "	Farmers Bank 66-692 †\$20	R. S. Gibbs	W. F. Robinson	L. D. Edwards		10,000					Bk. of French Broad, Marshall.
Marshville, Union E 5 Pop. 490	Bank of Marshville 66-391 †\$05	J. H. Lee	F. L. Harrell	B. C. Parker	G. J. Whitener	40,000	11,500	475,000	300,000	100,000	N. City, N. Y.; Am. Tr. Co., Charlotte.
Matthews, Mecklenburg Pop. 396 D 4	Bank of Matthews 66-392 †\$09	N. S. Cochran	T. N. Reid B. D. Funderbark	E. A. Funderbark		9,150	4,040	254,480	174,010	91,960	1st N., Rich.; Merch. & Far. N. & Am. Tr. Co., Charlotte.
Maxton, Robeson E 7 Pop. 1500	Bank of Maxton 66-233 †\$1900	T. O. Evans	Neill Alford	Lacy Williams	T. W. Williams	75,000	50,000	800,000	550,000	200,000	Met. Tr. Co., N. Y.; Girard N., Phil.; Merch. N., Raleigh.
" " "	<b>BANK OF ROBESON</b> 66-239 †\$09	J. P. Wiggins	F. W. Carter	J. L. McLean		50,000	9,150	444,400	393,350	90,160	Seab. N., N. Y.; Murchison N., Wil.; Merch. N., Rich.; Am. Tr. Co., Charlotte.

January, 1920

NORTH CAROLINA BANKS—Lumberton to Maxton

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
Mayodan... Rockingham Pop. 1500 B 5	Bank of Mayodan... \$16 66-583	J. O. Ragsdale	E. F. Tulloch	M. P. Black		\$ 10,000	\$ 4,000	\$ 114,660	\$ 81,680	\$ 45,560	Merch. N., Rich.
Maysville... Jones E 11 Pop. 600	Maysville Bkg. & Tr. Co. 66-393 *\$5'08	T. A. Green	A. J. Collins	G. E. Weeks	R. L. Jenkins	5,000	9,040	102,810	100,440	11,740	1st N., Rich.
McDonalds... Robeson E 7 Pop. 100	Bank of McDonald 66-528 *\$17	E. L. Bowman	H. M. McAllister	J. F. Johnson		10,000	2,250	75,320	89,920	3,690	1st N., Lumberton.
Mebane... Alamance B 7 Pop. 2000	<b>COMMERCIAL &amp; FARMERS BANK</b> 66-395 *\$9'05	W. A. Murray	J. H. Lasley	S. G. Morgan	W. S. Harris	25,000	20,000	450,000	350,000	145,000	1st N., Rich.; 1st N., Durham; Wachovia Bk. & Tr. Co., Winston-Salem.
" " " "	Mebane Bank & Trust Co. 66-564 *\$14	B. F. Warren	H. E. Wilkinson	F. F. Smith	J. E. Shaw	50,000	19,850	485,800	454,850	91,410	Guaranty Tr. Co., N. Y.; 1st N., Durham; Plan. N., Rich.; Am. Tr. Co., Charlotte.
Micro... Johnston C 9 Pop. 300	Citizens Bank 66-577 *\$15	C. A. Fitzgerald	I. V. Pittman	H. M. Fitzgerald	A. M. Blalock	5,000	500	100,300	56,680	47,120	Plan., Wilson; Va. N., Petersburg, Va.; Merch. N., Rich.
Middlesex... Nash C 9 Pop. 800	Middlesex Banking Co. 66-397 *\$9'09	A. F. Manning	J. R. J. Finch	W. K. Ballentine		25,000	5,400	280,000	190,000	90,000	Merch. N., Raleigh; Norfolk N., Norfolk; Wachovia Bk. & Tr. Co., Winston-Salem.
Mocksville... Davie C 4 Pop. 1063	Bank of Davie 66-399 *\$11'01	E. L. Gaither	Herbert Clement	J. F. Moore		21,350	61,930	611,750	594,700	97,540	N. Bk. Com., N. Y.; Merch. & Far. N., Charlotte; Wachovia Bk. & Tr. Co., Winston-Salem.
" " " "	Merchants & Farmers Bank 66-553 *\$14	J. L. Armfield	O. L. Williams	B. O. Morris		10,600	2,000	37,190	61,170	20,700	N. State & City, Rich.; Bk. of Thomasville, Thomasville.
Moncure... Chatham C 7 Pop. 500	Banking Loan & Trust Co. 66-632 \$'19			J. K. Barnes		(Branch of Sanford, N. C.)					
Monroe... Union E 4 Pop. 3000	<b>BANK OF UNION</b> 66-154 *\$12'02	W. S. Blakeney	J. R. Shute	R. G. Laney	W. B. Cole Hargrove Bowles	100,000	105,000	1,000,000	909,800	230,000	Mech. & Metals N., N. Y.; Am. Tr. Co., Charlotte; Plan. N., Rich.
" " " "	Farmers & Merchants Bank 66-482 *\$11	M. K. Lee	W. B. Love	C. B. Adams	H. E. Lee	60,000	30,000	585,000	399,000	252,000	N. Bk. Com., N. Y.; Murchison N., Wil.
" " " "	First National Bank 66-156 *\$7'07	J. H. Lee	J. E. Ashcroft	J. W. Laney	C. W. Baucom	100,000	40,000	1,000,030	738,000	341,000	Han. N., N. Y.; N. State & City, Rich.; Murchison N., Wil.; Charlotte N., Charlotte.
" " " "	<b>SAVINGS LOAN &amp; TRUST CO.</b> 66-155 *\$10'03	R. B. Redwine	S. O. Blair	H. B. Clark		25,000	19,500	290,000	288,500	46,000	Chatham & Phenix N., N. Y.; Murchison N., Wil.
Mooresboro... Cleveland D 2 Pop. 156	Bank of Mooresboro 66-400 *\$10	C. O. Champion	E. B. Hamrick	Y. L. McCardwell B. C. McCraw A. Cash.	Mettie Parker W. Greene	20,000	5,250	289,520	241,010	78,760	N. Bk. Com., N. Y.
Mooresville... Iredell C 4 Pop. 5000	<b>FIRST NATIONAL BANK</b> 66-164 *\$19'00	G. O. Goodman	W. C. Johnston	C. P. McNeely		50,000	38,280	518,040	523,080	131,340	Han. N., N. Y.; 1st N., Rich.; Am. Tr. Co., Charlotte.
" " " "	<b>MERCH. &amp; FARMERS BANK</b> 66-165 *\$17'07	E. W. Brawley	W. C. Johnston	R. O. Miller	Mort McKnight	30,000	8,000	200,000	210,000	30,000	N. Park N. Y.; Com'l N., High Point and Charlotte.
Morehead City... Carteret E 12 Pop. 3000	Bank of Morehead City 66-401 *\$9'09	J. B. Morton	E. H. Gorham	T. C. Wade	H. O. Phillips	50,000	5,000	350,000	400,000	80,000	Han. N., N. Y.; 1st N., Rich.
" " " "	Marine Bank 66-516 *\$13	C. S. Wallace	G. D. Canfield	E. A. Council	L. W. Arrendell	15,000	3,500	200,000	190,000	35,000	4th St. N., Phil.; N. Bk. of Newbern, Newbern; Wachovia Bk. & Tr. Co., Winston-Salem.
Morganton... Burke C 2 Pop. 3000	<b>BANK OF MORGANTON</b> 66-180 *\$14'04	C. A. Spencer	F. P. Tate	W. E. Walton	R. C. Hoffman	23,000	13,830	215,470	160,740	80,150	Chase N., N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem; 1st N., Marion.
" " " "	<b>FIRST NATIONAL BANK</b> 66-179 *\$9'07	{ A. M. KISTLER We make a spe	I. I. DAVIS cialty of handlin	A. M. INGOLD g collections.	J. A. CLAYWELL	55,000	70,000	1,100,000	800,000	250,000	Seab. N., N. Y.; 1st N., Rich.
Morven... Anson E 5 Pop. 750	Bank of Morven 66-402 *\$13'03	T. V. Hardison	G. A. Martin	M. L. Ham	H. G. Huntley	20,000	26,800	490,000	266,460	254,570	Han. N., N. Y.; Murchison N., Wil.; 1st N., Wadesboro; Bk. of Char. N. B. A., Char.
Mount Airy... Surry B 4 Pop. 6000	Bank of Mount Airy 66-161 *\$15'05	W. J. Byerly	W. L. Marshall	F. P. Sparger		50,000	100,000	1,026,000	819,890	170,340	Imp. & Tra. N., N. Y.; Plan. N., Rich.
" " " "	First National Bank 66-159 *\$13'03	G. D. Fawcett	A. E. Smith	T. G. Fawcett		75,000	60,000	1,500,000	1,400,000	235,000	N. Bk. Com., N. Y.; Girard N., Phil.; N. State & City, Rich.
" " " "	Surry County Ln. & Tr. Co. 66-160 \$'01	W. F. Carter	E. H. Wrenn	G. D. Fawcett Sec. and Tr.		25,000	5,000	200,000	200,000	30,000	N. State & City, Rich.
Mount Gilead... Montgom'y D 6 Pop. 1000	Bank of Mt. Gilead 66-403 *\$16'06	J. A. McAnuly	L. P. Byrd	W. B. Cochran		25,000	20,000	450,000	250,000	250,000	Independence Tr. Co., Charlotte; Com'l N., Wash., D. C.
Mount Holly... Gaston D 3 Pop. 2000	Mount Holly Bank 66-404 *\$13'03	H. A. Rhyne	J. M. Springs	J. A. Costner		25,000	120	269,840	183,500	111,370	N. Park, N. Y.; Am. Tr. Co., Charlotte; Corn Ex. N., Phil.

NORTH CAROLINA BANKS—Mayodan to Mount Holly

January, 1920

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NORTH CAROLINA BANKS—Mt. Olive to Oak City

989

TOWN AND COUNTY. *County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
Mt. Olive...Wayne D 10 Pop. 3000	<b>CITIZENS BANK OF MOUNT OLIVE</b> ...66-259...◆‡\$'08	H. M. Cox	J. E. Kelly J. M. McGee	E. C. Bethea	A. G. Small A. M. Cox	\$ 100,000	\$ 50,000	\$ 865,020	\$ 563,930	\$ 386,020	Han. N., N. Y.; Am. Bk. & Tr. Co., Wil.
" " "	Farmers & Merchants Bank 66-086...\$'20	S. L. Warren	W. H. Kornegay J. L. Outlaw	J. J. Whitehurst		50,000					N. Bk. Com., N. Y.; Plan. N., Rich.; Wayne N. and Peo. Bk. & Tr. Co., Goldsboro; Murchison N., Wil.
" " "	First National Bank...◆‡\$'01 66-258	M. T. Breazeale		T. R. Thigpen		25,000	40,000	750,000	550,000	305,000	N. Bk. Com., N. Y.; Wayne N., Goldsboro; Murchison N., Wil.
Mt. Pleasant...Cabarrus Pop. 753 D 4	<b>CABARRUS SAVINGS BANK</b> 66-405...\$'07				L. J. Foil	(Branch of Concord, N. C.)					Corn Ex. N., Phil.
Murfreesboro...Hertford Pop. 1200 B 11	First National Bank...‡\$'11 66-496	L. J. Lawrence D. L. Minton, V. P.	Stanley Winborne T. E. Vaun	J. A. Campbell	Miss J. M. Parker	25,000		79,970	61,930	44,010	Seab. N., and N. Bk. Com., Norfolk; Merch. & Far., Franklin, Va.; Wachovia Bk. & Tr. Co., Winston-Salem.
" " "	Peoples Bank...‡\$'04 66-406	D. C. Barnes	U. Vaughan P. E. Jenkins	W. A. McGlohon	O. W. Hale	20,000	14,520	393,920	298,610	139,830	N. Bk. Com., N. Y.; Norfolk N., Norfolk; Merch. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
*Murphy...Cherokee H 2 Pop. 977	Bank of Murphy...◆‡\$'99 66-262	A. B. Dickey	A. McD. Harshaw J. E. Fain	L. E. Bayless		30,000	6,200	845,860	247,580	134,490	Han. N., N. Y.; Wachovia Bk. & Trust Co., Asheville.
*Nashville...Nash C 9 Pop. 1000	Bank of Nashville...◆‡\$'02 66-407	S. F. Austin	S. G. Griffin	N. B. Dozier		20,000	7,500	250,000	150,000	75,000	N. State & City, Rich.; Citiz., Norfolk.
" " "	<b>FARMERS &amp; MERCH. BANK</b> 66-649...\$'19	{ B. J. Downey... If your are not looking for prompt service you need not send us your	N. L. Strickland... looking for prompt not send us your	J. W. Renshaw... t and satisfactory items for collection.		32,000					N. Park, N. Y.; N. State & City, Rich.; Norfolk, N., Norfolk; Merch. N., Raleigh.
*New Bern...Craven D 11 Pop. 10,433	Citizens Sav. Bk. & Trust Co. 66-64...\$'13	T. A. Uzzell	Clyde Eby	W. H. Henderson	R. N. Scott	25,000	11,000	230,000	230,000	38,000	Peo., Newbern, Va. Tr. Co., Rich.
" " "	<b>NATIONAL BANK OF NEW BERNE</b> 66-61...◆‡\$'65	{ JAMES A. BRYAN... SEND US YOUR SPECIAL ATTENTION	{ JOHN DUNN... G. H. ROBERTS OUR NEW BILL OF LADING	W. W. GRIFFIN... W. J. CAROON drafts, Cash	D. S. WILLIS... W. J. CAROON and Time Items.	100,000	105,000	2,000,000	1,500,000	500,000	N. City, N. Y.; 4th St. N., Phil.; Plan. N., Rich.; N. Bk. Com., Norfolk.
" " "	Newbern Bkg. & Tr. Co.◆‡\$'06 66-62	W. B. Blades	T. A. Green O. W. Lane	O. W. Lane	W. R. Ross	100,000	48,700	1,547,300	1,286,550	505,310	N. Bk. Com., N. Y.; 1st N., Phil.; Norfolk N., Norfolk.
" " "	<b>PEOPLES BANK</b> ◆‡\$'07 66-63	{ T. A. UZZELL... Collections a special feature of this department	{ C. D. BRADHAM... pecial feature of t under personal	E. C. REA... our business, supervision of an officer of the bank.	W. C. CHADWICK	100,000	75,000	2,258,000	1,525,000	850,000	Han. N., N. Y.; N. State & City, Rich.; Norfolk N., Norfolk.
*Newland...Avery B 2 Pop. 500	Avery County Bank...◆\$'13 66-538	C. B. Von Canon	M. B. Hughes	E. C. Guy	C. B. Baird	10,000	10,000	200,000	150,000	60,000	M. M. 1st N., Balt.; City N., Johnson City.
Newport...Carteret E 12 Pop. 500	Bank of Newport...‡\$'19 66-636	C. R. Wheatly	L. C. Carroll	G. W. Rhodes	L. A. Garner	5,000	1,000	100,000	93,000	34,000	1st N., Rich.; Beaufort Bkg. & Tr. Co., Beaufort.
*Newton...Catawba C 3 Pop. 3500	Farmers & Merch. Bank...‡\$'07 66-194	J. H. Yount	J. W. Yount	G. C. Little	J. B. Leonard	35,000	26,320	302,710	291,180	72,850	M. M. 1st N., Balt.; Wachovia Bk. & Tr. Co., Winston-Salem.
" " "	Shuford National Bank...◆‡\$'96 66-193	G. A. Warlick	A. H. Crowell	A. H. Crowell	T. C. Clifton	60,000	25,010	553,020	507,380	143,140	Seab. N., N. Y.; 1st N., Rich.
Norlina...Warren B 9 Pop. 700	Bank of Warren...‡\$'13 66-504			D. L. Gallagher		(Branch of Warrington, N. C.)					Mech. & Metals N., N. Y.; Plan. N., Rich.
Northwilkboro...Wilkes Pop. 3000 B 3	Bank of No. Wilkesboro...◆\$'92 66-215	J. E. Finley	A. A. Finley	R. W. Gwyn	E. G. Finley	50,000	36,410	784,850	700,280	205,030	N. City, N. Y.; N. State & City, Rich.
" " "	<b>DEPOSIT &amp; SAVINGS BANK</b> 66-216...◆‡\$'02	R. L. Doughton	F. D. Forester	C. Wrean	A. W. Horton Henry Reynolds	40,000	10,000	340,000	308,000	60,000	Mech. & Metals N., N. Y.; N. State & City, Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
Norwood...Stanly D 5 Pop. 1500	Bank of Norwood...‡\$'05 66-408	T. A. Hathcock	H. S. Freeman	C. P. Crawley		12,500	4,000	108,780	88,980	36,300	Mech. & Metals N., N. Y.; Am. Tr. Co., Charlotte.
Oakboro...Stanly D 5 Pop. 50	Bank of Oakboro...\$'14 66-548	C. B. Covington	H. P. Efrd	F. W. Biggers		8,150	2,620	77,630	48,670	38,240	Han. N., N. Y.; Am. Tr. Co., Charlotte.
Oak City...Martin C 11 Pop. 350	Bank of Oak City...◆‡\$'10 66-409	H. S. Everett	W. J. Johnson Jos. Early	B. M. Worsley		5,000	8,050	96,270	71,140	32,880	Chase N., N. Y.; Far. & Merch., Williamston, N. C.; Merch. N., Raleigh; Greenville Bkg. & Tr. Co., Greenville.

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NORTH CAROLINA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. \$Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Old Fort... McDowell G 6 Pop. 1200	Bank of Old Fort... *\$'04 66-410	J. S. Bradley	P. H. Mashburn	F. M. Bradley		\$ 8,000	\$ 7,330	\$ 140,860	\$ 128,820	\$ 27,370	Chase N., N. Y.; 1st N., Marion.
Oriental... Pamlico D 12 Pop. 645	Bank of Pamlico... *\$'16 66-595					(Branch of Bayboro, N. C.)					N. Bk. Com., Norfolk; Peo., Newbern.
*Oxford... Granville B 8 Pop. 5000	FIRST NATIONAL BANK... *\$'01 66-172	W. H. HUNT	T. G. CURRIN	W. H. HUNT	J. B. POWELL	100,000	65,650	1,792,310	1,322,700	682,930	Han. N., N. Y.; 1st N., Rich.; 4th St. N., Phil.
" " " " " " " "	<b>NATIONAL BANK OF GRANVILLE</b> 66-170 *\$'88	E. T. WHITE	H. G. COOPER	W. T. YANCEY	G. S. EASTON E. B. HOWARD	60,000	126,000	2,500,000	1,600,000	650,000	N. City, N. Y.; Merch. N., Rich.; 1st N., Phil.
" " " " " " " "	Oxford Sav. Bank & Tr. Co. 66-171 *\$'89	H. G. Cooper	B. S. Royster	W. T. Yancey, Sec. and Tr.		16,300	28,000	325,000	320,000	33,000	N. City, N. Y.; Merch. N., Rich.; 1st N., Phil.; Murchison N., Wil.
" " " " " " " "	UNION BANK & TRUST CO. 66-519 *\$'05	J. W. HORNER	J. F. MEADOWS	J. P. HARRIS		20,000	8,900	260,440	188,570	102,560	Han. N., N. Y.; Am. N., Rich.
Parkton... Robeson E 8 Pop. 400	Bank of Parkton... *\$'07 66-412	J. G. Hughes	J. B. McCormick	E. B. Daniel	J. D. McCormick	10,000	7,170	246,270	157,780	127,580	Am. N., Rich.; Murchison N., Wil.
Pembroke... Robeson E 7 Pop. 258	Bank of Pembroke... *\$'12 66-520	P. S. Cooper	A. M. Breece	R. H. Livermore	E. M. Paul	10,000	2,000	90,000	126,300	21,700	Plan. N., Rich.; Am. Bk. & Tr. Co., Wil.; Merch. N., Raleigh; Am. Tr. Co., Charlotte; Wachovia Bk. & Tr. Co., Winston-Salem.
Pikeville... Wayne D 10 Pop. 210	Bank of Pikeville... \$'16 66-563	N. B. Berger	M. Aycock	A. Hosea		10,000	1,000	85,800	88,000	8,000	Wayne N., Goldsboro.
Pilot Mountain... Surry B 4 Pop. 800	Bank of Pilot Mountain... \$'14 66-552	O. N. Swanson	McK. R. Smith	I. M. Gordon		15,000	24,150	450,040	399,290	89,600	N. Park, N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem.
Pinehurst... Moore D 6 Pop. 400	Bank of Pinehurst... *\$'14 66-506	J. R. McQueen	Chas. B. Hudson	F. W. Von Canon	B. U. Richardson	95,600	4,010	349,310	310,660	135,530	N. Park, N. Y.; Old Dominion Tr. Co., Rich.; Merch. N., Raleigh; Am. Tr. Co., Charlotte.
Pine Level... Johnston D 9 Pop. 800	Bank of Pine Level... *\$'07 66-415	D. B. Oliver	M. G. McDonald G. Fitzgerald	E. S. Jones	I. E. Pittman	5,000	9,820	248,840	209,440	54,230	Com'l N., Raleigh; 1st N., Phil.
Pinetops... Edgecombe C 10 Pop. 211	Pinetops Banking Co... *\$'15 66-416	H. C. Bridgers	W. L. Reason	W. E. Cobb	W. L. Lane	15,000	38,180	530,940	296,230	288,010	Han. N., N. Y.; Norfolk N., Norfolk; Plan. N., Rich.
" " " " " " " "	Planters Bank... \$'20 66-681	W. L. Dunn	J. D. Lancaster	Harry Fagan	Roy Griffin	25,000					
Pineville... Mecklenburg Pop. 1000 D 4	Pineville Loan & Savings Bank 66-417 *\$'09	W. M. Morrow	J. B. Bassett	C. S. Oakley		15,000	7,500	112,000	68,000	66,000	Han. N., N. Y.; Am. Tr. Co., Charlotte; N. State & City, Rich.
Pink Hill... Lenoir D 10 Pop. 500	Bank of Pink Hill... *\$'13 66-539	Lonnie Smith	T. A. Turner	G. S. Willard	I. B. Smith	10,000	1,940	172,190	90,740	91,930	N. State & City, Rich.; Far. & Merch., Kinston
Pinnacle... Stokes B 5 Pop. 400	Bank of Pinnacle... \$'19 66-646	J. W. Slate	E. F. Stone	H. H. Brown		10,000					
*Pittsboro... Chatham C 7 Pop. 1000	Bank of Pittsboro... *\$'01 66-418	A. H. London	B. Nooe	Jas. L. Griffin	Miss Azile Hill	10,000	11,590	158,510	135,010	55,090	Han. N., N. Y.; Citiz. N., Raleigh.
" " " " " " " "	Farmers Bank... \$'19 66-635	T. M. Bland	A. M. Riddle	W. E. Alley	Lillian Ray	10,000	1,070	106,910	84,640	31,240	Merch. N., Raleigh and Rich.
*Plymouth... Washington Pop. 2500 C 12	Bank of Plymouth... *\$'1900 66-419	A. L. Owens	J. C. Spruill	T. R. Getsinger	R. G. Hardison	20,000	3,000	180,000	160,000	45,000	N. Bk. Com., N. Y.; Seab. N., Norfolk; Merch. N., Raleigh.
" " " " " " " "	Washington County Bk... *\$'11 66-483	D. O. Brinkley	M. J. Stillman P. W. Brinkley	W. B. Watts	W. B. Cox	20,000	13,040	393,290	342,880	80,320	Seab. N., N. Y.; N. Bk. Com., Norfolk; 1st & Citiz. N., Elizabeth City; Wachovia Bk. & Tr. Co., Winston-Salem.
Polkton... Anson E 5 Pop. 490	Bank of Polkton... \$'09 66-420	L. S. Covington	R. G. Austin	T. R. Troutman		9,900	4,610	53,860	37,670	30,610	Am. N., Rich.; Far., Rockingham.
Pollockville... Jones E 11 Pop. 350	Pollockville Bkg. & Tr. Co... *\$'07 66-421	J. T. Hood	Jno. Whitty	H. A. Creagh		15,000	6,000	115,000	172,000	16,000	N. Bk. of Newbern, Newbern; 1st N., Rich.
Potocasi... Northampton Pop. 300 B 11	Bank of Potocasi... \$'20 66-677	James E. Draper	D. Cale	Grady E. Parker		6,000					
Powellsville... Bertie B 12 Pop. 400	Powellsville Bank... \$'18 66-625			S. B. Carter	L. F. Evans	(Branch of Bk. of Ahsokie, Ahsokie, Ahsokie)					Bk. of Ahsokie, Ahsokie; Norfolk N., Norfolk; Branch Bkg. & Tr. Co., Wilson.
Princeton... Johnston D 9 Pop. 500	Merch. & Farmers Bk... *\$'11 66-485	A. F. Holt	J. W. Baker	G. F. Woodard		10,000	2,420	71,370	64,760	19,030	Merch. N., Raleigh; Va. N., Petersburg.
Proctorville... Robeson F 8 Pop. 350	Bank of Proctorville... *\$'13 66-534	W. R. Surles	J. P. Price	N. C. Blue		10,000	2,920	75,340	70,520	13,800	Am. Bk. & Tr. Co., Wil.

NORTH CAROLINA BANKS—Old Fort to Proctorville

January, 1920

**WACHOVIA BANK & TRUST COMPANY, WINSTON-SALEM, N. C.** — THE LARGEST BANK IN THE CAROLINAS  
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NORTH CAROLINA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.). Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY, *County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
*Raeford.....Hoke E 7 Pop. 3000	<b>BANK OF HOKE</b> .....*2\$'11 66-480	<b>J. C. THOMAS</b> .....		<b>W. P. COVINGTON</b> .....	<b>C. R. FREEMAN</b> .....	\$ 12,000	\$ 13,830	\$ 571,660	\$ 395,050	\$ 197,880	Han. N., N. Y.; Murchison N., Wil.
"....."	Bank of Raeford.....*2\$'03 66-422	<b>J. W. McLaughlin</b> .....	<b>G. A. Graham</b> T. B. Upchurch	<b>John W. Moore</b> .....	<b>J. N. Steele</b> .....	25,000	14,000	325,000	214,000	137,800	N. Ex., Balt.; Citiz. N., Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem.
*Raleigh.....Wake O 9 Pop. 20,127	<b>*CITIZENS NATIONAL BANK</b> 66-25.....*2\$'71 City Bank.....*1\$'18 66-32	<b>JOSEPH G. BROWN</b> .....	<b>H. J. YOUNG</b> R. H. LEWIS	<b>G. H. ANDREWS</b> .....	<b>R. A. BROWN</b> .....	300,000	114,310	3,437,470	2,708,410	1,260,870	N. City and N. Park, N. Y.; Bk. of No. America (N. Bk.), Phil.; N. State & City, Rich.
"....."	<b>*COMMERCIAL NATIONAL BANK</b> 66-27.....*2\$'91	<b>R. G. Allen</b> .....	<b>W. A. Withers</b> Geo. L. H. White	<b>H. H. Messey</b> .....	<b>M. C. Hicks</b> .....	50,000	500	125,000	70,000	35,000	Chase N., N. Y.; Am. N., Rich.; Com'l N., Wash.
"....."	<b>*Mechanics Sav. Bank</b> .....*2\$'96 66-28	<b>B. S. JERMAN</b> .....	<b>A. A. THOMPSON</b> .....	<b>E. B. CROW</b> .....	<b>A. P. BAUMAN</b> B. H. LITTLE	300,000	178,540	7,039,320	5,562,600	2,078,450	Han. N. and N. Bk. Com., N. Y.; 1st N., Phil. and Rich.
"....."	<b>*MERCHANTS NATIONAL BANK</b> 66-31.....*2\$'09	<b>Chas. E. Johnson</b> .....	<b>C. B. Edwards</b> .....	<b>Walters Durham</b> .....		15,000	23,000	400,000	300,000	24,180	
"....."	<b>*RALEIGH BANKING &amp; TR. CO.</b> 66-29.....*1\$'05	<b>W. B. DRAKE, JR.</b> .....	<b>W. F. UTLEY</b> .....	<b>J. H. HIGHTOWER</b> .....	<b>T. F. MAGUIRE</b> .....	100,000	200,000	8,300,000	5,000,000	4,000,000	Mech. & Metals N., N. Y.; Am. N., Rich.; Norfolk N., Norfolk; Riggs N., Wash.
"....."	<b>*RALEIGH SAV. BK. &amp; TRUST COMPANY</b> .....*2\$'87 66-26	<b>CHAS. E. JOHNSON</b> .....	<b>W. N. JONES</b> .....	<b>F. H. BRIGGS</b> .....	<b>J. B. TIMBERLAKE</b> H. D. CLARK	100,000	45,290	1,014,940	1,526,240	676,210	1st N. and Chatham & Phenix N., N. Y.; 1st N., Rich.; Norfolk N., Norfolk.
"....."	<b>*Wake Co. Savings Bank</b> 66-30.....*2\$'05	<b>J. G. Brown</b> .....	<b>G. H. Andrews</b> Chas. Root	<b>W. R. Martin</b> .....	<b>F. B. Brown</b> .....	15,000	104,060	1,485,920	1,203,550	401,430	1st N., Cent. Union Tr., and Irving Tr. Cos., N. Y.; Old Dominion Tr. Co., Rich.
"....."	Raleigh Clearing House..... (Members indicated by a *)	<b>Thos. H. Briggs</b> .....	<b>W. B. Grimes</b> .....	<b>W. W. Vass</b> .....	<b>W. P. Little</b> .....	15,000	10,000	600,130	621,340	64,670	Bkrs. Tr. Co., N. Y.; Alex Brown & Sons, Balt.; Va. Tr. and Old Dominion Tr. Cos., Rich.
Ramseur.....Randolph O 6 Pop. 1500	Bank of Ramseur.....*2\$'07 66-423	<b>E. B. Crow</b> .....	<b>G. H. Andrews</b> .....	<b>W. W. Vass</b> Sec. and Tr.							
Randleman.....Randolph O 6 Pop. 1950	Peoples Bank.....*2\$'07 66-424	<b>W. H. Watkins</b> .....	<b>Hugh Parks</b> .....	<b>I. F. Craven</b> .....	<b>E. B. Leonard</b> .....	25,000	12,460	389,710	342,240	82,430	Han. N., N. Y.; Am. Ex. N., Greensboro; Merch. N., Rich.
Red Springs.....Robeson E 7 Pop. 1500	Bank of Red Springs.....*2\$'1000 66-254	<b>T. F. Wrenn</b> .....	<b>O. C. Marsh</b> .....	<b>A. B. Beasley</b> .....		10,000	5,000	195,000	172,000	35,500	N. Park, N. Y.; Am. Ex. N., Greensboro.
"....."	Carolina Bank & Trust Co. 66-255.....*2\$'10	<b>A. B. Pearsall</b> .....	<b>A. T. McCallum</b> J. A. Singleton	<b>J. S. Jones</b> .....	<b>Altie Marsh</b> .....	30,000	8,500	501,000	252,910	270,980	Mech. & Metals N., N. Y.; Murchison N., Wil.; Wachovia Bk. & Tr. Co., Winston-Salem; Am. Tr. Co., Charlotte.
"....."		<b>J. A. McPhaul</b> .....	<b>J. D. McLean</b> H. M. Dixon	<b>J. H. McKay</b> .....		28,000	10,440	130,120	120,890	44,520	Am. N., Rich.; Merch. N., Raleigh; Murchison N., Wil.

January, 1920 NORTH CAROLINA BANKS—Raeford to Red Springs 991

**WACHOVIA BANK & TRUST CO., WINSTON-SALEM, N. C.** LARGEST BANK IN THE CAROLINAS WE COLLECT DIRECT AND SOLICIT YOUR BUSINESS

TOWN AND COUNTY. County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.	
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS		
Reidsville...Rockingham Pop. 6000 B 6	<b>BANK OF REIDSVILLE</b> 66-132 •\$'82	J. F. WATLINGTON	J. W. McGEHEE	W. A. TROTTER		\$ 50,000	\$ 61,800	\$1146,520	\$ 635,780	\$ 622,540	Imp. & Tra. N., N. Y.	
		<b>ORGANIZED 1882. This bank makes a specialty of collections. Every item sent us receives personal attention. We shall be pleased to serve you.</b>										
	<b>CITIZENS BANK</b> 66-133 •\$'85	R. L. WATT	J. T. SMITH W. I. IRVIN	EUGENE IRVIN		75,000	72,890	1,213,000	1,184,690	176,200	N. Park, N. Y.	
		The largest and Strongest Bank in County. Save time and evade liability by sending your collections to us direct. We make personal presentation, give reasons for non-payment and remit promptly. Send us your collections.										
	<b>FIRST NAT. BANK</b> 66-134 •\$'10	R. S. MONTGOMERY	S. C. PENN A. P. SANDS	SCOTT FILLMAN		100,000	13,470	776,970	647,010	243,440	N. City, N. Y.; Citiz. N., Raleigh.	
		<b>ONLY NATIONAL BANK IN THE COUNTY.</b> Send us your Reidsville Items Direct. Special Attention on Given Bill of Lading Drafts, Cash and Time Items.										
Richfield...Stanly D 5 Pop. 210	Peoples Bank & Trust Co. 66-876 \$'19	J. M. Stafford	Geo. W. Miller	W. S. Bogle		10,000						
Richlands...Onslow E 11 Pop. 600	Citizens Bank 66-288	W. B. Venters	J. E. Steed	G. B. Whitted		10,000	26,000	234,370	125,950	132,130	Chatham & Phoenix N., N. Y.; Murchison N., Wil.; 1st N., Durham.	
RichSquare, Northampton Pop. 850 B 11	Bank of Rich Square 66-425 •\$'02	J. T. Bolton	J. W. Weaver R. B. Boyce	R. K. Grant		10,000	23,820	141,940	140,850	26,860	N. City, N. Y.; Norfolk N., Norfolk; N. Bk. of Suffolk, Suffolk.	
Roanoke Rapids...Halifax Pop. 5000 B 10	First National Bank 66-212 •\$'05	C. A. Wyche	J. L. Patterson S. F. Patterson	J. T. Stainback		50,000	22,590	336,160	361,500	114,270	Han. N., N. Y.; 1st N. and Merch. N., Rich.; Merch. N., Raleigh.	
Robersonville, Martin C 11 Pop. 1500	<b>BANK OF ROBERSONVILLE</b> 66-427 •\$'06	J. H. Roberson, Jr.	A. S. Roberson R. A. Bailey	J. A. Mizell	D. R. Everett	15,000	34,000	575,000	375,000	230,000	N. Park, N. Y.; N. Bk. Com., Norfolk; Plan. N., Rich.; Am. Bk. & Tr., Suffolk.	
	<b>FARMERS BNKG. &amp; TRUST CO.</b> 66-609 •\$'17	S. T. EVERETT	R. L. SMITH HARVEY ROBERSON	T. T. GRIMES	B. L. RIVES	26,900	11,030	411,660	263,840	161,160	Wachovia Bk. & Tr. Co., Winston-Salem; Norfolk N. and Am. N., Rich.; Am. Bk. & Tr. Co., Wil.	
		Remittance made at low rates on day of payment. Special attention to Bill of Lading Drafts and all Collection Items. Send us your business.										
*Rockingham...Richm'd Pop. 3000 E 6	<b>BANK OF PEE DEE</b> 66-203 •\$'91	W. L. PARSONS	WM. ENTWISTLE	H. C. PARSONS	E. H. AYCOCK	100,000	107,500	962,800	702,150	428,600	Han. N., N. Y.; M. M. 1st N., Balt.; 1st N., Rich.; Murchison N., Wil.	
		Collections remitted daily on New York at lowest rates.										
	Bank of Rockingham 66-206 •\$'10	M. W. McRae	A. C. Everett	B. F. Reynolds		50,000	7,600	536,490	409,650	158,710	Chase N. and N. Bk. Com., N. Y.; Plan. N., Rich.; Murchison N., Wil.	
	Farmers Bank 66-204 •\$'01	R. L. Steele	M. H. Fowlkes L. S. Covington	L. S. Covington	R. L. Phillips J. W. Covington	15,000	36,850	388,930	359,170	91,690	Han. N., N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem.	
	Richmond County Savings Bk. 66-205 •\$'01	W. L. Parsons	William Entwistle	W. L. Scales	Octavia S. Scales	15,000	19,000	174,620	173,900	32,800	Bk. of Pee Dee, Rockingham.	
Rockwell...Rowan C 5 Pop. 700	Bank of Rockwell 66-611 •\$'17	J. W. Peeler	Columbus Houser	T. R. Garner	J. W. Peeler	7,000	3,700	118,200	91,800	33,540	Peo. N., Salisbury; Merch. N., Rich. and Raleigh.	

NORTH CAROLINA BANKS—Reidsville to Rockwell

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TOWN AND COUNTY. County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
Rocky Mount, Edgecombe Pop. 12,067 C 10	Farmers & Merchants Bank 66-88 *\$16	T. T. Thone	M. O. Blount T. A. Avera	W. W. Avera		\$ 100,000	\$ 26,000	\$ 733,000	\$ 450,000	\$ 290,000	Mech. & Metals N., N. Y.; Merch. N., Rich.; Seab. N., Norfolk; Wachovia Bk. & Tr. Co., Winston-Salem.
" " "	<b>FIRST NAT. BANK</b> 66-87 *\$04	J. B. RAMSEY	S. P. HILLIARD G. L. WIMBERLY, JR.	R. B. DAVIS, JR.	W. F. PARKERSON P. R. CAPELLE	50,000	93,580	1,595,590	1,242,570	524,600	N. Park, N. Y.; Norfolk N., Norfolk; Am. N., Rich.
" " "	<b>NATIONAL BANK OF ROCKY MOUNT</b> 66-84 *\$89	THOMAS H. BATTLE	R. H. RICKS A. P. THORPE	J. L. SUITER	W. G. ROBBINS	100,000	137,810	2,028,650	1,375,180	873,870	Han. N., N. Y.; Plan. N., Rich.; 4th St. N., Phil.; Norfolk N., Norfolk.
" " "	Planters National Bank 66-85	J. C. Braswell	M. C. Braswell	Millard F. Jones	A. L. Cavenaugh R. D. Gorham	100,000	152,490	2,501,120	1,780,430	1,022,160	Chase N., N. Y.; Merch. N., Rich.; Citiz. N., Raleigh; N. Bk. Com., Norfolk.
" " "	Rocky Mount Sav. & Tr. Co. 66-86 *\$03	Thomas H. Battle	J. C. Braswell J. W. Hines	F. P. Spruill		100,000	39,720	887,770	856,000	157,490	N. Bk. of Rocky Mt. and Planters N., Rocky Mt.; Va. Tr. Co. and 1st N., Rich.
Ronda, Wilkes B 4 Pop. 250	Deposit & Savings Bank 66-680					(Branch of North Wilkesboro, N. C.)					
Roper, Washington C 12 Pop. 1000	Bank of Roper 66-428 *\$06	N. B. Mizell	L. L. Lewis	B. S. Clark		20,000	20,000	457,080	453,790	47,290	Va. N., Norfolk; 1st & Citiz. N., Elizabeth City.
Roseboro, Sampson E 9 Pop. 405	Bank of Roseboro 66-429 *\$09	J. W. Yates	J. A. Turlington C. D. Du Bose	C. D. Du Bose		10,000	16,260	299,440	302,000	23,690	N. Park, N. Y.; Murchison N., Wil.
" " "	Coharie Bank 66-596 *\$16	T. I. Herring	J. A. Barker	C. B. Tyson	P. B. Burks	10,000	5,000	120,000	100,000	25,000	N. Park, N. Y.; Murchison N., Wil.
Rosehill, Duplin E 10 Pop. 364	Bank of Rose Hill 66-430 *\$06	J. C. Williams	Maury Ward	W. B. Southerland	T. G. Jerome	10,000	4,700	139,100	113,030	40,820	N. Park, N. Y.; Am. Bk. & Tr. Co., Wil.
Rosemary, Halifax B 10 Pop. 2500	Citizens Bank & Trust Co. 66-644 *\$19	J. L. Patterson	J. A. Moore T. W. Mullen	F. L. Nash		25,000		145,000	68,000	67,000	Citiz. N., N. Y. and Raleigh; Merch. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
" " "	Rosemary Banking & Tr. Co. 66-524 *\$13	Geo. L. Hayes, Jr.	F. G. Jarman	R. L. Dickens		12,000	7,960	120,850	106,270	23,850	Hanover N., N. Y.; Am. N., Rich.
Rowland, Robeson F 7 Pop. 1000	Bank of Rowland 66-278 *\$04	B. A. Edens	A. L. Bullock	E. B. Ward	C. D. Smith	40,000	42,160	533,170	301,670	306,440	M. M. 1st N., Balt.; Murchison N., Wil.
" " "	<b>MERCHANTS &amp; FARMERS BK.</b> 66-279 *\$11	W. L. Buck	W. McG. Buck W. F. Bullock	W. L. Buck	J. E. McCallun	22,500	10,790	358,230	290,800	95,720	Merch. N., Raleigh; Murchison N., Wil.; Am. N., Rich.; Am. Tr. Co., Charlotte.
Roxboro, Person B 8 Pop. 1425	Bank of Roxboro 66-233 *\$04	T. E. Austin	S. G. Winstead Hugh Wood	W. F. Long	B. W. Gardner	25,000	25,000	700,000	525,000	225,000	Han. N., N. Y.; Am. N., Rich.
" " "	First National Bank 66-629 †18	W. R. Wilkerson	W. T. Pass R. A. Burch	B. G. Clayton	T. B. Woody	50,000	16,000	842,000	762,000	114,000	Mech. & Metals N., N. Y.; Plan. N., Rich.
" " "	Peoples Bank 66-232 *\$01	A. R. Foushee	J. A. Long	D. S. Brooks	J. C. Yancey	40,000	75,000	1,250,000	1,000,000	330,000	Han. N., N. Y.; Am. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
Roxobel, Bertie B 11 Pop. 491	Bank of Roxobel 66-431 *\$08	A. Capehart	T. S. Norfleet W. P. Horrey	G. B. Spivey	Rüssel Lane	10,000	4,000	90,000	58,000	30,000	Merch. N., Raleigh; N. Bk. Com., Norfolk.
" " "	Roanoke Chowan Bank 66-535 *\$13	J. E. Peele	Carl R. Livermon	S. J. Fore		10,000	5,950	97,630	64,930	41,430	Seab. N., N. Y.; Com'l N., Raleigh; Norfolk N., Norfolk.
Rural Hall, Forsyth B 5 Pop. 700	Commercial & Farmers Bank 66-432 †06	S. S. Flynt	A. L. Payne	E. E. Shore	J. F. Miller	7,200	4,030	179,800	155,000	37,400	Merch. N., Rich.; Far. Bk. & Tr. Co., Winston-Salem.
Rutherfordton, Rutherford Pop. 2600 D 2	<b>CITIZENS BANK &amp; TRUST CO.</b> 66-257 *\$15	C. L. Miller	H. L. Carpenter C. F. Cline	M. H. Jones	F. F. Cobb M. B. McDaniel	50,000	12,000	573,300	395,400	200,000	N. Bk. Com., N. Y.; Com'l N., High Point; Merch. N., Rich.; Am. Tr. Co., Charlotte; Wachovia Bk. & Tr. Co., Winston-Salem.
" " "	<b>COMMERCIAL BANK</b> 66-256 *\$01	W. A. Thompson	M. O. Dickerson	T. F. Gates		50,000	21,090	525,560	330,000	266,600	Chase N., N. Y.; Am. Tr. Co., Charlotte.
Salemburg, Sampson E 9 Pop. 125	Bank of Salemburg 66-659 †19	C. S. Royal	S. A. Howard	W. L. Gore		8,500		45,990	18,520		Am. Bk. & Tr. Co., Wil.

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TOWN AND COUNTY. *County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'T'S. BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
*Salisbury Rowan C 4 Pop. 12,000	*Davis & Wiley Bank *\$1815 66-91 *First National Bank *\$483 66-90 *Peoples National Bank *\$06 66-93	O. D. Davis	P. B. Beard	J. M. McCorkle		\$ 60,000	\$ 67,700	\$ 563,270	\$ 455,700	\$ 235,270	Mech. & Metals N., N. Y.; 1st N., Rich.
" " "	" " "	H. N. Woodson	R. V. Brawley	H. P. Brandis	G. A. Fisher	50,000	72,360	801,960	789,260	147,560	N. Park, N. Y.; N. State & City, Rich.; Merch. N., Raleigh.
" " "	" " "	N. B. McCanless	J. D. Norwood A. L. Smoot	W. T. Busby		100,000	85,190	1,160,070	1,542,420	258,840	Mech. & Metals N., N. Y.; Merch. N., Raleigh; Plan. N., Rich.
" " "	<b>*SALISBURY BANK &amp; TRUST CO.</b> 66-94 *\$12	S. W. HARRY	E. W. TATUM	W. E. McWHIRTER	W. C. SIFFERD	50,000	9,320	710,640	611,090	130,920	Chase N. and N. Bk. Com., N. Y.; Merch. N., Rich.; Am. Tr. Co., Charlotte.
" " "	<b>*WACHOVIA BANK &amp; TRUST COMPANY</b> 66-92 *\$03	Personal attention	n given to all Col	W. F. SNIDER		(Branch of Wins ton-Salem, N.C.)					Mech. & Metals N., N. Y.; Merch. N. and Plan. N., Rich.
" " "	Salisbury Clearing House (Members indicated by a *) Bank of Saluda 66-598 *\$17	J. B. Cannon	D. M. Fraser	O. D. Davis, <i>Mor.</i>		10,000	760	74,600	58,030	20,360	N. Park, N. Y.; Bk. of Spartanburg, Spartanburg; Wachovia Bk. & Tr. Co., Asheville; Am. Tr. Co., Charlotte.
Saluda Polk H 6 Pop. 600	Carolina State Bank 66-433 *\$06	D. O. Barrow	Q. C. Sonner W. C. Robertson	H. B. Lane		5,000	3,350	54,000	50,370	9,970	M. M. 1st N., Balt.; Murchison N., Wil.; Wachovia Bk. & Tr. Co., Winston-Salem; Am. N., Asheville.
*Sanford Lee D 7 Pop. 4000	Bkg. Ln. & Tr. Co. 66-196 *\$04	R. E. Carrington	W. W. Robard	J. W. Cunningham	I. P. Lasater J. K. Barnes	25,000	23,530	1,134,400	779,360	403,090	N. Park, N. Y.; Plan. N., Rich.; Merch. N., Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem.
" " "	<b>BANK OF SANFORD</b> 66-195 *\$98	S. P. Hatch	E. R. Buchan	J. M. Ross		50,000	18,970	1,180,010	1,041,200	212,470	Han. N., N. Y.; Plan. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
" " "	Peoples Bank 66-666 *\$19	F. R. Snipes	E. L. Gavin	H. C. Newbold		25,000		40,000	25,000	31,000	Chase N., N. Y.; Merch. N., Raleigh.
Scotland Neck Halifax Pop. 3000 B 11	Planters & Com'l Bank 66-225 *\$07	Claude Kitchin		O. J. Moore		15,000	10,900	430,000	306,000	150,000	Han. N., N. Y.; Norfolk N., Norfolk; Wachovia Bk. & Tr. Co., Winston-Salem.
" " "	Scotland Neck Bank 66-224 *\$90	G. Hoffman	T. B. Wheeler	J. H. Alexander, Jr.	Hugh Johnson	25,000	27,000	550,000	337,600	169,000	Hudson Tr. Co., N. Y.; N. Bk. Com., Norfolk; Merch. N., Rich.
Seaboard Northampton Pop. 280 B 11	Farmers Bank 66-434 *\$06	J. G. L. Crocker	R. W. Edwards B. S. Stauzell	H. R. Harris	Elmo Crocker	6,000	27,820	168,380	169,980	32,220	Han. N., N. Y.; Norfolk N., Norfolk; Va. N., Petersburg, Va.; Wachovia Bk. & Tr. Co., Winston-Salem.
Selma Johnston D 9 Pop. 1331	First National Bank 66-435 *\$02	W. E. Smith	C. A. Fitzgerald P. C. Worley	G. W. Evans	Minnie Stancill	30,000	5,000	150,000	155,000	30,000	N. Park, N. Y.; Com'l N., Raleigh; Va. N., Petersburg, Va.
" " "	Peoples Bank 66-502 *\$12	L. D. Debnam	D. B. Oliver	M. R. Wall	Norma V. Page	15,000	4,500	160,000	98,000	65,000	Han. N., N. Y.; 1st N., Rich.; Merch. N., Raleigh.
Severn Northampton Pop. 200 B 11	Bank of Severn 66-602 *\$16	J. B. Stephenson	A. M. Fleetwood	M. L. Martin		10,000	5,300	160,000	112,000	58,000	Norfolk N., Norfolk; Far. Bk. of Nansemond, Suffolk.
Shallotte Brunswick G 9 Pop. 250	Citizens Bank 66-492 *\$10	J. W. Brooks	G. W. Kirby	E. F. Mallard		10,000	4,400	115,000	90,000	35,000	Am. Bk. & Tr. Co., Wil.; 1st N. and Merch. N., Rich.
Sharpsburg Wilson C 10 Pop. 200	Sharpsburg Banking Co. 66-436 *\$07	G. T. Dawes	M. A. Batchelor	J. S. Harper		7,000	3,850	144,140	90,560	64,420	Merch. N., Rich.; Murchison N., Wil.; Plan. N., Rocky Mt.
*Shelby Cleveland D 2 Pop. 3127	First National Bank 66-168 *\$95	Chas. C. Blanton	Jno. F. Schenck	George Blanton	Forrest Eskridge	100,000	227,040	1,741,200	1,749,070	424,960	Chase N., N. Y.; 1st N., Phil. and Rich.
" " "	<b>SHELBY NATIONAL BANK</b> 66-169 *\$05	J. T. Bowman	E. B. Hamrick	J. R. Moore, Jr.	N. R. Bowman	50,000	6,500	460,620	429,570	121,090	Chase N., N. Y.; N. State & City, Rich.
Siler City Chatham C 7 Pop. 1700	Chatham Bank 66-266 *\$02	J. C. Gregson	W. A. Teague	J. J. Jenkins		5,000	16,360	357,690	227,000	159,900	Merch. N., N. Y.; Greensboro Ln. & Tr. Co., Greensboro.
" " "	Siler City Loan & Trust Co. 66-267 *\$07	H. H. Elder	C. B. Fitts J. D. Edwards	J. Q. Seawell, <i>Sec. and Tr.</i>		30,500	10,510	332,960	273,260	100,710	Plan. N., Rich.; Am. Ex. N., Greensboro.
*Smithfield Johnston D 9 Pop. 2700	Citizens National Bank 66-560 *\$14	W. M. Sanders	W. W. Cole	T. C. Evans		50,000	20,980	316,360	272,850	111,990	Chatham & Phenix N., N. Y.; Com'l N., Raleigh; M.-M. 1st N., Balt.; Branch Bkg. & Tr., Wilson.
" " "	First National Bank 66-437 *\$98	T. R. Hood	F. K. Broadhurst N. B. Grantham	R. P. Holding	J. L. Hubbard	100,000	35,000	1,440,010	1,133,000	435,580	N. Bk. Com., N. Y.; Merch. N., Rich.
*Snow Hill Greene D 10 Pop. 750	First National Bank 66-590 *\$16	J. C. Exum	J. P. Frizzelle Moyer Mendenhall	Moyer Mendenhall		25,000	15,280	605,660	311,180	335,420	Han. N., N. Y.; Norfolk N., Norfolk; Plan. N., Rich.
" " "	Snow Hill Bkg. & Tr. Co. 66-438 *\$03	G. A. Norwood	J. Exum	J. T. Sugg	M. E. Trassites	20,000	17,310	117,080	142,750	11,680	Chase N., N. Y.; N. Bk. of Goldsboro, Goldsboro; Merch. N., Raleigh; Plan. N., Rich.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Southern Pines, Moore D 7 Pop. 542	Citizens Bank & Tr. Co. *\$05 66-439	C. B. Grout	W. F. Junge C. T. Patch	H. O. Riggan	Ethel S. Jones	\$ 15,000	\$ 13,000	\$ 220,000	\$ 160,000	\$ 85,000	Chase N., N. Y.; Am. N., Rich.
South Mills, Camden B 13 Pop. 200	Farmers & Merchants Bank 66-618 \$17	W. I. Halstead	C. G. Ferebee	Alton L. Jordan		10,000					
*Southport, Brunswick Pop. 1750 G 9	Bank of Southport *\$05 66-440	T. E. Cooper	J. W. Brooks	A. K. Goldfinch	Miss Annie M. Woodside	15,000	9,550	250,000	200,000	75,000	Han. N., N. Y.; M.-M. 1st N., Balt.; Am. Bk & Tr. Co., Wil.
*Sparta, Alleghany B 8 Pop. 199	Bank of Sparta *\$03 66-441	R. A. Doughton	D. C. Duncan	T. J. Carson	Retha Thompson	25,000	12,640	175,670	179,460	88,500	N. City, N. Y.; Elkin N., Elkin; N. Ex., Roanoke.
Speed, Edgecombe C 11 Pop. 100	Farmers Banking & Trust Co. 66-890 \$20				Robert P. Cherry	(Branch of Tarboro, N.C.)					
Spencer, Rowan C 5 Pop. 6000	Bank of Spencer *\$03 66-213	J. K. Dorsett	J. W. Carlton	A. M. Suggs		25,000	11,500	310,000	225,000	121,000	M. M. 1st N., Balt.; Peo. N., Salisbury.
" " " "	First National Bank *\$03 66-214	R. C. Jones	J. G. Busby	T. E. Johnston	W. D. Kizziah	25,000	5,400	234,000	174,000	44,470	Com'l N., Wash., D. C.; Peo. N., Salisbury.
Spindale, Rutherford D 2 Pop. 500	Citizens Bk. & Tr. Co. \$17 66-621				F. F. Cobb	(Branch of Rutherfordton, N.C.)					Citiz. Bk. & Tr. Co., Rutherfordton.
Spray, Rockingham B 6 Pop. 8000	Bank of Spray \$04 66-101			G. G. Ivie		(Branch of Bank of Leaksville, Leaksville, N.C.)					Han. N., N. Y.; Am. Ex. N., Greensboro; Wach- ovia Bk. & Tr. Co., Winston-Salem; N. State & City, Rich.
" " " "	Imperial Tr. & Sav. Co. *\$07 66-102	Jno. B. Ray	A. D. Ivie A. F. Tuttle	S. H. Marshall, Sec.	Jas. T. Smith, Tr. B. E. Ivie, A. Tr.	20,000	8,670	167,680	158,170	40,060	Imp. & Tra. N., N. Y.; Merch. N., Rich.; Wach- ovia Bk. & Tr. Co., Winston-Salem.
Spring Hope, Nash C 9 Pop. 1500	Citizens Bank *\$11 66-241	N. B. Finch	J. J. Pitts	J. J. Pitts		40,000	10,000	280,000	240,000	70,000	Plan. N., Rich.
" " " "	First National Bank *\$19 66-648	P. A. Morgan	H. L. Griffin	W. E. Johnson	G. F. Walker	50,000	5,000	261,680	59,540	236,940	1st N., Rich. and Rocky Mount; Wachovia Bk. & Tr. Co., Winston-Salem.
Spruce Pine, Mitchell C 1 Pop. 1200	Bank of Spruce Pine *\$16 66-586	C. A. Peterson	John V. Cox B. B. Royall	R. E. Burton	Bessie Berry	10,000	7,000	175,000	115,970	57,310	Han. N., N. Y.; Citiz., Burnsville.
Stanley, Gaston D 3 Pop. 321	Farmers & Merch. Bank \$06 66-442	M. A. Carpenter	H. W. Abernathy	J. M. Reinhardt	F. Rhyne	10,000	3,470	54,270	62,760	6,950	N. Park N. Y.; Charlotte N., Charlotte.
Stantonsburg, Wilson Pop. 400 C 9	Planters Bank *\$10 66-443	G. S. Williams	B. J. Thompson	L. C. Darden		10,000	7,710	131,190	115,700	33,200	Mech. & Metals N., N. Y.; Plan. N., Rich.
Star, Montgomery D 6 Pop. 239	Bank of Star *\$11 66-444	J. B. Shamburger	J. A. Maness	W. Forlow	J. L. Cochran	10,000	5,310	194,790	145,910	64,270	Plan. N., Rich.; Merch. N., Raleigh.
*Statesville, Iredell C 4 Pop. 3000	<b>COMMERCIAL NATIONAL BANK</b> 66-140 *\$08	{ W. D. TURNER	{ E. MORRISON	{ D. M. AUSLEY	{ G. E. HUGHEY	100,000	29,200	521,870	821,980	133,540	Han. N., N. Y.; Girard N., Phil.
" " " "	First National Bank *\$03 66-137	R. A. Cooper	T. D. Miller	J. W. Guy		100,000	37,500	800,000	700,000	68,000	N. Park, N. Y.; Merch. N., Rich.
" " " "	Merchants & Farmers Bk. 66-139 *\$08	C. S. Tomlin	L. K. Lazenby	J. A. Knox	W. R. Holland	25,000	23,500	445,000	500,000	71,000	Mech. & Metals N., N. Y.; Plan. N., Rich.
" " " "	<b>PEOPLES LOAN &amp; SAVINGS BANK</b> 66-550 *\$14	GEORGE H. BROWN	W. L. MATHESON J. A. LACKEY	O. L. TURNER	R. M. LOGENBY	50,000	17,380	292,450	255,000	86,000	Am. Ex. N., N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem.; Merch. N., Rich.
" " " "		Send us your collections direct. They will receive prompt attention.									
Stem, Granville B 8 Pop. 200	Bank of Stem *\$08 66-445	J. H. Gooch	W. H. Hunt	W. R. Mangum		5,000	12,790	37,170	50,460	4,930	Han. N., N. Y.; 1st N., Oxford.
Stokes, Pitt C 11 Pop. 300	Planters Bank *\$12 66-518	J. B. Congleton	S. A. Congleton	Gilbert Peel		10,000	4,500	282,360	104,760	191,770	Greenville Bkg. & Tr. Co., Greenville; N. Bk. Com., Norfolk.

January, 1920

NORTH CAROLINA BANKS—Southern Pines to Stokes

995

**WACHOVIA BANK & TRUST CO., WINSTON-SALEM, N. C.** LARGEST BANK IN THE CAROLINAS WE COLLECT DIRECT AND SOLICIT YOUR BUSINESS

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NORTH CAROLINA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 10 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. †Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TY. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Stokesdale...Guilford B 6 Pop. 300	Stokesdale Com'l Bank...\$19'08 66-446	P. H. Simpson	C. R. Angel	A. B. Bray	Howard Simpson	\$ 10,000	\$ 3,350	\$ 149,090	\$ 145,790	\$ 16,640	N. City, N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem.
Stoneville...Rockingham Pop. 600 B 6	Bank of Stoneville...\$19'03 66-447	R. T. Stone	J. A. Glenn	C. K. Nolen		12,500	16,740	211,040	138,780	102,050	Han. N., N. Y.; Plan. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
Stony Point...Alexander Pop. 148 C 3	Farmers & Merch. Bk. & Tr. Co. Bank of Stony Point...\$19'08 66-640 66-448	L. W. Matthews	A. S. Baughn	J. R. Martin	D. K. Hellsabeck	15,000	3,280	177,550	107,310	79,630	Am. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
Stovall...Granville B 8 Pop. 305	Bank of Stovall...\$19'06 66-449	W. T. Yancey	R. C. Puckett	C. L. Lewis	A. G. Lewis	5,000	6,200	104,620	100,980	14,550	N. City, N. Y.; N. Bk. of Granville, Oxford.
St. Pauls...Robeson E 8 Pop. 1000	Bank of St. Pauls...\$19'10 66-450	L. McInnis	A. R. McEachern	J. C. Lentz		25,000	15,000	400,000	325,000	50,000	N. Park, N. Y.; Murchison N., Wil.; Plan. N., Rich.; Merch. N., Raleigh.
Summerfield...Guilford Pop. 150 B 6	Farmers Bank...\$19'20 66-688	L. A. Walker	N. W. Ogbum	S. J. Ellington		10,000					
Sunbury...Gates B 12 Pop. 200	Farmers Bank...\$19'12 66-506	S. I. Harrell	F. L. Pierce	W. O. Crump		10,000	15,000	275,000	223,920	62,910	Han. N., N. Y.; Am. Bk. & Tr. Co., Wil.
*Swanquarter...Hyde D 13 Pop. 185	Bank of Hyde...\$19'11 66-451	S. S. Mann	E. F. Corbell	J. C. Williams	W. F. Credle	25,000	3,500	325,000	230,000	95,000	Han. N., N. Y.; Seab. N., Norfolk.
*Sylva...Jackson H 4 Pop. 2000	<b>JACKSON COUNTY BANK</b> TUCKASEIGEE BANK...\$19'09 66-467	C. J. Harris	C. C. Cowan	M. D. Cowan	J. D. Cowan	12,000	20,000	280,000	202,000	110,000	Harriman N., N. Y.; Am. N. and Cent. Bk. & Tr. Co., Asheville; Merch. N., Rich.
Tabor...Columbus F 8 Pop. 1200	Bank of Tabor...\$19'07 66-453	N. P. Jenrette	J. E. Boswell	J. E. Boswell		20,000	6,160	244,550	328,860	50,500	N. Park, N. Y.; Wachovia Bk. & Tr. Co., Winston-Salem; Merch. N., Raleigh; Murchison N., Wil.
"	Bank of Whiteville...\$19'13 66-574			H. J. Jones		(Branch of Whiteville, N. C.)					1st N. and Plan. N., Rich.; Merch. N., Raleigh.
"	Farmers & Merchants Bank 66-678 \$19	R. M. Garrell	D. F. McGougan	D. H. Bell	L. M. Grainger	25,000					N. Park, N. Y.; Merch. N., Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem.
*Tarboro...Edgecombe C 10 Pop. 6000	<b>FARMERS BKNG. &amp; TRUST COMPANY</b> 66-150 \$19	G. A. JOHNSON	R. B. PETERS G. P. HOOD ED. PENNINGTON	A. D. MIZELL	E. H. MORROW	100,000	51,340	1,045,410	1,156,660	265,500	Han. N., N. Y.; 1st N. and N. State & City, Rich.; Norfolk N. and N. Bk. Com., Norfolk; Wachovia Bk. & Tr. Co., Winston-Salem.
"	<b>FIRST NAT'L BANK</b> 66-149 \$19	H. C. BRIDGERS	M. G. MANN	M. G. MANN	W. F. WOOTEN	100,000	67,580	1,468,120	1,303,100	345,940	Han. N., N. Y.; Norfolk N., Norfolk; Plan. N., Am. N., and Merch. N., Rich.
"	Pamlico Savings & Trust Co. 66-147 \$19'75	H. C. Bridgers	C. A. Johnson	T. H. Sanders		25,000	6,140	90,000	114,680	30,610	Mech. & Metals N., N. Y.; Plan. N., Rich.; Norfolk N., Norfolk.
*Taylorsville...Alexander Pop. 1000 C 3	Bank of Alexander...\$19'02 66-454	J. C. Connolly	W. J. Byerly	H. T. Kelly	W. D. Deal	20,000	20,720	438,490	349,020	127,600	Imp. & Tra. N., N. Y.; Independence Tr. Co., Charlotte.
"	Merchants & Farmers Bank 66-655 \$19	Jas. Watts	R. A. Adams J. C. Bell	A. E. Watts		25,000					Merch. & Far., Statesville; Plan. N., Rich.
Thomasville...Davidson Pop. 6000 C 5	<b>BANK OF THOMASVILLE</b> 66-157 \$19'99	J. L. ARMFIELD	Z. GRIFFITH	Z. GRIFFITH	W. C. HARRISON	50,000	12,660	610,490	522,780	150,380	N. City, N. Y.; N. State & City, Rich.; Com'l N., High Point.
"	<b>FIRST NATIONAL BANK</b> ...\$19'07 66-158	T. J. Finch		R. L. Pope	W. W. Rapp	25,000	16,920	411,030	277,780	173,530	Han. N., N. Y.; Com'l N., High Point; Merch. N., Rich.
"	<b>PEOPLES BANK</b> ...\$19'16 66-591	R. T. LAMBETH	Cash Items, and ness direct to the Personal attent lon by an officer	O. T. LEONARD	sent the same New Bank for q uek returns.	10,000	2,390	84,000	96,000	18,700	Seab. N., N. Y.; Greensboro Ln. & Tr. Co., Greensboro; Merch. N., Raleigh.

NORTH CAROLINA BANKS—Stokesdale to Thomasville

January, 1920

**WACHOVIA BANK & TRUST COMPANY, WINSTON-SALEM, N. C.** — THE LARGEST BANK IN THE CAROLINAS  
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NORTH CAROLINA—Continued

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TOWN AND COUNTY. County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Todd... Ashe B 2 Pop. 250	Bank of Todd... \$19 66-634	B. K. Barrs	S. C. Miller	Geo. W. Sawyer		\$ 5,000		\$ 20,000	\$ 15,000	\$ 10,000	1st N., Abingdon, Va.
Townsville... Vance B 9 Pop. 200	Bank of Townsville... \$12 66-497	J. J. White	C. W. Hargrove	W. P. Hamilton		10,000	\$ 2,650	118,730	41,020	77,530	Chase N., N. Y.; N. State & City, Rich.
Trenton... Jones D 10 Pop. 331	Bank of Jones... \$05 66-455	J. R. Lowery		F. W. Foscoe	S. H. Haywood	10,000	8,460	83,650	84,300	17,010	Peo., Newbern; Girard N., Phil.
Troutmans... Iredell C 4 Pop. 300	Troutmans Banking & Trust Co. 66-662 \$19	C. H. Brown	J. C. Brookshire A. S. Alley	H. Brown		12,500		30,000	17,780	16,390	Plan. N., Rich.
Troy... Montgomery D 6 Pop. 1055	Bank of Montgomery... \$01 66-456	A. W. E. Capel	D. D. Bruton	J. G. Tomlinson		10,000	45,380	400,270	191,640	210,000	M. M. 1st N., Balt.; Merch. N., Rich.
Tryon... Polk H 6 Pop. 1,000	Bank of Tryon... \$04 66-457	W. T. Lindsey	T. T. Ballenger D. E. Conner	J. B. Hester	B. L. Ballenger	10,000	11,620	114,080	107,270	23,550	Drov. & Mech. N., Balt.; N. Ln. & Ex., Columbia, S. C.; Am. N. and Wachovia Bk. & & Tr. Co., Asheville; Am. Tr. Co., Charlotte. N. Park, N. Y.; Cent. Bk. & Tr. Co., Asheville.
"	Peoples Bank & Trust Co. \$17 66-607	G. H. Holmes	J. T. Waldrop Walter Jones	W. F. Little	V. A. Bland	10,000	1,610	154,820	164,570	51,020	
Tyner... Chowan B 12 Pop. 125	Citizens Bank... \$20 66-674					Branch of Edenton, N. C.					
Union Mills... Rutherford D 1 Pop. 291	Peoples Bank... \$11 66-458	J. D. Morris	W. C. Tate	W. F. Flack	C. Y. Nanney	6,000	1,000	80,000	74,000	21,450	Plan. N., Rich.; Com'l, Rutherfordton.
Valle Cruces... Watauga Pop. 700 B 2	Valle Cruces Bank... \$14 66-542	L. D. Lowe	W. F. Winkler	L. M. Farthing	Ann Moretz	21,000	3,000	91,000	102,000	10,500	N. Park, N. Y.; 1st N., Lenoir; Wachovia Bk. & Tr. Co., Winston-Salem.
Vanceboro... Craven D 11 Pop. 500	Bank of Craven... \$20 66-691	T. M. Howard	N. M. Lancaster	W. C. Winslow		30,000		43,960	39,910	34,480	N. Bk. Com., Norfolk; N. B. of New Berne, New Bern.
"	Bank of Vanceboro... \$06 66-459	J. B. Harvey	T. M. Howard	J. B. Harvey		15,000	9,210	561,380	377,160	183,750	N. Bk. Com., Norfolk, Va.; Peo., New Bern.
Varina... Wake C 8 Pop. 400	Bank of Varina... \$14 66-565	J. M. Judd	R. T. Johnson	F. W. Kerfees		15,000	10,540	311,840	279,110	53,270	Merch. N., Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem.
Vass... Moore D 7 Pop. 563	Bank of Vass... \$11 66-460	J. A. Keith	H. C. Cameron	D. A. McLaughlin		10,000	11,000	215,000	156,000	55,000	Merch. N., Rich. and Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem.
"	Commerce Bank & Trust Co. \$20 66-689	John D. Blue				50,000					
Vineland... Columbus F 8 Pop. 210 (See Whiteville)											
Waco... Cleveland D 2 Pop. 185	Peoples Bank... \$11 66-487	A. W. Black	P. J. Kendrick	A. C. Beam		5,000	1,700	100,000	80,000	25,000	Plan. N., Rich.; Far. Bk. & Tr. Co., Forest City.
Wadesboro... Anson E 5 Pop. 3000	Bank of Wadesboro... \$02 66-188	L. D. Robinson	F. C. Allen	Adam Loekhart	T. P. Caraway J. S. Liles	200,000	115,000	1,300,000	1,100,000	134,890	Chase N., N. Y.; 1st N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem; Am. Tr. Co., Charlotte.
"	FIRST NATIONAL BANK... \$94 66-187	J. D. Leak	R. E. Little W. P. Parsons	W. L. Marshall	Geo. K. Craig J. A. Leak, Jr.	100,000	65,000	1,000,000	900,000	300,000	Han. N., N. Y.; Merch. N., Rich.
Wagram... Scotland E 6 Pop. 100	Bank of Wagram... \$10 66-461	J. A. McKay	W. G. Shaw	J. N. Steele		10,000	10,000	250,000	145,000	100,000	Merch. N., Raleigh; Am. N., Rich.; Am. Tr. Co., Charlotte; Wachovia Bk. & Tr. Co., Winston-Salem.
Wake Forest... Wake C 8 Pop. 1443	Bank of Wake... \$04 66-230	J. H. Gorrell	R. M. Squires	T. E. Holding	J. L. Jackson	20,000	10,460	146,530	141,980	35,010	N. Park, N. Y.; Citiz. N., Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem.
"	Citizens Bank... \$10 66-231	I. O. Jones	W. L. Ray	J. M. Brewer	T. E. Bobbitt	12,500	17,410	394,010	297,310	125,120	Han. N., N. Y.; N. State & City, Rich.
Wallace... Duplin E 10 Pop. 622	Bank of Duplin... \$03 66-462	A. L. McGowen	W. F. Murphy	B. F. Pearsall, Jr.		12,500	50,000	665,000	544,300	155,000	N. City, N. Y.; Murchison N., Wil.
Walnut Cove... Stokes B 5 Pop. 1000	Bank of Stokes County... \$05 66-463			J. H. Fulton	C. E. Davis	(Branch of Danbury, N. C.)					
"	Farmers Union Bk. & Tr. Co. \$12 66-517	J. S. Taylor	B. J. Savage	J. W. Slate	M. B. Wheeler	25,000	10,000	225,000	175,000	45,000	N. Park, N. Y.; Am. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
Warrenton... Warren B 9 Pop. 1000	Bank of Warren... \$05 66-274	C. N. Williams	W. S. Terrell J. G. Ellis	J. G. Ellis	D. K. Gallagher S. J. Clark, Jr.	30,000	19,500	701,000	534,000	196,000	Mech. & Metals N., N. Y.; Am. N., Rich.; Merch. N., Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem.
"	Citizens Bank... \$05 66-275	W. B. Boyd	Tasker Polk	R. T. Watson	R. J. Jones	20,000	43,000	783,000	464,000	302,000	Han. N., N. Y.; Com'l N., Raleigh; N. State & City, Rich.

January, 1920  
NORTH CAROLINA BANKS—Todd to Warrenton  
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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Warsaw Duplin E 10 Pop. 723	Bank of Warsaw *33'03 66-464 Citizens Bank *23'13 66-540	H. L. Stevens	L. Middleton	H. F. Peirce	Lewis A. Gavin M. R. Chambers Mattie A. Hines	\$ 10,000 22,000	\$ 31,300 14,000	\$ 606,610 450,000	\$ 421,330 358,800	\$ 286,630 134,000	Plan. N., Rich.; Murchison N., Wil. Murchison N., Wil.; Wachovia Bk. & Tr. Co., Winston-Salem; Plan. N., Rich.
*Washington Beaufort Pop. 8000 C 12	<b>BANK OF WASHINGTON</b> 66-117 *33'93	JONATHAN HAVENS	J. G. BLOUNT	J. B. ROSS	WM. B. HARDING	150,000	51,160	1,474,390	1,089,470	586,110	Han. N., N. Y.; Norfolk N., Norfolk.
" " "	<b>FIRST NAT. BANK</b> 66-113 *2'95	A. M. DUMAY	J. B. FOWLE	J. H. GREENLEE	L. A. SQUIRES J. D. WEBB	100,000	91,060	1,702,000	1,536,240	602,010	N. City, N. Y.; Norfolk N., Norfolk; 1st N., Rich., M. M. 1st N., Balt.
" " "	<b>SAVINGS &amp; TRUST CO.</b> 66-119 *33'93	B. G. MOSS Bills of lading, Send your busi- Personal attent	J. F. BUCKMAN cash items and c ness direct to thi lion by an officer	JOHN B. SPARROW collections presen s bank for quick given all busines	fed same day rec eived.	50,000	24,580	575,440	457,250	267,760	N. Park, N. Y.; N. Bk. Com., Norfolk; Com'l N., Raleigh.
Waxhaw Union E 4 Pop. 600	Waxhaw Bkg. & Tr. Co. 33'06 66-465	G. S. Massey	B. F. Price	J. A. Williams		25,000	41,000	375,000	230,000	190,000	Merch. N., Rich.; Murchison N., Wil.
*Waynesville Haywood Pop. 2008 G 4	<b>BANK OF WAYNESVILLE</b> 66-209 33'89	ALDEN HOWELL	ALDEN HOWELL, JR.	H. B. ATKINS	J. H. WOODY	50,000	22,000	360,000	315,000	69,700	N. Park, N. Y.; Central Bk. & Tr. Co., Ashe ville.
" " "	First National Bank *2'03 66-210	J. R. Boyd J. H. Way, Ch. of Bd.	D. R. Noland T. L. Gwyn	J. H. Way, Jr.		50,000	49,000	665,000	548,000	156,000	Chase N., N. Y.; M. M. 1st N., Balt.; Battery Park, Asheville.
Weaverville Buncombe Pop. 800 G 5	Farmers & Traders Bk. 33'10 66-466	I. A. Harris	N. W. Anderson	D. J. Weaver		10,000	9,600	276,006	162,000	112,000	Han. N., N. Y.; Wachovia Bk. & Tr. Co., Asheville; Plan. N., Rich.
Weldon Halifax B 10 Pop. 3000	Bank of Weldon *33'02 66-211	W. E. Daniel	W. R. Smith	L. C. Draper		25,000	42,010	302,400	295,090	71,910	Chase N., N. Y.; N. Bk. Com., Norfolk; 1st N., Rich.; Merch. N., Raleigh.
" " "	Weldon Bk. & Tr. Co. *33'12 66-512	R. S. Travis	W. A. Pierce	N. S. Barnes		25,000	35,000	305,000	355,000	37,710	Han. N., N. Y.; N. Bk. Com., Norfolk; Merch. N., Raleigh.
Wendell Wake C 8 Pop. 1200	Bank of Wendell *33'07 66-468	R. B. Whitley	C. Z. Todd	M. C. Todd		25,000	26,460	579,380	403,550	227,290	Fidelity, Durham.
" " "	Farmers & Merchants Bank 66-600 *33'16	M. A. Griffin	W. T. Overman	O. C. Spaulding		25,000	5,790	239,000	179,000	67,000	Merch. N., Raleigh; Plan. N., Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
W. Asheville Buncombe G5 (Asheville P.O.) Pop. 3500	Bank of West Asheville *33'14 66-569	G. D. Carter	J. G. Anderson	H. B. Posey		10,000	3,720	130,670	103,420	38,490	Chatham & Phenix N., N. Y.; Cent. Bk. & Tr. Co., Asheville.
West Jefferson Ashe B2 Pop. 400	First National Bank *0'07 66-299	J. J. Thomas	H. M. Brown	G. P. Cox	J. A. Roland	25,000	3,380	205,170	144,690	92,950	N. City, N. Y.; 1st N., Abingdon, Va.
Whitakers Edgecombe Pop. 755 B 10	Bank of Whitakers *33'03 66-469	W. T. Braswell	W. H. Bond D. B. Gaskill	D. B. Gaskill	R. E. Bradley Mary Bryant E. B. Draughon M. T. MOYERS	10,000	3,190	267,760	208,840	72,120	N. Bk. Com., Norfolk; Plan. N., Rich. and Rocky Mount.
*Whiteville Columbus F 8 Pop. 2000	<b>BANK OF COLUMBUS</b> *33'05 66-237	P. S. COOPER Collections car We answer all	R. H. POWELL efully made and inquiries.	E. F. POWELL promptly remitte d for at reasonab le rates.		20,000	20,530	602,490	464,010	171,610	M. M. 1st N., Balt.; Murchison N., Wil.; Wach- ovia Bk. & Tr. Co., Winston-Salem; Am. N., Rich.; Am. Tr. Co., Charlotte.
" " "	Bank of Whiteville *33'03 66-236	J. D. Maulsby	Oscar High	J. A. Maulsby, r.	H. J. Jones	25,000	10,220	463,910	430,880	58,600	Han. N., N. Y.; Murchison N., Wil.; Wachovia Bk. & Tr. Co., Winston-Salem; Merch. N., Raleigh.

NORTH CAROLINA BANKS—Warsaw to Whiteville

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NORTH CAROLINA

boro to Wilson

TOWN AND COUNTY. County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Mem. Fed. Res. (Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- c'ts. Bonds, Securities	CASH & EX- CHANGES, DUES FROM BANKS	
•Wilkesboro...Wilkes B & C Pop. 1000	Bank of Wilkes... 66-470 66-470	C. M. Sheets	C. F. Morrison	L. B. Dula		\$ 17,500	\$ 5,200	\$ 155,000	\$ 140,000	\$ 47,000	N. City, N. Y.; Merch. N., Rich.; Far. Bk. & Tr. Co., Winston-Salem.
•Williamston...Martin C 11 Pop. 2000	<b>FARMERS &amp; MERCH. BANK</b> 66-227 66-227	J. D. Biggs	C. D. Carstarphen. R. G. Harrison. <i>Active</i>	J. D. Woolard	Gilbert Peel. C. D. Carstarphen. Jr.	75,000	60,000	1,500,000	900,000	500,000	Han. N., N. Y.; 1st N., Rich.; Norfolk N., Norfolk.
"	Martin County Savings & Trust Co... 66-606 66-606	J. G. Godard	F. K. Hodges	J. E. Pope	W. J. Hunter	10,000	4,270	157,450	84,250	76,610	N. State & City, Rich.; Seab. N., Norfolk; Wachovia Bk. & Tr. Co., Winston-Salem.
"	Peoples Bank... 66-604 66-604	J. G. Staton	J. L. Hassell. V. R. Taylor	C. H. Godwin	John L. Rodgerson Luther Peel	100,000	50,000	1,379,370	1,075,420	392,330	Seab. N., N. Y.; Seab. N. and N. Bk. Com., Norfolk; N. State & City, Rich.
•Wilmington...New Hanover Pop. 29,892 F 10	<b>*AMERICAN BANK &amp; TRUST CO.</b> 66-4 66-4	{ THOS. E. COOPER State, County, Remits daily to Collects direct	{ MILTON CALDER ROBERT L. HENLEY City Depository. for all Southern it upon all banking	C. E. BETHEA	E. F. BANCK	200,000	50,000	3,500,000	2,000,000	1,000,000	Guaranty Tr. Co. and Chatham & Phenix N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Bos.
"	Citizens Bank... 66-9 66-9	J. H. James	T. E. Sprunt H. F. Wilder	H. W. Wells		25,000	28,000	230,700	242,220	21,000	Hudson Tr. Co., N. Y.; Murchison N., W. Citiz. N., Balt.
"	*Home Savings Bank... 66-8 66-8	J. W. Yates	J. W. Little	J. F. Roache	J. Stewart	50,000	9,200	550,000	538,000	71,000	Mech. & Metals N. and Irving N., N. Murchison N., Wil.
"	Liberty Savings Bank... 66-10 66-10	Thos. E. Cooper	U. A. Underwood. Chas. E. Hooper	J. C. Rourk		25,000	992	121,240	100,190	22,250	Irving N., N. Y.; Am. Bk. & Tr. Co., Wil.
"	<b>MURCHISON NAT'L BANK</b> 66-2 66-2	H. C. McQueen	J. V. Grainger. J. W. Yates	C. S. Grainger	M. F. Allen. W. S. Johnson. A. M. McKoy	1,000,000	1,030,000	15,085,700	15,205,070	4,508,680	N. City, N. Y.; M. M. 1st N., Balt.; Phil. Phil.; Merch. N., Rich.
"	*Peoples Savings Bank... 66-3 66-3	F. W. Dick	M. J. Corbett	J. Holmes Davis	J. H. Gerdes	65,000	152,000	1,972,000	1,825,000	210,000	Merch. N., N. Y.; Murchison N., Wil.
"	*Wilmington Sav. & Tr. Co. 66-1 66-1	O. E. Taylor	H. Walters. J. W. Norwood	W. H. Moore	J. G. Thornton	100,000	350,350	3,781,720	3,775,900	372,190	N. Bks. Com., N. Y. and Balt.; 1st N., Rich.
"	Wilmington Clearing House (Members indicated by a *)	H. C. McQueen	T. E. Cooper	T. E. Cooper, Sec.							
•Wilson...Wilson C 10 Pop. 6717	Branch Banking & Trust Co. 66-112 66-112	S. G. Mewborn	E. A. Darden	H. D. Bateman	E. W. Staples	100,000	120,900	5,588,060	3,731,770	2,077,200	Han. N., N. Y.; M. M. 1st N., Balt.; Norfolk N., Norfolk.
"	Citizens Bank... 66-114 66-114	R. G. Briggs		W. M. Farmer	M. B. Farmer	50,000	43,000	800,000	688,000	205,000	Han. N., N. Y.; N. Bk. Com., Norfolk; Com'l N., Raleigh; N. State & City, Rich.; Wachovia Bk. & Tr. Co., Winston-Salem.
"	First National Bank... 66-111 66-111	John F. Bruton	Jonas Oettinger. W. E. Warren	W. E. Warren	Edward Warren	100,000	156,800	2,772,360	1,884,490	1,298,650	N. Park, N. Y.; 1st N., Phil.; Plan. N., Rich.; Norfolk N., Norfolk.
"	Planters Bank... 66-115 66-115	W. E. Smith		Geo. E. Walston		50,000	15,190	1,008,680	629,910	437,090	Chatham & Phoenix N., N. Y.; N. State & City, Rich.; Com'l N., Raleigh.
"	Wilson Tr. & Sav. Bank... 66-113 66-113	John F. Bruton	Jonas Oettinger	E. T. Barnes		25,000	59,900	479,490	495,800	44,640	

**WACHOVIA BANK & TRUST CO., WINSTON-SALEM, N. C.**

LARGEST BANK IN THE CAROLINAS

WE COLLECT DIRECT AND SOLICIT YOUR BUSINESS

TOWN AND COUNTY. County Seats. Entire State in No. 5 Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Mem. Fed. Res. Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- c'ts. Bonds, Securities	CASH & EX- CHANGERS, Due FROM BANKS	
Windsor Bertie C 12 Pop. 1500	Bank of Windsor 66-280 *28'89	T. Gillam		W. L. Lyon	C. F. Lyon	\$ 20,000	\$ 26,000	\$ 280,970	\$ 378,880	\$ 55,290	Chase N., N. Y.; Norfolk N., Norfolk; Citiz N., Raleigh.
" " "	Citizens Bank 66-281 *38'04	E. S. Asken	E. S. Wall	M. B. Gillam	J. B. Cluny	20,000	11,550	97,030	117,170	21,420	N. Park, N. Y. Citiz., Norfolk.
Wingate Union E 5 Pop. 853	State Bank of Wingate 66-471 *38'09	R. A. Morrow	W. M. Perry	W. A. Chaney	Miss Blanche Chaney	10,000	6,000	53,000	57,600	19,500	N. Park, N. Y.; Murchison N., Wil.; 1st N., Monroe.
Winston-Salem Forsyth Pop. 31,155 B 5	Farmers Bank & Trust Co. 66-52 \$16	W. J. Byerly	S. E. Hall	T. J. Byerly		200,000	10,000	450,000	516,000	160,000	N. City, N. Y.; Plan. N., Rich.; M. M. 1st N., Balt.
" " "	<b>MERCHANTS BANK &amp; TRUST COMPANY</b> 66-50 *28'10	THOMAS MASLIN		G. B. WHITAKER, Sec. and Tr.	J. H. DYER, A. Tr., J. A. MADREY, A. Tr.	175,000	34,490	1,800,910	1,700,260	335,750	N. City, N. Y.; Merch. N., Rich.; N. Ex., Balt.
" " "	<b>PEOPLES NATIONAL BANK</b> 66-48 *29'90	J. W. FRIES	W. A. BLAIR	N. MITCHELL	J. M. DEAN	150,000	48,100	2,328,000	2,120,000	623,990	N. City and Han. N., N. Y.; 1st N., Phil. Com'l N., Wash., D. C.; Am. N., Rich.
" " "	<b>WACHOVIA BANK &amp; TRUST COMPANY</b> 66-49 *28'93	F. H. FRIES	H. F. SHAFFNER J. A. GRAY T. S. MORRISON	J. A. GRAY, Tr. C. T. LEINBACH, A. Tr. C. S. STARBUCK, A. Tr.	G. T. STEPHENSON, Sec.	1,250,000	1,360,130	26,352,770	25,711,430	6,051,470	Guaranty Tr. Co., N. Park, and Mech Metals N., N. Y.; M. M. 1st N., Balt.
Winterville Pitt D 11 Pop. 600	Bank of Winterville 66-472 \$1'06	J. E. Greene	A. W. Ange	J. L. Rollins		5,000	8,000	200,000	80,000	100,000	N. City, N. Y.; N. Bk. of Greenville, Green-ville.
Winton Hertford B 11 Pop. 624	Bank of Winton 66-582 *5'13	D. R. McGlohon	W. B. Pollard	C. L. Blount		9,000	7,000	206,000	115,000	94,000	Wachovia Bk. & Tr. Co., Winston-Salem; Seab. N., Norfolk; Merch. N., Rich.
" " "	Merchants & Farmers Bank 63-478 *3'03	W. L. Daniel	W. P. Shaw, Jr.	J. P. Mitchell	P. S. Jordan	10,000	37,090	315,550	200,830	152,530	Chase N., N. Y.; N. Bk. Com., Norfolk; Wach-ovia Bk. & Tr. Co., Winston-Salem; Am. Bk. & Tr. Co., Suffolk, Va.
Woodland Northampton Pop. 312 B 11	Farmers Bank 66-474 *38'06	S. N. Parker	E. G. Griffin	I. T. Blanchard		25,000	18,500	280,000	225,000	100,000	Seab. N., N. Y.; Norfolk N., Norfolk; N. Bk. of Suffolk, Suffolk; N. State & City, Rich.
Yadkinville Yadkin B 4 Pop. 500	Bank of Yadkin 66-475 *38'05	W. J. Byerly	S. C. Williams Isaac Shore	W. A. Hall	A. E. Holton, Jr.	10,000	13,000	246,060	176,950	79,940	N. City, N. Y.; Wachovia Bk. & Tr. Co., Wins- ton-Salem.
Yanceyville Caswell B 7 Pop. 838	Bank of Yanceyville 66-476 \$1'06	R. L. Mitchell	T. J. Hatchett	F. A. Pierson		5,000	2,000	38,960	41,810	6,470	Harriman N., N. Y.; Am. N., Danville.
Youngsville Franklin C 9 Pop. 481	Bank of Youngsville 66-477 *38'01	J. B. Perry	G. T. Sikes	J. A. Williams		10,000	16,150	184,870	179,110	36,900	Chase N., N. Y.; Raleigh Bkg. & Tr. Co., Raleigh; Plan. N., Rich.
Zebulon Wake C 9 Pop. 1500	<b>BANK OF ZEBULON</b> 66-478 *38'07	R. J. Whitley	J. D. Finch	F. E. Bunn	J. D. Murray	25,000	41,380	750,160	573,860	217,780	Com'l N., Raleigh; 1st N., Phil.; Merch. N., and Plan. N., Rich.
" " "	Citizens Bank 66-588 *28'16	G. M. Bell	J. M. Harper	L. M. Gould		10,000	8,500	550,000	350,000	200,000	Chase N., N. Y.; Merch. N., Raleigh; Wachovia Bk. & Tr. Co., Winston-Salem.

**WACHOVIA BANK & TRUST COMPANY WINSTON-SALEM, N. C. — THE LARGEST BANK IN THE CAROLINAS LET US COLLECT YOUR ITEMS DIRECT**

1000

NORTH CAROLINA

to Zebulon

January, 1920

2570

# The First National Bank

Established 1879

GRAND FORKS, NORTH DAKOTA

Capital and Surplus - - - \$250,000.00

This bank wishes to draw special attention to the fact that on account of its central location and facilities for handling large and small business it is in a position to render a satisfactory service to banks and bankers in the Northwest.

### OFFICERS

S. S. TITUS, Chairman of Board

A. I. HUNTER - - - -	President	I. A. BERG - - - -	Asst. Cashier
W. H. SHULZE - - - -	Vice-President	W. S. DICKINSON - - - -	Asst. Cashier
D. C. HAIR - - - -	Cashier	W. M. EDMUNDS - - - -	Asst. Cashier

**Send us your Collections—They will receive Prompt and Businesslike Attention**

Prompt  
Careful  
Service



**THE  
NORTHERN  
STATE  
BANK**

**Grand Forks,  
N. D.**

## Grand Forks NORTH DAKOTA

**Y**OUR collections in this section will be given prompt and careful attention if sent to us. :: :: ::

*Correspondence Solicited*

**Northern State Bank**  
Grand Forks, - North Dakota

**Capital \$100,000.00**

**Surplus \$ 20,000.00**

E. J. LANDER, President	PETER L. KLYVER, Cashier
W. E. FULLER, Vice President	ARNOLD T. BERG, Asst. Cashier

N. Dak.

# JOURGEN OLSON & COMPANY, MINOT, N. D.

CAPITAL \$500,000

HIGH GRADE BONDS

FARM AND CITY MORTGAGES

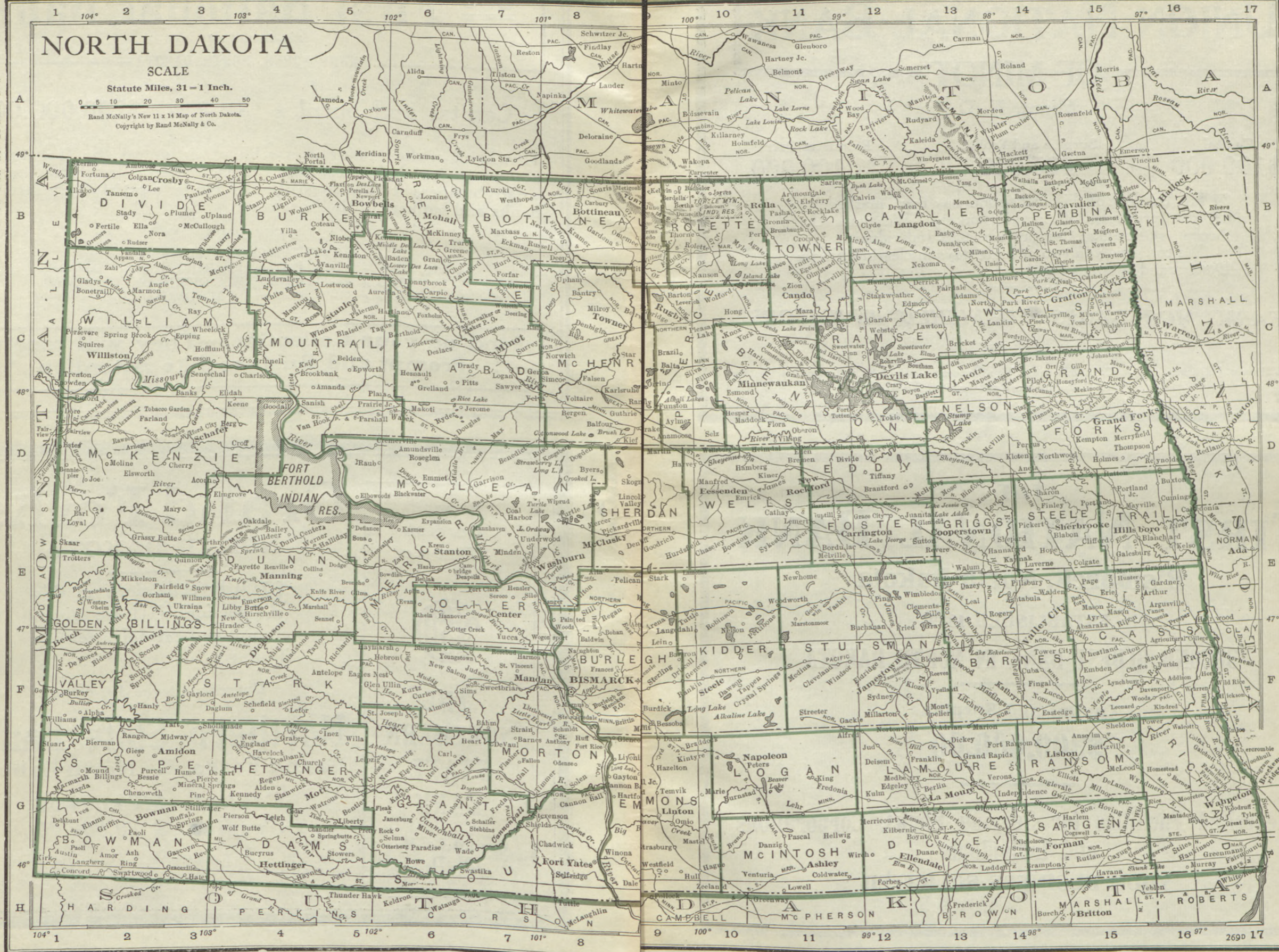
Securities Suitable for Bank Investments Consisting of Short Term Paper Given by Responsible Firms, Banks and Farmers

Owners of Country Banks and Grain Elevators in North Dakota and Canada  
List of Banks Handling Our Securities Furnished on Request

North Dakota.

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- Wells... D 10
- Williams... C 2



**JAMES RIVER NATIONAL BANK, JAMESTOWN, N. D.** Oldest and Largest Bank in Stutsman County

Your Business Will Be Appreciated

THE  
**UNION NATIONAL BANK**  
OF MINOT

Minot, N. D.

Capital  
**\$100,000**

Surplus and Profits  
**\$25,000**

Resources Over  
**\$1,100,000**

THE conduct of this institution has been marked by the principles of Sound Banking. Welcomes the Accounts of Banks, Corporations and Individuals.

We can save you two or more days in clearing North Dakota and Western items.

**FARM MORTGAGES FURNISHED INVESTORS**

**OFFICERS**

E. S. Person, President

C. H. Zehringer, Vice-President  
A. C. Tompkins, Asst. Cashier

V. R. Tompkins, Cashier

THE  
**FIRST NATIONAL BANK**

**Bismarck, North Dakota**

**ESTABLISHED 1879**

**SECOND OLDEST BANK IN NORTH DAKOTA**

**Capital and Surplus**

**\$300,000.00**

**Unexcelled Facilities for Serving Banks, Corporations  
and Individuals**

**YOUR BUSINESS SOLICITED**

NORTH DAKOTA

G4	TOWN AND COUNTY. County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. + Priv. Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
							PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
	Abercrombie Richland Pop. 350 G 16	First National Bank 77-372 \$06	I. E. Hoel	C. O. Sandvig P. S. Larson	F. D. Tonne	Alma Tweto	\$ 25,000	\$ 16,330	\$ 259,500	\$ 241,470	\$ 78,570	Merch. & Mnfrs., State, and Midland N., Minpls.; Citiz. N., Wahpeton; 1st N., Fargo.
	" " "	State Bank of Abercrombie 77-371 \$92	William Roberts	M. M. Borman	C. T. Paulson	John Wicklein	15,000	13,000	250,000	200,000	30,000	1st N. and No.-West. N., Minpls.; N. Bk. of Wahpeton, Wahpeton; 1st N., St. P.
	Adams Walsh C 13 Pop. 400	Scandia-American Bk. 77-317 \$07	C. A. Jeglum	A. J. Felt	Clarence Jeglum		10,000	9,050	302,000	232,000	73,600	1st N., Minpls.; 1st N., Duluth and Grand Forks.; Bk. of N. D., Bismarck; St. P. State, St. P.
	" " "	SECURITY STATE BANK 77-316 \$05	P. S. Peterson	F. L. Goodman Lars Erickson	O. H. Lundquist	Gilbert Peterson	20,000	8,470	318,630	295,230	61,870	No.-West. N., Minpls.; Northwestern N., Grand Forks; Merch. N., St. P.
	Adrian La Moure F 13 Pop. 150	First State Bank 77-498 \$07	J. C. Arduser	J. Joulan Path	C. A. Arduser		15,000	8,000	180,000	170,000	42,250	1st N., Minpls.; 1st N., Fargo; Far. & Merch. N., Jamestown.
	Alamo Williams B 2 Pop. 300	Farmers State Bank 77-943 \$10	O. T. Foss	H. W. Stockman		Erling Manger	20,000	8,090	170,000	178,000	21,000	1st N. and Midland N., Minpls.; Williams Co. State, Williston.
	" " "	State Bank of Alamo 77-933 \$16	W. F. Hanks	Chas. Amundson	S. G. Hedahl	E. R. Hultquist	20,000	5,000	144,000	147,000	23,000	1st & Secur. N., Minpls.; 1st N., St. P. and Grand Forks.; Northern Sav., Fargo.
	Alexander McKenzie D 2 Pop. 400	FIRST NATIONAL BANK 77-473 \$05	J. H. SHAW	ROBT. NORHEIM	W. J. ROBINSON	THEO. O. EVENSON PAUL O. WOLD	25,000	7,600	188,000	210,000	18,000	Han. N., N. Y.; 1st N., Minpls.; 1st N., Williston; Stock Yds. N., So. St. P.
	" " "	FIRST STATE BANK 77-474 \$10	GUNDER OLSON	C. A. JACOBSON OTTO BREMER D. E. FULLER	G. C. GUNDERSON	C. E. GUNDERSON	25,000	25,000	190,000	185,000	40,000	Cont. & Com'l N., Chi.; 1st N., St. P.
	Alfred La Moure F 11 Pop. 100	First State Bank 77-499 \$09	R. A. Werner	T. Dewitt David Dufath	E. G. Bloedow		10,000	6,000	145,000	125,000	50,000	No.-West. N. and 1st N., Minpls.; 1st N., Fargo.
	Alice Cass F 15 Pop. 250	State Bank of Alice 77-500 \$03	S. G. More	E. E. More	A. L. Bayley	R. D. Wheeler	15,000	8,000	130,000	110,000	35,000	1st N., Fargo and St. P.; No.-West. N., Minpls.
	Alkabo Divide B 2 Pop. 100	First State Bank 77-790 \$13	A. J. Johnson	R. A. Johnson	Jas. P. Robertson		10,000	3,300	71,000	77,000	16,000	Merch. N., St. P.; Citiz. State, Ambrose, 2d N., Minot.
	Almont Morton F 6 Pop. 150	Farmers State Bank 77-433 \$07	E. W. Olson	N. E. Becklund	G. H. Anderson		10,000	12,000	140,000	111,000	41,510	1st N., Mandan and Winthrop, Minn.; Merch. N., St. P.; 1st N., Minpls.
	Alsen Cavalier B 12 Pop. 150	Farmers State Bank 77-501 \$09	J. W. Wipf	J. J. Graber	C. J. Graber		10,000	10,000	175,000	157,000	36,000	Northwestern N., Grand Forks; 1st N., Minpls.
	Ambrose Divide B 2 Pop. 600	Citizens State Bank 77-330 \$06	A. J. Johnson	P. G. Anderson	C. P. Grytness	J. P. Johnson	15,000	7,000	202,000	144,430	56,820	No.-West. N., Minpls.; 2d N., Minot; Bk. of N. D., Bismarck.
	" " "	Farmer's State Bank 77-1039 \$19	R. Anderson	Fredrik Dahl	C. L. Torgerson		15,000		63,950	62,870	25,590	Midland N. and Mfle. State, Minpls.; Bk. of N. D., Bismarck.
	" " "	FIRST NATIONAL BANK 77-332 \$09	J. L. Mathews	D. C. Hair	W. L. Hanson	R. S. Hair	25,000	5,000	250,660	220,000	33,190	N. Produce, Chi.; 1st N., Minpls.; Bk. of N. D., Bismarck.
	Amidon Slope G 3 Pop. 300	First State Bank 77-794 \$13	G. W. Conn, Jr.	D. D. Delaney	D. D. Delaney	Otto E. Back	10,000	2,000	140,300	125,850	29,080	N. Ex., St. P.; Drov. State of So. St. P., St. P.; Ia. State Sav., Sioux C.
	" " "	Slope County State Bank 77-870 \$16	T. M. Antony	G. D. Lindgren	E. R. Hebal		10,000	2,500	124,000	114,000	19,000	Capital N., St. P.; Bank of N. D., Bismarck.
	Anamoose McHenry D 9 Pop. 669	Anamoose National Bank 77-155 \$09	J. J. Schmidt	A. M. Hauser W. E. Glotzbach	M. E. Thurow	W. E. Schmidt	25,000	10,240	312,750	274,860	40,860	1st N., Minpls.; James River N., Jamestown; 1st N., St. P.
	" " "	Farmers State Bank 77-154 \$99	G. W. C. Ross	F. E. Tucker	P. F. Bibow	H. A. Waydeman	10,000	6,000	130,000	95,000	80,000	No.-West. N., Minpls.
	Aneta Nelson D 14 Pop. 900	Farmers & Merch. Bank 77-162 \$98	H. P. Beckwith	O. T. Lowen C. A. Lowen	E. H. Lowen	Julia T. Brekke	15,000	5,000	167,500	153,000	35,600	Liberty N., N. Y.; 1st N., St. P.; Northern Sav., Fargo; Midland N., Minpls.
	" " "	First National Bank 77-161 \$96	J. G. Gunderson	Bertha M. Gunderson	M. A. Gunderson	O. B. Kittleson	25,000	5,000	310,160	235,890	76,970	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Fargo; 1st N., Minpls.; 1st N., St. P.
	" " "	Peoples State Bank 77-1010 \$18	A. T. Retzliff	C. G. Simonson	E. G. Larson	M. J. Lee	25,000	6,250	175,500	180,000	21,480	No.-West. N., Minpls.; Bk. of N. D., Bismarck.
	Anselm Ransom F 15 Pop. 35	Farmers State Bank 77-914 \$15	Fred C. Wall	Alfred Olson Jakob Wolters	C. E. Elfstrom		15,000	3,700	90,000	87,000	15,000	Am. N., St. P.; 1st N., Minpls.

January, 1920

NORTH DAKOTA BANKS—Abercrombie to Anselm

1001

INVESTMENTS FOR BANKS MATURING AT CONVENIENT DATES; CONTINENTAL AND COMMERCIAL BANKS, CHICAGO

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

NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGERS, DUE FROM BANKS	
Antler Bottineau B 7 Pop. 510	Citizens State Bank...\$15 77-879 State Bank of Antler...\$15 77-811	J. L. Page	H. J. Newhouse	H. J. Newhouse		\$ 10,000	\$ 500	\$ 45,000	\$ 40,000	\$ 10,000	Midland No., Minpls.; Bk. of N. D., Bismarck.
" " " "		D. N. Tallman	W. F. Hanks	F. A. Rinkel		25,000	15,550	221,120	232,900	36,260	Chase N., N. Y.; Merch. N. and 1st N., St. P.; 1st N., Minpls.; 1st N., Grand Forks.
Appam Williams C 2 Pop. 100	Appam State Bank...\$17 77-968	P. M. Johnson	M. D. Johnson	B. L. Christopher- son		15,000	1,590	62,100	57,750	19,040	Union State, Minpls.; 1st Int'l, Minot; Williams Co. State and Bk. of Williston, Williston.
Ardoch Walsh C 15 Pop. 300	State Bank of Ardoch...\$86 77-502	C. J. Lofgren	N. J. Nelson	E. A. Buckley	V. A. Peterson	15,000	6,500	150,000	130,000	24,000	Chase N., N. Y.; Capital N., St. P.; 1st N., Minpls.; 1st State, E. Grand Forks, 1st N., Minpls.; 1st N., Bismarck.
Arena Burleigh E 9 Pop. 200	Arena State Bank...\$14 77-812	Andrew Halver	A. M. Isaminger	A. C. Isaminger		10,000	1,000	40,000	33,000	6,500	
Argusville Cass E 16 Pop. 200	Argusville State Bank...\$13 77-806	A. F. Erickson	H. W. Gearey	G. H. Johnston		10,000	3,200	90,000	80,000	20,000	Merch. N., Fargo.
Arnegard McKenzie D 2 Pop. 300	Citizens State Bank...\$13 77-798 Farmers State Bank...\$10 77-503	W. H. Putnam	H. L. Moe G. O. Haugan E. M. Stenehjem L. M. Stenehjem	W. E. Robb O. N. Stenehjem	A. Hagen	15,000 15,000	3,610 4,350	85,000 155,500	89,340 152,000	14,040 22,000	1st N., Williston and St. P.; 1st Secur. State Bk., Red Wing, Minn. 1st N., Minpls.; Capital N., St. P.; Williams Co. State and 1st N., Williston.
Arthur Cass E 16 Pop. 200	Farmers State Bank...\$20 77-1049 First State Bank...\$105 77-504	Ingval Johnson	O. N. Hatlie	F. J. Sinner		20,000	10,000				Merch. & Mnfrs. State, Minpls.; Met., St. P.; Northern Sav., Fargo.
" " " "		Fred Williams	J. H. Gale	B. A. Helland	Ella Boettcher	10,000	8,000	152,000	140,700	25,500	Han. N., N. Y.; No. West. N., Minpls.; 1st N., Fargo and St. P.
Arvilla Grand Forks D 15 Pop. 200	Arvilla State Bank...\$107 77-505	J. O. Fadden	A. I. Hunter D. H. Beecher	O. J. Knutson	Earl Bradshaw	10,000	11,480	173,330	167,700	40,670	Merch. N. and 1st N., St. P.; 1st N., Grand Forks.
Ashley McIntosh H 11 Pop. 1000	ASHLEY STATE BANK...\$101 77-152	J. H. Wishek	Theo. Henrich	W. L. Johnson	Henry Joerke J. W. Meidinger	25,000	11,710	473,310	374,170	105,000	City N., Bismarck; 1st N., St. P.
" " " "	<b>FIRST NAT'L BANK</b> 77-153 \$106	<b>T. S. JOHNSTONE</b>	<b>C. S. JOHNSTONE</b>	<b>C. A. JOHNSTONE</b>	<b>ALEX JOHNSTONE</b>	25,000	5,400	280,000	225,000	62,000	Lin. N., Minpls.; Merch. N., St. P.; 1st N., Bismarck.
" " " "	First State Bank...\$101 77-151	J. M. Hammond	John Bischof John J. Giedt	M. J. Ruemmele	F. J. Ruemmele Adolf Moench	10,000	14,000	250,000	233,770	34,000	Chase N., N. Y.; 1st N., St. P.; 1st N., Minpls.; Bk. of N. D., Bismarck.
Aurelia Ward C 5 Pop. 150	State Bank of Aurelia...\$110 77-506	R. J. Horton	H. K. Horton	L. T. Horton	Martha Sanden	10,000	4,000	100,000	77,000	20,000	1st N., Minpls.; 2d N., Minot; 1st N., St. P.; Bk. of N. D., Bismarck.
Ayr Cass E 15 Pop. 200	Ayr State Bank...\$106 77-507	James Beattie	C. M. Nelson	H. A. Malchose		10,000	6,420	175,120	111,530	73,250	Merch. N., Fargo; 1st N., Minpls.; 1st N., St. P.
Backoo Pembina B 14 Pop. 100	First State Bank...\$106 77-508	E. T. McCanna	P. P. Engh G. M. McCanna	W. R. Weaver		10,000	4,100	80,000	70,000	26,000	Capital N., St. P.; Northwestern N., Grand Forks; Midland N., Minpls.
Baker Benson C 10 Pop. 150	Farmers State Bank...\$112 77-785	A. W. Engel	E. O. Craig E. Beissbarth	A. J. Scobba	Lillian Scobba	15,000	3,200	87,000	78,000	17,000	Midland N., Minpls.; Bk. of N. D., Bismarck.
Baldwin Burleigh F 8 Pop. 125	Baldwin State Bank...\$110 77-509	Karl Klein	A. E. Johnson	H. G. Higgins	B. F. Lawyer	10,000	10,540	160,860	151,640	33,010	1st N., Bismarck and Washburn; 1st N., Minpls.; Capital Secur., Bismarck.
" " " "	FARMERS STATE BANK...\$115 77-859	F. A. Lahr	Hans Christiansen	H. G. Renfrow	Elmer Myhre	15,000	8,000	105,000	115,000	10,000	1st Guaranty and Bk. of N. D., Bismarck.; 1st N., Minpls.
Balfour McHenry D 8 Pop. 600	AMERICAN STATE BANK...\$1900 77-282 \$102	<b>A. L. LOMBARD</b>	<b>GEO. B. DOTY</b>	<b>A. M. ROLFNES</b>	<b>N. S. LOMBARD</b>	10,000	14,230	200,650	191,640	24,900	1st N., Fargo; 1st N., Minpls.; 1st State, Rochester, Minn.
" " " "	First State Bank...\$1900 77-281	G. W. C. Ross	F. E. Tucker	O. E. Hanson		10,000	3,000	100,000	80,000	20,000	Midland N., Minpls.; 1st N., Carrington.
Balta Pierce C 9 Pop. 150	Pierce Co. State Bank...\$112 77-756	J. LeRoy Elwell	H. G. Woutat	J. S. Thul	H. E. Senechal	15,000	2,500	84,000	76,000	14,000	Capital N., St. P.; 1st N., Grand Forks; Midland N., Minpls.; Bk. of N. D., Bismarck.
Banks McKenzie D 3 Pop. 50	Security State Bank...\$113 77-814	J. A. LaBrant	G. M. La Brant	A. M. La Brant		10,000	2,000	52,900	45,000	17,800	No. West. N., Minpls.; 1st N., Williston.

NORTH DAKOTA Map on Index

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NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & Dis- c'ts. Bonds, Securities	CASH & Re- ceivables, Due from Banks	
Bantry.....McHenry C 8 Pop. 250	State Bank of Bantry...†\$'05 77-899	James McIntyre	C. D. Rice..... Thos. Forsyth	C. M. Gilbertson	J. W. Clarke..... Mildred Castleman	\$ 15,000	\$ 11,000	\$ 178,000	\$ 158,000	\$ 24,000	Merch. N. and 1st N., St. P.; 1st N., Grand Forks and Northfield.
".....".....	Union Bank.....†\$'15 77-871	L. O. Keller	John McFarland	J. E. Wagar	Wm. C. Whitford	10,000	2,500	110,000	100,000	16,000	Midland N. and No. West. N., Minpls.; Scan-Am., Fargo; Bk. of N. D., Bismarck.
Barlow.....Foster E 11 Pop. 150	Farmers State Bank...†\$'10 77-510	T. E. Riley	J. S. Ulland	Thos. Kjos	Alvin Aas	10,000	2,000	157,410	141,340	27,050	No. West. N., Minpls.; 1st N., St. Paul and Fargo; Fergus Falls N., Fergus Falls.
Barney.....Richland G 16 Pop. 300	Bank of Barney.....†\$'07 77-511	D. G. Hoxie	E. E. Bailey	N. H. Berg	E. T. Tronsgard	10,000	7,200	144,600	131,000	28,000	Fergus Falls N., Fergus Falls, Minn.; 1st N., St. P.; N. Bk. of Wahpeton, Wahpeton; Bk. of N. D., Bismarck.
Bartlett.....Ramsey D 13 Pop. 120	Bartlett State Bank...†\$'08 77-512	M. T. Scarff	N. Scarff	John S. Hove	Carl P. Carlson	10,000	3,710	116,710	98,210	27,180	Chase N., N. Y.; 1st N., Minpls.; N. Bk. Com., St. P.; Northern State, Grand Forks.
Barton.....Pierce C 9 Pop. 250	Farmers & Merchants Bank...†\$'04 77-486	J. A. Tyvand	G. E. Gillmore	Otto Fering	A. M. West	10,000	12,500	125,000	115,000	15,000	Merch. N. and 1st N., St. P.; 1st N., Minpls.; Northern State, Grand Forks.
".....".....	First State Bank.....†\$'09 77-437	J. R. Carley	J. S. Ulland S. J. Mealey	W. A. Lilyquist	E. B. Spillum	10,000	3,150	144,000	116,000	22,000	Midland N., Minpls.; 1st N., Grand Forks.
Bathgate.....Pembina B 14 Pop. 338	Bathgate National Bank...†\$'08 77-324	H. L. Holmes	F. F. Holmes	K. O. Paulson	Wm. A. See	25,000	10,000	260,000	220,000	45,000	Mech. & Metals N., N. Y.; 1st N., Duluth and Grand Forks; 1st & Secur. N., Minpls.
".....".....	Citizens State Bank...†\$'09 77-325	L. A. Watson	L. A. Watson	W. F. Eldridge	M. W. Fitzsimonds	12,500	2,500	185,000	125,000	25,000	Chase N., N. Y.; Merch. N., St. P.; 1st State, E. Grand Forks; Bk. of N. D., Bismarck.
Battleview.....Burke B 4 Pop. 100	Farmers State Bank...†\$'15 77-874	Andrew Johnson	Robert Blomquist	K. B. Torgerson		15,000	2,000	80,000	82,000	14,000	Cont. & Com'l N., Chi.; 1st N., St. P.; Union N., Minot.
*Beach.....Golden Valley Pop. 2000 F 1	BEACH STATE BANK...†\$'10 77-119	T. E. Hayward	E. A. Wieting	J. G. Hougen		50,000	10,000	240,000	232,740	50,000	Midland N., Minpls.; 1st N., Dickinson and Fargo.
".....".....	Farmers & Merchants Bank...†\$'07 77-117	T. E. Hudson	A. R. Thompson	C. O. Halvorson		25,000	12,000	270,000	245,000	55,750	1st N., Minpls.; Merch. N., Dickinson.
".....".....	<b>FIRST NAT'L BANK</b> 77-118 †\$'09	<b>O. C. ATTLETWEED. E. J. CURTIN..... A. K. ATTLETWEED</b> Largest Bank in Golden Valley County. Unexcelled facilities for prompt collection of Southwestern North Dakota items. We maintain a Farm Mortgage Loan Department.				50,000	22,990	476,140	503,130	70,990	Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N., St. P.
".....".....	Golden Valley State Bk...†\$'05 77-116	Ell Cole, Jr.	Aylmer Cole	R. C. Fuller	R. R. Haistead	25,000	15,000	400,000	350,000	65,000	No. West. N., Minpls.; 1st N., Dickinson; Merch. N., St. P.; Citiz. Com'l Tr. Co., Buffalo.
Belfield.....Stark F 3 Pop. 500	CITIZENS STATE BANK...†\$'09 77-298	S. G. More	E. E. More	W. S. Morris	P. J. Lemm	15,000	5,000	140,000	134,000	23,000	Cont. & Com'l N., Chi.; No. West. N., Minpls.; 1st N., Fargo and Bismarck.
".....".....	Farmers State Bank...†\$'15 77-882	W. L. Richards	A. E. McAdams	S. R. Shannon	C. J. Parker	15,000	1,020	68,150	78,160	9,020	Stock Yds. N., So. St. P.; Merch. N., Dickinson.
".....".....	<b>FIRST NAT'L BANK</b> 77-297 †\$'06	<b>R. C. DAVIS..... ANTON ANDERSON</b> Oldest and larg est bank. 5% interest paid on time certifi cates of deposit. We negotiate high-grade North Dakota Farm Mortgage.	<b>J. O. MILSTEN..... W. W. BEEBE</b>			25,000	26,820	348,500	288,600	136,720	Chase N., N. Y.; 1st N. and Midland N., Minpls.; 1st N., Mandan.
Benedict.....McLean D 7 Pop. 500	First State Bank...†\$'08 77-513	J. W. G. Anderson	F. O. Miller	S. N. Miller	G. J. Sherry	10,000	9,910	128,600	114,200	23,900	No. West. N. and 1st N., Minpls.; 1st N., St. P.; Bk. of N. D., Bismarck.
".....".....	Security State Bank...†\$'12 77-748	J. E. Tofflemire	F. S. Tofflemire	H. O. Sethre	C. C. Nelson	10,000	1,870	130,390	134,100	16,650	Cont. & Com'l N., Chi.; Midland N., Minpls.; 1st N., Bismarck; 2d N., Minot.
Bentley.....Hettinger G 5 Pop. 250	Farmers State Bank...†\$'10 77-476	J. S. Tucker	F. G. Orr	H. A. Galloway		10,000	2,850	106,370	78,960	31,140	1st N., Minpls.; Northern Sav., Fargo.
Bergen.....McHenry D 8 Pop. 150	Farmers Bank...†\$'16 77-950	C. J. Sawby	T. G. Glesne	N. J. Larson	E. J. Larson	15,000	2,500	111,830	112,850	20,200	Cont. & Com'l N., Chi.; 1st N., Minpls.; Scan-Am., Fargo; Bk. of N. D., Bismarck.
".....".....	First State Bank...†\$'05 77-514	Martin Apland	H. J. Sorlien	Peter C. Tangen	L. A. Daley	10,000	3,000	85,000	60,000	20,000	Merch. & Mfrs. State, Minpls.; Am. N., St. P.; Union N., Minot; Bk. of N. D., Bismarck.
Berlin.....La Moure G 13 Pop. 137	Farmers & Merchants State Bank...†\$'12 77-773	A. E. Shockman	N. Schockman J. M. Leppert	J. M. Moes		20,000	9,000	175,000	154,000	39,500	1st N., Minpls.; Equity State, Fargo.

January, 1920

NORTH DAKOTA BANKS—Bantry to Berlin

1003

USE AND SELL OUR LETTERS OF CREDIT AND TRAVELERS' CHEQUES.

CONTINENTAL AND COMMERCIAL BANKS, CHICAGO



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NORTH DAKOTA—Continued

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TOWN AND COUNTY, *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CESSIVE, DEB FROM BANKS	
Berthold Ward O 6 Pop. 600	Bank of Berthold 77-244 \$5'05	H. Thorson	Ben Baer	A. C. Torgerson	Arnold Fergerson	\$ 10,000	\$ 13,300	\$ 141,000	\$ 133,700	\$ 26,000	1st & N., Minpls.; 1st N. and Am. N. St. P.; 2d N., Minot; Bk. of N. D., Bismark.
" " "	State Bank of Berthold 77-243 \$5'02	C. L. Stevenson	L. H. Stevenson	W. J. Hughes	O. L. Guffey	10,000	13,000	260,000	200,000	90,000	1st N., Grand Forks; 1st & N., Minpls.; Union N., Minot.
Berwick McHenry C 9 Pop. 250	Berwick State Bank 77-516 \$5'02	H. Thorson	H. Ingvaldson	E. J. La Fave	E. L. Quitney	15,000	7,750	110,980	113,750	20,100	1st & N., Minpls.; Am. N., St. P.; 1st N., Grand Forks.
Beulah Mercer E 6 Pop. 400	FIRST STATE BANK 77-824 \$5'13	N. P. McGregor	H. H. Kenyon	J. N. Fast	C. N. McGregor	20,000	5,990	330,000	300,000	45,000	No.-West. N., Minpls.; Kandiyohi Co., Willmar, Minn.; Capital Secur. and Bk. of N. D., Bismarck
" " "	German State Bank 77-883 \$5'15	John Young	W. F. Halliday	P. S. Chaffee	John Nagel	10,000		95,000	75,000	30,000	No.-West. N., Minpls.; 1st N., Bismarck.
Binford Griggs D 13 Pop. 400	FIRST NATIONAL BANK 77-384 \$2'08	JOSEPH BUCHHEIT Prompt service FEE IN ADVAN Credit reports,	OTTO PRITZ on collections. CE: Sight Drafts, 50c. TRY US.	OSCAR GREENLAND 15c minimum; 25c	EMIL OLSON minimum if paid.	25,000	19,980	194,310	212,650	19,090	Chase N., N. Y.; 1st N., St. P.; 1st N. and Midland N., Minpls.
" " "	FIRST STATE BANK 77-383 \$2'02	L. P. Larson	C. F. Ringlee	Olof Burseth		15,000	10,000	157,000	142,000	26,000	N. Park, N. Y.; No.-West. N. and 1st N., Minpls.; Northern Sav., Fargo.
Bisbee Towner B 11 Pop. 700	Citizens State Bank 77-250 \$5'07	C. F. Nelson	L. A. McMurray	A. P. Larson	Geo. L. Eastling	25,000	9,000	270,000	230,000	40,000	Peo. Tr. & Sav., Chi.; 1st N., Minpls.; Merch. N., St. P.; 1st N., Grand Forks.
" " "	FIRST NATIONAL BANK 77-249 \$2'03	A. Egeland	C. H. Olson John Kelly J. R. Waters, Mgr.	C. J. Ness	C. W. Gerrard	25,000	6,500	350,000	275,000	85,000	1st N. and N. Bk. Com., St. P.; Midland N., Minpls.
*Bismarck Burleigh F 8 Pop. 7500	Bank of North Dakota 77-28 \$4'19	{ L. J. Frazier, Governor Owned, operate	d, managed and	F. W. Cathro, Dir. Gen'l	controlled by the	2,000,000	58,500	15,454,460	2,994,380	14,488,620	N. City, N. Y.; 1st N. and Midland N., Minpls.; 1st N., St. P. and Duluth.
" " "	BISMARCK BANK 77-30 \$2'01	T. C. POWER We solicit colle FEE IN ADVAN Credit Reports,	I. P. BAKER G. H. RUSS, JR. ctions. CE: Sight drafts, 50c.	E. M. THOMPSON 15c minimum; 25c	minimum if paid.	65,000	47,560	766,020	785,700	92,880	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; No.-West. N., Minpls.; 1st N., St. P.
" " "	Capital Security Bank 77-32 \$5'17	K. Kjelstrup	C. W. McGray	S. G. Severtson	H. A. Fosse	50,000	1,200	328,000	336,000	65,000	Bk. of N. D., Bismarck; 1st N., Minpls.; 1st N., St. P.
" " "	*CITY NATIONAL BANK 77-31 \$1'05	{ P. C. REMINGTON 15 CENTS sent 25 CENTS for e	J. A. GRAHAM B. C. MARKS to us with each si each credit report	J. B. RHOD	C. D. OWEN	50,000	75,000	1,500,000	1,200,000	425,000	Han. N., N. Y.; Corn Ex. N., Chi.; 1st N., Minpls.; 1st N., St. P.
" " "	*FIRST GUARANTY BANK 77-33 \$5'17	F. A. LAHR FEE IN ADVAN DEPOSITS GUAR 5% interest pai	C. S. MEAD CE: Sight drafts, ANTEED BY THE B d on time deposi	E. V. LAHR 15c minimum; 25c	M. E. MIKKELSON E. S. WHITSON minimum charge if paid.	50,000	7,220	248,810	241,070	47,430	Ft. Dear N., Chi.; N. Bk. Com., St. P.; 1st N., Minpls.
" " "	*FIRST NATIONAL BANK 77-29 \$2'79	C. B. LITTLE Second oldest Bank in North Dakota. U. S. Depository. Prompt attention given collections. FEE IN ADVANCE: Sight drafts, 15c minimum; 25c minimum if paid. Credit Reports, 50c.	J. L. BELL U. S. Depository. F. J. GRADY	F. E. SHEPARD	A. S. BOLSTER	100,000	231,490	2,543,300	2,330,420	716,870	N. Park, N. Y.; 1st N., Chi.; Merch. N., St. P.; No.-West. N., Minpls.
Blabon Steele E 14 Pop. 150	Bismarck Clearing House (Members indicated by a *) Blabon State Bank 77-517 \$5'06	C. B. Little J. D. Brown	E. V. Lahr M. B. Cassell	J. A. Graham, Sec. and Mgr. L. E. Sell	A. O. Sund	20,000	10,000	150,000	14,000	30,000	N. Park, N. Y.; 1st N. and Midland N., Minpls.; 1st N., Hope.
Blaisdell Mountrail C 5 Pop. 150	BLAISDELL STATE BANK 77-518 \$5'08	JOURGEN OLSON Save time and FEE IN ADVAN Farm Loans an	C. L. SMITH get service on Col CE: Plain sight d other short tim	O. R. POWELL lections and Cred drafts, 15c; Cred e paper negotiate	ALPHA OLSON it Reports by sen ding TRY U S.	10,000	13,000	116,000	95,000	40,000	Union N., Minot; 1st N. and Met., St. P.; Bkrs. N., Minpls.; Bk. of N. D., Bismark.
Blanchard Trail E 16 Pop. 75	First State Bank 77-519 \$5'07	E. Y. Sarles	E. R. Sarles	W. T. Cummins		10,000	5,740	44,400	47,570	7,740	Cont. & Com'l N., Chi.; 1st N., Fargo; Merch. N., St. P.
Bonetrail Williams C 2 Pop. 50	Security State Bank 77-620 \$5'10	L. C. Keep	John Hagbo	M. J. Nelson	H. P. Johnson D. C. Poling	10,000	4,000	85,000	89,000	17,000	1st N., Minpls.; 1st N., Grand Forks; Citiz. Com'l Tr. Co., Buffalo; Williams Co. State, Williston.

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Banks Advertising give Prompt Attention to Collections and Correspondence

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	LOANS & DIS- C'TS. BONDS, SECURITIES	
Bordulac..... Foster E 11 Pop. 125	Bordulac State Bank.....*2\$'06 77-520	N. E. Landeene.....	Angus Ferguson.....	A. H. Wentland ...	C. O. Johnson.....	\$ 10,000	\$ 13,000	\$ 190,000	\$ 180,000	\$ 33,000	N. Park. N.; Y. 1st N., Fargo; and Minpls.; Stock Yds. N., So. St. P.
*Bottineau, Bottineau B 8 Pop. 2000	<b>BOTTINEAU COUNTY BANK</b> 77-90 *2\$'87	<b>M. C. DALE.....</b> Save time and FEE IN ADVAN Oldest and Lar	<b>M. L. HELGERSON</b> <b>A. D. ERTRESVAAG</b> get service on Col CE: Plain sight gest Bank in Bot	<b>A. B. OUREN.....</b> Collections and Cred drafts, 15c; Cred tineau County.	<b>C. W. FEATHERS ..</b> It Reports by sen ding TRY U S.	25,000	44,180	822,900	760,000	100,000	Scan. Tr. Co., N. Y.; 1st N., Minpls. and St. P.; Northern State, Grand Forks.
" .....	Bottineau National Bank...*05 77-92	G. K. Vikan .....	J. A. Johnson .....	P. B. Ferguson ..	M. M. Campbell... Oscar Bakkom....	25,000	15,500	364,000	330,200	55,730	Han. N., N. Y.; Cont. & Com'l N., Chi.; No- West. N., Minpls.; Merch. N., St. P.; North- western N., Grand Forks.
" .....	First National Bank .....*4'93 77-91	W. H. McIntosh... W. R. McIntosh... F. W. Cathro .....	W. R. McIntosh... F. W. Cathro .....	F. W. Cathro .....	J. T. Neville..... P. J. Scully E. D. Bower R. A. Volkmann...	50,000	27,480	356,900	389,760	67,030	N. Bk. Com., N. Y.; 1st N., St. P. and Fargo; 1st & Secur. N., Minpls.
*Bowbells..... Burke B 5 Pop. 800	Burke County State Bank*12 77-746	E. F. Volkmann... W. A. Volkmann... A. U. Anderson....	W. A. Volkmann... A. U. Anderson....	A. U. Anderson....	R. A. Volkmann...	10,000	2,000	129,000	95,000	38,000	Cont. & Com'l N., Chi.; 1st N., Minpls., Grand Forks, and St. P.
" .....	First National Bank .....*03 77-166	A. C. Wiper .....	Theodore Albrecht	W. N. Sanford ..	A. E. Larson .....	25,000	7,300	234,200	157,900	110,700	Chase N., N. Y.; 1st N., Minpls.; 2d N., Minot.
" .....	First State Bank.....*5'99 77-165	J. B. Atkinson.... M. H. Powers .....	M. H. Powers .....	J. G. Johnson .....	S. E. Rogers.....	25,000	5,000	190,000	175,000	30,000	Am. N., St. P.; Midland N., Minpls.
Bowdon..... Wells E 11 Pop. 450	Bowdon State Bank ..*2\$'1900 77-339	H. F. Konicheck... G. W. C. Ross .....	G. W. C. Ross .....	B. R. artz.....	Ralph B. Olson....	10,000	10,000	275,000	200,000	85,000	No. West. N., Minpls.; 1st N., Duluth; Am. N., St. P.
" .....	Farmers & Merchants State Bank .. 77-340 ..*2\$'05	Edward S. Lee .....	Verne Wells..... E. C. Brundige	Tillman Fortney ..		25,000	5,000	350,000	291,000	96,000	1st N. and Mtle. State, Minpls.; Bk. of Glen- coe, Glencoe, Minn.; 1st N., Fargo.
Bowesmont, Pembina B 15 Pop. 175	First State Bank .....*2\$'10 77-521	N. J. Nelson..... C. W. Clow.....	C. W. Clow.....	A. T. Everson .....		10,000	4,000	141,900	140,030	22,010	Capital N., St. P.; 1st N., Crookston, Minn.; 1st State, E. Grand Forks.
*Bowman..... Bowman G 2 Pop. 1200	Farmers & Mechanics State Bank .. 77-949 ..*2\$'16	W. M. Westergaard	O. M. Young..... I. M. Stutlien.....	I. M. Stutlien.....	S. T. Dolvin .....	15,000	4,000	180,000	160,000	30,000	Capital N., St. P.; Met. N., Minpls.; Stock Yds. N. So. St. P.
" .....	<b>FIRST NAT'L BANK</b> 77-229 *2'07	<b>J. E. PHELAN.....</b> FEE IN ADVAN Reliable Credit Farm Mortgage	<b>DUGALD STEWART</b> <b>C. J. PHELAN</b> CE: Sight drafts, Reports, 50c. TR Loans Negotiate	<b>E. J. BUELL .....</b> 15c minimum; 25c Y US. d.	<b>J. M. THIELGES...</b> <b>D. G. HOGOBOOM</b> minimum charge if paid.	25,000	28,000	495,000	418,000	80,000	N. City., N. Y.; Cont. & Com'l N., Chi.; No- West. N., Minpls.; 1st N., St. P.
" .....	<b>STATE BANK OF BOWMAN</b> 77-230 *2\$'09	J. P. Tembreull .. T. B. Torkelson ... H. W. Clarkson ...	T. B. Torkelson ... H. W. Clarkson ...	H. E. Wirch.....	O. H. Johnson!.... R. M. Arthur	40,000	17,700	553,940	470,000	120,000	Corn Ex. N., Chi.; 1st N. and Midland N., Minpls.; 1st N., St. P.; Stock Yds. N., So. St. P.
Braddock... Emmons F 10 Pop. 150	<b>EMMONS COUNTY STATE</b> <b>BANK</b> .....77-522.....*2\$'98	<b>L. M. DOERSCHLAG</b> Oldest Bank in FEE IN ADVAN 25c minimum	<b>WILLIAM BAXTER</b> Emmons County. CE on Sight Draf If paid. Credit	<b>H. W. ALLEN.....</b> Collections app ts, 15c minimum; Reports, 50c.	<b>J. A. ALLENSWORTH</b> reclated.	10,000	7,000	95,200	74,350	36,940	Merch. N., St. P.; 1st N., Bismarck; No. West. N., Minpls.
" .....	Farmers State Bank.....*2\$'16 77-951	O. R. Martini..... H. A. Reamann....	H. A. Reamann....	R. E. McCain.....	Esther Sather .....	20,000		91,050	85,890	11,200	City N., Bismarck; 1st N., Minpls.
Brampton... Sargent H 14 Pop. 200	Farmers State Bank ..*2\$'19 77-1021	John Stout .....	E. G. Stephens ..	F. S. Battey .....		20,000	3,700	23,000	21,000	11,300	1st N., Minpls.; Cogswell State, Cogswell.
Brantford... Eddy D 12 Pop. 100	Farmers State Bank ..*2\$'12 77-753	W. J. Morris .....	W. L. Daniels .....	C. E. Carlson .....		10,000	1,630	106,000	77,000	31,000	1st N., Minpls., Fargo, and St. P.
" .....	Security State Bank.....*2\$'12 77-747	Walter Prall..... R. Indergaard Chas. Kroeger	R. Indergaard Chas. Kroeger	A. M. Prall .....	Dewey Miller .....	10,000	2,230	55,000	45,000	15,000	No. West. N., Minpls.; Merch. N., Fargo; Bk. of N. D., Bismarck.
Bremen..... Wells D 11 Pop. 200	State Bank of Bremen. *2\$'12 77-523	G. L. Hope .....	H. Ingvaldson....	Albert Hope.....		10,000	6,800	165,000	106,700	56,000	Northern Sav., Fargo; 1st N., St. P. and Minpls.

CHICAGO, A CENTER FOR DIRECT COLLECTIONS, CONTINENTAL AND COMMERCIAL BANKS

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NORTH DAKOTA—Continued

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TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGES, DUES FROM BANKS	
Brinsmade...Benson C 11 Pop. 203	<b>CITIZENS STATE BANK</b> 77-433 \$5'06	Thomas Ose	W. F. Harney	G. W. Hopper	H. S. Herman	\$ 10,000	\$ 31,000	\$ 388,020	\$ 264,760	\$ 71,950	1st N., Minpls.; 1st N. and Northern Sav., Fargo; Bk. of Com. & Sav., Duluth; Bk. of N. D., Bismarck.
" " "	First National Bank *2'07 77-432	E. Beissbarth	F. W. Bowman	H. J. Haugan	R. C. Aarestad	25,000	9,500	200,000	199,500	60,000	Merch. N., St. P.; Midland N., Minpls.; 1st N., Fargo.
Brisbane...Grant G 6 Pop. 100	First State Bank *13 77-830	F. J. McCullough		M. M. Hayden		10,000	5,000	105,000	95,000	10,000	Merch. N., St. P.; Bk. of N. D., Bismarck.
Brocket...Ramsey C 13 Pop. 225	Farmers & Merchants Bank *16 77-987	P. H. Kelly	E. O. Engesather G. Cervenka	E. C. Anderson	F. T. Karnik	25,000	2,730	130,000	128,900	29,800	Han. N., N. Y.; 1st N., St. P. and Grand Forks.
" " "	State Bank of Bocket *02 77-524	A. J. Gronna	J. D. Gronna	D. W. McKenzie	G. W. Toppila	35,000	28,000	255,000	250,000	75,000	Han. N., N. Y.; 1st N., Minpls.; 1st N., Grand Forks.
Buchanan...Stutsman F 12 Pop. 100	Buchanan State Bank *05 77-525	H. T. Graves	A. B. DeNault	Andrew McKay	R. A. Collins	10,000	6,000	130,000	110,000	30,000	No.-West. N. and Wells-Dickey Tr. Co., Minpls.; James River N., Jamestown.
Bucyrus...Adams G 4 Pop. 100	Bucyrus State Bank *08 77-526	Alfred O. Brown	E. A. Knutson	E. J. Knutson		10,000	16,840	180,140	167,090	30,220	1st & Secur. N., Minpls.; 1st N., St. P.
Buffalo...Cass F 15 Pop. 500	First National Bank *85 77-527	E. E. More	W. H. O'Neil	S. G. More	J. W. Chapman A. L. Peterson	25,000	82,940	303,980	386,490	50,440	Han. N., N. Y.; Cont. & Com'l N., Chi.; No.-West. N., Minpls.; 1st N., Fargo.
Buffalo Springs...Bowman Pop. 100 G 3	Farmers State Bank *10 77-528	J. E. Phelan	Emil Scow	L. Skjelset	Bertha Hestekin	10,000	6,580	77,420	83,640	7,620	No.-West. N. and 1st N., Minpls.; 1st N., Bowman.
Buford...Williams D 1 Pop. 150	First State Bank *06 77-529	A. F. Nohle	F. J. Stiehl	O. J. Morken	T. A. Miller	10,000	11,000	110,000	80,000	50,000	Han. N., N. Y.; Merch. N., St. P.; 1st N., Williston.
Burkey...Golden Valley Pop. 50 F 1	(See Golva)										
Burlington...Ward C 7 Pop. 300	<b>AMERICAN STATE BANK</b> 77-401 \$5'09	<b>JOURGEN OLSON</b> Save time and FEE IN ADVAN Farm Loans an		<b>C. L. SMITH</b> get service on Col CE: Plain sight d other short ti	<b>J. H. WERNER</b> lections and Cred drafts, 15c; Cred me paper negoti	15,000	41,070	270,110	310,170	41,080	Bkrs. N., Minpls.; Union N., Minot.
" " "	First State Bank *09 77-402	James Johnson	G. A. Bugge	H. A. Kløver	W. E. Gross	10,000	10,000	118,500	114,200	16,590	1st N., Minpls.; 2d N., Minot; Stock Yds. N., So. St. P.; Bk. of N. D., Bismarck.
Burnstad...Logan G 10 Pop. 200	<b>FIRST STATE BANK</b> 77-530 \$5'09	<b>E. E. PECK</b> Collections sold FEE IN ADVAN		cited. Safe Farm CE on sight draft	<b>CHARLES HERNETT</b> <b>A. V. NORDQUIST</b> G. A. NORDQUIST negotiated.	10,000	10,000	150,000	135,000	36,000	Bk. of N. D., Bismarck; 1st N., Minpls.; Stock Yds. N., So. St. P.
Burt...Hettinger G 5 Pop. 250	Burt State Bank *13 77-779	W. B. Tscherner	J. C. Schleicher	E. G. Heinrich		10,000	4,680	89,900	72,900	11,000	1st N., Bismarck; Mtle. State, Minpls.; Stock Yds. N., So. St. P.; Capital N., St. P.
Buttzville...Ransom G 15 Pop. 80	Farmers State Bank *10 77-531	Harold Thorson	Jakob Wolters	David Keyes		10,000	9,000	100,000	95,000	24,000	Am. N., St. P.; 1st N., Minpls.
Buxton...Traill D 16 Pop. 600	Farmers State Bank *13 77-883	J. I. Lerom	J. M. Thorson C. J. Lofgren	P. L. Solberg	M. G. Jacobson	10,000	2,750	239,000	236,500	13,400	1st N., St. P.; No.-West. N. and 1st N., Minpls.; 1st N., Fargo; Bk. of N. D., Bismarck.
" " "	<b>FIRST NATIONAL BANK</b> *84 77-532	O. S. Hanson	A. L. Hanson	Leonard Hanson	Joseph A. Olson	25,000	10,000	350,000	300,000	65,000	Chase N., N. Y.; 1st N., Minpls.; Northwestern N. and Northwestern Tr. Co., Grand Forks.
Calio...Cavalier B 12 Pop. 200	Farmers & Merch. State Bk. *10 77-533	John A. Peterson	M. M. Peterson	A. U. Peterson	M. J. Pung	10,000	10,000	254,000	186,480	17,000	No.-West. N., Minpls.
Calvin...Cavalier B 12 Pop. 250	First State Bank *05 77-534	D. J. Porter	C. B. McMillan	Archie Sillers		15,000	10,000	220,000	200,000	45,000	Cont. & Com'l N., Chi.; No.-West. N., Minpls.; Northern State, Grand Forks; 1st N., St. P.
" " "	Peoples Bank *19 77-1014	Neil Nicolson	J. W. David	O. J. Eide	P. E. Vinje	25,000	2,970	143,690	160,940	25,050	N. Bk. Com., St. P.; Peo. State, Grand Forks; 1st N., Minpls.; Bk. of N. D., Bismarck.
*Cando...Towner C 11 Pop. 1500	Cando National Bank *04 77-89	D. F. McLaughlin	J. J. McCanna C. J. Lofgren	R. D. Gillies	W. I. Troutman W. T. Schubert	25,000	47,850	617,770	582,270	109,100	Han. N., N. Y.; Cont. & Com'l N., Chi.; No.-West. N., Minpls.; Merch. N., St. P.
" " "	First National Bank *88 77-88	C. J. Lord	F. L. Thompson	Harry Lord	V. D. Lord	25,000	45,890	873,570	804,730	146,730	Chase N., N. Y.; 1st N., St. P. and Duluth; 1st N., Minpls.
Carbury...Bottineau B 8 Pop. 150	Bank of Carbury *15 77-892	E. T. McCanna	P. P. Engh	J. H. Engh		10,000	2,500	90,000	82,500	22,000	Cont. & Com'l N., Chi.; Midland N., Minpls.; Northwestern N., Grand Forks.

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NORTH DAKOTA—Continued

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January, 1920

NORTH DAKOTA BANKS—Carpio to Cleveland

1007

TOWN AND COUNTY. County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. ♦Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Carpio... Ward C 6 Pop. 400	First National Bank...♦1904 77-395	S. J. Rasmussen	W. C. Cobb	Oscar Herum	E. F. McGovern	\$ 25,000	\$ 11,320	\$ 264,590	\$ 241,720	\$ 84,190	Cont. & Com'l N., Chi.; 1st N. and No.-West. N., Minpls.; 2d N., Minot; 1st N., St. P.
"	First Security Bank...†18 77-1005	S. O. Ridgeway	Anthony Walton	H. B. Thoreson	Conrad Fladseth	15,000		33,720	26,630	22,090	1st Far., Minot; Met., St. P.; Bk. of N. D., Bismarck.
♦Carrington... Foster E 12 Pop. 1500	Commercial State Bank...♦1902 77-99	W. E. Landeene		N. E. Landeene	Dwight Jones	20,000	13,000	300,000	290,000	40,000	N. Park. N. Y.; 1st N., Minpls.; 1st N., Fargo and St. P.
"	<b>FIRST NATIONAL BANK</b> 77-98 ♦1900	G. W. C. ROSS	W. H. SWINTON	G. S. NEWBERRY	R. W. HARGRAVE G. A. MURPHY	25,000	45,000	500,000	525,000	48,000	N. City, Chi.; No.-West. N., Minpls.; 1st N., Fargo.
"	<b>FOSTER COUNTY STATE BK.</b> 77-97 †1905	J. C. HOFFERT	OTTO BREMER RALPH HALL	GUY COOK	GUY REED	15,000	45,000	350,000	340,000	60,000	N. City, N. Y.; Cont. & Com'l N., Chi.; Merch. N. and Am. N., St. P.; Bk. of N. D., Bismarck.
♦Carson... Grant G 6 Pop. 150	Carson State Bank...†1917 77-964	L. A. Tavis	Jos. P. Hess	W. A. Hart	P. E. Dillenburg	15,000	500	121,260	106,110	21,440	Midland N., Minpls.; 1st N., Mandan.
"	First State Bank...†1910 77-535	E. J. Weiser	N. C. Young	H. Hallenberg	D. A. Podoll	10,000	3,120	139,750	125,580	21,390	1st N., Fargo and St. P.; No.-West. N., Minpls.
Cartwright... McKenzie D 2 Pop. 200	First State Bank...†1915 77-898	C. G. Kapelovitz	A. N. Beiseker	S. R. Otesa	J. A. Campbell	10,000		58,000	33,000	26,200	1st N. and Midland N., Minpls.; 1st N., Mandan and Williston.
Casselton... Cass F 15 Pop. 1553	Cass County Nat. Bank...†1903 77-68	John Martin	Joseph Langer L. C. Hormell	J. L. Gunkel	J. A. McKinnon B. L. Leonard	25,000	42,880	939,970	611,290	414,550	Chase N., N. Y.; Cont. & Com'l N., Chi.; No.-West. N., Minpls.; 1st N., St. P.
"	First National Bank...†1902 77-67	Math. Runck	M. G. Straus M. J. Ford	J. A. Krick	W. F. Strehlow	50,000	2,560	582,240	603,390	73,180	1st N. and Midland N., Minpls.; 1st N., Fargo; Merch. N., St. P.
"	Peoples State Bank...†1919 77-1016	Adolph Lebus	Ernest A. Stolzman Theo. G. Buchholz	H. D. Ellis	P. C. Jahnke	50,000	6,500	61,590	93,180	22,780	Bk. of N. D., Bismarck; Met. St. P.; Mtle. State, Minpls.; Scan.-Am., Fargo.
Oathay... Wells E 11 Pop. 225	Farmers State Bank...†1915 77-901	H. Ingvaldson	L. J. Kuske	H. C. Dantley	G. H. Long	15,000	2,000	262,000	142,000	84,000	Cont. and Com'l N., Chi.; Am. N., St. P.; 1st N., Minpls.; Merch. N., Fargo.
♦Cavalier... Pembina B 14 Pop. 1000	<b>FIRST NATIONAL BANK</b> ...†1902 77-163	J. H. WELL	JAMES McEWEN	A. D. PORTER	H. F. SJOSTROM S. J. SVEINSON	25,000	25,000	600,000	450,000	70,000	N. Bk. Com., N. Y.; 1st N., St. P.; No.-West. N., Minpls. and Grand Forks.
"	<b>MERCHANTS &amp; FAR. BANK</b> 77-164 †1905	C. R. Green	K. G. Adams	C. W. Clow	Herbert Kibler E. S. Simons	25,000	19,000	600,000	530,000	80,000	N. Park. N. Y.; 1st N., Minpls.; 1st N., Grand Forks; Capital N., St. P.; Bk. of N. D., Bismarck.
Cayuga... Sargent G 15 Pop. 175	Cayuga State Bank...♦1902 77-537	G. M. Hopp	W. E. Dada	Edwin Pederson	Erwin Curtin	10,000	10,000	180,000	140,000	35,000	N. Park. N. Y.; 1st N., Minpls.; St. P. State, St. P.
♦Center... Oliver E 7 Pop. 150	Bank of Oliver County...†1908 77-538	A. N. Beiseker	C. G. Kapelovitz	F. C. Wick	Ernest Wick	10,000	5,000	295,000	250,000	60,000	1st N., Mandan; No.-West. N., 1st N. and Midland N., Minpls.
Chaffee... Cass F 15 Pop. 150	Farmers Security Bank...†1907 77-539	John Martin	John Watt John Jackson	G. J. Pagel	S. B. Barron	20,000	18,950	276,100	238,820	28,710	Chase N., N. Y.; No.-West. N., Minpls.; 1st N., Fargo; Cass Co. N., Casselton.
Charbonneau... McKenzie D 2 Pop. 125	Farmers State Bank...†1913 77-822	Adam Hannah	J. L. McRae	Oswald J. Olsen	Lee R. McFarlin	10,000	3,300	102,400	104,300	12,000	1st N., Minpls.; 1st N., Williston.
Charlson... McKenzie C 4 Pop. 100	Far. Bk. of McKenzie County...†1909 77-540	Adam Hannah	E. B. Olson	M. J. Olson	J. E. Lacey	10,000	2,690	89,690	76,100	8,300	1st N. and State Dep., Minpls.; 1st N., Williston.
"	First State Bank...†1913 77-799	E. F. Volkmann	A. I. Volkmann	B. A. Benson	A. U. Anderson	10,000	1,000	48,740	50,220	19,270	1st N., Minpls.; Williams Co. State, Williston; 1st N., Grand Forks.
Chaseley... Wells F 10 Pop. 150	Chaseley State Bank...†1909 77-541	J. L. Hart	Fred Jansonius	A. E. Anderson		10,000	4,000	86,700	65,000	26,000	Am. N., St. P.
Christine... Richland F 16 Pop. 200	Farmers State Bank...†1919 77-1015	N. M. Berseth	I. J. Skjonsby	E. O. Johnson	G. F. Johnson	25,000	12,500	250,000	200,000	65,000	Merch. & Mnfrs. State, Minpls.; Met., St. P.; Northern Sav. and Scan.-Am., Fargo.
Churchs Ferry... Ramsey C 11 Pop. 400	Farmers State Bank...†1904 77-236	J. L. Mathews	J. M. Hynes	G. F. Lineburg		10,000	10,000	175,000	160,000	35,000	1st & Secur. N., Minpls.; 1st N., Fargo.
"	<b>FIRST NATIONAL BANK</b> ...†1902 77-235	H. C. Hansen		M. Engelhorn		25,000	20,000	400,000	340,000	50,000	Chase N., N. Y.; No.-West. N., Minpls.; 1st N., St. P.
Clementsville... Stutsman F 12 Pop. 100	Farmers & Merchants Bank...†1913 77-829	Fred Carr	Myron Ackerman, Sr.	G. B. Arveson		16,000	6,500	85,000	75,000	35,640	1st N., Minpls.; 1st N., Fargo.
Cleveland... Stutsman F 11 Pop. 250	Cleveland State Bank...†1905 77-543	A. B. De Nault	H. T. Graves	Daniel Sachow	E. A. Michel	10,000	5,130	171,050	164,390	21,790	N. City, N. Y.; 1st N., Minpls.; James River N., Jamestown.
"	First State Bank...†1916 77-915	J. J. Nierling	C. R. Hodge	Will Sinclair	James Cusator	15,000	620	58,080	87,270	1,180	Capital N., St. P.; Citiz. N., Jamestown.

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NORTH DAKOTA—Continued

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TOWN AND COUNTY County Seats Entire State in No. 9 Federal Reserve District	NAME OF BANK *Mem. Am. Bks. Assn. \$State +Mem. State Bks. Assn. +Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSIT S	LOANS & DIS- C'TS. BOND, SECURITIES	CASH & EX- CHANGES DUE FROM BANKS	
Clifford.....Traill F 15 Pop. 175	Clifford State Bank.....◆\$'98 77-544	George O. Stomper.	A. T. Kraabel.....	H. N. Klev.....	-----	\$ 20,000	\$ 15,500	\$ 192,600	\$ 200,340	\$ 21,200	Chase N., N. Y.; Merch. N., St. P.; 1st N., Minpls.; 1st N., Mayville.
Clyde.....Cavalier B 12 Pop. 200	Clyde State Bank.....◆\$'05 77-545	C. B. McMillan	Archie Sillers	Chas. Sillers	D. M. Burkholder	15,000	7,200	97,000	146,000	14,360	Cont. & Com'l N., Chi.; 1st N., Minpls.; Northern State, Grand Forks.
Coal Harbor.....McLean E 7 Pop. 125	Farmers State Bank.....◆\$'16 77-889	C. W. Carlson	Fred Riebhoff	F. A. Vogel	J. W. Vogel	20,000	5,000	140,000	130,000	30,000	1st N., Minpls.
".....".....	Northwestern State Bank 77-546 ◆\$'06	N. E. Rulien	Krist Kjelstrup	C. A. Fuglie	H. W. Lundin	10,000	12,000	170,000	185,000	24,000	1st N. and No.-West. N., Minpls.; Capital Secur., Bismarck.
Cogswell.....Sargent G 14 Pop. 500	<b>COGSWELL STATE BANK</b> 77-262 ◆\$'02	J. S. ULLAND..... First and oldest 15 CENTS sent 25 CENTS for e	N. E. BJERKE..... established Bank to us with each si ach credit report	A. ROSSBERG..... Farm mortgag ght draft for pres insures prompt,	G. M. BJERKE..... e loans negotiate d. entation and personal attentio n.	15,000	19,500	291,400	323,400	23,100	Cont. & Com'l N., Chi.; 1st & Secur. N., Minpls.; 1st N., St. P.; Fergus Falls N., Fergus Falls.
".....".....	<b>FARMERS &amp; MERCH. BANK</b> 77-263 ◆\$'04	RICH. MCCARTEN..... Save time and g FEE IN ADVAC	J. D. RANDOL..... et service on Coll E: Plain sight dr	A. B. CARLSON..... ections and Credi fts, 15c; Credit	F. E. PRENTICE..... t Reports by send ing	25,000	10,000	340,000	325,000	30,000	Merch. N., St. P.; Bk. of Brookings, Brookings, S. D.
Colfax.....Richland G 16 Pop. 125	First State Bank.....◆\$'05 77-547	Charles A. Tuttle	H. E. Crandall, Jr.	Wm. Roberts	Oliver A. Gauslow	10,000	10,000	276,130	218,540	56,600	1st N., Minpls.; N. Bk. of Wahpeton, Wahpeton.
Colgan.....Divide B 2 Pop. 100	Farmers State Bank.....◆\$'14 77-851	A. J. Johnson	E. S. Lee	Walter Jorgensen	-----	10,000	4,000	100,000	90,000	25,000	Mtle. State and No.-West. N., Minpls.
Colgate.....Steele E 15 Pop. 125	Colgate State Bank.....◆\$'05 77-548	J. D. Brown	M. B. Cassell	Arnold Bornhoft	-----	10,000	5,800	60,000	55,000	10,000	N. Park. N. Y.; Midland N. and 1st N., Minpls.; 1st N., Hope.
Columbus.....Burke B 4 Pop. 500	Farmers State Bank.....◆\$'06 77-418	J. A. Walter	G. G. Keup	F. A. Keup	C. B. Vogen	20,000	7,000	280,000	266,250	30,000	Cont. & Com'l N., Chi.; 1st N., St. P. and Fargo; 1st N., Minpls.
".....".....	<b>SECURITY STATE BANK</b> 77-961 ◆\$'17	L. NEGAARD..... FIFTEEN CEN TWENTY-FIVE	NELS U. PERSON JAMES MURPHY TS sent to us wit CENTS for each	IVAR ENGET..... h each sight draf credit report ins	----- t for presentation , and ures prompt, per sonal at tentio n .	25,000	2,830	120,180	131,090	20,210	Merch. N., St. P.; Midland N., Minpls.; Bk. of N. D., Bismarck.
Concrete.....Pembina B 14 Pop. 75	First State Bank.....◆\$'08 77-549	E. J. Lander	J. F. Creiman	D. J. Larson	-----	20,000	5,800	70,790	89,460	8,090	No.-West. N., Minpls.; Northern State, Grand Forks.
Conway.....Walsh C 14 Pop. 200	Bank of Conway.....◆\$'98 77-550	John Birkholz	S. S. Titus	C. E. Van Arsdale	L. F. Cawley	10,000	4,300	164,000	155,950	27,000	N. Park. N. Y.; 1st N., St. P. and Grand Forks; 1st N., Minpls.
Cooperstown.....Griggs E 13 Pop. 1100	Farmers & Merchants Bank 77-1002 ◆\$'18	N. M. Lunde	John Detwiller	Martin Garlid	D. B. Martin	40,000	3,620	149,540	148,380	32,770	Chas. N., N. Y.; 1st N., St. P.; Northern Sav., Fargo; Midland N., Minpls.
".....".....	First National Bank.....◆\$'1900 77-109	H. P. Hammer	G. H. Condy	Seval Friswold	A. G. Hoel Carroll Friswold	50,000	72,500	658,000	570,000	165,400	N. City, N. Y.; Merch. N., St. P.; 1st N., Minpls.
".....".....	<b>STATE BANK OF COOPERS- TOWN</b> .....◆\$'1900 77-108	John Syverson	Erick Erickson	E. W. Blackwell	Melvin Hanson	30,000	35,000	320,000	326,000	40,000	N. Park. N. Y.; Cent., St. P.; 1st N., Fargo.
Corinth.....Williams C 2 Pop. 60	First State Bank.....◆\$'16 77-958	M. E. Wilson	Andrew Urseth	P. H. Peterson	H. Fingarson	15,000	1,000	80,000	55,000	25,000	Century Tr. & Sav., Chi.; 1st N. and State Bk. Com., Minpls.; Williams Co. State, Williston.
Coteau.....Burke B 5 Pop. 200	First State Bank.....◆\$'06 77-551	C. E. Hovland	Otto Bremer	Anna Sorlie	-----	10,000	15,000	130,000	136,000	15,000	No.-West. N., Minpls.; Am. N., St. P.; 1st N., Bowbells; Bk. of N. D., Bismarck.
Cottonwood Lake.....Wilms Pop. 200 B 2 Coulée.....Mountrail C 5 Pop. 75	Coulée State Bank.....◆\$'09 77-552	E. J. Thompson	J. A. Morrow	J. H. Haubrick	J. L. Thompson	10,000	2,800	81,000	72,000	16,500	2d N., Minot; Bk. of N. D., Bismarck; Ex. State, Minpls.
Courtenay.....Stutsman E 13 Pop. 700	First National Bank.....◆\$'95 77-198	G. W. C. Ross	F. E. Tucker	H. W. Woodard	L. J. Buslee	25,000	5,000	110,000	100,000	20,000	Midland N., Minpls.; 1st N., Carrington; Bk. of N. D., Bismarck.
".....".....	Security State Bank.....◆\$'17 77-987	J. H. Albrecht	L. H. Larson	F. W. Ehred	-----	25,000	2,500	100,000	113,000	14,500	1st & Secur. N., Minpls.; Am. Ex., Valley City; 1st N., Fargo; Bk. of N. D., Bismarck.
".....".....	<b>STUTSMAN COUNTY BANK</b> 77-197 ◆\$'02	L. O. Larson	S. M. Posey O. T. Fosholdt	H. S. Posey	C. W. Fosholdt	25,000	15,000	271,000	244,000	40,000	Citiz. Com'l Tr. Co., Buffalo; 1st N., Fargo; 1st N., Minpls.; Bk. of N. D., Bismarck.
Crary.....Ramsey C-12 Pop. 400	Farmers Bank.....◆\$'92 77-379	Edgar Anderson	W. M. Pitt	E. E. Anderson	L. I. Nicholson	28,000	12,000	140,000	144,500	20,000	Citiz. Com'l Tr. Co., Buffalo; 1st N. and Midland N., Minpls.; Northwestern N., Grand Forks.
".....".....	First National Bank.....◆\$'02 77-380	J. H. Smith	-----	H. S. Pond	C. L. Swenson	25,000	16,210	136,640	149,320	24,260	Chase N., N. Y.; Cont. & Com'l N., Chi.; No.-West. N., Minpls.; 1st N., Grand Forks.
Crete.....Sargent G 14 Pop. 125	Crete State Bank.....◆\$'09 77-553	J. McCormick	Chas. Hunkins	J. E. Palensky	-----	10,000	8,000	160,000	140,000	21,000	1st N., Minpls.; Fergus Falls N., Fergus Falls, Minn.; Oakes N., Oakes.
Crocus.....Towner B 12 Pop. 100	Crocus State Bank.....◆\$'09 77-545	Dorr H. Carroll	C. A. Edblom	W. C. Rustad	-----	10,000	1,500	97,400	87,300	11,200	1st N., Devils Lake and St. P.; Midland N., Minpls.

NORTH DAKOTA BANKS—Clifford to Crocus

January, 1920

NORTH DAKOTA Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

TOWN AND COUNTY. County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. + Priv. Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
*Crosby—Divide B 3 Pop. 1500	<b>CITIZENS NATIONAL BANK</b> 77-429 *05	FRANK KOESTER	W. J. DECK	SIGURD BUE	C. L. ECKMANN	\$ 25,000	\$ 12,200	\$ 257,000	\$ 220,000	\$ 74,000	Cont. & Com'l N., Chi.; 1st N. and Midland N., Minpls.; 1st N., Grand Forks.
" " "	First National Bank 77-766 *12	E. F. Volkmann	W. A. Volkmann	H. H. Martin	O. Woolfrey L. F. Anderson	25,000	10,310	286,300	221,010	87,480	1st N., Minpls.; Merch. N. and 1st N., St. P.; 2d N., Minot.
" " "	<b>FIRST STATE BANK</b> 77-430 *06	(C. J. CLARK Save time and FEE IN ADVAN	L. S. CLARK gets service on Col CE: Plain sight	W. E. VADNAIS lections and Cre drafts, 15c; Cred	dit Reports by se it Reports, 50c.	10,000	6,000	190,000	130,000	40,000	Capital N., St. P.; 1st N., Fargo; 2d N., Minot; Winneshiek Co. State, Decorah, Ia.
" " "	Security State Bank 77-431 *07	R. W. Rousseau	J. C. Rousseau	R. L. Rousseau	Leonard Murray	30,000	29,730	284,220	255,180	60,350	Merch., Winona; No.-West. N., Minpls.; Union N., Minot.
Crystal—Pembina B 14 Pop. 376	Crystal State Bank 77-1046 \$19	C. G. Schulz W. W. Bergman, V. P.	J. C. Peters F. W. Wiebe	Gilbert Peterson		15,000	1,200	19,000	25,000	14,750	Northwestern N., Grand Forks; 1st N., Minpls.; Minn. Transfer State, St. P.
" " "	First National Bank 77-555 *79	Thos. Ryan	D. Stearns W. J. Greenwood	Guy M. Jamieson	Clara O'Sullivan J. J. Kline	25,000	10,000	415,000	405,000	49,500	No.-West. N., Minpls.
Crystal Springs—Kidder Pop. 100 F 10	First State Bank 77-849 *14	T. S. Pryse	F. I. Kaufmann	G. D. Richards		10,000	3,000	112,000	114,000	13,360	1st N., St. P.; Stock Yds. N., So. St. P.; 1st & Secur. N., Minpls.
Cummings—Traill D 16 Pop. 150	Cummings State Bank 77-556 *92	J. R. Carley	J. S. Ulland Dethleff Larson Frank Crane J. J. Quam	Enoch Kirkeberg	Olaf Newgard	20,000	13,030	190,710	194,320	21,790	Chase N., N. Y.; 1st N., St. P.; Midland N., Minpls.
Dahlen—Nelson D 13 Pop. 100	First State Bank 77-758 *12	J. R. Carley		J. H. Johnson		10,000	6,500	131,640	120,500	24,000	1st & Secur. N., Minpls.; 1st N., Grand Forks.
Danzig—McIntosh G 11 Pop. 100	Farmers State Bank 77-727 *11	Geo. Gackle	J. H. Wishek	W. B. Maercklein	F. M. Maercklein R. G. Mensing H. J. Rohde	10,000	6,000	170,000	156,000	40,500	Merch. N., St. P.; City N., Bismarck; No.-West. N., Minpls.
Davenport—Cass F 16 Pop. 226	State Bk. of Davenport 77-557 *98	C. O. Tuskind	J. G. Gunderson A. F. Schwarz J. W. Parkin	I. S. Walhood		15,000	3,530	219,330	197,650	29,830	1st N., Minpls.; 1st N., St. P., Duluth, and Fargo.
Dawson—Kidder F 10 Pop. 300	Farmers State Bank 77-911 *16	G. M. Magee		A. W. Graham	Allen R. Baertsch	15,000	1,000	130,000	125,000	15,000	No.-West. N., Minpls.; Northern Sav., Fargo; Capital-Secur., Bismarck.
" " "	First State Bank 77-558 *06	T. S. Pryse	H. F. Rohr	J. A. Kooker		25,000	2,500	185,310	192,450	18,300	1st N., Fargo; Stock Yds. N., So. St. P.; 1st & Secur. N., Minpls.; 1st N., St. P.
Dazey—Barnes E 13 Pop. 265	Dazey State Bank 77-391 *59	J. E. Jacobson		H. L. Jacobson	M. Werner	15,000	24,030	806,690	305,590	40,130	N. Park, N. Y.; Midland N., Minpls.; 1st N., Fargo and Joliet.
" " "	Security Bank 77-392 *05	Nels Larson	A. O. Tolstad Geo. N. Rasmussen H. Ingvaldson	Leonard Larson	Fred Larson	10,000	16,850	228,130	212,540	48,300	1st N., Minpls.; 1st N., Valley City and St. P.; Bk. of N. D., Bismarck.
Deering—McHenry B 8 Pop. 200	Deering State Bank 77-477 *05	H. Thorson		A. I. Engebretson		25,000	8,500	223,020	223,980	24,000	Am. N. and Capital N., St. P.; 2d N., Minot.
" " "	Security State Bank 77-832 *13	F. B. Wood	H. R. Wood	O. D. La Grange	A. E. Boeder	15,000	4,000	215,000	200,000	30,000	1st N., Minpls.; Union N., Minot.; Bk. of N. D., Bismarck.
De Lamere—Sargent G 15 Pop. 200	De Lamere State Bank 77-559 *99	A. A. Friskop	E. H. Intlehouse	Geo. Carlson	Marie Loberg	20,000	5,000	255,000	234,000	22,000	No.-West. N., Minpls.; 1st N., St. P.
Denbigh—McHenry C 8 Pop. 300	Denbigh State Bank 77-560 *04	O. L. Ohnstad	M. E. Lewis	E. L. Cross		10,000	3,500	40,000	38,000	15,000	Ex. State and No.-West. N., Minpls.; 2d N., Minot.
Denhoff—Sheridan E 9 Pop. 500	First State Bank 77-345 *09	J. E. Davis	F. M. Davis	E. H. Wahl		10,000	4,800	120,000	124,000	11,000	1st N., St. P. and Fargo; No.-West. N. and 1st N., Minpls.
Derrick—Ramsey C 13 Pop. 50	Farmers Bank 77-1020 *19	Adam Hannah	P. J. Antony A. B. Brandt Geo. E. Towle	Ivar Ruud		15,000	250	29,000	28,000	11,000	State Dep. and 1st N., Minpls.; Northern State Grand Forks.
De Sart—Slope G 3 Pop. 50	First State Bank 77-719 *11	C. H. Jones		N. C. Jones		10,000	1,000	75,000	60,000	20,000	1st N., Minpls.; 1st N., St. P.
Deslacs—Ward C 6 Pop. 200	Farmers State Bank 77-441 *09	J. C. Blaisdell	A. J. Schmidt	Frank J. Van Fleet		10,000	300	40,800	37,000	12,500	Union N., Minot; 1st N., St. P.; No.-West. N., Minpls.
" " "	State Bank of Deslacs 77-440 *06	H. Thorson	B. Baer	A. C. Torgerson	G. J. Johnson	10,000	15,270	152,410	141,920	23,950	1st N., Minpls.; Am. N., St. P.; 2d N., Minot.; Bk. of N. D., Bismarck.
*Devils Lake—Ramsey Pop. 6000 C 12	Devils Lake State Bank 77-36 *85	J. M. Thompson		H. L. Schutte		50,000	7,000	300,000	230,000	75,000	1st & Secur. N., Minpls.; Citiz. Com'l Tr. Co., Buffalo; 1st N., Duluth.
" " "	<b>FIRST NATIONAL BANK</b> 77-34 *85	H. E. Baird		N. J. Haley	R. C. Collinson	75,000	79,350	1,197,680	1,031,800	343,400	Chase N., N. Y.; Cont. & Com'l N., Chi.; No.-West. N., Minpls.; 1st N., St. P.
" " "	Ramsey County Nat. Bk. 77-35 *92	Blanding Fisher	E. J. Chamberlin	F. H. Routier	C. L. Hodgson	50,000	49,530	916,790	1,014,500	84,440	Chase N., N. Y.; 1st N., Minpls.; 1st N., St. P.
Dickey—La Moure G 13 Pop. 250	Farmers & Merch. State Bk. 77-458 *09	J. A. May	C. E. Larson	E. A. Scea	Laura E. May	25,000	9,200	174,450	191,930	26,710	1st N., Minpls.; 1st N., St. P. and Fargo; Far. & Merch. N., Jamestown.

CHICAGO, A CENTER FOR INTERNATIONAL BANKING, CONTINENTAL AND COMMERCIAL BANKS

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

NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws

TOWN AND COUNTY. *County Seats, † Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGERS, DER- IVATION BANKS	
*Dickinson Stark F 4 Pop. 6000	*DAKOTA NATL. BANK *2'05 77-49	S. M. FERRIS Prompt service FEE IN ADVAN Credit Reports,	ALFRED WHITE given on Collecti ons. CE: Sight Drafts, 50c.	V. W. MASER 15c minimum; 25c	J. G. SANDERS minimum if paid,	\$ 50,000	\$ 35,000	\$ 245,000	\$ 217,170	\$ 76,000	Liberty N., N. Y.; Cont. & Com'l N., Chi.; No- West N., Minpls.
" " "	Farmers State Bank *4'19 77-1037	Adam A. Lefor	L. A. Simpson	Valentine Koch	P. F. Splichal	40,000	13,800	99,690	64,360	76,350	Bk. of N. D., Bismarck; N. Ex. and Am. N., St. P.; Merch. N., Dickinson.
" " "	*FIRST NATIONAL BANK *4'00 77-48	A. HILLIARD Oldest and Lar Save time and FEE IN ADVAN	R. H. JOHNSON V. H. STICKNEY gest Bank. get service on Col NCE: Plain sigh	lections and Cred t drafts, 15c; Cr	L. R. BAIRD O. F. HENNINGS dit Reports by sen dit Reports, 50c.	100,000	53,590	1,304,000	1,446,000	182,000	Market & Fulton N., N. Y.; N. Bk. Rep. Chi.; 1st N. and No-West N., Minpls
" " "	*Liberty State Bank *4'16 77-902	Frank Lish	J. P. Berringer Dominik V ranna	A. Kostelecky	W. A. Brown	50,000	6,000	200,000	186,000	53,700	Han. N., N. Y.; 1st N., Chi. and St. P.
" " "	*MERCHANTS NATL. BANK 77-50 *2'06	W. L. RICHARDS Collections soll FEE IN ADVAN Credit Reports,	J. F. DAVIS WELTON McDONALD cited and apprec CE: Sight Drafts, 50c.	WILSON EYER 15c minimum; 25c	ANDREW ERDAHL ELLIOT FREEMAN minimum if paid,	50,000	61,850	802,310	831,880	118,570	Chase N., N. Y.; Cont. & Com'l N., Chi.; Merch. N., St. P.
" " "	Dickinson Clearing House (Members indicated by a *) Dodge State Bank *4'15 77-866	R. H. Johnson	S. M. Ferris	Andrew Erdahl Sec. & Mgr.	A. Kostelecky, Tr.						
Dodge Dunn E 5 Pop. 300	Farmers State Bank *4'15 77-897	George W. Dodge	Neil N. Lee	H. M. Weydahl	F. J. Ruff	10,000	12,000	120,000	115,000	14,000	No-West N., Minpls.; 1st N. and Bk. of N. D., Bismarck.
" " "	Dogden State Bank *4'06 77-334	S. Barrows	David Juzeler	C. S. Barrows	A. O. Smith A. Eissinger	10,000	8,500	183,000	177,000	24,500	1st N., Mandan; Midland N., Minpls.
Dogden McLean D 8 Pop. 320	First State Bank *4'06 77-333	R. A. Pence	G. M. Pence	R. A. Pence	Mary Gorman H. E. Huber	10,000	2,500	148,000	116,000	17,000	No-West N., Minpls.; Merch. N., Fargo and St. P.; 1st N., Bismarck.
" " "	DONNYBROOK STATE BANK 77-373 *4'02	J. A. Ross	P. G. Heintz	G. D. Thayer	O. B. Brainard	25,000	8,000	130,000	110,000	28,000	1st N., Minpls.; 1st N., Fargo.
Donnybrook Ward C 6 Pop. 297	Citizens State Bank *4'06 77-470	G. W. McWILLIAMS Collections and FEE IN ADVAN Farm Mortgage	W. P. COWAN J. M. THORNTON Requests for Cr CE: Plain sight d Loans Negotiate	A. W. FLINN edit Reports MU rafts, 15c; Credit d netting 6%	G. H. CRAMPTON ST be accompani ed by Reports, 50c.	20,000	18,390	523,990	527,530	51,070	1st N., Minpls.; 2d N., Minot; Capital N., St. P.; Stock Yds. N., So. St. P.
Douglas Ward D 6 Pop. 350	Douglas State Bank *4'06 77-469	N. E. Rulien	Krist Kjelstrup	S. E. Dahl	E. M. Anderson	10,000	6,000	155,000	125,000	30,000	1st N. and Midland N., Minpls.; Capital Secur., Bismarck.
" " "	Bank of Doyon *4'04 77-561	Charles Ellingson	L. H. Odegard	L. H. Odegard	O. L. Odegard	10,000	12,000	243,000	228,000	26,000	No-West N., Minpls.; Northwestern N., Grand Forks; 2d N., Minot.
Doyon Ramsey D 12 Pop. 200	Farmers State Bank *4'10 77-305	C. H. Doyon	W. O. Hagler	H. J. Bergeth	S. B. Snyder	10,000	5,000	100,000	85,000	30,000	1st N., Minpls.; Northern State, Grand Forks.
Drake McHenry D 9 Pop. 800	Merchants State Bank *4'07 77-304	J. W. G. Anderson	M. L. Miller	J. H. Miller	L. Mauritsen	15,000	9,000	175,000	155,000	35,000	1st N. and No-West N., Minpls.; 1st N., St. P.
" " "	Citizens Bank *4'08 77-191	H. Thorson	J. M. Thorson	O. A. Refing	A. O. Bjerken	20,000	5,000	225,000	203,000	47,000	1st N. and No-West N., Minpls.; Am. N., St. P.; Merch. N., Fargo.
Drayton Pembina B 15 Pop. 625	FIRST NATIONAL BANK *4'87 77-190	L. I. Olson	Joseph Morrison	O. J. Solibakke	Ed. G. Johnson A. C. Bequist A. H. Wendelbo	15,000	12,750	445,850	388,560	72,000	Cont. & Com'l N., Chi.; Northern State and 1st N., Grand Forks; 1st N., Minpls.
" " "	State Bank of Dresden *4'02 77-562	E. S. Wallace	J. R. Vestre	H. A. Thom	A. H. Wendelbo	25,000	50,000	536,000	480,000	92,500	1st N. and Midland N., Minpls.; 1st N., Grand Forks.
Dresden Cavalier B 12 Pop. 150	Driscoll State Bank *4'08 77-468	W. J. Bohmer	I. Dawson	J. A. Terhaar	G. V. Cunningham	10,000	6,000	140,000	95,000	55,000	1st N. and No-West N., Minpls.; 1st N., St. Cloud, Minn., and Grand Forks.
Driscoll Burleigh F 9 Pop. 225	Farmers & Merch. State Bk. 77-467 *4'06	G. H. Niles	Katherine Cunningham	G. V. Cunningham	A. M. Bruschwien	10,000	2,520	126,480	106,330	24,600	1st N., Minpls.; 1st N. and Bk. of N. D., Bis- marck.
" " "	Farmers Bank of Dunn Co. 77-783 *4'12	J. C. Hallum	M. B. Finseth	H. A. Knudson	A. M. Bruschwien	10,000	11,410	121,840	116,730	18,640	Merch. & Mnfrs. State and No-West N., Minpls.; 1st N., Bismarck.
Dunn Center Dunn E 4 Pop. 300	First State Bank *4'12 77-844	Adam Hannah	M. A. Ahern	T. G. Ahern	F. W. Brendemuhl	10,000	4,000	130,000	146,000	18,000	1st N., Minpls.; 1st N., Bismarck.
" " "	Dunseith State Bank *4'03 77-233	W. A. McClure	V. A. Baker	C. J. Heen	G. R. Conoboy	20,000	8,000	154,000	168,000	36,500	No-West N., Minpls.; 1st N., Dickinson and Mandan.
Dunseith Rolette B 9 Pop. 478	SECURITY STATE BANK *4'05 77-234	Charles Berg	F. G. Leigh P. Danielson C. S. Orwoll	P. M. Conoboy	L. C. Glosimot	10,000	2,000	58,000	72,000	8,000	N Ex., St. P.; Midland N., Minpls.; Bk. of N. D., Bismarck.
" " "		D. A. McLarty		K. B. Van Meter		10,000	5,000	200,000	175,000	40,000	1st N., Minpls.; 1st N., St. P.; Northwestern N., Grand Forks.

1010 NORTH DAKOTA BANKS—Dickinson to Dunseith January, 1920

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NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

January, 1920

NORTH DAKOTA BANKS—Dwight to Elliott

1011

TOWN AND COUNTY, County Seats, Entire State in No. 9, Federal Reserve District.	NAME OF BANK, •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◄Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Dwight—Richland G 16 Pop. 150	First State Bank 77-563 \$'05	O. H. Friswold	Thorwald Rustad	O. H. Fischer		\$ 10,000	\$ 3,470	\$ 72,510	\$ 57,000	\$ 24,700	Chase N., N. Y.; 1st N., Minpls.; Citiz. N., Wapeton.
Easby—Cavalier B 13 Pop. 75	First State Bank 77-564 \$'05	W. F. Winter	John B. Mooney	A. J. Backes	Elizabeth Backes	10,000	4,000	140,000	120,000	30,000	Han. N., N. Y.; 1st N., Minpls.; Northern State, Grand Forks.
E. Fairview—McKenzie D 25 (Fairview, Mont., P. O.) Pop. 1000	Farmers State Bank 77-823 \$'13	Adam Hannah	H. B. Quackenbush	Van Quackenbush	O. H. Halverson F. J. Jones	10,000	2,000	224,000	242,000	35,380	Citiz. Com'l Tr., Buffalo; 1st N., Minpls.; 1st N., Williston; Bk. of N. D., Bismarck; Stock Yds. N., So. St. P.
" "	First National Bank 77-565 \$'13	A. F. Nohle	Clayton Worst H. N. Richardson	G. R. Hougen		25,000	10,000	130,000	120,000	15,000	No.-West. N., Minpls.; 1st N., St. P. and Williston.
Eckelson—Barnes F 13 Pop. 100	Eckelson State Bank 77-566 \$'07	E. A. Engebretson	E. C. Thompson	Louis Malm	E. A. Nordquist	10,000	6,000	125,000	90,000	40,000	1st N., Minpls.; 1st N., Sanborn and St. P.
Eckman—Bottineau B 7 Pop. 150	First State Bank 77-567 \$'05	P. S. Peterson	F. L. Goodman	P. A. Paulson		10,000		95,000	80,000	15,000	No.-West. N., Minpls.; Northwestern N., Grand Forks.
Edgeley—La Moure G 12 Pop. 1000	CITIZENS STATE BANK 77-141 \$'05	A. H. CAROW FEE IN ADVAN Reliable Credit	CHAS. SCHEEL	RALPH HALL	J. M. CHRISTIANSON	25,000	28,000	365,000	325,000	46,000	Midland N., Minpls.; Aberdeen N., Aberdeen; Citiz. Com'l Tr. Co., Buffalo; Northern N., Duluth.
" "	First National Bank 77-140 \$'92		W. T. Martin	C. H. Shells	A. J. Kesler	George Bulmer Pearl Spitzer	85,000	45,020	501,160	544,470	92,990
Edinburg—Walsh C 14 Pop. 300	State Bank of Edinburg 77-568 \$'99	M. O. Florence	O. Fauskee H. H. Troftgruben	N. Ordahl	L. B. Ness	10,000	5,390	295,470	257,120	53,750	Northwestern N., Grand Forks; N. Bk. Com., St. P.; 1st N., Minpls.
Edmore—Ramsey C 13 Pop. 600	First National Bank 77-307 \$'02	D. H. Beecher	George Towle	J. R. Anderson	Nels Handevit, Jr.	25,000	10,000	402,000	297,000	83,000	Liberty N., N. Y.; 1st N., Minpls.; 1st N., Grand Forks.
" "	Security State Bank 77-306 \$'01	J. Rosholt	H. J. Nyhus	J. L. Rosholt	E. L. Nyhus	25,000	10,000	300,000	250,000	30,000	1st N., Minpls.; 1st N., St. P.; Northwestern N., Grand Forks.
Edmunds—Stutsman E 12 Pop. 100	First State Bank 77-569 \$'07	H. T. Graves	A. B. DeNault	G. W. Stone		10,000	5,180	142,170	145,060	13,920	1st N., Minpls.; James River N., Jamestown.
Egeland—Towner B 11 Pop. 266	Bank of Egeland 77-390 \$'05	E. F. Walz	A. G. Walz	Carl D. Pancratz		10,000	7,500	160,000	130,000	17,540	Northwestern N., Grand Forks; 1st N., Minpls.; 1st N., Devils Lake; Bk. of N. D., Bismarck.
" "	First National Bank 77-389 \$'05	D. F. McLaughlin	C. J. Lofgren	G. F. Elsberry	G. J. McCarthy	25,000	11,000	150,000	175,000	20,000	Chase N., N. Y.; 1st N., Minpls.; 1st N., Grand Forks.
Eldridge—Stutsman F 12 Pop. 65	Eldridge State Bank 77-891 \$'14	H. T. Graves	A. B. DeNault	J. J. Latta		10,000	6,460	90,070	82,800	32,020	James River N., Jamestown; Midland N., Minpls.
Elgin—Grant G 6 Pop. 600	Elgin State Bank 77-479 \$'10	L. A. Tavis	M. Tschida	A. B. Hageman	J. O. Kranick	10,000	10,000	160,000	173,000	20,000	Midland N., Minpls.; 1st N., Mandan; Capital N., St. P.
" "	First State Bank 77-480 \$'10	A. Frasch	Alex. Eberhardt	M. C. Rausch	W. D. Yaeger	10,000	10,850	130,000	115,000	25,000	Merch. N., St. P.; 1st N., Bismarck; Far. Equity State, Mandan; Secur. N., Sioux F.
•Ellendale—Dickey H 13 Pop. 2000	Ellendale National Bank 77-86 \$'04	F. J. Graham	M. E. Randall	H. C. Peek	W. S. Boom	25,000	25,000	225,000	220,000	70,000	N. Park. N. Y.; Merch. N., St. P.; 1st N., Minpls.; Aberdeen N., Aberdeen.
" "	FARMERS NATIONAL BANK 77-87 \$'09	PETER MCGREGOR Save time and g FEE IN ADVAN	JAS. MASON	A. G. STRAND	W. L. BRILEY MAUDE HOLTE it Reports by sen ding TRY U S.	25,000	20,460	340,000	370,000	25,760	1st N., Minpls.; 1st N., St. P.
" "	First National Bank 77-85 \$'02		F. B. Gannon	G. E. Lane	B. E. Crabtree	L. E. Dewey B. F. Crabtree	25,000	60,070	442,850	441,510	48,310
Elliott—Ransom G 14 Pop. 110	State Bank of Elliott 77-570 \$'09	H. P. Holen	V. C. Jensen	J. I. Larson	F. Hanneman	25,000	8,000	206,260	215,000	41,280	Corn Ex. N., Chi.; 1st N., Minpls.; Fergus Falls N., Fergus Falls, Minn.; Northern Sav., Fargo.

CHICAGO, A CENTER FOR BANK INVESTMENTS, CONTINENTAL AND COMMERCIAL BANKS



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TOWN AND COUNTY. County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BOWS, SECURITIES	CASH & EX- CHANGES, DEB- T FROM BANKS	
Embsen... Cass F 15 Pop. 35	Embsen State Bank... ◆\$07 77-571	F. W. Wiebe	J. C. Peters A. F. Luther	C. J. Buck		\$ 10,000	\$ 5,000	\$ 136,000	\$ 100,000	\$ 25,000	1st N., Fargo; Merch. N., St. P.
Emerado... Grand Forks Pop. 300 D 15	Farmers Bank... \$92 77-572	John Birkholz	S. S. Titus	E. Franklyn	G. Franklyn	20,000	6,000	215,000	125,900	75,000	Chase N., N. Y.; 1st N., Minpls.; 1st N., St. P. and Grand Forks.
" " "	Guaranty State Bank... †\$18 77-997	J. F. T. O'Connor	A. J. Ulvedal	H. R. Pressnall		15,000	1,500	35,860	35,030	10,350	1st N., Chi.; No.-West. N., Minpls.; 1st Sav., Grand Forks.
Enderlin... Ransom F 15 Pop. 2000	Citizens State Bank... †\$07 77-71	Harold Thorson	W. W. Shaw Rob't Lindemann	J. M. Thorson	Roy Rasmussen	27,000	17,000	484,000	400,000	69,000	N. Park, N. Y.; Am. N., St. P.; 1st N., Minpls.
" " "	Enderlin State Bank... ◆\$02 77-70	Ed. Pierce	E. T. Danielson J. K. Banks	Thomas Pierce	G. S. Matteson	50,000	23,380	493,820	458,910	106,160	Han. N., N. Y.; Midland. N. and No.-West. N., Minpls.; Northern Sav., Fargo.
Englevale... Ransom G 14 Pop. 200	First State Bank... †\$07 77-574	V. C. Jensen	J. S. Ulland	H. H. Koch	V. A. Bjorklund	10,000	6,000	143,840	125,950	29,520	1st N., Minpls.; Fergus Falls N., Fergus Falls, Minn.
Epping... Williams C 3 Pop. 150	<b>CITIZENS STATE BANK</b> ... †\$15 77-877	<p><b>M. E. UGGEN</b>... <b>M. IVERSON</b>... <b>A. O. WANG</b>                  Send your Cash Letters and Colle ctions direct                  for efficient se vice and quick re turns.  <b>Farm Mortgage Loans negotiate d. Choice Willa ms County Land for Sale.</b></p>									
" " "	<b>FIRST STATE BANK</b> ... †\$06 77-575	N. T. Rosenquist (Farm Loans and F	S. A. Wallace (arm Lands for Sale)	A. J. Rosenquist	L. Ellingson	20,000	10,000	165,000	155,000	25,000	Cont. & Com'l N., Chi.; 1st N., Williston; No.-West. N., Minpls.
Erie... Cass E 15 Pop. 200	Farmers State Bank... ◆\$07 77-577	H. L. Schroeder	James Jenkins	H. L. Hill	A. A. Mosher	15,000	8,000	160,000	133,000	44,000	1st N., Minpls.; 1st N., Fargo.
Esmond... Benson D 10 Pop. 400	Esmond State Bank... †\$01 77-292	O. I. Hegge		R. D. Swengel	H. G. Dokken	10,000	5,000	105,000	95,000	25,000	1st N., Fargo; No.-West. N., Minpls.
" " "	First International Bank †\$01 77-291	E. O. Craig	M. H. Engel	A. W. Engel		10,000	5,200	179,860	103,690	91,360	Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N., St. P.; Am. N., Valley City.
Expansion... Mercer E 6 Pop. 50	(See Krem.)										
Fairdale... Walsh C 13 Pop. 200	Farmers State Bank... †\$06 77-579	F. H. Wellcome	B. Lander	J. H. Lyford	D. D. Lyford	10,000	9,550	256,950	229,500	28,610	1st N., Grand Forks; No.-West. N., Minpls.; 1st N., Crookston.
" " "	Security State Bank... †\$15 77-896	O. J. Nordlie	A. C. Hanson	E. C. Solberg	W. H. Moffett	10,000		209,370	160,460	49,130	Northwestern N., Grand Forks; Midland N. and 1st N., Minpls.
Fairmount... Richland G 17 Pop. 800	<b>BANK OF FAIRMOUNT</b> ... ◆\$95 77-285	<p><b>B. W. SCHOUWEILER</b>... <b>G. E. BALLARD</b>... <b>W. H. COX</b>... <b>A. W. BLAKE</b>                  FEE IN ADVAN CE: Sight drafts, 15c minimum; 25c Y US. minimum charge if paid.</p>									
" " "	First National Bank... ◆\$02 77-286	E. R. Collins	F. L. Branson	A. N. Lynne	J. A. Lynne V. O. Lindquist	25,000	7,200	270,000	260,000	56,000	1st N. and No.-West. N., Minpls.; Am. N., St. P.; Citiz. N., Wahpeton.
Falkirk... McLean D 7 Pop. 15	Falkirk State Bank... †\$17 77-954	N. E. Rulien	Krist Kjelstrup	Geo. E. Swanson		15,000		118,000	108,000	19,000	Midland N. and 1st N., Minpls.; Capital Secur., Bismarck.
Falsen... McHenry C 8 Pop. 75	Farmers State Bank... †\$16 77-922	John W. Colby	Frank Shaw	H. F. Kremer		15,000	5,000	80,000	90,000	10,000	1st N., Grand Forks; 1st N., Minpls.; Bk. of N. D., Bismarck.

1012 NORTH DAKOTA BANKS—Embsen to Falsen January, 1920

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TOWN AND COUNTY, County Seats, Entire State in No. 9 Federal Reserve District.	NAME OF BANK, Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.	
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS		
Fargo	Cass F 16 Pop. 17,389	Dakota Savings Bank 77-12	Alex. Stern	M. Kaufman Otto Bremer	A. A. Lorshbough	Mae Corrigan	\$ 100,000	\$ 27,000	\$ 730,000	\$ 777,950	\$ 107,320	Mech. & Metals N., N. Y.; Greenbaum Sons Bk. & Tr. Co., Chi.; Am. N., St. P.; 1st N. and Merch. N., Fargo. Dakota Sav., Fargo; 1st N., Minpls.
"	"	Dakota Trust Co. 77-7	William Stern	J. M. Bathrick Otto Bremer	M. E. Kennedy, Sec. & Tr.	A. A. Lorshbough, A. Sec. and Tr.	100,000	29,540		115,370	25,640	
"	"	*Fargo National Bank 77-3	M. Hector	T. D. Hughes F. M. Hector	G. E. Nichols	A. B. Taylor	50,000	14,290	730,190	612,500	108,700	Han. N., N. Y.; 1st N., Chi.; Merch. N., St. P.; Lincoln N., Minpls.
"	"	*FIRST NAT'L BK. 77-1	E. J. WEISER	F. A. IRISH G. H. NESBIT	G. W. JENSON	B. P. SCHMALLEN	390,000	301,830	5,947,280	5,148,460	1,442,720	Chase N., N. Y.; Cont. & Com'l N., Chi.; No.-West. N. and 1st N., Minpls.; 1st N. and Merch. N., St. P.
"	"	*MERCHANTS NATIONAL BANK 77-2	H. W. GEAREY	S. S. LYON	FRANK R. SCOTT	A. T. GOMSTOCK	100,000	140,000	2,270,340	2,403,810	485,740	N. Bk. Com., N. Y.; Corn Ex. N., Chi.; 1st N. and No.-West. N., Minpls.
"	"	*NORTHERN SAVINGS BANK 77-10	H. P. Beckwith	B. I. Keating H. J. Rusch	J. L. Cline, Tr.	W. H. Clemens, Sec.	100,000	35,000	2,000,000	1,790,000	345,000	Liberty N., N. Y.; N. City, Chi.; Capital N. and 1st N., St. P.; 1st N. and Midland N., Minpls.; 1st N., Duluth.
"	"	Northern Trust Co. 77-4	G. H. Hollister	B. G. Tenneson	F. L. Whitney, Tr.	P. W. Clemens, Sec.	100,000	82,840	384,650	508,140	54,090	Liberty N., N. Y.
"	"	*SCANDINAVIAN AMERICAN BANK 77-9	H. J. HAGEN S. ODELL, V. P. Send your Cash for efficient se	L. CHRISTIANSON N. G. EGGEN letters and Collec tions to this bank for efficient se	P. R. SHERMAN	N. J. BREVIG G. O. BJORE F. C. HEATON	50,000	10,000	977,000	950,000	150,000	Chase N., N. Y.; Mtl. State, Minpls.; Bk. of N. D., Bismarck; Bk. of Com. & Sav., Duluth.
"	"	Security National Bank 77-11	James Grady	C. J. Lee H. C. Aamoth	M. N. Hagen		100,000	20,000	360,000	390,000	100,000	N. Park, N. Y.; 1st N., St. P.; 1st N., Minpls.
"	"	Fargo Clearing House (Members indicated by a *)	Martin Hector		H. W. Gearey, Sec. and Mgr.							
Fessenden	Wells D 10 Pop. 1000	Farmers Bank 77-144	E. F. Volkman	W. A. Volkman		M. W. Bauer	10,000	9,240	235,020	197,830	56,430	Merch. Ln. & Tr. Co., Chi.; 1st N., Minpls.; Merch. N., St. P.; No. Sav., Fargo.
"	"	First National Bank 77-143	H. Thorson	Otto Bremer H. Ingvaldson	C. W. Allanson	S. A. Bye	25,000	43,730	629,690	523,300	189,620	Chase N., N. Y.; Am. N., St. P.; Midland N. and 1st N., Minpls.
"	"	Wells County State Bk. 77-142	T. L. Beiseker	Arthur L. Netcher	O. M. Thompson		15,000	40,000	392,300	311,420	127,710	N. Park, N. Y.; Cont. & Com'l N., Chi.; 1st N., Fargo; No.-West. N., Minpls.
Fillmore	Benson G 10 Pop. 100	First State Bank 77-755	E. R. Reitsch	J. G. McClintock	R. A. Warren	H. R. Rendahl	10,000	1,500	90,000	70,000	20,000	1st N., Minpls.; 1st N., Fargo.
Fingal	Barnes F 14 Pop. 500	FIRST NATIONAL BANK 77-211	N. P. LANGEMO	JOHN GRUMAN HENRY T. LEE	F. OYEN	G. L. HOLLANITSCH	25,000	6,500	120,000	105,000	30,000	Midland N., Minpls.; 1st N., Fargo and Valley City.
"	"	Merchants State Bank 77-212	L. N. Paulson	K. S. Ramssett	D. O. Bye	D. W. Price	15,000	6,000	280,000	250,000	45,000	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Minpls.; Merch. N., St. P.
Finley	Steele E 14 Pop. 650	First National Bank 77-205	E. Taisey	Samuel Orton	E. H. Gilbertson	A. B. Mickelson E. O. Ellison	50,000	18,000	345,000	360,000	30,000	No.-West. N., Rep. State, and 1st N., Minpls.; 1st N., Fargo.
"	"	STATE BANK OF FINLEY 77-206	B. J. Long	P. O. Sathre	A. P. Boe	L. E. Long	25,000	23,440	274,860	276,750	43,340	Cent., 1st N., and N. Ex., St. P.; Northern Sav., Fargo.
Flasher	Morton G 7 Pop. 550	Flasher State Bank 77-442	L. A. Tavis	J. J. Tavis	R. A. Mahrer		15,000	7,000	178,000	178,000	22,000	1st N., N. Y.; Midland N., Minpls.; 1st N., Mandan.
"	"	Security State Bank 77-770	A. P. Lenhart	H. J. Duemeland	N. I. Roop	M. A. Zeltinger	12,000	4,500	134,350	101,810	13,920	1st N., Minpls.; City N., Bismarck.

January, 1920

NORTH DAKOTA BANKS—Fargo to Flasher

1013

BANKS DEPOSIT SECURITIES WITH US FOR SAFE KEEPING AND COLLECTING INCOME; CONTINENTAL AND COMMERCIAL BANKS, CHICAGO

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
Flaxton—Burke B 4 Pop. 501	Citizens State Bank—‡\$04 77-342	W. E. Burzett	Bertie Nelson	Levi Fossum	E. M. Bronson	\$ 25,000	\$ 5,000	\$ 280,000	\$ 275,000	\$ 35,000	Cont. & Com'l N., Chi.; Merch. N., St. P.; No.-West. N. and 1st N., Minpls.
" "	First Bank of Flaxton—‡\$02 77-341	R. H. Farmer	F. M. Webb	H. P. Bjertness	M. B. Farmer	10,000	7,000	150,000	200,000	30,000	1st N., Chi.; Midland N., Minpls.; 1st N., Fargo and St. P.
Flora—Benson D 11 Pop. 75	Flora State Bank—‡\$05 77-580	J. I. Hegge	G. W. C. Ross	I. J. Grandsen		10,000	4,800	128,000	110,000	32,900	No.-West. N., Minpls.; 1st N., Fargo; Bk. of N. D., Bismarck.
Forbes—Dickey H 12 Pop. 300	Farmers State Bank—‡\$16 77-934	A. S. Marshall	Matt Whelan	Charles Mack	C. J. Bohle	15,000	4,000	225,000	175,000	45,000	1st N., Minpls.; 1st N., St. P.; Fergus Falls N., Fergus Falls; Stock Yds. N., So. St. P.
" "	Forbes State Bank—‡\$05 77-581	F. M. Weber	Henry Wachter Martin Erbele	Martin Erbele	L. H. Engh	10,000	11,630	249,000	247,000	15,500	No.-West. N., Minpls.; 1st N., Ellendale; Bk. of N. D., Bismarck.
Fordville—Walsh C 14 Pop. 450	<b>FARMERS &amp; MERCH. STATE BANK</b> —77-720—‡\$11	<b>DAVID REA</b> —Special attention given B. L. Drafts sent us with 15c sent us with insures prompt	<b>CHARLES AAFEDT</b> —n given B. L. Drafts each sight draft, personal attention.	<b>M. L. DRYBURGH</b> —fts, Notes and Es for presentation and	<b>crow Matters.</b> and 25c for credit report	10,000	6,550	229,990	196,210	50,330	Cont. & Com'l N., Chi.; 1st N., Grand Forks; 1st N., Minpls.
" "	<b>FIRST STATE BANK</b> —77-582—‡\$05	J. R. Carley	J. S. Ulland	G. A. Olson	Eleanore E. Millar	10,000	5,000	175,000	118,000	56,000	N. Park. N. Y.; 1st N., Minpls.; 1st N., Grand Forks and St. P.
Forest River—Walsh C 15 Pop. 300	Forest River State Bk.—‡\$92 77-583	W. E. Johnston	H. P. Beckwith	J. Heger	A. E. Halverson	15,000	2,000	295,630	239,460	71,800	Liberty N., N. Y.; Northern Sav., Fargo; 1st N., Minpls.; Scan.-Am., Minot.
Forman—Sargent G 15 Pop. 500	Farmers State Bank—‡\$15 77-895	W. E. Dada	J. H. Peterson	Anton Nelson	C. R. Argersinger	15,000	4,500	135,000	110,000	30,000	1st N., Minpls.; Merch. N., St. P.
" "	<b>FIRST NATIONAL BANK</b> —77-584—‡\$02	{ J. L. MITCHELL 15 CENTS sent to us with each credit report	R. L. HIMEBAUGH—each credit report	J. P. GUNDERSON—sight draft for presentation and insures prompt, personal attention.		25,000	17,000	325,000	330,000	33,000	1st N., St. P.; No.-West. N., Minpls.
Fort Clark—Oliver E 7 Pop. 100	First State Bank—‡\$13 77-801	A. N. Beiseker	C. G. Kapelovitz	D. Fay Case		10,000	1,500	80,000	60,000	20,000	1st N., Mandan; No.-West. N. and 1st N., Minpls.
Fort Ransom—Ransom Pop. 150 G 14	Fort Ransom State Bank—‡\$07 77-585	Israel Henriksen	Gustav Peterson A. C. Carlblom	Henry Johnson		10,000	3,500	195,000	178,200	23,100	Scan. Am., Fargo; Midland N. and Merch. & Mnfrs. State, Minpls.; State Bk. of Lisbon, Lisbon.
Fort Rice—Morton G 8 Pop. 100	Citizens State Bank—‡\$11 77-734	D. N. Jones	Robert Gwyther	C. O. Quist	I. F. Hoppenstedt	10,000	5,000	105,000	90,000	30,000	1st N., Mandan and Minpls.; Bk. of N. D., Bismarck.
Fortuna—Divide B 2 Pop. 250	First International Bank—‡\$06 77-331	A. J. Johnson	P. G. Anderson	S. B. Brevig	H. G. Meuwissen	10,000	5,000	132,500	111,500	17,500	1st N., Minpls.; Bk. of N. D., Bismarck; Bk. of Montreal, Winnipeg; 2d N., Minot.
" "	Fortuna State Bank—‡\$16 77-921	Henry Stennes	Anton Asleson	A. C. Olson		15,000	3,000	100,000	110,000	19,000	Cont. & Com'l N., Chi.; Merch. N., St. P.; Stock Yds. N., So. St. P.
Fort Yates—Sioux G 8 Pop. 300	First State Bank—‡\$15 77-717	C. B. Little	A. O. Schimansky	P. J. Jacobson		10,000	3,000	75,000	69,000	14,000	1st N., Bismarck and Minpls.; Stock Yds. N., So. St. P.
Foxholm—Ward C 6 Pop. 200	Foxholm State Bank—‡\$08 77-586	J. J. Kann	F. J. Uriell	J. P. O'Leary	R. W. Kann	15,000	11,340	145,000	140,000	18,800	1st N., Minpls.; 2d N., Minot; Bk. of N. D., Bismarck.
Freda—Grant G 7 Pop. 100	(See Selfridge)										
Fredonia—Logan G 11 Pop. 350	First State Bank—‡\$07 77-587	Wm. Pruetz	B. B. Pruetz	M. C. Buechler		10,000	5,340	107,770	81,240	41,870	1st N., Chi., Bismarck, and Minpls.
" "	<b>GERMAN STATE BANK</b> —77-839—‡\$14	{ J. H. WISHEK This progressive FEE IN ADVANCE Credit Reports,	C. HIEB—bank solicits and NCE: Sight Draft 50c. TRY US.	WM. JANS—appreciates collections. 15c minimum;	E. M. BENTZ—25c minimum if paid.	10,000	6,500	145,000	85,000	71,000	No.-West. N., Minpls.; City N., Bismarck.
Fryburg—Billings F 3 Pop. 100	First State Bank—‡\$13 77-813	A. L. Martin	O. N. Dunham	M. P. Olson		10,000	8,120	42,820	49,010	3,460	No.-West. N., Minpls.; 1st N., Bismarck and Dickinson; Stock Yards N., So. St. P.
Fullerton—Dickey G 13 Pop. 206	Farmers State Bank—\$19 77-1029	C. E. Persinger	G. G. Ulmer	H. E. Buttweiler	Theo. Ulmer	25,000	2,500	40,000	45,000	20,000	1st N., St. P. and Minpls.; Bk. of N. D., Bismarck.
" "	First National Bank—‡\$06 77-588	T. F. Marshall	H. O. McCartney F. D. McCartney	W. E. Dickinson	M. R. McCartney	25,000	2,500	160,000	248,000	29,500	No.-West. N., Minpls.; 1st N., Oakes.
Gackle—Logan F 12 Pop. 450	Logan County Bank—\$05 77-487	A. F. Lehr	J. H. Meyers	J. M. Hummel	O. W. Fode	25,000	20,550	335,690	334,960	35,980	Irving N., N. Y.; No.-West. N., Minpls.; 1st N., Fargo.
" "	State Bank of Gackle—‡\$09 77-488	Fred Rott	Andrew Zimmerman	George Elhart	John Neuman	25,000	15,000	167,000	166,000	25,500	1st N., Minpls.; Citiz. Tr. & Sav., Aberdeen.
Galchutt—Richland G 16 Pop. 100	Galchutt State Bank—‡\$08 77-589	F. D. Tonne	C. O. Sandvig	C. M. Johnson	H. E. Syvertsen	10,000	8,800	230,000	220,000	23,500	1st N., Abercrombie and St. P.; Merch. & Mnfrs. State, Minpls.

NORTH DAKOTA Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

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NORTH DAKOTA BANKS—Flaxton to Galchutt

January, 1920

TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. †Priv. *Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TA. BONDS, SECURITIES	CASH & EX- CHANGES, DEB. FROM BANKS	
Galesburg...Trail E 15 Pop. 300	Galesburg State Bank...\$101 77-590	O. P. Satrom	Andrew Knudson	E. O. Moe	E. A. Nesseth	\$ 20,000	\$ 16,000	\$ 250,000	\$ 225,000	\$ 80,000	Chase N., N. Y.; 1st N., St. P. and Fargo; Midland N., Minpls.
Gardar...Pembina B 14 Pop. 65	Gardar State Bank...\$108 77-591	C. D. Lord	C. A. Jeglum	A. Johnson		10,000	4,800	132,300	102,800	41,400	Chase N., N. Y.; 1st N., Minpls.; 1st N., Grand Forks.
Gardena...Bottineau B 8 Pop. 119	Gardena State Bank...\$105 77-592	Chas. S. Fairfield	L. K. Fairfield	E. G. Howe		10,000	3,000	110,000	88,000	22,000	1st N., Minpls.; Northern State, Grand Forks.
Gardner...Cass E 16 Pop. 180	State Bank of Gardner...\$109 77-593	A. E. Cook	A. J. Hodge	B. D. Mitchell	J. H. Mitchell	10,000	11,500	140,000	126,000	31,000	1st N., Minpls.; 1st N., Fargo.
Garrison...McLean D 7 Pop. 1000	Farmers Bank...\$105 77-274	Adam Hannah	M. R. Behles	J. J. Behles	E. E. Wacker E. G. Walsh C. E. Hauer	10,000	8,430	233,000	214,400	30,310	Cont. & Com'l N., Chi.; 1st N. and State Dep., Minpls.; 1st N. and Bk. of N. D., Bismarck.
"	<b>FIRST NATIONAL BANK</b> ...\$103 77-272	<b>A. TYMESON, JR.</b>	<b>R. D. WARD</b>	<b>D. P. ROBINSON</b>	<b>C. J. EHLERS</b>	25,000	11,600	216,000	220,000	39,000	Chase N., N. Y.; 1st N. and Midland N., Minpls.; City N., Bismarck.
"	<b>FIRST STATE BANK</b> ...\$105 77-273	P. S. Peterson	A. W. Bartz	W. A. Priess	E. L. Vorachek	25,000	7,000	167,000	162,000	13,000	No. West. N., Minpls.; Northw. N., Grand Forks; Bk. of N. D., Bismarck.
Garske...Ramsey C 12 Pop. 50	Bank of Garske...\$116 77-938	E. T. McCanna	P. P. Engh	C. N. Nilson	Agnes Anderson	15,000	4,600	211,680	180,000	42,300	1st N. and Midland N., Minpls.; Northw. N., Grand Forks; 1st N., St. P.
Gascoyne...Bowman G 3 Pop. 150	First State Bank...\$109 77-594	L. E. Olson	L. V. Skoglund	M. F. Skoglund		10,000	12,000	120,000	85,000	35,000	Midland N., Minpls.; Aberdeen N., Aberdeen, S. D.; Stock Yds. N., So. St. P.; Bk. of N. D., Bismarck.
Geneseo...Sargent G 15 Pop. 150	Geneseo State Bank...\$109 77-595	J. L. Mathews	W. D. Truax	A. C. Bonzer		10,000	5,780	214,530	202,600	19,800	N. Produce, Chi.; 1st N. and No. West. N., Minpls.; 1st N., St. P.
Gilby...Grand Forks C 15 Pop. 300	<b>BANK OF GILBY</b> ...\$187 77-596	<b>W. L. FORBES</b>	<b>E. M. FORBES</b>	<b>F. L. MCLEAN</b>	<b>H. A. MECKLENBURG</b>	20,000	13,000	360,000	293,000	78,000	Chase N., N. Y.; 1st N., Grand Forks; No- West. N., Minpls.
Gladstone...Stark F 4 Pop. 350	Farmers State Bank...\$119 77-1043	Adam A. Lefor	Anthony F. Reilly	F. H. Schroeder	Henry Koch	15,000	4,500	16,200	21,580	17,010	Am. N., St. P.; Bk. of N. D., Bismarck; Far- State, Dickinson.
"	Gladstone State Bank...\$105 77-597	John Dolwig	Wilson Eyer	C. J. Duckhorn	Regina Duckhorn	10,000	11,600	120,000	130,000	21,000	Cont. & Com'l N., Chi.; 1st N., Minpls., Merch. N., Dickinson.
Glasston...Pembina B 15 Pop. 100	Security State Bank...\$109 77-599	Jas. McCabe	Geo. H. McCabe	H. G. Lindeman	Anna McPhail	10,000	6,200	117,580	122,120	18,200	1st N. and Midland N., Minpls.; 1st N., Grand Forks; City N., Duluth.
Glenburn...Renville C 7 Pop. 263	Glenburn State Bank...\$104 77-386	P. G. Heintz	E. N. Gould	G. L. Gould	Mildred Gould	15,000	5,450	90,520	89,700	21,260	1st N., Minpls.; 2d N., Minot.
"	Lincoln State Bank...\$103 77-385	O. W. Healy	Effe C. Healy	E. S. Healy	B. Hermanson	10,000	9,000	160,000	100,000	30,000	1st N., Minpls.; Union N., Minot.
Glenfield...Foster E 12 Pop. 100	First State Bank...\$112 77-767	H. P. Hammer	J. H. Berg	Frank J. Heaney	Minnie W. Johnson	10,000	8,000	160,000	147,000	25,000	1st N., Minpls.; 1st N., Fargo.
Glen Ullin...Morton F 5 Pop. 1200	Farmers State Bank...\$114 77-126	Ed. Schulenberg	H. S. Halvorson	J. C. Fischer	B. M. Schulenberg	10,000	5,000	277,820	232,000	50,000	1st N. and No. West. N., Minpls.; 1st N., St. P.; Northern Sav., Fargo.
"	Merchants State Bank...\$109 77-127	L. A. Tavis	Michael Tschida	G. A. Wentland	J. A. Tavis	15,000	13,000	325,000	225,000	80,000	1st N., Mandan; Midland N., Minpls.
Glover...Dickey G 13 Pop. 125	Glover State Bank...\$117 77-986	L. J. Hanson	W. L. Hanson	R. L. Hanson	A. O. Thompson	15,000		110,000	107,000	26,000	1st N., Minpls.; 1st N., Fargo; Fergus Falls N., Fergus Falls.
Goldenvally...Mercer E 5 Pop. 500	Equity State Bank...\$118 77-1003	T. P. Ewald	Gottlieb Lang	Wm. Boettcher	George Radke	15,000	3,370	91,930	94,130	12,290	N. Bk. Com., St. P.; Far. Equity State, Mandan; Bk. of N. D., Bismarck.
"	<b>FARMERS BANK</b> ...\$112 77-784	Adam Hannah	L. G. Rostomily	H. G. Rostomily	C. J. Schwaller	10,000	2,500	114,500	95,000	30,000	1st N. and State Dep., Minpls.; 1st N., Bismarck Stock Yds. N., So. St. P.
"	First State Bank...\$112 77-778	David Juzeler	W. F. Plassman	Charles Scharf	H. L. Weikum W. A. Muralt	25,000	3,000	170,000	160,000	25,000	Midland N., Minpls.; 1st N., Mandan; Stock Yds. N., So. St. P.
Golva...Golden Valley F 1 Pop. 300	First National Bank...\$114 77-853	Hugh Egan	J. F. Zeidler	M. L. Callahan	M. F. Egan	25,000	3,500	125,000	125,000	45,000	Midland N., Minpls.; Capital N., St. P.; Union Sav., Eau Claire.
"	First State Bank...\$114 77-848	F. W. Stevens	L. H. Kremers	T. A. Davis	L. M. Kremers	10,000	4,600	125,000	110,000	24,000	1st N. and No. West. N., Minpls.; Golden Valley State, Beach; Merch. N., St. P.
Goodrich...Sheridan E 9 Pop. 500	Citizens State Bank...\$106 77-267	J. E. Davis	F. M. Davis	Edw. Mauch		10,000	12,140	236,450	196,150	56,420	1st N., Minpls.; Merch. N., St. P.; 1st N., Fargo; Stock Yds. N., So. St. P.
"	First National Bank...\$106 77-266	R. W. Akin	H. G. Perske	P. J. Reimer	R. E. Martin	25,000	22,000	240,000	235,000	44,000	N. Bk. Com., N. Y.; Midland N., Minpls.
Grace City...Foster E 12 Pop. 300	Farmers & Merchants Bank...\$110 77-600	H. S. Halvorson	O. P. Peterson	S. F. Baron		10,000	1,200	96,000	90,900	10,880	1st N., Fargo and St. P.
"	First State Bank...\$112 77-745	B. G. Wallace	O. J. Melgard	O. Ramsland	Geo. C. Gury	10,000	6,220	178,370	157,640	36,940	1st N. and No. West. N., Minpls.; Stock Yds. N., So. St. P.

January, 1920  
NORTH DAKOTA BANKS—Galesburg to Grace City  
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BONDS AND SHORT TERM INVESTMENTS MAY BE BOUGHT FROM US BY BANKS; CONTINENTAL AND COMMERCIAL BANKS, CHICAGO

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

NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access). Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. Entire State in No. 9 Federal Reserve District	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & Dis- c'ts. Bonds, Securities	CASH & Ex- CHANGES, Due FROM BANKS	
*Grafton Walsh C 15 Pop. 2500	<b>FIRST NATIONAL BANK</b> *482 77-59	F. H. Sprague	I. L. Newgard	M. H. Sprague	A. E. Cobb	\$ 50,000	\$ 65,000	\$1 080 000	\$ 900,000	\$ 150,000	Bk. of N. Y. N. B. A., N. Y.; 1st N., Minpls.
" " "	<b>GRAFTON NATIONAL BANK</b> 77-60 *483	D. C. Moore	John Donelly	D. M. Upham	F. A. Moore	100,000	35,000	1,250,000	1,250,000	300,000	Am. Ex. N., N. Y.; 1st N., St. P.; No.-West N., Minpls.
" " "	Scandinavian American Bank 77-831 *4813	A. McConville	G. N. Midgarden W. W. Reyleck	T. J. Hagen	H. C. Strander	50,000	20,020	604,280	542,960	131,860	Chase N., N. Y.; 1st N. and Midland N., Minpls.; Northw. N., Grand Forks; Capital N., St. P.
Grand Forks G. Forks Pop. 15,337 D 15	<b>*FIRST NAT'L BK.</b> 77-15 *479	<b>A. I. HUNTER</b> <b>S. S. TITUS,</b> <i>Ch. of Bd.</i> <b>SEE ADVERTISE</b>	<b>W. H. SHULZE</b>	<b>D. C. HAIR</b>	<b>I. A. BERG</b> <b>W. M. EDMUNDS</b> <b>W. S. DICKINSON</b>	200,000	57,140	3,030,910	2,499,060	862,580	Chase N., N. Y.; Corn Ex. N. and 1st N., Chi.; 1st N. and Merch. N., St. P.; 1st N. and No.-West N., Minpls.
" " "	<b>*FIRST SAVINGS BANK</b> 77-20 *4812	G. H. NELSON Send us your G We negotiate F	GEO. A. VEITCH H. E. PAYNE rand Forks cash rst Mortgage Far	E. E. PETERSON W. V. O'CONNOR, Tr. items direct for p m Loans. Corres	H. E. METCALF, Sec. rompt attention. pondence sollicite d.	50,000	8,660	395,870	404,220	43,840	Union Tr. Co., Chi.; Northw. N., Grand Forks
" " "	<b>*NORTHERN STATE BANK</b> 77-17 *4801	E. J. LANDER W. E. FULLER PETER L. KLYVER ARNOLD T. BERG LEO J. O'GORMAN Send your collections to us. You will receive complete service in every respect.				100,000	40,000	1,400,000	1,100,000	350,000	National City, New York; Continental & Commercial National, Chicago; First National, Minneapolis; First National, St. Paul; American Exchange National, Duluth; First National, Fargo.
" " "	<b>NORTHWESTERN NATIONAL BANK</b> 77-18 *4804	O. S. HANSON F. L. GOODMAN	P. S. PETERSON S. TORGERSON CARL BAETZER, <i>A. Cash.</i>	H. P. RICE A. M. LOMMEN FRED HANSEN		200,000	80,880	2,222,840	2,078,460	501,780	Ban. N., N. Y.; Merch. Ln. & Tr. Co. Chi.; 1st N., Midland N., and No.-West N., Minpls.; 1st N., Duluth and St. P.
" " "	Northwestern Trust Co. *4809 77-19	F. L. Goodman	O. S. Hanson J. Grassick	P. S. Peterson, Tr. L. K. Lohn, A. Sec. and A. Tr.	M. O. Bacheller, Sec.	100,000	70,000	270,000	254,000	40,000	Liberty N., N. Y.; Merch. N., St. P.; Northw. N., Grand Forks.
" " "	Peoples State Bank *4818 77-21	C. O. Swenson	Ole Knutson Jonas Lenz	S. C. Hendrickson	C. A. Heen	75,000	11,320	354,000	349,000	90,500	Chase N., N. Y.; N. City, Chi.; N. Ex., St. P.; Bk. of N. D., Bismarck.
" " "	<b>E. J. LANDER &amp; CO.</b> *4813	E. J. Lander (Established 1883) Dealers in First OFFICES: Gra	C. S. Dow Mortgage Loans nd Forks, N. D.	H. C. Lander, Tr. and Real Estate and Minneapolis,	P. J. Holmberg, Sec. Bonds. Minn.	250,000	400,000				Cont. & Com'l N., Chi.; First National and North-Western National, Minneapolis; Northern State, Grand Forks.
" " "	<b>THE F. S. SARGENT COMPANY, INC.</b> *4817	W. H. SHULZE This company In North Dako Applications se	A. I. HUNTER makes Farm Mor ta, Northern Min nt for inspection	C. W. ROSS, Tr. tgage Loans nesota and port upon request.	ons of Montana.						Cont. & Com'l N., Chi.; 1st N., Grand Forks.
" " "	Grand Forks Clearing House (Members indicated by a *)	G. R. Jacobi	O. S. Hanson	W. S. Dickinson, <i>Mgr.</i>	N. J. Nelson, Tr. W. E. Fuller, Sec.						

NORTH DAKOTA Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

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NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

COUNTY	TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
							PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DEB FROM BANKS	
	Grandin..... Cass E 16 Pop. 200	Guaranty State Bank... *\$95 77-601	A. L. Hanson	O. S. Hanson	C. O. Simensen	S. N. Lommen	\$ 25,000	\$ 10,000	\$ 200,000	\$ 200,000	\$ 35,000	Han. N., N. Y.; 1st N., Minpls.; 1st N., St. P.; Northw. N., Grand Forks.
	Grand Rapids... La Moure Pop. 100 G 13	State Bank of Grand Rapids 77-602 \$99	Thos. Waldie	L. E. Johnson	G. E. Pooley		10,000	6,000	80,000	82,000	10,000	1st N., La Moure; 1st N., Minpls.; Citiz. Com'l Tr. Co., Buffalo.
	Grano..... Renville B 6 Pop. 200	Citizens State Bank... †\$95 77-603	P. S. Peterson	Fred L. Goodman	R. S. See	O. F. Peterson	10,000	8,800	125,000	127,000	10,000	1st N., Minpls.; Northw. N., Grand Forks.
	Granville... McHenry O 8 Pop. 550	<b>FARMERS &amp; MERCH. STATE BANK</b> ... †\$94 77-242	<b>R. C. WEDGE</b>	<b>C. J. KROGFOSS</b>	<b>M. J. GORDER</b>	<b>C. HAARSAGER</b>	15,000	5,000	260,000	235,000	45,000	Cont. & Com'l N., Chi.; Midland N., Minpls.; 2d N., Minot; Winneshiek Co. State, Decora, Ia.
	"	Granville State Bank... *\$91 77-241	G. E. Stubbins		C. A. Stubbins	G. R. Ganstrom	25,000	2,500	146,500	159,000	14,000	1st & Secur. N., Minpls.; 1st N., St. P.
	Grassy Butte... McKenzie Pop. 25 D 2	First State Bank... †\$16 77-929	John F. Davis	Sam Glerup	M. L. Ayers	A. E. Ayers	15,000	3,000	76,000	70,000	33,000	Merch. N., St. P. and Dickinson.
	Great Bend... Richland G 17 Pop. 191	Farmers State Bank... †\$95 77-604	J. H. Movius	A. C. Lubenow	R. W. Weiss	George Worner	12,000	5,500	230,000	170,000	60,000	1st N., Minpls.; 1st N., Lidgerwood; Bk. of N. D., Bismarck.
	Greene... Renville B 6 Pop. 75	Farmers State Bank... †\$99 77-605	H. N. Rosevold	E. M. Rosevold	H. A. Marshall	J. D. Taylor	10,000	3,000	116,820	111,100	31,920	Midland N. and Met. N., Minpls.; Union N., Minot.
	Grenora... Williams C 2 Pop. 800	Citizens State Bank... †\$16 77-936	M. E. Wilson	L. C. Reep	J. E. Haskett	L. E. Wambheim	15,000	3,000	159,470	158,520	28,770	1st N. and State Bk. of Com., Minpls.; Bk. of N. D., Bismarck; Citiz. Com'l Tr. Co., Buffalo.
	"	Farmers State Bank... *\$16 77-941	T. M. Antony	Arthur Ovrom	C. D. Funk	Henry Stigen	15,000	3,500	180,000	190,000	30,000	Capital N., St. P.
	"	State Bank of Grenora... †\$16 77-930	W. F. Hanks	J. O. Hansen	C. O. Highum	A. O. Aune J. M. Stoskoff	20,000	5,000	164,000	150,000	25,000	1st N., St. P. and Grand Forks; 1st N., Minpls.; Citiz. Com'l Tr. Co., Buffalo.
	Guelph... Dickey G 13 Pop. 209	Guelph State Bank... †\$15 77-885	T. F. Marshall	F. D. McCartney	W. L. Scott		10,000	6,000	150,000	125,000	35,000	No.-West. N., Minpls.; 1st N., Oakes.
	Guthrie... McHenry D 9 Pop. 300	State Bank of Guthrie... †\$90 77-606	H. Thorson	B. Bear	H. L. Thorson		10,000	3,890	51,820	54,370	6,800	1st & Secur. N., Minpls.; Am. N., St. P.; 2d N., Minot.
	Gwinner... Sargent G 14 Pop. 300	Farmers State Bank... †\$15 77-903	Curtin Cooper	J. E. Miller Magnus Anderson	P. E. Lere		15,000	2,500	133,000	135,500	13,300	No.-West. N., Minpls.; Fergus Falls N., Fergus Falls, Minn.
	"	Gwinner State Bank... †\$94 77-607	A. N. Carlblom	H. H. Berg	S. E. Lee		20,000	6,530	225,120	179,110	75,550	1st N., Minpls.; Fergus Falls N., Fergus Falls.
	Hague... Emmons H 10 Pop. 400	First State Bank... †\$15 77-876	S. A. Fischer		J. J. Jaeger	Magdalena Amundson	15,000	1,000	170,000	125,000	60,000	No.-West. N., Minpls.; Merch. N., St. P.; Aberdeen N., Aberdeen, S. D.; Bk. of N. D., Bismarck.
	"	Hague State Bank... †\$92 77-608	R. M. Volk	H. B. Zenk	J. J. Volk	J. R. Volk	10,000	10,000	296,770	247,000	62,720	1st N., Minpls.; Ger., Eureka, S. D.; 1st N., St. P.
	Halliday... Dunn E 5 Pop. 350	Farmers State Bank... *\$13 77-828	Adam Hannah	E. M. Rempel	J. D. Rempel	O. T. Evenson	10,000	5,800	124,000	110,000	24,000	1st N., St. P. and Bismarck.
	"	<b>SECURITY STATE BANK</b> ... †\$11 77-737	Ort Lingenfelter	John Nordahl	Hans Ulsness		10,000	7,320	156,430	133,440	40,460	1st & Secur. N., Minpls.; 1st N., Mandan; Stock Yds. N., So. St. P.
	Hamar... Eddy D 13 Pop. 50	First State Bank... †\$98 77-609	Ole Arnegard	O. A. Hegna	E. A. Lindstrom		10,000	4,000	80,000	60,000	20,000	No.-West. N., Minpls.; Northern Sav., Fargo.
	Hamberg... Wells D 11 Pop. 300	Farmers State Bank... †\$15 77-861	G. L. Hope	H. C. Scheer	S. G. Stenerodden	Arthur L. Myhro	10,000	6,870	202,880	187,100	34,380	1st & Secur. N., Minpls.; 1st N., St. P.; Northern Sav., Fargo.
	Hamilton... Pembina B 15 Pop. 250	Bank of Hamilton... *\$16 77-610	F. A. Argue	C. R. Green Wm. Page	Daniel Kippen		10,000	16,000	215,000	150,000	100,000	No.-West. N., Minpls.; 1st N., Grand Forks and Albert Lea, Minn.
	Hamlet... Williams B 3 Pop. 59	First State Bank... †\$13 77-821	A. L. Cutting	N. P. Nelson	F. E. McCoy		10,000	8,640	112,920	108,670	22,900	1st & Secur. N., Minpls.; Williams Co. State, Williston; 1st N., St. P.; Waterloo Bk. & Tr. Co., Waterloo, Ia.
	Hampden... Ramsey C 12 Pop. 400	Farmers Bank... *\$93 77-346	Adam Hannah	M. A. Brandt	A. B. Brandt	L. P. Ulrich	10,000	5,000	280,210	250,580	29,110	No.-West. N. and State Dep., Minpls.; Northern State, Grand Forks; Stock Yds. N., So. St. P.; Bk. of N. D., Bismarck.
	"	First National Bank... *\$94 77-347	Martin Rimestad	Iver Iverson	Y. A. Nelson		25,000	5,000	160,000	155,000	32,000	Han. N., N. Y.; 1st N., Minpls.; 1st N., St. P. and Grand Forks.
	Hankinson... Richland G 16 Pop. 1800	<b>CITIZENS NATIONAL BANK</b> ... *\$96 77-74	<b>J. L. MATHEWS</b>	<b>J. M. HYNES</b>	<b>H. KRAUTKREMER</b>	<b>H. A. STENSON</b> <b>R. ENGLEHART</b>	30,000	13,180	297,520	336,270	29,020	N. Produce, Chi.; 1st N., St. P.; 1st N., Minpls.
	"	Farmers & Merch. Bank... *\$1900 77-73	J. R. Jones	Chas. Hein	G. W. Rennix	C. R. Dennig	10,000	15,000	275,310	218,580	51,850	1st N., St. P. and Fargo; 1st N. and No.-West. N., Minpls.; Citiz. N., Wahpeton.
	"	First National Bank... *\$92 77-72	Joseph Patterson	W. E. Purcell	H. A. Merrifield	L. O. Kretchman Wm. Kretchman	30,000	10,420	365,220	398,050	37,590	Chase N., N. Y.; 1st N., Minpls.; N. Bk. of Wahpeton, Wahpeton.

January, 1920

NORTH DAKOTA BANKS—Grandin to Hankinson

1017

AN INTERNATIONAL BANKING INSTITUTION

CONTINENTAL AND COMMERCIAL BANKS, CHICAGO

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

NORTH DAKOTA--Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. +Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUES FROM BANKS	
Hanks-----Williams B 1 Pop. 200	Farmers State Bank...\$16 77-944	A. M. Eckmann	M. N. Landro	Jos. H. Pass	A. E. Bonstrom	\$ 15,000		\$ 72,030	\$ 100,000	\$ 9,190	Midland N., Minpls.; Williams Co. State, Williston; Citiz. Com'l Tr. Co., Buffalo.
"-----"----- "-----"	State Bank of Hanks...\$16 77-981	W. F. Hanks	A. J. Robinson	Axel H. Vik	H. S. Robinson	15,000	\$ 6,000	154,000	148,000	17,000	1st N., Minpls.; Merch. N., St. P.; 1st N., Grand Forks; Citiz. Com'l Tr. Co., Buffalo.
Hannaford...Griggs E 14 Pop. 400	Farmers State Bank...\$09 77-315	W. A. Benzie		William Angus	O. M. Westley	15,000	21,400	338,870	265,850	103,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Bk. of N. D., Bismarck; 1st N., St. P.; 1st N. and Northern Sav., Fargo; 1st N. and Midland N., Minpls.
"-----"----- "-----"	First National Bank...\$05 77-314	C. Reite	Claus Jackson	R. L. Jones		25,000	15,070	204,990	229,060	39,180	Merch. N., St. P.; No-West. N. and 1st N., Minpls.; 1st N., Fargo.
Hannah...Cavalier B 12 Pop. 500	Citizens State Bank...\$03 77-214	T. H. Prior	J. A. Myers	Roy A. Harold		12,000	7,460	126,610	115,500	34,670	N. Park, N. Y.; No-West. N., Minpls.
"-----"----- "-----"	State Bank of Hanna...\$07 77-213	E. I. Donovan	W. J. Laidlaw	C. B. McMillan	M. J. Dixon S. J. Toman G. E. Geyer	25,000	29,950	299,300	262,040	71,550	Merch. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., St. P.; 1st N., Minpls.
Hansboro...Townner B 11 Pop. 300	Bank of Hansboro...\$06 77-349	J. J. McCanna	D. F. McLaughlin	B. L. Thomas		10,000	10,000	108,390	104,880	21,280	1st N., Minpls.; Merch. N., St. P.; Cando N., Cando.
"-----"----- "-----"	Hansboro State Bank...\$05 77-348	C. E. Blackorby	A. B. Converse	Melvin A. Olson		25,000	5,000	174,120	165,980	18,680	Midland N., Minpls.; 1st N., Grand Forks; 1st N., Cresco, Ia.; Bk. of N. D., Bismarck.
Harlow...Benson C 11 Pop. 150	Harlow State Bank...\$12 77-761	O. I. Hegge	G. W. C. Ross	A. O. Molden	N. E. O'Connor	10,000	1,000	90,000	60,000	40,000	1st N., Minpls.; 1st N., Fargo and Devils Lake.
Hartland...Ward C 6 Pop. 100	Hartland State Bank...\$08 77-611	George Heger	J. Heger	Iver A. Canton		10,000	1,800	92,000	73,600	28,900	1st N., Minpls.; Scan.-Am., Minot; Bk. of N. D., Bismarck.
Harvey...Wells D 9 Pop. 1600	FARMERS STATE BK...\$08 77-80	L. W. Miller	Hugh Montgomery	F. J. Seeba	J. A. Bakken	25,000	8,000	215,000	160,000	45,000	Cont. & Com'l N., Chi.; Capital N., St. P.; 1st N., Fargo.
"-----"----- "-----"	First National Bank...\$1900 77-78	August Peterson	R. W. Akin S. S. Renfrew	J. J. Reimer	M. H. Gores	25,000	56,240	682,780	573,630	215,390	1st N. and Midland N., Minpls.; 1st N. and Merch. N., St. P.
"-----"----- "-----"	State Guaranty Bank...\$97 77-77	T. L. Beiseker	J. W. Shelby	N. M. Runyan	W. J. Benfield	5,000	16,000	140,000	190,000	35,000	No-West. N., Minpls.; 1st N., Fargo; U. S. N., Superior, Wis.
Harwood...Cass E 16 Pop. 50	Harwood State Bank...\$19 77-1086	Theo. S. Nelson	C. Brandvik	J. C. Stennes		18,000		50,000	45,000	23,000	Midland N., Minpls.; Merch. N., Fargo; Bk. of N. D., Bismarck.
Hastings...Barnes F 14 Pop. 125	First State Bank...\$07 77-612	H. Stoneberg	A. Eggen	O. T. Olson		15,000	8,000	220,000	200,000	26,000	Midland N., Minpls.; 1st N., Fargo and St. P.
Hatton...Traill D 15 Pop. 950	FARMERS & MERCH. N. BK...\$05 77-158	M. L. ELKEN (Send us your c They will have prompt and ener getic attention.	O. EIELSON collections direct, prompt and ener getic attention.	G. H. BOLKEN	H. E. TUFFE	25,000	17,000	291,000	328,000	35,000	Chase N., N. Y.; No-West. N. and Midland N., Minpls.; 1st N., Fargo.
"-----"----- "-----"	First National Bank...\$87 77-157	M. F. Hegge	F. W. Ames	Abraham Hanson	G. L. Thompson Garvin M. Olson E. H. Lynner	25,000	30,000	650,000	550,000	150,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., St. P.; 1st N., Minpls.
"-----"----- "-----"	Peoples State Bank...\$18 77-991	K. A. Johnson	Tollef Midtbo	I. A. Johnson		50,000	7,500	100,000	130,000	8,300	Mtle. State, Minpls.; Scan.-Am., Fargo.
Havana...Sargent H 15 Pop. 387	Farmers State Bank...\$19 77-1022	J. H. Anderson	W. E. Kriesel	E. J. Hanson		25,000	3,250	40,000	32,100	28,890	Cont. & Com'l N., Chi.; Midland N., Minpls.; 1st N., Fargo.
"-----"----- "-----"	Havana State Bank...\$1900 77-613	C. E. Castle	John Powers	H. J. Pfeiffer		25,000	9,000	321,000	280,000	68,000	Han. N., N. Y.; 1st N., Minpls.; Aberdeen N., Aberdeen; 1st N., St. P.
Havelock...Hettinger G 4 Pop. 100	Farmers State Bank...\$15 77-873	G. L. Merrick	W. L. Gardner J. E. Rand	E. S. De Laney		10,000	2,000	80,000	70,000	12,000	No-West. N., Minpls.; 1st N., Fargo; Stock Yds. N., So. St. P.; Bk. of N. D., Bismarck.
Haynes...Adams H 4 Pop. 100	First State Bank...\$09 77-614	S. L. Allen	J. C. Stennes	Charles Bigham		10,000	2,500	110,000	100,000	25,000	Stock Yds. N., So. St. P.; Capital N., St. P.
"-----"----- "-----"		A. F. KURTZ	JOHN McCORRY	H. O. BATZER	B. B. SCHNEIDER J. G. DE FRANCE OLIVE McMANUS	10,000	21,790	399,310	341,170	80,030	1st N., Chi.; No-West. N., Minpls.; Stock Yds. N., So. St. P.; 1st N., Bismarck.
Hazelton...Emmons G 9 Pop. 400	BANK OF HAZELTON...\$03 77-403	"Hazelton's Ol d Reliable Bank." FEE IN ADVAN SAFE FARM M CE: Sight drafts, ORTGAGE LOAN	d Reliable Bank." CE: Sight drafts, ORTGAGE LOAN	Collections solic 15c minimum; 25 S NEGOTIATED.	ed. c minimum if pa id. Cre dit Rep orts 50c						
"-----"----- "-----"	FARMERS STATE BANK...\$09 77-404	A. P. LENHART A Local Bank m FEE IN ADVAN Gilt Edge farm	A. E. KLABUNDE managed by Local S CE: Sight drafts, mortgages to net	G. A. LENHART stockholders. Coll 15c minimum; 25 investor 6%.	T. P. MCCARTHY ctions solicited a nd appr eated. c minimum if pa id. CR EDIT R EPORT S, 50c.	10,000	12,500	280,000	280,000	20,000	1st N., Minpls.; City N., Bismarck.
Hazen...Mercer E 6 Pop. 500	Citizens State Bank...\$09 77-490	J. E. Stephens	L. G. Eastman	C. N. Janzen	A. W. Hoese	25,000	5,000	275,000	280,000	25,000	Merch. N., St. P.; Midland N., Minpls.; 1st N., Mandan; Stock Yds. N., So. St. P.
"-----"----- "-----"	Farmers Bank of Mercer Co. 77-489 \$8'09	Adam Hanna	J. J. Behles	O. N. Lindem	Amos Freed	10,000	2,000	85,690	68,000	22,540	No-West. N. and State Dep., Minpls.; 1st N., Bismarck and Fargo.
"-----"----- "-----"	First State Bank...\$12 77-728	Benj. Stoelting	David Juzeler	R. N. Harmsen	Iver O. Lee Levi Flint	25,000	5,000	181,000	186,000	21,500	1st N., Minpls.; 1st N., Bismarck; Capital N., St. P.
Heaton...Wells E 10 Pop. 150	Farmers State Bank...\$07 77-459	G. R. Turner	L. C. Turner	G. I. Turner	H. I. Turner	10,000	2,500	150,000	125,000	30,000	Cont. & Com'l N., Chi.; 1st N., Fargo; Am. N., St. P.

NORTH DAKOTA Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

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

NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BOND, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Hebron..... Morton F 5 Pop. 1500	Farmers State Bank.....\$18 77-993	T. P. Ewald	Robert Harnisch	Frank Kuehn		\$ 20,000	\$ 1,000	\$ 123,000	\$ 101,000	\$ 23,000	Far. Equity State, Mandan; Bk. of N. D., Bismarck; 1st N., Minpls.; N. Bk. Com., St. P.
" " " "	<b>FIRST NATIONAL BANK</b> *2*01 77-184	<b>L. A. TAVIS</b> Collections soli- FEE IN ADVAN CREDIT REPO	<b>EUGENE WEIGEL</b> cited. CE: Sight drafts, RTS 50c.	<b>J. H. WATTS</b>	<b>A. E. FUNK</b>	25,000	12,120	465,590	393,170	100,910	Cont. & Com'l N., Chi.; 1st N., Mandan; Midland N., Minpls.; Merch. N., St. P.; Stock Yds. N., So. St. P.
" " " "	Merchants State Bank. *2*06 77-185	Emil Krauth	W. H. Mann	Paul Mann	G. H. Oellerman	10,000	15,000	320,000	200,000	70,000	1st N., Chi. and Bismarck; Merch. N., St. P.; No-West. N., Minpls.
Heil..... Grant G 6 Pop. 90	Farmers State Bank.....\$15 77-864	F. A. Lahr	L. Rehm	G. C. Weidenbach		10,000	5,500	85,000	80,000	16,000	1st Guaranty and Bk. of N. D., Bismarck; 1st N., Minpls.
Heimdal..... Wells D 10 Pop. 100	State Bank of Heimdal...\$10 77-615	H. Thorson	G. F. Dullam	Caleb Arnestad		10,000	7,470	173,420	175,050	20,000	Am. N., St. P.
Hensel..... Pembina B 14 Pop. 100	State Bank of Hensel...\$4 77-616	Thos. Ryan	J.P. Wagner	W. L. Graham	L. W. Ross	21,000	3,200	175,000	151,000	38,000	Chase N., N. Y.; No-West. N., Minpls.; North- ern State, Grand Forks; 1st N., St. P.
Hesper..... Benson D 10 Pop. 100	Farmers State Bank.....\$19 77-1035	L. J. Hanson	H. Ingvaldson	I. O. Graff		15,000	1,500	5,000	7,000		1st N., Fargo; 1st N., Minpls.
*Hettinger..... Adams H 4 Pop. 1200	<b>ADAMS COUNTY STATE BK.</b> 77-137 *2*08	<b>JOHN G. JOHNS</b>	<b>GEORGE BEISIGL</b> <b>PETER CARLIN</b> in Adams County Farm Mortga CE. Sight drafts, Reports 50c. TR Y US.	<b>J. O. WIGEN</b>	<b>H. W. ANDERSON</b>	20,000	17,200	290,000	272,000	43,000	Cont. & Com'l N., Chi.; Stock Yds. N., So. St. P.; 1st N., Minpls.; 1st N., Aberdeen, S. D.
" " " "	<b>FIRST NAT'L BANK</b> 77-136 *2*08	<b>A. G. NEWMAN</b> Largest bank in Prompt atten- Personal presen- WE NEGOTIAT	<b>H. E. BONZER</b> Adams County. on to Collections tation and quick E FARM MORT	<b>J. A. DODDS</b>	<b>W. H. NELSON</b>	25,000	30,000	430,000	300,000	135,000	Corn Ex. N., Chi.; No-West. N. and Midland N. Minpls.; 1st N., and Merch. N., St. P.; Aberdeen N., Aberdeen, S. D.; 1st N., Fargo.
" " " "	Hettinger State Bank...\$9 77-139	Paul M. Brown	F. A. Brown, Jr.	Ira T. Hall	G. N. Burnson	25,000	15,000	320,000	285,000	60,000	Citiz. Com'l Tr., Buffalo; 1st N., St. P. and Lemmon; Stock Yds. N., So. St. P.; Bk. of N. D., Bismarck.
Hickson..... Cass F 17 Pop. 150	Hickson State Bank.....\$5 77-617	T. T. Kinnerberg	O. E. Zackerson	Ingval Johnson	Theo. Montplaisir	10,000	17,000	210,000	185,000	40,000	Merch. & Mfrs. State, Minpls.; Northern Sav. Fargo; 1st N., Joliet.
*Hillsboro..... Traill E 16 Pop. 2000	First National Bank.....\$81 77-94	E. Y. Sarles	E. R. Sarles	O. E. Rudrud	Duane Y. Sarles	50,000	13,980	788,920	818,590	84,320	N. City, N. Y.; Merch. N., St. P.; 1st N., Fargo.
" " " "	Hillsboro National Bk...\$85 77-93	Ole Arnegard	J. H. Hanson	J. T. Kiland		50,000	21,560	573,340	637,770	60,130	1st N., N. Y.; No-West. N. and 1st N., Minpls.; Merch. N., St. P.
" " " "	Peoples State Bank.....\$18 77-992	O. O. Hovde, Jr.	D. Engel	Oscar Moen	A. W. Anderson	50,000	9,120	288,180	279,750	67,540	Midland N., Minpls.; Peo. State, Grand Forks; Bk. of N. D., Bismarck.
Honeyford... Grand Forks C 15	Honeyford State Bank...\$17 77-979	Wm. W. Erb	J. O. Fadden	Oscar O. Olson		15,000	4,600	115,000	100,000	19,000	1st N., Grand Forks and St. P.; Bk. of N. D., Bismarck.
Hoople..... Walsh B 14 Pop. 250	Farmers State Bank.....\$19 77-1048	Rob't Baird	Henry Kittelson	O. B. Treumann		25,000	2,500	60,000	40,000	20,000	N. City, N. Y.; 1st N., St. P. and Grafton.
" " " "	State Bank of Hoople...\$2 77-618	N. C. Olson	O. A. Fedje	G. T. Sonsterud	R. H. Rinde	25,000	10,000	527,500	482,000	60,000	Chase N., N. Y.; Merch. N., St. P.; 1st N., Grand Forks; Bk. of N. D., Bismarck.
Hope..... Steele E 14 Pop. 1000	First National Bank.....\$86 77-128	J. D. Brown	M. B. Cassell	K. W. Haviland		50,000	17,000	353,000	295,000	56,000	1st N. and Midland N., Minpls.
" " " "	Hope National Bank.....\$6 77-129	Ole Arnegard	C. S. Moores	G. A. Warner		50,000	20,220	282,560	157,900	78,440	No-West. N., Minpls.; 1st N., Fargo and St. P.
Horace..... Cass F 16 Pop. 125	Horace State Bank.....\$6 77-619	O. N. Hallie		Jos. Dubord	L. H. Overby	10,000	13,500	142,000	210,500	45,000	Northern Sav., Fargo; Merch. & Mfrs. State, Minpls.; Met. St. P.
Hunter..... Cass E 15 Pop. 365	Farmers & Merch. Bk. *2*03 77-288	L. Moen	C. S. Collins	L. C. Collins		12,000	3,000	150,000	110,000	30,000	Drexel State, Chi.; No-West. N., Minpls.; 1st N., Fargo.
" " " "	First National Bank.....\$3 77-287	J. H. Gale	H. H. Carr	O. W. Parkhurst	W. H. Rogers	30,000	3,000	180,400	187,600	29,700	1st N., Fargo and St. P.; 1st N., Minpls.
Hurdsville..... Wells E 9 Pop. 300	Farmers & Merch. Bank...\$11 77-730	O. E. Hasle	W. N. Parkhurst	J. C. Reinertson	A. T. Giltner	10,000	10,000	150,000	115,000	20,000	No-West. N., Minpls.; 1st N., St. P.
" " " "	Hurdsville State Bank...\$5 77-622	H. F. Miller	Fred Dietrich	W. L. Tupper	M. E. Walsh	10,000	2,000	80,000	65,000	10,000	1st N., Minpls.; 1st N., Fargo.
Inkster..... Grand Forks C 14	Bank of Inkster.....\$86 77-293	V. E. Bemis	R. E. Walker	C. H. Cruttenden	H. G. Bemis	20,000	8,000	279,000	171,000	111,000	Am. Ex. N., N. Y.; 1st N., St. P.; 1st N., Minpls.; Northern State, Grand Forks.
" " " "	Farmers & Merch. State Bank 77-294 \$810	W. A. Scouton	J. H. McLain	W. J. Glass	E. E. Jenson	10,000	9,830	133,430	133,190	22,030	Cont. & Com'l N., Chi.; No-West. N., Minpls.; 1st N., Grand Forks.

January, 1920  
NORTH DAKOTA BANKS—Hebron to Inkster  
1019

LET US CHECK YOUR COMMERCIAL PAPER. THOUSANDS OF BANKS DO SO. CONTINENTAL AND COMMERCIAL BANKS, CHICAGO



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NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. - BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
*Jamestown Stutsman Pop. 7500 F 12	<b>CITIZENS NATIONAL BANK</b> 77-44 *'05	<b>J. J. NIERLING</b>	<b>MORRIS BECK</b>	<b>C. R. HODGE</b>	<b>J. J. NIERLING, JR.</b>	\$ 50,000	\$ 34,000	\$ 542,450	\$ 600,270	\$ 58,770	Ist N., Chi.; Merch. N., St. P.; No.-West. N., Minpls.
" " "	<b>FARMERS &amp; MERCHANTS NATIONAL BANK</b> 77-43 *'99	<b>C. A. KLAUS</b>	<b>L. B. NIEMEYER</b>	<b>R. R. WOLFER</b>	<b>E. W. MUELLER</b>	50,000	15,580	612,010	485,250	192,350	Han. N., N. Y.; Ist N. and No.-West. N., Minpls.; Ist N., St. P.
" " "	<b>JAMES RIVER NAT'L BANK</b> 77-42 *'81	<b>H. T. GRAVES</b>	<b>S. F. CORWIN</b>	<b>A. B. DE HAULT</b>	<b>J. E. MATTISON</b>	100,000	128,010	1,200,000	1,530,000	203,840	Am. Ex. N., N. Y.; No.-West. N. and Ist N., Minpls.
" " "	Security Savings Bank \$19 77-1031	C. E. Shrawder R. G. McFarland, V. P.	O. H. Bennett E. J. Stangler	R. M. Stangler		50,000	10,000	34,000	49,000	33,500	Ist N., St. P.; Ist N., Minpls.; Northern Sav., Fargo.
Jessie Griggs D 13 Pop. 100	State Bank of Jessie \$19 77-623	N. O. Haugen	O. E. Thorn	H. St. John	E. A. Retzlaff	12,000	8,500	137,000	140,000	20,000	N. Park, N. Y.; Ist N., Minpls.; Ist N., Fargo.
Joliette Pembina B 15 Pop. 300	First State Bank \$19 77-1025	A. T. Everson	J. F. McKay	P. J. Hugill		15,000	200	14,580	22,960	5,630	Capital N., St. P.; Ist N., Crookston.
Juanita Foster E 12 Pop. 150	First State Bank \$12 77-760	P. H. Kirwan	Frank J. Heaney	J. H. Kirwan	Julia Kirwan	10,000	7,000	106,000	99,000	8,900	Ist N., Fargo and St. P.
Jud La Moure G 12 Pop. 200	Far. & Merch. Equity Bank \$19 77-1040	Jas. E. Brady	Aug. J. Wanke	Bert. Wanaka	G. A. Horner	15,000	6,780	79,180	101,910	20,040	Ist N., Minpls.; Ist N., St. P.; Bk. of N. D. and Capital Secur., Bismarck.
Judson Morton F 7 Pop. 200	First State Bank \$9 77-625	F. A. Lahr	G. F. Dullam	H. C. Dettmann		10,000	1,820	91,430	73,450	29,790	Ist Guaranty, Bismarck; N. Bk. Com., St. P.
Karlsruhe McHenry D 8 Pop. 250	Security State Bank \$14 77-855	A. J. Fisher	Jakob Fisher	H. J. Vonder Haar		10,000	5,000	130,000	120,000	25,000	University State, Minpls.; Ist N., Grand Forks; Bk. of N. D., Bismarck.
Karnak Griggs E 13 Pop. 100	Karnak State Bank \$17 77-983	O. H. Carlson	J. A. Carlson	Hilmer Carlson		15,000	1,000	43,000	41,000	10,000	N. Ex., St. P.; Secur. N., Fargo; Bk. of N. D., Bismarck.
Kathryn Barnes F 14 Pop. 300	Farmers State Bank \$16 77-908	J. O. Jensen	Rasmus Olsberg	H. W. Jensen		25,000	5,000	165,000	169,000	27,000	No.-West. N., Minpls.; Ist N., St. P., Fargo, and Valley City; Bk. of N. D., Bismarck.
" " "	Sheyenne Valley Bank \$1 77-627	A. Mickelsen	A. A. Mickelsen	E. A. Mickelsen	V. E. Mikkelson	25,000	5,000	365,850	336,410	56,000	Bk. of Am., N. Y.; Cont. & Com'l N., Chi.; Ist N., Minpls.; Ist N., Fargo.
Kempton Grand Forks Pop. 150 D 15	First State Bank \$6 77-628	W. N. Parkhurst	O. W. Parkhurst	E. W. Denneson	Arnold S. Borlang	10,000	4,000	155,000	125,000	40,500	Ist N., Minpls.; Ist N., Grand Forks; N. Far., Kasson, Minn.
Kenmare Ward B 5 Pop. 2000	First National Bank \$9 77-81	David Clark, Jr.		G. A. Trzcinski	P. W. Dahl	25,000	21,730	242,000	184,000	94,000	N. Park, N. Y.; No.-West. N., Minpls.; Ist N., Fargo; Winneshiek Co. State, Decorah.
" " "	Kenmare National Bank \$2 77-82	J. N. Fox	P. M. Cole	G. G. Shepherd	E. W. Swanson	25,000	29,090	222,230	221,140	38,240	N. City, N. Y.; Ist N., Minpls.
Kensal Stutsman E 12 Pop. 550	Farmers & Merchants Bank \$4 77-239	R. Clendenning	O. B. Christopherson	F. L. Nichols		20,000	8,210	225,280	203,330	48,140	Cont. & Com'l N., Chi.; No.-West. N., Minpls.; Merch. N., St. P.
" " "	Security State Bank \$12 77-240	G. W. O. Ross	F. E. Tucker	H. E. Swenson	A. H. Scofield	10,000	4,500	200,000	150,000	25,000	Ist N., Minpls.; Ist N., Carrington; Bk. of N. D., Bismarck.
Kermit Divide B 3 Pop. 103	(See Noonan)										
Kief McHenry D 9 Pop. 250	First State Bank \$8 77-630	C. B. Stringer	E. Simbalenko	A. C. Stringer		10,000	3,000	100,000	95,000	18,000	Ist N., Minpls.; Ist N., Bismarck.
Killdeer Dunn E 4 Pop. 800	First National Bank \$16 77-650	Robert Wilcox	Wm. Connolly Fred Christensen	H. N. Owens		25,000	16,500	380,000	270,000	145,000	Live Stock Ex. N., Chi.; Merch. N., St. P.
" " "	First State Bank \$15 77-862	Gunder Olson	G. C. Gunderson	J. E. Gunderson	C. A. Brown	25,000	2,500	90,000	80,000	25,500	Ist N., St. P.
Kindred Cass F 16 Pop. 350	Farmers & Merchants Bank \$19 77-1009	Lars Olsgard	R. Evingson O. M. Husebye	Adolph Dokken	P. A. Barstad	20,000	4,600	300,000	255,000	48,500	No.-West. N., Minpls.; Merch. N., St. P.; Northern Sav., Fargo; Fergus Falls N., Fergus Falls.
" " "	Kindred State Bank \$98 77-631	M. H. Strehlow	J. H. Gale	John Ottis	S. E. Trueblood	20,000	6,500	450,000	395,000	76,000	Cont. & Com'l N., Chi.; Ist N., Minpls.; Ist N., Fargo, Duluth and St. P.

NORTH DAKOTA Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

1020 NORTH DAKOTA BANKS—Jamestown to Kindred January, 1920

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NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

January, 1920

NORTH DAKOTA BANKS—Kintyre to Landa

1021

TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. {Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- CTS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Kintyre.....Emmons G 9 Pop. 180	Kintyre State Bank .....\$10 77-632	Frank Simon	L. M. Hoag	S. R. Day		\$ 10,000	\$ 5,500	\$ 151,000	\$ 124,000	\$ 34,000	Midland N., Minpls.; Merch. N., Ced. R.; Bank of N. D. and City N., Bismarck.
".....".....	Security State Bank .....\$17 77-972	John A. Beal	Gustav Kleppe	Leslie Haines		20,000		72,900	64,000	21,300	No.-West. N., Minpls.; 1st N., Fargo.
Kloten.....Nelson D 14 Pop. 110	First State Bank .....\$07 77-633	H. A. Rask	L. J. Hanson	C. A. Colson	C. P. Kjeseth	10,000	10,000	221,110	210,350	24,250	Bk. of N. D., Bismarck; 1st N., No.-West. N., and Midland N., Minpls.; 1st N. Fargo.
Knox.....Benson C 10 Pop. 350	Farmers State Bank .....\$18 77-1011	C. H. Wirtz	B. Lander	A. F. Ohs	F. R. Ohs	15,000	2,000	90,000	70,000	35,000	1st N., Grand Forks and St. P.; Bk. of N. D., Bismarck.
".....".....	Peoples State Bank .....\$18 77-1004	J. F. Randall	R. A. Berg	H. W. Sweuson	R. G. Berg	25,000	2,500	90,000	78,000	33,000	1st & Secur. N., Minpls.; 1st N., St. P.; North-western N., Grand Forks.
Kongsberg.....McHenry C 8 Pop. 50	Kongsberg State Bank .....\$17 77-969	N. E. Rulien	C. W. McGray	N. J. Krebsbach		15,000	300	48,000	39,000	17,240	1st N., Minpls.; Capital Secur., Bismarck.
Kramer.....Bottineau B 8 Pop. 181	First National Bank .....\$05 77-463	H. Thorson	F. G. Bartz	W. H. Gjerdingen		25,000	10,500	112,000	118,000	15,000	N. Bk. Com., N. Y.; 1st N., Minpls.; Am. N., St. P.; Bk. of N. D., Bismarck.
".....".....	State Bank of Kramer...\$05 77-464	C. M. Sprague	C. J. Lofgren	H. N. Hanson		10,000	10,740	93,450	104,720	18,470	No.-West. N., Minpls.; Merch. N., St. P.
Krem.....Mercer E 6 Pop. 150	Security State Bank .....\$07 77-578	N. P. McGregor	H. H. Kenyon	E. A. Kees	G. C. Weyer	10,000	3,500	150,000	150,000	25,000	No.-West. N. and 1st N., Minpls.; 1st N., Mandan; Bk. of N. D., Bismarck.
Kulm.....La Moure G 12 Pop. 1000	First National Bank .....\$17 77-985	J. M. Hammond	J. H. Jenner John Bischof	John J. Giedt	T. H. Giedt	30,000	850	119,660	119,100	29,580	Chase N., N. Y.; 1st N., Minpls.; 1st N., St. P., Fargo, and Bismarck.
".....".....	<b>FIRST STATE BANK</b> .....\$92 77-169	} F. G. HILDERBRAND } First State Bank } FEE IN ADVANCE } Credit Reports,		A. R. RIESE k, "The Farmers NCE: 15c minimum	OTTO ISAAK Bank' appreciate s and solicits coll ections.	30,000	17,590	225,400	268,690	24,490	1st N., Chi. and St. P.; 1st N., Minpls.; Bk. of N. D. and 1st N., Bismarck.
".....".....	La Moure County Bank...\$97 77-170	M. Hieb	P. Billigmeier	W. M. Wilken	Edwin Hieb	25,000	7,500	307,000	288,000	60,000	N. Park. N. Y.; Cont. and Com'l N., Chi.; Merch. N., St. P.; No.-West. N., Minpls.
Lake Williams.....Kidder Pop. 50 F 10	Farmers State Bank .....\$19 77-1032	Jos. M. Williams	Louis Falk	H. B. Hanson		15,000	2 170	300		14,310	Bk. of N. D., Bismarck; No.-West. N., Minpls.
*Lakota.....Nelson C 13 Pop. 1500	Farmers & Merch. State Bk. 77-107 \$8'10	A. J. Gronna	J. D. Gronna	R. C. Chisholm	C. F. Ferris	25,000	10,000	431,000	313,000	65,000	Liberty N., N. Y.; 1st N., Minpls.; No.-West. N., Grand Forks; Stock Yds. N., So. St. P.
".....".....	<b>NATIONAL BANK OF LAKOTA</b> 77-106 \$1,900	} J. W. MURPHY... } First and Oldest } et service on Coll } Save time and g } FEE IN ADVANCE		JACOB THAL t Established Bank et service on Coll CE: Plain sight	K. C. NELSON k. ctions and Cred it Reports by send ing it Reports, 50c. T RY US.	25,000	8,640	324,000	214,150	143,880	1st N., N. Y. and St. P.; No.-West. N., Minpls.
*La Moure.....La Moure G 13 Pop. 1000	<b>FARMERS NATIONAL BANK</b> 77-124 \$05	H. HODEM	W. H. HUTCHINSON	T. S. HUNT	IDA A. NEVERMAN R. R. TEICHMANN	50,000	18,110	200,200	376,900	33,930	Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N., Fargo.
".....".....	<b>FIRST NATIONAL BANK</b> ...\$03 77-123	} DAVID LLOYD... } Collections soli } FEE IN ADVANCE } Credit Reports,		J. A. T. BJORNSON ive prompt atte NCE: Sight draft 50c.	PAUL ADAMS ntion. s, 15c minimum; 25c minimum if paid.	50,000	31,660	444,460	517,650	45,950	N. Bk. Com., N. Y.; No.-West. N., Minpls.; 1st N., Fargo.
".....".....	<b>LA MOURE STATE BANK</b> 77-125 \$8'18	} C. H. PORTER... } Collections soli } FEE IN ADVANCE } Credit Reports,		H. G. ROBERTSON. cited and apprec NCE: Sight draft 50c.	F. P. BENNETT ated. s, 15c minimum; 25c minimum if paid.	30,000	12,500	238,330	232,230	48,190	Chase N., N. Y.; 1st N., Fargo; City N., Duluth.
".....".....	<b>LLOYD MORTGAGE CO.</b> 13	} DAVID LLOYD... } First Mortgage } Improved Farm } Refer your cust		J. A. T. BJORNSON Farm Loans Neg Lands for Sale. omers to us. Co	PAUL ADAMS, Sec. otiated. espondence Inv ited.	25,000	18,000				1st N., La Moure.
Landa.....Bottineau B 8 Pop. 150	First International Bk...\$05 77-634	George Sunberg	P. L. Klyver... P. B. Peterson	O. J. Elefson	A. C. Kloven	15,000	7,500	180,000	170,000	30,000	1st N., Minpls.; Northern State, Grand Forks; Citiz. Com'l Tr. Co., Buffalo; Am. N., St. P.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, NOTES, SECURITIES	CASH & EXCHANGES, DED. FROM BANKS	
Langdon...Cavalier B 13 Pop. 1400	<b>CAVALIER COUNTY NAT'L BANK</b> 77-103 *2'08	W. F. WINTER	J. B. MOONEY	JOHN SHEEHAN	MORRIS WINTER M. J. BACKES JOHN FORREST	\$ 25,000	\$ 10,000	\$ 650,000	\$ 578,000	\$ 101,750	Corn Ex. N., Chi.; 1st N., St. P., Grand Forks, and Fargo; 1st N., Minpls.
" " "	<b>CITIZENS STATE BANK</b> 77-101 *2'03	E. I. DONOVAN	WM. STEVENSON	R. B. POLLOCK	F. L. HESSE	30,000	8,000	460,000	364,000	114,000	Cont. & Com'l N., Chi.; No.-West N., Minpls.; Am. Ex. N., Duluth; Northern State, Grand Forks.
" " "	<b>FIRST NATIONAL BANK</b> 77-100 *2'02	C. B. McMILLAN	J. H. BAIN	L. L. GARDNER	J. L. SCHWARTZ	50,000	26,770	394,610	481,880	69,370	Am. Ex. N., N. Y.; Cont. & Com'l N., Chi.; Merch. N., St. P.; 1st N., Minpls.
Lankin...Walsh C 14 Pop. 400	<b>CITIZENS STATE BANK</b> 77-513 *2'05	F. L. Goodman	Samuel Torgerson	J. H. Vorachek	O. A. Bygland	10,000	10,000	300,000	300,000	37,800	N. City, Chi.; No.-West N., Minpls.; Northw. N., Grand Forks; 1st N., St. P.
" " "	<b>FIRST STATE BANK</b> 77-512 *2'05	P. S. PETERSON	E. A. WAMBEM	K. P. NAPPEN	JOSEPH MACHART	10,000	11,050	218,390	219,320	20,120	1st N., Minpls.; Northw. N., Grand Forks.
Lansford...Bottineau B 7 Pop. 550	First National Bank 77-238 *2'05	F. E. Tucker	G. W. C. Ross	C. S. Dugstad		25,000	9,000	195,000	185,000	24,000	Union N., Minot; 1st N., Minpls.
" " "	First State Bank 77-237 *2'02	A. M. Hovland	J. G. Walstad	F. A. Lamp		25,000	5,000	195,000	197,000	25,500	Am. N., St. P.; Merch. & Mnfrs. State, Minpls.; Union N., Minot; Northw. N., Grand Forks.
Larimore...Grand Forks Pop. 1285 D 14	Elk Valley Bank 77-95 *2'05	F. S. Graham	A. Stonehouse	Paul E. Glass	T. J. Jermeland	20,000	6,000	370,000	320,000	50,000	Han. N., N. Y.; 1st N., St. P., Fargo, and Grand Forks; 1st N., Minpls.
" " "	<b>NATIONAL BK. OF LARIMORE</b> 77-96 *2'02	C. W. Higley	C. J. McKean	O. A. Hazen	John Lysne	25,000	6,000	275,000	200,000	35,000	Chase N., N. Y.; N. Produce, Chi.; No.-West N., Minpls.; Northw. N., Grand Forks.
Larson...Burke B 4 Pop. 25	First State Bank 77-635 *2'09	H. P. Altner	L. C. Wingate	Ole Lovik	A. M. Olstad	10,000	6,000	113,000	99,000	27,000	1st N. and Midland N., Minpls.; 1st N., Grand Forks.
Lawton...Ramsey C 13 Pop. 250	Farmers State Bank 77-636 *2'03	George E. Towle	Hans Hanson	Oluf Hagen	H. E. Williams	15,000	7,000	135,000	100,000	51,000	1st N., St. P.; 1st N., Minpls.; Northw. N., Grand Forks.
Leal...Barnes E 13 Pop. 150	Bank of Leal 77-637 *2'05	Howard Willson	C. Christ	P. A. Pickett	Marie E. Savage L. J. Sande	20,000	8,000	160,000	145,000	30,000	No.-West N., Minpls.; 1st N., Valley City.
Leeds...Benson C 11 Pop. 1000	<b>FARMERS &amp; MERCH. BANK</b> 77-150 *2'06	E. R. REITSCH	ADRAIN E. BUTTZ	T. Q. CHANTLAND	E. D. MARRIOTT A. J. ENGEL	25,000	21,420	395,560	315,280	82,820	N. Park, N. Y.; Cont. & Com'l N., Chi.; 1st N., St. P. and Fargo; Northw. N., Grand Forks.
" " "	First National Bank 77-149 *2'02	J. I. Hegge	G. W. C. Ross	J. H. Dooley	L. I. Walden	25,000	7,000	413,090	339,810	90,800	1st & Secur. N., Minpls.; 1st N., Fargo; Bk. of N. D., Bismarck.
" " "	Security Bank 77-894 *2'15	E. B. Page	George E. Wallace	Grant Johnson	W. S. Page	20,000		100,000	80,000	28,000	Midland N., Minpls.; 1st N., Grand Forks.
Lefor...Stark F 4 Pop. 100	Lefor State Bank 77-869 *2'15	Adam A. Lefor	L. A. Simpson	N. A. Lefor		10,000	8,000	30,000	40,000	6,000	N. Ex., St. P.; Merch. N., Dickinson.
Lehr...McIntosh G 11 Pop. 350	Farmers & Merch. Bk. 77-638 *2'02	J. M. Hammond	John J. Giedt	I. E. Giedt	J. W. Hammond	10,000	9,490	232,730	220,310	25,910	Chase N., N. Y.; 1st N., Minpls.; 1st N. and Bk. of N. D., Bismarck; 1st N., Fargo.
" " "	State Bank of Lehr 77-890 *2'17	F. Ziegenhagel	John Bischof	J. M. Erbele	C. F. Kaz	15,000	1,180	100,000	107,600	16,170	Union State, Minpls.; Citiz. Tr. & Sav., Aberdeen, S. D.; Bk. of N. D., Bismarck.
Leith...Grant G 6 Pop. 300	Farmers State Bank 77-639 *2'10	Geo. W. Herron	James Glavkee	Clair Cornell	E. F. Borchert	10,000	4,000	115,000	106,000	20,000	No.-West N., Minpls.; Aberdeen N., Aberdeen, S. D.
" " "	Peoples State Bank 77-1000 *2'18	J. I. Cahill	F. P. Emch	J. A. Bauer		20,000	2,990	52,070	80,580	12,130	Bk. of N. D., Bismarck; 1st N., St. P.
Leonard...Cass F 15 Pop. 200	Farmers Bank 77-640 *2'03	J. A. Power	A. A. Plath	John W. Goodman	W. J. Anderson	40,000	10,000	320,000	315,000	40,000	1st N., St. P.; 1st N. and Northern Sav., Fargo.

NORTH DAKOTA Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

1022 NORTH DAKOTA BANKS—Langdon to Leonard January, 1920

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

NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

January, 1920

NORTH DAKOTA BANKS—Lidgerwood to Makoti

1023

TOWN AND COUNTY, County Seats, Entire State in No. 9 Federal Reserve District.	NAME OF BANK, Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Mem Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'T. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Lidgerwood Richland Pop. 1500 G 16	Farmers National Bank. *4'06 77-110	M. Lynch	Anton Wohlwend	J. W. Stiteler	F. W. Mashek	\$ 50,000	\$ 17,250	\$ 600,000	\$ 550,000	\$ 83,000	N. City, N. Y.; N. Produce, Chi.; 1st N. and No.-West. N., Minpls.; 1st N., St. P.
" " "	First National Bank. *4'01 77-111	M. O. Movius	J. H. Movius	R. H. Rue	E. C. Parizek M. E. Voyek	50,000	40,000	900,000	635,000	175,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Merch. N., St. P.
Lignite Burke B 4 Pop. 200	First State Bank. *3'07 77-641	P. N. Johnson	C. P. Olson	E. G. Hanson		25,000	7,500	215,000	155,000	62,000	Cont. & Com. N., Chi.; 1st N. and No.-West. N., Minpls.; 2d N., Minot.
Lincoln Valley Sheridan Pop. 75 D 8	Lincoln Valley State Bk. *3'12 77-775	C. I. Kindschi		B. G. Kindschi		10,000	4,580	109,000	94,000	26,800	1st N. and No.-West. N., Minpls.; James River N., Jamestown.
*Linton Emmons G 9 Pop. 900	<b>FARMERS STATE BANK</b> 77-173 *3'08	FRANK CHESROWN	FRED HEINRICH	OTTO T. BECKER	A. E. BECKER	15,000	11,500	426,000	356,500	50,500	N. City, N. Y.; Lin. N., Minpls.; 1st N., Bismarck; Merch. N., St. P.
" " "	<b>FIRST NATIONAL BANK</b> 77-172	F. J. PIETZ	C. VORLANDER JNO. MCGRODY	J. D. MEIER	E. M. GRAF	25,000	25,000	650,000	565,000	110,000	N. Bk. Rep., Chi.; 1st N., Minpls.; 1st N., Bismarck.
*Lisbon Ransom G 15 Pop. 2500	First National Bank. *4'83 77-62	R. S. Adams	B. M. Frees H. K. Adams	W. S. Adams	H. E. Schaaf	50,000	32,480	846,500	791,320	192,160	Han. N., N. Y.; Merch. N., St. P.
" " "	<b>RANSOM COUNTY FARMERS BANK</b> 77-63 *3'06	P. A. BERG	P. A. SUHUMSKIE M. G. SUHUMSKIE	E. T. SWANSON		50,000	12,500	287,020	324,530	38,070	Midland N., Minpls.; Scan. Am., Fargo; N. Ex., St. P.
" " "	State Bank of Lisbon. *3'82 77-61	E. C. Lucas	W. R. Sandager	Harley S. Grover	W. F. Grange	50,000	15,000	575,000	475,000	120,000	N. Bk. Com., N. Y.; 1st N., Minpls.; Merch. N., Fargo.
Litchville Barnes F 13 Pop. 600	First National Bank. *4'06 77-227	A. P. Hanson	J. R. Gamin	S. J. Sundet	B. F. Boehm	25,000	20,000	325,000	280,000	65,000	No.-West. N. and 1st N., Minpls.; 1st N., Fargo and St. P.
" " "	First State Bank. *3'1900 77-226	John M. Olson	L. M. Olson	E. H. Headland	H. O. Hanson	25,000	20,000	320,000	298,000	56,000	1st N., Minpls.; 1st N., Fargo; Citiz. Com'l Tr. Co., Buffalo.
Loma Cavalier B 12 Pop. 90	First State Bank. *3'05 77-642	James Balfour	C. B. McMillan	H. F. Baker		10,000	10,000	115,000	105,000	40,000	Cont. & Com'l N., Chi.; 1st N., Minpls.; Northern State, Grand Forks.
Lonetree Ward C 6 Pop. 50	First State Bank. *3'12 77-777	F. S. Tofflemire	J. E. Tofflemire	W. C. Edwards	Pearl Edwards	10,000	1,000	91,570	77,370	18,360	State Bk. of Com. and Midland N., Minpls.; 2d N., Minot; 1st N., Grand Forks.
Lorraine Renville B 6 Pop. 75	Lorraine State Bank. *3'08 77-643	J. B. Switzer	N. Iverson	F. J. Iwert	M. B. Sholaas	10,000	5,000	107,000	100,000	12,100	1st N., Minpls.; Union N., Minot; 1st N., St. P.
Lostwood Mountrail C 5 Pop. 100	Mountrail Co. State Bank *3'10 77-644	T. L. Beiseker	B. W. Taylor	C. E. Burdick		10,000	3,600	65,000	64,500	10,500	Cent., St. P.; 1st N., Grand Forks.
Lucca Barnes F 14 Pop. 100	First State Bank. *3'05 77-645	H. Thorson	Fred Utke H. Ingvaldson	J. M. Thorson	E. D. Knadle	10,000	4,300	86,480	95,100	5,680	Am. N., St. P.; 1st N., Fargo; Citiz. State, Enderlin; Merch. State, Drake.
Ludden Dickey H 14 Pop. 109	First State Bank. *3'07 77-646	W. M. Scott	L. A. Samson	Earl Stearns		10,000	7,460	91,670	83,980	21,770	N. Park, N. Y.; Live Stock N., Sioux Co.; Bk. of Brookings, Brookings, S. D.; Live Stock N., Oma; 1st N., Aberdeen.
Lundsvally Mountrail Pop. 50 C 4	Farmers State Bank. *3'17 77-978	Edward S. Lee	A. Lee	Verne Wells	George Ege	15,000	1,500	72,000	73,000	12,000	Mtle. State, Minpls.; 2d N., Minot; Bk. of N. D., Bismarck.
Luverne Steele E 14 Pop. 200	Luverne State Bank. *3'11 77-724	J. D. Brown	M. B. Cassell	W. B. Cheshire	R. W. Smithberger	15,000	8,540	294,380	241,290	54,410	N. Park, N. Y.; 1st N. and Midland N., Minpls.; 1st N., Hope.
" " "	Pioneer State Bank. *3'12 77-743	G. A. Warner	C. S. Moores	J. D. Foley	E. T. Johnson	10,000	8,300	105,700	103,500	25,900	No.-West. N., Minpls.; 1st N., Fargo and St. Paul.
Maddock Benson D 10 Pop. 800	Citizens State Bank. *3'11 77-731	H. Thorson	H. Ingvaldson S. B. Bagne	T. D. Thorson		25,000	5,000	135,000	125,000	27,800	Cont. & Com'l N., Chi.; Am. N., St. P.; 1st N. and Scan.-Am. N., Minpls.
" " "	Farmers State Bank. *3'01 77-647	J. I. Hegge	G. W. C. Ross	E. A. Nelson	J. Bisek O. H. Sethre	20,000	15,000	490,000	425,000	78,000	Liberty N., N. Y.; No.-West. N. and Midland N., Minpls.; 1st N., Fargo; Bk. of N. D., Bismarck.
Maida Cavalier B 13 Pop. 24	Bank of Maida. \$19 77-1008	W. F. Winter	S. G. Erickson	M. O. Strom	L. B. Lindquist	15,000	1,200	48,750	81,260	16,110	Midland N., Minpls.; Northw. N., Grand Forks; Bk. of N. D., Bismarck.
Makoti Ward D 6 Pop. 300	First National Bank. *4'12 77-768	August Peterson	E. V. Nelson	C. V. Olson	E. O. Lerberg	25,000	6,900	202,070	189,350	56,380	1st N., Minpls.; Citiz. Com'l Tr. Co., Buffalo; City N., Bismarck.
" " "	Reservation State Bank *3'11 77-721	J. S. Johnson	O. C. Dosseth	H. G. Anderson	R. W. Serkland A. N. Nelson	10,000	10,000	180,000	150,000	42,000	Cont. & Com'l N., Chi.; 1st N. and Midland N., Minpls.; 1st N., Bismarck.

INFORMATION ON MANY SUBJECTS.  
ASK OUR SERVICE DEPARTMENT.

CONTINENTAL AND COMMERCIAL BANKS, CHICAGO

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NORTH DAKOTA—Continued

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TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TE. BONDS, SECURITIES	CASH & EX- CHANGE, DUE FROM BANKS	
*Mandan Morton F 7 Pop. 5000	Farmers Equity State Bank 77-966 \$17	Wm. Maas	S. L. Nichols H. H. Harmon	F. D. Herder	Wm. M. Kozel	\$ 50,000	\$ 5,880	\$ 413,400	\$ 393,330	\$ 75,940	1st N., Minpls.; N. Bk. Com. St. P.; Citiz. Com'l Tr. Co., Buffalo, N. Y.; Stock Yds. N., So. St. P.
" " "	First National Bank 77-45 ◆181	H. R. Lyon	Joseph P. Hess	J. B. Racek	J. F. Tavis W. J. Watson	100,000	54,990	1,847,710	1,529,740	497,960	1st N., N. Y. and Chi.; Midland N., Minpls.
" " "	<b>MERCHANTS NATIONAL BANK</b> 77-47 ◆14	<b>T. S. JOHNSTONE</b>	<b>R. S. JOHNSTONE W. H. STUTSMAN</b>	<b>GEO. F. WILSON</b>	<b>E. C. JOHNSTONE</b>	50,000	15,000	387,000	400,000	50,000	N. City, N. Y.; 1st N., Minpls.; 1st N., St. P.; Citiz. Com'l Tr. Co., Buffalo.
" " "	State Bank of Morton Co. 77-46 ◆182	W. A. Lanterman	Albert Lanterman	A. H. Peterson		50,000	40,000	475,000	500,000	65,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; No-West. N., Minpls.; 1st N., St. P.
" " "	<b>MANDAN LOAN &amp; INVESTMENT CO.</b> '06	W. A. Lanterman	E. A. Ripley A. Lanterman	E. A. Ripley, Sec.	W. H. Ordway, A. Sec. A. Iverson, A. Sec.	20,000	21,000				Cont. & Com'l N., Chi.; State Bk. of Morton Co., Mandan.
Manfred Wells D 10 Pop. 150	First State Bank 77-648 ◆12	T. L. Beiseker		R. C. Adams		6,000	5,940	196,160	153,960	51,440	No-West. N., Minpls.; Merch. N., St. P.; 1st N., Fargo
Mannhaven Mercer E 7 Pop. 125	Mercer County State Bk. 77-649 ◆12	A. J. Sailer	E. M. Serr	Theo. Serr		10,000	3,500	47,080	54,080	11,450	No-West. N., Minpls.; 1st N., Fargo.
*Manning Dunn E 4 Pop. 110	First State Bank 77-762 ◆12	C. G. Kapelovitz	A. N. Beiseker	N. C. Kapelovitz		10,000		70,000	70,000	3,500	No-West. N., Minpls.; Dakota N. and Merch. N., Dickinson.
Mantador Richland G 16 Pop. 100	Farmers State Bank 77-810 ◆13	J. L. Mathews	J. M. Hynes Anton Wohlwend	J. R. Dvorak		10,000	6,000	175,000	140,000	31,000	N. Produce, Chi.; No-West. N., Minpls.; Far. N., Lidgerwood.
Manvel Grand Forks C 15 Pop. 187	First State Bank 77-788 ◆12	N. J. Nelson	J. W. Wheeler	D. A. Nelson		10,000	200	160,000	115,000	45,000	Capital N., St. P.; 1st N., Minpls.; 1st State, East Grand Forks.
Mapes Nelson C 13 Pop. 75	Farmers State Bank 77-1027 ◆19	D. C. Jones	John Derrig	H. W. Derrig		15,000	300	18,000	18,000	5,000	1st N., Minpls.; 1st N., St. P. and Grand Forks.
Mapleton Cass F 16 Pop. 207	Mapleton State Bank 77-807 ◆13	C. H. Thompson	W. F. McIntyre S. S. Lyon	Arnold Preckel		10,000	5,750	140,000	121,000	35,500	Merch. N., Fargo.
Marion La Moure F 13 Pop. 350	First National Bank 77-350 ◆102	W. C. McDowell	Christian Baertsch	John J. Webber	H. A. Crossman	25,000	22,500	315,000	280,000	60,000	No-West. N., Minpls.; 1st N., Fargo.
" " "	Marion State Bank 77-351 ◆108	J. J. Earley	P. G. Sitz	Frank Kramer	Lewis Baertsch	15,000	18,000	220,000	190,000	55,400	Merch. N., St. P.; Bk. of Valley City, Valley City; 1st N., Minpls.
Marmarth Slope G 1 Pop. 790	Farmers State Bank 77-726 ◆111	F. G. DeLange	J. N. Horn			20,000	6,000	104,890	111,870	17,870	1st N., Chi.; 1st N., Minpls.; Stock Yds. N., So. St. P.
" " "	<b>FIRST NATIONAL BANK</b> 77-651 ◆108	<b>C. P. ALLISON</b>	<b>F. O. BARBER</b>	<b>P. J. HACKL</b>	<b>C. A. BOLSTER</b>	25,000	25,000	320,000	271,000	36,500	N. City, N. Y.; Cont. & Com'l N., Chi.; No-West. N., Minpls.
" " "	Stockgrowers Bank 77-1044 ◆19	W. J. Johnson	Emil Scow	T. R. Kelly		15,000		27,000	27,500	11,000	1st N., St. P.; Drov. State, So. St. P.
Martin Sheridan D 9 Pop. 350	Martin State Bank 77-354 ◆109	J. J. Breher	J. J. Schmidt	R. B. Daly	J. E. Saueressig	15,000	5,850	185,000	185,000	20,200	1st N., Midland N., and Citiz. State, Minpls.; 1st N., St. P.; Bk. of N. D., Bismarck.
Max McLean D 7 Pop. 500	Citizens State Bank 77-378 ◆106	August Peterson	O. A. Olson	P. L. Ofsdahl	E. K. Berge	25,000	6,080	236,000	219,500	47,580	Midland N., Minpls.; Merch. N., St. P.; 1st N., Bismarck; Kandiyohi Co., Willmar, Minn.
" " "	First State Bank 77-377 ◆106	R. B. Ballard	L. J. Rodman	C. W. Morton	Jno. O. Nelson	12,000	10,000	210,000	157,000	49,000	1st N. and No-West. N., Minpls.; 1st N., St. P.; City N., Bismarck.
Maxbass Bottineau B 7 Pop. 500	Maxbass Security Bank 77-412 ◆105	C. L. Newhouse	H. J. Dale	M. C. Tillotson	K. Tillotson	15,000	5,000	105,000	87,500	18,000	1st N., Minpls.; 2d N., Minot.
" " "	State Bank of Maxbass 77-411 ◆105	F. A. Rinkel	P. J. Nordberg	D. B. McDonald	J. R. Wigebv	15,000	5,500	140,000	122,000	20,000	1st N., Minpls.; Merch. N. and 1st N., St. P.; 1st N., Grand Forks.
Mayville Traill E 15 Pop. 1200	Farmers State Bank 77-1017 ◆19	A. M. Fruh	Iver Ingebretson J. N. Rosevold	C. S. Anderson	E. O. Morstad	20,000	2,000	68,360	69,270	15,600	Peo. St. P.; Citiz. Com'l Tr., Buffalo; Bk. of N. D., Bismarck; 1st N., Grand Forks.
" " "	First National Bank 77-105 ◆181	K. G. Springen	F. W. Ames	George O. Stomner	O. J. Petterson	50,000	15,540	417,240	420,560	60,870	Han. N., N. Y.; 1st N., St. P. and Fargo; 1st N., Minpls.
" " "	Goose River Bank 77-104 ◆181	M. L. Elken	K. S. Groth J. T. Alm	H. M. Soliah	A. M. Soliah	50,000	15,880	853,860	752,180	120,140	Chase N., N. Y.; Midland N., Minpls.; Merch. N., St. P.; 1st N., Fargo.
Maza Townner C 11 Pop. 125	Maza State Bank 77-994 ◆18	O. N. Grefsheim	O. H. Olson	H. S. Stinson		15,000	1,200	10,000	2,500	21,000	1st N., Minpls.; Northw. N., Grand Forks; 1st N., Sharon.

NORTH DAKOTA Map on Index

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
McCanna... Grand Forks Pop. 100 D 14	Bank of McCanna... \$11 77-732	E. T. McCanna	J. C. McWilliams	P. P. Engh		\$ 10,000	\$ 2,000	\$ 145,310	\$ 87,400	\$ 69,780	1st N. and Midland N., Minpls.; Northw. N., Grand Forks.
*McClusky... Sheridan E 8 Pop. 650	First National Bank... \$7 77-203	E. B. Robertson	J. A. Beck	O. B. Carlson		25,000	7,500	175,000	168,000	28,800	Merch. N., St. P.; 1st N. and Bk. of N. D., Bismarck.
" " " "	Sheridan County State Bank... \$8'09 77-204	J. E. Davis	F. M. Davis	Fred M. Maas		10,000	10,000	150,000	137,000	26,000	1st N. and No.-West. N., Minpls.; 1st N., St. P.; James River N., Jamestown; Stock Yds. N., So. St. P.
McGregor... Williams B 3 Pop. 200	McGregor State Bank... \$10 77-497	W. C. McClintock	Ernest Bylin	V. A. Helberg	Emil Helberg	15,000	3,000	195,000	193,000	25,000	1st N., Minpls.; 1st N., Grand Forks and St. P.
McHenry... Foster D 13 Pop. 400	Farmers & Merchants Bank... \$8'16 77-939	E. J. Horn	N. O. Haugen R. G. Nicoll	F. H. Stafford	H. S. Strand	15,000	5,500	133,000	130,000	18,000	1st N., St. P. and Fargo; Midland N., Minpls.
" " " "	FIRST NATIONAL BANK... \$1'02 77-284	H. S. HALVORSON Collections app FEE IN ADVAN Credit Reports	H. P. HAMMER reclated and give CE: Sight Drafts, 50c. TRY US.	E. M. METZ n prompt attenti on. 15c minimum; 25c minimum if paid.	S. HALVORSON	25,000	8,000	215,000	212,000	35,000	1st N., Fargo; 1st N., Minpls.
McKenzie... Burleigh F 9 Pop. 100	McKenzie State Bank... \$8'06 77-652	C. B. Little	M. F. Goddard	H. P. Goddard	P. P. Bliss	10,000	4,000	38,400	39,570	12,290	No.-West. N., Minpls.; 1st N., Bismarck.
McLeod... Ransom G 15 Pop. 75	McLeod State Bank... \$8'15 77-888	L. J. Hanson	H. L. Hanson	F. N. Evenson	Wm. H. Dickson	10,000	3,590	77,940	81,400	10,200	N. Park. N. Y.; Northw. N., Grand Forks; 1st N., Minpls.
McVile... Nelson D 14 Pop. 600	First National Bank... \$1'15 77-805	C. H. Simpson	O. G. Olson	A. O. Moen	G. E. Nelson Cora L. Berg	25,000	11,980	532,000	372,410	30,000	Cont. & Com'l N., Chi.; 1st N., St. P. and Fargo; Midland N., Minpls.
" " " "	STATE BANK OF McVILLE... \$3'06 77-335	A. O. ARNESON Save time and FEE IN ADVAN	E. C. OLSGARD O. H. LARSON get service on Col CE: Plain sight	E. H. NORBY lections and Cred drafts, 15c; Cred it Reports, 50c.	H. T. QUANBECK ELLA M. HOFF it Reports by send ing TRY U S.	25,000	5,000	258,000	237,000	45,000	1st N., Minpls. and St. P.; Northern Sav., Fargo.
Medina... Stutsman F 11 Pop. 500	First National Bank... \$1'08 77-309	J. H. Doty	Peter Karpen	W. F. Stege	A. J. Prezler E. V. Opp	25,000	10,000	350,000	325,000	55,000	Merch. N., St. P.; 1st N., Minpls.; Far. & Merch. N., Jamestown; Stock Yds. N., So. St. P.
" " " "	Security State Bank... \$8'16 77-924	Joseph Kaiser	R. M. Stangler E. M. Reardon	Chas. E. Shrawder	S. J. Kaiser	15,000	8,000	125,000	115,000	25,000	Stock Yards N., So. St. P.; Northern Sav., Fargo; 1st N., St. P.
*Medora... Billings F 2 Pop. 100	Stockmen's State Bank... \$1'09 77-653	Harve Robinson	C. Pederson	G. E. Burgess	M. V. Pollis	15,000	15,210	211,160	189,430	51,950	Live Stock Ex. N., Chi.; Stock Yds. N., So. St. P.; 1st N., Dickinson; Merch. N., St. P.
Mekinock... G. Fks. D 15 Pop. 200	Mekinock State Bank... \$8'07 77-654	Samuel Torgerson	T. J. Smith	H. L. Hanson	O. H. Overland	10,000	5,000	140,000	100,000	50,000	Han. N., N. Y.; Northw. N., Grand Forks; Midland N., Minpls.
Melville... Foster E 11 Pop. 150	Bank of Melville... \$8'07 77-655	O. W. Wiseman	E. Lettner	P. P. Wiseman	E. F. Morey	10,000	13,500	126,740	102,800	22,700	No.-West. N., Minpls.; James River N., Jamestown.
Menoken... Burleigh F 9 Pop. 50	Menoken Farmers State Bk... \$8'19 77-1033	W. R. Allinson	Lee Dralle	J. M. Meier		25,000	1,250	3,130	570	27,930	1st N., Minpls.; 1st Guaranty, Bismarck.
Mercer... McLean E 8 Pop. 232	First State Bank... \$8'07 77-444	Wm. Lierboe	R. T. Lierboe	O. S. Hjelle	B. C. Hjelle	10,000	4,000	110,000	90,000	15,000	No.-West. N., Minpls.
" " " "	Mercer State Bank... \$8'09 77-445	M. G. Freeberg	Geo. McFadden	F. O. Freeberg	H. A. Freeberg	10,000	3,000	90,000	75,000	25,000	1st N., Minpls.
Merricourt... Dickey G 12 Pop. 100	First State Bank... \$8'06 77-656	G. Gebhardt	J. F. Maly	W. E. Tibbles	Lee Northrop	10,000	5,800	147,230	110,310	44,380	1st N., Minpls.; 1st N., St. P. and Joliet; Aberdeen, N., Aberdeen.
Mesa... Williams B 1 Pop. 50	(See Hanks)										
Michigan... Nelson C 14 Pop. 550	MICHIGAN CITY BANK... \$8'93 77-247	N. H. Elvick	Oliver Knudson	N. M. Orvik	E. R. Hegg Gilman Maltrud	10,000	12,000	222,000	212,000	11,000	Chase N., N. Y.; No.-West. N., Minpls.; Northw. N., Grand Forks.
" " " "	Nelson Co. State Bank... \$1900 77-248	J. M. Lamb	Wm. G. Lamb	G. F. Lamb		10,000	20,000	308,000	260,000	73,000	Han. N., N. Y.; Merch. N., St. P.; 1st N., Grand Forks and Duluth.
Midway... Slope F 2 Pop. 50	Bank of Midway... \$8'13 77-795	J. J. Murphy	C. L. Merrick	F. B. Williams	G. D. Eaton	10,000	850	90,000	90,000	10,000	No.-West. N. and Midland N., Minpls.; Stock Yds. N., So. St. P.
Millarton... Stutsman E 11 Pop. 50	Millarton State Bank... \$13 77-786	H. T. Graves	A. B. De Nault	C. E. Davis	Chas. Drawz	10,000	2,000	50,000	45,000	10,000	No.-West. N., Minpls.
Milnor... Sargent G 15 Pop. 641	First National Bank... \$2'06 77-175	E. B. Johnson	Peter Christiansen	A. W. Eastman	Otto Miller	25,000	12,280	301,000	295,000	30,000	Chase N., N. Y.; 1st N. and Midland N., Minpls.; N. Bk. of Wahpeton, Wahpeton
" " " "	Milnor National Bank... \$8'83 77-174	A. R. Austin	Alfred H. Botten Anton Berger	Reginold Thorne	James M. Kane	30,000	19,500	401,000	382,000	62,000	1st N., St. P.; No.-West. N., Minpls.; Northern Sav., Fargo; Citiz. N., Wahpeton.

January, 1920

NORTH DAKOTA BANKS—McCanna to Milnor

1025

ASK OUR FOREIGN DEPARTMENT FOR FOREIGN TRADE AND CREDIT INFORMATION.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	CASH & EXCHANGES, DUES FROM BANKS	
Milton-----Cavalier B 13 Pop. 410	FIRST NATIONAL BANK. *1902 77-269	JOHN WILD ----- 15c sent us with and 25c for ea insures prom	W. W. McQUEEN --- each Sight Draft ch Credit Report pt personal atten	H. G. HALVERSON --- for presentation	C. S. ROBERTSON ---	\$ 25,000	\$ 9,910	\$ 194,840	\$ 196,450	\$ 39,550	N. City, N. Y.; No.-West. N., Minpls.; North. N., Grand Forks.
"-----"	State Bank of Milton *1988 77-268	B. Prom-----	H. R. Aslakson ---	M. Aslakson -----	-----	20,000	2,800	240,000	206,000	38,000	Chase N., N. Y.; 1st N., Minpls.; 1st N., Grand Forks and St. Paul.
*Minnewaukan ---Benson Pop. 560 O 11	First National Bank *1900 77-209	J. I. Hegge-----	G. W. C. Ross. ---	M. L. Haley -----	C. O. Jacot -----	25,000	13,000	360,000	350,000	50,000	1st N., Fargo; No.-West. N. and 1st N., Minpls., Rochester N., Rochester.
"-----"	Minnewaukan State Bk. *1901 77-210	E. Beissbarth ---	B. Christianson ---	C. J. Wigdahl ---	George Wigdahl ---	25,000	8,500	150,000	115,000	84,000	Merch. N., St. P.; 1st N., Fargo.; Citiz. Com'l Tr. Co., Buffalo.
*Minot-----Ward O 7 Pop. 12,000	*CITIZENS BANK *1910 77-26	{ PETER EHR --- Collections hav remitted for on We negotiate	E. P. EHR ----- e the personal at day of payment. Farm Mortgage L	A. H. KURTH ----- tention of an offi cer and	L. L. KVAM ----- No. Dakota land.	50,000	5,000	240,000	260,000	50,000	N. Bk. Com., N. Y.; Midland N., Minpls.; Am. N., St. P.; Northw. N., Grand Forks; Bk. of N. D., Bismarck.
"-----"	First Farmers Bank *1917 77-27	Anthony Walton ---	C. O. Carlson --- S. O. Ridgeway	D. E. Asplund ---	Duane Suydam --- D. W. Dahlquist	50,000	7,400	334,000	276,380	115,020	Mech. & Metals N., N. Y.; Met., St. P.; Bk. of N. D., Bismarck.
"-----"	*First International Bk. *1915 77-25	H. E. Shearn ---	G. W. McWilliams ---	W. J. Gerding ---	L. M. Ellithorpe --- C. J. Fuglaar	35,000	20,000	450,000	385,000	120,000	Han. N., N. Y.; Bk. of N. D., Bismarck; 1st N., Minpls.; 1st N., Grand Forks.
"-----"	*Scandinavian-American Bk. 77-24 *1905	E. E. Ramstad ---	H. P. Beckwith ---	M. R. Porter -----	George Heger -----	25,000	6,550	473,550	402,140	87,850	Liberty N., N. Y.; 1st N., Chi.; 1st N., Minpls.; Northern Sav., Fargo.
"-----"	*SECOND NATIONAL BANK 77-22 *1906	R. E. BARRON --- F. W. ROACH --- H. E. BYORUM --- W. E. TOOLEY --- U. S. Depository. M. N. McKENNA Oldest and Largest Bank in Northwestern North Dakota. Send your items direct for prompt, efficient service. 6% FIRST FARM MORTGAGE LOANS NEGOTIATED.				100,000	162,530	1,953,000	1,625,000	415,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; No.-West. N., Minpls.; Merch. N., St. P.; 1st N., Fargo.
"-----"	*UNION NAT'L BK. 77-23 *1905	E. S. PERSON --- C. H. ZHRINGER --- V. R. TOMPKINS --- A. C. TOMPKINS --- U. S. Depository. Accounts of Banks and Bankers sollicit- ed. Unexcelled facilities for the prompt collection of North Dakota items. Send US your business. SEE AD				100,000	25,000	1,100,000	950,000	200,000	N. Park, N. Y.; Corn Ex. N., Chi.; 1st N., St. P.; 1st N., Minpls.
"-----"	JOURGEN OLSON & COMPANY '03	JOURGEN OLSON --- JOHN H. WERNER --- C. L. SMITH --- High Grade Bonds, Farm and City Mortgages. Securities suitable for bank investments, consisting of short time paper given by responsible firms, banks and farmers. List of banks handling our securities furnished on request. SEE AD				500,000	-----	-----	-----	-----	Union N., Minot.
"-----"	Minot Clearing House (Members indicated by a *)	M. R. Porter-----	-----	H. E. Byorum, Sec. and Mgr.	-----	-----	-----	-----	-----	-----	-----
Minto-----Walsh O 15 Pop. 902	BANK OF MINTO. *1985 77-658	{ M. S. TITUS --- Special attenti 15c must be sent Oldest, Largest	G. V. TITUS --- on given B-L Dr us with each Sigh and Strongest B	A. E. McKAY --- drafts, Notes and C t Draft for present	L. W. WISNIEWSKI --- collections.	25,000	6,570	418,880	336,750	104,690	Chase N., N. Y.; 1st N., St. P. and Grand Forks; 1st N., Minpls.
"-----"	First State Bank *1916 77-928	C. J. Lofgren ---	N. J. Nelson ---	H. Gavere -----	L. E. Callahan ---	15,000	2,500	230,000	200,000	50,000	Mech. & Metals N., N. Y.; No.-West. N., Minpls.; Merch. N., St. P.
Moffit-----Burleigh F 9 Pop. 100	Moffit State Bank *1914 77-854	C. B. Little ---	V. Benz-----	H. P. Goddard ---	L. L. Rockwood ---	10,000	2,000	90,000	60,000	18,000	No.-West. N., Minpls.; 1st N. and Bk. of N D., Bismarck.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
*Mohall.....Renville B 6 Pop. 1000	<b>FIRST NATIONAL BANK</b> *\$'03 77-223	H. H. STEELE	F. A. SCHROEDER	FRED F. PAGE	C. G. STROMMEN A. F. PAGE	\$ 25,000	\$ 17,000	\$ 287,000	\$ 268,200	\$ 57,400	Han. N., N. Y.; 1st N., Minpls.; Bk. of N. D., Bismarck.
"....."	<b>MOHALL SECURITY BANK</b> *\$'02 77-222	N. IVERSON	M. C. DALE	P. H. LAMBERT	C. IVERSON	25,000	7,640	209,370	199,620	32,130	Midland N. and Bkrs. N., Minpls.; 1st N., St. P.; Bk. of N. D., Bismarck; Northern State, Grand Forks; Union N., Minot.
"....."	<b>MOHALL STATE BANK</b> *\$'02 77-221	J. C. PETERS	F. W. WIEBE	W. W. BERGMAN	E. C. BERGMAN L. V. HANSON	25,000	41,000	630,500	505,000	148,000	Century Tr. & Sav., Chi.; No-West. N., Minpls.; Citiz. Com'l Tr. Co., Buffalo; 1st N., Grand Forks.
Monango.....Dickey G 12 Pop. 238	<b>BANK OF MONANGO</b> *\$'02 77-413	I. M. Caldwell	W. L. Caldwell	W. O. Caldwell	J. C. Cooke	10,000	16,000	200,000	120,000	45,000	Chi. Sav. Bk. & Tr. Co., Chi.; No-West. N., Minpls.; Merch. N., St. P.
"....."	Farmers & Merch. State Bk. 77-414	John Thorn	G. L. Strobeck	E. Magoffin	H. R. Fox	20,000	4,000	167,530	150,020	24,090	1st N., St. P.; 1st N., Minpls.; Stock Yds. N., So. St. P.; 1st N., Glendale.
Montpelier.....Stutsman F 12 Pop. 200	<b>First National Bank</b> *\$'19 77-1045	F. E. Stott	H. T. Marken	Paul B. Hegstad		25,000	5,000	21,000	24,000	14,000	Chase N., N. Y.; 1st N., St. P.; Far. & Merch. N., Jamestown.
"....."	<b>Montpelier State Bank</b> *\$'05 77-659	H. T. Graves	A. B. De Nault	I. Ytreide	L. L. Wahl	10,000	14,000	108,000	112,000	26,900	Am. Ex. N., N. Y.; No-West. N., Minpls.; James River N., Jamestown.
Mooreton.....Richland G 16 Pop. 300	<b>Farmers State Bank</b> *\$'10 77-301	Thos. Manykowske	H. N. Langseth	John Kirkhus		10,000	5,000	82,610	61,850	30,890	1st N., Minpls.; Citiz. N., Wahpeton.
"....."	<b>First National Bank</b> *\$'05 77-300	W. D. Henry	M. Braun	J. J. Lawrence		25,000	2,440	107,290	101,400	30,150	Imp. & Tra. N., N. Y.; No-West. N., Minpls.; 1st N., St. P.; Citiz. N., Wahpeton.
*Mott.....Hettinger G 5 Pop. 1000	<b>First National Bank</b> *\$'07 77-181	R. E. Trousdale	H. P. Jacobsen	E. H. Trousdale	Carl Mueller	25,000	23,680	561,390	479,630	134,030	Cont. & Com'l N., Chi.; No-West. N., Minpls.; Stock Yds. N., So. St. P.; 1st N., Mandan.
"....."	<b>State Guaranty Bank</b> *\$'10 77-182	J. L. Opfer	F. G. Orr	Geo. J. Helming	Frank Lauterbach E. C. Helming R. N. Buhr	40,000	560	306,000	282,060	50,490	1st N., Minpls.; 1st N. and Northern Sav., Fargo; Citiz. Com'l Tr. Co., Buffalo; Merch. N., St. P.
Mountain.....Pembina B 14 Pop. 250	<b>Mountain State Bank</b> *\$'08 77-660	E. Thorwaldson	G. E. Towle	E. A. Brandson	E. Thorwaldson	10,000	2,000	145,000	120,000	35,000	N. City, N. Y.; 1st N., Minpls. and Grand Forks.
Mowbray.....Cavalier B 12 Pop. 100	<b>Bank of Mowbray</b> *\$'09 77-661	E. I. Donovan	J. B. Halloran	J. L. Tschida	E. J. Donovan	10,000	2,300	60,600	46,300	22,300	1st N. and No-West. N., Minpls.
Munich.....Cavalier B 12 Pop. 400	<b>Farmers Bank</b> *\$'05 77-277	Adam Hannah	M. G. Antony	P. J. Antony	H. A. Thompson	10,000	9,000	311,000	306,480	34,000	Merch. Ln. & Tr. Co., Chi.; 1st N., Minpls.; Northern State, Grand Forks.
"....."	<b>First National Bank</b> *\$'05 77-276	D. H. Beecher	Geo. E. Towle	C. M. Tjosvold		25,000	8,000	140,000	105,000	55,000	N. Park, N. Y.; No-West. N., Minpls.; 1st N., Grand Forks.
Mylo.....Rolette B 10 Pop. 150	<b>First State Bank</b> *\$'05 77-662	A. Egeland	R. J. Honeyford	O. M. Ness	Isabelle Ness	10,000	4,000	150,000	120,000	30,000	1st N., Grand Forks, St. P. and Minpls.
Nanson.....Rolette C 10 Pop. 100	<b>State Bank of Nanson</b> *\$'07 77-663	S. B. Qvale	S. A. Retrum	Martin Retrum		10,000	2,500	70,000	57,000	9,000	Merch. N., St. P.; 1st N., Grand Forks.
*Napoleon.....Logan G 10 Pop. 700	<b>First National Bank</b> *\$'01 77-302	O. L. Merrick	N. C. Young	F. B. Heath	M. E. Giefer	25,000	5,000	255,000	223,330	49,320	No. West. N. and 1st N., Minpls.; 1st N., Bismarck and Fargo.
"....."	<b>MERCHANTS BANK</b> *\$'08 77-303	T. K. MORK A. B. ATKINS	N. C. KREBSBACH A. B. ATKINS	C. KUSLER	C. M. SKOGLEY	10,000	2,500	125,000	110,000	30,000	N. Bk. Com. and 1st N., St. P.; 1st N., Minpls.; City N., Bismarck.
Neche.....Pembina B 14 Pop. 523	<b>Farmers State Bank</b> *\$'18 77-1023	A. M. Fruh	Daniel Kippen	N. L. DeMars	V. A. Howard	15,000	1,500	55,340	46,070	7,600	Minn. Transfer State and Peo., St. P.; Bk. of N. D., Bismarck.
"....."	<b>First National Bank</b> *\$'87 77-664	H. L. Holmes	C. N. Murphy	F. P. Holmes	Fred. L. Lewis	25,000	18,000	470,000	398,000	125,000	Mech. & Metals N., N. Y.; 1st N., Chi., St. P. and Minpls.
Nekoma.....Cavalier B 13 Pop. 200	<b>State Bank of Nekoma</b> *\$'05 77-665	P. S. Peterson	Fred L. Goodman	A. G. Hartman, Jr.	E. O. Nestoss	15,000	6,500	167,900	108,700	74,800	No-West. N., Minpls.; No-West. N., Grand Forks.
Newburg.....Bottineau B 3 Pop. 102	<b>Farmers Bank</b> *\$'12 77-774	J. L. Page	M. Teigen	John T. Page		10,000	1,500	35,000	39,000	5,000	1st N., Minpls.; No-West. N., Grand Forks.
"....."	<b>State Bank of Newburg</b> *\$'05 77-666	D. N. Tallmon	F. A. Rinkel	P. J. Nordberg	Bertha Qualheim	10,000	8,300	160,000	130,000	25,000	Chase N., N. Y.; 1st N., Minpls.; Merch. N., St. P.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
New England...Hettinger Pop. 800 F 4	Farmers & Merchants State Bank 77-977 \$17	W. L. Whitmire	R. J. Lauterbach-Gordon Gardner	H. F. Littig	H. A. Borcharding P. O. Lokke	\$ 15,000	\$ 500	\$ 202,000	\$ 178,000	\$ 33,000	Capital N., St. P.; 1st N. and Bk. of N. D., Bismarck.
" " "	First National Bank 77-495 \$10	August Peterson	Henry Melaas	H. E. Schroeder		25,000	31,540	345,810	340,370	76,530	1st N., Minpls.; 1st N., Mandan
" " "	<b>SECURITY STATE BANK</b> 77-494 \$9	C. L. MERRICK	J. J. MURPHY A. L. MURPHY Collections give n prompt attention.	J. L. BOUCHER	J. E. RAND IDA E. PUARIEA	10,000	10,000	300,000	275,000	25,270	No.-West. N., Minpls.; Northern Sav., Fargo.
New Leipzig...Grant G 6 Pop. 450	Farmers State Bank 77-955 \$16	A. Frasch	B. Frasch	A. Eberhardt	G. A. Ruana	15,000	3,880	170,520	143,069	36,890	Secur. N., Sioux Falls; No.-West N., Minpls.; City N., Bismarck; 1st N., Fargo.
" " "	First State Bank 77-355 \$10	G. E. Towle	J. S. Birdsall	O. D. Sprecher	W. S. Thorwaldson	10,000	7,500	145,000	125,000	25,000	1st N., Minpls.; Northern Sav., Fargo.
" " "	New Leipzig State Bank 77-356 \$10	A. H. Nieter	Paul M. Brown	J. P. Zweber		10,000	7,000	150,000	100,000	45,000	Stock Yds. N., So. St. P.; 1st N., Bismarck.
*New Rockford, Eddy D 11 Pop. 2250	<b>BANK OF NEW ROCKFORD</b> 77-120 \$83	H. C. SEXTON	R. F. RINKER H. H. HALL	L. R. BUXTON	E. E. DAFOE	50,000	21,000	518,000	484,000	113,000	Han. N., N. Y.; Midland N. and 1st N., Minpls.; 1st N., Fargo and St. P.
" " "	<b>FARMERS AND MERCHANTS BANK</b> 77-122 \$6	C. MACLACHLAN	ANTON HAAS J. ALLMARAS	R. J. HORTON	R. F. SIMONS W. H. GOODRICH	20,000	19,050	546,330	526,440	58,830	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Fargo, St. P., and Duluth; 1st N., Minpls.
" " "	<b>FIRST NAT'L BANK</b> 77-121 \$2	LEWIS MORTENSEN	MARTIN AAS Patronize a National Bank. Collections solicited on prompt attention.	J. F. SWENSON	and appreciated.	25,000	15,000	575,000	560,000	50,000	Liberty N., N. Y.; 1st N., Fargo and St. P.; 1st N., Minpls.
New Salem...Morton F 6 Pop. 800	<b>FARMERS &amp; MERCHANTS STATE BANK</b> 77-180 \$9	G. W. WIEGMANN	PHILIP BLANK Prompt service given on collections.	F. H. ELLWEIN	J. H. WECKER	20,000	6,800	262,000	250,000	32,000	N. Bk. Com., N. Y.; 1st N., Chi.; 1st N., Minpls.; City N. and Bk. of N. D., Bismarck.
" " "	<b>STATE BK. OF NEW SALEM</b> 77-178 \$99	CHAS. F. PETERSON	JOHN CHRISTIANSEN Requests for Credit Reports MUST be accompanied by Farm Mortgage Loans Negotiated.	FERD. RINGOEN	W. G. SCHUCHT	25,000	7,430	486,060	434,800	81,990	1st N., Mandan; Merch. N., St. P.; Midland N., Minpls.
" " "	Union Farmers State Bank 77-1024 \$19	O. C. Goebe	Christ Kallberer A. E. Pool	W. J. Rick	J. P. Schafer	30,000	5,000	203,800	163,000	42,000	Citiz. Com'l Tr. Co., Buffalo; 1st N., Minpls.; Far. Equity State, Mandan.
Newville...Townner C 11 Pop. 50	Newville State Bank 77-667 \$9	O. L. Bye	H. A. Bye	A. O. Bye		10,000	1,500	60,000	56,000	10,900	1st N., Devils Lake, Fargo, and St. P.; Bk. of N. D., Bismarck.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'VE. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Niagara.....Grand Forks Pop. 157 D 14	Bank of Niagara .....•\$04 77-668	George B. Kirk, Jr.	Ernest Kirk	David Kirk	G. W. Brager	\$ 25,000	\$ 5,000	\$ 258,640	\$ 221,000	\$ 54,000	Han. N., N. Y.; 1st N., Minpls.; Northw. N. and 1st N., Grand Forks.
" " "	Security State Bank .....\$18 77-1006	W. L. Pickard	M. T. Scarff	Chas. M. English	Chas. H. Bobb	15,000	1,180	49,280	68,990	26,580	Chase N., N. Y.; Capital N., St. P.; No.-West. N., Minpls.; Northern State, Grand Forks. Bkrs. N., Minpls.; 2d N., Minot.
Niobe.....Ward B 5 Pop. 150	Farmers & Merchants State Bank .....\$17 77-973	K. L. Smith	C. M. Hanson	Ruth Ogorden		15,000		70,000	65,000	12,000	
Nome.....Barnes F 14 Pop. 260	Farmers State Bank .....•\$08 77-426	Thill Hendrickson	O. K. Myhre	L. B. Hogstad	C. T. Dokken	20,000	12,000	388,000	348,000	49,150	Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N., Fargo; Bk. of N. D., Bismarck.
" " "	First State Bank .....•\$02 77-425	E. E. Lindvald	C. P. Miller G. N. Haugen	M. T. Rye	O. L. Vegheim	12,000	5,800	145,000	135,000	17,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N. and No.-West. N., Minpls. N. Produce, Chi.; 1st N., Minpls.; 1st N., Grand Forks.
Noonan.....Divide B 3 Pop. 450	Farmers State Bank .....\$06 77-629	J. L. Mathews	J. M. Hynes	A. C. Hess	E. A. Lien	10,000	2,000	85,000	70,000	18,000	
" " "	First International Bank .....\$07 77-471	J. Leuthold	Ward W. Lee	A. H. Makee	S. E. Coughlin L. B. Makee	10,000	20,000	335,000	318,000	107,000	No.-West. N., Minpls.; 2d N., Minot; 1st N., St. P.; Bk. of N. D., Bismarck.
" " "	Security State Bank .....•\$10 77-472	M. H. Strehlow	G. G. Keup	A. H. Anderson	C. L. Larson O. T. Gottenberg	25,000	6,000	415,000	365,000	60,000	1st N., Minpls.; 1st N., St. P.; Union N., Minot
Norma.....Renville B 6 Pop. 110	Norma State Bank .....\$08 77-481	David Clark, Jr.	H. H. Dahl	B. E. Johnson		12,500	8,000	210,000	185,000	28,000	No.-West. N. and 1st N., Minpls.
Northgate.....Burke A 5 Pop. 200	First State Bank .....\$14 77-850	A. C. Wiper	B. M. Wohlwend	H. M. Westrum		10,000	6,500	123,000	80,000	55,000	1st N., Minpls.; 1st N., Bowbells and St. P.
Northwood.....Grand Forks Pop. 1000 D 14	<b>CITIZENS NATIONAL BANK</b> 77-135	{ K. G. SPRINGEN	{ F. W. AMES	{ A. S. ELLINGSON	{ J. L. GOESON	25,000	22,000	710,000	625,000	104,000	Han. N., N. Y.; 1st N., St. P.; 1st N., Minpls.
" " "	First National Bank .....•\$01 77-134	A. B. Landt	E. Y. Sarles	H. H. Tufte		50,000	21,000	750,000	628,950	202,670	Cont. & Com'l N., Chi.; Merch. N. and 1st N., St. P.; 1st N., Fargo.
Nortonville.....La Moure Pop. 100 F 12	Nortonville State Bank .....\$13 77-818	J. R. Hollingsworth	V. W. Steele	George Steele	H. L. Buck	10,000	2,500	81,630	86,450	7,690	1st N., Minpls.; Far. N., La Moure.
Norwich.....McHenry C 8 Pop. 150	First State Bank .....\$02 77-670	G. E. Stubbins	C. A. Stubbins	E. W. Stubbins	Marjorie Soule	10,000	2,000	85,000	75,000	15,000	1st N., St. P.; Bkrs. N., Minpls.; Union N., Minot.
Oakes.....Dickey G 14 Pop. 1700	First National Bank .....•\$86 77-75	T. F. Marshall	H. C. McCartney F. D. McCartney	J. E. Bunday	Glenn V. Dill A. H. Denning Fred Roney	50,000	21,500	601,800	569,200	152,500	1st N., Fargo; No.-West. N., Minpls.; Dakota N., Aberdeen.
" " "	Oakes National Bank .....•\$03 77-76	C. E. Knox	G. L. Strobeck	C. E. Roney		25,000	15,000	400,000	365,000	50,000	N. City, Chi.; 1st N., Minpls.; Fergus Falls N., Fergus Falls.
Oberon.....Benson D 11 Pop. 298	Bank of Oberon .....\$01 77-671	J. I. Hegge	G. W. C. Ross	S. O. Bidne	E. I. Tobler	10,000	6,380	196,830	170,270	36,140	Chase N., N. Y.; No.-West. N., Minpls.; 1st N., Fargo; Bk. of N. D., Bismarck.
" " "	Security Bank .....\$17 77-988	J. E. Johnson	Geo. R. Hanson	O. A. Olson	Walter Nelson	15,000	1,000	124,000	94,800	42,000	Merch. N., Fargo; Midland N., Minpls.
Olga.....Cavalier B 14 Pop. 200	First State Bank .....\$09 77-672	J. D. Milne	John Reid	Thomas Cregan	H. J. Beauchamp	10,000	500	68,170	53,160	20,440	Merch. N., N. Y.; 1st N., Minpls.
Olmstead.....Towner B 11 Pop. 50	State Bank of Olmstead .....\$06 77-673	J. M. Kelly	F. E. Fee	H. M. Disher		10,000	2,500	90,000	80,000	16,000	No.-West. N., Minpls.; 1st N., Devils Lake and St. P.; Bk. of N. D., Bismarck.
Omamee.....Bottineau B 9 Pop. 300	Citizens Bank .....\$08 77-321	J. T. Harty	M. F. Maakestad	N. F. Maakestad	A. A. Koehnlein	10,000	8,100	141,600	123,000	24,000	Cont. & Com'l N., Chi.; No.-West. N. and 1st N., Minpls.; Northern State, Grand Forks; Bk. of N. D., Bismarck.
" " "	First National Bank .....•\$02 77-320	D. McKinnon	H. A. Batie	A. R. Batie	W. P. Campbell	25,000	19,870	164,550	135,430	26,390	N. Bk. Com., N. Y.; 1st N., Fargo and St. P.; 1st N., Minpls.
Oriska.....Barnes F 14 Pop. 400	Farmers State Bank .....\$19 77-1034	D. O. Bye	Alex. Naves	L. G. Naves	J. N. Schlagel	15,000	4,000	18,000	26,000	8,000	Cont. & Com'l N., Chi.; 1st N., Minpls.; Stock Yds. N., So. St. P.; 1st N., Fargo.
" " "	<b>STATE BANK OF ORISKA</b> 77-674	{ G. O. GOULET	{ K. L. VAN STEENBERGH	{ JESSE J. TAYLOR	{ ETHEL J. GAMBLE	20,000	9,000	247,400	230,010	30,980	N. Park, N. Y.; 1st N., Fargo; No.-West. N. and 1st N., Minpls.
Orr.....Grand Forks C 14 Pop. 150	Bank of Orr .....•\$07 77-675	L. M. Hammond	David Kirk	A. H. Hammond	Carther Jackson	20,000	5,000	178,500	160,500	27,250	Chase N., N. Y.; Cont. & Com'l N., Chi.; No.-West. N., Minpls.
Orrin.....Pierce C 9 Pop. 250	Farmers State Bank .....\$16 77-916	H. Thorson	Ben Baer	Jos. G. Augustin		15,000	3,000	30,000	35,000	8,000	Am. N., St. P.
Osnabrock.....Cavalier B 13 Pop. 500	<b>FIRST NATIONAL BANK</b> .....•\$01 77-393	T. L. Tillisch	Ellen Ellenson	Just. Ludwigen		25,000	17,650	342,050	352,800	45,640	Chase N., N. Y.; No.-West. N., Minpls.; Northern State, Grand Forks.
" " "	Great Western Bank .....•\$08 77-397	H. A. Helgeson	L. A. Helgeson	L. R. Daughenbaugh		25,000	8,880	270,970	262,720	42,130	Bk. of Am., N. Y.; 1st N., Minpls.; Merch. N., St. P.; Northw. N., Grand Forks.

CHICAGO,

A CENTER FOR SAFE-KEEPING OF SECURITIES.

CONTINENTAL AND COMMERCIAL BANKS

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NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGES, DUE FROM BANKS	
Overly... Bottineau B 9 Pop. 700	Farmers & Merch. Bank...\$12 77-461	P. B. Haber	A. R. Thompson Ole Syvertson	Otis C. Thompson	F. J. Latendresse	\$ 15,000	\$ 9,500	\$ 200,000	\$ 179,500	\$ 35,000	Cont. & Com'l N., Chi.; 1st N. and No.-West N., Minpls.; Northw. N., Grand Forks.
" " " "	Security State Bank...\$19 77-1013	J. V. Williams	J. T. Hanson	C. E. Johnson	L. J. Grandpre	15,000	4,750	22,000	27,250	7,500	Midland N., Minpls.; Merch. N., St. P.
Page... Cass E 15 Pop. 500	Farmers State Bank...\$5 77-232	M. Murphy	J. J. Murphy	G. E. Doyle		10,000	22,000	225,000	190,000	65,000	No.-West N., Minpls.; Merch. N., Fargo.
" " " "	First National Bank...\$86 77-231	L. B. Hanna	T. A. Thompson W. J. Morrish	M. N. Mallory		25,000	15,200	408,080	422,980	41,970	Seab. N., N. Y.; 1st N., Minpls.; Merch. N., St. P.; 1st N., Fargo.
Palermo... Mountrail C 5 Pop. 200	Scandia American Bank...\$10 77-465	A. H. Nelson	N. T. Rosenquist	E. I. Nelson		10,000	2,000	85,000	65,000	18,500	1st N., St. P.; 2d N., Minot; Bk. of N. D., Bismarck.
Park River... Walsh C 14 Pop. 1200	<b>BANK OF PARK RIVER</b> ...\$86 77-114	<b>C. D. LORD</b> Send your cash for prompt, efficient service. <b>WE NEGOTIATE</b>	<b>W. S. SMITH</b> letters and collections direct to us	<b>R. J. HOLMES</b>		30,000	25,000	555,000	539,000	73,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N. and Midland N., Minpls.; 1st N., St. P.
" " " "	Farmers Security Bank...\$9 77-115	Thomas Johnson	Henry Dencker Claus Bornholdt	C. P. O'Brien	G. J. Mauritsen	20,000	5,700	308,570	262,120	68,150	N. Park. N. Y.; No.-West N., Minpls.; Merch. N., St. P.; Northw. N., Grand Forks.
" " " "	First National Bank...\$86 77-113	Karl J. Farup	George E. Towle	K. D. Bennett		25,000	40,000	500,000	475,000	85,000	1st N., N. Y.; No.-West N. and 1st N., Minpls.
Parshall... Mountrail C 4 Pop. 600	Farmers Exchange Bank...\$16 77-910	N. E. Rulien	C. P. Kjelstrup	E. B. Kjelstrup	L. C. Hungate	15,000	1,800	172,000	165,000	16,000	1st N., Minpls.; Capital Secur., Bismarck.
" " " "	First National Bank...\$15 77-867	August Peterson		R. A. Nordbye	H. W. Arveson M. G. Evensen	25,000	5,000	210,000	190,000	48,000	Midland N. Minpls.; 2d N., Minot.
" " " "	Peoples State Bank...\$13 77-837	J. S. Johnson	O. C. Dosseth	H. L. J. Dahl	A. O. Fuglie R. L. Peterson	10,000	5,000	160,000	135,690	41,100	1st N. and No.-West N., Minpls.; 1st N., Bismarck.
Pekin... Nelson D 13 Pop. 200	<b>BANK OF PEKIN</b> ...\$6 77-677	J. O. Johnson	John W. Bliss	T. P. Bye	O. C. Berg	15,000	7,360	198,500	162,000	33,000	Midland N., Minpls.; Northw. N., Grand Forks; 1st N., Fargo and St. P.
Pembina... Pembina B 15 Pop. 800	Merchants Bank...\$98 77-678	C. B. Harris	Walter Welford	J. A. Wilkins	E. J. Ryan	25,000	14,500	400,000	300,000	50,000	Chase N., N. Y.; Northern State, Grand Forks; 1st N., Minpls.; 1st N., St. P.
Penn... Ramsey C 12 Pop. 200	Penn State Bank...\$8 77-679	M. L. Helgeson	J. H. Gessner A. J. Mitchell	C. M. Peterson	L. H. Gessner	10,000	8,500	120,000	105,000	26,000	1st N., Minpls.; Northern State, Grand Forks; 1st N., St. P.
Perth... Towner B 10 Pop. 350	<b>BANK OF PERTH</b> ...\$70 77-423	Adam Hannah	C. C. Gergen	M. N. Gergen	A. J. Wallerius	10,000	12,000	248,000	245,000	45,000	1st N. and State Dep., Minpls.
" " " "	Towner County Bank...\$2 77-424	F. C. Rother	A. Egeland	J. G. Lookingbill	B. Syee A. W. McLean	15,000	10,000	265,000	200,000	60,000	Chase N., N. Y.; 1st N., Minpls.; 1st N., Grand Forks.
Petersburg... Nelson C 14 Pop. 375	Farmers State Bank...\$6 77-296	Robert Waag	E. O. Engesather	J. O. Engesather	H. E. Engesather	10,000	9,500	137,000	129,000	22,200	1st N., St. P. and Grand Forks; 1st N., Minpls.; Bk. of N. D., Bismarck.
" " " "	First National Bank...\$1900 77-295	L. B. Ray	A. R. Swendseid J. W. M. Nash	P. E. Johnson	Clarence Swendseid	25,000	25,000	261,000	308,000	22,000	Han. N., N. Y.; 1st N. and Bkrs. N., Minpls.; Northw. N., Grand Forks.
Pettibone... Kidder F 10 Pop. 50	Pettibone State Bank...\$11 77-720	D. D. McKee	John De Krey	H. Bernard	Elmer Nelson	10,000	9,000	76,000	74,000	51,180	No.-West N., Minpls.; 1st N., Bismarck and Fargo.
Pillsbury... Barnes Pop. 150 E 14	Pillsbury State Bank...\$11 77-725	W. J. Smith	Nels Olson	M. G. Pederson	H. W. Pease	20,000	16,000	240,000	260,000	30,000	N. Park. N. Y.; No.-West N. and Midland N., Minpls.; 1st N., Hope.
Pingree... Stutsman E 12 Pop. 350	Citizens State Bank...\$10 77-406	R. A. Simpson	C. H. Simpson	O. A. Ruud	C. M. Loberg	10,000	12,630	163,910	204,060	24,800	1st N., Fargo and St. P.; Far. & Merch. N., Jamestown.
" " " "	Pingree State Bank...\$5 77-405	H. T. Graves	A. B. De Nault	A. L. White	K. McCarthy	10,000	7,500	142,480	123,440	32,460	Am. Ex. N., N. Y.; 1st N., Minpls.; James River N., Jamestown; 1st N., St. P.
Pisek... Walsh C 14 Pop. 312	Pisek State Bank...\$2 77-680	George E. Towle	L. B. McKean	C. J. McKean	M. E. McSharry	15,000	3,840	155,000	135,000	25,000	1st & Secur. N., Minpls.
Plaza... Mountrail D 5 Pop. 800	First National Bank...\$10 77-421	R. W. Akin	A. Peterson L. E. Linder	O. F. Olson		25,000	45,000	275,000	274,000	35,000	N. Bk. Com., N. Y.; 1st N., Minpls.; City N., Bismarck.
" " " "	Pioneer State Bank...\$6 77-422	J. S. Johnson	A. N. Dosseth	O. C. Dosseth	M. L. Glarum Esther Nelson	10,000	12,570	263,130	253,370	32,320	Cont. & Com'l N., Chi.; No.-West N. and Midland N., Minpls.; 1st N., Bismarck.
Pleasant Lake... Benson Pop. 100 C 10	Bank of Pleasant Lake...\$2 77-681	J. R. Carley	J. S. Ulland	J. M. Nash	G. H. Markley	10,000	2,000	65,000	55,000	2,100	No.-West N., Minpls.; 1st N., Grand Forks and St. P.

NORTH DAKOTA Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

TOWN AND COUNTY. County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. \$Priv. Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & RECEIVABLES, DEPOSITS FROM BANKS	
Portal Burke B 5 Pop. 600	First International Bk. ♦\$'02 77-224	A. N. Beiseker	W. E. Metzger J. W. Eede	R. C. Klinkenberg		\$ 10,000	\$ 7,180	\$ 178,730	\$ 130,430	\$ 64,010	No. West. N., Minpls.; 2d N., Minot; 1st N., Fargo.
" " "	PORTAL STATE BANK ♦\$'02 77-225	<b>A. P. NELSON</b> Send us your 1 First Farm Mo We handle cho	<b>N. O. NELSON</b> tems for prompt rigages netting ice farm lands in	<b>T. A. NELSON</b> efficient attent 6% the richest sectio	<b>LEO BALDWIN</b> on. n of North Dakot a.	10,000	8,000	290,000	200,000	80,000	Cont. & Com'l N., Chi.; 1st N. and Midland N., Minpls.; 1st N., St. P.
Portland Trail D 15 Pop. 700	Farmers National Bank ♦\$'16 77-942	O. N. Hesken	Martin Solberg	A. A. Koppang	J. H. Lucken	25,000	8,040	314,040	323,230	23,840	1st N. and Rep. State, Minpls.
" " "	First National Bank ♦\$'86 77-632	K. A. Wadel	S. J. Smith	P. M. Paulson	W. R. White	25,000	28,480	409,680	402,800	67,650	Chase N., N. Y.; Cont. & Com'l N., Chi.; Midland N. and No. West. N., Minpls.
Powers Lake Burke B 4 Pop. 350	First State Bank ♦\$'09 77-358	A. H. Lundquist	Otto Bremer	T. P. Borgen	Adolph Garnes	20,000	5,000	250,000	210,000	40,000	No. West. N., Minpls.; Am. N., St. P.; 2d N., Minot.
" " "	State Bk. of Powers Lake ♦\$'09 77-359	D. N. Tallman	F. A. Rinkel	W. F. Hanks	J. R. Young R. J. Young	25,000	5,000	248,000	230,000	29,000	1st N., Minpls.; 1st N., Grand Forks; Merch. N. and 1st N., St. P.
Prosper Cass E 16 Pop. 200	Prosper State Bank ♦\$'13 77-808	O. K. Hanson	H. J. Hagen	H. E. Johnson	Mary E. Johnson	10,000	4,000	180,000	130,000	50,000	Midland N., Minpls.; Scan. Am., Fargo.
Raleigh Grant G 7 Pop. 200	First Security Bank ♦\$'12 77-754	A. H. Nieter	F. A. Brown, Jr.	P. J. Rausch	W. C. Grace	10,000	7,740	92,980	99,590	14,090	Stock Yds. N., So. St. P.; 1st N., Mandan; Brown Bros. State Bk. & Tr. Co., Aberdeen.
Raub McLean D 5 Pop. 100	Pioneer State Bank ♦\$'17 77-970	Aug. Peterson	C. H. Christiansen	Geo. J. Ranum	E. F. Raddatz	15,000	3,550	116,000	110,000	22,000	Midland N., Minpls.; 2d N., Minot; 1st N., Bismarck and Harvey.
Rawson McKenzie O 8 Pop. 100	Farmers State Bank ♦\$'13 77-825	Adam Hannah	C. S. Mickelson	Iver Mickelson	Theo. J. Vaaler	10,000	2,500	85,400	84,500	15,000	1st N. and State Dep., Minpls.; Stock Yds. N., So. St. P.; 1st N., Williston.
Ray Williams C 3 Pop. 1000	Farmers Bank ♦\$'05 77-256	Adam Hannah	L. E. Peterson	C. F. Peterson	L. B. McFarlin V. L. Megow	10,000	3,000	280,000	268,000	38,000	1st N., Minpls.; Stock Yds. N., So. St. P.; 1st N., Williston; Bk. of N. D., Bismarck.
" " "	FIRST STATE BANK ♦\$'06 77-257	<b>C. W. McGEE</b> Save time and g FEE IN ADVAN Rainbow Valley	<b>P. B. HABER</b> et service on Coll CE: Plain sight d Farm Mortgages	<b>LOUIS T. HAGEN</b> ctions and Credi rafts, 15c; Cred netting 6%.	<b>OLAF S. BERGH</b> t Reports by sen ding it Reports, 50c. TRY US.	10,000	5,000	220,000	191,500	25,000	Midland N., Minpls.; 1st N., St. P.; Williams Co. State, Williston; Bk. of N. D., Bismarck.
" " "	Linwell's State Bank ♦\$'03 77-255	M. V. Linwell	W. H. Linwell A. P. Linwell	F. W. Pile	A. Bjork	10,000	7,500	135,000	100,000	40,000	1st N., Minpls.; 1st N., Williston.
Reeder Adams G 3 Pop. 300	Farmers & Merch. State Bk. ♦\$'08 77-453	E. B. Page	E. H. Page	O. H. Erickson		10,000	5,000	90,000	83,000	25,000	Cont. & Com'l N., Chi.; Midland N., Minpls.; Capital N., St. P.
" " "	First National Bank ♦\$'10 77-454	A. E. Johnston	Emil Scow G. L. Messenger	G. W. Kirkeby	Geo. A. Deering	25,000	17,500	240,000	250,000	30,000	Live Stock Ex. N., Chi.; 1st N., Minpls. and Live Stock N., Sioux C.
" " "	First State Bank ♦\$'08 77-452	J. H. Wishek	M. Krebsbach	W. T. Krebsbach	Charles Lampland	25,000	10,000	310,000	258,000	60,000	No. West. N. and Midland N., Minpls.; Merch. N., St. P.; Aberdeen N., Aberdeen.
Regan Burleigh E 8 Pop. 250	Farmers State Bank ♦\$'18 77-996	C. F. Lindsey	J. F. Drawver	O. R. Vold	John Langdahl	15,000		141,000	140,000	10,000	1st N., St. P.; Capital Secur. and Bk. of N. D., Bismarck.
" " "	First State Bank ♦\$'12 77-750	O. L. Engen	O. A. Leer	A. L. Garnes	W. B. Richardson	10,000	7,500	105,000	97,090	20,100	No. West. N., Minpls.; 1st N., Bismarck; Merch. N., Fargo.
" " "	Regan State Bank ♦\$'12 77-752	P. C. Remington	O. M. Remington	Arnold Gerberding	S. O. Le Barron	10,000	6,560	100,510	89,090	17,750	Midland N. and 1st N., Minpls.; Bk. of N. D. and City N., Bismarck.
Regent Hettinger G 4 Pop. 150	First State Bank ♦\$'10 77-382	S. W. Hill	John P. Jangero	A. C. Goldtrap	L. A. Lane	25,000	2,500	137,960	124,300	38,280	Merch. N., St. P.; 1st N., Minpls.; Northern N., Grand Forks; 1st N., Fargo.
" " "	REGENT STATE BANK ♦\$'10 77-383	<b>G. R. LARSON</b> Prompt service FEE IN ADVA Credit Reports	<b>G. B. KAISER</b> given on collectio NCE: Sight draf 50c. TRY US F	<b>W. F. GRISWOLD</b> ns. ts, 15c minimum; OR SERVICE.	<b>M. A. BORCHARD</b> 25c minimum if pa id.	10,000	4,700	155,500	137,000	22,000	1st N., Minpls.; Northern Sav., Fargo; Stock Yds. N., So. St. P.
Revere Griggs E 13 Pop. 30	State Bank of Revere ♦\$'12 77-763	C. Reite	R. L. Jones	L. O. Skjelset		10,000	3,000	60,000	51,900	20,000	Merch. N., St. P.; 1st N., Fargo; Bk. of N. D., Bismarck.
Reynolds Grand Forks Pop. 500 D 16	FIRST NATIONAL BANK ♦\$'09 77-265	S. N. Thompson	John K. Rosholt	W. F. Huck		25,000	10,000	160,000	180,000	45,000	Han. N., N. Y.; 1st N., Minpls.; Northern State, Grand Forks.
" " "	STATE BANK OF REYNOLDS ♦\$'91 77-264	<b>M. F. MURPHY</b> Oldest and larg FIFTEEN CENT TWENTY-FIVE	<b>STEPHEN COLLINS</b> est bank. S sent to us with CENTS for each e	<b>JOHN MURPHY</b> each sight draft redit report insur	<b>M. N. BRATHOVDE</b> H. R. SCHULSTAD or presentation, and es prompt, person al atten tion.	25,000	50,000	500,000	475,000	65,000	Chase N., N. Y.; Corn Ex. N., Chi.; 1st N., St. P. and Grand Forks; No. West. N., Minpls.; Bk. of N. D., Bismarck.

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NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. (Estab.)	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'YS. BONDS, SECURITIES	CASH & EX- CHANGES DUE FROM BANKS	
Rhame.....Bowman G 2 Pop. 290	<b>FARMERS STATE BANK</b> 77-447 *\$10	H. L. Bruce.....	B. Solem.....	W. B. Shaw.....	Laura Sharp.....	\$ 10,000	\$ 11,450	\$ 224,000	\$ 196,000	\$ 36,000	Stock Yds. N., So. St. P.; Capital N., St. P.; Bk. of N. D., Bismarck.
"....."	<b>FIRST STATE BANK</b> .....*\$'08 77-446	} F. W. STEVENS..... } 15c to be sent } collection over } OLDEST BANK		OLE PAULSON..... with each collect \$25.00 and 25c for IN RHAME. Far	L. M. ANDERSON..... ion of less than \$ 25.00 and 25c for t. gotiated and Sold.	20,000	10,000	274,000	243,000	62,000	No.-West. N. and 1st N., Minpls.; Aberdeen N., Aberdeen, S. D.; 1st N., St. P.
Richardton....Stark F 5 Pop. 750	Farmers State Bank.....*\$'17 77-967	Albert Koesel.....	Lee Hoff..... R. J. Fleck	J. P. Schafer.....	.....	30,000	2,780	217,830	225,500	14,260	1st N., Dickinson; 1st N. and Bk. of N. D., Bis- marck; 1st N., Minpls.; N. Bk. Com., St. P.
"....."	<b>MERCHANTS STATE BANK</b> 77-168 *\$'06	} ANTON MUGGLI..... } Save time and g } FEE IN ADVAN		JOS. KILZER..... et service on Coll drafts, 15c; Cred	JOHN MUGGLI..... ctions and Cred it Reports, 50c.	25,000	22,570	584,390	602,920	29,840	Chase N., N. Y.; No.-West. N., Minpls.; Merch. N., St. P.; 1st N., Mandan.
Robinson....Kidder E 10 Pop. 400	Farmers & Merch. Bank.....*\$'11 77-738	T. S. Pryse.....	F. A. Cameron.....	R. G. Meyers.....	.....	10,000	10,000	180,000	120,000	60,000	1st N., Fargo and St. P.; 1st N., Minpls.; Stock Yds. N., So. St. P.
Rocklake....Towner B 11 Pop. 350	First National Bank.....*\$'05 77-683	W. J. Lichty.....	Andrew Foley.....	E. J. Langley.....	.....	25,000	18,360	147,620	189,570	20,630	Chase N., N. Y.; 1st N., Minpls.; 1st N., Fargo.
"....."	Rock Lake State Bank.....*\$'16 77-927	T. J. Dougherty.....	Chas. A. Jahnke.....	H. B. Gray.....	James Dougherty.....	20,000	2,000	113,800	128,400	18,600	No.-West. N., Minpls.; 1st N., Fargo; Bk. of N. D., Bismarck.
Rogers.....Barnes E 13 Pop. 150	First State Bank.....*\$'05 77-684	Nels Larson.....	M. O. Grangaard.....	A. M. Kiland.....	Karen L. Lee.....	20,000	20,000	280,000	270,000	55,000	Bkrs. Tr. Co., N. Y.; 1st N., Minpls.; 1st N., Valley City; Stock Yds. N., So. St. P.
Rolette....Rolette B 10 Pop. 475	First National Bank.....*\$'09 77-270	A. Egeland.....	W. F. Robertson.....	O. N. Onsgard.....	John W. Grant.....	25,000	11,790	280,650	299,250	38,470	1st N., St. P.
"....."	<b>ROLETTE STATE BANK</b> .....*\$'05 77-271	Theo. Albrecht.....	Ludwig Anderson.....	L. I. Langness.....	E. S. Swanson.....	15,000	3,000	190,000	175,000	30,000	No.-West. N., Minpls.; 1st N., Grand Forks.
Rolla....Rolette B 10 Pop. 800	Farmers & Merchants Bank.....*\$'08 77-194	A. O. Graham.....	G. I. F. Wagner.....	Jas. A. Brown.....	M. Scott.....	10,000	16,000	140,000	110,000	40,000	Han. N., N. Y.; No.-West. N., Minpls.; 1st N., Grand Forks.
"....."	<b>FIRST NATIONAL BANK</b> .....*\$'88 77-192	} W. N. STEELE..... } Send your cash for } prompt, effi } We negotiate fi		F. A. FOLEY..... letters and colle cient service. rst mortgage far	ROBERT FRASER..... ctions direct to t m loans netting	25,000	41,120	322,420	347,670	56,360	Chase N., N. Y.; 1st N., Minpls.
"....."	State Bank of Rolla.....*\$'02 77-193	Adam Hannah.....	R. H. Butterwick.....	F. W. Thayer.....	W. R. Drewry.....	10,000	8,000	162,400	116,800	31,230	Imp. & Tra. N., N. Y.; Capital N., St. P.; State Dep., Minpls.
Roseglen....McLean D 6 Pop. 20	Roseglen State Bank.....*\$'16 77-959	W. G. Connors.....	A. J. Grace.....	W. V. Deleen.....	F. H. Connors.....	15,000	5,770	124,570	112,700	27,970	Union N., Minot; 1st N. and Bk. of N. D., Bis- marck; Midland N., Minpls.
Ross.....Mountrail C 4 Pop. 175	State Bank of Ross.....*\$'05 77-864	G. F. Carpenter.....	J. H. Snippen.....	L. L. Evje.....	H. J. Lokstad.....	10,000	3,000	140,000	95,000	40,000	1st N., & Secur. Minpls.; Union N., Minot; 1st N., St. P.; Bk. of N. D., Bismarck.
Roth....Bottineau B 8 Pop. 75	State Bank of Roth.....*\$'07 77-685	S. B. Qvale.....	G. S. Ogren.....	H. H. Gravseth.....	I. E. Gravseth.....	10,000	4,300	80,000	79,000	12,500	1st N., Minpls.; Northern State, Grand Forks.
Rugby....Pierce C 9 Pop. 1800	Citizens State Bank.....*\$'06 77-65	T. D. Thorson.....	Ben Baer.....	H. O. Lyngstad.....	.....	25,000	6,100	172,500	141,500	23,000	Am. N., St. P.; 1st N. and Midland N., Minpls.; 2d N., Minot.
"....."	<b>MERCHANTS BANK</b> .....*\$'97 77-64	} W. C. MCGLINTOCK..... } FEE IN ADVAN } Reliable Credit		E. R. REITSCH..... CE: Sight drafts, Reports, 50c. TR	J. G. MCGLINTOCK..... 15c minimum; 25c m imum charge if p aid.	25,000	9,150	315,840	174,540	146,310	Cont. & Com'l N., Chi.; 1st N., Minpls.
"....."	Security Bank.....*\$'09 77-66	O. T. Tofsrud.....	O. B. Bergeson.....	Nettie E. Ellingson.....	Olga Christenson.....	20,000	10,010	362,610	319,390	73,670	Chase N., N. Y.; 1st N., St. P. and Grand Forks; Midland N., Minpls.
Ruso....McLean D 8 Pop. 141	First State Bank.....*\$'06 77-687	L. A. Crowell.....	P. G. Heintz.....	O. A. Moe.....	.....	10,000	5,000	125,000	100,000	25,000	1st N., Minpls.; Stock Yds. N., So. St. P.; City N., Bismarck.
Russell....Bottineau B 7 Pop. 161	First State Bank.....*\$'05 77-688	C. J. Lofgren.....	C. E. Peterson.....	L. A. Rulien.....	B. L. Howard.....	25,000	13,000	161,000	155,000	25,000	1st N., Minpls.; Merch. N., St. P.; 1st N., Grand Forks; Bk. of N. D., Bismarck.
Rutland....Sargent G 15 Pop. 224	Farmers State Bank.....*\$'19 77-1019	C. T. Nelson.....	P. J. Narum.....	H. N. Dyste.....	.....	20,000	.....	25,490	28,070	14,870	Bk. of Brookings, Brookings; 1st N., Fargo; N. Bk. Com., St. P.
"....."	First State Bank.....*\$'05 77-689	J. R. Jones.....	D. J. Jones.....	H. L. Greene.....	L. S. Sanderson.....	10,000	10,000	189,180	140,170	50,170	1st N., Minpls.; 1st N., St. P.; Far. & Merch., Hankinson.
Ryder....Ward D 6 Pop. 500	First National Bank.....*\$'08 77-319	August Peterson.....	R. W. Akin.....	O. H. Christiansen.....	E. M. Lomen.....	25,000	32,900	240,860	283,490	42,610	N. Bk. Com., N. Y.; Midland N. and No.-West. N., Minpls.; 1st N., Bismarck.
"....."	First State Bank.....*\$'06 77-318	Aleck Haraldson.....	A. Miller.....	H. C. Miller.....	O. J. Franze.....	10,000	15,070	149,120	162,840	21,540	1st N., Minpls.; 1st N., St. P.; 2d N., Minot; City N., Bismarck.

NORTH DAKOTA Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- COUNTS, BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Sanborn..... Barnes F 13 Pop. 390	Bank of Sanborn.....\$13 77-802	Ferd. Noecker	Henry C. Stephan. F. E. Stephan	Fred E. Stephan...	John P. Diemert... A. L. Stephan	\$ 10,000	\$ 5,200	\$ 185,000	\$ 180,000	\$ 18,000	N. City, N. Y.; 1st N., Minpls.; Bk. of Valley City, Valley City; Northern Sav., Fargo.
" " " "	<b>FIRST NATIONAL BANK</b> 77-690 *\$06	E. A. Engebretson.	C. O. Langer.....	Louis Malm.....	H. J. Malm..... A. O. Siverson Geo. R. Laugen	25,000	22,000	230,000	214,000	30,000	Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N., St. P. and Fargo.
Sanger..... Oliver E 8 Pop. 100	Farmers Exchange State Bk. 77-890 *\$15	O. L. Engen.....	A. L. Garnes.....	Jno. J. Huff.....	Geo. R. Laugen	10,000	4,000	85,900	81,000	19,950	1st N., St. P. and Mandan; 1st N. and Bk. of N. D., Bismarck.
Sanish..... Mountrail C 4 Pop. 500	<b>FARMERS STATE BANK.</b> *\$15 77-881	JOURGEN OLSON HENRYSCHOENROCK, V. Pres.	L. J. PALDA, JR..... C. L. SMITH	J. E. ERICKSON	V. A. GERHARDT	10,000	15,000	215,000	225,000	20,930	Bkrs. N., Minpls.; Union N., Minot; Met., St. P.; Bk. of N. D., Bismarck.
" " " "	Peoples State Bank.....\$17 77-963	A. L. Lombard.	Geo. B. Doty F. B. Gould	W. F. Lehmann		15,000	1,500	110,000	100,000	15,000	1st N., Minpls.; 1st N., Fargo; 1st State, Rochester.
Sarles..... Cavalier B 11 Pop. 400	Farmers & Merchants State Bank.....77-740 *\$12	J. J. McCanna.	D. F. McLaughlin. I. A. Marlette	H. A. Grimshaw	L. R. Johnson	10,000	15,000	124,000	104,000	25,000	1st N., Minpls.; 1st N., St. P.; No. West N., Grand Forks.
" " " "	State Bank of Sarles.....*\$05 77-691	C. B. McMillan.	G. E. Towle	S. M. Mowry.	O. P. Gaymon Eva Bassingthwaite	25,000	9,000	167,000	151,000	25,000	Cont. & Com'l N., Chi.; 1st N., Minpls.; Merch. N., St. P.; Northern State, Grand Forks.
Sawyer..... Ward D 7 Pop. 327	First State Bank.....\$106 77-329	J. E. Toffemire.	F. S. Toffemire.	Henry Listerud		25,000	5,000	185,220	169,050	55,960	Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N., St. P.; Citiz. Com'l Tr. Co., Buffalo.
" " " "	Sawyer State Bank.....\$104 77-328	Ole Engebretson	Ole Dahle	Ole Engebretson		16,000	5,000	135,000	124,000	23,000	1st & Secur. N., Minpls.; Am. N., St. P.; 2d N., Minot; Bk. of N. D., Bismarck.
Scranton..... Bowman G 8 Pop. 300	Bank of Scranton.....\$109 77-428	H. C. Hjerleid	B. K. Engebretson C. A. Christopher	E. W. Christopher.	Karl Christopher.	10,000	10,000	192,000	140,000	40,000	Cont. & Com'l N., Chi.; Midland N., Minpls.; Stock Yds. N., So. St. P.
" " " "	First National Bank.....*206 77-427	W. A. Shaw	T. Finsness	R. J. List	N. J. Swanson	25,000	28,100	311,440	258,520	116,030	Live Stock Ex. N., Chi.; 1st N. and No. West. N., Minpls.; Aberdeen N., Aberdeen, S. D.; 1st N., St. P.
Selridge..... Sioux H 7 Pop. 200	Citizens State Bank.....\$17 77-962	D. N. Jones	R. J. Gwyther	J. A. Nagel	M. G. Redman	15,000	8,060	103,320	110,080	11,160	1st N., Mobridge, S. D.; 1st N., Minpls.; Capitol N., St. P.
" " " "	Selridge State Bank.....\$15 77-906	Jos. P. Hess.	Geo. W. Janda	J. J. Stasek		15,000		55,000	52,000	9,000	1st N., Mandan; Midland N., Minpls.; Bk. of N. D., Bismarck.
Sels..... Pierce C 9 Pop. 250	Farmers State Bank.....\$12 77-771	J. J. Reimer	Aug. Peterson	A. J. Goosen		10,000	6,000	159,000	107,600	61,500	1st N., Minpls.; 1st N., Fargo.
Sentinel Butte..... Golden Valley Pop. 500..... F 2	First National Bank.....*15 77-484	E. J. Curtin	W. A. Hart	W. C. Stuhr	J. P. Jordan	25,000	20,000	200,000	200,000	35,000	Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N., Dickinson.
" " " "	Interstate Bank of Billings County.....77-483 *\$08	A. L. Martin	L. F. Crawford	R. K. Foley		10,000	40,000	100,000	125,000	20,000	N. City, Chi.; No. West. N., Minpls.; 1st N., Dickinson.
Sharon..... Steele D 14 Pop. 500	Citizens State Bank.....*\$07 77-838	James Simpson, Jr.	Carl A. Meldahl	Albert O. Christensen	Henry L. Larsen Hazel McCre	20,000	6,000	152,000	140,000	25,000	No. West. N. and Midland N., Minpls.; Northern Sav., Fargo; Bk. of N. D., Bismarck.
" " " "	First National Bank.....*02 77-837	Alexander Curry	I. K. Bakken	O. H. Olson	P. H. Gilbertson E. S. Dnea E. B. Greene	25,000	24,500	354,970	385,640	35,460	Ban. N., N. Y.; 1st N., Minpls.; 1st N., St. P. and Fargo.
Sheldon..... Ransom F 15 Pop. 358	Farmers State Bank.....\$109 77-290	M. B. Greene	Wm. Fraedrich	T. L. Wiper		14,000	25,000	250,000	235,000	50,000	Midland N., Minpls.; 1st N., Fargo and St. P.
" " " "	First National Bank.....*291 77-289	G. O. Kratt	Chas. Schwenk	R. E. Kratt		25,000	8,500	200,000	190,000	19,380	1st N., Minpls.; Citiz. Com'l Tr. Co., Buffalo.
Sherwood..... Renville B 6 Pop. 600	<b>FARMERS &amp; MERCHANTS STATE BANK</b> .....\$104 77-326	J. I. SPAULDING 15c sent us with insures prompt 6% INTEREST	F. J. HARRIS 15c each sight draft, efficient service PAID ON TIME	PERRY BROWN 1c for presentation ca.	M. C. WILSON 1n and 25c for credit rep orts.	10,000	18,210	218,960	207,650	21,730	1st N., Minpls.; 1st N., Fargo and St. P.; 2d N., Minot; Bk. of N. D., Bismarck.
" " " "	First International Bank.....\$104 77-327	F. E. Kenaston	D. Ray Gregg	C. O. Gilliland	John C. Campbell	10,000	18,500	313,400	273,000	60,600	Cont. & Com'l N., Chi.; No. West. N., Minpls.; Merch. N., St. P.
" " " "		L. B. GARNAAS	L. M. WALHUS N. B. GARNAAS N. N. FAAR wing bank.	H. S. GRINDE	E. B. NORINE	15,000	34,000	470,000	460,000	69,300	Cont. & Com'l N., Chi.; 1st N., Minpls.; Northern Sav., Fargo; 1st N., St. P.
Sheyenne..... Eddy D 12 Pop. 500	<b>FARMERS &amp; MERCH. BANK</b> 77-246 *\$106	Patronize a gro Prompt, efficient High-grade Nor	Patronize a gro t service on Colle th Dakota 6% Fa	ctions and Bill of rm Mortgages Ne	Lading Drafts. gotiated.						
" " " "	<b>FIRST NATIONAL BANK</b> .....\$100 77-245	H. P. Halverson	B. Ostby H. C. Hall Ed. Nystrom	J. O. Severtson		25,000	12,000	234,000	275,000	30,000	Chase N., N. Y.; 1st N., Minpls.; 1st N., Fargo; Merch. N., St. P.
" " " "	Security Bank.....\$13 77-796	Frank White	C. V. Wilson	J. E. Johnson	A. N. Johnson	12,000	9,000	250,000	220,000	45,000	Midland N., Minpls.; Merch. N., Fargo.

January, 1920  
NORTH DAKOTA BANKS—Sanborn to Sheyenne  
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INVESTMENTS FOR BANKS MATURING AT CONVENIENT DATES. CONTINENTAL AND COMMERCIAL BANKS, CHICAGO

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

NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'VS. BONDS, SECURITIES	CASH & EX-CHANGES, DUES FROM BANKS	
Shields—Grant G 7 Pop. 200	Shields State Bank 77-694 •\$10	C. E. Merritt	W. L. Belden	P. E. Rasmussen	C. O. Levorsen	\$ 10,000	\$ 5,800	\$ 120,000	\$ 94,000	\$ 35,000	N. City, Chi.; Stock Yds. N., So. St. P.
Silva—Pierce C 9 Pop. 125	First State Bank 77-816 \$13	H. Thorson	O. A. Refling	A. O. Barstad	E. Kittelson	10,000	9,200	76,000	76,700	15,400	Am. N., St. P.; 2d N., Minot.; 1st N., Minpls.; Bk. of N. D., Bismarck.
Simcoe—McHenry C 8	First State Bank 77-880 \$15	L. J. Rodman	Thome Hystad	A. R. Kumm	A. S. Kumm	10,000	1,000	100,000	85,000	25,000	No. West. N., Minpls.; Bk. of Williston, Williston.
Solen—Sioux G 8 Pop. 200	Solen State Bank 77-820 ‡\$13	A. O. Schimansky	B. G. J. Schimansky	R. B. McDonald	James Zelenka	10,000	10,660	135,000	139,000	19,900	1st N., Minpls.; 1st N. and Bk. of N. D., Bismarck; Stock Yds. N., So. St. P.
Souris—Bottineau B 8 Pop. 335	<b>MOUSE RIVER VALLEY BANK</b> 77-388 •\$10	<b>M. E. WILSON</b> Save time and g FEE IN ADVAN	<b>C. A. KIRKEBY</b> <b>THEO. E. WILSON</b> et service on Colle CE: Plain sight	<b>ANTON LALLUM</b> ctions and Credit drafts, 15c: Cred	Reports by sendi ng TRY U S. 4 Report, 50c.	15,000	5,000	155,000	130,000	30,000	Northern State, Grand Forks; State Bk. Com. Midland N., and 1st N., Minpls.
" " "	State Bank of Souris 77-387 ‡\$01	S. B. Qvale	G. S. Ogren R. D. Ogren	Benj. Iverson		15,000	25,000	200,000	190,000	41,800	1st N., Minpls.; 1st N., Grand Forks; Bk. of Willmar, Willmar, Minn.
Southam—Ramsey C 12 Pop. 20	Southam State Bank 77-765 ‡\$12	B. E. Burt	Isabel Burt	Anselm Wolf		10,000	3,080	106,350	102,530	16,890	Bkrs. N. and 1st N., Minpls.; Northern State, Grand Forks.
South Heart—Stark F 3 Pop. 100	First State Bank 77-803 ‡\$13	Frank Krueger	J. F. McEntee	B. O. Thorkelson		10,000	3,000	120,000	72,000	45,000	Merch. N., Dickinson; 1st N., Minpls.
Spiritwood—Stutsman Pop. 250 F 12	Spiritwood State Bank 77-696 •\$10	H. T. Graves	A. B. De Nault	A. J. Rulon	E. M. Davies	10,000	9,000	160,000	140,000	35,000	Am. Ex. N., N. Y.; No. West. N., Minpls.; James River N., Jamestown.
Spring Brook—Williams Pop. 100 C 2	Spring Brook State Bk. 77-697 ‡\$09	J. H. Cooper	W. S. Davidson	Jacob Widmann	Margaret Horne	10,000	3,670	72,220	71,000	20,400	1st N., Williston and St. P.; Bk. of N. D., Bismarck.
Stady—Divide B 2 Pop. 40	First State Bank 77-698 ‡\$09	A. M. Eckmann	Sigurd Bue	N. N. Landro	H. C. Tappan	10,000	6,820	119,400	122,390	18,380	Midland N., Minpls.; Williams Co. State, Williston; Citiz. Com'l Tr. Co., Buffalo.; Bk. of N. D., Bismarck.
*Stanley—Mountrail C 5 Pop. 850	<b>CITIZENS STATE BANK</b> 77-200 •\$10	<b>A. J. ROSS</b> All items sent First Mortgage We handle chol	<b>N. H. OLSON</b> us have our prom Farm Loans for s ce Farm Lands in	<b>R. C. FENSTER-MACHER</b> pt attention. ale. Mountrail Coun ty.	<b>BERTHA BOMAN</b>	20,000	5,000	305,000	228,000	90,000	1st N. and Midland N., Minpls.; 1st N., St. P. and Joliet, Ill.
" " "	<b>FIRST NATIONAL BANK</b> 77-199 •\$12	T. L. Beiseker	W. G. Hohn	B. W. Taylor		25,000	5,000	250,000	200,000	75,000	1st N. and No. West. N., Minpls.
*Stanton—Mercer E 6 Pop. 400	First State Bank 77-279 ‡\$09	L. W. Miller	A. M. Pulles	John Pulles	Martha Letzring	10,000	2,000	185,000	144,000	32,000	1st N., Fargo; Capital Secur. and 1st N., Bismarck; 1st N., Minpls.
" " "	Union State Bank 77-278 •\$10	John Young	W. A. Olson	Roy Seibert	C. Schell	12,000		80,000	70,000	15,000	1st N., Mandan; Midland N., Minpls.
Starkweather—Ramsey Pop. 246 C 12	Farmers Bank 77-1026 ‡\$19	A. J. McLarty	David Jones	A. W. Omdahl		15,000	190	67,450	49,790	28,350	N. City, N. Y.; Midland N., Minpls.; Ramsey Co. N., Devil's Lake; Bk. of N. D., Bismarck.
" " "	First National Bank 77-409 •\$12	T. J. Dougherty	Homer Resler	Chas. A. Potter	Cora Sime	25,000	18,610	199,180	212,360	33,320	Chase N., N. Y.; No. West. N., Minpls.
" " "	State Bank of Starkweather 77-410 ‡\$12	F. H. Wellcome	Peter Traynor	O. M. Lofgren	F. E. Rolloff	10,000	8,070	155,090	153,060	16,660	1st N., Minpls.; 1st N., Grand Forks.
*Steele—Kidder F 10 Pop. 700	Farmers & Merch. State Bank 77-215 \$10	O. T. Ness	H. Crawford	H. T. Johnson		10,000	4,030	119,470	129,490	20,010	First State, Moorhead, Minn.; Midland N., Minpls.
" " "	First National Bank 77-216 ‡\$08	J. F. Robinson	J. C. Taylor	F. D. Jones		25,000	25,000	264,000	260,000	60,000	Han. N., N. Y.; No. West. N., Minpls.
Sterling—Burleigh F 9 Pop. 200	Sterling State Bank 77-699 ‡\$07	C. B. Little	H. P. Goddard	H. E. Wildfang	Mabel Halver	12,500	8,000	140,000	120,000	40,000	Cont. & Com'l N., Chi.; No. West. N., Minpls.; 1st N., Bismarck; Stock Yds. N., So. St. P.
Stirum—Sargent G 14 Pop. 200	Stirum State Bank 77-700 ‡\$08	W. H. Cole	J. S. Ulland	J. P. McDermott	A. E. Russell	20,000	5,310	163,210	142,810	39,670	No. West. N., Minpls.; Fergus Falls N., Fergus Falls, Minn.; Bk. of N. D., Bismarck.
St. John—Rolette B 10 Pop. 424	St. John State Bank 77-1001 ‡\$18	N. W. Hawkinson	W. J. Lichty	Chas. A. Verret	A. T. Sumner	25,000		88,780	90,420	17,850	Chase N., N. Y.; 1st N., Minpls.; 1st N., Fargo.
Strasburg—Emmons G 9 Pop. 500	First State Bank 77-856 ‡\$14	S. A. Fischer	E. Keller M. Van Soest	J. S. Fischer	W. C. Rowerdink	15,000	5,000	260,000	230,000	60,000	No. West. N., Minpls.; 1st N., St. P. and Aberdeen, S. D.
" " "	German State Bank 77-843 •\$14	M. A. Klein		W. H. Uhlenkott	A. F. Seidl	10,000	4,200	94,100	67,100	29,900	1st N., Bismarck; Merch. N., St. P.; Midland N., Minpls.
" " "	Security State Bank 77-702 •\$10	J. J. Baumgartner	M. Baumgartner	J. P. Henn	M. J. Baumgartner	10,000	10,000	335,000	305,000	38,000	Cont. & Com'l N., Chi.; 1st N., Minpls.; Aberdeen N., Aberdeen; City N., Bismarck; 1st N., Eureka, S. D.

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

NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, STOCKS	CASH & EX- CHANGES, D'VE FROM BANKS	
Streeter...Stutsman F 11 Pop. 750	Citizens National Bank...†10 77-449	N. C. Young	L. Y. Spaulding	C. W. Spaulding, Jr.	M. G. Helm	\$ 25,000	\$ 10,000	\$ 221,440	\$ 214,420	\$ 28,530	No.-West. N., Minpls.; 1st N., Fargo; Merch. N., St. P.
" " " " "	First National Bank...†05 77-448	W. E. Barringer	J. H. George	A. T. Graf	M. R. Barringer	25,000	10,000	206,000	216,000	33,000	1st & Secur. N., Minpls.; 1st N., St. P.; North- ern Sav., Fargo; Citiz. Com'l Tr. Co., Buffalo.
St. Thomas...Pembina B 15 Pop. 700	Farmers State Bank...‡\$84 77-207	Joseph Garnett	C. S. Ganssle	S. E. Peterson	Thos. E. Whelan	25,000	5,000	300,000	230,000	70,000	Am. Ex. N., N. Y.; 1st N., Minpls.; Merch. N., St. P.; 1st N., Grand Forks.
" " " " "	First National Bank...†91 77-208	E. T. Thompson	F. W. Thompson	H. L. Barnes		25,000	17,510	253,820	261,030	55,680	N. City, N. Y.; No.-West. N., Minpls.; 1st N., St. P.
Surrey...Ward C 7 Pop. 150	First State Bank...‡\$07 77-703	J. M. Young	A. A. Robinson	W. S. Young	G. S. Webster	10,000	11,500	108,060	103,480	9,150	1st N., Minpls.; 2d N., Minot; Bk. of N. D., Bismarck.
Sutton...Griggs E 13 Pop. 200	Citizens State Bank...†\$12 77-757	H. P. Hammer	Joseph Ebentier	A. J. Melgard	Frank A. Olson	30,000	6,000	225,000	220,000	35,000	Chase N., N. Y.; Merch. N., St. P.; 1st N., Fargo; Bk. of N. D., Bismarck.
" " " " "	Farmers Bank...†\$18 77-905	L. P. Larson	H. P. Beckwith	Oscar F. Hoff		15,000	4,140	159,060	120,350	46,290	1st N., St. P.; Northern Sav., Fargo; 1st N., Minpls.; Bk. of N. D., Bismarck.
Sykeston...Wells E 11 Pop. 400	Citizens State Bank...†\$06 77-382	M. E. Malley	O. M. Eaton	M. B. Malley		10,000	3,000	250,000	190,000	73,000	1st N., Fargo; 1st N. and Midland N., Minpls.; Am. N. and 1st N., St. P.; Citiz. N., Bismarck.
" " " " "	Sykeston State Bank...†\$02 77-381	W. A. Zwemke	J. C. Heron	Thos. Lindland		20,000	3,110	117,430	123,140	17,410	1st N., Minpls. and Fargo; James River N., Jamestown.
Tagus...Mountrail O 5 Pop. 200	<b>CITIZENS STATE BANK</b> ...‡\$09 77-486	<b>JOURGEN OLSON</b> Save time and FEE IN ADVAN Farm Loans and other short time		<b>J. H. WERNER</b> get service on Col CE: Plain sight drafts, 15c; Cred paper negotiated.	<b>E. W. PARKER</b> lectons and Cred drafts, 15c; Cred paper negotiated.	10,000	17,000	130,000	129,000	33,000	Bkrs. N., Minpls.; Union N., Minot; 1st N., St. P.; Bk. of N. D., Bismarck.
Tappen...Kidder F 10 Pop. 75	Tappen State Bank...‡\$10 77-704	O. N. Grefsheim	Alexander Curry	D. D. McKee	James McKee	10,000	11,000	145,630	129,040	23,600	Cont. & Com'l N., Chi.; 1st N., Fargo; No.-West. N., Minpls.
Taylor...Stark F 4 Pop. 300	First National Bank...†16 77-367	A. J. Peterson	J. F. Christen	G. D. Lindgren	C. H. Christen	25,000	6,710	110,000	112,000	28,000	Dakota N., Dickinson; Capital N., St. P.
" " " " "	Taylor State Bank...†\$03 77-366	Ferdinand Leutz	Herman Leutz	H. E. Skauge	H. F. Leutz	20,000	19,340	298,930	288,240	44,680	1st & Secur. N. and No.-West. N., Minpls.
Temple...Williams C 3 Pop. 75	Security Bank...‡\$15 77-886	C. H. Simpson	Oscar E. Peterson	B. G. McDougall	L. G. McDougall	10,000	4,000	62,000	59,000	8,960	1st N., Fargo; Williams Co. State, Williston; 1st N., Minpls.; Bk. of N. D., Bismarck.
Temvik...Emmons G 9 Pop. 200	Tempelton State Bank...‡\$09 77-705	F. J. Pietz	J. A. Bosch	A. W. Quast	Emma L. Quast	10,000	6,000	155,000	144,500	29,000	1st N., Minpls.; Bk. of N. D., 1st N., and City N., Bismarck.
Thompson...Grand Forks Pop. 850	First National Bank...†91 77-706	O. S. Hanson	E. T. Spafford	S. Lemmich	C. N. Hendrix W. J. McMenay	25,000	5,500	262,000	265,000	18,500	Chase N., N. Y.; Midland N., Minpls.; Northw. N., Grand Forks; 1st N., St. P.
Thorne...Rolette B 9 Pop. 105	Farmers & Merch. State Bank...‡\$05 77-707	D. A. McLarty	C. S. Orwoll	R. A. Nordbye	J. B. Boucher	10,000	7,500	100,000	90,000	25,000	No.-West. N. and Met. N., Minpls.
Timmer...Morton G 8 Pop. 98	Timmer State Bank...‡\$16 77-918	W. F. Krueger	Geo. H. Spielman	Paul O. Krueger	Sabina Wimmer	15,000	4,000	110,900	120,970	13,980	1st N., Mandan; Midland N., Minpls.; Bk. of N. D., Bismarck.
Tioga...Williams C 3 Pop. 400	<b>FARMERS &amp; MERCH. BANK</b> ...†\$08 77-485	<b>P. B. HABER</b> <b>FIFTEEN CENT</b> <b>FIFTY CENTS</b>		<b>N. W. SIMON</b> S sent to us with for each credit re	<b>WM. I. LARSON</b> each sight draft port insures prom	10,000	5,000	192,020	165,030	35,660	<b>O. P. PETERSON</b> <b>M. J. MULLEN</b> for presentation, and pt, personal atten tion.
" " " " "	<b>TIOGA STATE BANK</b> ...†\$05 77-484	<b>W. C. McCLINTOCK</b> Special attentio Please send 15c w		<b>E. R. REITSCH</b> n given Bill of La ith each sight draft	<b>ERNEST BYLIN</b> ding drafts, Cash for presentation a	10,000	5,200	185,000	150,000	30,000	<b>M. J. SKREDE</b> and Time Items. nd 50c for Credit R eports.
Tokio...Benson D 12 Pop. 150	Tokio State Bank...†\$15 77-878	O. N. Grefsheim	Alexander Curry	Jas. I. O'Donnell	Wm. E. Hurley	20,000	5,000	99,620	102,220	28,690	1st N., St. P. and Minpls.; Bk. of N. D., Bismarck.
Tolley...Renville B 6 Pop. 350	First National Bank...†05 77-407	J. L. Mathews	J. M. Hynes	W. E. Hynes	J. B. Gallagher G. A. Johnson Leo Hartiel	25,000	10,000	200,000	170,000	35,000	N. Produce, Chi.; 1st N., Minpls.; Merch. N., St. P.; 1st N., Grand Forks.
" " " " "	Tolley State Bank...‡\$05 77-408	A. M. Fruh	L. E. Shores	A. A. Swanson		10,000	10,000	350,000	275,000	70,000	Bkrs. N. and State Bk. Com., Minpls.; Western State, St. P.; Citiz. Com'l Tr. Co., Buffalo.
Tolna...Nelson D 13 Pop. 209	Farmers & Merch. State Bank...†\$17 77-984	Paul Messner, Jr.	Henry Deehr	A. J. Johnson	R. E. Engen	20,000	5,000	212,000	156,000	75,000	Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N. and Northern Sav., Fargo.
Tower City...Cass F 14 Pop. 452	<b>FIRST NATIONAL BANK</b> ...†\$80 77-709	A. M. Voorhees	G. W. Kelley	S. F. Sherman	H. H. Vowles	50,000	35,000	370,000	350,000	63,000	Chase N., N. Y.; 1st N., St. P., Fargo, and Minpls.
" " " " "	First State Bank...‡\$19 77-1041	A. F. Colwell	Joanna Colwell	J. T. Tollefson		15,000					Midland N., Minpls.
" " " " "	Tower City State Bank...‡\$19 77-1047	Aylmer Cole	R. C. Fuller	E. W. Beardsley		25,000		20,000	16,000	30,000	Bk. of N. D., Bismarck; Northw. N., Minpls.; 1st N., Fargo.
*Towner...McHenry O 8 Pop. 850	First National Bank...†05 77-146	T. L. Beiseker		H. H. Bergh	A. M. Berget	25,000	8,830	254,950	294,330	30,950	Merch. N., St. P.; 1st N., Grand Forks.
" " " " "	Pioneer State Bank...‡\$15 77-900	H. H. Thompson	D. L. Thompson	M. T. Thompson		10,000		177,800	155,000	26,000	Cont. & Com'l N., Chi.; No.-West. N., Minpls.; Northw. N., Grand Forks.
" " " " "	Towner Merchants Bank...‡\$93 77-145	Andrew Gilbertson	J. J. Egge		Jennie B. Case	10,000		83,460	50,240	50,970	Merch. N. and 1st N., St. P.; 1st N., Minpls. and Devils Lake.

January, 1920 NORTH DAKOTA BANKS—Streeter to Towner 1035

OUR CREDIT INFORMATION ON CONCERNS EVERYWHERE IS OPEN TO OUR CORRESPONDENTS: CONTINENTAL AND COMMERCIAL BANKS, CHICAGO



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

NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Trenton...Williams C 1 Pop. 150	Trenton State Bank...77-860...\$15	James H. Cooper	W. S. Davidson	H. M. Pickering	R. S. Pickering	\$ 10,000		\$ 25,000	\$ 28,000	\$ 5,200	1st N., Williston and St. P.; Bk. of N. D., Bis- marck.
Turtle Lake...McLean E 8 Pop. 500	First National Bank...77-133...\$05	William Lierboe		R. T. Lierboe	R. F. Boehm	25,000	\$ 12,000	240,000	220,000	57,000	No.-West. N., Minpls.; 1st N., Fargo; Citiz. Com'l Tr. Co., Buffalo, N. Y.
" " " " "	First State Bank...77-182...\$02	J. S. Johnson	M. I. Harris	W. N. Harris	W. J. Winmer	10,000	25,000	275,000	250,000	75,000	No.-West. N. and 1st N., Minpls.; Merch. N. and 1st N., St. P.; 1st N., Washburn.
Tuttle...Kidder E 9 Pop. 350	First National Bank...77-741...\$15	J. F. Robinson	L. Dornacker	A. F. Fir		25,000	6,660	127,550	202,920	20,680	No.-West. N., Minpls.; 1st N., Steele.
" " " " "	Tuttle State Bank...77-875...\$15	P. C. Remington	O. M. Remington	W. F. Hartmann	J. E. Severson	10,000	7,500	71,000	70,000	13,000	Midland N., Minpls.; City N., Bismarck.
Underwood...McLean E 7 Pop. 650	First National Bank...77-261...\$05	Theodore Albrecht	J. E. Reuter	J. E. Reuter	C. O. Thompson	25,000	10,000	175,000	150,000	45,000	Han. N., N. Y.; 1st N. and No.-West. N., Minpls.; 1st N., Fargo.
" " " " "	SECURITY STATE BANK...77-260...\$04	<b>N. E. RULIEN</b>	<b>KRIST KJELSTRUP</b>	<b>W. A. GOGSTETTER</b>	<b>C. A. BERG</b>	20,000	15,000	366,000	354,800	54,400	Cont. & Com'l N., Chi.; 1st N. and Midland N., Minpls.; Capital Secur., Bismarck; 1st N., St. P.
" " " " "	UNDERWOOD STATE BANK...77-952...\$17	<b>CHAS. TAUER</b> The New Bank. FEE IN ADVAN Credit Reports	<b>JOHN KLEIN</b> Aggressive mana- ger. CE: Sight Drafts, 50c. SAFE FAR	<b>CALIX F. BAUER</b> Solicits 15c minimum; 25c M MORTGAGE	<b>R. H. GERGEN</b> and appreciates minimum if paid. LOANS NEGOTIATED.	15,000	13,000	165,000	182,500	44,000	No.-West. N. and Midland N., Minpls.; North- ern Sav., Fargo; Citiz. Com'l Tr. Co., Buffalo; Stock Yds. N., So. St. P.; 1st N., Wash- burn.
Upham...McHenry C 8 Pop. 296	Farmers Equity State Bank...77-960...\$16	Herbert D. Ellis	W. E. Ebersole	H. L. Cartzadafner	Henry M. Holte	16,000	600	70,000	70,000	8,000	Cent. and 1st N., St. P.; Equity State, Fargo; Bk. of N. D., Bismarck.
" " " " "	Security State Bank...77-375...\$05	S. Torgerson	P. S. Peterson	F. C. Grimes	O. S. Freeman	25,000	12,000	215,000	222,000	20,000	Cont. & Com'l N., Chi.; Northw. N., Grand Forks; Midland N., Minpls.; Cent., St. P.
Valley City...Barnes F 14 Pop. 5800	AMERICAN EXCHANGE BK. 77-40...\$99	William Olson	Henry E. Nelson	A. C. Thorkelson		200,000	32,000	580,000	560,000	100,000	Mech. & Metals N., N. Y.; 1st N. and Midland N., Minpls.
" " " " "	Bank of Valley City...77-41...\$05	James J. Earley	S. A. Zimmerman Frank Heimes	Walter Coop	J. J. Grest	50,000	33,010	490,680	489,360	83,910	N. City, N. Y.; Cont. & Com'l N., Chi.; Merch. N., St. P.; 1st N., Minpls.; 1st N., Duluth and Fargo.
" " " " "	FIRST NAT'L BANK 77-39...\$81	<b>HERMAN WINTERER</b> Oldest and Lar- gest Bank in Bar- re County. Prompt and efficient ser- vice guaranteed in all transac- tions entrusted to us.	<b>DARBY O'MALLEY</b> <b>ROBERT ANDERSON</b> gest Bank in Bar- re County. Prompt and efficient ser- vice guaranteed in all transac- tions entrusted to us.	<b>JOHN TRACY</b>	<b>G. F. MUDGETT</b> <b>R. W. BASSETT</b>	100,000	115,370	1,696,020	1,574,960	340,400	N. Park and Am. Ex. N., N. Y.; Cont. & Com'l N., Chi.; No.-West. N., Minpls.; 1st N. and Merch. N., St. P.; Am. Ex. N., Duluth.
" " " " "	MIDDLEWEST TRUST COMPANY 77-835...\$14	<b>FRANK WHITE</b> A GROWING Collections soli- cited, appreciate High Grade No-	<b>S. MASON</b> <b>LUDVIG LEE</b> BANK. cited, appreciate High Grade No-	<b>T. MELVIN LEE,</b> Sec. d and given very Mortgage Loans	<b>J. E. JONES, A. Sec.</b> prompt attention. Negotiated.	100,000	28,960	589,040	589,000	127,770	Irving N., N. Y.; Cont. & Com'l N., Chi.; No.- West. N., Minpls.; 1st N., St. P.
" " " " "	Security National Bank...77-1028...\$10	James Grady	S. P. Ellis G. W. Drake	H. C. Aamoth	E. L. Touks	50,000	5,000	250,000	250,000	75,000	Han. N., N. Y.; 1st N. and Midland N., Minpls.; Merch. N., St. P.
Van Hook...Mountrail C 4 Pop. 500	Farmers State Bank...77-845...\$13	J. S. Johnson	O. C. Dosseth	P. M. Shefveldand	A. J. Mattke	10,000	10,000	130,000	130,000	20,000	1st N., St. P.; City N. and Bk. of N. D., Bis- marck; Midland N., Minpls.
" " " " "	First National Bank...77-852...\$14	August Peterson	E. G. Ranum	Arthur T. Olson	A. F. Setzler	25,000	21,820	323,190	330,510	57,670	1st N., Minpls.; 1st N., Bismarck.
" " " " "	SCANDINAVIAN-AMERICAN STATE BANK...77-576...\$14	<b>JOURGEN OLSON</b> Save time and FEE IN ADVAN Farm loans and	<b>FRED SPATH</b> gets service on Coll- CE: Plain sight ar- other short time p	<b>J. W. SHERRY</b> ctions and Credit 15c: Credit Re- aper negotiated.	<b>W. M. STENSHOEL</b> t Reports by send- ing ports, 50c. TRY U S.	10,000	18,020	245,910	259,660	14,070	Bk. of N. D., Bismarck Union N., Minot; Met., St. P.
Velva...McHenry D 7 Pop. 1000	First State Bank...77-131...\$02	G. W. C. Ross	F. E. Tucker	P. L. Larsen		15,000	7,800	190,000	190,000	12,000	No.-West. N., Minpls.; 1st N., Carrington.
" " " " "	Merchants State Bank...77-130...\$1900	C. M. Anderson	A. O. Anderson	A. E. Severeid	C. I. Buslee	15,000	5,000	310,000	284,000	34,000	1st N. and Merch. & Mnfrs. State, Minpls.; Am. N., St. P.; Union N., Minot.
Venturia...McIntosh H 10 Pop. 250	First State Bank...77-710...\$06	P. T. Kretschmar	K. Kretschmar	A. Stienecker		10,000	7,500	263,700	201,700	75,300	Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N., Bismarck.

NORTH DAKOTA Map on Index

Banks Advertising give Prompt Attention to Collections and Correspondence

TOWN AND COUNTY, County Seats, Entire State in No. 9 Federal Reserve District.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES DUE FROM BANKS	
Verona...La Moure G 14 Pop. 235	Farmers & Merchants State Bank 77-926 \$16 State Bank of Verona 77-415 \$4'04	G. C. Bjone	H. M. C. Bjone	H. C. Bjone		\$ 15,000	\$ 1,400	\$ 161,000	\$ 147,000	\$ 34,000	Bk. of N. D., Bismarck; 1st N., St. P.
" " " "	" " " "	T. F. Marshall	F. D. McCartney	R. M. Orichton	Wm. Huntington	15,000	5,000	159,000	166,800	17,000	1st N., Fargo, Oakes, and Minpls.
Voltaire...McHenry D 8 Pop. 250	Farmers State Bank 77-723 \$11	Ole Engebretson	Ole Dahle	E. E. Neiss	I. A. Niess	10,000	3,000	106,700	85,200	25,000	Am. N., St. P.; 1st N., Minpls.; Bk. of N. D., Bismarck.
Wabek...Mountrail D 5 Pop. 100	Farmers State Bank 77-957 \$16	N. E. Rulien	C. W. McGray	M. R. Fuglie	F. Keller	15,000	1,000	75,000	65,000	15,000	1st N., Minpls.; Capital Secur., Bismarck.
Wahpeton...Richland Pop. 3000 G 17	<b>CITIZENS NATIONAL BANK</b> 77-58 \$91	<b>O. A. LEACH</b>	<b>J. P. REEDER</b>	<b>S. H. MURRAY</b>	<b>E. R. MARESH</b> <b>G. H. REEDER</b>	75,000	59,520	934,210	869,820	172,160	N. Park and Knauth, Nachod & Kuhne, N. Y.; 1st N. and Cont. & Com'l N., Chi.; No.-West N., Minpls.; 1st N., St. P. and Duluth.
" " " "	Far. & Merch. State Bank 77-846 \$14	Donald Wright	Rudolph Herdina F. B. Schneller	E. H. Myhra	H. H. Rustad	20,000	4,000	187,000	160,000	51,000	1st N., St. P.; Midland N., Minpls.
" " " "	<b>NAT. BANK OF WAHPETON</b> 77-57 \$89	<b>J. PATTERSON</b> FEE IN ADVAN Reliable Credit	<b>W. F. ECKES</b> CE: Sight drafts, Reports, 50c. TR	<b>P. A. PESCHEL</b> 15c minimum; 25c Y US.	<b>J. A. RICKERT</b> minimum charge if paid.	50,000	18,120	773,780	609,000	282,290	Chase N. and N. City, N. Y.; 1st N., Minpls.; Merch. N., St. P.
Walcott...Richland F 16 Pop. 400	First State Bank 77-711 \$2	A. Fossum	H. J. Hagen	M. G. Myhra	G. A. Fossum	15,000	3,000	366,580	170,370	208,020	N. Bk. of Wahpeton, Wahpeton; Scan.-Am., Fargo; 1st N., Minpls.
Wales...Cavalier B 12 Pop. 300	Citizens State Bank 77-420 \$5	C. E. Johnston	J. B. Mooney	Geo. H. Johnston	E. J. Fischer	12,500	6,500	210,000	186,000	40,000	1st N., St. P.; No.-West N., Minpls. and Grand Forks; 1st N., Duluth.
" " " "	State Bank of Wales 77-419 \$1	Wm. Dew	J. W. David	C. P. Getchell	S. E. Kjose	25,000	8,070	210,000	141,300	71,800	Cont. & Com'l N., Chi.; Merch. N., St. P.; Northern State, Grand Forks.
Walhalla...Pembina B 14 Pop. 592	<b>CITIZENS BANK</b> 77-186 \$97	<b>EUGENE HORNING</b> FEE IN ADVAN Reliable Credit	<b>J. E. LEE</b> CE: Sight drafts, Reports, 50c. TR	<b>A. McDONALD</b> 15c minimum; 25c Y US.	<b>A. H. ALLAN</b> <b>IVER HANSON</b> minimum charge if paid.	25,000	10,520	397,960	389,680	44,280	1st N., N. Y. and St. P.; Northern State, Grand Forks; 1st N., Minpls.
" " " "	<b>FIRST NATIONAL BANK</b> 77-187 \$9	<b>W. F. WINTER</b> FEE IN ADVAN Reliable Credit	<b>GEO. W. DELISLE</b> CE: Sight drafts, Reports, 50c. TR	<b>L. F. LePAGE</b> 15c minimum; 25c Y US.	<b>ARTHUR BACHAND</b> minimum charge if paid.	25,000	5,000	200,000	120,000	50,000	Corn Ex. N., Chi.; 1st N., St. P. and Grand Forks.
Walum...Griggs E 13 Pop. 200	Farmers State Bank 77-712 \$6	Geo. J. Jacobson	D. B. Jacobson C. F. Werner	E. W. Iverson	L. M. Campbell	15,000	20,000	250,000	230,000	55,000	Cont. & Com'l N., Chi.; Midland N., Minpls.; 1st N., Fargo.
Warwick...Benson D 12 Pop. 250	<b>FAR. &amp; MERCHANTS BANK</b> 77-733 \$11	<b>H. P. BECKWITH</b> Save time and g FEE IN ADVAN	<b>I. C. HAUGLAND</b> <b>C. O. NESS</b> et service on Coll CE: Plain sight d	<b>L. A. SAYER</b> ctions and Credit rafts, 15c; Credit	<b>E. P. RAMSETH</b> t Reports by send ing Reports, 50c. T RY US.	15,000	10,000	300,000	290,000	40,000	Capital N., St. P.; 1st N., Minpls.; Northern Sav., Fargo.
" " " "	Security State Bank 77-1030 \$19	J. H. Mikkelsen	Steen Stinson	C. B. Stinson	Gabriel Lundy	15,000		14,150	8,600	16,500	Merch. N., St. P.; 1st N., Devils Lake.
Washburn...McLean E 8 Pop. 657	Farmers Security Bank 77-1042 \$19	O. H. Holton	Oscar S. Oberg	H. A. Fischer	G. L. Yackey	20,000		55,000	41,500	27,000	Chase N., N. Y.; No.-West N., Minpls.; Bk. of N. D., Bismarck.
" " " "	First National Bank 77-159 \$2	G. L. Robinson	T. J. Haugeberg Karl Klein	A. E. Johnson	J. A. O'Brien	25,000	51,800	458,990	427,500	88,430	Han. N., N. Y.; Midland N., Minpls.; Citiz.-Com'l Tr. Co., Buffalo.
" " " "	<b>WASHBURN STATE BK.</b> 77-160 \$6	<b>T. H. JEFFERY</b> Special attentio FEE IN ADVAN Credit Reports,	<b>JOSEPH MANN</b> n given collection CE: Sight drafts, 50c. TRY US FO	<b>W. J. BICKERT</b> s. 15c minimum; 25c R SERVICE.	<b>G. H. WEBER</b> minimum if paid.	15,000	1,000	206,000	173,000	46,000	Cont. & Com'l N., Chi.; 1st N., Minpls.
Watford City...McKenzie Pop. 500 D 2	American Exchange Bank 77-998 \$18 Farmers State Bank 77-782 \$12	G. S. Youmans	Anthony Walton	P. O. Mehl	V. R. Evanson	20,000	2,000	70,000	60,000	27,500	1st N., Williston; 1st Far., Minot; Met., St. P.; Bk. of N. D., Bismarck.
" " " "	" " " "	Adam Hannah	I. M. McRae	J. L. McRae	H. M. Thomas H. B. Servin	10,000	3,500	157,300	144,200	10,500	1st N., St. P. and Williston; State Dep. and 1st N. Minpls.; Stock Yds. N., So. St. P.
" " " "	First State Bank 77-981 \$17	L. A. Fries	G. W. Nelson, Active	C. A. Barrett		15,000	3,500	105,000	100,000	18,000	1st N., St. P. and Williston.
" " " "	McKenzie County Bk. 77-692 \$7	W. O. McClintock	E. R. Reitsch	O. L. Casady	S. O. Dundas	10,000	7,500	207,580	195,110	43,670	1st & Secur. N., Minpls.; 1st N., Williston.

CHICAGO, A CENTER FOR DIRECT COLLECTIONS, CONTINENTAL AND COMMERCIAL BANKS

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NORTH DAKOTA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASST CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Webster... Ramsey C 12 Pop. 100	Bank of Webster... 77-714	Rasmus Sorensen	Jos. M. Kelly	D. W. Kelly		\$ 10,000	\$ 29,000	\$ 248,720	\$ 213,830	\$ 69,990	No.-West. N., Minpls.; 1st N., St. P. and Devils Lake.
Wellsburg... Wells D 10 Pop. 100	Farmers State Bank... 77-817	Aug. Peterson	John Jorgenson	J. B. Williams		10,000	4,000	93,000	86,000	15,000	1st N., Fargo and Harvey; Midland N., Minpls.; Bk. of N. D., Bismarck.
Werner... Dunn E 5 Pop. 300	First State Bank... 77-857	Arthur Ovrom	T. M. Antony	E. S. Swenson	E. T. Lewis	10,000	4,500	112,300	123,190	8,800	Capital N., St. P.; 1st N., Bismarck; Midland N., Minpls.
"	Merchants State Bank... 77-858	H. W. Brademeyer	H. E. Skauge	L. A. Winter	L. O. Westrum	10,000	8,000	110,000	115,000	25,000	1st N., Minpls.; 1st N., Dickinson and Mandan; Stock Yds. N., So. St. P.
Westhope... Bottineau B 7 Pop. 592	Bank of Westhope... 77-188	E. W. Page	J. L. Page	J. L. Page		25,000	8,000	125,000	125,000	25,000	1st N., St. P. and Grand Forks; 1st N. and No.-West. N., Minpls.
"	PEOPLES STATE BANK... 77-189	W. T. Munn	R. M. Trimble	G. H. Kalbfleisch		30,000	25,000	150,000	150,000	30,000	Drexel State, Chi.; Cent., St. P.; 1st N., Fargo; Northern State, Grand Forks; B. of N. D., Bismarck.
Wheatland... Cass F 15 Pop. 300	Farmers State Bank... 77-218	Alex McKinnon	J. A. Krick	M. J. Ford	S. McQuoid	10,000	2,640	98,750	76,320	35,070	1st N., Minpls.; Northern Sav., Fargo; 1st N., Casselton.
"	State Bank of Wheatland... 77-217	E. Mares	A. E. Mares	R. A. Mares	R. M. Mares	10,000	3,000	77,540	77,770	7,640	Chase N., N. Y.; Merch. N., St. P.; 1st N., Fargo.
Wheelock... Williams C 3 Pop. 225	Citizens State Bank... 77-369	H. N. Somsen	N. Henningsen	H. N. Petersen	C. A. Helling	10,000	12,790	95,760	95,170	15,970	1st N., Minpls.; Williams Co. State, Williston; 1st N., St. P.; Bk. of N. D., Bismarck.
"	First State Bank... 77-368	William Raymond	H. K. Thue	B. T. Raymond	E. O. Hougen	10,000	5,000	50,000	50,000	15,000	1st N., Williston; No.-West. N., Minpls.; Bk. of N. D., Bismarck.
White Earth... Mountrail C 4 Pop. 264	Farmers & Merchants Bk. 77-394	T. L. Beiseker	B. W. Taylor	C. E. Shepard		10,000	1,770	51,310	42,070	17,050	No.-West. N., Minpls.; 1st N., Fargo.
"	First State Bank... 77-393	A. M. Hovland	O. M. Muus	S. H. Hesla		10,000	2,130	115,000	99,000	18,000	Merch. & Mnfrs. State, Minpls.; 2d N., Minot; Bk. of N. D., Bismarck.
Whitman... Nelson C 13 Pop. 100	Lamb's Bank... 77-772	G. F. Lamb	J. M. Lamb	C. F. McErlane		10,000	5,000	250,000	200,000	40,000	Han. N., N. Y.; Merch. N., St. P.; Northern State, Grand Forks.
Wildrose... Williams B 3 Pop. 700	Farmers State Bank... 77-676	J. L. Mathews	W. B. Mathews	O. B. Lia	Laura B. Highum	10,000	2,900	133,760	135,500	16,330	N. Produce, Chi.; 1st N., Minpls.; 1st N., St. P. and Williston.
"	First State Bank... 77-450	M. E. Wilson	L. M. Urseth	Andrew Urseth	C. O. Trytten	10,000	4,000	202,000	204,000	25,000	1st & Secur. N., Minpls.; 1st N., St. P.
"	Security State Bank... 77-887	F. A. Keup	A. H. Anderson	A. M. Bankol	B. A. Mohler	15,000	1,500	100,000	100,500	10,000	Midland N., Minpls.; Union N., Minot.
*Williston... Williams C 2 Pop. 5500	<b>FIRST NAT'L BANK</b> 77-51 *1900	<b>J. H. SHAW</b>	<b>W. S. DAVIDSON</b> A. J. FIELD Oldest and Lar- gest Bank in Wil- SONS DIRECT	<b>O. W. BELL</b>	<b>F. E. STEWART</b> C. O. HARDING ICK RETURNS.	75,000	35,000	1,300,000	1,200,000	200,000	N. Park, N. Y.; Midland N., Minpls.; 1st N., St. P.
"	<b>WILLIAMS CO. STATE BANK</b> 77-53 *2906	<b>L. J. RODMAN</b> A. R. VEITCH, Ch. of Bd.	<b>B. J. SCHOREGGE</b> O. J. HELLAND ongest State Ban- k in Western Nor- th Dakota. n given Bill of La- ding drafts, Cash	<b>C. D. MILLOY</b>	<b>H. C. TRUEBLOOD</b> C. J. BARRY A. N. EIDNESS and Time Items.	50,000	38,000	1,398,000	1,290,000	170,000	Cont. & Com'l N., Chi.; Citiz. Com'l Tr. Co., Buffalo; 1st N., St. P.; 1st N., Minpls.; Bk. of N. D., Bismarck.
"	<b>WILLISTON STATE BANK</b> 77-54 *2906	<b>SIMON WESTBY</b> Special attentio Please send 15c Farm Mortgage	<b>ALBERT SOLBERG</b> n given Bill of La- with each sight dr- Loans Negotiated.	<b>S. M. HYDLE</b> ding drafts, Cash aft for presentatio n and 50c for Cred it Repor ts.		25,000	10,000	320,000	310,000	52,000	Mech. & Metals N., N. Y.; Cent., St. P.; Mid-land N., Minpls.

NORTH DAKOTA BANKS—Webster to Williston

January, 1920

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NORTH DAKOTA—Continued

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TOWN AND COUNTY. County Seats. Entire State in No. 9 Federal Reserve District.	NAME OF BANK. •Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'Y. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Willow City... Bottineau B 9 Pop. 700	First National Bank..... †'03 77-176	F. M. Rich.....	M. C. Rich.....	LeRoy A. Henze ..	G. J. Rothgarn....	\$ 25,000	\$ 10,000	\$ 210,000	\$ 214,000	\$ 25,000	Merch. N., St. P.; No-West. N., Minpls.; 1st N., Grand Forks.
" " "	Merchants National Bank... †'04 77-177	J. S. Odland.....	John Sanderson ..	T. S. Harkison ...	C. C. Cordry.....	25,000	14,370	229,360	261,800	38,980	Cont. & Com'l N., Chi.; 1st N., St. P.; 1st N., Minpls.
Wilton..... McLean E 8 Pop. 1000	McLean County State Bank 77-253 †'98	A. E. Johnson.....	Karl Klein.....	Simon Jahr.....	Joseph S. Wright..	15,000	8,160	196,890	187,200	32,900	Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N., Bismarck.
" " "	Wilton Bank..... †'02 77-254	P. C. Remington... †'02	O. M. Remington..	J. A. Pitzer.....	T. H. Steffen.....	10,000	7,500	190,000	158,000	34,000	Han. N., N. Y.; No-West. N. and Midland N., Minpls.; City N. and Bk. of N. D., Bismarck.
Wimbledon... Barnes E 18 Pop. 571	First National Bank..... †'03 77-196	F. C. Lovell.....	W. O. Joos.....	H. M. Stroud.....	R. R. Brueske....	25,000	20,410	310,370	306,900	73,880	Chase N., N. Y.; No-West. N., Minpls.; 1st N., Fargo.
" " "	MERCHANTS NATIONAL BK. 77-195 †'07	J. S. Johnson.....	Geo. Oglesby.....	A. B. Hemp.....	A. E. Butcher.....	25,000	6,000	145,000	140,000	85,000	Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N., Fargo and Valley City.
Windsor... Stutsman F 11 Pop. 75	Farmers State Bank..... †'19 77-1018	R. R. Wolfer.....	A. M. Halstead ..	E. A. Hoff.....	Louis A. Schultz..	15,000		53,000	50,000	14,000	1st N., St. P.; Far. & Merch. N., Jamestown; Bk. of N. D., Bismarck.
Wing..... Burleigh E 9 Pop. 300	Burleigh County State Bank 77-742 †'11	J. E. Davis.....	F. M. Davis.....	G. Olgeirson.....	A. J. Carlson.....	10,000	6,000	125,000	105,000	40,000	Stock Yards N., So. St. P.; 1st N., Minpls.; City N., Bismarck.
" " "	Farmers State Bank..... †'12 77-739	C. B. Little.....	R. D. Hoskins ..	H. P. Goddard... †'12	A. M. Dahl.....	10,000	2,500	80,000	60,000	25,000	No-West. N., Minpls.; 1st N., Bismarck.
Wishek... McIntosh G 10 Pop. 1000	FIRST STATE BANK..... †'98 77-258	J. H. Wishek.....	F. N. Gillis.....	H. E. Timm.....	W. H. Leiser.....	15,000	10,000	300,000	250,000	75,000	Corn Ex. N., Chi.; 1st N., Minpls.; 1st N., St. P.; City N. and 1st N., Bismarck.
" " "	Security State Bank..... †'08 77-259	J. J. Doyle.....	George Grant.....	H. E. Kusler.....	F. A. Kohler.....	15,000	15,000	250,000	200,000	30,000	Cont. & Com'l N., Chi.; No-West. N., Minpls.; Bk. of N. D., Bismarck; Merch. N., St. P., Chase N., N. Y.; 1st N., Minpls.; 1st N., St. P. and Grand Forks.
Wolford... Pierce O 10 Pop. 475	State Bank of Wolford... †'05 77-716	S. B. Qvale.....	B. A. Sugden.....	R. H. Sugden.....	J. H. Van Deusen..	15,000	4,250	270,000	173,000	34,600	Midland N., Wells & Dickey Tr. Co., and 1st N., Minpls.; James River N., Jamestown.
Woodworth... Stutsman E 11 Pop. 350	Farmers State Bank..... †'16 77-953	H. T. Graves.....	A. B. DeNault ..	O. J. Nygaard....	H. G. Poulson....	15,000	3,500	134,000	148,940	13,380	Far. & Merch. N., Jamestown; 1st N., St. P.
" " "	First National Bank..... †'11 77-735	O. J. Rued.....	S. W. Melzer.....	F. E. Aberle.....		25,000	5,000	125,000	122,000	20,050	1st N., Minpls.; 1st N., St. P.
Wyndmere... Richland G 16 Pop. 600	Bank of Wyndmere..... †'99 77-251	Jos. Patterson... †'99	Lars Olsgard.....	T. E. Riley.....		10,000	10,000	400,000	275,000	105,000	1st N., Minpls.; 1st N., St. P.
" " "	FIRST NATIONAL BANK..... †'99 77-252	J. R. Jones.....	D. R. Jones.....	C. B. Paulson... †'99	Otis Skogstad... †'99	25,000	5,000	250,000	220,000	50,000	1st N., Minpls.; 1st N., St. P.
York..... Benson O 10 Pop. 500	Bank of York..... †'06 77-220	W. B. Runcorn... †'06	P. W. Clausen... †'06	G. W. Runcorn... †'06		10,000	4,000	160,000	120,000	40,000	Cont. and Com'l N., Chi.; 1st N., Minpls.; 1st N., Grand Forks; Bk. of N. D., Bismarck.
" " "	York State Bank..... †'01 77-219	D. A. McLarty... †'01	G. C. Van Slyke ..	J. L. Shumway... †'01		10,000	7,000	175,000	145,000	54,500	1st N., St. P. and Granite Falls.; Northern State, Grand Forks.
Ypsilanti... Stutsman F 13 Pop. 90	Farmers State Bank..... †'09 77-718	R. R. Wolfer.....	Amos Jacobson... †'09	John Luchsinger..		10,000	5,310	67,770	65,900	16,180	Far. & Merch. N., Jamestown; 1st N., Minpls.; Bk. of N. D., Bismarck.
Zahl... Williams B 2 Pop. 150	First State Bank..... †'10 77-886	A. B. Lizotte.....	A. R. Lizotte.....	Zena Lizotte.....	Emelia Johnson... †'10	10,000	5,000	70,000	50,000	17,470	1st N., Minpls.; 1st N., Williston.
" " "	State Bank of Zahl... †'16 77-932	W. F. Hanks.....	E. P. Quarne... †'16	J. A. Alvstad.....	T. Erickson.....	20,000	5,000	100,000	98,000	16,000	1st N., Minpls.; 1st N., St. P. and Grand Forks.
Zap... Mercer E 6 Pop. 200	First State Bank..... †'16 77-945	John Young.....	P. S. Chaffee... †'16	R. N. Stroup.....	D. E. Fast.....	10,000	3,000	115,500	80,000	35,000	Midland N. and No-West. N., Minpls.; 1st N., Bismarck.
Zeeland... McIntosh H 10 Pop. 250	German State Bank..... †'13 77-827	J. H. Wishek.....	J. D. Lammle... †'13	A. J. Hezel.....	V. J. Wolf.....	10,000		200,000	165,000	25,000	No-West. N., Minpls.; City N., Bismarck; Aberdeen N., Aberdeen, S. D.
" " "	Zeeland State Bank... †'06 77-456	J. M. Hammond... †'06	J. J. Giedt.....	John Bischof... †'06	Geo. Aberle.....	20,000	15,000	520,000	425,000	75,000	1st N., Minpls.; Merch. N. and 1st N., St. P.; 1st N. and Bk. of N. D., Bismarck.

January, 1920

NORTH DAKOTA BANKS—Willow City to Zealand

OUR CREDIT INFORMATION ON CONCERNS EVERYWHERE IS OPEN TO OUR CORRESPONDENTS: CONTINENTAL AND COMMERCIAL BANKS, CHICAGO

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OHIO

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TOWN AND COUNTY. County Seats. In No. 4 Fed Res. Dist. C is Cincinnati Branch.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Ada-----Hardin G 8 Pop. 2600	<b>FIRST NATIONAL BANK</b> ♦'93 56-59z	{JUSTIN BREWER Special attention Please send 15c w	B. R. CONNER on given Bill of L ith each sight draft	J. S. McKEE ading drafts, Cas for presentation a	CHAS. V. HUSTON... h and Time Item nd 50c for Credit	\$ 50,000	\$ 27,330	\$ 582,950	\$ 544,870	\$ 160,640	Chase N., N. Y.; 1st N., Cin. and Pitt.; Cent. N., Clev.
"-----"	Liberty Bank ----- '\$02 56-593	Walter Sausley	Geo. Rothrock	Lloyd McElroy	N. P. Hill	60,000	10,000	480,000	480,000	70,000	N. Park, N. Y.; 1st N., Clev.; Fifth-Third N., Cin.
Adelphi-----Ross M 12 C Pop. 500	Adelphi Banking Co. ♦'07 56-861	E. J. Wittwer	G. B. Armstrong	O. B. Armstrong	Herbert Leshner	25,000	15,500	350,000	300,000	60,000	Chase N., N. Y.; New 1st N. and Ohio N., Col.; Fifth-Third N., Cin.
Adena-----Jefferson I 20 Pop. 800	Peoples National Bank ♦'01 56-862	J. G. Ickis	W. P. Moore	Jesse L. Beck	Jos. M. Lukens	25,000	45,000	542,930	496,830	91,980	Han. N., N. Y.; 1st N., Clev.; N. Bk. of W. Va., Wheeling.
*Akron-----Summit E 17 Pop. 200,000	<b>*CENTRAL SAV. &amp; TR. CO.</b> 56-59 ♦'05	E. R. Held	J. P. Loomis H. H. Gibbs G. H. Dunn	P. M. Held, Sec. R. N. Foltz, A. Sec.	W. J. Ruof, Tr. C. E. Elwell, A. Tr.	500,000	665,150	13 279 850	10 819 870	3,250,120	Han. N., Irving N., Empire Tr. Co. and Chase N., N. Y.; Corn Ex. N., Chi.; 1st N., Union Com. N., and Citiz. Sav. & Tr. Co., Clev.; Mellon N., Pitt.
"-----"	*Commercial Savings & Trust Company 56-62 ♦'07	John Kerch (Three Branches)	C. H. Myers	C. R. Musser, Tr. A. R. Ritzman, A. Tr.	W. E. Pardee, Sec.	200,000	198,600	6,009,060	5,513,050	867,660	Bkrs. Tr. Co. and Equitable Tr. Co., N. Y.; 1st N., Clev.; Mellon N. and Columbia N., Pitt.
"-----"	<b>*DEPOSITORS SAV'S &amp; TR. CO.</b> 56-61 ♦'07	G. C. Dietz	A. H. Mallison Charles Herberich G. W. Merz	W. Herberich, Tr. P. M. Young, A. Tr. R. V. Courson, A. Tr.	W. J. Staiger, Sec. J. D. Crawfis, A. Sec.	300,000	300,000	7,600,000	7,091,000	1,109,000	Merch. N., N. Y.; Cent. N. and 1st N., Clev.
"-----"	<b>*DIME SAVINGS BANK</b> ♦'10 56-58	W. Alling	Jacob Naher	Wm. H. Evans, Sec. and Tr.	Wm. H. Evans, Jr. A. Tr.	100,000	131,770	2,133,230	1,968,990	395,100	Irving N., N. Y.; 1st N., Clev.
"-----"	*Firestone Park Trust & Sav. Bank. 56-66 ♦'16	H. S. Firestone	J. G. Robertson	L. B. Walters, Tr. Chas. Weuger, A. Sec.	E. A. Oberlin, Jr., Sec.	200,000	103,890	3,285,650	2,682,820	559,650	N. City, N. Y.; Union Com. N., Clev.
"-----"	<b>*FIRST-SECOND NATIONAL BANK</b> 56-55 ♦'63	C. I. BRUNER	G. D. BATES H. B. MANTON F. H. MASON L. D. BROWN	C. S. MARVEL H. A. VALENTINE, A. Cash.	T. S. EICHELBERGER H. MERRYWEATHER H. B. SLUSSER J. E. HATCH	1,500,000	1,499,000	20 280 000	20 400 000	3,379,000	Am. Ex. N., Bkrs. Tr. Co., N. Park, and N. Bk. Com., N. Y.; Cont. & Com'l N. and 1st N., Chi.; Cent. N., 1st N., N. City, and Union Com. N., Clev.; Peo. N. and Bk. of Pitt., N. A., Pitt.; 1st N., Cin.
"-----"	<b>*NAT'L CITY BANK</b> 56-56 ♦'03	N. G. STONE	F. A. SEIBERLING H. S. FIRESTONE	HARRY WILLIAMS N. G. NELSON E. R. FINDLEY G. R. EDGAR		250,000	543,030	9,884,890	8,747,040	2,050,810	N. City and Imp. & Tra. N., N. Y.; 1st N., Clev. and Phil.; Fifth-Third N., Cin.
"-----"	*Ohio Savings & Trust Co. 56-67 ♦'17	F. A. Seiberling	A. F. Ayers Joseph Dangel C. W. McLaughlin	A. F. Ayers, Sec. C. J. Arnold, Tr. W. P. O'Brien, A. S.	R. S. Powley, A. Tr. J. D. Clear, A. Tr.	300,000	150,000	3,220,150	2,858,840	544,220	N. City and Liberty N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Clev.; Corn. Ex. N., Phil.
"-----"	*Peoples Savings & Trust Co. 56-57 ♦'90	C. I. Bruner	G. D. Bates L. D. Brown	Ira E. Myers, V. P. and Tr. T. R. Cook, A. Tr.	Geo. H. Burgy, Sec. H. J. Keister, A. Sec.	200,000	170,470	7,174,040	6,663,110	1,085,970	Chase N. and Mech. & Metals N., N. Y.; 1st N., Clev.
"-----"	<b>*STATE SAVINGS &amp; TRUST CO.</b> 56-64 ♦'14	B. A. SHRIBER	CHAS. C. BOTZUM R. H. FROST W. F. BIERLY	W. J. HEEPE J. B. MERRIMAN, Sec. and Tr.	R. M. WALTZ, A. Tr. C. W. BARNES, A. Tr. F. A. GIEGEL, A. Tr.	450,000	116,990	3,580,000	3,616,520	503,100	Irving N., N. Y.; 1st N. and Union Com. N., Clev.
"-----"	<b>OTIS &amp; COMPANY</b> ----- '18	(Investment Securities)									Otis & Co., Clev.; Col., Youngstown, Den. and Colorado Springs.
"-----"	Akron Clearing House (Members indicated by a *)	G. D. Bates	E. R. Held	E. R. Findley, Mgr.	L. B. Walters, Tr.						
Albany-----Athens N 15 C Pop. 546	Citizens Bank ----- ♦'12 56-1280	John P. Coe	R. B. McGonagle	F. E. Bolton	W. C. Bean, Sec.	25,000	9,600	132,000	135,000	27,800	Chase N., N. Y.; Com'l N., Col.; Fifth-Third N., Cin.

**The FIFTH-THIRD NATIONAL BANK of CINCINNATI** OFFERS UNSURPASSED FACILITIES IN EVERY FORM OF DOMESTIC AND FOREIGN BANKING. - - CORRESPONDENCE INVITED.

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Capital - - \$2,000,000  
Surplus & Profits 2,000,000

CINCINNATI, OHIO



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W. A. JULIAN, Vice-President	Vice-Pres. and Trust Officer	BENJ. R. EMLEY, Assistant Cashier
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Bonds required of Banks and Building and Loan Associations securing Public or other Special Deposits.

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### AUTOMOBILE INSURANCE

Liability—Property Damage—Collision

### BANK BURGLARY INSURANCE

### U. S. LIBERTY BOND BURGLARY INSURANCE

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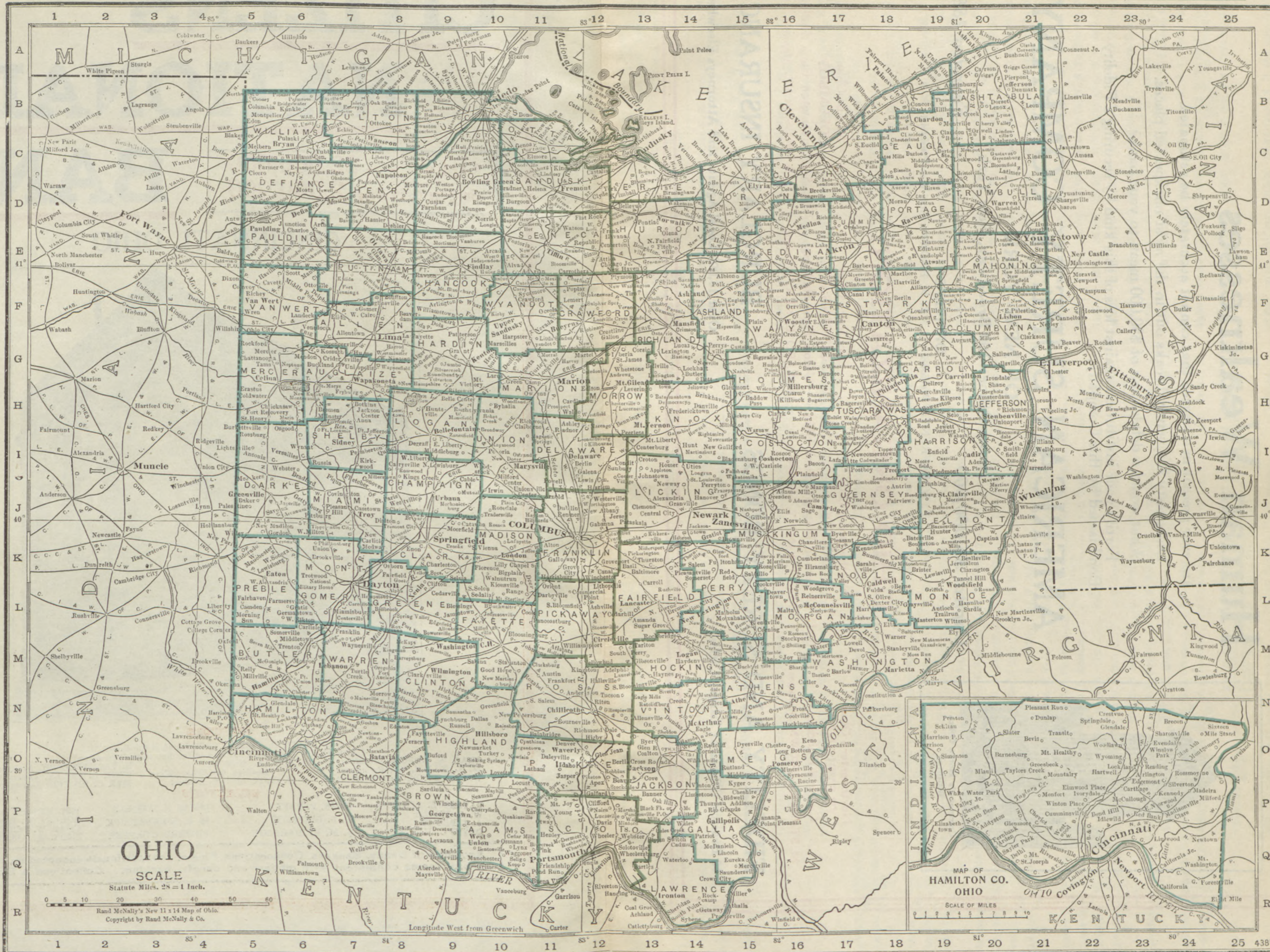
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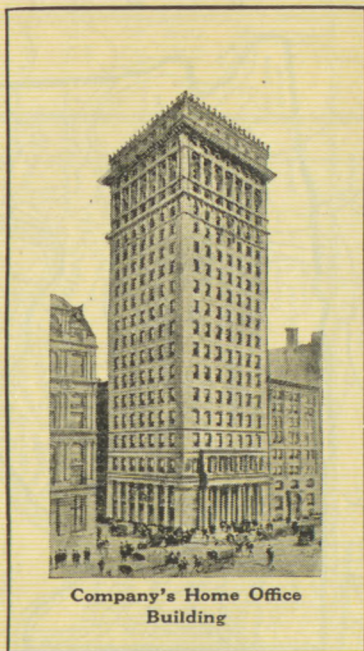
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Fortify your institution against loss of this kind by securing a Fidelity Bond issued by this Company.

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**CLEVELAND**

Garfield Building

M. STANLEY-BROWN, Manager

Northwestern Ohio  
**TOLEDO**

1110-11-12 Second National Bank Bldg.

FRED J. KINSEY, Manager

Southern Ohio  
**CINCINNATI**

Union Trust Building

HOWARD ECKER, Manager

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OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
Alexandria...Licking J13 Pop. 450	Alexandria Bank Co. *\$06 56-864	O. A. Brooks	D. D. Clark	T. M. Bishop	Jas. A. Price	\$ 15,000	\$ 29,000	\$ 158,000	\$ 175,000	\$ 22,000	N. Bk. Com., N. Y.; Huntington N., Col.; Newark Tr. Co., Newark; 1st N., Clev.
Alger...Hardin G 9 Pop. 1000	Alger Savings Bank *\$06 56-885	T. Reed Dunlap	Allen Edwards	Fred Ankerman		15,000	21,880	204,120	194,320	43,260	Han. N., N. Y.; Old N., Lima; Bk. of Pitt. N. A., Pitt.; 1st N., Cin.
Alliance...Stark F 19 Pop. 18,960	<b>ALLIANCE BANK COMPANY</b> *\$72 ◆ 56-184	W. H. Ramsey	I. G. Tolerton	S. L. Sturgeon	G. B. Hall banking facilities	150,000	158,970	8,467,180	2,798,020	952,700	Han. N., N. Y.; Far. Dep. N., Pitt.; 1st N., Clev.
" " "	City Savings Bk. & Trust Co. *\$92 ◆ 56-186					100,000	162,060	2,884,860	2,502,700	638,460	Chase N. and N. City, N. Y.; 1st N. and Cent. N., Clev.; 1st N. Pitt.
" " "	First National Bank *\$87 56-185					100,000	168,080	2,564,160	2,630,790	295,170	N. Bk. Com., N. Y.; Union Com. N., Clev.
" " "	<b>PEOPLES BANK COMPANY</b> *\$07 56-187	D. W. Crist	H. D. Tolerton	W. A. Thompson	A. D. Thompson	50,000	21,230	810,350	639,200	155,000	Chase N. and Irving N., N. Y.; Cont. & Com'l N. and 1st N., Chi.; 1st N., Phil.; 1st N. and Guardian Sav. & Tr. Co., Clev.; Mellon N., Pitt.
Alvordton...Williams B 6 Pop. 402	Alvordton Banking Co. †08 56-866	W. Webber	A. J. Bricker	R. E. Tearney							New 1st N., Col.
Amanda...Fairfield L13 Pop. 650	Clear Creek Valley Banking Company 56-1273 *\$17	W. E. Armstrong	Theodore Lape	I. E. Alspaugh	John R. Christy	25,000		62,180	79,160	30,660	Ohio N., Col.
" " "	Farmers & Merchants Bk. Co. *\$04 56-867	S. H. Simon	G. W. Blue	C. A. Barr	John E. Leist	25,000	36,500	390,000	397,000	46,470	N. Bk. Com., N. Y.; N. Bk. Com. and State Sav. Bk. & Tr. Co., Col.
Amelia...Olermont O 7 C Pop. 417	Amelia State Bank *\$10 56-888	Elmer Ely	F. A. Hitch	W. A. Williams	Olin Fagin	25,000	6,500	140,000	110,000	17,000	1st N., Cin.
Amesville...Athens M 16 C Po 267	First National Bank †04 56-869	L. B. Glazier	W. E. Thompson	F. L. Thomas	Emma Patterson	25,000	35,280	306,840	324,980	65,610	Han. N., N. Y.; Mellon N., Pitt.; 1st N., Clev.; Huntington N., Col.
Amherst...Lorain C 15 Pop. 2500	Amherst Park Bank Co. *\$15 56-1250	N. F. Foster	Elias Baumhardt	F. I. Hubbard	F. H. Steele	25,000	2,500	332,000	307,600	43,900	Chase N., N. Y.; Union Com. N., Clev.; Elyria Sav. & Bkg. Co., Elyria.
" " "	Amherst Savings & Bkg. Co. *\$07 56-606	E. H. Nicholl	George Hollstein	W. H. Schibley	A. G. Menz	50,000	25,100	904,960	841,620	158,700	N. Park, N. Y.; 1st N., Clev.; Fifth-Third N., Cin.
Amsterdam...Jefferson Pop. 1041 H 20	Peoples Banking Co. *\$03 56-870	L. W. Steinmetz	W. M. Sweeney	W. J. Lewis		25,000	3,750	210,000	212,000	21,000	Han. N., N. Y.; Superior Sav. & Tr. Co., Clev.; 1st N., Pitt.
Andover...Ashtabula B 21 Pop. 902	Andover Bank *\$84 56-871	F. W. Sargent	F. J. Bishop	F. A. Woodard	Ford B. Russell	50,000	26,100	761,880	767,440	66,040	Chase N., N. Y.; Union Com. N. and 1st N., Clev.
Anna...Shelby H 7 Pop. 460	Farmers & Merchants Bk. Co. *\$07 56-872	Daniel Runkle	R. D. Mede	A. W. Fridley		24,200	4,100	63,650	71,100	13,690	Han. N., N. Y.; 1st N., Wapakoneta.
Ansonia...Darke I 5 C Pop. 656	Citizens Bank Co. *\$98 56-837	T. J. Hostetter	C. W. Wolf	G. A. Lephart	Thelma C. Lanich	25,000	5,500	200,000	180,000	32,000	1st N. and Fifth-Third N., Cin.; 1st N., Clev.
" " "	First National Bank *\$08 56-838	E. E. Vance	G. H. Rehmert	A. L. Comstock		25,000	14,500	160,000	221,500	23,220	1st N., Clev.
Antwerp...Paulding D 5 Pop. 1187	Antwerp Exchange Bank Co. *\$99 56-873	J. L. Pocock	S. B. Harris	H. K. Harris		25,000	7,980	317,140	320,160	57,230	Chase N., N. Y.; Lin. N., Ft. Wayne.
Apple Creek...Wayne G 16 Pop. 400	Apple Creek Banking Co. *\$04 ◆ 56-874	J. R. Jameson	T. A. Graves	F. R. Beazell	Pauline Heller	25,000	18,000	260,000	303,000	60,000	Irving N., N. Y.; Cent. N., Clev.
Arcadia...Hancock F 10 Pop. 400	Arcadia Bank & Savings Co. *\$07 56-875	G. W. Dick	S. R. Garver	I. B. West	C. Wheland	13,750	9,500	240,000	220,000	47,000	N. Bk. Com., N. Y.; Buckeye N., Findlay.
Arcanum...Darke J 6 C Pop. 1400	<b>FARMERS NATIONAL BK.</b> *\$02 56-709	W. J. Dull	G. W. Hanes	L. L. Miller	J. E. Garrison	50,000	47,280	390,230	479,340	60,530	Chase N., N. Y.; 1st N., Cin. and Clev.
" " "	First National Bank *\$93 56-708	M. M. Smith	H. J. Niswonger	C. C. Taylor	N. B. Rosser	50,000	57,040	491,880	501,640	64,600	Han. N., N. Y.; 1st N. and 4th N., Cin.; 1st N., Clev.
Archbold...Fulton C 7 Pop. 1100	Farmers & Merchants State Bank *\$98 56-734	J. O. Swisher	C. M. McLaughlin	E. E. Rupp	M. M. Claire	50,000					N. Bk. Com., N. Y.; N. Bk. Com. and O. Sav. Bk. & Tr. Co., Tol.; 1st N., Clev.
" " "	Peoples State Bank Co. *\$07 56-735	J. H. Miller	F. A. Geesey	S. C. Schantz	T. W. Dimke	25,000	8,500	350,000	220,000	65,000	Han. N., N. Y.; Northern N., Tol.
Arlington...Hancock F 9 Pop. 798	Farmers & Merchants Bk. Co. *\$1900 56-876	R. J. Dorney	B. G. Bibler	C. J. Orwick	W. G. Ramsey	25,000	12,490	296,040	244,380	83,580	Chase N., N. Y.; Fifth-Third N., Cin.
Ashland...Ashland F 14 Pop. 8000	<b>ASHLAND BK. &amp; SAV. CO.</b> *\$05 56-391	H. C. Swetland	T. O. Stearns	J. A. Lutz	E. P. Helbert	50,000	100,000	1,250,000	1,200,000	200,000	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Cent. N., and Union Com. N., Clev.; Mellon N., Pitt.
" " "	<b>FARMERS BANK</b> *\$74 56-390	F. E. Myers	Joseph Patterson	A. C. Bogniard	J. E. Murphy	50,000	12,000	1,100,000	900,000	150,000	N. City, N. Y.; Corn Ex. N., Chi.; 1st N., Clev.
" " "	<b>FIRST NATIONAL BANK</b> *\$64 56-389					100,000	131,570	1,009,240	778,590	578,250	1st N., N. Y. and Chi.; Union Com. N. and 1st N., Clev.; 1st N., Pitt.

January, 1920

OHIO BANKS—Alexandria to Ashland

1041

The 5th-3rd NATIONAL BANK of CINCINNATI — Resources Over \$55,000,000.00

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OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EXCHANGERS, DUES FROM BANKS	
Ashley...Delaware H 12 Pop. 800	Bank of Ashley...†'84 56-825	(Sperry & Worst)	aff)			\$ 15,000	\$ 28,000	\$ 182,000	\$ 163,000	\$ 59,000	Citiz. N., N. Y.; 1st N., Clev.
" " " "	Farmers Savings Bank Co. 56-826 †'05	W. Slack	T. J. Cole	F. J. Riley	H. T. Westbrook	25,000	25,000	375,000	350,000	80,000	Han. N., N. Y.; New 1st N., Col.; Cent. N., Clev.
Ashtabula...Ashtabula A 20 Pop. 21,498	Commercial Savings & Tr. Co. 56-171 †'19	J. P. Ducro	A. T. Ullman	J. H. Goddard	W. H. Flower	200,000		175,000	230,000	95,000	Irving N., N. Y.; Union Com. N., Clev.
" " " "	Farmers National Bank...†'47 56-168	H. M. Kunkle	S. R. Harris	E. R. Pierce	J. P. Hubbard	150,000	214,060	1,076,750	1,304,410	194,700	Imp. & Tra. N., N. Y.; Mellon N., Pitt.; 1st N., Clev.
" " " "	<b>MARINE NATIONAL BANK</b> 56-169 †'90	E. H. BURRILL Collections a sp Reasonable cha (Send us your A	O. C. TOPKY pecialty. rges. Prompt re shabula busines	FRED R. MOSELEY	C. G. GUDMUNDSON	100,000	12,500	650,000	600,000	80,000	Han. N., N. Y.; Union Com. N. and 1st N., Clev.
" " " "	<b>NATIONAL BANK OF ASHTABULA</b> 56-170 †'97	B. B. SEYMOUR Special attentio Largest Bank in	A. H. CROSBY n given Bill of La Ashtabula.	H. R. FAULKNER		200,000	150,000	1,200,000	1,300,000	200,000	Seab. N., N. Y.; Cent. N., Clev.; Union N., Pitt.
Ashville...Pickaway L 12 Pop. 1000	<b>ASHVILLE BANKING CO.</b> †'06 56-761	Samuel Hall	W. A. Parks	E. A. Snyder	O. W. Wills	50,000	24,100	412,010	447,340	48,410	Han. N., N. Y.; Ohio N. and City N., Col.
" " " "	<b>CITIZENS BANK</b> ...†'94 56-760	T. E. CROMLEY Special attentio Please send 15c w	C. E. WEAVER n given Bill of La ith each sight draf	E. W. SEEDS	J. H. LONG N. E. REICHELDERFER and Time Items. and 50c for Credit	50,000	10,370	663,770	626,330	133,760	Han. N., N. Y.; N. Bk. Com., New 1st N., and Ohio N., Col.; 1st N., Clev.; 4th N., Cin.
*Athens...Athens N 15 C Pop. 6500	<b>ATHENS NATIONAL BANK</b> 56-454 †'05	L. G. WORSTELL Proper fee shou also each requ Prompt service	W. N. ALDERMAN ld accompany ea st for special cred has built up our b	F. L. ALDERMAN ch collection for it report.	R. L. WOODWORTH presentation and business. SEND US	100,000	69,320	1,215,390	1,172,890	397,050	Chase N. and N. City, N. Y.; 1st N. and Fifth-Third N., Cin.
" " " "	Bank of Athens, National Banking Association...†'68 56-453	J. D. Brown	W. B. Golden T. J. Davis	F. D. Forsyth	S. R. Brock	100,000	140,000	1,300,000	1,290,000	260,000	N. Park, N. Y.; Huntington N., Col.; Fifth-Third N. and 1st N., Cin.
" " " "	Security Savings Bank...†'05 56-455	D. H. Moore	F. L. Alderman	C. G. O'Brien	F. B. Kiltau	25,000	32,300	418,560	429,310	43,350	Guaranty Tr. Co., N. Y.; 1st N., Cin.
Attica...Seneca E 12 Pop. 719	Sutton State Bank...†'78 56-877	L. L. Sutton	John Schottler	C. O. Sutton		40,000	25,000	547,420	491,340	120,050	Blair & Co., N. Y.; Com'l N., Tiffin.
Atwater...Portage E 19 Pop. 300	Atwater Savings Bank Co. ◆ 56-878 †'07	P. Whittlesey	C. B. Green	G. L. Howlett	Jennie B. Meacham	25,000	12,740	287,850	256,190	73,000	Han. N., N. Y.; 1st N., Clev. and Alliance.
Bainbridge...Ross N 11 C Pop. 1000	Rockhold, Brown & Co. †'67 56-787	E. C. Rockhold	E. E. Rockhold	J. P. Clagett	A. H. Free	24,000	12,000	370,000	330,000	70,000	N. Park, N. Y.; 1st N., Cin.
" " " "	Spargur, Head & Co. †'77 56-788		H. W. Spargur	R. F. McCoppin	P. W. McCoppin	21,000	12,000	270,000	241,400	53,000	Chase N., N. Y.; 1st N. and Fifth-Third N., Cin.
Baltic...Tuscarawas H 17 Pop. 377	Baltic State Bank...†'02 56-880	J. C. Crile	W. M. Shult	H. C. Gerber	S. Gerber	25,000	3,000				Union Com. N., Clev.; Coshocton N., Coshoc-ton.
Baltimore...Fairfield K 13 Pop. 700	First National Bank...†'05 56-881	J. R. Johnson	E. B. Wagner	C. M. Wagner	J. W. Fenstermaker	25,000	27,000	425,000	325,000	100,000	Han. N., N. Y.; New 1st N. and Hayden-Clinton N., Col.
Barberton...Summit 17 Pop. 13,210	<b>CENTRAL SAVINGS &amp; TRUST CO.</b> 56-289 †'11	E. R. HELD Largest Bank in Direct affiliatio Careful attentio	H. H. GIBBS GEO. H. DUNN Barberton. n with Central Sa on given to all ma	A. N. KIRKLAND Mgr. v. & Trust Co., A tiers entrusted to	K. F. SONNHALTER, A. Mgr. (Affiliated with kron. us.	500,000	618,320				Irving N. and Empire Tr. Co., N. Y.; Corn Ex. N., Chi.; Mellon N., Pitt.; 1st N., Clev.
" " " "	Peoples Sav. & Bkg. Co. †'06 ◆ 56-288	Alex. Crisman	Charles Herberich J. M. South	E. F. Crites, Sec. and Tr.	S. W. Baughman, A. Tr. J. L. Mestynek, A. Sec.	100,000	48,050	1,674,620	1,260,650	365,080	Met. Tr. Co., N. Y.; Cent. N., Clev.; Depositors Sav. & Tr. Co., Akron.

The 5th-3rd NATIONAL BANK of CINCINNATI—Resources \$55,000,000

ABILITY WILLINGNESS COURTESY

TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. & is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. †Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	CASH & EXCHANGES, DUES FROM BANKS	
Barnesville, Belmont J 19 Pop. 5000	Dollar Savings Bank Co. †\$'05 56-509	W. F. Smith	J. W. Watt	A. W. Laughlin		\$ 25,000	\$ 2,200	\$ 165,000	\$ 170,000	\$ 22,200	Chase N., N. Y.; Union N., Pitt.
" " "	First National Bank †\$'69 56-507	G. E. Bradfield		C. J. Bradfield	Fred Hunt G. Bradfield	100,000	175,000	2,008,650	2,177,020	196,060	Chase N., N. Y.; 1st N., Chi., Cin., and Clev.; Bk. of Pitt. N. A., Pitt.
" " "	National Bank of Barnesville 56-508 †\$'83	J. J. Kirk	I. D. McKeever	O. P. Norris		100,000	65,900	900,000	\$25,000	85,000	Chase N., N. Y.; 1st N., Pitt.
Bartlett, Washington F 9 C Pop. 300	Bartlett Farmers Bank †\$'19 56-1292	John Beazell	W. C. Hobson	R. B. Fawcett		25,000	2,500	45,580	\$1,540	10,039	Peo. Bkg. & Tr. Co., Marietta.
Basil, Fairfield K 13 Pop. 504	Bank of Basil Co. †\$'05 56-882	R. Reamer	Geo. W. Bright	W. H. Leitnaker	C. C. Leitnaker	25,000	9,776	190,000	182,450	40,760	Oitz. N., N. Y.; Capital City, Col.
Batavia, Clermont O 8 C Pop. 1034	First National Bank †\$'66 56-748	P. F. Jamieson	G. S. Van Horn	J. F. Dial	W. H. Baum	80,000	17,920	357,390	459,270	71,510	Chase N., N. Y.; 1st N., 4th N., and Fifth-Third N., Cin.
Beach City, Stark G 17 Pop. 671	Beach City Banking Co. †\$'99 56-833	D. W. Stahl	H. B. Ward	M. Johnson		25,000	80,900	450,900	430,900	90,900	Han. N., N. Y.; 1st N., Clev.
Beallsville, Monroe K 20 Pop. 700	First National Bank †\$'06 56-883	J. L. Decker	J. A. Brown	Harry Briggs		25,000	18,500	195,000	190,000	40,000	N. Bk. Com., N. Y.; 1st, N.
Beaver, Pike O 12 C Pop. 286	Bank of Beaver †\$'08 56-884	W. A. Russell	Randal Russell	J. P. Russell	W. W. Russell	12,000	7,800	155,900	155,900	25,000	4th N., Cin.; Huntington N., Col.
Beaverdam, Allen F 8 Pop. 455	Farmers & Merch. Bank †\$'92 56-885	Simon Herr		J. C. Yant		10,000	6,720	144,220	94,480	33,900	Chase N., N. Y.; 1st N., Clev.
Bedford, Cuyahoga D 18 Pop. 1733	Cleveland Trust Co. †\$'04 56-886			C. J. Wheeler, Mgr.		(Branch of Cleveland)					Bkrs. Tr. Co., N. Y.
Bellaire, Belmont J 21 Pop. 14,348	DOLLAR SAVINGS BK. & TR. COMPANY †\$'39 56-242 Farmers & Merch. N. Bk. †\$'01 56-248	Alexander Neff	M. L. Blackburn	G. W. Dickens	W. H. Rietz	125,000	91,200	1,296,860	1,161,090	350,770	Chase N., N. Y.; 1st N., Clev. and Pitt.
" " "	First National Bank †\$'70 56-241	John Du Bois	John Schick	R. L. Bowman	W. C. Simpson	100,000	55,250	1,091,950	1,091,180	274,490	Merch. N., N. Y.; Columbia N., Pitt.
" " "	L. Witt State Bank Co. †\$'20 56-244	Geo. W. Yost	A. O. Mellott	J. F. Mellott	J. E. Green	200,000	145,770	2,291,690	2,686,000	287,370	Am. Ex. N., N. Y.; 1st N. and Peo. N., Pitt.
Belle Center, Logan H 9 Pop. 1000	Belle Center Bank Co. †\$'86 56-783	L. Witt		L. Witt, Tr.	Miss J. Witt, Sec. and A. Cash.	65,000	2,760	113,470	87,390	46,260	Irving N., N. Y.; Mellon N., Pitt.; Dollar Sav. Bk. & Tr. Co. and 1st N., Bellaire, N. Park, N. Y.
Bellefontaine, Logan I 9 Pop. 9237	Bellefontaine National Bank †\$'70 56-383 Commercial & Savings Bk. Co. †\$'01 56-384	William B. Ramsey	D. R. McArthur	E. W. Ramsey	M. F. Campbell	30,000	28,000	600,000	555,000	118,800	
" " "		Ohas. McLaughlin	C. S. Hockett	F. C. Spittle	S. W. Huffer C. W. Zearing H. E. Travis	100,000	55,000	625,900	575,000	165,000	Oitz. N., N. Y.; 4th N. and Fifth-Third N., Cin.; 1st N., Clev.
" " "		E. W. Patterson	M. T. Haviland	Alfred Butler		30,000	26,730	317,240	262,360	95,720	Han. N., N. Y.; Fifth-Third N., Cin.; 1st N., Clev.; New 1st N., Col.
" " "	PEOPLES NATIONAL BANK †\$'54 56-332	W. W. RIDDLE	J. E. WEST	R. B. KELLER	F. E. CORY RAY E. FISHER B. D. HIATT	100,000	50,000	702,210	744,110	205,610	1st N. and N. City, N. Y.; 1st N., Cin.; Cent. N. and Union Com. N., Clev.
" " "		Oldest bank. Every modern personal attention when paym	Established in 1854. ing collections, tion of an office ent is refused, reasons		which have the are given.						
Bellevue, Huron D 18 Pop. 6000	Bellevue Savings Bank Co. †\$'01 56-474 First National Bank †\$'75 56-472	H. C. Stahl	William Aigler	G. W. Friedley	C. J. Friedley	50,000	55,000	470,000	504,000	72,000	Guaranty Tr. Co., N. Y.; 1st N., Clev.
" " "		J. W. Close	E. T. Korner J. B. Wood I. T. Fangbauer	L. P. Oehm	R. E. Wills W. C. Raish	50,000	92,730	1,248,200	1,011,700	145,400	N. City, N. Y.; 1st N., Clev.
" " "	WRIGHT BANKING CO. †\$'89 56-473	J. A. WRIGHT	HUBERT WRIGHT	G. A. WRIGHT	J. E. WISE	50,000	66,950	989,940	842,640	262,760	Chase N., N. Y.; Cent. N. and Union Com. N., Clev.
" " "		Special attention given Bill of Lading drafts, Cash and Time Items. Please send 15c w Send us your B	n each Bill of Lading drafts, Cash and Time Items.	ding drafts, Cash and Time Items.	and 25c for Credit Reports.						
Bellville, Richland G 13 Pop. 1056	Bellville Savings Bank. †\$'08 56-744 Farmers Bank †\$'08 56-745	W. B. Cockley	S. M. Garber	L. M. Garber	G. W. Maglott	25,000	22,000	370,000	334,000	72,700	N. Bk. Com., N. Y.; Guardian Sav. & Tr. Co., Clev.; Far. Sav. & Tr. Co., Mansfield.
" " "		August Kochheiser	G. J. Ewers	H. L. Bigbee		25,000	9,000	190,000	185,000	29,000	New 1st N., Col.; 1st N., Clev.
Belmont, Belmont J 19 Pop. 700	Belmont National Bank †\$'02 56-887	J. W. Wright	J. I. Lewis	J. F. Neff	D. R. Perkins	25,000	17,680	325,050	324,250	52,330	N. City, N. Y.; Huntington N., Col.; 1st N., Clev.
Belmore, Putnam E 8 Pop. 298	Belmore Banking Co. †\$'07 56-888	D. Ensminger		T. J. Veitch	W. M. George	12,500	2,800	156,500	128,500	43,600	1st N., Clev.; Home Sav., Tol.
Berea, Cuyahoga C 16 Pop. 8000	Bank of Berea Company †\$'97 56-573 Commercial & Sav'gs Bk. †\$'09 56-579	Percy Neubrand	J. O. Wilson	J. B. Pomeroy, Sec. and Tr.		30,000	32,000	1,150,460	1,061,490	128,730	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N. and Union Com. N., Clev.
" " "		E. J. Kennedy	D. T. Gould	W. H. Ames		25,000	14,000	625,000	550,000	110,000	Seab. N., N. Y.; 1st N., Clev.

January, 1920  
OHIO BANKS—Barnesville to Berea  
1043

**The FIFTH-THIRD NATIONAL BANK of CINCINNATI** IN THE CENTRAL CITY OF THE FOURTH FEDERAL RESERVE DISTRICT OFFERS UNSURPASSED SERVICE TO BANKS AND BANKERS

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

OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
Bergholz... Jefferson H 20 Pop. 1011	Bergholz State Bank... *\$93 56-890	J. E. George	J. Y. Walker	A. G. McBane		\$ 15,000	\$ 26,000	\$ 364,000	\$ 330,000	\$ 75,000	Chase N., N. Y.; 1st N., Clev.; City N., Canton.
Berlin Heights... Erie C 14 Pop. 554	Berlin Heights Banking Co. ... *\$83 56-849	J. T. Burnham	S. L. Hill	W. H. Moato, Tr.	F. E. Conner, Sec.	50,000	16,500	765,940	711,000	112,000	Chase N., N. Y.; 1st N. and Union Com. N., Clev.; Com'l Sav. Bk. & Tr. Co., Tol.
Bethel... Clermont P 8 Pop. 1500	First National Bank... *1900 56-891	S. Bluestein	F. E. Conner	G. G. Bambaeh	O. L. Page	25,000	34,000	410,000	250,000	160,000	1st N. and Citiz. N., Cin.
Bethesda... Belmont J 19 Pop. 1200	Commercial & Savings Bank... *\$09 56-721	T. M. Keldow	P. A. Pathe	G. G. Bambaeh	O. L. Page	25,000	16,000	147,000	157,000	19,000	N. Bk. Com., N. Y.; 1st N., Pitt.; Far. & Merch. N., Bellaire.
" " " "	First National Bank... *1900 56-720	J. W. Wilkinson	Wm. M. Kilgore	Fred Bailey	R. C. Heskett	25,000	26,000	350,000	380,000	48,000	Mellon N., Pitt.; Union Com. N., Clev.
Betsville... Seneca D 11 Pop. 486	Betsville Banking Co. ... *\$05 56-892	G. I. Garn	J. W. Martin	E. F. Barnes	W. D. Bolon	18,750	6,150	241,870	168,740	91,020	Han. N., N. Y.; Com'l N., Tiffin.
Beverly Washington M 17 Pop. 800	Citizens Bank Co. ... *\$75 56-893	Oliver Tucker	G. I. Garn	C. W. Powell		35,000	29,920	406,400	364,840	116,240	1st N., N. Y.; Cont. & Com'l N., Chi.; Mellon N., Pitt.; 1st N., Marietta and Clev.
Bigprairie... Holmes G 15 Pop. 250	Monitor Bank... *11 56-1214	J. C. Lake	Oliver Tucker	C. R. Applegate	B. E. Hill	2,000	11,000	195,000	96,000	107,000	Han. N., N. Y.; Union Com. N., Clev.; Mellon N., Pitt.
Blanchester... Clinton N 8 Pop. 2000	FIRST NATIONAL BANK... *07 56-642	D. W. Hogan	J. C. Lake	C. S. Starner	R. R. Sterling	50,000	37,500	433,860	352,940	181,120	N. Bk. Com., N. Y.; 1st N., Cin. and Clev.
" " " "	Merchants & Farmers Bank... *15 56-641	E. H. Kisor	J. M. Garrison	G. H. Irvin	C. P. Starkey	50,000	10,800	302,500	297,250	61,990	Han. N., N. Y.; 4th N. and Fifth-Third N., Cin.
Bloomdale... Wood D 10 Pop. 602	Exchange Bank... *91 56-894	(T. J. Campbell & Son)	E. H. Kisor	S. B. Craing	B. L. Williams, Acting	25,000	10,500	190,000	205,000	100,000	Chase N., N. Y.
Bloomington... Fayette L 10 Pop. 610	Peoples Bank... *94 56-895	C. P. West	(T. J. Campbell & Son)	O. F. Campbell	C. R. Campbell	25,000	10,500	190,000	205,000	100,000	Han. N., N. Y.; New 1st N., Col.
Bloomville... Seneca E 12 Pop. 754	Exchange State Bank... *\$13 56-896	N. R. France	J. M. Willis	W. Q. Kinhead	W. Q. Kinhead	25,000	12,000	235,000	200,000	70,000	Chase N., N. Y.; Com'l N., Tiffin.
Bluffton... Allen F 8 Pop. 2500	Citizens National Bank... *20 56-1298	C. Henry Smith	J. M. Willis	H. W. Tomb	C. W. Yeasting	50,000	5,000				
" " " "	Commercial Bk. & Savings Co. ... *87 56-622	N. W. Cunningham	C. Henry Smith	Hiram S. Locher	E. C. Romey	60,000	17,300	923,550	850,690	144,150	Han. N., N. Y.; Northern N., Tol.
Bolivar... Tuscarawas G 18 Pop. 567	Bolivar State Bank Co. ... *\$04 56-897	C. F. Maurer	N. W. Cunningham	Julius Wise	I. B. Beeshy	25,000	15,000	225,000	205,000	55,000	Mellon N., Pitt.; Union-Com. N. and 1st N., Clev.
Botkins... Shelby H 7 Pop. 579	Shelby County Bank... *\$11 56-898	H. E. Sheets	C. F. Maurer	S. A. Lebold	Jesse D. Elliott	25,000	15,000	225,000	205,000	55,000	Mellon N., Pitt.; Union-Com. N. and 1st N., Clev.
Bowerston... Harrison H 19 Pop. 514	First National Bank... *04 56-899	S. B. Boor	H. E. Sheets	Philip Sheets, Sr.	E. S. Sheets	25,000	28,490	354,910	309,180	101,020	Bkrs. Tr. Co., N. Y.; 1st N., Wapakoneta.
Bowersville... Greene M 9 Pop. 297	Bowersville Bank... *1905 56-900	G. N. Perrill	S. B. Boor	L. C. Justus	L. J. Behrns, A. C.	25,000	10,150	232,510	229,450	62,910	N. City, N. Y.; New 1st N., Col.; 1st N., Clev.
*Bowling Green... Wood D 9 Pop. 8000	COMMERCIAL BANK & SAV. COMPANY... *\$90 56-468	F. P. RIEGLE	G. N. Perrill	W. A. Bowermeister	A. L. Fisher	100,000	30,000	1,860,000	1,187,480	737,640	Han. N., N. Y.; Northern N., Tol.
" " " "	THE STATE BANK... *\$17 56-470	E. D. BLOOM	F. P. RIEGLE	W. S. RAYDURE	L. D. MERCER	50,000	3,460	380,360	343,930	77,500	N. City, N. Y.; 2d N., Tol.
" " " "	WOOD COUNTY SAV. BANK COMPANY... *\$1900 56-469	E. M. FRIES	F. P. RIEGLE	PHILO HANKEY	H. J. RUDOLPH	50,000	85,000	1,500,000	1,385,000	190,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Clev.; N. Bk. Com., Tol.
Bradford... Miami J 6 Pop. 2200	First National Bank... *08 56-635	J. E. Deeter	E. D. BLOOM	FRED W. UHLMAN	H. J. RUDOLPH	50,000	50,000	450,000	500,000	75,000	Han. N., N. Y.; Fifth-Third N., Cin.
Bradner... Wood D 10 Pop. 900	Mechanics Banking Co. ... *\$08 56-901	M. A. Thomas	E. D. BLOOM	FRED W. UHLMAN	H. J. RUDOLPH	25,000	3,200	130,000	138,000	22,000	N. Park, N. Y.; Union N., Fostoria.
Brecksville... Cuyahoga B 9 Pop. 1200	Brecksville Bank Co. ... *\$19 56-1294	W. U. Noble	M. A. Thomas	C. W. Fox	E. W. Maurer	25,000	230	79,470	71,920	32,780	Guardian Sav. & Tr. Co., Clev.
Bremen... Fairfield L 14 Pop. 1500	Bremen Bank Co. ... *\$96 56-770	H. M. Shelhamer	W. U. Noble	R. Luther	Lindsay Wharton	25,000	35,000	375,000	324,500	76,500	N. City, N. Y.; New 1st N., Col.; 1st N., Clev.; Fairfield N., Lancaster.
" " " "	First National Bank... *210 56-771	H. M. Scholl	H. M. Shelhamer	J. J. Welch	G. W. Baldwin	25,000	26,000	238,500	238,000	38,500	Chase N., N. Y.; Fifth-Third N., Cin.; Com'l N., Col.

1044  
OHIO BANKS—Bergholz to Bremen  
January, 1920

The FIFTH-THIRD NATIONAL BANK of CINCINNATI — OFFERS UNSURPASSED FACILITIES IN EVERY FORM OF DOMESTIC AND FOREIGN BANKING. — CORRESPONDENCE INVITED.

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OHIO—Continued

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TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. +Priv. Mem. Fed. Res. [Estab	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
Bridgeport... Belmont J 20 Pop. 4000	<b>BRIDGEPORT BK. &amp; TR. CO.</b> 56-521 \$8'08	<b>C. A. ROBINSON</b> Special attention Please send 15c with each sight draft Send us your Bridgeport items.	<b>J. C. HEINLEIN</b> in given Bill of Lading with each sight draft Bridgeport items.	<b>W. E. THOMAS</b> ding drafts, Cash for presentation and Time Items. and 25c for Credit Reports.		\$ 75,000	\$ 54,360	\$ 688,820	\$ 777,700	\$ 69,950	N. City, N. Y.; 1st N. and Bk. of Pitt. N. A., Pitt.; Dollar Sav. & Tr. Co., Wheeling.
" " "	Bridgeport Dollar Sav. Bank 56-520 \$8'91	John T. Scott	T. T. Frasier	Henry Fox		50,000	54,370	620,370	678,110	50,540	Seab. N., N. Y.; Peo. N., Pitt.; N. Ex. and Wheeling Bk. & Tr. Co., Wheeling.
" " "	<b>BRIDGEPORT NATIONAL BK.</b> 56-519 \$2'46 (See Cleveland)	<b>J. J. HOLLOWAY</b> Oldest and Largest Bank in Belmont County. Special attention Please send 15c with each sight draft	<b>H. R. JUNGLING</b> est Bank in Belmont County. in given Bill of Lading with each sight draft	<b>H. R. JUNGLING</b> ding drafts, Cash for presentation and Time Items. and 25c for Credit Reports.	<b>C. A. BRANUM</b>	100,000	300,150	2,878,490	2,821,440	597,710	1st N., N.Y. and Clev.; 1st N., Mellon N., and Far. Dep. N., Pitt.
Brooklyn... Cuyahoga C 17 Pop. 2342	Citizens State & Savings Bk. 56-724 \$8'95	Elgar Weaver	O. E. Baker	Merle W. Miller	J. P. Dafler	35,000	10,000	400,000	352,000	82,000	Han. N., N. Y.; 1st N., Clev.; 1st N. and Fifth-Third N., Cin.
Brookville... Montgomery C Pop. 1300	<b>First National Bank</b> 56-725 \$2'09	H. E. Gardiner	W. H. Becher	Abraham Hay		25,000	20,790	266,810	319,770	27,480	Han. N., N. Y.; Fifth-Third N., Cin.
*Bryan... Williams C 6 Pop. 5000	<b>FARMERS NATIONAL BANK</b> 56-530 \$2'80	<b>C. A. BOWERSOX</b> Special attention FIFTEEN CENTS must be sent with each Request for Report or Rating.	<b>I. E. GARDNER</b> C. D. GARDNER in given Bill of Lading with each Request for Report or Rating.	<b>C. M. WERTZ</b> ding drafts, Cash with each sight draft or Report or Rating.	<b>C. F. HESTER</b> and Time Items. aft for presentation, and Try our service.	50,000	35,550	1,691,980	1,968,450	276,330	Chase N., N. Y.; Far. Dep. N., Pitt.; Cent. N. and 1st N., Clev.
" " "	First National Bank 56-529 \$2'64	W. W. Morrison		F. L. Niederauer	Henry Eaton	60,000	26,000	1,300,000	1,100,000	351,140	Mech. & Metals N., N. Y.; 1st N., Clev.
" " "	Union Trust & Savings Bk. Co. 56-531 \$8'99	A. R. Dewees	Chas. Wagner	F. W. Radabaugh, Sec. and Tr.		25,000	19,180	363,070	286,050	121,210	Chase N. and Guaranty Tr. Co., N. Y.; Ohio Sav. Bk. & Tr. Co., Tol.; 1st N. and Far. N., Bryan.
Buckeye City... Knox H 15 Pop. 269	Commercial & Sav. Bk. Co. 56-902 \$8'05	D. S. Workman	N. H. Hunter	F. J. Wander	H. S. Workman, Sec.	25,000	10,510	195,460	199,600	24,020	Ohio N., Col.; 1st N., Clev.
*Bucyrus... Crawford F 12 Pop. 9103	<b>BUCYRUS CITY BANK</b> 56-339 \$8'81	Geo. Donnenwirth	J. H. Robinson F. P. Donnenwirth	W. A. Blicke	F. E. Donnenwirth C. E. Gebhardt T. M. Kennedy T. C. Kiess	100,000	130,660	1,550,100	1,447,030	303,730	N. Bk. Com., N. Y.; Union Com. N., Clev.; 1st N., Cin.; N. Bk. Com., Tol.
" " "	Farmers & Citizens Bank & Savings Co. 56-340 \$8'08	G. W. Miller	Amos Keller C. R. Rowe	H. E. Kiess		100,000	131,000	1,202,530	1,279,340	152,270	N. Park, N. Y.; 1st N., Clev.; Ohio N., Col.; Home Sav., Tol.
" " "	First National Bank 56-337 \$2'59	E. G. Beal	R. V. Sears	J. J. Quaintance	A. J. White	100,000	47,250	480,590	773,930	48,910	Chase N. and N. Bk. Com., N. Y.; 1st N., Clev.
" " "	<b>SECOND NATIONAL BANK</b> 56-338 \$2'77	A. G. Stoltz	Wesley Beal W. H. Miller G. W. Frye	H. E. Cook E. B. Ruhl, A. Cash. Forest Wycoff	M. E. Schieber E. J. Adams Margaret Ryan	100,000	130,000	1,590,000	1,482,000	352,190	Chatham & Phoenix N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Clev.; Fifth-Third N., Cin.
Buffalo... Guernsey K 18 Pop. 1700	Bank of Buffalo Co. 56-1223 \$8'13	C. C. Cosgrove	G. W. Frye	Forest Wycoff	Margaret Ryan	25,000	9,170	173,120	176,480	19,350	Han. N., N. Y.; City N., Col.; Cambridge Sav., Cambridge.
Burkettsville... Darke I 5 Pop. 400	Farmers & Merch. Bank 56-1209 \$11	Joseph Frank	A. D. Sharp	H. J. Reichert	Wm. A. Kaup	15,000	5,200	270,000	240,000	44,000	Fifth-Third N., Cin.; Marion N., Marion.
Burton... Geauga C 19 Pop. 650	First National Bank 56-903 \$2'02	G. B. Fox	Geo. H. Hyde	F. H. Orittenden		50,000	48,200	626,610	672,910	76,910	Chase N., N. Y.; N. City, Clev.
Butler... Richland G 14 Pop. 800	Citizens Bank 56-1222 \$12	N. W. Cunningham	Oscar Wise	H. C. Eisenbach	W. W. Eisenbach	10,000	7,100	243,000	189,000	65,000	Han. N., N. Y.; Northern N., Tol.
Bresville... Guernsey K 17 Pop. 3500	Byesville State Bank 56-550 \$8'10	G. C. Cosgrove	P. McConnell	J. A. Hoopman	Ralph Rogers	25,000	8,500	189,390	174,850	36,610	Han. N., N. Y.; City N., Col.; Cambridge Sav., Cambridge.
" " "	First National Bank 56-549 \$2'01	J. W. Thompson	W. A. Thompson	E. P. Finley	W. A. Thompson	25,000	42,000	358,000	329,000	69,000	Chase N., N. Y.; 1st N., Clev.
*Cadiz... Harrison I 19 Pop. 2500	First National Bank 56-616 \$2'63	E. N. Haverfield	T. A. Scott J. H. Mattern	O. C. Gray	E. L. Ellison	75,000	29,300	650,410	547,210	132,390	1st N., N. Y.; Mellon N. and 3d N., Pitt.
" " "	Fourth National Bank 56-619 \$2'93	R. R. Beetham	J. S. Black S. B. McGavran	C. E. Stewart	M. K. Wagner	120,000	39,330	671,660	656,060	121,460	Chase N., N. Y.; 1st N. and Union Com. N., Clev.; Bk. of Pitt. N. A., Pitt.
" " "	<b>HARRISON NATIONAL BANK</b> 56-617 \$2'65	J. M. Sharon	H. S. Barricklow	A. P. Sheriff	Fred Sharon	100,000	116,830	990,000	1,071,460	236,880	Am. Ex. N. and N. City, N. Y.; Cont. & Com'l N., Chi.; Far. Dep. N., Pitt.
*Caldwell... Noble I 17 Pop. 2000	Citizens National Bank 56-604 \$8'02	V. E. Harkins	J. S. Jones	A. L. Schafer	D. L. Harkins	60,000	77,900	677,600	632,000	148,800	Han. N., N. Y.; 1st N., Clev.; Bk. of Pitt. N. A., Pitt.
" " "	<b>FARMERS &amp; MERCH. BK.</b> 56-1218 \$8'12	M. B. Archer	G. S. Ullman	W. D. Merry	T. R. Hazard S. I. Merry A. C. Okey J. W. Truex	30,000	52,880	556,450	548,950	70,380	Mellon N., Pitt.; Ohio N., Col.
" " "	Noble County Nat. Bank 56-693 \$73	J. E. Smith	Geo. E. Large	H. F. Hancher	A. C. Okey J. W. Truex	60,000	85,750	799,020	884,710	114,100	Chase N., N. Y.; Union N., Pitt.; Cent. N., Clev.
Caledonia... Marion G 12 Pop. 700	Caledonia Banking Co. 56-847 \$8'06	L. C. Donnenwirth	W. J. Weir	T. J. Pittman	C. E. Underwood	32,000	25,000	397,660	379,000	72,000	Han. N., N. Y.; Union Com. N. and 1st N., Clev.; Huntington N., Col.

January, 1920

OHIO BANKS—Bridgeport to Caledonia

1045

**THE FIFTH - THIRD NATIONAL BANK of CINCINNATI—THE BANKERS' BANK SINCE 1863**

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

OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
Cambridge-Guernsey J 17 Pop. 13,483	Cambridge Sav. Bk. Co. #305 56-263	B. F. Sheppard	R. Kirkpatrick	M. B. Hoopman	M. W. Stiles	\$ 50,000	\$ 18,940	\$ 335,440	\$ 326,600	\$ 62,330	N. City, N. Y.; City N., Col.; Bk. of Pitt. N. A., Pitt.
"	Central National Bank #483 56-261	M. L. Hartley	J. R. Hall	W. S. McCartney	E. B. Milligan	100,000	71,200	936,710	929,370	263,090	Han. N., N. Y.; 1st N. and Cent. N., Clev.; Bk. of Pitt. N. A., Pitt.
"	Citizens Sav. Bank Company 56-262 #399	S. M. Burgess	A. J. Bennett H. P. Woodworth	D. M. Hawthorne	W. D. Deselm	50,000	30,000	525,000	530,000	80,000	Han. N., N. Y.; 1st N., Zanesville, Clev. and Pitt.
"	Guernsey National Bank 56-260 #472	H. W. Luccock	W. J. Gillespie	J. W. Scott	O. H. Willis	50,000	29,000	400,000	395,000	90,000	N. Park, N. Y.; 1st N. and Guardian Sav. & Tr. Co., Clev.; Far. Dep. N., Pitt.
"	National Bank of Cambridge 56-259 #463	A. R. Murray	C. S. McMahon	C. S. McMahon	W. N. Patterson G. W. Smith	100,000	124,000	753,000	550,000	358,000	1st N. and N. City, N. Y.; 1st N. and Bk. of Pitt. N. A., Pitt.; Cent. N., Clev.
Camden Preble L 5 C Pop. 899	<b>FIRST NATIONAL BANK.</b> #406 56-906 (See Dover)	{ R. C. Prugh Collections sent	E. C. Eikenberry	J. E. Randall	us will receive pr ompt attention.	50,000	25,000	430,000	390,000	105,000	Seab. N., N. Y.; Fifth-Third N., Cin.
Canal Dover Tuscarawas Pop. 7500 H 18	Exchange Bank Co. #387 56-907	E. R. Held	E. E. Shilling	E. J. Nichter, Tr.	F. J. Mitchell	30,000	25,000				Chase N., N. Y.; Cent. N., Clev.; Cent. Sav. & Tr. Co., Akron.
Canal Fulton Stark F 17 Pop. 978	Canal Winchester Bank #487 56-813	C. V. Moore		E. B. Woods		10,000	8,230	682,940	629,980	107,190	N. Park, N. Y.; Huntington N., Col.; 1st N., Clev.
" Winchester Franklin Pop. 740 K 12	Peoples Bank Co. #304 56-814	L. W. Beery	Herman Shade	L. D. Kramer	W. D. Boyer	25,000	23,000	440,000	442,000	37,000	Bk. of N. Y. N. B. A., N. Y.; Ohio N., Col.
Canfield Mahoning E 20 Pop. 800	Farmers National Bank #487 56-908	D. Campbell	H. J. Beardsley	M. H. Liddle	T. C. Rose	50,000	12,000	465,000	466,000	40,000	Citiz. N., N. Y.; 1st N., Clev.
Canon Stark F 18 Pop. 60,852	American Exchange Bk. #19 56-78	C. C. Upham	W. Jacob	Olivia Daum		50,000	21,590	165,430	145,450	85,990	
"	*Central Savings Bank Co. 56-72 #387	Paul D. Rider	Lewis R. Zollars	Fred G. Barr		175,000	43,470	2,800,000	2,982,000	328,000	5th Ave. and Guaranty Tr. Co., N. Y.; Cent. Tr. Co. of Ill., Chi.; Cent. N., Clev.; Peo. N., Pitt.
"	*City National Bank #479 56-71	W. C. Laiblin	J. H. Kenny	H. S. Kaufman	T. T. Dillon	240,000	270,850	2,991,860	2,954,120	592,520	N. City, N. Y.; Mellon N., Pitt.; Citiz. N. and Fifth-Third N., Cin.; Centennial N., Phil.; 1st N. and Union Com. N., Clev.
"	<b>COMMERCIAL &amp; SAV. BANK</b> 56-74 #309	{ JAMES FRAUN- FELTER Collections a sp Reasonable cha	W. W. IRWIN	H. L. ROSE	C. A. HANNER	50,000	68,910	1,523,290	1,436,440	251,060	Merch. N., N. Y.; Union Tr. Co., Chi.; Ex. N., Pitt.; Clev. N., Clev.
"	Crystal Park Bank #416 56-75	Chas. W. Krieg	E. L. Hang	W. N. Frederick	Wendell Herbruck, Sec.	100,000	53,000	1,750,000	1,350,000	553,000	N. Bk. Com. and N. City, N. Y.; 1st N., Clev.
"	*DIME SAVINGS BANK CO. 56-73 #395	F. E. Case	Henry A. Wise	Jacob I. Piper, Sec. and Tr.	G. W. Howenstine, A. Sec. and A. Tr.	200,000	197,780	3,658,980	3,313,200	582,050	N. Bk. Com., N. Y.; Union Com. N. and 1st N., Clev.; Far. Dep. N., Pitt.
"	<b>*FIRST NATIONAL BANK</b> 56-69 #463	AUSTIN LYNCH..... HARRY R. JONES.. W. G. SAXTON..... W. E. KRUMLAUF. United States Depository. We want your Banking Business for this locality. Prompt, Liberal, Progressive, and Conservative. Try us.				500,000	867,440	10,539,240	10,170,240	2,133,440	N. City, N. Y.; 1st N. and Cont. & Com'l N., Chi.; 1st N., St. L.
"	First Trust & Savings Bank 56-76 #317	H. H. Timken C. W. Keplinger, V. P.	H. R. Jones W. G. Saxton Frank Collins	Wm. E. Romy Frank Collins, Tr.	P. D. Slyne, Sec. R. W. Leichot, A. Sec.	250,000	69,720	3,930,710	3,208,170	1,042,270	Guaranty Tr. Co. and Merch. N., N. Y.; Union Tr. Co. and 1st N., Chi.; 1st N., Clev.
"	<b>*GEO. D. HARTER BANK</b> 56-70 #366	F. HERBRUCK..... A. M. DUEBER..... E. E. MACK..... W. R. MYERS A thoroughly organized collection department. Prompt remittance. Reasonable charges. Established in 1866. SEND US YOUR CANTON ITEMS.				600,000	597,350	8,221,700	7,201,450	2,001,660	Han. N., N. Y.; Merch. Ln. & Tr. Co., Chi.; Phil. N., Phil.; 1st N., Clev.
"	Louis De Santis Bank #416 56-77	Louis De Santis			B. V. Marconi	3,000	650	43,570	19,800	25,190	
"	Canton Clearing House (Members indicated by a *)	Paul D. Rider		E. E. Mack, Tr.	H. S. Kaufman, Sec. and Mgr.						

OHIO BANKS—Cambridge to Canton

January, 1920

**The FIFTH-THIRD NATIONAL BANK of CINCINNATI** — OFFERS UNSURPASSED FACILITIES IN EVERY FORM OF DOMESTIC AND FOREIGN BANKING. — CORRESPONDENCE INVITED.

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OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- c'ts. Bonds, SECURITIES	CASH & EX- CHANGE, DUS FROM BANKS	
Cardington... Morrow H 12 Pop. 1349	Citizens Bank... *\$94 56-711	W. B. Denman	V. W. Peck	E. M. Willits	Robt. Nichols	\$ 25,000	\$ 30,000	\$ 325,000	\$ 356,000	\$ 45,000	Han. N., N. Y.; Cent. N., Clev.
" " " "	First National Bank... †63 56-710	F. P. Hills	D. J. Donovan	W. P. Vaughan	M. A. Wells	60,000	24,000	320,000	361,000	41,700	N. Bk. Com., N. Y.; 1st N., Clev.
Carey... Wyandot F 10 Pop. 2225	First National Bank... †02 56-599	Byron Ogg		I. L. Culler	H. H. Heck	25,000	15,680	273,480	223,400	115,870	Chase N., N. Y.; N. Bk. Com., Tol.
" " " "	Peoples Bank Co... †\$67 56-598	H. F. Graves	L. G. Ranger	A. H. Kemerley	C. W. McGill	40,000	57,000	194,070	220,810	63,730	Citiz. N., N. Y.; Tiffin N., Tiffin.
Carroll... Fairfield L 13 Pop. 500	Farmers & Merch. Bk. Co. †\$06 56-909	H. E. Alspach	J. M. Brunner	C. E. Kistler	J. A. Kistler	25,000	10,180	237,880	195,480	50,080	Ohio N., Col.
*Carrollton... Carroll G 19 Pop. 1720	Cummings Trust Co... †\$70 56-910	T. J. Saltsman	J. C. Ferrall	T. J. Saltsman, Tr. Wm. T. Saltsman, A. Tr.	Harry F. McLaugh- lin, Sec. O. Rondebush, A. Sec.	100,000	172,210	1,760,220	1,758,300	359,650	N. Bk. Com., N. Y.; Union Com. N. and 1st N., Clev.; 1st N., Pitt.
Carthage... Hamilton N 6 C Pop. 3618	(See Cincinnati)										
Castalia... Erie C 12 Pop. 600	Castalia Banking Co... †\$05 56-912	Jerome Bixby	T. C. Adams		James Nolan	12,500	7,250	117,710	113,340	24,100	Han. N., N. Y.; Am. Bkg. & Tr. Co., Sandusky; Home Sav., Tol.
Oedarville... Greene L 9 C Pop. 1059	Exchange Bank... †\$90 56-913	G. W. Rife	Oliver Garlough	O. L. Smith	L. F. Tindall	50,000	15,000	300,000	300,000	65,000	Han. N., N. Y.; 1st N. and 4th N., Cin.
*Celina... Mercer H 6 Pop. 4000	Citizens Banking Co... †\$83 56-543	S. A. Bowman	W. T. Palmer	Henry Lennartz	R. H. Chapman H. C. Bowman E. J. Hierholzer	50,000	24,040	570,560	518,110	123,990	Han. N., N. Y.; 1st N., Cin. and Clev.
" " " "	Commercial Bank Co... †\$70 56-542	C. D. Hierholzer	J. B. Pulskamp	A. M. Riley		50,000	135,000	1,175,000	1,105,000	213,000	Chase N., N. Y.; Lin. N., Cin.; Union Com. N., Clev.
" " " "	First National Bank... †01 56-544	J. E. Hattery	W. E. Touvelle	C. H. Howick	J. P. LeBlond T. A. Weis	100,000	100,000	2,000,000	1,775,000	250,000	Chase N., N. Y.; 1st N. and Union Com. N., Clev.; Fifth-Third N., Cin.
Centerburg... Knox I 13 Pop. 800	<b>CENTERBURG SAVINGS BANK</b> ... †\$06 56-821	C. H. Bishop	C. W. Coe	Homer C. Smith	R. B. Ramey	40,000	25,000	350,000	320,000	95,000	Citiz. N., N. Y.; 1st N., Clev.; New 1st N., Col.
" " " "	First National Bank... †06 56-822	T. D. Updike	Harry Bell	V. E. Brokaw		25,000	18,110	212,450	219,120	70,850	Chase N., N. Y.; 1st N., Clev.
Chagrin Falls... Cuyahoga Pop. 2000 C 18	Chagrin Falls Bkg. Co. †\$90 ◆ 56-824	S. P. Harris	A. C. Brewster	A. H. Church, Tr. Ruth H. Ober, A. T. F. P. Shumaker	J. W. Stoneman, r. Sec.	100,000	49,280	850,650	806,960	110,070	N. Bk. Com., N. Y.; Union Com. N., Clev.
" " " "	First National Bank... †18 56-1283	A. H. Van Valken- burg	R. A. Bishop	A. A. Fowler		25,000	2,500	132,150	134,030	16,970	Superior Sav. & Tr. Co., Clev.
*Chardon... Geauga B 19 Pop. 1500	Chardon Savings Bank †\$91 56-685	C. L. Smith	W. B. Bruce	F. E. Ford	P. E. Denton	50,000	32,800	676,940	651,370	98,520	Chase N., N. Y.; Union Com. N., Clev.
" " " "	First National Bank... †92 56-686	S. S. Smith	L. D. Osborn	C. R. Truman	C. N. Quirk	50,000	45,000	850,000	900,000	116,360	1st N., N. Y.; 1st N., Union Com. N., and N. City, Clev.
Chattanooga... Mercer G 5 Pop. 300 (Rockford P. O.)	Farmers & Merchants State Bank... †\$17 56-1265	W. R. Smith	H. C. Baker	T. W. Baker	Leona Baker	25,000	3,000	151,570	139,180	31,710	1st N., Celina.
Chesterhill... Morgan M 16 Pop. 410	First National Bank... †1900 56-914	C. P. Yocom	Emmor Bowman	Carl Patterson	C. I. Schofield	25,000	36,520	231,980	232,370	52,100	Seab. N., N. Y.; 1st N., Clev.; Fifth-Third N., Cin.; Mellon N., Pitt.
Cheviot... Hamilton O 6 C (Cincinnati P. O.) Pop. 3200	Brighton Bank & Trust Co. 56-915 †07					(Branch of Cincinnati, Ohio)					
Chicago Junction... Huron Pop. 4000 E 13	(See Willard)										
Chickasaw... Mercer H 6 Pop. 300	Farmers Bank... †07 56-916	Charles H. Schwieterman		A. J. Birkmeyer		10,000	2,000	210,000	190,000	21,000	Chase N., N. Y.; Com'l Bk. Co., Celina.
*Chillicothe... Ross N 12 C Pop. 15,470	<b>CENTRAL NATIONAL BANK</b> 56-204 †83	F. A. Stacey	J. D. McKell	E. L. Spetnagel		100,000	188,220	970,870	1,037,820	323,630	Chase N. and N. Park, N. Y.; Citiz. N. and 1st N., Cin.
" " " "	Citizens National Bank... †01 56-207	G. A. Vaughters	J. P. Phillips, Sr.	Fred Hestentahler		100,000	101,830	1,009,360	1,075,510	223,690	N. Bk. Com., N. Y.; Lin. N., Cin.; M. M. 1st N., Balt.
" " " "	First National Bank... †63 56-203	Alex. Renick	E. R. McKee	S. M. Veal	C. F. Hageman	150,000	218,330	1,958,650	2,089,960	387,020	N. Park and N. City, N. Y.; Fifth-Third and 1st N., Cin.
" " " "	Ross County Nat. Bank... †65 56-205	C. W. Story	J. A. Poland	C. C. Jack		150,000	144,900	1,098,770	1,099,380	407,830	Chase N., N. Y.; 1st N., Cin.
" " " "	The Savings Bank Co... †\$87 56-206	J. M. Vanmeter	J. D. McKell	R. B. Mutchler		100,000	249,000	2,060,000	2,059,000	275,000	Cent. N., Chillicothe; Citiz. N. and Fifth- Third N., Cin.
" " " "	Valley Savings Bank & Tr. Co. 56-208 †07	George H. Smith	Alex. Renick	John H. Blacker		100,000	125,080	1,849,580	2,116,520	215,140	Far. Ln. & Tr. Co., N. Y.; Union Sav. Bk. & Tr. Co., Cin.; 1st N., Chillicothe.
Christiansburg... Ch'mp'n Pop. 500 J 8	Farmers & Merch. Bank †\$07 56-917	J. T. R. Wilson	J. R. Marshall	R. L. Powers	Earl R. Merritt	25,000	12,000	185,000	160,000	30,000	4th N., Cin.

January, 1920

OHIO BANKS—Cardington to Christiansburg

1047

The 5th-3rd NATIONAL BANK of CINCINNATI — Resources Over \$55,000,000.00

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Reserve City  
Federal Reserve Bank No. 4

(Hamilton, O 6) County Seat; Pop. 410,476.

NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS-COUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EX-CHANGES	
<b>*ATLAS NATIONAL BANK</b> 13-35 •‡'87	Albert Lackman	Wm. Guckenberger	C. J. Ziegler	C. Haehle J. F. Partl	\$ 400,000	\$ 950,010	\$ 3,760,150	\$ 457,560	\$ 2,204,570	\$ 2,300,980	\$ 483,020	\$ 678,860	N. Park and Mech. & Metals N., N. Y.; Cont. & Com'l N. and Corn Ex. N., Chi.; N. Shawmut, Bos.
Brighton Bank & Trust Co. •‡'99 ◆ 13-56	G. A. Willey	J. J. Heidacher Andrew Jergens	G. M. Mosler	S. W. Pandorf	200,000	351,000	6,166,000	10,000	2,079,000	2,626,000	1,020,000	139,000	Han. N., N. Y.; Merch. Ln. & Tr. Co., Chi.; 1st N., St. L.; 4th St. N., Phil.; M.-M., 1st N., Balt.
<b>*CENTRAL TRUST CO.</b> •‡'83 13-39	A. C. Shinkle	S. R. Burton W. H. Simpson H. M. Levy H. P. Colville	T. J. Geisler, Sec. F. B. Baldwin, A. Sec.	W. H. Simpson, Tr. G. E. McCubbin, A. Sec.	1,000,000	1,295,000	5,250,000		3,423,000	3,550,000	333,000	239,000	Bkrs. Tr. Co., N. Y.; Union Tr. Co., Chi.; Miss. Valley Tr. Co., St. L.
Cincinnati Bank & Trust Co. •‡'06 13-66	H. H. Suydam	E. V. Overman H. L. Manss	Geo. A. Schulze L. E. Guntrum, Sec.	Walter J. Schatz Samuel E. Reilly	125,000	94,780	1,929,120		1,033,270	642,830		412,610	Irving N., N. Y.; Fifth-Third N., Cin.
Citizens Bank & Sav. Co. •‡'09 13-82 (Pleasant Ridge)	C. B. Smith	W. C. Hattersley	F. W. Hohman, Sec. and Tr.		50,000	9,000	365,690		293,180	63,600	32,880	14,940	Han. N., N. Y.; 4th N., Cin.
<b>*CITIZENS NATIONAL BANK</b> 13-29 •‡'80	CHAS. W. DUPUIS G. P. GRIFFITH EDWARD GOEPPER, Ch. of Bd. Ch. Executive Com.	W. A. JULIAN W. D. KNOX EDW. A. SISSON, V. P. and Tr. Off.	R. C. SMITH	H. SACHTELEBEN B. R. EMLEY M. C. RIEKER	2,000,000	2,044,580	5,721,640	3,189,790	10,130,010	3,730,090	2,773,040	690,870	N. Park and N. City, N. Y.; 1st N. and Cont. & Com'l N., Chi.; 2d N. and N. Shawmut, Bos.; State N. and 1st N., St. L.
Accounts of Banks, Bankers, Corporations, Firms, and Individuals accepted on the most liberal terms consistent with modern and careful banking. Collections a specialty.													
SEE ADVERTISEMENT ON INDEX OHIO.													
*City Hall Bank •‡'93 13-37	George Schmidt	A. E. Muth R. H. Doecke Frank L. Pfaff	Henry Noell		100,000	292,310	2,231,190		1,255,170	937,320	319,590	116,390	Han. N., N. Y.; 1st N. and Lin. N., Cin.
Columbia Bk. & Sav. Co. •‡'02 13-60	W. P. Stamm	Richard B. Witt F. J. Dorger Chas. H. Hess	G. C. Fahnestock	A. H. Nagel Lewis G. Stamm E. J. Johannigman, A. Sec. and A. Tr. L. L. Meiners, A. Sec. and A. Tr.	100,000	244,330	1,643,270	480	1,140,580	567,450	167,960	113,460	Columbia and Mutual, N. Y.; 1st N. and Fifth-Third N., Cin.
<b>COSMOPOLITAN BK. &amp; TRUST COMPANY</b> •‡'03 13-61	H. W. Hartsough (1 Branch)	Chas. H. Hess	John Flanagan, Tr. John Meiners, Sec.		250,000	175,430	2,364,480	7,290	2,977,560	1,356,890	367,830	218,770	Merch. N., Guaranty Tr. Co., and Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., St. L.; Birm. Tr. & Sav. Co., Birm.
Court House Savings Bk. •‡'09 13-74	W. F. Robertson	T. L. Pogue	J. M. Fisher H. W. Morgenthaler, Tr.	A. Esslinger W. E. Strautmann, A. Tr.	100,000	39,440	927,900		643,000	242,550		187,130	N. Bk. Com., N. Y.; Fifth-Third N. and 1st N., Cin.
Cumminsville Bank & Savings Company •‡'12 13-79	Chas. H. Dhonau	Charles Duwel J. G. Fisk	J. H. Ruthemeyer		50,000	15,640	358,990		229,650	123,800	48,730	22,440	N. City, N. Y.; 1st N. and Fifth- Third N., Cin.
East End Bank •‡'07 13-72	Louis C. Raber	Chas. G. Waters	T. L. Dressell		50,000	25,000	420,420		170,280	223,090	37,430	21,910	4th N., Cin.
Evanston Bank •‡'09 13-76	C. A. Culbertson	Edw. Meier	W. E. Kreidler, Sec. and Tr.		25,000	28,780	423,170		208,120	177,460	64,430	18,330	Irving N. and Bk. of America, N. Y.; Fifth-Third N., Cin.
*Federal Reserve Bank of Cleveland • 13-43	(Branch of Cleveland)	(For complete data see page 27)											
<b>*FIFTH-THIRD NAT'L BANK</b> •‡'82 13-31	CHAS. A. HINSCH CASPER H. ROWE, V. P.	EDWARD A. SEITER MONTE J. GOBLE LOUIS G. POCHAT CHAS. T. PERIN WM. A. HINSCH J. R. EDWARDS	CHAS. H. SHIELDS	L. E. VAN AUSDOL F. J. MAYER SAMUEL McFARLAND E. A. VOSMER G. WM. GALE	3,000,000	2,133,690	37,463,450		29,758,200	9,577,640		10,799,520	Am. Ex. N., N. Park, Chase N., and 1st N., N. Y.; Cont. & Com'l N. and 1st N., Chi.; 1st N., St. L.
Collections and correspondence solicited. All inquiries will receive personal attention and replies. SEE ADVERTISEMENT ON OPPOSITE PAGE.													

(Cincinnati continued on following page.)

**CHARTER No. 20 — The FIFTH - THIRD NATIONAL BANK of CINCINNATI — OVER FIFTY YEARS OF SERVICE**



# THE FIFTH-THIRD NATIONAL BANK OF CINCINNATI

## OFFICERS

CHARLES A. HINSCH - - - - President  
 CASPER H. ROWE - - - - Vice-President  
 EDWARD A. SEITER - - - - Vice-President  
 MONTE J. GOBLE - - - - Vice-President  
 LOUIS G. POCHAT - - - - Vice-President  
 CHARLES T. PERIN - - - - Vice-President  
 WILLIAM A. HINSCH - - - - Vice-President  
 J. R. EDWARDS - - - - Vice-President  
 CHARLES H. SHIELDS - - - - Cashier  
 LEWIS E. VAN AUDOL - - - - Ass't Cashier  
 FREDERICK J. MAYER - - - - Ass't Cashier  
 SAMUEL McFARLAND - - - - Ass't Cashier  
 EDWARD A. VOSMER - - - - Ass't Cashier  
 G. WILLIAM GALE - - - - Ass't Cashier

## DIRECTORS

BOLTON S. ARMSTRONG, Pres. Mabley & Carew  
 CHAS. H. M. ATKINS, President Warner Elevator Co.  
 CHAS. F. BARRETT, Adams Express Co.  
 J. J. CASTELLINI, Pres. United Fruit Auc. Co.  
 CHARLES C. CHASE, Pres. Eagle Cordage Mills  
 CHARLES H. DEPPE, V.-Pres., The Union Sav. Bk. & Tr. Co.  
 D. HOWARD GAYLE, Pres. Gilmer Fuel Co.  
 JOHN H. GOYERT, Goyert & Vogel, Produce  
 ROBERT B. HENLEY, Formerly R. B. Henley & Co.  
 Wholesale Grocers  
 SAMUEL E. HILLES, Chairman, The Sam'l C. Tatum Co.  
 CHARLES A. HINSCH, President  
 CHAS. F. HOFER, V.-Pres. New River Lbr. Co.  
 CHARLES KUHN, Formerly S. Kuhn & Sons  
 W. S. MCKENZIE, Pres. Helming McKenzie Co.  
 G. McG. MORRIS, Pres. Jno. B. Morris Fdy. Co.  
 ALEX. OFFNER, Formerly of Mayer, Scheuer, Offner & Co.  
 JAMES P. ORR, Pres. The Potter Shoe Co.  
 GEORGE PUCHTA, President, The Queen City Supply Co.  
 CASPER H. ROWE, Vice-President  
 EDWARD A. SEITER, Vice-President  
 STEWART SHILLITO, Pres. The John Shillito Co.  
 EDWARD W. STRONG, Attorney at Law  
 J. E. SULLIVAN, J. J. Sullivan & Co.  
 HARRY H. SUYDAM, Pres. Cincinnati Mfg. Co.  
 GEORGE M. VERITY, Pres. American Rolling Mill Co.  
 J. B. VERKAMP, G. H. Verkamp & Son  
 MILES T. WATTS, Gaff Estate  
 A. L. WHITAKER, Pres. The Whitaker Paper Co.  
 ELI WINKLER, Isaac Winkler & Bro., Chemicals.



## UNITED STATES DEPOSITARY

Capital Stock \$3,000,000.00  
 Surplus and Profits \$2,000,000.00  
 Assets Over \$53,000,000.00

**Collections** Given Careful Attention and Remitted for Promptly at Lowest Rates. We have Special Facilities for Collections throughout Ohio, Kentucky, and Indiana.

**Correspondence** Invited with those Contemplating a Change or Division of their Accounts.

**Accounts** of Banks, Corporations, Firms, and Individuals Solicited and Received Upon the Most Favorable Terms.

**Bonds** High-grade Investment Bonds Bought and Sold.



## THIS DOESN'T SHOW ON THE COVER

"Send us your directory at once. We have just received another publication and in the course of a few minutes examination we have found the following errors in cashiers in banks in our own state. We know these men personally, and none of them have been in these positions for from two to five years. We cannot correct errors regarding persons we do not know but we presume there are some of those."

---

"We are under a five-year contract for directories and display advertising with the.....of New York.... about two years of such contract having expired. *It has proven very unsatisfactory by reason of innumerable inaccuracies, and we are practically compelled to buy some other book, as a work of reference.* As soon as your next directory is issued, we would like to have you forward it to us immediately."

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"In the latest issue of another book we have been subscribing to, the information is given that in this state there are 'no special laws relating to banks,' although a special banking law has passed and has been in operation since 1914. We want your directory."

1049 Number of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

**CINCINNATI—Continued—Reserve City**  
(Branch, Federal Reserve Bank No. 4.)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

67	NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
	<b>*FIRST NATIONAL BANK</b> •†63 13-1	W. S. Rowe	Joseph Rawson T. J. Davis C. J. Stedman Robert McEvilley J. J. Rowe	P. E. Kline	A. R. Luthy C. A. Stevens F. W. L. Hageman Owen Owens	\$ 6,000,000	\$3,575,500	36,430,340		\$ 40,827,530	\$ 1,123,700		\$ 13,723,670	N. City and 1st N., N. Y.; 1st N. and Cont. & Com'l N., Chi.
	First National Bk. of Carthage 56-911 •†07	Louis C. Cordes	Sam'l B. Hammel	Edw. F. Smith	Justine Hausman	25,000	15,000	335,000		355,000			102,000	Han N., N. Y.; 4th N. and 2d N., Cin.
	First National Bank of Madisonville 56-477 •†07	C. T. Perin	W. H. Settle	J. H. Stiles		50,000	27,700	281,280		193,830	104,420	\$ 74,280	9,000	Fifth-Third N., Cin.
	<b>*FOURTH NATIONAL BANK</b> 13-4 •†63	O. E. Wilson	G. W. Williams Charles Bartlett	J. F. Klein	F. S. Mygatt	500,000	898,070	5,378,220	\$ 4,497,180	5,927,040	1,642,850	2,579,690	1,417,700	1st N., N. Y., Chi., and St. L.; Corn Ex. N., Phil.
	Guarantee Deposit Co. \$1000 13-80	Edwards Ritchie	J. R. Cheeseman	J. B. Lanmann, Sec.	J. W. Crothers, Tr.	35,500	11,980	678,430		395,730	222,460	90,930	16,790	Irving N., N. Y.; Fifth-Third N., Cin.
	Hamilton County Bank •†16 13-83	E. H. Matthews	H. J. Enneking C. R. Dunton	L. F. Steible	H. E. Poor, Sec.	50,000	3,540	276,300		213,500	62,200	19,200	16,500	N. Bk. Com., N. Y.; Fifth-Third N., Cin.
	Home Savings Bank •†03 13-63	Robert P. Hargitt	C. B. Braunstein	Harvey E. Krapp		50,000	23,970	786,670		525,630	244,570	66,470	23,960	N. Bk. Com., N. Y.; Fifth-Third N., Cin.
	Hyde Park Savings Bank •†08 13-71	M. Y. Cooper	A. J. Becht	C. F. Arand, Sec. and Tr.	J. H. Liggett, A. Sec. and A. Tr.	50,000	41,400	520,530		463,410	26,580	71,930	18,080	Bk. of Am., N. Y.; Citiz. N., Cin.
	Liberty Banking & Sav. Co. •†07 13-70	F. H. Ballman	J. G. Moorman Walton Craig	George Winter	W. F. Ahlert	50,000	72,800	870,430		422,040	404,300	138,670	28,230	N. Bk. Com., N. Y.; 1st N., Cin.
	<b>*LINCOLN NATIONAL BANK</b> 13-24 •†81	<b>GEO. H. BOHRER</b>	<b>L. J. HAUCK</b> <b>WM. C. WACHS</b>	<b>O. N. LITTELL</b>	<b>J. E. SOHN, JR.</b> <b>CHAS. SINDLINGER</b>	500,000	946,830	6,233,430	1,595,420	4,378,060	3,125,550	951,000	1,415,000	N. Bk. Com., Irving N., and 1st N., N. Y.; Cont. & Com'l N. and 1st N., Chi.; Mtle. Tr. Co., St. L.; 1st N., Bos.
	Madisonville Deposit Bank 56-478 ‡8'07	J. F. Maltby	Samuel Hill	D. E. Sauer		25,000	10,340	189,080		145,250	57,030	12,860	9,230	N. City, N. Y.; 1st N. and Provident Sav. Bk. & Tr. Co., Cin.
	North Side Bank •†88 13-55	C. J. Keller	Wm. A. Schmid D. S. Shreve	G. B. Weber	G. C. Coors J. H. Shreve	75,000	91,270	1,090,960		573,470	486,530	146,440	50,790	Chase N., N. Y.; Fifth-Third N. and 2d N., Cin.
	<b>OAKLEY BANK</b> (Oakley) 13-81 •†07	John Rempe	A. H. Tuechter	R. Ruzicka	Wm. Borcharding	50,000	53,650	1,206,390		916,690	165,910	208,750	68,680	N. Bk. Com., N. Y.; 1st N., Norwood, Ohio.
	Pearl-Market Bank 13-69 ‡8'07	Samuel Lehman (1 Branch)	James Arata W. A. Ryan	J. A. Helmers	Geo. P. Hardig R. W. Strelcher L. S. Helmers Lawrence Mitter, Jr.	200,000	148,330	3,157,820	52,830	2,417,830	728,730	448,540	66,160	N. Bk. Com., N. Y.; 4th N., Cin.
	<b>PEOPLES BK. &amp; SAV. CO.</b> •†06 13-65 (Cincinnati continued on next page.)	Alfred M. Cohen (1 Branch)	L. V. Marks Max Silberberg	James B. Whittle	Wm. H. Beckwith John P. Sullivan H. H. Friedman, Sec.	200,000	134,820	2,162,910	30,580	1,816,270	510,720	211,850	117,000	Harriman N., N. Y.; 4th N., Cin.

January, 1920

OHIO BANKS—Cincinnati—Continued

1049

**The FIFTH-THIRD NATIONAL BANK of CINCINNATI** IN THE CENTRAL CITY OF THE FOURTH FEDERAL RESERVE DISTRICT OFFERS UNSURPASSED SERVICE TO BANKS AND BANKERS

1050 Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

**CINCINNATI—Continued—Reserve City**  
(Branch, Federal Reserve Bank District No. 4.)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. ‡Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS-COUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EX-CHANGES	
<b>*PROVIDENT SAV. BANK &amp; TR. CO.</b> ◆ 13-42 •‡\$1900	B. H. KROGER (4 Branches)	L. J. VAN LAHR	J. E. HODGE, Sec. and Tr.	H. WEHMER, A. Sec. and A. Tr.	\$ 1,400,000	\$ 1,181,830	\$13,491,130		\$ 8,257,480	\$ 4,713,550		\$ 3,217,480	Guaranty Tr. Co. and N. Bk. Com., N. Y.; 1st N., Chi.; Mtl. Tr. Co., St. L.
If you appreciate prompt and efficient service at a reasonable charge send US your Cincinnati items and collections.													
<b>*SECOND NATIONAL BANK</b> 13-2 •‡'63	C. A. BOSWORTH	J. G. GUTTING	A. L. SHREVE	H. W. BAUER	1,000,000	445,000	4,060,000	\$ 1,150,000	3,750,000	2,400,000	\$ 940,000	350,000	N. City, N. Y.; Ft. Dear. N. and 1st N., Chi.; Cent. N., St. L.
Collections solicited and correspondence invited. All inquiries receive personal and prompt attention.													
Southern Ohio Sav. Bk. •‡\$'08 13-62	Arthur Espy	D. G. Edwards	G. F. Barrett, Tr.	G. E. Roberts, Sec.	100,000	146,020	2,986,330		1,993,470	877,470		344,400	N. City, N. Y.; 1st N. and 2d N., Cin.
Stock Yards Bank & Tr. Co. ‡\$'06 13-68	C. H. Dater	C. R. Hubbard	Alfred Brown, A. L. Sadler, Tr.	C. R. Hubbard, Sec.	100,000	149,680	960,340		464,180	142,420	501,590	105,840	Mech. & Metals N., N. Y.; 1st N. and 4th N., Cin.
*Union Sav. Bk. & Tr. Co. •‡\$'90 ◆ 13-40	Chas. A. Hinsch, C. B. Wright, Ch. of Bd. (6 Branches)	L. E. Miller, Edw. Senior Edgar Stark C. H. Deppe	W. E. Gray, Tr. H. J. Mergler, A. Tr.	W. L. Thede, Sec. F. J. Loewe, A. Sec.	1,000,000	3,086,210	20,209,500	66,000	5,985,000	12,837,000	2,913,600	503,320	Chase N., Guaranty Tr., and Bkrs. Tr. Co., N. Y.
Unity Banking & Sav. Co. •‡\$1900 13-59	J. Geo. Jung	H. W. Meier F. L. Emmert	S. C. Pummill N. Diehl, Tr.	J. A. Emmert C. F. Goetheim, Sec.	75,000	80,110	2,331,430		586,180	1,475,300	320,520	134,520	Imp. & Tra. N., N. Y.; Fifth-Third N., Cin.
<b>WASHINGTON BK. &amp; SAV. CO.</b> 13-84 •‡\$'17	Joel C. Clore	Geo. C. Kolb F. J. Zumstein	W. R. Galloway, Cash. and Sec.	J. C. Peck, A. Cash. and A. Sec.	100,000	28,850	476,000		477,600	53,300	45,000	19,800	Guaranty Tr. Co., N. Y.; Fifth-Third N. and 2d N., Cin.
*Western Bank & Trust Co. ◆ 13-26 •‡\$'75	Fred'k Hertenstein	Henry Hoppe Adolph Dryer	Albert Widmann	Philip Bock Feldie Katz	500,000	649,990	11,079,300	22,200	4,755,200	6,112,320	1,069,290	551,830	Imp. & Tra. N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., St. L.; 1st N., Phil.
Winton Savings Bank •‡\$'10 13-78	C. F. Korn	J. S. Walker A. Bishopric	J. S. Horst		50,000	38,470	838,400		485,570	323,890	51,290	53,220	Equitable Tr. Co. and Guaranty Tr. Co., N. Y.; Fifth-Third N., Cin.
Cincinnati Clearing House (Members indicated by a *) Cincinnati continued on next page.	E. A. Seiter	W. C. Wachs	W. D. Duple, Sec. and Mgr.										

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OHIO BANKS—Cincinnati—Continued

January, 1920

**CHARTER No. 20 — The FIFTH - THIRD NATIONAL BANK of CINCINNATI — OVER FIFTY YEARS OF SERVICE**

1051 Selected List—INVESTMENT DEALERS

CINCINNATI—Continued—Reserve City

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANKER. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. †Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS	NAME OF BANKER. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. †Mem. Inv. Bks. Assn.	YEAR ESTABLISHED.	OFFICERS.	CORRESPONDENTS.
<b>ASHBROOK &amp; CO. CLAUDE</b> (Union Tr. Bldg.)	1905	{ Jos. Eppstein, <i>Cash.</i> ( <i>Investment Securities</i> )	Guaranty Tr. Co., N. Y.; Provident Sav. Bk. & Tr. Co., Fifth-Third N., and Citiz. N., Cin.	<b>RUDOLPH KLEYBOLTE CO.</b> (Union Central Bldg.)	1901	{ Rudolph Kleybolte, <i>Pres.</i> — R. E. Beneker, <i>Tr.</i> E. A. Cape, <i>V. P.</i> L. E. Kuhler, <i>Sec.</i> ( <i>Investment Securities.</i> <i>Municipal and Corporation Bonds.</i> )	4th N. and Fifth-Third N., Cin.
<b>BEAZELL &amp; CHATFIELD</b> (Union Cent. Bldg.)	1918	{ <i>Investment Securities.</i> Member Cincinnati Stock Exchange. Member Chicago Board of Trade.	Hornblower & Weeks, N. Y. Hulburd, Warren & Chandler, Chi.; Fifth-Third N., 4th N., and Cent. Tr. Co., Cin.	<b>A. B. LEACH &amp; CO., INC.</b> (4th N. Bk. Bldg.)	1906	( <i>Investment Securities</i> )	A. B. Leach & Co., Inc., N. Y., Chi., Bos., Phil., Balt., Minpls., and St. L.
<b>BREED, ELLIOTT &amp; HARRISON, Inc.</b> (322 Walnut)	1905	( <i>Investment Securities</i> )	Breed, Elliott & Harrison, Chi., Indpls., Mil., Minpls., and Det.	Lee, Higginson & Co. (Union Trust Bldg.)	1948	{ W. H. Gardner, <i>Representative</i> ( <i>Bonds</i> )	Lee, Higginson & Co., N. Y., Chi., and Bos.
<b>CHANNER &amp; SAWYER</b> (Union Tr. Bldg.)	1914	{ S. Hugenberg, <i>Cashier</i> Herbert Jones, <i>Auditor</i> <i>Investment Securities.</i> Municipal and Corporation Bonds. Listed and Unlisted Stocks.	Josephthal & Co., N. Y.; 4th N., 1st N., Citiz. N., and Fifth-Third N., Cin.	<b>J. C. MAYER &amp; CO.</b> (318 Walnut St.)	1912	( <i>Investment Bonds</i> )	Lin. N., 1st N., Atlas N., and Citiz. N., Cin.
<b>COMPTON, WM. R. CO.</b> (Union Tr. Bldg.)	1909	{ Henry E. Poor, <i>Mgr.</i> ( <i>Bonds</i> ) Dealers in Government and Municipal Bonds.	Wm. R. Compton Co., N. Y., Chi., N. O., and St. L.	<b>M. E. MOCH &amp; COMPANY</b> (Union Tr. Bldg.)	1915	{ James L. Moch, <i>Cash.</i> — A. Wolfer, <i>A. Cash.</i> ( <i>Investment Securities</i> ) Members Cincinnati Stock Exchange.	C. H. Pforzheimer & Co., N. Y.; Citiz. N. and Fifth-Third N., Cin.
<b>DAVIES-BERTRAM COMPANY</b> (Mtle. Library Bldg.)	1908	( <i>Municipal Bonds</i> )	Lin. N., Cin.	<b>NATIONAL CITY COMPANY</b> (Fourth Nat'l Bk. Bldg.)	1916	{ W. E. Fox, <i>Representative</i> ( <i>Investment Bonds</i> )	N. City Co., N. Y. and correspondent offices. See Adv. Page 3.
George Eastis & Co. (Union Tr. Bldg.)	1902	( <i>Brokers</i> )	Post & Flagg, N. Y.	<b>OTIS &amp; COMPANY</b>	1909	{ ( <i>Investment Securities</i> ) ( <i>Branch of Cleveland</i> )	Otis & Co., Clev.; Akron, Youngstown, Den. and Colo. Springs.
<b>FIELD, RICHARDS &amp; CO.</b> (Union Cent. Bldg.)	1908	{ ( <i>Municipal and Corporation Bonds,</i> <i>Preferred Stocks</i> )	Field, Richards & Co., N. Y., Chi., and Clev.	<b>SEASONGOOD &amp; MAYER</b> (Ingalls Bldg.)	1907	<b>Government, Municipal Railroad, Corporation BONDS.</b>	Seasongood & Mayer, N. Y. Mec. & Met. Nat. Bk., N. Y. Nat. City Bk., N. Y. Kuhn, Loeb & Co., N. Y. First Nat. Bk., Chicago.
<b>EDGAR FRIEDLANDER</b> (1st N. Bk. Bldg.)	1902	( <i>Investment Securities</i> )	Newborg & Co., N. Y.	<b>SILVERMAN-HUYCK CO.</b> (Mtle. Library Bldg.)	1918	{ W. H. Silverman, <i>Pres.</i> — A. S. Huyck, <i>Sec. &amp; Tr.</i> ( <i>Municipal Bonds</i> )	Citiz. N. and Pearl Market, Cin.
<b>N. S. HILL &amp; COMPANY</b> (Traction Bldg.)	1919	( <i>Municipal Bonds</i> )	Citiz. N., 2d N., Cent. Tr. Co. and 4th N., Cin.	<b>STACY &amp; BRAUN</b> (Union Cent. Bldg.)	1910	( <i>Investment Bonds</i> )	Stacy & Braun, N. Y. and Tol.
<b>W. E. HUTTON &amp; CO.</b> (1st N. Bk. Bldg.)	1906	( <i>Investment Securities</i> )	W. E. Hutton & Co., N. Y.; Thompson & McKinnon, Chi.; E. F. Hutton & Co., San F.; E. W. Clark & Co., Phil. A. M. Kidder & Co., N. Y.; Kidder, Peabody & Co., Bos.	Tillotson & Wolcott Co. (The) (Union Tr. Bldg.)	1909	{ H. Ellwood Cree, <i>Res. Mgr.</i> ( <i>Investment Bonds</i> )	Tillotson & Wolcott Co., Clev.; 1st N. and Fifth-Third N., Cin.
<b>IRWIN, BALLMANN &amp; CO.</b> (328-332-Walnut St.)	1909	{ Frank H. Ballmann, Edwin U. Irwin, ( <i>Investment Securities</i> )		<b>WEIL, ROTH &amp; CO.</b> (139 E. 4th St.)	1902	George W. Beiser, <i>Cashier</i> — <b>Well, Roth &amp; Co., N. Y. and Chi.</b> <b>Investment Securities. Buy and Sell Entire Issues MUNICIPAL AND COUNTY BONDS. CORRESPONDENCE INVITED.</b>	
				<b>WESTHEIMER &amp; COMPANY</b> (324 Walnut St.)	1916	( <i>Brokers</i> )	J. S. Bache & Co., N. Y.; Westheimer & Co. Balt.

January, 1920

OHIO BANKS—Cincinnati—Continued

1051

**THE FIFTH - THIRD NATIONAL BANK of CINCINNATI—THE BANKERS' BANK SINCE 1863**

NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. (Etab.)	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
American Sav. Bk. Co. •\$87 6-57	Wm. M. Reynolds	A. F. Meyer	Max Levi	L. H. Nienhuser	\$ 50,000	\$ 183,150	\$ 2,880,420	-----	\$ 1,911,200	\$ 565,840	\$ 266,820	\$ 281,640	Lin. N., N. Y.; 1st N., Clev.
<b>BROADWAY SAV. &amp; TR. CO.</b> 6-54 •\$83	C. A. Grasselli	Abraham Stearn	P. J. Slach, Tr.	A. Sec. and A. Tr. Joseph Ranft, Sec.	300,000	702,140	11,947,800	-----	9,707,480	953,270	1,846,960	585,720	Bk. of the Manhattan Co. and N. City, N. Y.; 1st Tr. & Sav. and Cont. & Com'l N., Chi.; 1st N. and Union Com. N., Clev.
Brooklyn Sav. & Banking Co. J. F. Johnson 6-58 •\$88	A. E. Hoffman, V.P.	H. M. Farnsworth	Geo. Weckerling	W. O. Bayer, A. Sec.	50,000	24,910	740,370	-----	432,650	212,850	83,630	38,040	Guardian Sav. & Tr. Co., Clev.
*CENTRAL NAT'L BANK 6-4 •\$90	J. J. Sullivan	C. E. Sullivan	C. L. Corcoran	G. R. Wyman	1,000,000	1,243,140	14,109,990	\$ 3,511,740	17,451,870	1,783,170	2,554,310	932,540	N. City, Citiz. N., and Mech. & Metals N., N. Y.; 1st N., Cont. & Com'l N. and Ft. Dear. N., Chi.; 1st N., St. L.; Franklin N., Phil.
*Citizens Savings & Trust Co. 6-52 •\$68	J. R. Nutt J. H. Wade, Ch. of Bd.	E. W. Oglebay L. J. Cameron J. C. McHannan E. V. Hale W. M. Baldwin J. P. Harris Jas. Dunn, Jr. H. D. Messick Allard Smith	F. D. Williams, Tr. W. H. Fowler Van R. Purdy P. T. Harrold J. H. Clark L. R. Miller W. A. Gibson Asst. Treasurers	G. C. Nelson O. C. Nelson W. H. Kinsey H. L. Brown E. C. Genee J. C. Armstrong Asst. Secretaries	4,000,000	5,573,360	66,826,130	-----	43,771,950	25,133,320	-----	13,213,770	1st N., Chase N., and Guaranty Tr. Co., N. Y.; Cont. & Com'l Tr. & Sav., Chi.
Clark Ave. Savings Bk. Co. •\$70 6-74	J. V. Chapek	P. J. Haas	J. L. Fleharty, Sec. and Tr.	J. F. Pojman, A. Sec. P. Bennhoff, A. Tr.	200,000	50,000	3,000,000	-----	2,000,000	220,000	300,000	230,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; N. City, Union Com., and Pearl St. Sav. & Tr. Co., Clev.
Cleveland Italian Savings Bank Company - 6-84 \$19	F. Melaragno	G. A. Barricelli Blase Buonpane O. G. Melaragno	R. J. Lamb, Sec.	Joseph F. Monti, Tr. C. Schiappacasse, A. Tr.	50,000	-----	-----	-----	-----	-----	-----	-----	-----
Cleveland Liberty Bank - \$19 6-82	Samuel Stern	Wm. Kirtz M. Kirtz	Ben. Schwartz	S. E. Cohn	100,000	10,160	167,200	-----	252,120	10,490	-----	14,630	N. City, N. Y. and Clev.
<b>*CLEVELAND TRUST COMPANY</b> 6-68 •\$94	<b>F. H. GOFF</b> <b>EDWIN BAXTER,</b> Asst. to Pres. <b>I. F. FREIBERGER</b> <b>P. T. WHITE</b> <b>A. L. ASSMUS</b> <b>E. L. MASON</b> (16 BRANCHES)	<b>A. G. TAME</b> <b>E. B. GREENE</b> <b>I. F. FREIBERGER</b> <b>M. W. MOUNTCASTLE,</b> A. Tr. <b>A. A. DENISON,</b> A. Sec. <b>F. H. HOUGHTON,</b> A. Tr. <b>J. W. WOODBURN,</b> A. Tr.	<b>F. H. HOBSON,</b> Tr. <b>E. S. CURTISS,</b> A. Tr. <b>R. R. ALEXANDER,</b> Trust Officer <b>R. A. MALM,</b> A. Tr. <b>H. H. ALLYN,</b> A. Tr. <b>ARTHUR WELSH,</b> A. Tr.	<b>H. D. KING,</b> Sec. <b>E. B. MERRELL,</b> A. Sec.	3,000,000	3,302,590	83,498,860	1,118,380	55,317,520	20,463,260	4,061,890	12,397,730	Bkrs. Tr. Co., Seab. N., and Chase N., N. Y.; Cont. & Com'l N., Chi.; Guaranty Tr. Co. of N. Y., Paris; Lloyds Bk., Lon.
Columbia Sav. & Loan Co. •\$91 6-63	C. G. Barkwill (1 Branch) (See page 27 for complete information)	G. R. Canfield E. S. Barkwill	J. L. Paton, Tr.	C. J. Hodous, Sec.	100,000	166,280	3,934,710	-----	1,688,190	1,680,120	601,090	263,180	Lin. N. and Irving N., N. Y.; Union Com. N. and 1st N., Clev.
*Federal Reserve Bank, Dist. 4 6-1	<b>JOHN SHERWIN</b>	<b>T. H. WILSON</b> <b>A. B. MARSHALL</b> <b>JOSEPH R. KRAUS</b> <b>GEO. P. STEELE</b>	<b>C. E. FARNSWORTH</b>	<b>JOHN R. GEARY</b> <b>J. H. CASWELL</b> <b>H. R. SANBORN</b> <b>B. A. BRUCE</b> <b>J. G. ARMSTRONG</b> <b>T. J. CHAMPION</b>	2,500,000	3,852,550	38,376,300	35,368,470	56,780,410	5,350,830	23,684,460	4,972,610	Irving N., 1st N., and Chase N., N. Y.; Cont. & Com'l N. and 1st N., Chi.
<b>*FIRST NAT'L BANK</b> 6-10 •\$63	<b>Accounts of Banks, Bankers, Merchants, and Corporations solicited upon favorable terms. Correspondence invited.</b>												
First Trust & Savings Co. •\$13 6-78	John Sherwin	T. H. Wilson F. J. Woodworth G. N. Sherwin	R. S. Crawford, Sec. W. A. Porter, A. Sec.	R. B. Pettit, Tr. F. L. Frey, A. Tr.	1,250,000	1,091,030	34,449,070	-----	19,215,760	10,501,260	-----	7,525,480	Guaranty Tr. Co. and Bkrs. Tr. Co., N. Y.; 1st N., Clev.
Forest City Sav. & Trust Co. 6-61 •\$90	H. C. Baehr	Christian Schuele Theo. Kundtz W. F. Rapprich S. W. Folsom	W. F. Rapprich, Sec. and Tr. D. E. Cotton, A. Tr.	J. T. Feighan, A. Tr. E. C. Heil, A. Sec.	250,000	336,300	5,386,100	31,040	4,077,710	1,089,810	549,440	278,740	Han. N., N. City, and Merch. N., N. Y.
Garfield Savings Bank •\$92 6-65 (Cleveland continued on next page.)	Harris Creech (5 Branches)	Jas. W. Stewart T. S. Knight S. C. Blake W. F. Pinley	C. W. Stansbury, Sec. H. D. Cozad, A. Sec.	F. F. Van Deusen, Tr. W. J. Chamberlin, A. Tr.	500,000	543,640	14,648,570	-----	10,057,130	2,068,070	959,790	1,895,060	N. Park and Merch. N., N. Y.; Union Tr. Co., Chi.; 1st N., Clev.

**The 5th-3rd NATIONAL BANK of CINCINNATI — Resources \$55,000,000** ABILITY WILLINGNESS COURTESY

1052 OHIO BANKS—Cleveland January, 1920

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

CLEVELAND—Continued—Reserve City  
(Federal Reserve City No. 4)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ‡Mem. Inv. Bks. Assn. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
Guarantee Title & Tr. Co. - \$98 6-71	E. G. Tillotson	F. H. Ginn P. D. Jones	J. O. Devitt, Tr. W. H. Belding, A. Tr.	W. E. Crittenden, Sec. T. C. Terrett, A. S. cc.	\$ 566,000	\$ 219,880	\$ 927,900		\$ 627,360	\$ 457,030		\$ 119,080	Seab. N., N. Y.
<b>*GUARDIANS SAVINGS &amp; TRUST COMPANY</b> ◆ 6-66 ◆ \$94	J. A. HOUSE H. P. McINTOSH, Ch. of Bd.	H. C. ROBINSON THOS. E. MONKS GEO. F. HART H. P. McINTOSH, JR. J. A. MATHEWS C. R. MEGERTH A. G. STUCKY F. W. WARDWELL T. W. HILL P. C. BERG	R. P. SEARS W. D. PURDON, Tr. W. R. GREEN, Sec. L. E. HOLMDEN G. J. PROVO H. A. CARLTON JOHN FISH L. J. KAUFMAN, Asst. Treasurers	GEO. A. CHURCH J. A. WARD C. F. BRUGGEMEIER A. R. FRASER L. B. FOOTE C. H. FORCE A. F. YOUNG L. J. ZURLINDEN, Asst. Secretaries	3,000,000	3,933,010	63,741,460	\$ 3,825,730	56,848,400	16,232,940	\$ 2,879,250	6,178,280	Guaranty Tr. Co. and Bkrs. Tr. Co., N. Y.; Cont. & Com'l. N., Chi.; Old Colony Tr. Co., Bos.
Home Savings & Trust Co. 6-75 ◆ \$92	F. A. Shepherd	Henry Krather F. D. Johnson J. R. Teufel Arthur Odell, J. W. Stewart	H. J. Webster, Tr.	W. E. Shepherd, Sec Harold Busch, A. Sec. R. L. Holmes, Tr.	125,000	109,290	2,609,470		1,406,930	1,030,850	337,520	68,470	Seab. N., N. Y.; 1st N., Clev.
Hough Savings Bank 6-70 ◆ \$98	F. H. Haserot	(Stanley Klonowski)	W. C. Knorr, Sec.	R. L. Holmes, Tr.	50,000	18,500	894,670		306,300	542,050	71,430	45,170	Chatham & Phenix N., N. Y.; 1st N., Clev.
Klonowski Saving Bank 6-83 ◆ \$13					125,000	6,930	52,580		147,410	7,450	13,078	32,100	Knauth, Nachod & Kühne and Public N., N. Y.; Broadway Sav. & Tr. Co., Clev.
Lake Shore Bkg. & Trust Co. 6-59 ◆ \$90	John M. Gundry (6 Branches)	H. B. Gibbs H. W. King J. H. Jones W. S. Bowler E. Rice J. A. Melcher Henry Hertel	Geo. F. Schulze, Tr. C. H. Hill, A. Tr. E. W. Burdick, A. Sec.	L. C. Kollie, Sec. D. F. Weckstroth, A. Sec.	800,000	424,630	23,134,500		17,131,000	3,449,420		3,901,980	N. City, Chase N., Irving N., Am. Ex. N., N. Bk. of Com., N. Y.; Union Tr. Co., Chi.; 1st N., Bos.
Lorain Street Sav. & Trust Co. 6-62 ◆ \$91	G. A. Tinnerman W. L. Nutt, V.-P.	S. Garber M. Gusman K. Kohn E. H. Gehlbach	F. J. Melcher, Tr. J. R. Cleary, A. Tr.	E. J. Rice, Sec.	200,000	202,130	5,265,080	10,000	3,622,400	1,099,750	492,890	189,550	Seab. N., N. Y.; Cont. & Com'l. N., Chi.; 1st N. Guardian Sav. & Tr. and Union Com. N., Clev.
Merchants Savings & Banking Company 6-80 ◆ \$16	I. Sheinbart	Max Levy, Sec. and Tr.			34,190	4,070	337,770		243,030	18,250	64,000	40,060	Irving N., N. Y.; West Side N., Chi.; 1st N., Clev.
<b>*NATIONAL CITY BANK</b> ◆ \$65 6-12	H. V. Shulters T. M. Burnham, Ch. of Bd.	Accounts of Banks, Bankers and other specialties and collections as solicited.	C. B. Gates	C. B. Reynolds J. B. Root W. J. Dunn	2,000,000	763,970	10,826,120		9,052,790	1,471,390	1,129,310	2,427,520	Chatham & Phenix N. and N. City, N. Y.; Corn Ex. N., Chi.; 4th St. N., Phil.
<b>*NATIONAL COMMERCIAL BK.</b> ◆ \$04 6-8	L. A. Murfey Our Collection Department up on Cleveland and We solicit items	C. L. Murfey E. T. Shannon Ohio in bulk. Write us for terms.	E. T. Shannon	H. C. Hutchinson	1,500,000	1,518,840	7,682,790	488,270	10,452,340	1,121,830	1,594,470	579,270	Am. Ex. N., N. Y.; Cont. & Com'l. N., Chi.
<b>NORTHERN NATIONAL BANK</b> ◆ \$19 6-20	WM. D. YOUNG	J. H. WHITELAW	J. A. PURCELL	V. A. CONKEY FRANK MITCHELL for Service.	500,000	125,070	2,061,880		1,726,540	242,080		664,410	Merch. N. and Guaranty Tr. Co., N. Y.; Merch. Ln. & Tr. Co., Chi.
Nottingham Savings & Bkg. Company 56-1084 ◆ \$01	C. M. Mix	J. R. Emerich E. B. Cassatt	W. A. Abbott, Sec. and Tr.		37,860	3,500	340,270	5,000	273,060	70,100	62,000	9,520	Chase N., N. Y.; Cent. N., Lake Shore Bkg. & Tr., and Guardian Sav. & T. Co., Clev.
<b>*PEARL ST. SAV. &amp; TR. CO.</b> ◆ \$90 6-60	H. W. Stecher John Beck, V. P. Frank Seither, V. P.	Leo Mayer M. L. Ruetenik H. F. Brandt, A. Sec.	A. F. Humel, Sec. and Tr. F. J. Grejner, A. Sec.	W. P. Frey, A. Tr. W. J. Bauknet, A. Tr.	600,000	609,800	13,085,030	337,490	8,922,130	4,749,250	1,044,020	431,900	Seab. N. and Han. N., N. Y.; Cont. & Com'l. N. and Corn Ex. N., Chi.; Mellon N., Pitt.
Society for Savings 6-51 ◆ \$49	M. T. Herrick	W. R. Warner W. B. Sanders J. D. Williamson	John H. Dexter, Sec. and Tr. J. C. Hoffman, A. Tr.	H. M. Yost, A. Sec. R. T. Edison, A. Sec.		5,086,820	62,549,980		19,783,210	36,919,110	7,631,420	2,145,120	Am. Ex. N., N. Y.
Spira Bank & Trust Co. 6-81 ◆ \$91	Henry Spira	Philip Spira	Sigmund Spira	Harry Lorber	150,000	6,070	1,126,570		700,160	295,200	118,800	69,630	Guaranty Tr. Co., N. Y.; 1st N. and Union Com. N., Clev.
<b>STATE BANKING &amp; TR. CO.</b> ◆ \$99 6-72	Chas. R. Dodge D. R. James, Ch. of Bd. (3 Branches)	C. H. Beardslee F. H. Rose F. W. Staffeid	J. L. Wadsworth, Tr.	D. Y. LaFever, Sec.	350,000	191,940	8,318,960	163,600	6,261,150	1,360,900	729,360	678,090	Irving N., and Merch. N., N. Y.; N. City, Chi.; Bk. of Pitt. N. A., Pitt.; 1st N., Clev.

(Cleveland continued on next page.)

**The 5th-3rd NATIONAL BANK of CINCINNATI — Resources Over \$55,000,000.00**

January, 1920  
OHIO BANKS—Cleveland—Continued  
1053



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

**CLEVELAND—Continued—Reserve City**  
(Federal Reserve City No. 4)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ¶Mem. Inv. Bks. Assn. Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.				PRINCIPAL CORRESPONDENTS.	
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS		CASH AND EXCHANGES
*Superior Sav. & Tr. Co. •†\$05 6-77	C. E. Sullivan	E. S. Hanson A. M. Corcoran	R. A. Bishop, Tr. J. D'Errico, A. Tr.	F. C. Schlundt, Sec. J. B. Holmden, A. Sec.	\$ 500,000	\$ 1,361,860	\$ 14,757,570	\$ 901,610	\$ 12,135,300	\$ 5,230,830	\$ 2,401,890	\$ 954,230	Guaranty Tr. Co. and Bkrs. Tr. Co., N. Y.; Cont. & Com'l Tr. & Sav. and Cent. Tr. Co. of Ill., Chi.
<b>UNION COMMERCE NATIONAL BANK</b> 6-15 •†84	<b>G. A. COULTON</b>	<b>GEO. S. RUSSELL</b>	<b>W. C. SAUNDERS</b>	<b>CARL R. LEE</b>	4,000,000	4,272,390	50,015,180		52,598,630	11,130,360		13,095,780	Am. Ex. N., Irving N., Chase N., and N. Park, N. Y.; 1st N. and Cont. & Com'l N., Chi.; 1st N. and N. Shawmut, Bos.; Girard N. and Phil. N., Phil.
	<b>WARREN S. HAY</b> DEN, C. L. Ch. of Bd. E. E. CRESWELL H. E. HILLS C. W. WHITEHAIR JAS. DUNN, JR.	<b>W. E. WARD</b> <b>C. L. BRADLEY</b> <b>E. E. CRESWELL</b> <b>H. E. HILLS</b> <b>C. W. WHITEHAIR</b> <b>JAS. DUNN, JR.</b>	<b>G. O. HALL, A. C.</b> <b>E. W. BOURNE, A. C.</b>	<b>F. A. WHITE</b> <b>F. W. COOK</b> <b>R. H. SHARPE</b> <b>M. B. KOELLIKER</b>									
*UNITED BANKING & SAV. CO. 6-55 •†86	A. H. Seibig W. H. Heil, Ch. of Bd.	Henry Grombacher William Greif E. A. Meckes	C. A. Wilkinson, Sec. & Tr.	J. A. Zimmer, A. Sec.	1,000,000	500,000	16,000,000		13,000,000	2,800,000	1,300,000	500,000	Irving N., Merch. N., and Guaranty Tr. Co., N. Y.; Union Tr. Co., Chi.; Union Com. N., Clev.
Woodland Ave. Sav. & Tr. Co. 6-56 •†87	C. A. Grasselli, (1 Branch)	O. M. Stafford T. S. Grasselli G. A. Spear, A. Sec. G. A. Coultou	L. H. Fisher, Tr. H. Piwonka, A. Tr. L. J. Hajek, A. Tr. G. A. Kelsey, Sec. and Mgr.	J. C. Sanders, Sec. G. M. Kovachy, A. Sec. J. A. House, Tr.	350,000	568,840	12,987,180		11,425,220	511,890	1,316,800	662,650	N. City and Bk. of the Manhattan Co., N. Y.; 1st Tr. & Sav. and Cont. & Com'l Tr. & Sav., Chi.
Cleveland Clearing House (Members indicated by a *)	C. A. Paine Francis Coates, Jr.	C. H. Examiner											

**Selected List—INVESTMENT DEALERS**

NAME OF BANKER. •Mem. Am. Bks. Assn. YEAR ‡Mem. State Bks. Assn. ESTAB- ¶Mem. Inv. Bks. Assn. LISHED.	OFFICERS.	CORRESPONDENTS.	NAME OF BANKER. •Mem. Am. Bks. Assn. YEAR ‡Mem. State Bks. Assn. ESTAB- ¶Mem. Inv. Bks. Assn. LISHED.	OFFICERS.	CORRESPONDENTS.
Bonbright-Herrick Company •†15 (Cuyahoga Bldg.)	(Investment Securities)	W. P. Bonbright & Co., N. Y., Phil., Bos., and Det.	<b>MAYNARD H. MURCH CO.</b> (Union N. Bk. Bldg.) •†11	M. H. Murch, Pres. John A. Kling, V. P. (Capital, \$300,000)	Union Com. N., 1st Tr. & Sav., N. Com'l, and Guardian Sav. & Tr. Co., Clev.
<b>BORTON &amp; BORTON</b> •†16 (Leader-News Bldg.)	(Stocks and Bonds)	Guaranty Tr., N. Y.; 1st N. and N. City, Clev.	<b>NATIONAL CITY COMPANY</b> (Guardian Bldg.) •†16	Robert C. Hall, Dist. Sales Mgr. (Investment Bonds)	Merrill, Cox & Co., Chi., Seattle, San F., and Omaha, N. Y., and correspondent offices. See Adv. Page 3.
George H. Burr & Co. •18 (Citizens Bldg.)	(Commercial Paper)	Geo. H. Burr & Co., N. Y., Chi., and Bos.		(F. F. Kennedy, Pres. C. F. Morgenstern, L. R. Pulliam, V. P. and Tr. A. Tr. A. N. Rodway, V. P. F. H. Ginn, Sec. (Commercial Paper)	(Investment Securities)
C. E. Denison & Co. •†93 (Guardian Bldg.)	C. E. and G. B. Denison, Partners (Investment Securities)	C. E. Denison & Co., Bos.	<b>OTIS &amp; COMPANY</b> •†99 (216 Superior Ave., N. E.)	Wm. A. Read & Co. •†05 (Citizens Bldg.)	Wm. A. Read & Co., N. Y., Chi., Phil., and Bos.
<b>FIELD, RICHARDS &amp; CO.</b> •†08 (Guardian Bldg.)	(Investment Securities)	Field, Richards & Co., N. Y. and Cin.	<b>STANLEY &amp; BISSELL</b> •†13 (Garfield Bldg.)	The Tillotson & Wolcott Co. •†09 (Guardian Bldg.)	Union Com. N. and Citz. Sav. & Tr. Co., Clev.
The F. L. Fuller Company •02 (Garfield Bldg.)	F. L. Fuller, Pres. J. S. Fuller, (Investment Bonds) Sec. and Tr.	Union-Com. N. and Guardian Sav. & Tr. Co., Clev.		{ E. G. Tillotson, Pres. O. A. Locke, Tr. J. E. Milligan, V. P. Chas. J. Forbes, Sec. Paid-up Capital, \$200,000. (Bonds) Surplus and Profits, \$200,000.	Guardian Sav. & Tr. Co., 1st N., and Union-Com. N., Clev.; 1st N., Cin.
Hathaway, Smith, Folds & Co. •18 (Leader-News Bldg.)	(Commercial Paper)	Hathaway, Smith, Folds & Co., N. Y., Chi., Phil., Bos., St. L., and Pitt.			
Hayden, Miller & Co. •†03 (Citizens Bldg.)	(Investment Bonds)	Chase N., N. Y.; Union-Com. N. and Citz. Sav. & Tr. Co., Clev.			
<b>HUNTER GLOVER &amp; COMPANY</b> •16 (Erie Bldg.)	(Stocks and Bonds)	Guardian Sav. & Tr. Co., Clev.			
<b>A. B. LEACH &amp; CO., INC.</b> •18 (Guardian Bldg.)	(Investment Securities)	A. B. Leach & Co. Inc., N. Y., Chi., Phil., Pitt., Bos., Buffalo, Balt., Mil., Minpls., Scranton.			
<b>LEE, HIGGINSON &amp; CO.</b> •48 (610 Nat'l City Bldg.)	(Bonds)	Lee, Higginson & Co., N. Y., Chi., and Bos.			

**The 5th-3rd NATIONAL BANK of CINCINNATI—Resources \$55,000,000**

ABILITY  
WILLINGNESS  
COURTESY

# UNION COMMERCE

## *National Bank*

OF CLEVELAND

**C**LEVELAND'S importance in the nation's industry makes a Cleveland account peculiarly valuable to a commercial bank.

The Union Commerce National is equipped to handle commercial banking transactions of every type and any magnitude—and by reason of the scope of its activities it enjoys prompt access to various sources of dependable business information.

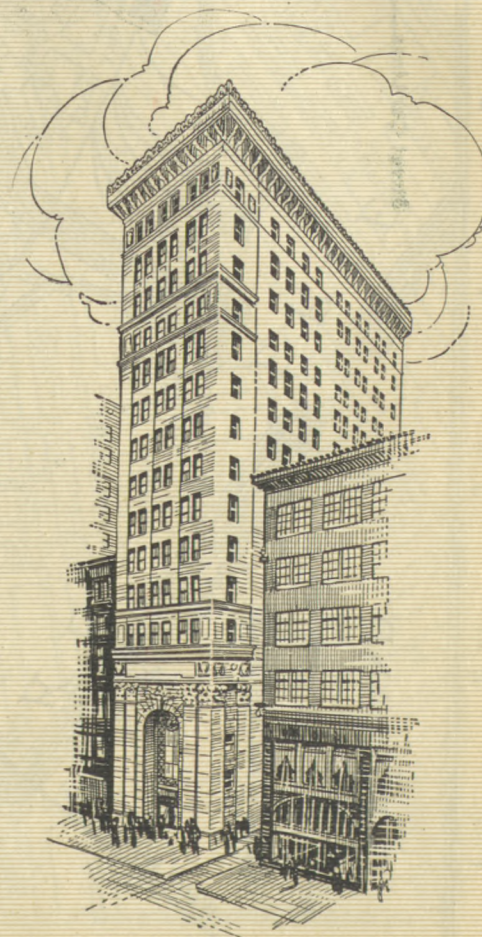
### *Officers*

WARREN S. HAYDEN - - - - -	<i>Chairman</i>
GEORGE A. COULTON - - - - -	<i>President</i>
GEORGE S. RUSSELL - - - - -	<i>Vice-President</i>
WILLIAM E. WARD - - - - -	<i>Vice-President</i>
CHARLES L. BRADLEY - - - - -	<i>Vice-President</i>
ELMER E. CRESWELL - - - - -	<i>Vice-President</i>
HARRY E. HILLS - - - - -	<i>Vice-President</i>
CHARLES W. WHITEHAIR - - - - -	<i>Vice-President</i>
JAMES DUNN, JR. - - - - -	<i>Vice-President</i>
WALTER C. SAUNDERS - - - - -	<i>Cashier</i>
CARL R. LEE - - - - -	<i>Assistant Cashier</i>
FRANK A. WHITE - - - - -	<i>Assistant Cashier</i>
FRED W. COOK - - - - -	<i>Assistant Cashier</i>
GEORGE Q. HALL - - - - -	<i>Assistant Cashier</i>
EZRA W. BOURNE - - - - -	<i>Assistant Cashier</i>
RALPH H. SHARPE - - - - -	<i>Assistant Cashier</i>
MICHAEL B. KOELLIKER - - - - -	<i>Assistant Cashier</i>
WILLIAM F. LYNCH - - - - -	<i>Auditor</i>

Under Joint Ownership with THE CITIZENS SAVINGS & TRUST COMPANY

COMBINED CAPITAL, SURPLUS AND UNDIVIDED PROFITS \$16,000,000

COMBINED RESOURCES OVER \$150,000,000



# CLEVELAND

(Main Portion)

Rand McNally's New 11x14 Map of Cleveland (Main Portion).  
Copyright by Rand McNally & Co.

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Scale: Statute Miles

FOR CENTRAL OHIO ITEMS USE

# THE OHIO BANK

NAT'L

## OF COLUMBUS



Occupying its Own New Building

Capital Paid In	-	-	\$400,000.00
Surplus and Profits	-	-	\$713,000.00
Total Resources Over	-	-	\$13,000,000.00

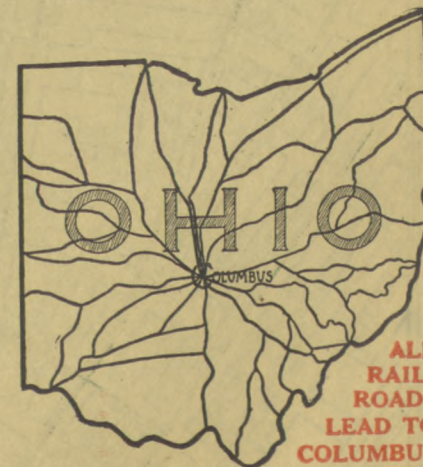
**POSITIVELY THE BEST EQUIPMENT AND FACILITIES**  
**POSITIVELY THE BEST SERVICE IN ALL DEPARTMENTS**

OUR correspondents throughout Central Ohio are in every case the leading banks in their respective communities, and our services to them secure their best endeavors for us and our business.

FRANK L. STEIN, Vice-Pres.  
EDWIN BUCHANAN, Cashier  
GEO. H. MOCK, Ass't Cashier

E. KIESEWETTER, President

ALBERT E. FRECH, Ass't Cashier  
HENRY LORENZ, Asst. Cashier  
ALEX. W. KRUMM, Asst. Cashier



**ALL  
RAIL-  
ROADS  
LEAD TO  
COLUMBUS**

NOTE:—Cleveland to Columbiana, inclusive, see page 1057 following Clarksville.

**COLUMBUS—Reserve City**  
(Fed. Reserve Dist. No. 4)

(Franklin County K 12) County Seat, Population 214,878

January, 1920

OHIO BANKS—Columbus

1055

NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. §Mem. Inv. Bks. Assn. †Est.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.	
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DE-COUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EX-CHANGES		
*Capital City Bank.....*†\$75 25-14	H. E. Richter..... E. F. Southard, <i>Ch. of Bd.</i>	George W. Bright.....	Ralph Reamer.....		\$ 100,000	\$ 40,250	\$ 557,000	\$ 161,000	\$ 465,000	\$ 210,500	\$ 106,600	\$ 65,800	Citiz. N. and Chase N., N. Y.; Bk. of Corning Co., Corning; Bk. of Basil Co., Basil.	
<b>*CENTRAL NATIONAL BANK</b> 25-16 *†'08	W. B. BEEBE.....	H. C. PARK.....	H. C. PARK.....	CHAS. G. SCHENCK, JR.	200,000	25,900	2,848,010	145,440	1,497,000	870,480	541,450	520,120	Chatham & Phenix N., N. Y.; Corn Ex. N., Chl.; 1st N., Clev.	
We specialize on Columbus and Central Ohio collections. Items handled with care and precision. Remittance on day of payment. Collection department is given personal supervision by an officer of the bank.														
<b>*CITIZENS TRUST &amp; SAVINGS BANK</b> 25-55 *†'01	R. H. SCHRYVER..... G. W. BRIGHT, <i>Ch. of Bd.</i> (1 Branch)	O. A. MILLER..... C. J. HOSTER..... J. F. STONE.....	JOHN BLANPIED, <i>A. Sec.</i> M. C. WILLIARD, <i>Mgr. Safe Dep. Dept.</i>	J. B. DURY.....	700,000	166,620	4,830,260		3,498,170	1,578,870		973,790	Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chl.; 1st N. Clev.	
A General Banking Business Transacted. Send US your items and collections for Columbus and vicinity. Promptness and careful attention to every detail. Moderate charge. TRY US.														
<b>*CITY NATIONAL BANK</b> 25-8 *†'98	FOSTER COPELAND.....	J. J. JENNINGS..... C. W. TANNER.....	G. W. TANNER.....	R. W. LAYLIN..... H. D. CULP.....	300,000	300,000	5,500,000	400,000	4,088,000	1,883,410	290,870	950,650	N. Bk. Com., N. Y.; Cont. & Com'l N., Chl.	
Do a General Banking and Exchange Business. Collections a specialty. Remittance Made on day of Payment. Correspondence Invited.														
*COLUMBUS SAV. BANK.....*†\$81 25-11	B. S. Dickson.....	W. C. Willard.....	B. S. Dickson..... W. C. Willard, Tr.	E. J. Hunsinger..... J. H. Poste, Sec.	50,000	86,000	1,157,500		744,200	167,100	287,600	94,600	N. Bk. Com., N. Y.; Citiz. N., Cin.; Hayden-Clinton N., Col.	
<b>*COMMERCIAL NATIONAL BANK</b> 25-5 *†'67	G. A. ARCHER.....	R. H. JEFFREY.....	MURRAY HOFFMAN..... E. S. LEHMAN, A. C.	W. H. STEPHENS..... D. H. OWEN.....	300,000	599,950	7,500,860		6,470,410	519,150		2,097,810	Irving N. and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chl.; 1st N., Clev. and Cin.	
Oldest National Bank in City. Prompt attention to all banking matters entrusted to us.														
Commonwealth Savings Bank 25-63 §'19	F. E. Shaffmaster.....	W. F. Decker.....	J. Allen Pyne.....		100,000	25,000	48,510		111,870	21,960	10,320	14,950	Guaranty Tr. Co., N. Y.; Huntington N., Col.	
Fifth Ave. Savings Bk. Co.*†\$'04 25-58	E. M. Parker.....	C. A. McAllister..... E. W. Yantes.....	J. E. Fippin, <i>Cash. and Sec.</i>	J. W. Gordon..... A. C. Wolf, Tr.	50,000	68,000	1,125,000		920,000	105,000	100,000	100,000	N. Bk. Com., N. Y. and Col.	
Guarantee Title & Trust Co. 25-54 §'05	F. A. Miller.....	George L. Gagle.....	Lorenzo D. Mathews, <i>Sec. and Tr.</i>		106,000	59,240	620,780		690,520	42,900		12,370	Guarantee Title & Tr. Co., Clev.	
*HAYDEN-CLINTON NATIONAL BANK.....*†'67 25-7	W. C. Willard.....	C. H. Hayden..... S. G. Prentiss.....	W. P. Little.....	T. H. Dickson..... H. L. Thomas..... Daniel T. Jones..... J. L. Hamill.....	700,000	880,000	8,013,220		4,713,620	2,746,490	2,018,050	420,610	N. Park, N. City and N. Bk. Com., N. Y.; Cont. & Com'l N. and 1st N., Chl.; Corn Ex. N. and Phil. N., Phil.; Mellon N. and Bk. of Pitt. N. A., Pitt.	
<b>*HUNTINGTON NATIONAL BANK</b> 25-2 *†'66	F. R. HUNTINGTON.....	T. S. HUNTINGTON.....	B. G. HUNTINGTON.....	E. R. NEAL.....	500,000	250,000	6,325,480	2,523,750	5,514,000	2,100,000		2,554,720	1st N. and N. City, N. Y.; Corn Ex. N. and 1st N., Chl.; 1st N., St. L.; Bk. of Cal. N. A., San F.	
We respectfully solicit the accounts of Banks and Bankers upon the most favorable terms consistent with conservative banking.														

(Columbus Banks continued on next page)

**The FIFTH-THIRD NATIONAL BANK of CINCINNATI** IN THE CENTRAL CITY OF THE FOURTH FEDERAL RESERVE DISTRICT OFFERS UNSURPASSED SERVICE TO BANKS AND BANKERS

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

**COLUMBUS—Continued—Reserve City**  
(Federal Reserve District No. 4)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Inv. Bks. Assn. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.	
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DIS-COUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EX-CHANGES		
*Market Exchange Bank Co. 25-15 •\$'96	O. A. Schenck	C. B. Baker L. Seidensticker	J. W. Seidensticker	W. C. Gares	\$ 100,000	\$ 149,040	\$ 3,038,870		\$ 2,180,000	\$ 634,100	\$ 332,700	\$ 213,600	Han. N., N. Y.; N. City, Chi.	
<b>*NATIONAL BANK OF COMMERCE</b> 25-12 •\$'1900	<b>J. C. CAMPBELL</b>	<b>GEO. T. SPAHR</b> <b>P. L. SCHNEIDER</b> <b>W. E. REX</b> <b>HENRY DEEG</b>	<b>RICHARD PATTON</b>	<b>E. E. FOX</b>	200,000	259,830	4,082,500	\$ 308,810	3,233,440	1,475,180	854,890	405,300	N. Bk. Com. and Irving N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Clev.; Fifth-Third N., Cin.	
If you appreciate prompt and careful service at a moderate charge, send us your items and collections for Central Ohio.														
*NEW FIRST NATIONAL BANK 25-4 •\$'63	C. M. Wing	C. R. Shields Henry C. Werner E. W. Swisher	E. L. Abbott	Henry Pausch L. Francis Wolls	500,000	579,170	5,500,000	3,000,000	4,500,000	4,500,000		2,185,390	N. Bk. Com. and N. City, N. Y.; Cont. & Com'l N. and Corn Ex. N., Chi.; 1st N., Phil. and Pitt.	
NORTHERN SAVINGS BANK 25-59 \$'05	C. L. Dickey	J. H. Zinn	Frank E. Robinson	R. F. Armstrong	25,000	25,270	568,060		392,260	84,570	105,000	35,150	N. City, N. Y.; N. Bk. Com., Col.	
<b>*OHIO NAT'L BANK</b> 25-1 •\$'88	<b>EMIL KIESEWETTER</b>		<b>F. L. STEIN</b>	<b>EDWIN BUCHANAN</b>	<b>A. E. FRECH</b> <b>G. H. MOCK</b> <b>HENRY LORENZ</b> <b>ALEX W. KRUMM</b>	400,000	716,660	8,716,980	1,343,280	5,088,600	5,484,080	1,787,020	490,790	N. City, Bk. of N. Y. N. B. A. and Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; 1st N. and Union Com. N., Clev.; 1st N., St. L.; Cal. N., Sacra- mento; Girard N., Phil.; Bk. of Pitt. N. A., Pitt.
We make a specialty of Central Ohio Cash Items and Collections.														
SEE ADVERTISE MENT OPP OSITE P RECEDING PAGE .														
Produce Exchange Bank •\$'04 25-60	John Unverzagt (2 Branches)	Wm. Trautman	W. A. Humphrey Cashier and Sec.	Herman Falter, Tr.	50,000	22,940	230,860		108,340	140,980	17,120	32,750	Bk. of Am., N. Y.; N. Bk. Rep., Chi.; Cent. N., Col.	
*State Sav. Bank & Trust Co. 25-52 •\$'92	E. R. Sharp	Wm. F. Burdell R. S. Warner	A. W. Mackenzie Sec. and Tr.	N. O. Jones, A. Sec. and A. Tr.	400,000	200,010	3,398,680		2,023,190	901,020		1,052,970	Imp. & Tra. N., N. Y.; Cent. Tr. Co. of Ill., Chi.; Fifth-Third N., Cin.	
AMERICAN GUARANTY CO. •12	{ John L. Hamilton { SEE ADVERTISE MENT ON MARGIN	S. C. Wheeler	E. J. Johnson, Sec.	J. L. Hamilton, Jr. Tr.	215,000	184,000			20,500	295,950	38,000	34,950	O. N. and New 1st N., Col.	
<b>CLAUDE MEEKER</b> 8 East Broad St. •\$'95 (Deshler Hotel)	<b>INVESTMENT SECURITIES. CORRESPONDENCE INVITED.</b>													
OTIS & COMPANY •\$'97 (Investment Securities)	(Branch of Cleveland)													
THE HUGH RIDENOUR CO. •\$'16 (Investment Securities)	Hugh Ridenour	Walter A. Jones		F. E. Shaffmaster, Sec.									Otis & Co., Clev., Akron, Youngs- town, Den., and Colorado Springs.	
Stevenson & Vercoe •\$'03 (New 1st Nat. Bk. Bldg.) (Investment Securities)													City N. and State Sav. Bk. & Tr. Co., Col.	
Columbus Clearing House (Members indicated by a *)	O. A. Schenck	Howard C. Park	Walter A. Fox, Mgr. and Examiner	B. S. Dickson, Tr.									J. & W. Seligman & Co., N. Y.; E. W. Clark & Co., Phil.	

**CHARTER No. 20 — The FIFTH - THIRD NATIONAL BANK of CINCINNATI — OVER FIFTY YEARS OF SERVICE**

TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES DUE FROM BANKS	
*Circleville... Pickaway Pop. 8000 M 12	<b>CIRCLEVILLE SAV. &amp; BKG. COMPANY</b> 56-397	H. C. ALLEN	JOHN C. GOELLER	J. R. NOECKER. <i>Sec. and Tr.</i>	L. A. LEIST. <i>A. Sec. and A. Tr.</i>	\$ 25,000	\$ 7,500	\$ 300,000	\$ 300,000	\$ 32,500	N. Bk. Com., N. Y.; Com'l N. and Citiz. Tr. & Sav., Col.
" " "	<b>FIRST NATIONAL BANK</b> 56-395	B. F. BENFORD	C. CURTAIN	J. W. CRIST	WM. T. ULM	180,000	104,000	902,860	904,530	263,350	1st N., N. Y.; Citiz. N., Cin.; 4th St. N., Phil.; Cent. N., Clev.
" " "	<b>SECOND NATIONAL BANK</b> 56-394	S. T. Ruggles	Wm. Foresman	G. A. Schleyer	C. F. Abernethy	125,000	123,360	1,145,440	1,199,480	245,460	Imp. & Tra. N., N. Y.; Fifth-Third N., Cin.; New 1st N., Col.; Cent. N., Phil.
" " "	<b>THIRD NATIONAL BANK</b> 56-396	C. G. SHULZE	GEO. BENNETT	M. E. NOGGLE	CLARK WILL	100,000	45,000	775,000	770,000	144,670	Han. N., N. Y.; Ohio N., Col.; 1st N., Cin.
Clarington... Monroe K 20 Pop. 784	First National Bank 56-918	John J. Rea	W. J. McCoy	F. R. Nelson		40,000	45,000	424,000	414,000	82,540	Han. N., N. Y.; Mellon N., Pitt.
Clarksburg... Ross M 11 C Pop. 558	Clarksburg Commercial Bk. 56-1226	O. M. Howser	J. B. Willis	F. J. Peck	Joseph Wilkins	25,000	10,800	148,400	162,900	35,000	Fifth-Third N., Cin.; Valley Sav. Bk. & Tr. Co., Chillicothe; Huntington N., Col.
Clarksville... Clinton M 8 C Pop. 425	Farmers National Bank 56-919	D. A. Humphreys	N. A. Gilbert	Clinton Madden		25,000	6,800	97,000	122,000	18,000	Chase N., N. Y.; 1st N., Cin.
Cleves... Hamilton O 5 C Pop. 1600	Hamilton County Nat. Bk. 56-920	Morgan Wamsley	E. R. Stephens	C. W. Harlan	Frank Ingram	25,000	27,400	350,300	314,000	69,250	Han. N., N. Y.; Fifth-Third N., Cin.
Clinton... Summit F 17 Pop. 305	Clinton Savings Bank Co. 56-921	E. R. Held	W. H. Smith	P. M. Frase	Fred Deutsch, Sec.	12,500	31,460	124,250	157,160	15,360	Chase N., N. Y.; Cent. N., Clev.; Cent. Sav. & Tr. Co., Akron.
Clyde... Sandusky D 12 Pop. 3000	Clyde Savings Bank Co. 56-583	G. P. Huntley	Fred Curtiss	G. D. Tiffany	I. R. Clapp	60,000	41,420	501,130	508,380	95,030	N. Bk. Com., N. Y.; Cent. N. and 1st N., Clev.
" " "	Peoples Banking Co. 56-562	Taylor Fuller	Thomas P. Dewey	D. E. Fuller	A. A. Watt	50,000	10,800	420,000	259,000	137,000	Chase N., N. Y.; Union Com. N., Clev.
Coldwater... Mercer H 5 Pop. 1600	Peoples Bank Co. 56-922	H. C. Fox	A. D. Coate	J. B. Albers	U. DeCurtens	50,000	48,580	600,700	699,770	86,670	N. Bk. Com., N. Y.; Com'l Bk. Co., Celina; 1st N., Cin. and Lima.
College Corner... Butler M 5 C Pop. 1000	College Corner Bkg. Co. 56-858	J. S. Cramer		Charles Stout	L. B. Douglass	10,000	9,250	335,000	295,000	54,000	N. Park N., Y.; Citiz. N., Fifth-Third N., and 4th N., Cin.
" " "	<b>FARMERS STATE BK.</b> 56-857	H. L. Bake	Aaron Gardner	J. D. Pults	W. R. Pults	50,000	68,000	600,000	642,000	144,310	N. Bk. Com., N. Y.; 1st N., Chi.; 1st N. and 4th N., Cin.
Columbia... Williams B 5 (Edon P. O.)	Farmers Banking Co. 56-1270	A. E. Kaufman	Emery Bunce	S. A. Powers		3,640		8,060	3,080	7,620	Far. & Merch. State & Sav., Montpelier, O.
Columbiana... Columbiana Pop. 2000 F 21	Union Banking Co. 56-924	J. V. Stewart	J. J. Quigley	E. P. Funkhouser	J. W. Weaver, Sec.	50,000	40,000	600,000	550,000	100,000	Han. N., N. Y.; 1st N., Clev. and Pitt.
Columbus Grove... Putnam Pop. 2000 F 8	<b>EXCHANGE BANK</b> 56-648		B. F. Seitz, Sr.	W. M. Crawford	B. F. Seitz, Jr.	30,000	3,500	362,700	309,200	55,000	Chase N., N. Y.; 1st N. and Union Com. N., Clev.; Northern N., Tol.
" " "	<b>PEOPLES BANK CO.</b> 56-649		Wm. Basinger	F. X. Annesser	G. W. Core	30,000	30,000	650,000	575,000	135,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Tol.; Citiz. N., Cin.
Commercial Point... Pickaway Pop. 234 L 12	Scioto Bank 56-925	John Peters	P. E. Peters	H. V. Johnson	O. M. Beckett	25,000	4,020	156,930	130,560	52,110	Chase N., N. Y.; New 1st N., Col.
Conneaut... Ashtabula A 21 Pop. 9064	<b>CITIZENS BANKING &amp; TRUST COMPANY</b> 56-329	F. E. Gordon	C. L. Whitney	H. A. Gleason		100,000	27,090	926,310	895,550	23,220	N. City, N. Y.; Cont. & Com'l N., Chi.; Fifth-Third N., Cin.; 1st N., Clev.
" " "	Conneaut Mutual Ln. & Tr. Co. 56-328	Chas. E. Cobb	A. W. Pelton	J. I. Erb, A. Tr.	C. E. Benjamin, Jr.	100,000	79,630	1,734,710	1,468,600	435,350	Seab. N., N. Y.; Union Com. N., Clev.
Continental... Putnam E 7 Pop. 1300	Continental Bank 56-926	J. H. Edwards	I. N. Bushong	C. P. Palmer		(Individual Res)	(\$1,000)				Chase N., N. Y.
" " "	Farmers State & Savings Bk. 56-1240	C. E. Wight	A. J. Mullet	C. R. Blauvelt		25,000	2,000	200,000	180,000	35,000	Merch. N., N. Y.; 1st N., Clev.; Com'l Sav. Bk. & Tr. Co., Tol.

January, 1920

OHIO BANKS—Circleville to Continental

1057

**THE FIFTH - THIRD NATIONAL BANK of CINCINNATI—THE BANKERS' BANK SINCE 1863**

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

OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. ●Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Convoy... Van Wert F 5 Pop. 900	First National Bank... †'05 56-927	C. H. Dye	A. Mollenkopf Wm. Muntzinger	E. M. Leslie	Theo. Hertz Cleo Glaucy	\$ 50,000	\$ 19,280	\$ 485,320	\$ 426,170	\$ 117,300	1st N., N. Y. and Clev.; Old N., Ft. Wayne.
Coolville... Athens N 16 C Pop. 500	Coolville National Bank... †'06 56-928	J. E. Hartnell	J. S. Walden	J. E. Bailey	A. R. Swartz	25,000	17,000	354,450	330,500	60,000	Seab. N., N. Y.; Com'l N., Col.
Corning... Perry N 15 Pop. 1564	Bank of Corning Co... †'92 56-929	Geo. W. Bright	Ralph Reamer	John M. Sweeney		25,000	26,450	401,900	381,690	71,670	Capital City, Col.
Cortland... Trumbull D 20 Pop. 800	Cortland Sav. & Bkg. Co... †'11 56-930	N. A. Cowdery	L. Hutton	D. D. Kellogg, Tr.	E. N. Dutcher	35,000	29,400	349,560	385,200	46,280	N. Bk. Com., N. Y.; Cent. N., Clev.; Mellon N., Pitt.
●Coshocton... Coshocton Pop. 11,570 I 16	Central Bank... †'15 56-281	J. W. Dinsmore	J. W. Thomson	Carl McGinnis		50,000	12,000	400,000	404,510	57,490	N. City, N. Y.; 1st N., Clev.; Com'l N., Col.
" " " " " "	<b>COMMERCIAL NAT'L BANK</b> 56-278	J. W. Cassingham	G. W. Cassingham	C. H. Magruder	C. R. Speckman Rudolph Ehrlich	100,000	160,000	1,600,000	1,650,000	250,000	N. Bk. Com., N. Y.; 1st N., Clev.; Bk. of Pitt. N. A., Pitt.; Fifth-Third N., Cin.
" " " " " "	Coshocton National Bk... †'98 56-279	M. Q. Baker	T. L. Montgomery	R. Q. Baker	F. W. Mowery Z. L. Goodin	50,000	180,000	1,411,900	1,366,770	337,720	Han. N., N. Y.; Cont. & Com'l N., Chl.; 1st N., Clev.; Ohio N., Col.
" " " " " "	Peoples Banking Co... †'03 56-280	J. L. Rue	G. M. Gray T. H. Wheeler	R. H. Mills	L. E. Baughman J. Q. Almack	65,800	45,000	525,000	587,000	72,000	Chase N., N. Y.; Union Com. N., Clev.
Govington... Miami J 6 C Pop. 2000	Citizens National Bank... †1900 56-633	J. W. Ruhl	J. W. Dowler	A. W. Landis		25,000	15,000	200,000	200,000	35,000	Chase N., N. Y.; 1st N., Clev.
" " " " " "	Stillwater Valley Bank Co... †'71 56-632	D. G. Wenrick	R. F. Albery J. L. Cramer	J. Kendell	Galen U. Neer	50,000	19,630	270,430	279,810	69,260	Winslow, Lanier & Co., N. Y.; 1st N., Cin.
Grestline... Crawford G 13 Pop. 4066	Babst Banking House... †'71 56-522	(Jacob Babst)		Jacob Babst	C. E. Stine			169,300	128,920	48,830	Chase N., N. Y.; Union Com. N., Clev.
" " " " " "	First National Bank... †'97 56-523	William Monteith	W. D. Cover	F. P. Hayes	J. R. Hayes	50,000	40,000	800,000	700,000	140,000	Han. N., N. Y.; 1st N., Clev.
Greston... Wayne E 16 Pop. 1100	Stebbins Banking Co... †'81 56-931	(H. A. Stebbins)		H. A. Stebbins		10,000	2,250	231,950	196,570	45,810	Citiz. N., N. Y.; 1st N., Clev.
Cridersville... Auglaize G 7 Pop. 650	Home Bank... †'08 56-932	E. F. Reicheldefer	A. E. Brantlinger	E. E. Arthur	R. D. Arthur	10,000	7,000	187,000	130,000	74,000	Seab. N., N. Y.; Lima Tr. Co., Lima.
Crooksville... Perry L 15 Pop. 3028	Crooksville Bank Co... †'02 56-557	W. N. Burley	S. H. Brown	J. L. Bennett		25,000	28,000	683,000	545,950	168,940	Chase N. and Bk. of N. Y. N. B. A., N. Y.; 1st N., Zanesville, Clev., and Cin.; Ohio N., Col.
Oroton... Licking I 13 Pop. 500	Oroton Bank Co... †'98 56-933	C. W. Wells	J. M. Curry	Stanton E. Hoover	Marie B. Stumph	25,000	5,700	130,750	95,920	63,290	N. Bk. Com., N. Y.; 1st N., Clev.; Hayden-Clinton N., Col.
Gamberland... Guernsey Pop. 699 K 17	Cumberland Sav. Bank Co... †'08 56-935	I. C. Young	T. M. Hathaway	J. M. Bracken		50,000	23,870	379,560	377,520	75,910	Han. N., N. Y.; Union Com. N., Clev.
" " " " " "	First National Bank... †'19 56-1283	W. L. Beaschler		C. E. Knowles		50,000					
Curtice... Ottawa C 11 Pop. 800	Curtice State Bank... †'19 56-1291	A. M. Lorenzen	Albert Dier F. D. Ingraham	H. C. Sandrock	O. F. Dunn	40,000					Han. N., N. Y.; 2d N. and Com'l Sav. Bk. & Tr. Co., Tol.
Custar... Wood D 9 Pop. 450	Custar State Bank... †'14 56-1243	W. W. Mannhardt	J. F. Gaghan	W. R. Noyes	Joseph Drummer, Sec.	25,000	6,500	140,000	135,000	36,500	Han. N., N. Y.; 2d N., Tol.
Cuyahoga Falls... Summit Pop. 8006 E 18	Citizens Bank... †'17 56-1264	F. D. Smith	F. R. Post	P. C. Albertson	Fred A. Cook	50,000	10,000	580,000	490,000	150,000	Chase N., N. Y.; Cent. N., Clev.; Depositors Sav. & Tr. Co., Akron.
" " " " " "	<b>CUYAHOGA FALLS SAVINGS BANK</b> 56-937	<b>C. M. WALSH</b>	<b>W. R. LODGE</b> <b>CHAS. McCUSKEY</b> n given Bill of La with each sight dra Prompt service.	<b>E. G. GENSEMER</b>	<b>H. G. DICE</b>	100,000	52,540	1,531,390	1,361,800	312,660	Seab. N., N. Y.; 1st N., Clev.; Cent. Sav. & Tr. Co., Akron.
Oygaet... Wood D 9 Pop. 800	Cygnet Sav. Bank Co... †'99 56-938	R. A. Hughes	C. W. Solether	J. M. Hone		12,500	10,500	160,000	110,000	30,000	Seab. N., N. Y.; Home Sav., Tol.
Dalton... Wayne F 17 Pop. 599	First National Bank... †'02 56-939	W. H. H. Wertz	D. F. Schultz J. H. Tschantz	T. C. Hunsicker	C. F. Buchwalter	25,000	30,390	538,780	560,230	57,170	N. City, N. Y.; 1st N., Clev.
Danville... Knox H 15 Pop. 500	Danville Bank... †'84 56-940	(Albert I. Wolfe)		J. E. Daugherty	W. S. Cooper R. C. Baker	15,000	42,800	361,970	401,300	32,060	Chase N., N. Y.; New 1st N., Col.; 1st N., Clev.

1058

OHIO BANKS—Convoy to Danville

January, 1920

**The FIFTH-THIRD NATIONAL BANK of CINCINNATI** — OFFERS UNSURPASSED FACILITIES IN EVERY FORM OF DOMESTIC AND FOREIGN BANKING. — CORRESPONDENCE INVITED.



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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
Dayton, Montgomery L 7 C Pop. 127,224	*American National Bk. *789 56-32	J. E. Sauer	O. M. Poock	F. W. Hecht	R. E. Davis	\$ 200,000	\$ 140,000	\$1 283,000	\$1 378,000	\$ 254,450	Merch. N., N. Y.; Cont. & Com'l N., Chi.; Fifth-Third N., Cin.
"	<b>*CITY NAT'L BANK</b> 56-28 *794	H. H. DARST	W. G. DAVIDSON R. C. McCONAUGHY	H. E. WHALEN	WM. GRIESER	200,000	421,880	5,268,680	4,844,350	1,199,740	Am. Ex. N., N. Y.; Ft. Dear. N., Chi.; Fifth-Third N., Cin.; Cent. N., Clev.
"	City Trust & Savings Bank 56-38 *811	H. H. Darst	R. C. McConaughy	W. W. Bishop, Sec. and Tr.	W. L. Scharrer, A. Sec. and A. Tr.	100,000	31,706	1,770,800	1,430,020	195,640	N. City, N. Y.; City N., Dayton.
"	<b>*DAYTON NATIONAL BANK</b> 56-26 *745	Special attention Prompt attention We want your	E. D. GRIMES	R. S. WILCOCK	H. C. HULL W. E. ENYEART rates.	300,000	216,700	2,172,250	2,462,360	526,600	Mech. & Metals N., N. Y.; Corn. Ex. N., Chi.; 1st N., Cin.
"	<b>*DAYTON SAVINGS &amp; TR. CO.</b> 56-33 *804	W. R. CRAVEN A. J. CONOVER Ch. of Bd.	F. W. GRUEN ADAM LESSNER R. C. KIEFABER W. F. HOCKETT B. B. BRADY	H. B. BAICHLY, Tr.	B. B. BRADY, Sec.	580,000	709,230	15 740,410	14 168,940	3,360,710	N. Park, N. Y.; Cont. & Com'l N., Chi.; Fifth-Third N., Cin.
"	<b>EAST DAYTON SAV. &amp; BANKING COMPANY</b> 56-40 *812 Farmers & Merchants Bank 56-35 *813	W. E. McGervey	W. J. Focke	L. B. McAdoo	H. S. Jack	60,000	33,060	812,510	748,890	197,300	Liberty N., N. Y.; Fifth-Third N., Cin.; City N., Dayton.
"	Market Savings Bank 56-37 *809	John W. Kreitzer	W. O. Horrell	C. S. Billman	Ida M. Ruse	50,000	31,090	783,530	463,110	219,280	Han. N., N. Y.; Union Com. N., Clev.; Fifth-Third N., Cin.; 3d N., Dayton.
"	T. H. Lienesch	J. C. Dressler W. M. Adelberger	W. H. J. Behm	J. W. Nesmith		50,000	52,000	1,670,000	1,540,000	205,000	Irving N., N. Y.; 1st N., Cin.; City N., Dayton.
"	<b>*MERCHANTS NATIONAL BANK</b> 56-27 *71	CHAS. W. SLAGLE	E. S. REYNOLDS	A. C. WOLF		200,000	136,000	2,025,000	2,050,000	320,000	Chem. N., N. Y.; Cont. & Com'l N., Chi.; Fifth-Third N., Cin.; 1st N., Clev.
"	*Third National Bank 56-29 *68	Send us your Items and Collections for Dayton and Vicinity— TRY US.									
"	West Dayton Commercial & Sav. Bank 56-39 *812	Chas. J. Moore	J. S. McIntire	J. F. Mueller	W. C. Gerber J. A. Wessalosky Colman Cetinski	400,000	332,830	3,502,540	2,673,340	779,730	Chase N. and N. City, N. Y.; 1st N., Chi.; Fifth-Third N., Cin.; 1st N., Clev.
"	<b>*WINTERS NATIONAL BANK</b> 56-30 *1814	F. J. Hoersting	M. J. Beeghly	G. F. Kern	H. O. WACHTER	25,000	11,000	475,000	400,000	90,000	Han. N., N. Y.; 1st N., Cin.
"	Bezell & Chatfield (Conover Bldg.)	VALENTINE WINTERS Prompt, efficient Reasonable charge WE GET RESULTS.	LEE WARREN JAMES C. C. BOSLER Int collection service. Quick remittance.	R. H. TOMPERT		1,000,000	656,580	5,314,640	7,439,000	999,990	Chase N. and Guaranty Tr. Co., N. Y.; Cont. & Com'l N. and N. Bk. Rep., Chi.; Citiz. N., Cin.; Mellon N., Pitt.
"	<b>BRIEN GREENE &amp; CO.</b> Dayton Clearing House (Members indicated by a *)	(Investment Securities)	(Investment Securities)	J. R. Allen, Mgr.							Bezell & Chatfield, Cin.
"		J. E. Sauer	Chas. J. Moore	A. C. Wolf, Sec. and Mgr.							Logan & Bryan, N. Y. and Chi.; Roberts & Hall, Cin.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS-CTS. BONDS, SECURITIES	CASH & EX-CHANGES, DUE FROM BANKS	
Defiance... Defiance D 6 Pop. 9000	<b>FIRST NATIONAL BANK</b> *59 56-357	H. B. Tenzer	August Martin	Virgil Squire	E. C. Squire	\$ 100,000	\$ 80,000	\$1,000,000	\$ 700,000	\$ 200,000	1st N., N. Y.; Cent. N. and 1st N., Clev.; 2d N., Tol.
" " "	Merchants National Bank *75 56-358	C. P. Harley	R. G. Holgate	F. S. Stever	B. E. Davis	100,000	24,000	1,000,000	900,000	204,000	N. City, N. Y.; 1st N., Chi. and Clev.
" " "	State Bank of Defiance *02 56-359	R. Brown	J. C. Vandebroek	Elbert E. Carter		50,000	22,463	700,000	425,000	116,000	Merch. N., N. Y.; 1st N., Clev.
Degraff... Logan I 8 Pop. 1082	<b>CITIZENS BANK</b> *85 56-941	W. E. Harris	J. A. Shawan	H. W. Koogler	S. B. Hamsher	30,000	33,000	396,350	389,680	77,400	Han. N., N. Y.; 1st N., Clev.
Delaware... Delaware I 11 Pop. 9790	<b>DELAWARE NATIONAL BANK</b> *45 56-303	E. I. Pollock	T. M. Thomson	W. B. Galleher	W. S. Yake	150,000	55,000	845,240	700,000	309,370	1st N., N. Y., Cin., and Clev.; City N., Col.
" " "	Delaware Sav. Bk. Co. *91 56-306	C. B. Austin	B. F. Freshwater	F. P. Hills	J. H. Buck	50,000	53,000	660,000	549,000	189,000	Chase N., N. Y.; 1st N., Clev.
" " "	Deposit Banking Co. *67 56-305	C. Riddle	A. S. Conklin	H. W. Jones	T. C. Morris	50,000	35,000	865,000	800,000	175,000	Han. N., N. Y.; Union Com. N. and 1st N., Clev.; Ohio N., Citiz. Tr. & Sav., and Com'l N., Col.; Fifth-Third N., Cin.
" " "	First National Bank *57 56-304	J. D. Van Deman	H. W. Jewell	R. B. Powers	H. W. Powers	100,000	42,000	579,000	570,000	123,000	Han. N., N. Y.; 1st N., Clev.; Ohio N., Col.
Delphos... Allen F 7 Pop. 5500	Commercial Bank *77 56-482	Joseph Jettinghoff	H. M. Davies	H. M. Davies		75,000	95,000	1,355,000	1,213,000	263,000	Han. N., N. Y.; Cont. & Com'l N., Chi.
" " "	<b>NAT'L BK. OF DELPHOS</b> *65 56-481	H. L. Leilich	L. C. Allinger	W. J. Steinle	F. S. Scherger	60,000	52,000	925,000	850,000	150,000	Mech. & Metals N., N. Y.; Corn. Ex. N., Chi.; 1st N., Clev.; Fifth-Third N., Cin.
" " "	Peoples Bank *11 56-483	John Ricker	F. H. King	E. L. Stalkamp		50,000	14,000	397,000	380,000	75,000	Seab. N., N. Y.; 1st N., Cin.; Union Com. N., Clev.
Delta... Fulton B 8 Pop. 2000	<b>FARMERS STATE SAVINGS BANK</b> *1900 56-664	C. P. Grisier	Jno. W. Crisman	W. C. Hoch		25,000	30,000	550,000	480,000	130,000	Han. N., N. Y.; 1st N. and Union Com. N., Clev.; Northern N., Tol.
" " "	Peoples Savings Bk. Co. *06 56-665	J. M. Longnecker	W. H. Fraker F. Briggs	A. T. McComb	M. W. Casler	25,000	30,800	498,400	379,190	113,060	Met. Tr., N. Y.; Northern N. and N. Bk. Com., Tol.
Dennison Tuscarawas H 18 Pop. 4500	Dennison National Bank *97 56-942	Maurice Moody	Thomas Wright	E. D. Moody	M. M. Keepers	100,000	81,620	1,047,300	986,020	292,900	Chatham & Phenix N., N. Y.; 1st N., Clev. and Pitt.
Deshler... Henry D 8 Pop. 1800	Corn City State Bank *98 56-687	H. L. House	A. J. Miehlis W. S. Gehrett	T. B. King	H. J. Smythe E. E. King	30,000	20,000	510,000	400,000	80,000	Han. N., N. Y.; 1st N. and N. Bk. Com., Tol.
" " "	Deshler State Bank *11 56-688	T. M. Gehrett	J. H. L. Hoops	E. A. Shirey	C. A. Pratt	25,000	7,000	220,000	210,000	38,000	N. City, N. Y.; 1st N., Clev.; Northern N., Tol.
Dillonvale... Jefferson I 20 Pop. 2200	First National Bank *01 56-943	H. Walker	P. R. Nicholson	C. J. Thompson		25,000	25,000	800,000	600,000	130,120	Chase N., N. Y.; N. Bk. of W. Va., Wheeling.
Dover... Tuscarawas H 18 Pop. 8000	Exchange National Bank *67 56-399	T. J. Haley	D. C. Baker	C. F. Baker	A. F. Schick	50,000	76,860	969,030	1,030,010	109,880	Han. N., N. Y.; Mellon N. and Far. Dep. N., Pitt.
" " "	<b>FIRST NATIONAL BANK</b> *90 56-400	H. W. Streb	R. R. Elson S. L. Holmes	ALVIN V. LIND		50,000	42,000	720,000	695,020	85,770	Irving N., N. Y.; Union Com. N., Clev.; 1st N., Pitt.; Fifth-Third N., Cin.
" " "	Reeves Banking & Trust Co. *03 56-401	J. E. Reeves	A. J. Krantz	L. H. Oerter, Tr.	E. F. Wible, Sec.	100,000	50,000	1,500,000	1,200,000	450,000	N. Bk. Com., N. Y.; 1st N. and Guardian Sav. & Tr. Co., Clev.; Far. Dep. N., Pitt.
" " "	State Savings Bk. Co. *04 56-402	A. Dels	Oliver Toomey J. G. Miller	S. J. Brister	G. T. Brister A. W. Wagner	50,000	46,090	799,580	770,760	124,900	Seab. N., N. Y.; 1st N. and Union Com. N., Clev.; Bk. of Pitt. N. A., Pitt.
Doylestown... Wayne E 17 Pop. 877	Doylestown Banking Co. *03 56-944	J. W. Zimmerman	J. V. Hortal	George Landis	M. O. Oline	21,000	6,500	315,000	300,000	80,000	Chase N., N. Y.; 1st N., Clev.; Peo. Sav. & Bkg. Co., Barberton.
Dresden... Muskingum J 15 Pop. 1549	Dresden State Bank *90 56-683	F. W. Gasche	T. D. Adams	J. O. Carnes	L. L. Cassidy	25,000		100,000	60,150	57,180	Chase N., N. Y.; Cent. N., Clev.
Dunkirk... Hardin F 9 Pop. 1234	<b>FIRST NATIONAL BANK</b> *03 56-733	S. A. Hagerman	B. L. Larimer	Charles L. Fulks		25,000	24,500	400,000	305,000	85,000	1st N., Cin.
" " "	Woodruff National Bank *03 56-732	Frank C. Pore	R. A. Woodruff	C. W. Fredrick		25,000	19,000	338,320	285,170	73,520	Han. N., N. Y.; New 1st N., Col.; Union Com. N., Clev.; Citiz. N., Cin.
E. Cleveland... Cuyahoga Pop. 13,214 C 17	Cleveland Trust Co. *94 56-945			B. R. Buckley							Bkrs. Tr. Co., Seab. N., and Chase N., N. Y.; Cent. & Com'l N., Chi.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
East Liberty Logan I 9 Pop. 500	Hamilton Bank 56-946 *1'99	F. C. Hamilton		Helen E. Herd		\$ 20,000	\$ 1,200	\$ 322,650	\$ 276,150	\$ 67,760	Han. N., N. Y.; New 1st N., Col.
E. Liverpool Columbiana Pop. 22,586 G 21	<b>CITIZENS NATIONAL BANK</b> 56-158 *2'97	J. W. Vodrey	J. H. Brookes	H. H. Blythe	J. W. Smith E. D. Moore	100,000	142,860	781,390	796,300	328,460	N. City, N. Y.; Bk. of Pitt. N. A. and 1st N., Pitt.
" " "	<b>DOLLAR SAV. BK. CO.</b> 56-159 *1'02	George H. Owen	H. N. Harker	F. M. Gardner	R. B. Curby	60,000	62,210	1,188,820	995,400	257,260	Seab. N. and Merch. N., N. Y.; Far. Dep. N., Pitt.; Union Com. N., Clev.
" " "	First National Bank 56-156 *2'74	B. C. Simms	J. J. Purinton	T. H. Fisher	W. E. Dunlap	200,000	173,590	1,543,300	1,788,530	323,990	Citiz. N. and Merch. N., N. Y.; Mellon N. and 1st N., Pitt.; 1st N., Clev.
" " "	Potters National Bank 56-157 *2'81	W. W. Harker	G. C. Thompson N. A. Frederick	R. W. Patterson	J. F. Rigby	100,000	262,580	1,794,780	1,514,880	734,020	Chase N., N. Y.
E. Palestine Columbiana Pop. 5,000 F 21	Chamberlin Bros. & Co. 56-536 *1'84			J. C. Chamberlin	F. Chamberlin						N. Bk. Com., N. Y.; 1st N., Clev.; Bk. of Pitt. N. A., Pitt.
" " "	First National Bank 56-537 *1'08	F. B. Unger	Wm. Johnston	D. W. McCloskey	C. S. McCloskey	25,000	84,960	1,181,910	925,020	366,850	Han. N., N. Y.; 1st N., Pitt. and Clev.
E. Youngstown Mahoning Pop. 15,000 E 21	Peoples Trust & Sav. Bank 56-1285 *1'19	D. R. Fithian	Eugene Crow G. V. Hamory	J. M. Reed, Sec. and Tr.	John Roberts, A. Tr.	200,000	20,000	386,770	509,330	48,090	N. City, N. Y.; Peo. N., Pitt.; 1st N. Clev.; 1st N., Youngstown.
*Eaton Preble K 5 C Pop. 4,000	<b>EATON NATIONAL BANK</b> 56-548 *2'92	Samuel Swisher	J. H. Musselman	J. M. Gale	H. A. Sharkey C. J. Hunter	60,000	87,960	897,340	851,650	228,570	N. Bk. Com., N. Y., Fifth-Third N. and 4th N., Cin.; 1st N., Clev.
" " "	Preble County National Bank 56-547 *2'88	J. W. Acton	L. D. Lesh	A. J. Hiestand	C. W. Eidson	60,000	144,000	1,400,000	1,400,000	200,000	Chase N., N. Y.; 1st N., Cin.; Cent. N., Clev.
Edgerton Williams C 5 Pop. 1,050	<b>EDGERTON STATE BANK CO.</b> 56-739 *1'08	C. A. Bowersox	H. L. Poole	I. L. Burke	Jacob Zeeb	25,000	6,610	364,800	282,600	113,810	Northern N., Tol.; 1st N., Clev.
" " "	Farmers Commercial Bank 56-738 *1'14	Geo. Weber	Frank Burkhardt	J. A. Jinnings	Jessie H. Houlton	30,000	6,800	205,090	197,520	35,510	1st N., Clev.; N. Bk. Com., Tol.; 1st & Hamilton N., Ft. Wayne, Ind.
Edon Williams B 5 Pop. 800	Edon State Bank Co. 56-948 *1'98	C. A. Bowersox	Zeph Lees	A. C. Mauerhan		29,000	8,480	439,340	295,250	163,180	Chase N., N. Y.; Northern N., Tol.; 1st N., Clev.; Far. N., Bryan.
Eldorado Preble K 5 C Pop. 500	Farmers State Bank 56-949 *1'19	Isaac Miller	Samuel Miller	C. D. Miller		35,000	2,500	370,000	312,030	44,610	Han. N., N. Y.; Fifth-Third N., Cin.
Elida Allen F 7 Pop. 600	Farmers Bank 56-950 *1'08	S. D. Crites	J. E. John	A. Brenneman		25,000	2,500	98,150	85,300	16,890	N. Park, N. Y.; 1st N., Lima.
Elmore Ottawa C 11 Pop. 937	Bank of Elmore Company 56-768 *1'67	John N. Magee	R. A. Willett	E. P. Carsten		25,000	50,000	610,000	595,000	80,000	N. City, N. Y.; 2d N., Tol.; 1st N., Clev.
" " "	<b>FIRST NATIONAL BANK</b> 56-769 *1'08	H. W. Nieman	S. T. Dromgold	E. H. Meyer		25,000	26,000	532,000	525,000	84,000	Chase N., N. Y.; Cent. N., Clev.; Northern N., Tol.
Elmwood Place Hamilton C Pop. 3,423 N 6	First National Bank 56-951 *1'02	J. E. Stacey	E. J. Hess	Arthur L. Pope		50,000	48,930	625,500	629,740	148,690	N. City, N. Y.; Fifth-Third N. and 1st N., Cin.
*Elyria Lorain D 15 Pop. 18,618	<b>ELYRIA SAV. &amp; BKG. CO.</b> 56-200 *1'01	T. T. ROBINSON	H. W. INGERSOLL	E. M. RICE	A. J. ROBINSON	200,000	225,560	3,929,870	4,167,040	419,970	Chase N., N. Y.; Union Com. N. and Guardian Sav. & Tr. Co., Clev.
" " "	<b>FIRST NATIONAL BANK</b> 56-197 *1'63	W. S. MILLER	R. B. LERSCH	S. H. SQUIRE	W. H. STARK	250,000	164,030	2,411,350	2,360,430	560,880	N. Bk. Com., N. Y.; 1st N. and Union Com. N., Clev.
" " "	<b>LORAIN COUNTY SAVINGS &amp; TRUST CO.</b> 56-199 *1'96	A. B. TAYLOR	R. D. PERRY	H. A. DANIELS, Tr.	ALVIN J. PLOCHER, Sec.	200,000	258,180	4,301,070	3,930,450	812,040	N. Park, N. Y.; 1st N., Clev.
" " "	<b>SAVINGS DEP. BK. &amp; TR. CO.</b> 56-198 *1'72	G. M. Braman	C. E. Blanchard	F. R. Eckler	F. L. Shaw	224,150	145,470	2,948,150	2,312,570	730,820	1st N., N. Y.; 1st N. and Union Com. N., Clev.

January, 1920  
OHIO BANKS—East Liberty to Elyria  
1061

**The FIFTH-THIRD NATIONAL BANK of CINCINNATI** IN THE CENTRAL CITY OF THE FOURTH FEDERAL RESERVE DISTRICT OFFERS UNSURPASSED SERVICE TO BANKS AND BANKERS

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

OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BOND, SECURITIES	CASH & RE- CEIPTS, DUE FROM BANKS	
Englewood, Montgomery C Pop. 500 K7	Farmers State Bank .....\$14 56-1220	W. L. Waymire	C. E. Heck	Chas. O. Lightner	Della Rush	\$ 25,000	\$ 5,000	\$ 230,000	\$ 220,600	\$ 25,210	1st N., Cin.; Dayton Sav. & Tr. Co., Dayton.
Farmersville, Montgomery C Pop. 437 L6	Citizens Bank .....\$101 56-952	D. C. Mills	Mark Kurtz	E. M. Heisey	Mark Kurtz	12,500	20,000	265,000	235,000	45,000	4th N., Cin.; Winters N., Dayton.
Fayette, Fulton B7 Pop. 915	Farmers State Bank Co. \$8'06 56-775	Chas. P. Grisier	J. A. Mattern	C. D. Hause	F. T. Sullivan	25,000	20,000	425,000	375,000	85,000	Chase N., N. Y.; 1st N., Clev.; Northern N. and N. Bk. Com., Tol.
Fayetteville, Brown O8 C Pop. 370	Fayette State Sav. Bank Co. \$8'06 56-776	H. C. Rorick	E. H. Rorick	G. H. Crane	M. B. Badger	12,500	16,000	276,400	229,730	44,950	Han. N., N. Y.; Cont. & Com'l N., Chi.; Spitzer-Rorick Tr. & Sav., Tol.
Felicity, Clermont P8 C Pop. 800	Fayetteville Bank .....\$107 56-953	John McConn	M. Berger	T. A. Connolly							
Findlay, Hancock E9 Pop. 14,858	Citizens Bank .....\$8'03 56-954	O. H. Woodmansee	W. W. McCullough	J. W. McMurchy		15,000	13,000	170,000	180,000	28,000	1st N., Cin.
" "	American National Bank \$8'87 56-192	J. E. Bicknell	O. L. Casterline	A. E. Eoff	R. J. Burket	150,000	66,500	1,350,000	1,250,000	217,000	Mech. & Metals N., N. Y.; 1st N., Clev.; Fifth-Third N., Cin.; 2d N., Tol.
" "	Buckeye National Bank \$8'86 56-191	E. C. Edwards	H. F. Burket	R. W. Moore	C. W. Shireman	100,000	203,010	2,704,060	2,704,470	396,910	Chase N., N. Y.; Citiz. N., Cin.; N. Bk. Com., Tol.; 1st N., Clev.
" "	Commercial Bank, Savings & Trust Co. \$1900 56-194	J. B. Heimhofer	A. E. Dorsey	R. W. Moore	F. J. Elsea	125,000	31,500	1,295,260	913,090	558,660	Han. N., N. Y.; Union Com. N., Clev.; N. Bk. Com. and Northern N., Tol.; Mellon N., Pitt.
" "	FIRST NATIONAL BANK \$63 56-190	P. W. Ewing	DAVID KIRK, SR. Bill of lading d 15c must be sen and 25c for eac	W. A. HOLLINGTON	J. B. SWARTZ	150,000	155,000	1,100,000	1,100,000	320,000	N. City, N. Y.; Union Com. N., Clev.
" "	Ohio Bank & Sav. Company 56-193 \$8'87	P. W. Ewing	DAVID KIRK, SR. rafts a speciality, t with each sight h report or ratin	W. A. HOLLINGTON	J. B. SWARTZ	100,000	36,000	1,200,000	1,113,720	117,850	Chase N., N. Y.; 1st N., Clev.; 2d N., Tol.
Flushing, Belmont J19 Pop. 1500	Dollar Savings Bk. Co. \$8'99 56-955	W. R. Oglevee	D. Kirk, Jr.	W. F. Hosler	E. P. Ewing	25,000	27,050	361,890	334,060	89,880	1st N. and Union Com. N., Clev.
Forest, Hardin F10 Pop. 1285	First National Bank .....\$2'05 56-715	W. T. Gemmill	H. R. Fisher	D. T. Cowen	B. O. Bethel	25,000	16,000	265,000	225,000	40,000	Han. N., N. Y.; 1st N., Clev.
" "	Hardin County Bk. Co. \$8'88 56-714	Morris Meyer	John A. Briggs	Ella N. Meyer	M. Justin Meyer	60,000	13,000	400,000	350,000	100,000	Chase N., N. Y.; Union Com. N., Clev.; Mellon N., Pitt.
Fort Jennings, Putnam F7 Pop. 350	Fort Jennings State Bk. \$18 56-1231	B. A. Miehs	Chas. C. Raabe	L. J. Wildenhaus	W. P. Heffernan	25,000	4,270	158,000	123,000	60,000	Seab. N., N. Y.; N. Bk. Com., Tol.
Fort Loramie, Shelby I6 Pop. 489	Loramie Banking Co. \$8'04 56-1025	B. J. Wuebker	J. D. Inderrieden	A. F. Ratermann	H. A. Bornhorst	25,000	6,870	304,400	248,580	77,470	Lin. N., Cin.; 1st N., Clev.
Fort Recovery, Mercer Pop. 1300 H5	Fort Recovery Bkg. Co. \$8'81 56-722	G. A. Reuter	E. T. Hastings	W. H. Anthony	Z. L. Anthony	25,000	25,000	556,110	500,000	70,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Lin. N., Cin.; 1st N., Clev.
" "	Peoples Bank Co. \$8'07 56-723	W. R. Taylor	Fred Heiby	E. N. Moore	F. J. Sonderman	15,000	11,500	335,000	235,000	103,850	Fifth-Third N., Cin.
Fostoria, Seneca E10 Pop. 10,770	COMMERCIAL BANK & SAV. COMPANY \$8'02 56-284	Charles Ash	J. F. Adams	C. W. Latshaw	C. W. Yost	50,000	35,000	1,200,000	988,000	268,000	N. City, N. Y.; Ft. Dear. N., Chi.; Cent. N., Clev.; N. Bk. Com., Tol.
" "	First National Bank .....\$82 56-283	A. Emerine, Sr.	Alonzo Emerine, Sr.	A. E. Mergenthaler	Andrew Emerine, Jr	50,000	27,390	887,990	868,390	141,300	Chase N., N. Y.; 1st N., Clev.; 2d N., Tol.
" "	Union National Bank .....\$90 56-285	E. W. Allen	G. A. Snyder	B. M. Solomon	O. L. Wonderly	100,000	65,520	1,573,240	1,501,710	415,950	N. Park, N. Y.; 1st N., Chi.; Union Com. N., Clev.; Northern N., Tol.
Frankfort, Ross M11 C Pop. 900	Commercial Bank .....\$12 56-1223	Albert Betts	M. A. Thomas	H. L. Lockwood	Geo. L. Fink	25,000	10,900	249,170	240,520	38,360	1st N., Chillicothe; Fifth-Third N., Cin.; Hunt- ington N., Col.
" "	Merchants & Farmers Bank .....\$176 56-956	S. D. Blue	J. B. Mallow	D. L. Sutherland	W. R. Beard	50,000	7,500	462,000	410,000	101,000	1st N. and 4th N., Cin.
Franklin, Warren M7 C Pop. 3000	FRANKLIN NATIONAL BANK .....\$97 56-572	G. B. Francis	H. S. CONOVER RALPH B. PARKS Special attenti Please send 15c	R. B. PARKS	R. C. ADAMS	50,000	108,960	599,120	766,790	131,290	Han. N., N. Y.; 1st N. and Fifth-Third N., Cin.
" "	Warren National Bank .....\$05 56-573	G. B. Francis	A. D. Barkalow	C. W. Munger	C. L. Berger	25,000	6,990	144,160	149,220	47,540	Han. N., N. Y.; Fifth-Third N., Cin.
Frazesburg, Muskingum Pop. 700 J15	Peoples Bank Co. .....\$8'02 56-843	J. W. Baker	T. L. Bennett	J. L. Browning	E. C. Browning	25,000	42,000	500,000	465,000	68,000	Chase N., N. Y.; Ohio N., Col.; 1st N., Clev.
Fredericksburg, Wayne Pop. 507 G16	Citizens Bank .....\$103 56-957	H. W. Cary		E. Z. Aylesworth	S. T. Redett	16,000	4,000	160,000	105,000	32,000	Cent. N., Clev.

CHARTER No. 20 — The FIFTH - THIRD NATIONAL BANK of CINCINNATI — OVER FIFTY YEARS OF SERVICE

itized for FRASER  
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teral Reserve Bank of St. Louis

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & Dis-c'ts. Bonds, Securities	CASH & Ex-changes, Due from Banks	
Fredericktown Knox Pop. 1400 H 13	First National Bank *01 56-753	J. N. Braddock	R. G. McClelland	M. P. Howes		\$ 25,000	\$ 9,500	\$ 284,000	\$ 251,000	\$ 55,000	Chase N., N. Y.; New 1st N. and City N., Col.
" " " "	Dan Struble & Son, Bankers 56-752 *170	(R. Y. Struble)					19,000	538,000	450,000	107,000	Winslow, Lanier & Co., N. Y.; Union Com. N., Clev.; Ohio N., Col.
Freeport Harrison I 18 Pop. 1000	Freeport State Bank. *15 56-1253	T. W. Scott	W. A. Zellars	E. A. Taylor		25,000	12,500	360,000	259,509	81,000	City N., Col.
*Fremont Sandusky D 11 Pop. 10,882	Colonial Sav. Bk. & Tr. Co. 56-275 *28'04	R. J. Christy	W. B. McConnell	B. R. Miller	A. O. Baumann	150,000	29,380	863,150	653,950	178,260	Chase N., N. Y.; 1st N. and Union Com. N., Clev.; Home Sav. Bk. Co., Tol.
" " " "	Oroghan Bk. & Savings Co. 56-274 *28'88	J. C. Bolinger	H. G. Edgerton	C. W. Cox	A. E. Leedy	50,000	62,280	1,409,280	1,307,170	214,380	N. Bk. Com. N. Y. and Tol.; Merch. Ln. & Tr. Co., Chi.; Union Com. N. and 1st N., Clev.
" " " "	<b>FIRST NAT'L BK.</b> 56-272 *2'63	<b>CHAS. G. WILSON</b>	<b>J. M. SHERMAN</b> <b>JOHN FANGBONER</b> <b>I. T. FANGBONER</b>	<b>WM. A. GABEL</b>	<b>F. W. SCHWAN</b> <b>J. H. SHERMAN</b>	100,000	183,000	2,347,110	2,255,000	416,910	<b>Mech. &amp; Metals N., N. Y.; Cont. &amp; Com'l N., Chi.; 1st N., Clev.; Bk. of Pitt. N. A., Pitt.</b>
Collections given special attention and remitted for promptly at lowest rates. Fifth oldest National Bank in the United States.											
" " " "	<b>FREMONT SAVINGS BK. CO.</b> 56-273 *28'82	W. P. Haynes		G. W. Haynes	A. F. Driftmyer	100,000	103,150	1,572,100	1,272,840	483,350	N. Park, N. Y.; 1st N., Chi.; Fifth-Third N., Cin.; Cent. N. and 1st N., Clev.
" " " "	Liberty Banking Co. *20 56-276	J. F. Young	O. C. Vermilya	L. D. Weber		50,000	12,500				Merch. N., N. Y.
Gahanna Franklin J 12 Pop. 350	Gahanna Bank Co. *15 56-1251	F. M. Morrison	P. J. Hasselbach	Geo. J. Miesse	R. E. Dawson	25,000	3,610	144,500	123,330	35,070	N. Bk. Com., Col.
Galena Delaware I 12 Pop. 300	Bank of Galena Co. *02 56-959	W. D. Miller	W. F. Bennett	F. D. Miller		25,000	9,000	200,000	197,000	30,000	Chase N., N. Y.; Citiz. Tr. & Sav., Col.
Gallion Crawford G 13 Pop. 10,000	<b>CITIZENS NATIONAL BANK</b> 56-370 *172	{ H. GOTTDIENER	L. M. LIGGETT	J. E. CASEY	R. L. BOGAN	100,000	116,010	676,370	712,650	162,200	N. City and 1st N., N. Y.; 1st N., Clev.
" " " "	Commercial Sav. Bk. Co. *05 56-371	M. A. Curtiss	R. W. Johnston	E. B. Beall	C. W. Tracht	50,000	25,000	400,000	325,000	125,000	Han. N., N. Y.; 1st N. and Cent. N., Clev.
" " " "	<b>FIRST NATIONAL BANK</b> *64 56-369	{ E. M. FREESE	B. E. PLACE	H. I. BODLEY	E. B. JOURDAN	100,000	53,750	769,950	793,100	203,800	Chase N., N. Y.; 1st N. and Cent. N., Clev.
Special attention given Bill of Lading drafts, Cash and Time Items. Please send 15c with each sight draft for presentation and 50c for Credit Reports.											
*Gallipolis Gallia P 15 Pop. 6000	<b>COMMERCIAL &amp; SAV. BK.</b> 56-439 *9'09	J. A. LUPTON	J. L. HASKINS	A. P. KERR	J. H. WOLFE, Tr.	35,000	70,000	610,000	640,000	75,000	N. Bk. Com., N. Y.; Huntington N., Col.; 1st N., Clev. and Phil.; 4th N., Cin.
" " " "	<b>FIRST NATIONAL BANK</b> *63 56-436	{ J. MOCH	G. L. ECKER	J. C. INGELS	C. G. INGELS	100,000	50,000	760,000	610,000	90,000	Chase N., N. Y.; Fifth-Third N., Cin.
Oldest bank in Gallia County. Collections sent us will receive prompt attention and be remitted on day of payment.											
" " " "	Ohio Valley Bank Co. *72 56-437	S. H. Eagle	L. C. Bean	H. H. Henking	J. O. Butz	80,000	75,000	500,000	500,000	100,000	N. City, N. Y.; Fifth-Third N., Cin.; Com'l N., Col.
Gambier Knox H 14 Pop. 550	Citizens Bank *15 56-1248	S. S. Van Cleve		A. R. Holtz		12,500		67,910	50,130	10,750	Han. N., N. Y.; Huntington N., Col.; New Knox N., Mt. Vernon.
Garrettsville Portage Pop. 1001 D 19	First National Bank *73 56-961	J. W. Root	B. H. French	L. L. Bruce		80,000	60,000	600,000	650,000	75,000	Imp. & Tra. N., N. Y.; Union Com. N., Clev.; Diamond N., Pitt.
Geneva Ashtabula A 20 Pop. 3000	First National Bank *63 56-590	L. E. Morgan	A. D. Moreland	E. J. Morgan		50,000	32,320	403,000	550,420	41,120	1st N., N. Y.; 1st N., Clev.; Mellon N., Pitt.
" " " "	Geneva Savings Bk. Co. *96 56-591	A. J. Ford	C. I. Chamberlin	S. S. Searle	R. F. Shelley, A. Tr.	100,000	75,000	965,000	840,440	117,610	Chase N., N. Y.; 1st N., Clev.
Genoa Ottawa C 11 Pop. 1000	Genoa Banking Co. *02 56-962	M. Taylor	W. S. Harris	E. G. Bowland		40,000	11,270	570,000	510,000	99,000	Chase N., N. Y.; N. Bk. Com., Home Sav. Bk. Co., and 2d N., Tol.
*Georgetown Brown P 8 Pop. 2000	First National Bank *82 56-673	Robert Cochran	C. N. Hansen	Fred Risch	B. B. Whiteman	50,000	65,720	324,060	415,460	48,450	N. City, N. Y.; Citiz. N. and 1st N., Cin.; New 1st N., Col.
" " " "	Peoples National Bank *01 56-674	T. W. Weaver	E. B. Parker	B. M. Marshall	L. P. Pobst	50,000	60,000	300,000	447,000	50,000	1st N. and Fifth-Third N., Cin.
Germant'n. Monig'ry L 6 Pop. 1778	Farmers & Citizens Sav. Bk. Co. *04 56-651 *28'04	Adam Gilbert	Edd Rettich	T. K. Zehring	H. H. Maxson	25,000	29,950	489,460	367,290	177,120	1st N., N. Y.; Atlas N. and Fifth-Third N., Cin.; Dayton Sav. & Tr. Co., Dayton.
" " " "	First National Bank *63 56-650	John A. Shank	Chas. F. Huber	E. C. Oblinger	D. L. Oblinger	50,000	90,000	330,000	304,000	160,000	Mech. & Metals N., N. Y.; 1st N., Cin.
Gettysburg Darke J 6 Pop. 500	Citizens National Bank *01 56-963	A. F. Myers	J. W. Walker	A. W. Fair	F. S. Lehman	30,000	26,700	345,000	280,000	95,000	Chase N., N. Y.; Lin. N., Cin.

THE FIFTH - THIRD NATIONAL BANK of CINCINNATI—THE BANKERS' BANK SINCE 1863

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TE. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Gibsonburg Sandusky C 10 Pop. 2000	<b>GIBSONBURG BKG. CO.</b> ♦\$94 56-630	J. F. YEASTING <i>Special attention n given Bill of La ith each sight draft Please send 15c w</i>	N. B. ERVIN	R. H. PETERS <i>ding drafts, Cash for presentation</i>	N. B. ERVIN, JR. <i>and Time Items. and 25c for Credit</i>	\$ 50,000	\$ 30,000	\$ 700,000	\$ 720,000	\$ 80,000	Seab. N., N. Y.; 2d N. and Home Sav. Bk. Co., Tol.; Mellon N., Pitt.; Union Com. N., Clev.
" " "	<b>HOME BANKING CO.</b> ♦\$05 56-631	J. A. Nieset	J. F. Sherrard	O. H. Paul	Geo. C. Dean, <i>Mgr.</i>	25,000	15,000	750,000	700,000	75,000	N. Park, N. Y.; 1st N., Clev.; Northern N., Tol.
Gilboa Putnam E 8 Pop. 345	Gilboa Banking Co. ♦\$07 56-964	J. G. Knepper	George C. Dean	O. V. Todd		5,000	1,200	74,690	58,810	16,920	1st N., Clev.; Ohio Bk. & Sav. Co., Findlay; Fifth-Third N., Cin.
Girard Trumbull D 21 Pop. 6000	First National Bank ♦\$93 56-527	F. W. Stillwagon	D. T. McCullough	Jas. J. McFarlin	G. J. Hecker	50,000	65,370	1,084,300	1,013,500	214,500	Am. Ex. N., N. Y.; Cont. & Com'l N., Chi.; Central N. and 1st N., Clev.; Bk. of Pitt. N. A., Pitt.
" " "	Trumbull Banking Co. ♦\$18 56-1280	S. K. Hine	E. L. Hauser	W. H. Zeller <i>Sec. and Tr.</i>		50,000	3,080	220,070	233,600	50,400	Guaranty Tr. Co., N. Y.; Superior Sav. & Tr. Co., Clev.; Com'l N., Youngstown; West. Reserve N., Warren.
Glenford Perry K 14 Pop. 350	Glenford Bank ♦\$09 56-966	P. P. Mechling	R. T. Izant	M. S. Leckrone	Estella M. Leckrone	25,000	10,700	199,000	226,000	14,000	Cent. N., Col.
Glenmont Holmes H 15 Pop. 269	Farmers Bank ♦\$09 56-967	H. E. Gray	J. W. Darr	H. B. Gray		10,000	2,500	126,000	110,500	28,000	1st N., Clev.; Mellon N., Pitt.
Glouster Athens M 15 C Pop. 3200	First National Bank ♦\$06 56-583	S. S. Danford	F. P. Dulaney	Howard V. Speer		25,000	15,000	225,000	200,000	18,000	Seab. N., N. Y.; City N., Col.
" " "	Glouster State Bank ♦\$91 56-582	R. L. Lewis	O. D. Eddy	C. E. Duncan	E. Duncan	30,000	11,500	530,000	454,800	110,000	1st N., Cin.; New 1st N., Col.
Gnadenhutten Tusca- rawas Pop. 650 I 18	Gnadenhutten Bank ♦\$16 56-1257	S. W. Walter	C. G. Gutensohn	S. Begland	A. R. Kinsey		3,700	62,910	35,430	31,190	1st N.; Clev.; Union, Uhrichsville; Bk. of Pitt. N. A., Pitt.
Good Hope Fayette N 10 C Pop. 450	Farmers Bank ♦\$10 56-968	R. J. Holdren	H. D. Johnson	Hamilton Rodgers	I. O. Fountain	25,000	4,400	95,680	119,680	21,840	Fifth-Third N., Cin.; Wash. Sav. Bk. & Tr. Co., Wash. C. H.
Grafton Lorain D 15 Pop. 1200	Grafton Savings & Banking Co. ♦\$18 56-1277	J. A. Knechtges	W. C. Park	J. W. Knechtges		25,000	6,250	125,670	119,260	9,880	Chase N., N. Y.; Union Com. N., Clev.; Elyria Sav. & Bkg. Co., Elyria.
Grand Rapids Wood D 9 Pop. 720	Grand Rapids Bkg. Co. ♦\$1900 56-969	D. W. Huffman	C. L. Laskey	C. L. Laskey		22,500	11,960	382,310	257,600	159,170	Han. N., N. Y.; 2d N., Tol.
Granville Licking J 13 Pop. 1600	Granville Bank Co. ♦\$03 56-970	J. S. Graham	E. A. Smoots	C. B. Slack		25,000	26,570	334,800	322,940	63,440	Chase N., N. Y.; Ohio N., City N., and Com'l N., Col.; Licking Co. Bk. & Tr. Co., Newark. 1st N., Cin.
Gratis Preble L 6 C Pop. 410	Twin Valley Bank ♦\$06 56-971	Herman Voge		N. C. Kimmel		(Branch of West Alexan dria, Oh to)					
Green Camp Marion H 11 Pop. 400	Peoples Bank ♦\$04 56-972	B. K. Herbster	A. E. Johnson	J. F. Wottring	Eva E. Wottring	10,000	2,000	158,170	97,570	72,140	Mech. & Metals N., N. Y.; 1st N., Clev.; Marion N., Marion; Prospect, Prospect.
Greenfield Highland N 10 C Pop. 5000	<b>HIGHLAND COUNTY BANK</b> 56-510 ♦\$67	E. H. Miller		D. O. Miller	H. T. Clyburn	50,000	50,000	1,158,170	1,189,750	167,780	N. Bk. Com., N. Y.; 1st N., 4th N., and Fifth- Third N., Cin.; M. M. 1st N., Balt.
" " "	Peoples National Bank ♦\$11 56-511	J. A. Harps	J. N. Douglass	W. E. Knapp	Harrold N. Snover	60,000	30,000	725,000	660,000	175,000	N. Park, N. Y.; 4th N. and Fifth-Third N., Cin.
Greenspring Seneca D 11 Pop. 833	Commercial Bank Co. ♦\$97 56-973	C. J. Oller	Wm. Dudrow	B. A. Young		25,000	4,480	369,090	269,210	127,450	Han. N., N. Y.; Northern N., Tol.; Cent. N., Clev.
*Greenville Darke J 5 C Pop. 10,000	<b>CITIZENS STATE BANK</b> ♦\$02 56-413	<i>CHAS. MINNICH Special attentio n given Bill of La ith each sight draft Please send 15c w Send us your G</i>	H. E. McEOWEN <i>n given Bill of La ith each sight draft reenville Items.</i>	S. O. WESTERFIELD <i>ding drafts, Cash for presentation a nd 50c for Credit R</i>	W. H. TILLMAN <i>and Time Items.</i>	100,000	98,630	523,370	551,370	169,790	Chase N. and N. City, N. Y.; Fifth-Third N., Cin.
" " "	<b>FARMERS NATIONAL BANK</b> 56-410 ♦\$65	Conrad Kipp	H. E. Hufnagle	G. W. Sigafos	H. S. Kolp Joseph Menke	34,000	200,000	700,000	720,000	264,000	Mech. & Metals N., N. Y.; 1st N., Cin. and Clev.
" " "	<b>GREENVILLE NATIONAL BK.</b> 56-411 ♦\$76	John H. Koester	T. A. Lecklieder	A. Martz	H. T. Lecklieder	100,000	210,000	600,000	720,000	130,000	Han. N., N. Y.; 1st N., Clev.; Citiz. N., Cin.
" " "	<b>PEOPLES SAVINGS BANK</b> \$17 56-414	<i>GEO. W. PORTER W. E. HART Collection a Sp The Progress</i>	<i>C. FOUREMAN W. E. HART pecialty. Prompt ssive Bank of Gre</i>	<i>J. E. WILLIAMS Service. Reasona enville.</i>	<i>C. O. MARTIN ble Charges.</i>	100,000	31,000	473,600	506,080	73,900	Dayton Sav. & Tr. Co., Dayton; Huntington N., Col.; Northern N., Tol.; Guardian Sav. & Tr. Co., Clev.
" " "	Second National Bank ♦\$83 56-412	James A. Ries	G. L. Helm	W. B. Marshall	W. R. Culbertson	100,000	120,000	385,000	475,000	80,000	Han. N., N. Y.; 4th N., Cin.; Union Com. N., Clev.
Greenwich Huron E 14 Pop. 1000	Farmers Banking Co. ♦\$02 56-789	W. A. Knapp	H. W. Barker	F. E. Hines	H. B. Knapp	30,000	58,000	456,000	450,000	75,530	Chase N., N. Y.; Union Com. N., 1st N., and N. Com'l. Clev.
" " "	First National Bank ♦\$03 56-790	D. S. Washburn	C. A. McCullow	C. C. Bebout	O. J. Huston	25,000	13,000	185,000	202,000	30,000	1st N., Clev.
Grove City Franklin K 11 Pop. 1000	First National Bank ♦\$03 56-796	Otto Willert	R. E. Shover	L. C. Riebel	Agnis Willert	25,000	9,000	278,000	272,000	42,000	N. City, N. Y.; New 1st N., Col.
" " "	Grove City Savings Bank Co. 56-795 ♦\$03	E. C. Wagner	W. I. Briggs E. C. Grant	Chas. G. Patzer		25,000	19,500	307,220	317,020	49,240	Ohio N., Col.

**The FIFTH-THIRD NATIONAL BANK of CINCINNATI** — OFFERS UNSURPASSED FACILITIES IN EVERY FORM OF DOMESTIC AND FOREIGN BANKING. — CORRESPONDENCE INVITED.

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

OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acc's.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

CITY	TOWN AND COUNTY.	NAME OF BANK.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
							PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	CASH & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGES, DUES FROM BANKS	
	Groveport... Franklin K 12	Groveport Bank Co. 56-974	C. R. Dill	E. A. Peters	C. E. Snyder	E. A. Snyder	\$ 25,000	\$ 7,150	\$ 201,420	\$ 308,730	\$ 22,080	Chase N., N. Y.; City N., Col.
	Pop. 643	56-974										
	Grover Hill... Paulding E 6	Exchange Bank Co. 56-975	G. O. McClure		C. L. Cashel		12,500	9,890	187,360	139,240	68,360	Han. N., N. Y.; 1st N. and Hamilton N., Ft. Wayne, Ind.; Spitzer-Rorick Tr. & Sav., Tol.
	Pop. 676	56-975										
	Hamden... Vinton C	Citizens Bank 56-976	R. S. Wilcox	J. T. Ogier	C. C. Roberts	C. C. Roberts, Jr.	25,000	13,000	168,370	158,880	33,630	Han. N., N. Y.; Fifth-Third N., Cin.; New 1st N., Col.
	Pop. 1200	56-976										
	Hamersville... Brown P 8	Citizens Bank 56-977	H. H. Day	F. S. Park	W. J. Irwin	H. H. Hannah	15,000	10,150	139,000	107,000	20,000	Peo. Bk. & Sav. Co., Cin.
	Pop. 276	56-977										
	*Hamilton... Butler M 6	*CITIZENS SAVINGS BANK & TRUST CO. 56-95	H. A. RENTSCHLER	ALLEN ANDREWS	C. I. ANDERSON	E. B. FERGUSON	100,000	45,440	1,390,780	1,390,780	229,890	Han. N., N. Y.; Lin. N., Cin.
	Pop. 40,496	56-95	Young, progress and giving spe	live and up-to-datal attention to	c. Doing general COLLECTIONS.	Banking business Trust business a	specialty.					
	"	*FIRST NAT. BANK 56-91	E. G. RUDER	P. BENNINGHOFF	J. M. BEELER	D. W. FITTON	250,000	461,710	5,534,920	4,954,970	1,528,650	N. City, N. Y.; 1st N., Chi. and Cin.
	"	56-91		C. E. MASON	United States Depository.	E. B. HUGHES						
	"				Prompt and judicious attention given to collections and all other business entrusted to us.	E. M. RUDER						
	"	*Hamilton Dime Sav. Bk. Co. 56-94	George P. Sohngen	Clarence Murphy	W. J. Becker		100,000	75,000	950,000	800,000	450,000	Mech. & Metals N., N. Y.; 1st N., Chi.; Fifth-Third N. and Atlas N., Cin.
	Pop. 596	56-94										
	"	*SECOND NATIONAL BANK 56-92	G. E. HEISER	GEORGE P. SOHNGEN	JOHN E. HEISER	C. L. GEBHART	100,000	419,200	2,371,050	2,170,600	780,880	N. City, N. Y.; 1st and 2d N., Cin.; 1st N., Clev. and Phil.
	Pop. 300	56-92	Does a General Number One In	Banking and Exchange Business.	State on Honor	Officers give personal attention to all collections.						
	"	Hamilton Clearing House (Members indicated by a *)	C. E. Heiser	S. D. Fitton	Geo. P. Sohngen, Tr.	C. I. Anderson, Sec.						
	Hamler... Henry D 8	Henry County Bank 56-978	Geo. Johnson	H. Panning	F. A. Lutz	Katherine Lutz		24,500	170,000	160,000	30,000	N. Bk. Com., Tol.; Napoleon State, Napoleon, N. Y.
	Pop. 596	56-978										
	Harpster... Wyandot G 11	Harpster Bank 56-979			J. L. Lewis	C. H. Lewis	60,000	150,000	510,000	480,000	240,000	Han. N. and Liberty N., N. Y.; 1st N. and Union Com. N., Clev.; Huntington N., Col.
	Pop. 300	56-979										
	Harrisburg... Franklin K 11	Harrisburg Savings & Bkg. Co. 56-980	K. Gill	R. S. White	J. H. McKinley	Gladys Monning	12,500	9,000	190,000	185,270	21,400	N. Park, N. Y.; New 1st N., Col.
	Pop. 400	56-980				Letha Hewitt						
	Harrison... Hamilton N 5	Citizens Bank 56-706	Frank Bowles			Wm. H. Mortashed	10,000	43,210	184,740	154,670	31,680	Winslow, Lanier & Co., N. Y.; 1st N. and 4th N., Cin.
	Pop. 2500	56-706										
	"	First National Bank 56-707	J. C. Bevis	F. H. Biddinger	S. J. Burk	C. O. Haddock	25,000	58,970	500,740	471,160	133,510	Han. N., N. Y.; Fifth-Third N. and 2d N., Cin.
	Pop. 700	56-707										
	Harrod... Allen G 8	Harrod State Bank 56-981	L. B. Harrod	J. A. Grubb	B. R. Ford	L. B. Miller, Sec.	15,000	1,160	103,260	96,750	19,290	Han. N., N. Y.; 1st N., Clev.; Old N., Lima, O.
	Pop. 700	56-981										
	Hartville... Stark F 18	Hartville Banking Co. 56-982	C. C. Schoner	Benton Bixler	M. L. Johnston, Tr.	D. T. Bishop	20,000	7,000	312,400	299,920	34,180	1st N., Clev.; City N., Canton.
	Pop. 600	56-982										
	Harveysburg... Warren C	Harveysburg National Bank 56-1297	C. D. Cook	W. L. Harvey	H. S. Tucker		25,000					
	Pop. 359	56-1297										
	Haskins... Wood C 9	Farmers Savings Bank Co. 56-983	G. C. Emmerich	C. A. Dauer	L. W. Vermilya	Dorothy McKee	12,500	4,000	188,000	171,300	28,500	Seab. N., N. Y.; 1st N., Clev.; N. Bk. Com., Tol.
	Pop. 400	56-983		H. A. Vermilya	W. O. Dowden	Alice E. Fast	25,000	6,650	66,170	89,430	35,380	1st N., Van Wert.
	Haviland... Paulding E 6	Farmers National Bank 56-984	W. B. Parker	W. C. Fast								
	Pop. 350	56-984										
	Hebron... Licking K 14	Hebron Bank Co. 56-985	H. D. Burch	J. Comisford	B. L. Hawke	Chas. L. Crawford	30,000	26,700	306,030	336,030	26,700	Chase N., N. Y.; Ohio N., Col.; Licking Co. Bk. & Tr. Co., Newark.
	Pop. 677	56-985										
	Helena... Sandusky D 11	Helena Banking Co. 56-986	J. F. Yeasting	John Posey	Frank Myers		12,500	9,570	196,840	169,250	45,650	Han. N., N. Y.; Com'l Sav. Bk. & Tr. Co., Tol.
	Pop. 305	56-986										
	Hicksville... Defiance D 5	FARMERS STATE BANK 56-1271	G. W. SHOLL	G. F. HENNING	H. W. BELKNAP		25,000	1,000	190,600	200,000	26,000	1st N., Defiance; Fifth-Third N., Cin.
	Pop. 2395	56-1271	Hicksville's new	progressive bank.	service. Reasonable charges.							
	"	FIRST NATIONAL BANK 56-594	G. D. SIMMONS	D. B. MILLER	G. B. WILDERSON		50,000	24,000	454,200	368,000	157,000	1st N., N. Y., Chi., and Bos.; Cent. N. and 1st N., Clev.
	"	56-594	First and oldest	established Bank	collections a specialty, and re							
	"	Hicksville National Bank 56-595	H. M. Hartzler	J. S. Hull	A. B. Booth	R. E. Carr	25,000	35,000	368,000	365,000	80,000	Chase N., N. Y.; 1st N., Clev. and Tol.
	Pop. 450	56-595										
	Higginsport... Brown Q 8	Citizens Bank 56-855	W. E. Barkley	A. L. Hite	C. B. Williams	B. E. Williams	15,000	18,000	165,000	177,000	35,000	Chase N., N. Y.; Fifth-Third N., Cin.
	Pop. 450	56-855										
	"	First National Bank 56-856	A. L. Beyersdorfer	H. Groppenbacher	J. W. Goodin	E. Groppenbacher	25,000	20,000	28,640	37,420	12,950	Fifth-Third N., Atlas N., and 1st N., Cin.
	"	56-856				J. N. Stephenson						

January, 1920

OHIO BANKS—Groveport to Higginsport

The 5th-3rd NATIONAL BANK of CINCINNATI — Resources Over \$55,000,000.00

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OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGES, DUE FROM BANKS	
Highland...Highland N 9 C Pop. 272	Farmers Bank ..... †'95 56-987	H. E. Terrell	F. M. Horsman	E. M. Johnson	Rena V. Johnson	\$ 10,000	\$ 4,800	\$ 157,280	\$ 110,890	\$ 63,020	Han. N., N. Y.; 4th N., Cin.
Hilliards...Franklin J 11 Pop. 370	Merchants & Farmers Bk. Co. 56-988 ..... †'03	G. A. Horst	Herman Kuhn	Leroy Dobyns	Ivan C. Wohrley	25,000	6,500	225,000	220,000	36,000	N. Park, N. Y.; Com'l N., Col.
Hillsboro...Highland O 9 C Pop. 4700	Farmers & Traders Nat. Bk. 56-501 ..... †'94	J. Matthews	John C. Spargur	Stanley Rogers	C. T. Perin	50,000	88,150	1,040,670	1,022,300	135,000	Han. N., N. Y.; Fifth-Third N., 1st N., and 4th N., Cin.
" " "	Hillsboro Bk. & Sav. Co. ◆'09 56-502	J. W. Evans	H. M. Brown	Conard Roads		50,000	32,010	504,030	534,040	89,700	Chase N., N. Y.; 1st N. and 4th N., Cin.
" " "	Merchants National Bank 56-500 ..... †'66	O. N. Sams	C. W. Scott	Dick Rockhold	J. E. Shannon	100,000	105,900	1,185,230	1,182,250	225,450	1st N. and N. City, N. Y.; 1st N., Cin.
Holgate...Henry D 7 Pop. 1095	Farmers State Bank ..... †'17 56-1272	J. L. Konzen	Chas. Wahl	R. W. Austermilller	L. C. Zachrich	35,000	5,540	471,690	403,910	108,320	Irving N., N. Y.; N. Bk. Com., Tol.; 1st N., Clev.
" " "	Holgate Commercial Bank 56-989 ..... †'90	George Ricker	W. H. Peper	F. H. Voigt	Helen Knapp	20,000	9,500	350,590	353,120	62,740	Han. N., N. Y.; Northern N., Tol.
Wollansburg...Darke J 5 C Pop. 287	Peoples Banking Co. .... †'02 56-990	N. T. Ireland	Elihu Polley	C. E. Fulkerson		15,000	10,360	134,100	116,200	42,460	N. Bk. Com., N. Y.
Holmesville...Holmes G 16 Pop. 236	Holmesville Banking Co. †'07 56-991	E. A. Sterling	H. B. Licky	C. R. Kilgore		12,500	10,000	208,820	143,750	58,560	Cent. N., Clev.; Citiz., Cuyahoga Falls.
Hopedale...Harrison I 20 Pop. 1200	First National Bank ..... †'03 56-992	T. A. Young	C. A. Moore	E. C. McFadden	J. Snyder	50,000	15,790	205,660	285,110	36,890	Far. Dep. N., Pitt.
Howard...Knox H 14 Pop. 400	Howard Savings Bk. Co. †'07 56-993	J. F. Gardner	T. B. Patton	G. W. Hoover	J. C. Durbin	12,500	7,930	105,610	116,190	11,360	New 1st N., Col.
Hoytville...Wood D 9 Pop. 404	Hoytville Banking Co. .... †'07 56-994	J. H. Hanna	Geo. F. Dunn	Wm. Heuer	Geo. F. Dunn, Jr.	12,500	4,800	191,550	152,070	52,140	1st N., Tol.; Union N., Fostoria, O.; Com'l Bk. & Sav. Co., Bowling Green.
Hubbard...Trumbull D 21 Pop. 2000	Hubbard Banking Co. .... †'73 56-995	S. Q. March	L. C. Van Ness	A. J. Mayers		50,000	65,000	900,000	855,000	170,000	Irving N., N. Y.; 1st N., Clev.; Bk. of Pitt. N. A., Pitt.
Hudson...Summit D 18 Pop. 1021	National Bank of Hudson †'08 56-996	E. R. Held	H. N. Wood	F. M. Sprague		25,000	1,500	285,000	204,100	93,840	N. Bk. Com., N. Y.; Cent. N., Clev.
Huntsville...Logan H 9 Pop. 328	Huntsville Banking Co. †'07 56-997	S. L. Horn	J. A. McLees	Harry E. Clapper	E. M. Stephenson	6,000	9,590	127,170	78,440	61,830	Fifth-Third N., Cin.; Com'l & Sav. Bk. Co., Bellefontaine; Huntington N., Col.
Huron...Erie O 13 Pop. 1756	Berlin Heights Bkg. Co. .... †'83 56-652	Alex. Wunderly	D. S. Brooks	F. E. Conner, Mgr.		(Branch of Berlin Heights, Ohio)					Chase N., N. Y.; 1st N., Clev.
" " "	First National Bank ..... '92 56-653	Alex. Wunderly		Thomas M. Sprowl	Celesta Sprowl	50,000	4,920	161,680	165,970	65,630	Han. N., N. Y.; Cent. N., Clev.
Ironton...Lawrence R 13 C Pop. 13,949	Citizens National Bank ..... †'90 56-281	A. H. Mittendorf	D. O. Davies	Charles Lintner	W. P. Lewis	100,000	80,000	960,000	774,550	394,000	Han. N., N. Y.; Fifth-Third N., Lin. N., and 1st N., Cin.; 1st N., Clev.
" " "	FIRST NATIONAL BANK 56-280 ..... †'63	CHAS. HORN Special attention given Bill of Lading each sight draft on ton items. Please send 15c with us your fr	F. E. HAYWARD	JOSEPH FALTER	and Time Items.	300,000	126,000	767,000	1,331,000	179,000	N. Park, N. Y.; Citiz. N. and Fifth-Third N., Cin.
" " "	Iron City Savings Bank ..... †'06 56-282	D. O. Davies	Leon Isaacsen	C. B. Egerton	W. A. Ward	50,000	34,150	844,000	734,740	164,490	N. Bk. Com., N. Y.; Fifth-Third N., Cin.; 1st N., Portsmouth.
" " "	SECOND NATIONAL BANK 56-229 ..... †'63	OSCAR RICHEY Special attention given Bill of Lading each sight draft for presentation and 50c for Credit Reports. Prompt service. We get results.	J. C. SNYDER	O. D. HAYES	A. T. TURNBULL	125,000	187,500	717,000	965,000	175,000	N. City, N. Y.; 1st N., Cin.; Union Com. N., Clev.; Mellon N., Pitt.
Jackson...Jackson O 13 C Pop. 6000	CITIZENS SAVINGS & TRUST COMPANY ..... †'05 56-449	DAVID ARMSTRONG Bill of lading 15c must be sent with each request for repo	E. SELL	J. P. McDONALD		50,000	31,540	813,680	830,710	89,370	Han. N., N. Y.; New 1st N. and Ohio N., Col.; Fifth-Third N., Cin.
" " "	Commercial Bank ..... †'90 56-448	S. E. Stephenson	D. J. Herbert	John M. Martin	S. A. Carpenter	50,000	17,000	390,000	250,000	200,000	Chase N., N. Y.; Fifth-Third N. and 1st N., Cin.
" " "	First National Bank ..... †'65 56-446	J. H. Newvahner	Geo. J. Jones	J. E. McGhee	S. A. Sternberger	50,000	115,000	950,000	600,000	200,000	N. City, N. Y.; 1st N., Cin.
" " "	Iron Bank ..... †'73 56-447	J. O. Hurd	C. O. Brown	O. O. Evans		25,000	50,000	394,000	325,000	122,000	Han. N., N. Y.; 1st N. and 4th N., Cin.
Jackson Center...Shelby Pop. 685 H 8	First National Bank ..... †'07 56-998	Frank Baughman	G. A. Swickard	W. C. Meranda	Alma Elliott	33,000	33,570	420,000	435,000	97,000	4th N., Cin.
Jamestown...Greene L 9 C Pop. 1250	Farmers & Traders Bk. †'67 56-730	J. O. Brown	A. G. Carpenter	R. J. Moorman		45,000	20,000	328,000	365,000	60,000	Winslow, Lanier & Co., N. Y.; 1st N. and Fifth-Third N., Cin.
" " "	Peoples Bank of J. G. Clemens & Co. .... †'86 56-731	W. W. Johnson	F. W. Ogar	Geo. R. Spahr	Frank Shigley	21,100	8,000	200,000			Imp. & Tra. N., N. Y.; 4th N., Cin.

The 5th-3rd NATIONAL BANK of CINCINNATI—Resources \$55,000,000 ABILITY WILLINGNESS COURTESY



1067 Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BOND, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
Jefferson Ashabula B 20 Pop. 1500	First National Bank 56-699 Jefferson Banking Co. 56-700	B. E. Thayer	J. F. Wade	R. G. Topper	F. H. Woodbury	\$ 70,000	\$ 111,620	\$ 541,990	\$ 570,920	\$ 126,030	1st N., N. Y.; Union Com. N., Clev.; Bk. of Pitt. N. A., Pitt.
Jeffersonville Fayette Pop. 716 L 10	Citizens Bank 56-824 Farmers Bank 56-823	Eugene Booco	N. C. Wilcox	Silas M. Taggart	Frank Snodgrass	35,000	17,000	250,000	200,000	60,000	N. City, N. Y.; 1st N. and 4th N., Cin.; 1st N. and Ohio N., Col.
Jenera Hancock F 9 Pop. 360	Farmers Bank Co. 56-999	John J. Von Stein	J. L. Higbie	S. F. Wilch	Anna C. Von Stein	25,000	9,950	227,790	210,600	42,640	N. Bk. Com., Tol.; Ohio Bk. & Sav. Co., Findlay.
Jeromesville Ashland F 15 Pop. 314	Citizens Bank 56-1000	Otto Troutman	W. H. Carl	Walter H. Carl	C. W. Carl	10,000	24,000	225,000	190,000	62,500	Han. N., N. Y.; 1st N., Clev.
Jewett Harrison H 19 Pop. 1000	Jewett State Bank 56-1001	W. L. England	E. C. Thompson	George H. Collins	Earl H. Collins	25,000	26,000	330,750	311,990	50,700	Chase N., N. Y.; 1st N., Clev. and Pitt.; Fifth-Third N., Cin.; Harrison N., Cadiz.
Johnstown Licking J 13 Pop. 1000	Citizens Bank 56-806 Johnstown Bank 56-805	W. A. Ashbrook	N. G. Buxton	C. L. McCracken	T. A. Duckworth			389,050	296,030	89,710	N. Bk. Com., N. Y.; 1st N., Clev.; Hayden-Clinton N., Col.
Junction City Perry L 14 Pop. 810	Junction City Banking Co. 56-1002	D. T. McCann	J. M. Elder	J. C. Henry	R. E. Schofield	25,000	18,000	216,000	180,000	80,000	Imp. & Tra. N., N. Y.; Ohio N., Col.; Newark Tr. Co., Newark.
Kalida Putnam E 7 Pop. 650	Peoples Bank Co. 56-811	Joseph Kahle	B. Gerdeman	C. C. Borman		25,000	5,000	350,000	305,000	47,000	New 1st N., Col.; Mellon N., Pitt.
Kansas Seneca D 11 Pop. 500	First National Bank 56-1003	D. F. Cookson		I. C. McDaniel		25,000	5,190	141,020	110,270	31,220	Han. N., N. Y.; 1st N., Cin.
Kenmore Summit E 17 (Akron, P. O.) Pop. 8000	Citizens Banking Co. 56-1295 Kenmore Banking Co. 56-1266	Fred E. Smith	H. R. Smith	G. H. Favinger		25,000	1,250	51,280	47,210	21,220	Irving N., N. Y.; Union N., Fostoria.
Kensington Columbiana Pop. 400 G 20	Kensington State Bk. Co. 56-1004	F. E. Smith	H. G. Haynes	F. S. Keifer	C. E. Benedict, Sec.	25,000	3,000	530,000	410,000	100,000	Chase N., N. Y.; Union Com. N., Clev.; Cent. Sav. & Tr. Co., Akron.
Kent Portage E 18 Pop. 7500	CITY BANK 56-496	J. W. Cox	W. B. Stout	H. F. Merrick		25,000	10,300	302,670	278,160	59,340	Mech. & Metals N., N. Y.; Union Com. N., Clev.; Cent. Sav. & Tr. Co., Akron.
" "	Kent National Bank 56-495	M. G. Garrison	D. L. Rockwell	E. F. Garrison	R. L. Sampsell, A. Tr.	100,000	40,000	340,000	305,000	151,000	Far. Dep. N. and Mellon N., Pitt.; 1st N., Clev.
" "	Commercial Bank 56-377	H. H. Line, Ch. of Bd.	J. G. Getz	G. E. Hinds	G. J. Stauffer	100,000	47,810	1,155,150	1,106,200	288,860	Chase N., N. Y.; Union Com. N., Clev.; Bk. of Pitt. N. A., Pitt.
" "	FIRST NATIONAL BANK 56-375	L. N. Pfeiffer	W. H. Lick	William J. Ochs	H. G. Hall J. E. Rubins	50,000	29,310	542,220	476,280	145,250	N. Park, N. Y.; 1st N., Clev. and Cin., Mellon N., Pitt.
" "	KENTON NATIONAL BANK 56-376	H. E. HOGE	H. W. GRAMLICH	H. W. GRAMLICH	HENRY BORN, JR. E. J. CAREY	50,000	95,700	495,000	484,600	106,700	Coal & Iron N., N. Y.; 1st N., Clev. and Cin.
" "	Kenton Savings Bank & Trust Co. 56-374	W. A. Norton	A. G. Merriman	C. L. Merriman	F. C. Haudenschild	150,000	110,260	1,582,620	1,434,360	484,820	N. City, N. Y.; 1st N., Clev.; Union Com. N., Clev.; Mellon N., Pitt.
Killbuck Holmes H 16 Pop. 400	Killbuck Savings Bank 56-1005	Z. T. Duer	Henry Kasner	D. H. Thompson, A.	C. A. W. Gear	25,000	11,000	330,000	280,000	70,000	N. Park, N. Y.; 1st N., Chi., Cin., and Clev.; N. Bk. Com., Tol.; Huntington N., Col.
Kingston Ross M 12 Pop. 813	First National Bank 56-1006	N. J. Dunlap	A. L. Ellis	E. D. Buker	Grace Gardner	100,000	25,000	400,000	350,000	70,000	Han. N., N. Y.; 1st N., Clev.; New 1st N., Col.
Kinsman Trumbull C 21 Pop. 900	Kinsman Banking Co. 56-782	L. G. Moore	G. H. Platt	C. E. Myers	Lydia Crouse	25,000	20,000	395,000	312,810	92,090	N. City, N. Y.
" "	Kinsman National Bank 56-781	Thomas Kinsman	Allen Jewell	R. H. Wallace, Sec. and Tr.		50,000	39,860	545,410	628,560	67,780	Bk. of Am. N. Y.; Cent. N., Clev.; Union Sav. & Tr. Co., Warren.
Kipton Lorain D 14 Pop. 800	Kipton Bank Co. 56-1007	E. N. Gibbs	F. H. Bronson	C. A. Hobart	H. J. Fobes	12,500	10,390	239,540	229,370	30,060	1st N. and Union Com. N., Clev.
Kirkersville Licking K 13 Pop. 400	Kirkersville Savings Bank Co. 56-1008	G. F. Youmans	C. D. Gill	H. B. Cook	Louise Emswiler	22,500	8,500	200,000	180,000	35,000	Irving N., N. Y.; 1st N., Clev.
Kunkle Williams B 6 Pop. 450	Kunkle State Bank 56-1009	Philip Weidner	J. P. Arnold	C. H. Emswiler	Ford Greek	15,000	8,320	161,190	147,110	37,400	N. City, N. Y.; New 1st N., Col.; 1st N., Clev.
La Fayette Allen G 8 Pop. 616	La Fayette Banking Co. 56-1010	N. W. Cunningham		Geo. W. Weidner		10,000		190,000	178,000	22,000	Chase N., N. Y.; N. Bk. Com., Tol.
Lagrange Lorain D 15 Pop. 467	Peoples Bank 56-1011	J. M. Starr		F. B. Cotner		10,000	3,900	90,700	56,000	45,500	Northern N., Tol.

January, 1920

OHIO BANKS—Jefferson to Lagrange

1067

The FIFTH-THIRD NATIONAL BANK of CINCINNATI IN THE CENTRAL CITY OF THE FOURTH FEDERAL RESERVE DISTRICT OFFERS UNSURPASSED SERVICE TO BANKS AND BANKERS

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

OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, e. c. see Laws.

TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TL BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Lakeview... Logan H 8 Pop. 528	Farmers Banking Co... *\$'04 56-1012	J. H. Manchester	H. S. Chapman		Paul Yoesting	\$ 25,000	\$ 18,450	\$ 259,890	\$ 243,960	\$ 60,120	1st N., Wapakoneta; 2d N., Tol.
Lakewood... Cuyahoga C 16 (Cleveland P. O.) Pop. 22,615	Cleveland Trust Co... *\$'02 56-1013			W. S. Parsons, Acting Mgr.		(Branch of Clevel and, O.)					Seab. N. and Bkrs. Tr. Co., N. Y.
" " "	Lakewood State Bank... *\$'11 56-1217	D. C. Reed	Geo. C. Hansen	L. G. Raeder, Sec. and Tr.		50,000	7,500	759,540	662,920	123,550	Seab. N., N. Y.; 1st N., N. Com'l. and State Bkg. & Tr. Co., Clev.
*Lancaster... Fairfield L 13 Pop. 15,670	FAIRFIELD NATIONAL BK. 56-236 *\$'72	H. B. Peters	C. P. Lynch	P. R. Peters	H. K. Beck F. R. Rising	100,000	238,750	1,713,060	1,647,360	390,820	N. Park, N. Y.; Cont. & Com'l N., Chi.; Bk. of Pitt. N. A., Pitt.; 1st N., Clev.; Huntington N., Col.
" " "	Farmers & Citizens Bk... *\$'92 56-237		E. H. Bininger	C. B. Whiley	A. S. Thomas J. K. Kirn	30,000	145,000	1,448,000	1,266,000	357,000	Han. N., N. Y.; 1st N., Cin. and Clev.; New First N., Col.; M. M. 1st N., Balt.
" " "	Hocking Valley Nat. Bk. *\$'65 56-235	E. Mithoff	W. K. Martin		T. E. Mithoff L. C. Mithoff	60,000	103,550	611,070	650,820	166,810	N. City, N. Y.; 1st N., Cin.
" " "	Lancaster National Bank *\$'09 56-238	C. S. Hutchinson	J. L. Graham	J. L. Graham	W. C. Spybey	100,000	37,140	529,380	627,140	128,480	N. Park, N. Y.; Fifth-Third N., Cin.; Ohio N., Col.
Larue... Marion G 10 Pop. 772	Campbell National Bank *\$'03 56-810	I. S. Guthery	E. E. Rifeley	J. W. Campbell	Mabel F. Miller	30,000	33,450	206,120	233,970	66,810	N. Bk. Com., N. Y.; 1st N., Clev.; New 1st N., Col.
" " "	La Rue Bank Co... *\$'02 56-809	L. G. Copeland	D. D. Clifton	M. C. Clements		30,000	25,000	210,000	235,000	30,000	N. Park, N. Y.; Union Com. N., Clev.; New 1st N., Col.; Marion N., Marion.
Laurelville... Hocking M 13 Pop. 457	Salt Creek Valley Bank... *\$'01 56-1014	Geo. D. Mowery	W. H. Shupe	J. J. Reichelderfer	D. K. Wilson	5,000	5,090	109,270	73,850	45,520	1st N. and Lin. N., Cin.; Ohio N., Col.
*Lebanon... Warren M 7 C Pop. 2698	Citizens National Bank *\$'90 56-571	J. A. Runyan	R. M. Gallaher	Chas. S. Irwin	C. L. Bolmer W. R. Lewis	80,000	114,100	524,680	870,520	53,160	Seab. N., N. Y.; 4th N., Cin.
" " "	LEBANON NATIONAL BANK 56-570 *\$'77	{ P. V. BONE First and oldest Collections a Sp	C. G. EULASS established Bank specialty and remit	C. G. EULASS	L. S. SHAWHAN	100,000	132,880	826,520	1,068,540	147,800	Han. N., N. Y.; 1st N., Cin.
Leesburg... Highland N 10 C Pop. 873	Farmers & Merch. Bank *\$'01 56-802	D. W. Roads	T. T. Davis	I. E. Davis	W. F. Terwilliger	10,200	4,000	175,000	118,000	44,000	Han. N., N. Y.; 4th N., Cin.; 1st N., Clev.
" " "	LEESBURG BANK... *\$'76 56-801	L. F. Barger	R. R. Jones	C. G. Redkey	C. E. Penn	20,000	16,000	500,000			Bkrs. Tr. Co., N. Y.; 1st N. and 4th N., Cin.
Leetonia... Columbiana F 20 Pop. 2665	Farmers & Merch. Bkg. Co. 56-1015 \$'06	J. A. Floding	O. C. Weikart	D. C. Dickson	Amelia Wiedmayer F. W. Wiedmayer, Sec.	50,000	65,680	607,740	598,680	126,470	N. Park, N. Y.; Bk. of Pitt. N. A., Pitt.; 1st N., Clev.
Leipsic... Putnam E 8 Pop. 1773	Bank of Leipsic... *\$'85 56-1016	J. H. Edwards		F. D. Rosenberger	S. F. Edwards	(Individual Responsibility \$3,000,000)					Chase N., N. Y.; N. Bk. Com., Tol.
Lewisburg... Preble K 6 C Pop. 1030	Peoples Banking Co... *\$'97 56-1017	H. P. Smith	E. C. Crider	Waldo C. Moore, Sec. and Tr.	Ozias Fritz	30,000	10,000	303,000	303,000	35,000	1st N., Cin.
Lewistown... Logan H 8 Pop. 209	Farmers Bank... *\$'10 56-1018	W. H. Plum	J. T. McKinnon	T. M. Cooper	Pauline Hurt	6,000	6,000	86,000	85,000	12,000	Chase N., N. Y.; Peo. N., Bellefontaine.
Lewisville... Monroe L 19 Pop. 291	First National Bank... *\$'08 56-1019	C. E. Ketterer	C. H. Black	J. W. Zerger	F. M. Fisher	25,000	29,720	292,820	271,260	65,750	Han. N., N. Y.; Mellon N., Pitt.; Union Com. N., Clev.; New 1st N., Col.
Lexington... Richland G 13 Pop. 654	Lexington Savings Bank *\$'09 56-1020	G. M. Galbraith	W. B. Cockley	W. Lindley		25,000	6,040	214,710	126,400	31,640	N. Park, N. Y.; Far. Sav. & Tr. Co., Mansfield; 1st N., Clev.; Belleville Sav., Belleville.
Liberty Center... Henry C 8 Pop. 647	Liberty State Savings Bank 56-1244 *\$'14	D. E. Haag	A. M. Fish	R. C. Parish		25,000	6,000	260,000	250,000	35,000	Han. N., N. Y.; 1st N., Tol.
Lilly Chapel... Madison K 11 Pop. 250	Farmers Bank... *\$'09 56-1022	F. M. Horn	M. Weakley	T. A. Horn			3,910	36,970	34,020	1,000	Cent. N., Col.
*Lima... Allen G 7 Pop. 35,384	*AMERICAN BANK 56-104 *\$'08	{ HENRY DEISEL, SR. Blits of Lading d Prompt Service.	W. L. MACKENZIE... rafts a specialty. Reasonable char	T. G. HARRIS... Cash and Time It ges. We want you	H. J. FAST... ems solicited. r Lima business.	100,000	20,000	1,200,000	1,020,000	300,000	Seab. N., N. Y.; 1st N., Clev.
" " "	*City Bank... *\$'74 56-100	E. B. Mitchell		E. T. Mitchell	E. F. Kerman	50,000	25,000	1,500,000			Atlantic N., N. Y.; 4th N., Cin.; Union Com. N., Clev.; N. Bk. Com., Tol.
" " "	*FIRST NATIONAL BANK 56-99 *\$'72	{ O. B. SELFRIDGE Oldest Bank. B Send us your bu	D. W. MORRIS... est facilities for m siness.	F. C. CUNNINGHAM	E. G. CHRISTEN	100,000	107,000	1,800,000	1,400,000	300,000	N. City, N. Y.; 1st N., Clev. and Cin.; 2d N., Tol.
" " "	*Lima Trust Co... *\$'03 56-103 (Continued on next page)	E. R. Curtin	C. M. Tolan R. O. Bigley	H. P. Dean, Tr.	B. B. Applas, Sec.	200,000	213,940	3,054,320	3,045,320	422,930	N. City and Guaranty Tr. Co., N. Y.; Cont. & Com'l N. and Union Tr. Co., Chi.; 1st N. and Union Com. N., Clev.; Northern N., Tol.; Lin. N., Cin.; Pk. of Pitt. N. A., Pitt.

CHARTER No. 20 — The FIFTH - THIRD NATIONAL BANK of CINCINNATI — OVER FIFTY YEARS OF SERVICE

TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. +Priv. *Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	CASH & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
Lima.....Allen G 7 (Continued)	*Metropolitan Bank...\$90 56-102	C. H. Cory	W. H. Duffield	G. E. Mehafeey	M. C. Purtscher	\$ 50,000	\$ 14,000	\$ 500,000	\$ 400,000	\$ 70,230	Chase N., N. Y.; Cent. N., Clev.
"	*Old National Bank...\$87 56-101	F. L. Maire	F. W. Holmes	H. O. Jones	W. F. Watts	200,000	96,660	1,637,500	1,802,010	216,050	Han. N., N. Y.; 1st N., Clev.; Fifth-Third N. and Lin. N., Cin.
"	Lima Clearing House (Members indicated by a *)	F. C. Cunningham									
Lindsey...Sandusky C 11 Pop. 501	Lindsey Banking Co...\$97 56-1023	F. M. Dotson	Amos Notestine	R. E. Bloker	Lucille M. Bloker	15,000	6,450	237,900	210,000	35,000	Home Sav. and Dime Sav. Bk. Cos., Tol.; 1st N., Clev.
*Lisbon...Columbiana F 20 Pop. 3500	Firestone Bank...\$79 56-553	R. W. Firestone	C. B. Firestone	W. H. Armstrong	L. E. Fisher	50,000	93,320	1,027,560	1,045,370	125,010	Han. N., N. Y.; 1st N. and Cent. N., Clev.; Far. Dep. N., Bk. of Pitt. N. A., and Mellon N., Pitt.
"	Peoples State Bank Co...\$08 56-554	W. H. Hepburn	J. M. Costello	C. M. Young	D. H. Hepburn	25,000	25,000	503,580	419,500	129,800	N. Bk. Com., N. Y.; Peo. N. and 1st N., Pitt.; 1st N., Clev.
Lockland...Hamilton N 6 Pop. 3439	First National Bank...\$89 56-545		A. M. Vorhis	L. F. Mohr	C. C. Mohr	50,000	88,210	877,070	758,330	285,130	1st N., N. Y.; 4th N. and 1st N., Cin.
Lodi...Medina E 16 Pop. 1015	Lodi State Bank...\$14 56-1245	E. P. Collins	C. M. Fetzer	C. L. Hine	Nina B. Norton	40,000	75,000	530,000	430,000	75,000	Chase N., N. Y.; 1st N. Clev.; Far. Dep. N., Pitt.
"	Peoples National Bank...\$15 56-1247	H. C. Hower	Jas. E. Waite	B. H. Starbird	Lillian M. Gridley	50,000	20,400	731,000	742,000	135,800	N. City, N. Y.; 1st N. and Union-Com. N., Clev.
*Logan...Hocking M 14 Pop. 7000	Farmers & Merch. Bank...\$10 56-489	W. S. Poston	J. A. Wellman	D. M. Soliday	D. E. Harsh	50,000	25,010	622,370	592,070	70,090	Han. N., N. Y.; Ohio N., Col.; Far. Dep. N., Pitt.
"	National Bank of Logan...\$63 56-487	Chas. E. Bowen	H. R. Harrington	F. Meade Bowen	Rolland Bright C. G. Bowen	50,000	44,000	900,000	750,000	85,000	N. Park. N. Y.; 1st N., Cin.; Hayden-Clinton N., Col.
"	<b>REMPEL NATIONAL BANK</b> 56-488	H. E. White	S. C. Bright	G. O. Hengst	R. L. White	50,000	23,000	900,000	750,000	135,000	Com'l N., Col.; 1st N., Clev.
*London...Madison K 10 Pop. 4000	Central National Bank...\$13 56-540	H. G. Jones	W. E. Farrar	Xerxes Farrar		100,000	48,500	601,600	620,610	160,250	1st N., N. Y.; 1st N. and Citiz. N., Cin.; Hunt- ington N., Col.
"	London Exch. Bank Co...\$70 56-539	R. W. Boyd	J. Scott Chenoweth	O. E. Jones	E. R. Schurr	60,000	55,880	892,820	745,060	231,240	Winslow, Lanier & Co., N. Y.; 1st N. and Fifth-Third N., Cin.; Com'l N. and Hunting- ton, Col.
"	<b>MADISON NATIONAL BANK</b> 56-538		(P. R. EMERY Bills of lading dr Prompt service.)	MINNIE CHESELDINE afts a specialty. Reasonable charg	W. T. BOOTH es. Send us your London items,	60,000	80,000	427,820	467,990	93,140	N. City, N. Y.; 1st N., Cin.
"	Peoples Com'l & Sav. Bk...\$10 56-541	H. B. Lenhart	Herbert Adams	H. B. Welsh		50,000	15,000	425,000	390,000	80,000	Han. N., N. Y.; Cent. N., Col.; Fifth-Third N., Cin.; Peo. N., Pitt.
Lorain...Lorain C 15 Pop. 36,964	*Central Bank Co...\$95 56-108	W. B. Thompson	D. H. Aiken	B. A. Foskett	J. R. Culbertson	50,000	50,000	1,800,000	1,600,000	250,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Clev.
"	*City Bank Co...\$99 56-109	Charles Fell	C. M. Braman	R. L. Rankin		100,000	109,700	2,181,210	2,998,340	386,910	N. City and Brown Bros., N. Y.; 1st N. and Guardian Sav. & Tr. Co., Clev.; Mellon N., Pitt. Bkrs. Tr. Co., N. Y.
"	*Cleveland Trust Co...\$05 56-112			A. E. Cameron, Mgr.		(Branch of Cleve land, O.)					
"	<b>*LORAIN BANKING CO.</b> ...\$05 56-111		<b>R. THEW</b>	<b>B. G. NICHOLS</b>	<b>C. M. IRISH,</b> Sec. and Tr.	125,000	25,000	1,500,000	1,300,000	300,000	Chase N., N. Y.; 1st N., Chi. and Clev.
"			Bill of Lading each Slight Draf Prompt service.	Drafts a special t for presentatio SEND US YOUR	y. Proper fee m n and for credit r LORAIN ITEMS.						
"	*National Bank of Commerce 56-110	George L. Glitsch	E. H. Nicholl	A. R. Maddock		100,000	54,290	2,948,100	2,645,300	483,490	Chase N., N. Y.; Union Com. N. and 1st N., Clev.
"	George Oroszy Bank...\$18 56-113		Harry Nicholl								
"	<b>PEOPLES SAVINGS BANK</b> 56-114	L. M. Moore	Joseph Gould	E. A. Braun	H. E. Wood	50,000	5,100	537,900	508,450	96,830	Irving N., N. Y.; Union Com. N., Clev.
"	Lorain Clearing House (Members indicated by a *) (See Fort Loramie)	A. E. Cameron	C. M. Irish	G. E. Dick, Mgr.	Harry Nichols, Sec. and Tr.						
Loramie...Shelby I 6 Pop. 489	Farmers Bank...\$82 56-643	J. J. Stitzel	A. P. Ullman	A. W. Motz	M. H. Spreng	50,000	41,970	632,319	732,520	291,750	N. City, N. Y.; Mellon N., Pitt.; 1st N. and Cent N., Clev.
Loudonville Ashland G 15 Pop. 2000	First & Savings Bank...\$05 56-644	D. H. Graven	E. C. Kiplinger	W. S. Hissem	Nelle Yuncker	60,000	12,000	580,000	543,750	126,640	Han. N., N. Y.; Union Com. N. and 1st N., Clev.

January 1920

OHIO BANKS—Lima to Loudonville

1069

**THE FIFTH - THIRD NATIONAL BANK of CINCINNATI—THE BANKERS' BANK SINCE 1863**

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

OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUES FROM BANKS	
Louisville... Stark F 18 Pop. 1678	First National Bank... †10 56-667	L. C. Bonnot	M. Johnson	C. A. Ward		\$ 25,000	\$ 14,270	\$ 428,000	\$ 377,330	\$ 108,170	N. City, N. Y.; 1st N, Clev. and Canton.
" " "	Louisville Deposit Bank... †81 56-666	(John Keim & Sons)				50,000	20,000	525,000			Atlantic N., N. Y.; City N., Canton; 1st N., Clev.
Loveland... Clermont N 7 C Pop. 1421	Loveland National Bk... †1900 56-695	G. G. King	H. L. King	B. S. Rathgeber		50,000	31,650	409,700	466,360	72,990	Han. N., N. Y.; 1st N. and Fifth-Third N., Cin.
Lowell... Washington M 17 C Pop. 700	First National Bank... †1900 56-1026	William Wendell	A. F. Wendell	A. F. Wendell	J. B. Eck	25,000	45,000	650,000	550,000	50,000	Seab. N., N. Y.; Bk. of Pitt. N. A., Pitt.
Lowellville... Mahoning E 21 Pop. 2500	Lowellville Sav. & Bkg. Co. 56-1027 †89'06	Robert Gray	John Frech	H. W. Williams		50,000	51,530	771,890	720,600	134,320	N. City, N. Y.; 1st N., Youngstown.
Lower Salem... Washington C Pop. 187 M 18	Lower Salem Commercial Bk. 56-1216 †88'12	George Lauer	W. J. Lomax M. Oullen	G. W. Perkins		25,000	3,800	149,060	157,080	14,750	Seab. N., N. Y.; 1st N., Marietta.
Lucas... Richland G 14 Pop. 272	Farmers & Merch. Bank Co. 56-1028 †89'02	T. A. Parry	H. F. Smart	G. E. Gladden	Miss Mary Moser	12,500	14,500	300,000	270,000	52,000	Cent. N., Clev.; New 1st N., Col.; Secur. Sav. & Tr. Co., Mansfield.
Luckey... Wood C 10 Pop. 500	Exchange Bank... †1906 56-1029	M. A. Rees		C. B. Rees		15,000	2,490	210,470	165,140	61,660	Merch. N., N. Y.; Corn Ex. N., Chl.; Northern N., Tol.
Lynchburg... Highland N 9 C Pop. 922	Farmers Exchange Bank... †96 56-1030	Owen West	H. N. Henderson	W. L. Stautner				12,400	320,770	229,030	Chase N., N. Y.; 1st N., Cin.
Lyons... Fulton B 8 Pop. 408	Lyons Commercial Bank... †11 56-1031	H. H. Tredway	E. S. Davoll	H. R. Tredway	Louise Meehle	3,500	5,500	133,000	105,500	21,000	Northern N., Tol.
Madison... Lake B 19 Pop. 863	Exchange Bank... †87'75 56-1032	A. S. Stratton	J. V. Winans	D. D. Smead		25,000	40,230	371,830	379,260	57,800	Chase N., N. Y.; Union Com. N. and 1st N., Clev.
Madisonville... Hamilton O 6 C Pop. 8000	(See Cincinnati)										
Magnetic Springs... Union Pop. 155 I 11	Magnetic Springs Banking Co. 56-1262 †81'16	T. R. Perkins	Lee Atherton	C. S. David	Louis Miller	25,000	500	75,000	80,000	25,000	Han. N., N. Y.; N. Bk. Com., Col.
Magnolia... Stark G 18 Pop. 556	Bank of Magnolia Company 56-1033 †88'99	Chas. E. Beck	W. H. Greer	John S. McLean	G. R. Mackall	25,000	21,000	360,000	296,000	110,000	N. Bk. Com., N. Y.; 1st N., Clev. and Canton; Mellon N., Pitt.
Malinta... Henry D 8 Pop. 345	Farmers & Merch. Bank... †98 56-1034	J. A. Smith	E. W. Shuler	Henry Geist	Esther Mayer	4,000	6,500	178,000	131,000	52,100	N. Bk. Com. and Northern N., Tol.; 1st N., Napoleon.
Malta... Morgan L 16 Pop. 1000	Malta National Bank... †72 56-1035	R. K. Brown	S. N. Manly	C. B. Smith	F. E. Hammond	50,000	25,000	290,000	250,000	140,000	1st N., N. Y.; New 1st N., Col.; Mellon N., Pitt.
Manchester... Adams Q 10 C Pop. 1866	Bank of Manchester... †99 56-621	F. M. Harover		R. C. Henderson	M. G. Harover	10,000	15,000	300,000	180,000		2d N., 4th N., and 1st N., Cin.
" " "	Farmers National Bank... †83 56-620	W. N. Watson	J. E. McNeil	G. D. Lovett	C. L. Henderson N. G. Hook	40,000	30,000	405,000	425,000	40,000	4th N., 1st N., and Fifth-Third N., Cin.
*Mansfield... Richland F 14 Pop. 22,734	*BANK OF MANSFIELD... †89'92 56-150	John Krause	W. E. Laughridge	W. G. Patterson	C. F. Fighter	140,000	103,000	1,000,000	847,900	143,000	N. Bk. Com., N. Y.; 1st N., Clev.
" " "	*CITIZENS NATIONAL BANK 56-149 †81	J. A. Rigby	R. Smith	S. A. Jennings	H. N. Stone C. W. Fuchs	100,000	105,000	1,603,850	1,305,880	410,140	N. Bk. Com., N. Y.; Cont. & Com'l N., Chl.
" " "	*Farmers Savings & Trust Co. ◆ 56-152 †89'06	E. S. Nail	E. O. Townsend R. A. Baxter	J. B. Lindley	H. J. W. Smith, A. Sec. and A. Tr.	128,875	149,400	1,286,400	1,310,530	226,180	N. Park, N. Y.; Cont. & Com'l N., Chl.; Far. Dep. N. and Peo. N., Pitt.; 1st N. and Union-Com. N., Clev.
" " "	*Mansfield Savings Bank... †73 56-148	O. F. Ackerman	J. E. Brown	R. S. Gibson	J. J. Jones	200,000	275,000	4,100,000	3,700,000	775,000	Chem. N., N. Y.; Cent. N., 1st N., and Union Com. N., Clev.; Bk. of No. America, Phil.
" " "	*Richland Savings Bank 56-151 †88'98	M. B. Busnell	F. H. Marquis F. M. Bushnell	C. H. Hughes	R. F. Cox	100,000	52,630	1,300,000	1,000,000	350,000	Han. N., N. Y.; Cont. & Com'l N., Chl.; Union Com. N. and 1st N., Clev.; Fifth-Third N., Cin.
" " "	*Security Savings & Trust Co. 56-153 †89'06	E. Remy	G. H. Weidner	F. M. Remy	J. C. Hoffman, A. Sec. and A. Tr.	100,000	50,650	465,230	530,800	51,040	N. City, N. Y.; Cent. N., Clev.
" " "	Mansfield Clearing House (Members indicated by a *)	H. N. Stone	J. B. Lindley	Geo. E. Strock, Mgr.							
Mantua... Portage D 19 Pop. 721	First National Bank... †1900 56-1036	Bina Colt	R. G. Mayhew	Ira E. Hine	E. V. Mizer	40,000	41,200	504,000	578,000	47,000	N. Bk. Com., N. Y.; Union Com. N., Clev.
Marblehead... Ottawa C 13 Pop. 1204	Marblehead Bank Co... †87'07 56-1037	L. St. Marie	H. G. Gulau	J. F. Graves	Gertrude Ritter E. St. Marie	12,500	10,650	195,800	145,000	48,000	Chase N., N. Y.; Am., Port Clinton; 1st N., Clev.
Marengo... Morrow H 12 Pop. 283	Marengo Banking Co... †84'04 56-1038	B. B. Lewis	J. D. Vail	J. W. Nelson		15,000	19,000	230,000	230,000	31,000	1st N., Clev.; N. Bk. of Morrow Co., Mt. Gilead; Huntington N., Col.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	CASH & EXCHANGES, DUES FROM BANKS	U.S. BONDS, SECURITIES	
▲Marietta... Washington C Pop. 14,785 M 18	<b>CENTRAL NATIONAL BANK</b> 56-248 ●2'99	G. E. HAYWARD...	F. L. ALEXANDER... B. A. PLUMER	O. O. KINSEY.....	W. A. DAUBER... D. C. SAVAGE R. C. BRITTON	\$ 300,000	\$ 240,000	\$2,000,000	\$2,375,000	\$ 275,220	Irving N., N. Y.; Bk. of Pitt. N. A., Pitt.; City N., Col.
" " " "	<b>CITIZENS NATIONAL BANK</b> 56-249 ●2'89	B. F. STRECKER...	W. T. HASTINGS... T. M. SHEETS	T. M. SHEETS.....	C. E. OESTERLE... General Banking and Special attention Send us your Marietta items.	100,000	133,780	1,438,230	1,384,130	371,880	1st N., N. Y.; Bk. of Pitt. N. A., Pitt.
" " " "	Dime Savings Society...●2'71 56-247	C. H. Newton.....	Chas. W. Otto.....	P. M. White, Tr.....			88,200	1,223,420	1,091,170	186,730	
" " " "	<b>FIRST NAT'L BK.</b> 56-246 ●2'63	WM. W. MILLS....	G. C. BEST... J. S. GOEBEL	J. S. GOEBEL.....	R. N. PAYNE... J. C. OTTO	300,000	417,900	3,931,910	3,931,110	1,002,980	N. Park and Seab. N., N. Y.; 1st N., Pitt.
" " " "	<b>PEOPLES B'KNG &amp; TRUST COMPANY</b> 56-250 ●2'02	D. A. BARTLETT...	P. J. DONNELLY...	J. H. McCoy, Sec. and Tr.		250,000	300,000	2,700,000	2,500,000	350,000	Chase N., N. Y.; Mellon N., Pitt.
▲Marion... Marion G 11 Pop. 23,430 "	<b>CITY NATIONAL BANK</b> ...●2'01 56-175	D. R. Crissinger...	J. B. Guthery.....	D. H. Lincoln.....	L. D. Zachman...	100,000	100,000	1,000,000	1,067,360	171,910	N. Bk. Com., N. Y.; Union Com. N., Clev.; Fifth-Third N., Cin.; Huntington N., Col.
" " " "	Fahey Banking Co....●2'72 56-174	A. C. Edmondson...	F. A. Huber.....	M. C. O'Brien.....	T. L. Fahey.....	300,000	70,000	630,000	915,000	91,000	Irving N., N. Y.; Union Com. N. and 1st N., Clev.; Ohio N., Col.
" " " "	Marion County Bank Co...●2'39 56-173	W. H. Schaffner...	C. C. Fisher... G. D. Copeland	O. E. Kennedy.....	E. L. Bush... L. G. Sifritt	250,000	160,000	1,498,420	1,509,800	227,500	Han. N., N. Y.; Corn Ex. N., Chi.; Hunting- ton N., Col.; Union Com. N., Clev.; Western Bk. & Tr. Co.; Cin.
" " " "	<b>MARION NATIONAL BANK</b> 56-176 ●2'02	J. E. Waddell.....	C. E. Sawyer... J. G. Lefler	C. N. Phillips.....	E. J. Lee... H. J. Merchant	200,000	204,000	1,575,000	1,540,000	397,000	1st N. and N. City, N. Y.; Merch. Ln. & Tr. Co., Chi.; 1st N., Cin.; Ohio N., Col.
" " " "	Marion Savings Bank...●2'04 56-177	C. E. Merkel.....	J. W. Jacoby.....	B. F. Waples.....	S. H. De Long... B. T. Wiant	50,000	22,300	650,500	649,800	90,000	Chase N., N. Y.; 1st N., Clev.; Mellon N., Pitt.; Fifth-Third N., Cin.
Martins Ferry... Belmont Pop. 9996 J 20	<b>CITIZENS SAV. BANK</b> ...●2'02 56-294	E. E. McCombs...	J. E. Reynolds...	H. H. Riethmiller...	W. H. Wood.....	75,000	40,000	750,000	700,000	120,300	N. Bk. Com., N. Y.; Mellon N., Pitt.; Union Com. N., Clev.; Bk. of the Ohio Valley, Wheeling.
" " " "	Commercial Bank Co....●2'72 56-292	George H. Smith...	J. A. Dickson...	Jas. G. Medill.....		25,000	61,900	650,760	607,870	128,760	Irving N., N. Y.; 1st N. and Mellon N., Pitt.; N. Ex. and Dollar Sav. & Tr. Co., Wheeling.
" " " "	Peoples Savings Bk. Co...●2'91 56-293	F. R. Sedgwick...	G. L. Spence.....	Myron E. Cole.....	C. T. Updegraff...	100,000	111,320	1,508,000	1,547,180	190,240	Chase N., N. Y.; 1st N., Clev. and Pitt., N. Ex. and Dollar Sav. and Tr. Co., Wheeling.
Martinsville... Clinton N 9 C Pop. 834	Farmers Bank.....●2'63 56-1039	D. B. Hunt.....		L. M. Townsend...	H. H. Hiatt.....	25,000	3,000	235,000	196,000	39,200	1st N., Cin.
▲Marysville... Union I 10 Pop. 3576	Bank of Marysville...●2'54 56-532	W. C. Fallington...	W. J. Conrad.....	E. A. Emmert.....	Fred Houston... G. P. Scheiderer	75,000	18,000	911,180	800,110	174,680	Irving N., N. Y.; New 1st N. Col.; 1st N., Clev.; Fifth-Third N., Cin.
" " " "	<b>COMMERCIAL-SAVINGS BK.</b> 56-535 ●2'09	LOUIS F. BLUE... Special collecti Up-to-date ban Send your item	CHAS. A. MORELOCK... on facilities. Per king methods. s direct to us for	FRED GABRIEL... sonal presentatio n.		35,000	11,670	284,030	299,560	31,140	N. City, N. Y.; Ohio N., Col.
" " " "	Peoples Bank.....●2'74 56-533	G. E. Whitney.....		W. H. Perfect.....		20,000	7,500	280,000	260,000	45,000	Chase N., N. Y.; 1st N., Cin. and Clev.
" " " "	<b>UNION BANKING CO.</b> ...●2'90 56-534	E. F. SOUTHARD... 15c must be se 25c with each r	J. C. ASMAN..... nt with each Sig request for report	F. J. ASMAN..... ht Draft for pres entation and	F. R. HOLYCROSS... us your items.	42,000	32,800	777,160	691,470	74,920	Han. N., N. Y.; 1st N., Clev.; New 1st N. and Huntington N., Col.

January, 1920  
OHIO BANKS—Marietta to Marysville  
1071

The 5th-3rd NATIONAL BANK of CINCINNATI — Resources Over \$55,000,000.00

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	CASH & EXCHANGES DUE FROM BANKS	
Mason Warren N 7 C Pop. 1000	First National Bank •04 56-820	W. E. Scott	W. R. Magie	B. L. Frye		\$ 25,000	\$ 11,000	\$ 146,000	\$ 129,650	\$ 22,000	1st N., Cin.
" " "	Mason Bank •37 56-819	J. L. Thompson	W. W. Voorhis	H. B. Thompson	R. O. Stonebraker	25,000	9,500	257,000	230,500	49,500	Seab. N., N. Y.; 4th N., Fifth-Third N., and 1st N., Cin.
Massillon Stark F 17 Pop. 15,310	First National Bank •48 56-211	P. L. Hunt	J. E. McLain	W. A. Krenrick	A. J. Albright	300,000	265,000	3 000 000	3 000 000	330,000	N. City, N. Y.; 1st N., Clev. and Pitt.
" " "	MERCHANTS NATIONAL BK. •90 56-213	I. M. Taggart	Fred H. Snyder	A. J. Waltz	Thomas Burd	500,000	296,220	3,325,080	4,553,130	371,910	Han. N., N. Y.; 1st N., Chi.; 1st N., Pitt.; Cent. N., Clev.
" " "	Ohio Banking & Trust Co. •15 56-214	F. W. Arnold	J. F. Snyder	O. D. Miller	S. G. Edgar	150,000	68,480	1,301,230	1,223,960	205,800	Irving N. and Merch. N., N. Y.; 1st N. and Union Com. N., Clev.
" " "	State Bank of Massillon •03 56-215	Z. T. Shoemaker	C. H. Stoner	W. L. Bechtel		82,500	22,730	910,450	842,600	179,700	N. Park, N. Y.; 1st N., Clev.; Mellon N., Pitt.; Cent. Sav. & Tr. Co., Akron.
" " "	UNION NATIONAL BANK •65 56-212	J. H. Hunt	H. T. Beatty	H. L. McLain	J. G. Lester	150,000	108,120	969,110	1,190,630	100,120	Atlantic N., N. Y.; 1st N., Clev.; Far. Dep. N., Pitt.
Maumee Lucas C 9 Pop. 3000	STATE SAVINGS BANK CO. •08 56-597	S. J. Eckenrode	D. Carney	L. B. Rhonehouse	C. G. Brell	25,000	2,500	243,500	244,650	34,930	Chase N., N. Y.; Dime Sav. Bk. Co. and O. Sav. Bk. & Tr. Co., Tol.; 1st N., Clev.
" " "	Union Deposit Bank •66 56-596	A. F. Mitchell	T. H. Mitchell	A. W. Cone	A. Y. Winslow		12,000	375,000	309,850	77,150	Chase N., N. Y.; Northern N., Tol.
McArthur Vinton N 14 C Pop. 1107	Vinton County National Bk. •67 56-1040	D. Will		A. Will, Jr.		50,000	61,700	456,800	401,400	180,260	Imp. & Tra. N., N. Y.; 1st N., Cin.
McClure Henry D 8 Pop. 600	Farmers State Bank •17 56-1274	T. U. McClure	W. H. Armbruster	O. S. Shepard		25,000	14,520	351,470	334,510	104,860	Mech. & Metals N., N. Y.; N. Bk. Com. and Northern N., Tol.
McComb Hancock E 9 Pop. 1200	Peoples Banking Co. •88 56-1042	O. P. Shaw	J. M. Martin	J. Wasson	F. L. Stoker	25,000	50,000	500,000	500,000	75,000	Mech. & Metals N., N. Y.; Union Com. N., Clev.
McConnellsville Morgan Pop. 1831 L 16	Citizens National Bank •90 56-539	T. J. Bailey	L. J. Weber	O. W. Gillespie	J. R. Alderman	100,000	58,150	355,640	524,110	112,060	Han. N., N. Y.; Mellon N. and 1st N., Pitt.; 1st N., Clev.
" " "	Citizens Savings Bank •05 56-640	T. J. Bailey	E. M. Stanbery	C. W. Kennedy		50,000	11,920	216,120	227,450	29,630	Citiz. N., McConnellsville.
" " "	First National Bank •63 56-638	J. T. Stanton	L. J. Weber	S. A. Finley		100,000	33,000	350,000	501,650	80,000	1st N., N. Y.; Bk. of Pitt. N. A., Pitt.; New 1st N., Col.; Fifth-Third N., Cin.
McCutchenville Wyandot Pop. 350 E 11	Farmers Bank •16 56-1258	J. D. Curlis	John Q. Lyne	J. L. Bare	Emma Bare	30,000	1,500	74,310	89,910	16,440	Han. N., N. Y.; Union Com. N., Clev.; Com'l N., Upper Sandusky and Tiffin.
Mechanicsburg Champ'n Pop. 2000 J 9	Central Bank •90 56-692	C. R. Hunter	H. M. Finley	E. W. Johnson	John P. Burnham	100,000	20,000	450,000	400,000	85,000	Chase N., N. Y.; 1st N., Clev.; Fifth-Third N., Cin.; Ohio N., Col.
" " "	Farmers Bank •65 56-691	F. M. Clemans	J. J. Hulse	W. W. Burnham	Fred Gay	100,000	55,000	350,000	410,000	70,000	Imp. & Tra. N., N. Y.; New 1st N., Col.; 1st N., Cin.
Medina Medina E 16 Pop. 3000	Medina County National Bk. •98 56-569	W. H. Albro	W. W. McCoy	B. Hendrickson	W. C. Smith	50,000	26,720	529,290	559,320	54,260	N. City, N. Y.; 1st N. and Cent. N., Clev.
" " "	Old Phoenix National Bk. •73 56-567	Blake McDowell	C. Frank	C. E. Jones	R. O. McDowell	100,000	129,570	1,741,250	1,716,090	329,730	Han. N., N. Y.; Cent. N. and 1st N., Clev.
" " "	Savings Deposit Bk. Co. •92 56-568	A. T. Spitzer		E. B. Spitzer	H. E. Aylard	50,000	73,660	1,127,100	1,098,050	152,840	Spitzer, Rorick & Co., N. Y.; Union Com. N., 1st N., and Clev. N., Clev.
Mendon Mercer G 6 Pop. 621	First National Bank •08 56-1043	P. W. Fishbaugh	Grant Rice	W. L. Ammerman	R. W. Baxter	25,000	9,500	300,000	230,000	100,000	Han. N., N. Y.; 4th N., Cin.
Metamora Fulton B 8 Pop. 500	FARMERS & MERCH. BK. CO. •01 56-853	M. LOCHBIHLER	F. A. SEELEY	E. A. SEELEY	L. R. HACKETT	25,000	8,950	263,680	327,780	10,040	Han. N., N. Y.; Ohio Sav. Bk. & Tr. Co. and Com'l Sav. Bk. & Tr. Co., Tol.
" " "	Home Savings Bank •01 56-854	E. S. Davoll	F. E. BRODBECK	H. H. Tredway	Chas. J. Malone	10,000	100	360,000	320,000	33,000	Northern N., Tol.
Miamisburg Montgomery C Pop. 4271 L 7	FIRST NATIONAL BANK •66 56-503	T. V. Lyons	W. H. Albrecht	Charles F. Eck	C. A. Schuster	100,000	120,000	800,000	845,000	205,000	Han. N., N. Y.; 1st N., Cin.
" " "	Miamisburg Banking Co. •07 56-504	J. J. Schwartz	S. H. Mays	J. H. Schoenfeld		25,000	8,000	262,000	206,000	75,000	N. City, N. Y.; Lin. N., Cin.

The 5th-3rd NATIONAL BANK of CINCINNATI—Resources \$55,000,000 ABILITY WILLINGNESS COURTESY

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

OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Accs.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [E-tab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	CASH & DIS- C. BONDS, SECURITIES	LOANS & EX- CHANGES, DUE FROM BANKS	
Middlefield...Geauga C 19 Pop. 640	Middlefield Banking Co.*\$01 ◆ 56-1044	J. J. Rose	W. H. Cromwell	W. E. Norris	Leonard Chaffee	\$ 25,000	\$ 27,500	\$ 430,020	\$ 380,130	\$ 75,390	Seab. N., N. Y.; 1st N., Clev.
Middle Point...Van Wert Pop. 800 F 6	Middlepoint Banking Co.†'07 56-1045	E. A. Leathers	G. R. Reed	W. M. McGinnis	C. B. McMillin	33,065	3,140	160,070	148,600	41,750	Han. N., N. Y.; 1st N., Van Wert.
Middleport...Meigs O 15 C Pop. 4000	Citizens National Bank...†'07 56-1046	C. F. Rathburn	J. B. Downing	W. E. Russell		25,000	45,000	300,000	293,000	77,000	Liberty N., N. Y.; 1st N., Cin. and Clev.; Huntington N., Col.
" " " " " "	Mutual National Bank... '20 56-1300	A. W. McKay	B. H. Rawlings	J. E. Bailey		25,000	2,500				
Middletown...Butler M 6 C Pop. 15,625	American Trust & Savings Bank...56-226...‡\$11	C. B. Niederlander	A. H. Walburg	Carleton Eldridge	J. F. Mulligan R. R. Wolverton Eph. Dimmach	100,000	60,570	1,896,040	1,824,300	232,310	Chase N. and Irving N., N. Y.; 1st N. and Fifth-Third N., Cin.; 1st & Merch. N., Mid- dletown.
" " " " " "	First & Merchants National Bank...56-224...‡'65	M. W. Renick	J. A. Aull	Chas. J. Brooks	C. J. Stanl. R. H. Snyder	400,000	300,000	2,500,000	2,800,000	300,000	Chase N., N. Y.; Fifth-Third N. and 1st N., Cin.
" " " " " "	Oglesby & Barnitz Co.*‡\$'50 56-223	W. O. Barnitz	W. D. Oglesby	J. W. Shafor	C. E. Sebald	50,000	101,830	1,229,140	1,179,830	202,250	Imp. & Tra. N., N. Y.; Lin. N. and 1st N., Cin.
Milan...Erie D 13 Pop. 696	Farmers & Citiz. Banking Co. ◆ 56-1047...‡\$10	A. L. Hoover	B. F. Turner F. A. Kelley	E. G. Ruggles	Wade Roberts	25,000	18,330	422,810	396,060	9,940	1st N., Clev.; Citiz. N., Norwalk.
Milford...Clermont O 7 C Pop. 1800	Milford National Bank...†'84 56-712	G. H. Eveland	G. M. Roudebush	F. C. Hartsock	A. J. Allen	60,000	72,000	610,000	700,000	87,000	N. Bk. Com., N. Y.; 4th N., Cin.
Milford Center...Union I 10 Pop. 685	Farmers & Merch. Bank ‡\$'08 56-832	L. F. Erb	A. L. Burson	W. P. Vollrath	P. J. Shea	25,000	12,600	205,240	216,770	37,820	Mech. & Metals N., N. Y.; Hayden-Clinton N., Col.; 1st N., Clev.
" " " " " "	Milford Center Bank...†'78 56-831	F. G. Fullington		Louis A. Michel	Gladys L. Michel	10,000	3,700	286,500	216,850	45,200	Irving N., N. Y.; New 1st N., Col.
Milledgeville...Fayette M 10 C Pop. 187	Milledgeville Bank...†'03 56-1048	R. H. Fichthorn	J. L. Coil	W. E. Smith	Fern Fichthorn	31,000	2,000	200,000			4th N., Cin.
Millersburg...Holmes H 16 Pop. 2020	J. & G. Adams Bank...†'70 56-611	H. W. Cary		W. W. Adams		30,000	32,000	413,000	426,000	49,000	1st N., N. Y.; Cent. N., Clev.
" " " " " "	Commercial & Sav. Bank...‡\$'11 56-613	E. A. Uhl	G. W. Sharp	O. O. Fisher		50,000	49,000	687,000	631,000	153,000	N. City, N. Y.; Cent. N., Clev.
" " " " " "	Farmers & Merch. Bk. Co.*‡\$'04 56-612	W. A. Miller	F. F. Smith	Louis Miley		30,000	30,000	500,000	480,000	65,000	Han. N., N. Y.; Cent. N., Clev.
Millersport...Fairfield K 13 Pop. 450	Millersport Bank Co.*‡\$'07 56-1049	A. W. Peters	W. E. Zollinger	C. R. Lewis	J. L. Patterson	15,000	9,000	183,990	165,620	37,840	Chase N., N. Y.; Huntington N. and Ohio N., Col.
Minerva...Stark G 19 Pop. 2000	Minerva Banking Co.*\$'11 56-1255	C. B. Sala	F. A. Harsh A. Thomas	O. W. Kurtz	Arthur Beckman	50,000	3,000	215,000	216,000	22,000	Merch. N., N. Y.; 1st N., Clev.; 1st Tr. & Sav., Canton.
" " " " " "	Minerva Sav. & Tr. Co.*\$'85 ◆ 56-1050	W. Pennock	M. Shaw Chas. Wernet	F. A. Unkefer, Tr. F. E. Hoffee, A. Tr.	H. S. Olnhausen, Sec. W. R. Kurtz, A. Sec.	50,000	54,940	1,344,310	1,305,460	202,250	Chase N., N. Y.; 1st N., Clev.
Mingo Junction...Jefferson Pop. 4049 H 21	First National Bank...*'01 56-1051	C. B. Armstrong	Henry Scott	W. D. Armstrong		25,000	43,900	811,090	785,850	115,630	Han. N., N. Y.; Far. Dep. N., Pitt.
Minster...Auglaize H 6 Pop. 1700	Minster State Bank...\$'14 ◆ 56-1052	J. W. Eiting	O. E. Dunan	August Schunck	J. T. Haverbeck	25,000	27,310	376,300	389,530	26,770	1st N., N. Y. and Clev.
Mogadore...Portage E 18 Pop. 1800	Mogadore Savings Bank*\$'18 56-1282	J. K. Williams	C. Fenton	A. T. Kingsbury, Tr.	Geo. T. Whitmore, Sec.	50,000	3,000	260,000	265,000	58,000	Am. Ex. N., N. Y.; First-Second N. and Ohio Sav. & Tr. Co., Akron.
Monroe...Butler M 6 C Pop. 255	Monroe National Bank...*'05 56-1053	W. H. Compton	W. M. Stewart H. Q. Gallaher	A. T. Smith	Beulah M. Boyd	25,000	19,500	171,190	221,340	34,530	Han. N., N. Y.; 1st N., Cin.
Monroeville...Huron D 13 Pop. 1152	Farmers & Citizens Bkg. Co. 56-1054...‡\$'05	Louis Erf	J. C. Heter	G. G. Van Horn	C. L. Powley	25,000	50,650	615,600	577,290	90,140	Chase N., N. Y.; Union Com. N., Clev.
Montpelier...Williams B 6 Pop. 4000	Farmers & Merchants State & Savings Bank...‡\$'10 56-566	A. E. Kaufman	G. G. Van Horn	W. C. Heller	Chas. A. Roode	40,000	20,000	610,000	570,000	82,000	Mech. & Metals N., N. Y.; Home Sav. Bk. Co. and Com'l Sav. Bk. & Tr. Co., Tol.
" " " " " "	Montpelier Nat'l Bank...†'84 56-564	J. D. Hill	Jerry Drake	O. H. Bowen	W. P. Tressler Grace Stoner	60,000	18,000	575,000	500,000	85,000	1st N., Clev.
Morrat...Marion G 11 Pop. 334	Morrat Banking Co.*\$'05 56-1055	Jno. Washburn	E. Browne	J. H. Bardou		50,000	17,000	180,000	220,000	30,000	1st N., Clev.
Morristown...Belmont J 19 Pop. 280	Morristown State Bk. Co. 56-1056...‡\$'17	F. W. Dolen	Lincoln Lynn	F. S. Milner		25,000	3,000	105,000	112,000	17,000	Irving N., N. Y.; New 1st N., Col.; 1st N., Bel- laire.
Morrow...Warren N 7 C Pop. 832	First National Bank...*'07 56-800	R. Evans	Phillip Whitacre	C. W. Hick	Margaret Wund	25,000	8,000	165,000	200,000	20,000	Fifth-Third N. and 4th N., Cin.
" " " " " "	Morrow National Bank...†'07 56-799	W. D. Corwin	Karl M. Brown	E. C. Dunham		25,000	5,120	172,810	159,310	50,130	1st N., Cin.

The FIFTH-THIRD NATIONAL BANK of CINCINNATI IN THE CENTRAL CITY OF THE FOURTH FEDERAL RESERVE DISTRICT OFFERS UNSURPASSED SERVICE TO BANKS AND BANKERS

TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. *State *Mem. State Bks. Assn. *Priv. ◆Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	CASH & EXCHANGES DUE FROM BANKS	
Moscow... Clermont P 7 G Pop. 327	State Bank of Moscow... *\$104 56-1057	W. R. Fee	W. C. Staats	A. F. Kayser		\$ 15,000	\$ 17,920	\$ 115,060	\$ 125,910	\$ 20,900	Fifth-Third N., Cin.
Mt. Blanchard... Hancock Pop. 451 F 10	Citizens Bank... *\$10 56-1058	W. A. Fahl	O. S. Bell	E. C. Romey	W. G. Myers	25,000	6,650	175,000	159,000	37,640	Mech. & Metals N., N. Y.; Northern N., Tol.
Mt. Cory... Hancock F 8 Pop. 290	Farmers Bank... *\$07 56-1059	N. W. Cunningham		C. L. Guin							Northern N., Tol.
Mt. Eaton... Wayne C 9 Pop. 250	Bank of Mt. Eaton... *\$20 56-1293	J. H. Villard	A. E. Graber	E. Ruch		25,000					Han. N., N. Y. 1st N., Clev.
*Mt. Gilead... Morrow H 12 Pop. 1700	MT. GILEAD NATIONAL BK. 56-668 *\$63	H. H. Harlan	MARK COOK J. G. RUSSELL	G. W. SCHAAF		50,000	110,000	730,000	720,000	207,000	Han. N., N. Y.; Cent. N., Clev.; Ohio N., Col.
"	NAT'L BANK OF MORROW CO. 56-669 *\$80	N. TUCKER Special attention Please send 15c w	A. V. MIRACLE n given Bill of La ith each sight draft f	J. W. GLAUNER ding drafts, Cash or presentation and	H. J. CANADAY and Time Items. 25c for Credit Repor	50,000	18,000	235,000	136,000	62,440	N. City, N. Y.; 1st N., Clev.; Fifth-Third N., Cin.
"	Peoples Savings Bk. Co. 56-670 *\$04	W. B. Robinson	T. E. Buck N. Tucker	A. C. Duncan		50,000	33,000	415,000	405,000	75,000	N. Park, N. Y.; 1st N., Clev.; Northern N., Tol.; New 1st N., Col.
Mt. Healthy... Hamilton N 6 C Pop. 1799	First National Bank... *\$05 56-1060	O. N. Kinney	Joseph Weber	Alexis Brown	Joseph Weber	25,000	28,870	413,510	421,310	59,280	Fifth-Third N., Cin.
Mt. Orab... Brown P 8 C Pop. 539	Brown County National Bk. 56-1249 *\$15	F. W. Kibler	A. W. Moon	W. Scott Liming	John T. Cremer	25,000	7,000	200,000	180,000	50,000	Atlas N. and Fifth-Third N., Cin.
Mt. Pleasant... Jefferson Pop. 701 I 20	Peoples National Bank... *\$03 56-829	Michael Gallagher	J. M. Bennett	E. B. Jones	H. E. Price	50,000	15,380	336,120	378,460	68,890	Seab. N., N. Y.; N. City, Clev.; N. Ex., Wheeling, W. Va.; Steubenville Bank & Tr. Co., Steubenville.
Mt. Sterling... Madison L 11 Pop. 1200	CITIZENS NATIONAL BANK 56-741 *\$08	A. S. THOMAS Special attentio Please send 15c Prompt service.	S. W. BEALE on given Bill of with each sight dr We get results.	H. J. TAYLOR Lading Drafts, C aft for presentatio	A. R. ALKIRE ash and Time It ems.	60,000	62,000	670,000	719,000	40,000	N. Park, N. Y.; 1st N., Cin.
"	FIRST NATIONAL BANK *\$74 56-740	W. C. BOSTWICK Special attentio Please send 15c Send us your	R. B. RICE n given Bill of La with each sight dr Mt. Sterling It	O. J. RAY ding drafts, Cash aft for presentatio ms.	E. R. JULIAN and Time Items. n and 25c for Cred it Repor	75,000	154,000	1,080,000	1,263,500	158,000	Merch. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Clev.; New 1st N. and Citiz. Tr. & Sav., Col.
*Mt. Vernon... Knox H 14 Pop. 10,623	First National Bank... *\$65 56-298	S. W. Alsdorf	H. S. Jennings	W. P. Welshmyer		50,000	23,000	495,000	290,000	210,000	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.
"	Knox County Sav. Bank *\$73 56-299	James Israel	B. D. Herron	H. S. Workman	George W. McNabb	50,000	125,000	1,504,000	1,253,000	426,000	Han. N., N. Y.; Cont. & Com'l Tr. & Sav., Chi.; Bk. of Pitt. N. A. and 1st N., Pitt.; 1st N. and Union Com. N., Clev.; Fifth-Third N., Cin.; City N. and Hunting N., Col.
"	New Knox National Bank... *\$47 56-297	D. B. Kirk	J. M. Ewalt H. O. Devin	Wm. A. Ackerman	J. H. McFarland	100,000	56,960	799,390	905,700	147,950	Han. N., N. Y.; 1st N., Chi.
Mt. Victory... Hardin H 10 Pop. 1000	MT. VICTORY BANK *\$90 56-815	J. N. Richardson	H. E. Dickinson	J. A. Korn	John A. Dickinson	30,000	22,000	350,000	245,000	107,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Clev.; Huntington N., Col.
"	Mt. Victory Savings Bk. *\$106 56-816	J. J. Boone		Helen Boone		7,500	6,000	50,000	50,000	13,500	Han. N., N. Y.; Cent. N., Col.; Union Com. N., Clev.
Mt. Washington... Hamilton C Pop. 1200 O 8	First National Bank... *\$10 56-1062	E. R. Weachter	C. H. Hopper	Edith E. Lancaster		25,000	16,500	240,000	193,000	32,940	Fifth-Third N., Cin.
Mowrystown... Highland C Pop. 326 O 9	White Oak Valley Bank *\$02 56-1063	James F. Cross	Ira Roberts	C. W. Rhoten	I. Q. Rhoten	12,500	18,260	196,660	206,590	25,000	Fifth-Third N., Cin.
*Napoleon... Henry C 7 Pop. 4007	Commercial State Bank *\$13 56-1236	J. B. Augenstein	A. E. H. Maerker	E. M. Gregg	George M. McKee	50,000	35,000	1,080,000	950,000	240,000	Han. N., N. Y.; Northern N., Tol.
"	First National Bank... *\$99 56-515	M. E. Loose	F. M. Harrison	L. T. Loose	M. S. Hudson E. E. Lingel K. E. Nangle	50,000	42,000	760,000	685,000	170,000	N. Bks. Com., N. Y. and Tol.; 1st N., Clev.
"	Napoleon State Bank... *\$109 56-516	G. E. Rafferty	Fred Gerken	A. Daman		50,000	45,000	938,000	893,000	132,000	Han. N., N. Y.; 1st N. Clev.; Northern N., Tol.
Navarre... Stark G 17 Pop. 1357	Navarre Deposit Bk. Co. *\$195 56-1065	D. A. Muskoff	P. Loew	P. M. Zinsmaster	F. L. Zinsmaster	25,000	70,000	450,000	430,000	65,000	Chase N., N. Y.; 1st N., Clev.
Neffs... Belmont J 20 Pop. 2500	Neffs National Bank... *\$10 56-1066	Franklin Neff	Alexander Neff	W. D. Porterfield		25,000	10,000	300,000	225,000	50,000	Chase N., N. Y.; Bk. of Pitt. N. A., Pitt.
Nelsonville... Athens M 15 C Pop. 6082	Citizens Central Bank... *\$10 56-428	R. H. Jackson	Jas. Sharp	W. T. Bean	L. R. Kelch	50,000	41,000	470,000	425,000	121,000	Han. N., N. Y.; Com'l N., Col.
"	Peoples Bank Co. *\$99 56-427	W. H. Parks	J. M. Hyde	J. V. Wood	R. W. Parks	50,000	27,270	761,300	551,960	266,270	Imp. & Tra. N., N. Y.; Huntington N., Col.; Fifth-Third N., Cin.

OHIO BANKS—Moscow to Nelsonville

January, 1920

CHARTER No. 20 — The FIFTH - THIRD NATIONAL BANK of CINCINNATI — OVER FIFTY YEARS OF SERVICE



TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'T'S. Bonds, SECURITIES	CASH & EX- CHANGES, DTS FROM BANKS	
Nevada.....Wyandot F 11 Pop. 1000	<b>FARMERS &amp; MERCH. BANK COMPANY</b> 56-786 28'07	J. W. Wynkoop	E. T. Burnside	W. A. Wolfe		\$ 12,500	\$ 6,000	\$ 131,000	\$ 124,500	\$ 15,500	Han. N., N. Y.; Com'l N., Tiffin; Cent. N., Clev.; Fifth-Third N., Cin.
"....."	Nevada Deposit Bank 56-785 28'73	W. L. Blair	H. L. Kuenzli	J. A. Williams	R. C. Blair	35,000	7,000	343,000	285,000	40,000	Blair & Co., N. Y.; 1st N. and Union Com. N., Clev.; Northern N., Tol.
*Newark.....Licking J 14 Pop. 29,635	First National Bank 56-127 28'65	F. S. Wright		E. C. Wright	N. S. Suter F. F. Wright	100,000	208,140	786,010	646,830	311,070	N. City, N. Y.; 1st N., Clev.
"....."	Franklin National Bank 56-126 44'45	W. A. Robbins	A. F. Crayton	B. F. Skidmore	J. H. Franklin	250,000	106,110	974,620	1,056,720	315,680	Han. N., N. Y.; Cont. & Com'l N., Chi.; Far. Dep. N., Pitt.; Union Com. N., Clev.
"....."	Licking Co. Bank & Tr. Co. 56-128 28'02	E. T. Rugg	Frank Yost	C. L. V. Holtz	A. A. Haines I. J. Ditter	200,000	62,270	1,647,910	1,305,740	596,450	N. City, N. Y.; 1st N., Clev.; Mellon N., Pitt.; New 1st N., Col.
"....."	<b>NEWARK TRUST COMPANY</b> 56-129 28'03	W. C. METZ	W. H. SMITH ROE EMERSON	L. T. REES, Sec. and Tr.	W. T. SUTER, A. Sec. and Auditor	200,000	199,000	2,500,000	2,340,000	467,400	N. Park and N. City, N. Y.; Cont. & Com'l N., Chi.; Ohio N., Col.; 1st N. and Union Com. N., Clev.
"....."	Park National Bank 56-130 28'07	A. R. Lindorf	R. S. Wyeth	A. C. Krug	Carl J. Ankele	100,000	37,960	744,770	786,080	84,500	N. City, N. Y.; Huntington N., Col.
New Bremen.....Auglaize Pop. 1850 H 6	<b>FIRST CITY BANK</b> 56-671 28'08	(JULIUS BOESEL Special attenti Please send 15c w	J. H. GROTHAUS on given Bill of L ith each sight draf	ADOLPH BOESEL ading Drafts, Cas t for presentation	G. A. KUNNING h and Time Item s. and 25c for Credit Reports.	10,000	2,190	584,860	518,480	58,970	Han. N., N. Y.; 1st N., Clev.
"....."	<b>FIRST NATIONAL BANK</b> 56-672 28'05	(JULIUS BOESEL Special attenti Please send 15c w	J. H. GROTHAUS on given Bill of L ith each sight draf	ADOLPH BOESEL ading drafts, Cas t for presentation	H. F. BIENZ h and Time Item s. and 25c for Credit Reports.	50,000	32,120	581,590	630,010	46,640	Chase N., N. Y.; 1st N., Clev.; Lin. N., Cin.
New Carlisle.....Clark K 8 Pop. 1058 G	First National Bank 56-680 28'03	J. H. Cook	W. A. Higgins	G. L. Ort	Maud Taylor	30,000	7,270	120,000	134,000	22,610	N. City, N. Y.; New 1st N., Col.; Fifth-Third N., Cin.
"....."	New Carlisle Bank 56-679 28'82	Isaac Ulery	J. W. Studebaker	H. S. Fergy	L. N. Doom	30,000	2,200	130,000	110,000	35,000	1st N., Cin.
Newcomerstown.....Tusc Pop. 3500 I 17	First National Bank 56-575 28'00	W. M. Brode		C. B. Vogenitz	J. H. Lippincott	50,000	19,000	377,650	355,480	151,550	Han. N., N. Y.; 1st N., Clev. and Pitt.
"....."	Oxford Bank 56-574 28'83	Geo. W. Mulvane		Theo. F. Crater	H. H. Eagan	60,000	26,620	755,210	714,890	146,840	Mech. & Metals N., N. Y.; Far. Dep. N., Pitt.
New Concord.....Muskingum Pop. 2000 J 17	First National Bank 56-1069 28'03	L. J. Graham	W. Culbertson	E. A. Montgomery		25,000	9,630	248,170	223,490	101,130	Seab. N., N. Y.; 1st N. and Old Citiz. N., Zanesville.
New Holland.....Pickaway Pop. 1000 M 11	First National Bank 56-1070 28'04	George Kirk	M. S. Bartholomew	W. O. Crawford	John T. Dick	50,000	25,630	333,000	337,150	60,800	Chase N., N. Y.; 1st N., Cin.; Com'l N., Col.
New Knoxville.....Auglaize Pop. 487 H 7	Peoples Savings Bank 56-1071 28'10	Herman Kuhlman		H. H. Kuhlman		12,000	4,900	320,560	278,380	55,440	Han. N., N. Y.; Home Bkg. Co., St. Marys.
New Lebanon.....Montgom- ery G Pop. 202 K 6	Farmers Bank 56-1237 28'13	O. F. Brumbaugh	E. O. Kreitzer	O. K. Edwards	Laura B. Conover	5,000	4,660	70,560	100,960	20,120	1st N., Cin.
*New Lexington.....Perry Pop. 3900 L 15	Citizens National Bank 56-581 28'03	A. Garlinger	B. F. Rodgers	S. A. Roach		50,000	30,000	535,000	465,000	135,000	N. Bk. Com., N. Y.; Ohio N., Col.
"....."	Perry County Bank 56-580 28'72	Wm. Johnson	C. P. Thacker	J. O. Newton		75,000	40,000	741,000	700,000	144,000	Bk. of N. Y. N. B. A., N. Y.; Ohio N., Col.; 4th N., Cin.

**THE FIFTH - THIRD NATIONAL BANK of CINCINNATI—THE BANKERS' BANK SINCE 1863**

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OHIO—Continued

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
New London-Huron E 14 Pop. 1557	Savings & Loan Bkg. Co. \$'01 56-682	Charles McClave	S. F. Blackman E. J. Briggs	Leroy Baker		\$ 30,000	\$ 34,000	\$ 420,000	\$ 400,000	\$ 65,000	Chase N., N. Y.; Union Com. N., Clev. N., 1st N., and Cent. N., Clev.
" " "	Third National Bank \$'72 56-681	H. W. Townsend	E. M. Palmer	E. E. Townsend	B. V. Winebar	50,000	39,120	523,710	528,740	97,170	Chase N., N. Y.; 1st N. and Union Com. N., Clev.
New Madison-Darke J 5 Pop. 628	Farmers State Bank \$'89 56-1072	J. D. King	W. R. Hageman	P. C. King	B. D. King	25,000	29,000	415,000	310,500	143,400	Han. N., N. Y.; Fifth-Third N., Cin.; Huntington, N., Col.
New Marshfield-Athens Pop. 500 N 16	Marshfield Bank \$'09 56-1073	S. E. G. Pedigo	J. H. Boden	Wm. Sturgill		20,000	21,000	100,000	120,000	26,500	1st N., Cin.; Bk. of Athens N. B. A., Athens.
New Matamoras-Wash. Pop. 1000 N 19	First National Bank \$'01 56-1074	John Shannon	M. M. Hutchison	John W. Berentz		25,000	39,050	494,130	448,970	78,300	N. Bk. Com., N. Y.; Columbia N., Pitt.; 1st N., Clev.
" " "	Peoples Savings Bank \$'11 56-1213	W. L. West	J. W. Pryor	R. T. Brown		25,000	4,950	219,330	201,640	47,640	Seab. N., N. Y.; Bk. of Pitt. N. A., Pitt.; New 1st N., Col.; Peo. Bkg. & Tr. Co., Marietta.
New Paris-Preble K 5 Pop. 890	First National Bank \$'08 56-792	J. A. Garretson	S. C. Richie	M. H. Pence	E. C. Mikesell	25,000	6,500	251,140	209,980	73,600	Liberty N., N. Y.; 1st N., Cin.; 2d N., Rich., Ind.
New Philadelphia-Tusc. Pop. 9912 H 18	Citizens National Bank \$'72 56-320	B. H. Scott	J. G. Patrick	E. C. Schweitzer	R. E. Haverman Henry Kalden- baugh	100,000	226,470	2,263,820	1,773,120	348,430	N. Bk. Com., N. Y.; Mellon N., Pitt.; Union Com. N., Clev.
" " "	Merchants State Bank \$'11 56-322	N. W. Senhauser	R. S. Barton	W. A. Wagner	E. W. Stiffer R. Dumernuth	100,000	50,000	650,000	610,000	150,000	1st N., Clev.; First N., Pitt.
" " "	Ohio Sav. & Trust Co. \$'49 56-319	John Hance	E. L. Wenger	C. A. Lahmer	Elmer Kinsey	100,000	110,000	1,461,810	1,296,580	375,240	Merch. N., N. Y.; Far. Dep. N. and Peo. N., Pitt.; Union Com. N., 1st N., and Cent. N., Clev.
New Richmond-Clermont Pop. 2000 P 7	New Richmond Nat. Bk. \$'05 56-657	G. W. Burnet	H. Buckley	C. O. Larkin	C. N. Yerger	25,000	11,000	250,000	200,000	45,000	Chase N., N. Y.; Fifth-Third N., Cin.
New Straitsville-Perry Pop. 3200 M 15	Martin Bank Co. \$'03 56-1075	Frank Hoy, Jr.	G. W. Hite	F. E. Kramer	W. B. Breeze	25,000	6,000	200,000	178,000	30,000	Equitable Tr. Co., N. Y.; Com'l N., Col.
Newton Falls-Trumbull Pop. 757 D 20	First National Bank \$'1000 56-1076	C. W. Smith	A. Weiss	Henry Herbert		50,000	27,500	625,000	575,000	75,000	Han. N., N. Y.; 1st N., Clev.
New Vienna-Clinton N 9 Pop. 793	First National Bank \$'17 56-1268	James Roads	M. Hildebrant J. K. Bernard	D. R. Smith	C. E. Deck	25,000	6,800	80,000	77,000	12,500	Citiz. N., Cin.
" " "	New Vienna Bank \$'71 56-1077	W. A. Polk	F. W. Hadley	B. T. Penn	J. W. Penn	60,000	19,220	470,000	435,800	113,100	Mech. & Metals N., N. Y.; Fifth-Third N., 1st N., and 4th N., Cin.
New Washington-Craw'd Pop. 889 F 12	Farmers State Bank \$'76 56-1078	Jacob Sheetz	John H. Sheetz	John A. Sheetz	Geo. H. Seitter	40,000	18,680	672,510	508,470	222,730	Chase N., N. Y.; Union Com. N. and 1st N., Clev.; N. Bk. Com., Tol.
New Waterford-Col'ana Pop. 400 F 21	New Waterford Sav. & Bank- ing Co. \$'06 56-1079	J. H. Koch	J. M. Carter	J. F. Johnston	J. H. Koch	25,000	4,000	70,000	82,000	18,000	Diamond N., Pitt.; 1st N., Clev.
Ney-Defiance C 6 Pop. 298	Ney State Bank \$'07 56-1080	S. B. Scott	C. W. Kerns	R. H. Moats	Leanna Hansen	25,000	3,000	200,000	185,000	43,000	Northern N., Tol.; Far. N., Bryan.
Niles-Trumbull D 20 Pop. 3921	<b>DOLLAR SAVINGS BANK CO.</b> 56-324 \$'05 Niles Trust Company \$'09 56-325	W. A. Taylor C. P. Wilson	C. S. Thomas J. W. Eaton D. J. Finney T. E. Thomas	Wm. H. Stevens, Sec. and Tr. R. L. McCorkle, Tr.	A. W. Kirkbride J. D. Waddell, Sec.	100,000 125,000	85,000 90,000	1,843,270 2,007,000	1,635,390 1,772,000	343,500 363,000	Han. N., N. Y.; 1st N., Clev.; Bank of Pitt. N. A., Pitt.; Fifth-Third N., Cin. N. Park, N. Y.; Cont. & Com'l N., Chi.; Mellon N., Pitt.; 1st N., Clev. and Youngtown.
North Baltimore-Wood Pop. 3000 D 9	First National Bank \$'90 56-584 Hardy Banking Co. \$'96 56-585	Andrew Emerine, Jr. D. W. Reddin	F. B. Rockwell E. A. Powell	C. J. Rockwell J. W. Borough	O. E. Sponsler C. G. Nigh	60,000 50,000	35,000 12,000	640,000 268,000	575,000 368,000	140,000 55,000	Chase N., N. Y.; 1st N., Clev.; 2d N., Tol. Seab. N., N. Y.; N. Bk. Com. and Ohio Sav. Bk. & Tr. Co., Tol.; 1st N., Clev.
North Bloomfield-Trumbull Pop. 800 C 20	North Bloomfield Bkg. Co. 56-1081 \$'03	J. S. McAdoo	S. T. Cauffield	A. O. Huntley, Sec. and Tr.	M. M. Perry, A. Sec.	12,500	11,420	187,650	188,950	26,950	Peo. N., Pitt.; Western Reserve N., Warren.
North Canton-Stark F 18 Pop. 865	North Canton Bank \$'06 56-1088	Frank C. Wise	J. F. Bordner	M. Johnson	Elmer D. Johnson	25,000	10,000	550,000	330,000	200,000	Mech. & Metals N., N. Y.; Union Com. N., Clev.
North Fairfield-Huron E 13 Pop. 500	North Fairfield Sav. Bk. Co. 56-1082 \$'93	E. F. Rowley	L. L. Jones	C. R. Irwin	Carrie K. West	12,500	9,000	132,430	105,000	58,500	Chase N., N. Y.; Cent. N., Clev.
North Lewisburg-Cham- paign Pop. 793 1 9	Bank of North Lewisburg 56-1083 \$'72		O. N. Howard	J. C. Thompson	W. M. Creviston	30,000	7,000	200,000	180,000	55,000	Han. N., N. Y.; Fifth-Third N., Cin.; 1st N., Clev.
Norwalk-Huron D 13 Pop. 8500	Citizens National Bank \$'02 56-345	S. E. Simmons	C. A. Paul C. W. Anderson	F. M. Roth	C. G. Bell C. B. Gardiner	100,000	130,280	1,862,350	1,742,450	350,680	Han. N. and Am. Ex. N., N. Y.; Cent. N. and 1st N., Clev.
" " "	Huron County Bkg. Co. \$'82 56-344	B. B. Wood	E. L. Young Henry Lais	W. C. Pratt		100,000	149,670	2,494,920	2,299,860	420,900	Chase N., N. Y.; 1st N. and Union Com. N., Clev.; Bk. of Pitt. N. A., Pitt.

**The FIFTH-THIRD NATIONAL BANK of CINCINNATI** — OFFERS UNSURPASSED FACILITIES IN EVERY FORM OF DOMESTIC AND FOREIGN BANKING. — CORRESPONDENCE INVITED.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	CASH & DIS- C'TY. BONDS, SECURITIES	CASH & EX- CHANGERS, DUE FROM BANKS	
Norwood...Hamilton O 6 C Pop. 22,286	<b>COMMERCIAL SAVINGS BK.</b> 56-182 *\$14	Fred. Rohrscheib..	Chas. F. Nead.....	Edw. Brockhaus...		\$ 25,000	\$ 4,500	\$ 342,200	\$ 468,500	\$ 53,750	Han. N., N. Y.; 1st N., Norwood.
" " "	<b>FIRST NATIONAL BANK.</b> *\$02 56-180	C. H. M. Atkins....	Thos. McEvilly... W. F. Robertson	Thos. McEvilly... R. J. Dierker	W. E. Thayer... R. J. Dierker	200,000	310,580	3,829,610	3,837,430	502,770	1st N., N. Y.; Fifth-Third N., Cin.; Bk. of Pitt. N. A., Pitt.; 1st N., Clev.
" " "	Norwood National Bank. *\$07 56-181 (See Cleveland)	M. Y. Cooper.....	J. C. Cadwallader..	J. Earl Coad.....	L. F. Kispert....	200,000	90,000	1,500,000	1,100,000	250,000	Irving N., N. Y.; 1st N., Cin.
Nottingham...Cuyahoga Pop. 2387 B 17	Nova Banking Co. *\$07 56-1085	E. E. Miller.....	A. O. Curry.....	G. B. Murray.....	D. V. Johnson....	12,500	9,700	139,000	131,900	25,200	Han. N., N. Y.; Cent. N., Clev.
Nova...Ashland Pop. 300 E 15	First National Bank. *\$03 56-678	Aug. Kuebeler, Jr..	F. C. Michell... Wm. Lipstraw	Walter Snider....	W. Timmerman...	25,000	50,000	683,000	644,270	71,800	1st N., N. Y., Chi., and Clev.; Home Sav. Bk. Co., Tol.
Oakharbor...Ottawa C 11 Pop. 2000	<b>OAK HARBOR STATE BANK</b> 56-677 *\$37	A. L. SPITZER... Special attent Please send 15c	WM. ROOSE..... on given Bill of with each sight dr	L. E. MEYER..... Lading drafts, C aft for presentati	C. M. SEELEY.... ash and Time It ems. on and 25c for Cre dit Rep orts.	25,000	47,000	834,000	805,000	94,000	Spitzer, Rorick & Co., N. Y.; Spitzer-Rorick Tr. & Sav., Tol.; Union Com. N., Clev.
Oak Hill...Jackson P 14 C Pop. 1000	<b>CITIZENS SAV. &amp; TR. CO.</b> 56-729 \$07			E. E. Morgan, Mgr.	J. N. Davis, A. Mgr.	(Branch of Jackson, O.)					Han. N., N. Y.; Fifth-Third N., Cin.; New 1st N., Col.
" " "	Oak Hill Sav. Bank Co. *\$02 56-728 (See Cincinnati)	D. D. Davis.....	Geo. D. Selby....	Eben J. Jones....	E. S. Davis.....	33,500	58,000	700,000	667,000	123,000	Chase N., N. Y.; Fifth-Third N., Cin.; 1st N., Portsmouth.
Oakley...Hamilton O 6 C Pop. 1639	Oakwood Deposit Bk. Co. 56-1087 *\$04	J. A. Mohr.....	J. W. Whitney...	W. C. May.....		12,500	8,000	175,000	134,000	62,690	Seab. N., N. Y.; 1st N., Clev.
Oakwood...Paulding E 6 Pop. 496	Oberlin Bank Co. *\$89 56-497	H. C. Wangerien..	G. W. Morris....	H. F. Ashley....	H. W. Barone....	50,000	50,430	767,420	733,610	127,260	Chase N., N. Y.; N. Bk. Rep., Chi.; 1st N. and Union Com. N., Clev.
Oberlin...Lorain D 15 Pop. 5000	Peoples Banking Co. *\$06 56-499	J. T. Henderson..	H. F. Smith... C. W. Morrison	I. L. Porter.....		25,000	24,000	410,000	380,000	50,000	Han. N., N. Y.; Guardian Sav. & Tr. Co. and 1st N., Clev.
" " "	State Savings Bank Co. *\$04 56-498	E. K. Yocom.....	J. N. Stone.....	H. L. Bassett....	O. C. McKee....	65,000	17,000	470,000	453,000	67,000	N. Park, N. Y.; 1st N., Clev.
Ohio City...Van Wert G 5 Pop. 860	Farmers Bank *\$99 56-1088	J. A. Swoveland..	B. F. Hoffman...	M. M. Agler.....		25,000	5,530	325,400	221,830	133,030	Chase N., N. Y.; 1st N., Cin.
Okeana...Butler N 5 C Pop. 120	First National Bank. *\$09 56-1089	J. A. Butterfield..	Geo. W. Jefferies... Edwin Heap	R. E. Earnshaw... Edwin Heap	W. R. Wagner....	25,000	13,720	111,740	168,000	27,290	Han. N., N. Y.; 1st N., Cin. and Hamilton.
Old Fort...Seneca D 11 Pop. 200	Old Fort Banking Co. *\$17 56-1263	Wm. B. McConnell	Chas. Flumerfelt..	C. J. Fry.....	Edith M. Zink...	25,000	1,310	40,220	65,920	4,980	Chase N., N. Y.; Union Com. N., Clev.; Colonial Sav. Bk. & Tr. Co., Fremont.
Olmstead Falls...Cuyahoga Pop. 294 D 16	Bank of Berea Company 56-1090 \$06			G. L. Dewey, Mgr.		(Branch of Berea, O.)					Chase N., N. Y.; 1st N., Clev.
Orangeville...Trumbull Pop. 185 D 21	Orangeville Sav. Bk. Co. \$02 56-1091	J. E. Wade.....	R. N. Fell.....	E. U. Hyde, Tr....	A. W. Thompson, Sec.	12,500	6,350	148,400	136,500	27,300	Union Com. N., Clev.; Western Reserve N., Warren.
Orrville...Wayne F 16 Pop. 4000	Orrville National Bank. *\$02 56-551	Isaac Pontius....		F. L. Strauss....	E. E. Clark.....	50,000	210,000	950,000	637,000	130,000	Imp. & Tra. N., N. Y.; 1st N., Clev.; Mellon N., Pitt.
" " "	Orrville Savings Bank *\$12 56-552	D. F. Griffith....	T. W. Orr.....	H. P. Shantz....	A. Jenny.....	50,000	60,000	800,000	780,000	83,990	N. City N. Y.; Union Com. N., Clev.

January, 1920

OHIO BANKS—Norwood to Orville

1077

The 5th-3rd NATIONAL BANK of CINCINNATI — Resources Over \$55,000,000.00

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGERS, DUE FROM BANKS	
Orwell...Ashtabula C 20 Pop. 1200	Orwell Banking Co. *\$97 56-1092	E. A. Sellers	F. W. Parker	E. B. Hall	V. H. Parker	\$ 25,000	\$ 17,850	\$ 309,990	\$ 209,400	\$ 56,390	Chase N., N. Y.; Union Com. N., Clev.; N. Bk. of Ashtabula, Ashtabula.
Osborn...Greene K 8 C Pop. 866	First National Bank *\$10 56-794	H. E. Frahn	Charles H. Simms	O. B. Kaufman	H. M. Neff	25,000	25,330	397,190	326,190	143,290	Han. N., N. Y.; 1st N., Cin.
Osgood...Darke I 6 C Pop. 214	Osgood State Bank *\$15 56-1256	Henry Brandewie	Herman Brandewie	August J. Reichert		25,000	3,000	185,000	150,000	20,000	Fifth-Third N., Cin.
Ostrander...Delaware J 11 Pop. 431	Ostrander Banking Co. *\$03 56-1093	W. H. Carr	J. C. Maugans	Odell Liggett	H. N. Latimer	25,000	11,000	280,000	260,000	45,000	N. Bk. Com., N. Y.; New 1st N., Col.
*Ottawa...Putnam E 8 Pop. 2500	<b>BANK OF OTTAWA COMPANY</b> 56-601 *\$94	} M. A. KAHLE Special attent Please send 15c	} on given Bill of L with each sight dr	} ading drafts, Cas aft for presentati	} h and Time Item s. on and 50c for Cre dit Reports.	25,000	20,500	642,410	583,900	163,130	Han. N., N. Y.; N. Bk. Com. and 1st N., Tol.; Fifth-Third N., Cin.
"	First National Bank *\$03 56-602					D. N. Powell	S. F. DeFord L. N. Welde	J. C. Jones	25,000	20,870	445,430
Ottoville...Putnam F 7 Pop. 600	Ottoville Bank Company *\$04 56-1094	J. J. Miller	J. H. Wannemacher	J. O. Wannemacher	L. J. Wannemacher Kathryn Miller	12,500	37,000	255,820	256,820	46,870	Chase N., N. Y.; N. Bk. Com., Tol.
Otway...Scioto P 11 C Pop. 234	Otway Savings Bank *\$14 56-1241	L. Taylor		J. W. Wamsley		7,550	4,290	57,970	39,730	29,590	Citiz. N., Cin.
Owensville...Clermont O 7 C Pop. 400	Merchants & Farmers Bk. *\$09 56-1096	Frank Snider	A. O. Inen	J. L. Marsh		8,000	5,190	96,850	87,230	21,120	1st N., Cin.
Oxford...Butler M 5 C Pop. 2017	<b>FARMERS STATE &amp; SAV. BK.</b> 56-615 *\$06	S. E. Fye	H. M. Moore	J. G. Welsh		25,000	8,000	242,400	210,000	43,000	Han. N., N. Y.; 1st N. and 4th N., Cin.
"	Oxford National Bank *\$02 56-614	G. C. Welliver	G. C. Munns	C. A. Shera	C. A. Shera, Jr. Philip D. Shera	50,000	36,000	810,000	742,000	140,000	Seab. N. and N. City. N. Y.; Fifth-Third N. and 1st N., Cin.; Fletcher-Am. N., Indpls.; 1st N., Clev. Bkrs. Tr. Co., N. Y.
*Painesville...Lake B 13 Pop. 7000	Cleveland Trust Co. *\$06 56-443			W. R. Radcliffe, Mgr.		(Branch of Cleveland)					
"	Painesville National Bk. *\$31 56-442	F. H. Murray	E. D. Heartwell	R. F. Pyle	E. C. Nighman	100,000	190,000	2,700,000	2,600,000	350,000	Chase N., N. Y.; 1st N., Cent. N., and Union Com. N., Clev.
Pandora...Putnam F 8 Pop. 800	Farmers Bank Co. *\$1900 56-1097	Albert Schutz	J. A. Schutz	Jno. W. Welsh	M. E. Krohn	25,000	10,250	150,000	173,000	10,000	Han. N., N. Y.; N. Bk. Com., Tol.; Fifth-Third N., Cin.
"	First National Bank *\$19 56-1287	C. H. Smith	M. I. Trostle	L. S. Hatfield	C. D. Diller	30,000	3,500	105,000	115,000	16,000	Han. N., N. Y.; Fifth-Third N., Cin.
Pataskala...Licking J 13 Pop. 900	Pataskala Banking Co. *\$88 56-807	W. H. Mead, Sr.	E. H. Grove	M. E. Mead	J. A. Zartman	50,000	58,150	584,890	485,270	217,490	Chase N., N. Y.; Ohio N. and State Sav. Bk. & Tr. Co., Col.
"	Peoples Bank Co. *\$04 56-808	Joseph Atkinson	G. S. Smith	J. L. Moore	Thomas S. Besse	25,000	10,700	238,300	227,840	36,400	Chase N., N. Y.
*Paulding...Paulding E 6 Pop. 2031	Farmers Banking Co. *\$95 56-608	A. R. Geyer	A. Durfey	R. S. Wheeler	C. V. Clark	25,000	6,570	482,250	348,590	163,240	Chase N., N. Y.; 1st N., Clev.
"	<b>PAULDING NATIONAL BANK</b> 56-607 *\$87	} J. A. MOHR Your collection Intelligent reas	} E. P. COPELAND	} D. J. HARKLESS	} H. E. RHINEHALT	80,000	35,000	1,087,300	1,040,000	225,000	Seab. N., N. Y.; 1st N., Clev.; Northern N., Tol.
Payne...Paulding E 5 Pop. 1207	Farmers & Citizens Bank *\$1900 56-1098					C. E. Hyman	John Sullivan	L. C. Poland		30,000	37,080
"	Payne State Bank *\$12 56-1221	Abe Ackerman	Fred White David Green	K. E. Sutherland	O. C. Lehman	50,000	16,100	310,000	320,000	50,000	Chase N., N. Y.; Com'l. Ft. Wayne; 1st N., Clev.
Peebles...Adams P 10 C Pop. 921	Bank of Peebles *\$92 56-772	J. M. Wittenmyer	J. F. Wickerham	P. A. Campbell	J. E. Wittenmyer	5,780	3,600	254,340	179,290	63,610	Han. N., N. Y.; 1st N., Cin. and Clev.
"	Farmers Bk. & Sav. Co. *\$07 56-773	David Nixon	G. F. Thomas L. Kirschner J. H. McCoy	G. E. Hentz	E. E. Mathias	20,400	32,000	460,000	320,000	70,000	1st N., Clev.; Peo. Bk. & Sav. Co., Cin.
Pemberville...Wood C 10 Pop. 1006	Citizens Savings Bank *\$97 56-756	F. P. Spitzer	H. F. Bowlus	Otto Bushman	Dora K. Baker	25,000	11,740	335,770	344,980	44,990	Cont. & Com'l N., Chi.; Spitzer-Rorick Tr. & Sav., Tol.; Union Com. N., Clev.
"	Pemberville Sav. Bank Co. *\$08 56-757	J. G. H. Stein	Fred Beeker	C. H. Titgemeyer	L. H. Kohring	25,000	9,000	473,000	390,000	54,000	N. Park. N. Y.; 1st N., Clev.; Com'l Sav. Bk. & Tr. Co. and 1st N., Tol.

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TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. *Priv. *Mem. Fed. Res. (Etab.)	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
Peninsula...Summit D 17 Pop. 430	Peninsula Banking Co. *\$10 56-1099	T. E. Major	J. F. Griffith	M. S. Payn	C. O. Hale, Sec.	\$ 25,000	\$ 11,000	\$ 199,410	\$ 209,640	\$ 20,040	1st N., Clev.
Perrysburg...Wood C 9 Pop. 2000	<b>CITIZENS BANKING CO.</b> *\$79 56-626	GEORGE MUNGER. Special attention Please send 15c	H. H. SARGENT DAVID MAIN on given Bill of Lading drafts, Cash and Time Items.	R. B. HARTSHORN	G. E. CHAPMAN	50,000	42,780	625,200	617,210	100,770	Mech. & Metals N., N. Y.; 1st N., Tol.
"	<b>PERRYSBURG BANKING CO.</b> 56-627 *\$806	E. L. KINGSBURY Special attention Please send 15c	BENNETT CARTER LEWIS SHIPMAN on given Bill of Lading drafts, Cash and Time Items.	T. M. FRANEY		25,000	16,000	495,000	285,000	112,000	Han. N., N. Y.; Secur. Sav. Bk. & Tr. Co. and Northern N., Tol.
Ferrysville...Ashland G 14 Pop. 1000	Perrysville Bank *\$11 56-1219	(S. A. Raridon)		S. A. Raridon, Mgr.		12,500	1,000	70,000	50,000	25,000	Han. N., N. Y.
Pettisville...Fulton C 7 Pop. 450	Pettisville Savings Bank *\$09 56-1101	J. B. Meister	George McGriffin	W. J. Weber		7,000	1,500	236,000	178,600	34,000	Northern N., Tol.; 1st N., Wauseon.
Phillipsburg, Montgomery C Pop. 342 K 6	Citizens Banking Co. *\$09 56-1102	A. M. Whims	H. S. Taylor	J. G. Kraner	F. S. Moore	25,000	10,350	196,480	189,290	38,810	1st N., Cin.; Citiz. State & Sav., Brookville.
Pickerington...Fairfield C Pop. 310 K 13	Pickerington Bank *\$09 56-1103	L. W. Fisher	Burton McConnell	B. B. Barclay	Hazel McConnell	25,000	11,880	180,700	156,290	61,090	Ohio N., Col.
Piedmont...Harrison I 19 Pop. 275	Piedmont State Bank *\$1900 56-1104	T. S. Rittenour	P. N. Rheinfrank	J. W. Downing	H. H. Brunny	25,000	19,890	237,180	300,610	42,160	Chatham & Phenix N., N. Y.; Union Com. N., Clev.
Piketon...Pike O 12 Pop. 668	Piketon National Bank *\$03 56-1105			D. H. Clauden	G. R. Oyer	10,000	5,000	285,000	225,000	75,000	Han. N., N. Y.; 1st N., Cin.
Pioneer...Williams B 6 Pop. 800	Citizens Bank *\$09 56-836	M. T. Hodson	A. F. Young	J. A. Grant	W. E. Grisier	25,000	9,000	385,000	325,000	99,000	Cont. & Com'l N., Chi.; Northern N., Tol.; Far. N., Bryan. N. Bk. Com., N. Y.
"	Pioneer Banking Co. *\$94 56-835										
Piqua...Miami J 7 Pop. 14,152	<b>CITIZENS NATIONAL BANK</b> 56-219 *\$65	L. M. FLESH Bills of Lading d Proper fee shou	W. A. SNYDER J. P. SPIKER rafts a specialty. ld be sent with e	F. P. IRVIN	WARREN S. GRAYETT	150,000	141,450	1,037,920	1,041,180	495,520	Chase N., N. Y.; Fifth-Third N., Cin.; Cent. N., Clev.; New 1st N., Col.
"	Piqua National Bank *\$47 56-218	H. K. Wood	J. H. Young J. H. Clark	Geo. M. Pepper	A. S. Clouse	200,000	425,000	1,850,000	2,221,000	395,000	Imp. & Tra. N., N. Y.; 1st N., Cin.
"	Piqua Savings Bk. Company 56-220 *\$01	H. D. Hortley	Geo. Benkert W. A. Snyder	J. L. Prugh	W. B. Du Bois	100,000	138,160	1,061,820	959,530	333,260	Chase N., N. Y.; Fifth-Third N., Cin.; Cent. N., Clev.; Ohio N., Col.
Pittsburg...Darke J 6 Pop. 500	First National Bank *\$09 56-1106	C. O. Niswonger	F. B. Lutz Levi Litten	J. Roy Furnas		25,000	12,000	180,000	200,000	20,000	Han. N., N. Y.; Fifth-Third N., Cin.
Plain City...Madison J 11 Pop. 1500	Farmers National Bank *\$00 56-698	C. Atkinson	W. H. Haner	J. R. Woods	L. W. Cary	25,000	53,480	445,000	429,760	118,720	Chase N., N. Y.; 1st N., Clev.; Ohio N., Col.
"	First State Bank *\$14 56-697	Chas. Wilson	Wm. L. Blaney	W. P. Hudson	C. D. Perkins	25,000	38,230	357,250	250,230	158,520	Han. N., N. Y.; Hayden-Clinton N. and City N., Col.
Pleasant City...Guernsey C Pop. 1000 K 17	Peoples Bank Co. *\$14 56-1107	A. R. Wheeler	J. W. Williams	M. F. Devine	Sarah Davis	25,000	7,990	253,770	226,760	58,540	Mech. & Metals N., N. Y.; 1st N., Clev.; Mellon N., Pitt.
"	Pleasant City Bank *\$17 56-1275	James Laughlin	D. F. Wallenfelsy	Ralph Secrest		25,000	1,000	111,000	83,000	21,130	Irving N., N. Y.; City N., Col.; Guernsey N., Cambridge.
Pleasant Hill...Miami J 6 Pop. 571	Pleasant Hill Banking Co. 56-1108 *\$807	J. G. Myers	Chas. Whitmer	C. F. Perkins	F. C. Longnecker	25,000	18,000	250,000	305,000	33,000	Han. N., N. Y.; 1st N., Cin.
Pleasant Ridge-Ham'on O 6 Pop. 1769	(See Cincinnati)										
Pleasantville...Fairfield C Pop. 608 K 14	Pleasantville Bank *\$03 56-1110	A. V. Lerch	J. A. Irick	E. C. Sawyer	S. M. Patterson	25,000	7,000	200,000	180,000	57,000	Han. N., N. Y.; Huntington N., Col.
Plymouth...Richland E 13 Pop. 1413	Peoples National Bank *\$03 56-1111	R. H. Nimmons	John I. Beelman	J. E. Nimmons	C. M. Lofland	50,000	43,500	450,000	360,000	90,000	Han. N., N. Y.; 1st N. and Union Com. N., Clev.; Far. Dep. N., Pitt.
Polk...Ashland F 15 Pop. 300	Polk State Bank *\$16 56-1259	William Priest	Wm. T. Devor	J. S. Kauffman	Hattie M. Kauffman	25,000		31,590	31,900	13,590	Han. N., N. Y.; 1st N., Clev.; Ashland Bk. & Sav. Co., Ashland.
*Pomeroy...Meigs O 16 Pop. 4650	Farmers Bk. & Tr. Co. *\$04 56-514	W. F. Reed	L. Jacobs	George H. Parker		50,000	25,000	475,000	267,150	95,000	Han. N., N. Y.; Fifth-Third N., Cin.; Bk. of Pitt. N. A., Pitt.
"	First City Bank *\$51 56-512			W. G. Plantz	C. E. Gillilan	13,000		375,000	335,000	70,000	Lin. N., Cin.; Mellon N., Pitt.; Guardian Sav. & Tr. Co., Clev.; Huntington N., Col.
"	Pomeroy National Bank *\$72 56-513	John McQuigg	Hart Stanbery	E. M. Nye	Geo. McQuigg Geo. B. Nye	50,000	94,820	730,640	521,260	401,000	N. Park. N. Y.; Fifth-Third N., Cin.; Mellon N., Pitt.
Portage...Wood D 9 Pop. 450	Munn Banking Co. *\$1900 56-1112	G. C. Munn	H. C. Killian	I. I. Freyman		25,000	1,800	170,000	220,000	10,000	Han. N., N. Y.; N. Bk. Com., Tol.

January, 1920

OHIO BANKS—Peninsula to Portage

1079

**The FIFTH THIRD NATIONAL BANK of CINCINNATI** IN THE CENTRAL CITY OF THE FOURTH FEDERAL RESERVE DISTRICT OFFERS UNSURPASSED SERVICE TO BANKS AND BANKERS

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

OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. (Fstab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGERS, DUE FROM BANKS	
*Port Clinton, Ottawa C12 Pop. 4000	American Bank... *\$91 56-560	G. A. True	R. Hagel	G. F. Meyer	A. C. Lausten	\$ 40,000	\$ 20,000	\$ 950,000	\$ 800,000	\$ 150,000	Chase N., N. Y.; 1st N., Clev.; Com'l Sav. & Tr. Co., Tol. Han. N., N. Y.; Cent. N. and Union Com. N., Clev.; N. Bk. Com., Tol.
" " "	FIRST NATIONAL BANK... *\$02 56-561	{ H. B. BREDBECK... Collections & sp We solicit your	PAUL DE LA BARRE... Specialty and remit business on this	FRANK HOLT... ted on day of pay and accessible to	G. C. G. WIEGHEL... ment. All letters wns.	85,000 answer	32,770 ed on d	646,510 ay of re	628,690 celpt.	85,580	
" " "	Magruder Bank Co... *\$98 56-559	N. B. Magruder		S. A. Magruder	H. T. Belknap J. A. Hollinshed F. E. Kiefer	15,000	16,000	555,000	600,000	100,000	Han. N., N. Y.; Union Com. N., Clev.
*Portsmouth, Scioto Q12 C Pop. 28,741	Central National Bank... *\$05 56-136	Philo S. Clark	S. S. Halderman F. L. Marting	George E. Krickler		100,000	135,000	1,350,000	1,200,000	520,000	Chase N., N. Y.; 1st N., Cin.
" " "	FIRST NATIONAL BANK... *\$63 56-134	{ Simon Labold... Collection Dep Collections rem Reasons for non Proper fee shou	A. M. Damarin... partment under itted on day of p -payment always ld be sent with	Dan W. Conroy... official supervisio ayment. stated, each item or requ	C. E. Nodler... n.	300,000	331,780	4,463,400	4,752,010	812,290	N. City, N. Y.; 1st N., Lin. N., and Citiz. N., Cin.; New 1st N., Col.
" " "	Ohio Valley Bank... *\$10 56-138	Gilbert S. Monroe	Geo. A. Goodman	Geo. W. Zottmann	H. B. Adams	50,000	12,920	303,490	330,050	31,990	Irving N., N. Y.; 2d N., Cin.
" " "	PORTSMOUTH BANKING CO... *\$05 56-137	{ F. B. KEHOE... A General Ban COLLECTIO	E. J. DAehler... king Business NS. Remitted	JOHN W. SNYDER... Transacted. Ob for Promptly at	io State Deposito ry. Par Reasonable Ch	50,000	45,000	550,000	460,000	46,000	N. Park, N. Y.; Lin. N. and Fifth-Third N., Cin.
" " "	SECURITY BANK ◆ 56-135 *\$03	{ GEO. D. SELBY... Special attentio Please send 15c	I. W. BAKER... S. B. TIMMONDS S. given Bill of L with each sight dr	H. W. HEER	W. D. HOSZ ADAM FRICK	150,000	238,180	1,898,380	2,041,960	314,620	N. Bk. Com., N. Y.; 4th N., Cin.; Hunt- ington N., Col.
Port Washington, Tusco's Pop. 421 I 18	Farmers State Bank... *\$04 56-1113	W. F. Demuth	Walter Wohlwend	H. W. Acker	Helen Wagner	25,000	10,000	125,000	85,000	23,000	Irving N., N. Y.; New 1st N., Col.
Port William, Clinton C Pop. 298 E 5	Port William Bkg. Co... *\$06 56-1114	O. W. Linkhart	Simon Devoe	D. E. Beal	R. E. Rowand	25,000	16,000	150,000	152,000	40,000	4th N., Cin.
Powhatan Point, Belmont Pop. 500 K 20	First National Bank... *\$05 56-1116	A. F. Ramsay	Hiram Orr	J. A. Green		25,000	5,000	150,000	124,000	25,000	Han. N., N. Y.; Mellon N., Pitt.
Prairie Depot, Wood D10 Pop. 1000	Farmers Banking Co... *\$08 56-1117	H. C. Cordrey	C. H. Hoiles	Fred Echelbarger		30,000	12,570	393,290	403,870	70,350	N. City, N. Y.; Union N., Fostoria; 2d N., Tol.
" " "	Prairie Depot National Bank of Freeport... *\$18 56-1279	Chas. F. Dicken	A. L. Johnson G. W. Hengsteler	Ralph R. McElroy		25,000	2,900	85,000	113,000	22,510	Northern N., Tol.; Com'l Bk. & Sav. Co., Fostoria.
Prospect, Marion H11 Pop. 945	Citizens Bank... *\$83 56-767	M. E. Fleming		J. N. Freeman		8,000	850	82,460	80,950	20,500	Irving N., N. Y.; City N., Col.
" " "	Prospect Bank... *\$80 56-766	B. K. Herbster	J. F. Wottring	A. E. Johnson	J. F. Moore B. H. Gast H. B. Garber	10,000	7,700	227,120	178,770	46,880	Mech. & Metals N., N. Y.; New 1st N., Col.; 1st N., Clev.
Quaker City, Guernsey Pop. 800 J 18	Quaker City Nat. Bank... *\$72 56-1118	John R. Hall	H. S. Hartley	I. P. Steele		100,000	142,440	1,472,100	1,484,300	181,200	Han. N., N. Y.; Bk. of Pitt. N. A., Pitt.; 1st N., Clev.
Quincy, Logan I 8 Pop. 800	Miami Valley Bank... *\$03 56-1119	J. W. Wilkinson	E. T. Lowe	J. S. Kneisley	J. S. Robbins	10,000	2,800	125,000	120,000	30,000	Han. N., N. Y.; 1st N., Clev.; Com'l & Sav. Bk. Co., Bellefontaine.
Racine, Meigs P16 C Pop. 540	First National Bank... *\$10 56-851	J. C. Hayman	S. M. Cross	W. P. Carver	M. Harpold	25,000	5,240	121,050	114,860	36,440	Han. N., N. Y.; Mellon N., Pitt.; 1st N., Cin. and Clev.
" " "	Racine Home Bank... *\$11 56-852	C. B. Crow	D. B. Cross	Esther Philson		25,000	12,690	203,160	199,310	39,580	Han. N., N. Y.; Fifth-Third N., Cin.; Bk. of Pitt. N. A. and Mellon N., Pitt.; 1st N. and Wood Co., Parkersburg, W. Va.; 1st N., Clev. N. City, N. Y.; 1st N., Union Com. N. and Guardian Sav. & Tr Co., Clev.
*Ravenna, Portage D18 Pop. 6000	Ravenna National Bank... *\$02 56-464	O. P. Sperra	H. W. Riddle, Jr.	Chas. A. Phipps	Elmer O. Lewis	100,000	41,050	850,000	870,000	160,000	Imp. & Tra. N., N. Y.; 1st N., Clev.
" " "	Second National Bank... *\$64 56-463	C. G. Bentley	A. C. Williams	F. H. Carnahan	H. C. Dodge	150,000	185,689	2,453,680	2,387,470	493,600	
Rawson, Hancock E 9 Pop. 470	Commercial Bank... *\$02 56-1120	N. W. Cunningham		M. L. Coffin		5,000	5,200	215,000	162,000	58,300	Mech. & Metals N., N. Y.; Northern N., Tol.
Raymond, Union I 10 Pop. 268	Deposit Bank... *\$03 56-1121			G. B. Hush	(Branch of Union Banking Co., Marysville, O.)						Han. N., N. Y.
Reading, Hamilton N 6 (Cincinnati P. O.) C Pop. 4000	Reading Bank... *\$06 56-1122	F. H. Vorjohan	J. B. Varelmann	E. J. Fagley	L. Cooper	25,000	19,080	306,780	291,870	58,990	Chatham & Phenix N., N. Y.; Cent. Tr. Co., and Fifth-Third N., Cin.

CHARTER No. 20 — The FIFTH - THIRD NATIONAL BANK of CINCINNATI — OVER FIFTY YEARS OF SERVICE

zed for FRASER

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OHIO—Continued

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TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. iPriv. ◆Mem. Fed. Res. (Etab.)	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	SHARES & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
Republic..... Seneca E 12 Pop. 475	Republic Banking Co. *\$06 56-1124	J. H. Knapp	W. Baker	Vernon L. Hawk	S. J. Beard, Sec.	\$ 18,750		\$ 120,000	\$ 102,300	\$ 14,500	Chase N., N. Y.; Com'l N., Tiffin.
Reynoldsburg... Franklin Pop. 500 K 12	Reynoldsburg Bank Co. *\$04 56-1125	J. J. Enlows	C. H. Vance	Timothy Vance	F. J. Vance	25,000	\$ 9,000	248,920	243,600	39,830	Han. N., N. Y.; Com'l N., Col.
Richwood..... Union H 10 Pop. 2000	Farmers Deposit Bank *\$84 56-659	Bent Cabill	Thos. Parish	J. F. Wood	I. G. Zuspan	30,000	18,000	690,000	575,000	127,000	Chase N., N. Y.; 1st N., Clev.; New 1st N., Col.; Fifth-Third N., Cin.
" " " "	First National Bank *\$08 56-660	H. J. Brooks	L. C. Beem	L. J. McCoy	D. B. Whitehead	40,000	24,000	500,000	520,000	85,000	4th N., Cin.; City N., Col.
" " " "	<b>RICHWOOD BANKING CO.</b> 56-658 *\$67	C. McAllister	J. A. Shipley	Frank Graham	J. F. Rapp	40,000	33,700	469,990	425,760	124,670	N. City, N. Y.; 1st N., Clev. and Cin.; Ohio N., Col.
Ridgeville Corners... Henry Pop. 350 C 7	Ridgeville Savings Bank *\$06 56-1126	D. K. Shoop	F. J. Spencer	F. A. Knape		(Individual Responsibility)		\$200,000	0	0	1st N., Wauseon.
Ridgeway... Hardin H 10 Pop. 500	Ridgeway Banking Co. *\$03 56-1127	J. W. Le Vally	C. A. Limes	O. E. Perry	B. J. Winter	25,000	9,700	197,000	152,570	73,300	N. City, N. Y.; 1st N., Clev.; Cent. N., Col.
Ripley... Brown Q 9 Pop. 2200 C	Citizens National Bank *\$47 56-636	J. R. Stivers	George Frank	F. A. Stivers	H. G. Maddox	100,000	204,650	353,090	477,950	61,300	Citiz. N., N. Y.; Fifth-Third N., 1st N., 2d N., and 4th N., Cin.
" " " "	Ripley National Bank *\$06 56-637	M. L. Kirkpatrick	A. W. Francis	J. S. West	C. D. Norris	100,000	45,000	650,000	700,000	100,000	Mech. & Metals N., N. Y.; 1st N. and Fifth- Third N., Cin.
Risingsun... Wood D 10 Pop. 800	Sun Savings Bank Co. *\$04 56-1128	W. W. Long	Eli Kline	Harry C. Risser	W. R. White	12,500	2,500	126,000	60,000	28,900	Chase N., N. Y.; Union N., Fostoria; 2d N., Tol.
Rittman... Wayne F 16 Pop. 2000	Rittman Savings Bank *\$07 56-1129	R. V. Fredrick	L. C. Winchell	C. W. Hoover	A. P. Collier	25,000	14,570	384,670	329,870	82,910	Han. N., N. Y.; Union Com. N., Clev.
Rock Creek... Ashtabula Pop. 600 B 20	Citizens Banking Co. *\$12 56-1232	F. D. Wightman	W. E. Luke	J. D. Sampson		25,000	1,500	128,000	123,000	21,500	Irving N., N. Y.; Guardian Sav. & Tr. Co., Clev.; N. Bk. of Ashtabula, Ashtabula.
Rockford... Mercer G 5 Pop. 1186	Farmers-Savings Bank *\$04 56-1130	D. H. Robinson	C. C. Smith	J. S. Riley		50,000	42,240	400,700	413,030	78,910	Chase N., N. Y.; Fifth-Third N., Cin.
Rocky River... Cuyahoga Pop. 1174 C 16	Guardian Savings & Tr. Co. 56-1131 *\$1900			C. E. Kyle, Mgr.		(Branch of Cleveland, Ohio)					Seab. N., N. Y.; 1st N., Citiz. Sav. & Tr. Co., Pearl St. Sav. & Tr., N. City, and N. Com'l, Clev.
Roseville... Muskingum Pop. 2113 K 15	Roseville State Bank *\$19 56-1132	Elmer Sagle	F. M. Krier	W. M. Parsons	W. R. Swingle	25,000	2,500	90,000	96,000	85,000	Han. N., N. Y.; New 1st N., Col.; 1st N., Zanesville.
Rossburg... Darke 1 5 Pop. 261 C	Farmers Bank Co. *\$07 56-1133	Albert W. Kehrer	Daniel Burns	H. H. Davis		12,500	5,000	160,000	85,500	77,000	1st N. and Union Com. N., Clev.
Rossford... Wood B 10 Pop. 4000	Rossford Savings Bank *\$18 56-1278	Edward Ford	H. S. Reynolds	E. B. Haas		50,000	7,330	315,200	290,250	79,860	1st N., Tol.
Rudolph... Wood D 9 Pop. 500	Rudolph Savings Bk. Co. *\$02 56-1134	H. B. Saylor	Fred Uffmann	J. D. Measell	F. S. Schondelmyre	12,500	8,000	100,000	100,000	50,000	Seab. N., N. Y.; 2d N., Tol.
Rushsylvania... Logan H 9 Pop. 700	Citizens Bank Co. \$07 56-1135	S. Jenkins	L. J. Shoots	J. W. Ausley	W. Irick	25,000	5,610	134,150	103,470	33,730	Peo. N., Bellefontaine; 1st N., Clev.
Rushville... Fairfield L 14 Pop. 300	Rushville Banking Co. *\$08 56-1136	J. J. Shaw	Fred Ruff	Fred B. Lewis	J. C. Oberdorfer	25,000	24,120	281,320	270,950	51,080	New 1st N., Col.
Russellville... Brown P 8 Pop. 438 C	Bank of Russellville *\$05 56-1137	C. R. Schatzman	C. P. Potts	E. C. Schatzman	John A. Evans	15,000	22,030	196,740	208,160	26,210	Fifth-Third N., Cin.
Rutland... Meigs O 15 Pop. 400 C	Rathburn's Bank *\$08 56-1224	M. E. Rathburn		N. E. McNaughton			900	113,260	95,600	20,160	Huntington N. and Com'l N., Col.; Citiz. N., Middleport.
Sabina... Clinton M 9 Pop. 1600 C	First National Bank *\$06 56-690	C. R. Ellis	O. J. Waddell	L. E. Whinery	W. H. Snider	50,000	20,000	450,000	415,000	70,000	Fifth-Third N., Cin.; Com'l N., Col.
" " " "	Sabina Bank *\$75 56-689	E. A. Lewis	G. A. Pavey	W. B. Gallaher	R. W. Cline	20,000	15,000	450,000	350,000	75,000	Irving N., N. Y.; 4th N. and 1st N., Cin.; New 1st N., Col.
Salem... Columbiana F 20 Pop. 9799	Citizens Sav. Bk. & Tr. Co. *\$03 56-311	J. O. Greiner	J. C. Boone	K. L. Webster, Sec. and Tr.		50,000	50,740	869,690	796,220	174,210	Equitable Tr. Co., N. Y.; Bk. of Pitt. N. A., Pitt.
" " " "	Farmers National Bank *\$46 56-309	M. L. Young	W. F. Deming	W. B. Carey	B. L. Flick	100,000	112,420	966,970	1,034,840	238,710	N. City, N. Y.; 1st N., Chi. and Clev.
" " " "	First National Bank *\$62 56-310	F. R. Pow	H. M. Silver	W. F. Church		100,000	295,100	2,008,800	2,234,500	134,500	1st N., N. Y. and Clev.; Peo. N., Pitt.
Salineville... Columbiana Pop. 2403 G 20	Citizens Banking Co. *\$02 56-1133	John Williams	W. A. McBane	W. A. McBane		25,000	55,000	625,000	567,500	113,500	Chase N., N. Y.; 1st N. and Union Com. N., Clev.; Mellon N., Pitt.
*Sandusky... Erie C 13 Pop. 20,193	American Banking & Tr. Co. 56-165 *\$04	J. A. Giedeman	J. A. Biehl	H. W. Parsons	A. H. Biehl	100,000	35,000	950,000	970,000	189,000	N. Park. N. Y.; Clev. N., Clev.
" " " "	Citizens Banking Co. *\$84 56-163	Wm. Graefe	F. F. Lehman	George Feick, Sr.	Wm. Schoeneman C. J. Strobel	100,000	467,820	3,492,580	2,978,230	1,032,180	N. Bk. Com. N. Y.; 1st N., Clev.; Fifth-Third N., Cin.
" " " "	<b>COMMERCIAL NATIONAL BANK</b> 56-164 *\$02	Mozart Gallup	W. L. Allendorf	P. H. Sprow	H. A. Allendorf R. C. Kerste	150,000	195,000	1,994,620	2,053,140	328,190	N. City, N. Y.; Corn Ex. N., Chi.; 1st N., Clev.
" " " "	<b>THIRD NAT'L EXCHANGE BK.</b> 56-162 *\$72	F. P. Zollinger	G. A. Boeckling	John Quinn	W. F. Zimmerman E. B. Gangware	200,000	266,390	3,626,640	3,413,340	760,480	Chase N., N. Y.; Cent. N. and 1st N., Clev.

January, 1920

OHIO BANKS—Republic to Sandusky

1081

THE FIFTH - THIRD NATIONAL BANK of CINCINNATI—THE BANKERS' BANK SINCE 1863.

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OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Mem. Fed. Res.   Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- CTS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Sardinia Brown P 9 C Pop. 700	First National Bank 56-1139	Jacob Bauer	C. F. Rosselott	F. H. Slaughter	E. O. Hayes	\$ 30,000	\$ 30,150	\$ 329,140	\$ 324,080	\$ 95,250	Fifth-Third N. and 4th N., Cin.
Sardis Monroe L 20 Pop. 400	First National Bank 56-1140	John Hess	J. F. Haythorn	Wm. Goddard		25,000	11,620	184,030	205,840	22,800	Columbia N., Pitt.; Far. & Producers N., Sifersville, W. Va.
Savannah Ashland F 14 Pop. 262	Farmers Bank 56-1141	G. Sprott		F. P. Farquharson	T. M. Henderson						1st N., Clev.; Ashland Bk. & Sav. Co., Ashland.
Scioto Harrison H 19 Pop. 958	Scioto Bank Company 56-763	T. J. Saltsman	Frank Johnston	J. R. Kail	W. E. Scott	25,000	11,000	385,000	272,000	145,000	1st N., Clev.
Scott Van Wert E 6 Pop. 450	Farmers Savings Bank 56-1142	Lou Imler	Chas. T. Pierce	J. A. Downing		25,000	3,500	104,000	98,000	22,000	N. Park, N. Y.; 1st & Hamilton N., Ft. Wayne; Van Wert N., Van Wert.
Seaman Adams P 9 C Pop. 800	Farmers Bank 56-1143	C. W. Howard	J. F. Cornelius	Ira C. Howard		5,000	7,320	197,920	200,710	20,440	4th N. and Fifth-Third N., Cin.
Sebring Mahoning F 19 Pop. 4000	Citizens Banking Co. 56-1144	O. H. Sebring	E. H. Sebring	W. L. Murphy		25,000	40,240	935,780	701,170	304,600	Chase N., N. Y.; Cent. N., Clev.; Bk. of Pitt. N. A., Pitt.
Sedalia Madison L 10 Pop. 500	Farmers Bank 56-1145	Peter Dorn	S. J. Paullin	George Dorn		10,000	20,000	150,000	140,000	30,000	Irving N., N. Y.; New 1st N., Col.
Senecaville Guernsey K 18 Pop. 1200	First National Bank 56-1146	T. W. Scott	Zue Rich	A. C. Saltsgaver		25,000	13,500	200,000	182,000	43,000	Han. N., N. Y.; Bk. of Pitt. N. A., Pitt.; N. Bk. of Cambridge, Cambridge.
Seven Mile Butler M 6 C Pop. 500	Farmers National Bank 56-1147	O. K. Jacoby	O. A. Kumler	James E. Bell	Anna K. Bell	25,000	15,910	233,580	287,120	43,300	Han. N., N. Y.; Fifth-Third N., Cin.
Seville Medina E 16 Pop. 806	Seville State Bank 56-1148	C. N. Taylor	Wm. Hulburt	John R. Minjon		25,000	14,250	250,260	256,460	43,140	N. Park, N. Y.; 1st N., Clev.
Shadyside Belmont J 02 Pop. 3000	Shadyside Bank 56-1233	Robt. McKelvey	S. Durigg	Fred McConn	E. C. Robinson	35,000	4,000	200,000	300,000	51,000	Far. & Merch. N., Bellaire.
Sharon Center Medina E 17 Pop. 300	Sharon Center Banking Co. 56-1210	Henry Hazen	R. R. Everhard	W. H. Caverly	John Bell, Tr.	25,000	5,000	190,000	150,000	80,000	1st N., Clev.
Sharonville Hamilton N 6 C Pop. 900	Sharonville Bank 56-1150	H. W. Howard	J. C. Williams	A. Kloman		25,000	7,000	196,000	206,000	31,000	Fifth-Third N., Cin.
Shawnee Perry M 1 Pop. 2280	Shawnee Bank Co. 56-1151	H. R. Blaire	S. M. Gould	F. A. Sharshal	Jas. T. Collins	25,000	4,210	305,300	262,100	70,700	Han. N., N. Y.; Huntington N., Col.; Far. Dep. N., Pitt.
Shelby Richland F 13 Pop. 6000	Citizens Bank 56-486	H. G. Hildebrandt	R. C. Skiles	C. C. Bloomfield	W. B. Kuhn J. H. Stimson	100,000	62,870	1,145,320	957,260	540,930	Chase N., N. Y.; Cont. & Com'l N., Chi.; Cent. N. and 1st N., Clev.
" " " " " "	First National Bank 56-485	H. W. Steele	S. E. Kuhn	F. K. Hall		50,000	61,890	879,320	902,890	138,330	1st N., N. Y.; Union Com. N. and 1st N., Clev.
Sherwood Defiance D 6 Pop. 566	Sherwood Savings Bank Co. 56-1152	Chas. Wagner	S. Openlander	O. A. Rice	Irene O. Rock	12,000	4,780	215,000	183,000	48,000	N. Bk. Com., Tol.; Far. N. and 1st N., Bryan.
Shiloh Richland F 13 Pop. 555	Shiloh Savings Bank Co. 56-1153	C. G. Wolfersberger	H. S. Maring	A. W. Firestone, Sec.	E. F. Rose	25,000	30,000	337,000	383,000	22,000	1st N., Clev.
Shreve Wayne G 16 Pop. 1100	Citizens Banking Co. 56-755	C. W. Joss	W. E. Todd	C. D. Piper		12,500					
" " " " " "	Farmers Bank 56-754	J. B. Keys	G. W. Spreng	Otto Troutman		10,000	37,000	251,000	230,000	64,600	Han. N., N. Y.; 1st N., Clev. and Pitt.
*Sidney Shelby I 7 Pop. 8000	CITIZENS NATIONAL BANK 56-405	H. E. Beebe	J. N. Van Demark	Wm. A. Graham	E. F. Mede	100,000	149,970	1,037,600	1,066,260	210,210	Mech. & Metals N., N. Y.; 1st N., 4th N., and Citiz. N., Cin.; Cent. N., Clev.; Riggs N., Wash., D. C.
" " " " " "	First National Exchange Bk. 56-407	W. H. Wagner	L. M. Studevant	J. C. Cummins	C. W. Nessler	100,000	101,640	917,710	975,710	237,160	N. City, N. Y.; 1st N., Cin. and Clev.; Mellon N., Pitt.
Smithfield Jefferson I 20 Pop. 1000	First National Bank 56-845	Chas. McKinney	M. B. Cole	J. H. Lowry		100,000	122,000	534,940	737,470	80,840	Han. N., N. Y.; Bk. of Pitt. N. A. and 1st N., Pitt.; Cent. N., Clev.
" " " " " "	Miners & Merchants Bank 56-846	W. J. Jones	W. O. Reynard	W. M. Cattell		50,000	18,300	356,500	375,350	40,500	N. Park, N. Y.; 1st N., Clev. and Pitt.; Union Sav. Bk. & Tr. Co., Steubenville.
Smithville Wayne F 16 Pop. 447	Farmers & Merch. Bk. 56-1154	W. H. Zaugg		E. U. Burkholder		10,000					Han. N., N. Y.; Citiz. N., Wooster.
Somerset Perry K 14 Pop. 1286	Citizens State Bank 56-1242	C. E. Love	H. D. Flaunt	George L. Rodgers		25,000	13,500	450,000			N. Bk. Com., N. Y.; Ohio N., Col.
" " " " " "	Somerset Bank 56-1155	Thos. Dunwoody	Owen Yost	Myron S. Pond	H. D. Kellison	50,000	32,000	400,000			Girard N., Phil.; New 1st N., Col.
Somerton Belmont K 19 Pop. 250	First National Bank 56-1156	E. J. Hoge	B. L. Douglass	I. A. Hodgin		25,000	8,000	180,970	130,000	80,000	Chase N., N. Y.; Bk. of Pitt. N. A., Pitt.
Somerville Butler M 5 C Pop. 450	Somerville National Bank 56-1157	W. T. Hancock	J. W. Cummings	W. B. Bell		25,000	8,000	170,000	175,000	30,000	Fifth-Third N., Cin.
South Charleston Clark K 9 C Pop. 1200	Bank of South Charleston 56-726	J. F. Rankin	M. K. Rankin	T. S. Orbison		40,000					Imp. & Tra. N., N. Y.; Huntington N., Col.; Fifth-Third N., Cin.
" " " " " "	Houston Bank 56-727	F. B. Houston	W. A. Malsbary	Fred C. Tyler	J. J. Tierney	50,000	14,880	718,000	796,000	57,000	Merch. N., N. Y.; Citiz. Tr. & Sav., Col.; Fifth-Third N., Cin.

The FIFTH-THIRD NATIONAL BANK of CINCINNATI OFFERS UNSURPASSED FACILITIES IN EVERY FORM OF DOMESTIC AND FOREIGN BANKING. - - CORRESPONDENCE INVITED.

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Federal Reserve Bank of St. Louis



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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
South Solon, Madison L 9 Pop. 500	Farmers & Traders Bkg. Co. 56-1158 ‡\$'06	O. G. Harrod	C. C. Earley	U. G. Evans	G. T. Harrod	\$ 12,000	\$ 27,500	\$ 285,000	\$ 280,000	\$ 45,000	Chase N., N. Y.; 1st N., Cin. and Clev.; Ohio N., Col.
South Vienna, Clark K 9 C Pop. 400	Farmers Deposit Bank ‡†'08 56-1159	Robert Elder	E. H. Smith Charles Arbogast	H. M. Saylor	Lewis Jones	10,000	8,000	150,000	115,000	25,000	Han. N., N. Y.; 1st N., Cin.
Spencer, Medina E 15 Pop. 500	Farmers Savings Bk. ‡†'1900 56-1160	(J. H. Firestone)		J. B. Firestone		10,000		225,000	200,000	40,000	1st N., Clev.
" " "	Spencer State Bank ‡\$'16 ◆ 56-1267	M. L. Mants	John Winters	J. H. Fisher		32,000	600	142,000	180,000	13,100	Seab. N., N. Y.; 1st N. and Union Com. N., Clev.
Spencerville, Allen G 6 Pop. 1950	Citizens Bank ‡†'83 56-654	Ira B. Post	J. R. Welch J. L. Cochran	Ira B. Post	Carl Wetherill	30,000	18,310	701,050	625,330	124,030	Imp. & Tra. N., N. Y.; Citiz. N., Cin.; Cent. N., Clev.
" " "	Farmers Bank ‡†'91 56-655	A. D. Akins	John Lauer	Arthur N. Bailey	John Berry	10,000	23,970	250,580	210,550	66,900	Seab. N., N. Y.; 1st N., Clev.
Springboro, Warren M 7 C Pop. 855	Farmers Bank ‡†'04 56-1161	Thomas Miller	G. M. Sellers	E. D. Graham	L. E. Hathaway	25,000	6,040	124,830	117,900	37,960	Irving N., N. Y.; Fifth-Third N., Cin.
*Springfield, Clark K 9 C Pop. 60,000	<b>*AMERICAN TR. &amp; SAVINGS BANK</b> 56-86 ‡\$'06	WARREN A. MYERS Bill of Lading drafts a specialty. 15c must be sent and 25c for each report or rating.	H. E. FREEMAN J. L. BUSHNELL	H. E. HEBRANK, Cash. and Sec.	C. C. MELLE, A. Cash. and A. Sec.	200,000	144,640	2,525,000	2,187,500	500,000	1st N., N. Y.; Ft. Dear. N., Chi.; Ex. N., Pitt.; 1st N., Clev.
" " "	*Citizens National Bank ‡†'98 56-85	E. L. Buchwalter	P. E. Montanus	F. E. Hosterman	E. H. Flick	150,000	140,000	1,170,000	1,433,700	170,000	Chem. N. and Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Cin. and Clev.
" " "	*FARMERS NATIONAL BANK 56-87 ‡\$'09	ROBERT FELTY Special attention given Bill of Lading drafts, Cash and Time Items. Please send 15c with each sight draft for presentation and 25c for Credit Reports.	JOHN S. BEARD n given Bill of Lading drafts, Cash and Time Items. t for presentation			100,000	67,390	1,600,000	1,580,900	205,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Clev. and Cin.
" " "	*FIRST NATIONAL BANK 56-81 ‡\$'51	J. L. BUSHNELL Oldest and largest Bank in Springfield.	WARREN A. MYERS GEO. W. WINGER J. B. CARTMELL	H. C. WEST	L. H. COOKE	400,000	386,000	2,947,510	3,325,520	1,166,360	N. City, N. Y.; Corn Ex. N., Chi.; 1st N., Phil. and Cin.; Union Com. N., Clev.
" " "	*Lagonda National Bank ‡†'73 56-83	J. Warren Keifer	R. A. Worthington	F. W. Harford	H. O. Phillips	100,000	180,900	1,912,630	1,738,330	593,780	Guaranty Tr. Co., N. Y.; 1st N., Chi.; 1st N. and Citiz. N., Cin.
" " "	*Mad River Nat. Bank ‡†'47 56-80	W. S. Thomas	C. F. McGilvray	C. F. Harrison	R. N. Stewart	300,000	66,000	1,005,710	1,714,520	333,390	Am. Ex. N. and Mech. & Metals N., N. Y.; Cont. and Com'l N., Chi.; 1st N. and Fifth-Third N., Cin.; 1st N., Clev.; Phil. N., Phil.
" " "	<b>*SPRINGFIELD NATIONAL BANK</b> 56-84 ‡\$'82	C. NAGEL	S. E. BAKER	A. H. PENFIELD	D. E. GREEN	100,000	60,320	1,354,000	1,373,000	161,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Union Com. N. and 1st N., Clev.; 1st N., Cin.
" " "	*Springfield Savings Society 56-82 ‡\$'73	Edward Harford	T. W. Ludlow	J. H. Rust	J. Harold Serviss		245,920	3,681,630	3,357,760	601,910	
" " "	Springfield Clearing House (Members indicated by a *)	G. W. Winger	C. F. Harrison	C. F. Harrison, Mgr.	H. E. Hebrank, Sec.						
Spring Valley, Greene L 8 C Pop. 500	Spring Valley Nat. Bank ‡†'05 56-1162	W. C. Smith	Chas. Mendenhall	W. E. Crites	R. D. Collett	25,000	10,500	160,000	175,000	20,500	Seab. N., N. Y.; Fifth-Third N., Cin.
St. Bernard, Hamilton O 6 C (Cincinnati P. O.) Pop. 5002	Citizens Bank ‡†'06 56-1163	B. H. Wess	H. J. Witte	J. M. Huller		50,000	17,410	629,940	556,610	134,170	Mech. & Metals N., N. Y.; Lin. N. and Fifth-Third N., Cin.

January, 1920

OHIO BANKS—South Solon to St. Bernard

1083

The 5th-3rd NATIONAL BANK of CINCINNATI — Resources Over \$55,000,000.00

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	CASH & DISC. SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
*St. Clairsville...Belmont Pop. 1393 J 20	Dollar Savings Bank Co. 56-703 *\$95	P. W. Dickey	A. M. Brown	Wilson Mitchell	H. G. Finley Laura E. Thompson	\$ 25,000	\$ 41,450	\$ 383,960	\$ 380,630	\$ 69,780	Chase N., N. Y.; Dollar Sav. & Tr. Co., Wheeling.; Union Tr. Co., Pitt.
" " "	First National Bank 56-701 *\$64	John Pollock	J. A. Patterson	E. G. Amos	W. V. Sutton J. P. Frasier	100,000	179,000	846,000	924,000	189,000	Han. N., N. Y.; Mellon N., Pitt.; 1st N., Clev.
" " "	Second National Bank 56-702 *\$95	C. W. Troll	W. L. Patton Otto Giffin	Albert Troll	D. L. Von Curen	100,000	100,000	725,000	715,000	114,000	Chase N., N. Y.; 1st N., Clev.
Sterling...Wayne E 16 Pop. 500	Farmers Banking Co. 56-1164 †\$06	S. S. Fouch	W. H. Zaugg	S. A. Stiemmons	E. H. Earl	10,000	9,300	174,060	169,760	20,830	1st N., Clev.
*Steubenville...Jefferson Pop. 27,445 H 21	Bank of Morelli & Co. 56-147 *\$01	V. A. M. Morelli	Wm. Morelli		Frank Meta, Sec.		66,370	92,940	31,270	36,140	N. City, N. Y.; Bk. of Pitt. N. A., Pitt.
" " "	Miners & Mechanics Savings & Trust Co. 56-142...\$13	D. McGowan	W. S. Walker	John Potter, Sec. and Tr.		200,000	260,000	2,575,000	2,660,000	310,000	
" " "	<b>NATIONAL EXCHANGE BANK</b> 56-143 *\$74	W. H. McClinton	D. U. McCULLOUGH F. C. CHAMBERS Send us your letters and collect them promptly. Depository of the United States. Lowest rates.	H. E. McFadden	H. S. McConnell C. H. POOLE	250,000	340,250	3,799,210	4,109,700	629,750	Imp. & Tra. N., N. Y.; Corn Ex. N., Chi.; Columbia N., Pitt.
" " "	<b>PEOPLES NATIONAL BANK</b> 56-145 *\$05	F. M. Work	B. E. MURPHY J. T. SARRATT Collections receive prompt attention. Remittance same day. TRY US.	L. L. GRIMES	P. D. ALLISON	100,000	146,530	1,491,700	1,818,830	223,590	Chase N., N. Y.; Mellon N., Pitt.
" " "	<b>STEUBENVILLE BANK &amp; TRUST CO.</b> ◆ 56-146 *\$14	ALBERT G. LEE	JOS. BEATTY R. P. PATTERSON P. R. BOWLES Bills of Lading drafts a specialty. We offer special service on all collection items. Charges low. Prompt remittance. Unsurpassed facilities.	C. E. LINDUFF, Tr.	A. N. ANDERSON, Sec. C. M. BARGAN, A. Tr. W. A. STEWART, A. Sec.	350,000	210,000	3,400,000	3,813,000	508,000	Seab. N., N. Y.; Mellon N., Bank of Pitt. N. A., and Columbia N., Pitt.; 1st N., Clev.
" " "	<b>UNION SAVINGS BANK &amp; TR. CO.</b> ◆ 56-141 *\$15	R. M. MAHON	A. C. LEWIS	F. D. SINCLAIR	A. S. BUCKINGHAM, Tr. H. M. CATTELL, A. Tr. F. E. VANCE, Sec.	250,000	275,000	3,000,000	3,000,000	300,000	Merch. N. and N. Bk. Com., N. Y.; Bk. of Pitt. N. A., Pitt.; Union Com. N., Clev.
St. Henry...Mercer H 5 Pop. 650	St. Henry Bank 56-1165 *\$05	Wm. H. Romer	H. J. Bernard	E. A. Romer		25,000	12,580	332,770	313,640	52,830	Chase N., N. Y.; 1st N., Celina; Cosmopolitan Bk. & Tr. Co., Cin.
St. Marys...Auglaize H 6 Pop. 6000	First National Bank 56-431 *\$90	O. E. Dunan	D. W. Jay	Chas. H. Pauck	W. O. Smith	60,000	26,900	927,340	790,430	151,750	Han. N., N. Y.; Lin. N., Cin.; 1st N., Clev.
" " "	<b>HOME BANKING CO.</b> ◆ 56-432 *\$90	Harry S. Noble	E. M. Veenfiet C. R. Backhus	H. H. Brinkmeyer	W. J. Kishler	100,000	42,000	969,000	902,000	200,000	Kountze Bros., N. Y.; 1st N., Clev.
" " "	St. Marys Banking & Tr. Co. 56-433 *\$03	O. E. Dunan	L. G. Neely	H. G. McLain	T. A. White	50,000	14,580	535,440	469,280	130,820	N. City, N. Y.; 1st N., Clev. and Cin.
Stockport...Morgan M 16 Pop. 438	First National Bank 56-1166 *\$06	T. J. Lyne	Arius Lawrence J. D. Erwin	H. H. Choguill	A. T. Lyne	25,000	17,000	280,000	277,000	63,000	Chase N., N. Y.; Mellon N., Pitt.; New 1st N., Col.
Stone Creek...Tuscarawas Pop. 200 H 17	Exchange Bank 56-1167 †\$10	D. G. Mooman	D. E. Rausch	W. R. Mooman		10,000	1,100	84,000	69,000	21,000	1st N., Clev.; New 1st N., Col.
Stony Ridge...Wood C 10 Pop. 22	Stony Ridge Bank 56-1229 †\$10	(J. G. H. Stein)		A. E. Heckman		5,000	3,060	139,050	114,120	31,970	1st N. and Com'l Sav. Bk. & Tr. Co., Tol.; Pemberville Sav. Bk. Co., Pemberville.

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Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. fPriv. Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BOWNS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
*Toledo..... Lucas B 10 (Reserve City) Pop. 191,554	Citizens Safe Deposit & Trust Company 56-19..... *\$93	S. R. Dority	W. S. Walbridge	W. B. Snyder, Sec. and Tr.		\$ 25,000	\$ 35,440	\$ 356,320	\$ 265,290	\$ 151,470	Northern N., N. Bk. Com. and Ohio Sav. Bk. & Tr. Co., Tol.
"	*COMMERCIAL SAVINGS BK. & TRUST COMPANY *\$99 56-14	W. H. Yeasting (2 Branches)	D. P. Dildine Walter Stewart	E. E. Stewart, Sec. and Tr. E. W. Wick, A. Sec. and A. Tr.	E. S. White, A. Sec. and A. Tr. D. P. Clifford, A. Sec. and A. Tr.	200,000	120,380	6,846,420	6,416,890	1,068,780	Guaranty Tr. Co., N. Y.; 1st N., Chi. and Clev.
"	*Dime Savings Bk. Co. *\$1900 56-15	W. H. H. Reeder (2 Branches)	J. S. Hallaran R. V. Hodge	R. V. Hodge K. P. Rumpf, A. Cash.	O. W. Salyer F. D. Butler R. J. Dawson	225,000	222,950	6,451,530	5,521,830	921,500	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Clev.; N. Bk. Com., Tol.
"	*FIRST NATIONAL BANK *\$63 56-1	F. J. REYNOLDS--- RATHBUN FULLER--- J. M. SPENCER--- J. G. BURNAP--- J. N. WILLYS--- E. E. ENGLEHARDT, S. L. McNARY H. S. REYNOLDS--- Auditor--- KARL KNIESSER J. M. SPENCER				500,000	1,469,160	9,631,550	8,600,250	1,560,890	Mech. & Metals N., N. City, and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st N., Clev.; 4th St. N., Phil.; 1st & Old Det. N., Det.
Organized 1863. This Bank will receive the Accounts and Collections of all Banks, Bankers and Corporations, Firms and Individuals, and will give prompt attention to any business entrusted to its care.											
"	*GUARDIAN TRUST & SAVINGS BANK 56-20..... *\$18	Edward H. Cady	W. L. Ross Edward G. Kirby	H. P. Cayes, Sec. and Tr.	Geo. E. Wise, A. Sec. and A. Tr.	200,000	321,510	6,146,720	5,570,850	1,228,780	Guaranty Tr. Co. and Bkrs. Tr. Co., N. Y.; N. Bk. Com., Tol.; Union Com. N., Clev.
"	*HOME SAVINGS BANK CO. 56-7..... *\$92	HERBERT BAKER--- W. A. BRIGHAM--- R. D. MILLS--- CARL H. SCHWYN--- MARION M. MILLER--- J. R. KLINGSICK				250,000	450,000	5,250,000	5,000,000	1,030,000	N. City, N. Y.; Merch. Ln. & Tr. Co., Chi.; 1st N., St. L.; Cent. N., Clev.
A fully equipped Commercial Bank. Personal attention to Collections, and prompt remittance.											
"	*Merchants & Clerks Sav. Bk. Company 56-9..... *\$71	Oliver S. Bond	E. L. Schomburg	W. H. Gunckel		150,000	225,000	2,630,690	2,528,800	523,900	1st N., N. Y.; Citiz. Sav. & Tr. Co. and Guardian Sav. & Tr. Co., Clev., Northern N., Tol.
"	*NATIONAL BANK OF COMMERCE 56-5..... *\$88	{ S. D. Carr..... Collections a s Prompt attenti	{ R. B. Crane..... E. C. Edwards G. W. Walbridge pecialty, and re on to all banking	{ W. L. Lamb..... H. C. Dennison, A. Cash. mitted on day o f payment. ed to us.	{ G. L. Mills..... R. B. Orvis L. E. Momenee	1,000,000	729,680	13,767,500	13,073,640	3,636,540	Irving N. and Chase N., N. Y.; 1st N. and Cont. & Com'l N., Chi.; 1st N., Clev.; 4th St. N., Phil.; Fifth-Third N., Cin.
"	*NORTHERN NATIONAL BANK 56-4..... *\$64	I. E. Knisely	J. K. Secor H. C. Truesdall A. F. Mitchell	H. M. Bash	A. G. Moore W. K. Corson	1,000,000	964,830	9,801,010	11,141,550	2,902,750	Han. N. and N. City, N. Y.; N. Bk. Rep., Chi.; 1st N., Clev.
"	*OHIO SAVINGS BANK & TR. COMPANY 56-10..... *\$97	{ G. M. Jones..... John Cummings, Ch. of Bd. (5 Branches)	{ Edward Kirschner F. P. Kennison, V. P. & Tr. Officer	{ E. W. Davis, Tr..... J. H. Lochbihler, A. Tr. John Landgraf, A. Tr.	{ S. H. Hoff, Sec..... O. A. Frese, A. Tr. J. P. Monaghan, A. Sec. F. J. Klausner, A. Sec.	1,000,000	894,970	21,998,050	23,080,870	3,614,180	Bk. of the Manhattan Co. and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; 1st N., Clev.; Phil. N., Phil.
DEPARTMENT Collections give S: General Bank n prompt attenti ng; Savings; Es tates; Corporatio n Trust s; Forei gn Exch ange.											
"	Opieka Savings Bank Co. 56-21..... *\$17	N. J. Walinski	Leo Czarnecki	W. J. Lisiakowski P. A. Bykowski, Sec.	A. A. Pawlowski	50,000	10,340	689,440	697,610	201,700	Irving N., N. Y.; N. Bk. Com., Tol.
"	Peoples State Sav. Bk. *\$8'09 (Toledo Banks continued on next page) 56-18	W. H. Tucker	V. O. Moore W. J. Von Ewegen	O. D. Tiffany	J. L. Griss	100,000	15,000	1,650,000	1,750,000	200,000	Chase N., N. Y.; 2d N., Tol.

CHARTER No. 20 — The FIFTH - THIRD NATIONAL BANK of CINCINNATI — OVER FIFTY YEARS OF SERVICE

TOWN AND COUNTY. *County Seats. Is in No 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State (Mem. State Bks. Assn. *Priv. ♦Mem. Fed. Res. (Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
♦Toledo Lucas B 10 (Continued)	*SECOND NATIONAL BANK 56-2 *2'64	M. W. Young	W. C. Garr F. A. Chapin J. T. Rohr	C. W. Cole	L. S. Ketcham H. E. Gail C. A. Baldwin E. J. Burman	\$1,000,000	\$2,413,820	15,637,680	\$21,354,570	\$3,626,490	Am. Ex. N. and Merch. N., N. Y.; Corn Ex. N., Chi.; Girard N. and 1st N., Phil.
" " "	*Security Sav. Bk. & Tr. Co. 56-3 *2'98	C. C. Whitmore (1 Branch)	O. A. Browning W. J. Wedertz F. C. Hoehler	A. W. Stone Tr. and A. Sec. L. H. Morse, A. Sec. and A. Tr.	L. B. Martin Sec. and A. Tr. A. J. Holewinski, A. Sec.	250,000	317,140	5,675,140	5,573,580	757,410	N. City, N. Y.; Union Tr. Co., Chi. and Pitt.; Cent. N., Clev.
" " "	*Spitzer-Rorick Trust & Sav. Bank 56-11 *3'11	H. O. Rorick J. R. Easton, V.-P.	A. L. Spitzer C. B. Spitzer	G. A. Weber A. V. Foster V.-P. and A. Sec.	C. A. Mathias	300,000	127,680	2,437,440	1,960,350	907,940	Am. Ex. N. and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi.
" " "	Summit Trust Co. 56-22 \$19	M. W. Young	Rathbun Fuller	W. W. Knight	E. Koster	100,000					
" " "	*Toledo Sav. Bk. & Tr. Co. 56-8 *1'68	C. L. Reynolds	C. A. Russell D. L. Reynolds	F. H. Greene		300,000	580,620	3,770,240	4,010,600	656,520	Bk. of N. Y. N. B. A. and Bk. of the Manhattan Co., N. Y.; Corn Ex. N., Chi.
" " "	*Union Savings Bank 56-12 *1'88	H. C. Truesdall	George L. Shanks	E. P. Mettler	W. F. Hergert	250,000	353,920	1,273,020	1,508,330	201,620	N. Bk. Com., N. Y.; Northern N., Tol.; Far. Dep. N., Pitt.
" " "	A. T. BELL & COMPANY (2d Nat'l Bk. Bldg.) Graves, Blanchet & Thornburgh (Gardner Bldg.) 56-17 *1'19	(Municipal Bonds)									2d N., Guardian Tr. & Sav., and Ohio Sav. Bk. & Tr. Co., Tol. 2d N., Ohio Sav. Bk. & Tr. Co., and N. Bk. Com., Tol.
" " "	W. L. SLAYTON & CO. (Dime Sav. Bk. Bldg.) 56-12 *1'12	Dealers in City, County, Town and School Bonds.			Correspondence Solicited.						Northern N., 1st N., 2d N., and Ohio Sav. Bk. & Tr. Co., Tol.; N. Bk. Com., Det.; Fifth-Third N., Cin.
" " "	SIDNEY SPITZER & CO. (Spitzer Bldg.) 56-12 *1'12	(Municipal and Corporation Bonds)									Lawrence Chamberlain & Co. and Am. Ex. N., N. Y.
" " "	SPITZER, RORICK & CO. (Nicholas Bldg.) 56-12 *1'71	(Municipal and Corporation Bonds)									Spitzer, Rorick & Co., N. Y. and Chi.
" " "	STACY & BRAUN (2d Nat'l Bk. Bldg.) 56-12 *1'10	(Investment Bonds)									Am. Ex. N. and Guaranty Tr. Co., N. Y.; 2d N., Tol.; Fifth-Third N., Cin.
" " "	TERRY, BRIGGS & COMPANY (Ohio Bldg.) 56-12 *1'12	(Municipal Bonds)									Terry, Briggs & Co. and Merch. Ln. & Tr. Co., Chi.; Northern N. and 2d N., Tol.; N. Bk. Com., Det.
" " "	TUCKER, ROBISON & CO. (307-309 Superior St.) Toledo Clearing House (Members indicated by *) 56-1180 *1'76	(Investment Securities)									Post & Flagg, N. Y.; Ohio Sav. Bk. & Tr. Co. and N. Bk. Com., Tol.
Tontogany Wood C 9 Pop. 314	Tontogany Banking Co. 56-1180 *1'06	H. I. Shepherd	H. C. Truesdale	C. W. Cole, Sec. O. S. Bond, Tr. J. W. Hafner	S. L. McNary, Mgr.	12,500	6,000	240,000	200,000	30,000	Merch. N., N. Y.; N. Bk. of Com., Tol.; 1st N., Clev.
Toronto Jefferson H 21 Pop. 4271	National Bank of Toronto 56-505 *1'07	R. C. Cassidy	T. G. Warren	A. R. Roberts		50,000	30,000	520,000	490,000	75,000	Han. N., N. Y.; 1st N., Clev. and Pitt.
Trenton Butler M 6 C Pop. 800	Bank of Trenton Co. 56-1181 *1'08	R. J. Kennel	A. K. Augspurger	T. H. Bell		25,000	5,500	125,000	137,000	28,600	Fifth-Third N., Cin.
Trotwood Montgomery K 7 C Pop. 500	Farmers & Citizens Bk. 56-1182 *1'09	J. W. Devers	Harvey Swank	A. F. Gump	B. M. Gump	12,500	9,000	200,000	175,000	60,000	City N., Dayton.
*Troy Miami J 7 C Pop. 7000	FIRST NATIONAL BANK 56-421 *1'47	F. O. FLOWERS First and oldest Collections will Remittance on d	C. U. BRIGGS established bank. receive prompt at ay of payment.	E. Z. ELLEMAN	N. E. METCALF A. P. DILL	200,000	75,000	850,000	1,030,000	195,000	Han. N., N. Y.; Fifth-Third N., Cin.; Cent. N., Clev.; New 1st N., Col.
" " "	TROY NATIONAL BANK 56-422 *1'88	W. E. BOWYER Bills of Lading d Prompt service.	W. H. FRANCIS rafts a specialty. Reasonable charg	J. K. DE FREES	P. G. YANTIS	125,000	215,000	1,400,000	1,500,000	250,000	1st N., N. Y. and Cin.; Cent. N., Clev.; 4th St. N., Phil.
Twinsburg Summit D 18 Pop. 212	Twinsburg Banking Co. 56-1227 *1'12	O. E. Riley	G. L. Bishop	A. T. Falconer		25,000	7,440	295,000	270,000	50,000	Han. N., N. Y.; 1st N., Clev.
Uhrichsville Tuscarawas H 18 Pop. 6000	Commercial Bank 56-491 *1'97	T. J. Evans		J. B. Westhafer							Chase N., N. Y.; 1st N. and Peo. N., Pitt.; Cent. N. and 1st N., Clev.
" " "	Union Bank 56-490 *1'74	M. Moody		W. V. Moody	F. E. Latto		25,000	1,150,000	947,000	231,000	Merch. N., N. Y.; Mellon N. and Peo. N., Pitt.; 1st N. and Union Com. N., Clev.; Hunting-ton N., Col.

THE FIFTH - THIRD NATIONAL BANK of CINCINNATI—THE BANKERS' BANK SINCE 1863

TOWN AND COUNTY, County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. *Priv. *Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS	CASH & EXCHANGES DUE FROM BANKS	
Union City Darke I 5 (Union City-Ind. P. O.) C Pop. 5000	Farmers State Bank...\$16 56-1260	A. W. Rich	Jno. Sullivan	R. A. Bolen		\$ 25,000	\$ 1,000	\$ 150,000	\$ 130,000	\$ 40,000	1st N., Clev.
Upper Sandusky Wy'd't Pop. 4000 F 11	Citizens Savings Bank...\$7 56-526	Richard Carter	A. B. Whitney	Charles Artz		50,000	18,540	744,480	696,520	102,120	N. City, N. Y.; 1st N., Clev.; 2d N., Tol.; Com'l N., Col.
" " " "	Commercial Nat. Bank...\$1900 56-525	Jonas J. Hulse	J. L. Lewis	A. Billhardt, Jr.	Paul W. Ayers	75,000	75,000	615,000	675,000	105,000	Han. N., N. Y.; Union Com. N., Clev.
" " " "	First National Bank...\$63 56-524	O. B. Hare	E. F. Stephan	Charles F. Plumb	C. E. Frederick	105,000	77,000	550,000	498,000	139,000	Mech. & Metals N., N. Y.; Cent. N. and Union Com. N., Clev.
Urbana Champaign J 9 Pop. 9000	Champaign National Bank '51 56-353	E. E. Cheney	J. C. Powers	J. C. Powers	C. S. Ireland	200,000	170,000	900,000	1,256,000	405,000	Han. N. and Irving N., N. Y.; 1st N., Cin.; Huntington N. and Com'l N., Col.
" " " "	Citizens National Bank...\$60 56-352	W. W. Wilson	J. P. Neer	I. O. Tritt	J. H. Brown	100,000	220,000	800,000	950,000	180,000	Imp. & Tra. N., N. Y.; Fifth-Third N., Cin.; 1st N., Clev.
" " " "	National Bank of Urbana '92 56-354	A. F. Vance, Jr.	T. T. Brand	W. E. Berry	F. C. Wilson H. D. Baker	100,000	123,000	427,000	576,920	146,960	1st N., N. Y.; New 1st N., Col.; Citiz. N., Cin.; Cent. N., Clev.
Utica Licking I 14 Pop. 2000	FARMERS BANK...\$90 56-662	(F. S. SPERRY)		F. S. SPERRY	J. W. McKELVY	26,000	30,000	140,000			N. Bk. Com., N. Y.; Ohio N., Col.; 1st N., Mt. Vernon; Park N., Newark.
" " " "	First National Bank...\$71 56-661	C. B. Clark	E. C. Wright	E. L. Mantonya	C. W. French	50,000	115,000	1,005,400	974,700	206,330	Chase N., N. Y.; 1st N., Clev.; New 1st N., Col.; Far. Dep. N., Pitt.; 4th N., Cin.
" " " "	Utica Savings Bank...\$5 56-663	D. P. Campbell	D. M. Warner	D. M. Warner	I. F. Adams	25,000	20,000	250,000	225,000	50,000	Chase N., N. Y.; Union Com. N., Clev.
Valley City Medina D 18 Pop. 250	Farmers Bank...\$8 56-1183	J. A. Stebel	F. W. Weidner	B. S. Stebel		47,000	3,000	150,000	130,000	20,000	Han. N., N. Y.; 1st N., Clev.
Vandalia Montgomery K 7 C Pop. 221	Vandalia State Bank...\$13 56-1234	E. O. Rankin	W. H. Riley	F. W. Rosnagle	R. E. Jackson	25,000	6,000	160,000	150,000	20,000	Han. N., N. Y.; Fifth-Third N., Cin.
Vanue Hancock F 10 Pop. 400	Vanue Banking Co...\$9 56-1184	J. B. Heimhofer	N. L. McLachlan	C. J. Oller	H. J. Morehart	25,000		172,000	128,000	61,000	Chase N., N. Y.; Com'l Bk., Sav. & Tr. Co., Findlay.
Van Wert Van Wert F 6 Pop. 8500	First National Bank...\$64 56-380	G. H. Marsh		F. L. Webster		150,000	142,000	1,150,000	1,071,000	351,480	N. Park, N. Y.; 1st N., Clev.; Far. Dep. N., Pitt.
" " " "	Peoples Savings Bank...\$3 56-382	W. T. Hughes	W. H. Pennell	F. W. Leslie	Chas. N. Poling	100,000	150,000	1,235,000	1,175,000	294,680	N. Bk. Com., N. Y.; Union Com. N., Clev.
" " " "	Van Wert National Bank...\$82 56-381	D. L. Brumback	E. I. Antrim	Clarence Kohn	C. G. Giffin	100,000	170,800	1,140,010	1,013,420	376,780	1st N., N. Y., Clev., and Cin.; Mellon N., Pitt.
Vaughnsville Putnam F 7 Pop. 300	Peoples Bank Co...\$9 56-1185		O. S. Roebuck	G. W. Core	J. W. Edward	(Branch of Columbus Grove, Ohio)					Han. N., N. Y.
Vermilion Erie C 14 Pop. 1369	Bank of Vermilion Co...\$7 56-705	J. H. Baumhardt	Geo. A. Bell	A. H. Leimbach		25,000	4,500	305,000	268,500	63,000	N. Bk. Com., N. Y.; 1st N., Clev.
" " " "	Erie County Banking Co. 56-704	H. B. Kishman	E. L. Coen	M. E. Lawless	W. E. Childs	50,000	17,030	535,470	492,230	104,930	N. Park, N. Y.; 1st N. and Union Com. N., Clev.
Verona Preble K 6 C Pop. 450	Farmers Bank...\$7 56-1186	S. G. Sheller	A. N. Rife	F. W. Flommersfeld	E. S. Howell	50,000	1,120	280,000			Chase N., N. Y.; 1st N., Cin.
Versailles Darke I 6 C Pop. 1500	First National Bank...\$91 56-675	H. B. Hole	W. C. Gutermuth	L. L. Lehman		60,000	9,240	295,740	278,500	57,760	Chase N., N. Y.; 4th N., Cin.; New 1st N., Col.
" " " "	Peoples Bank Co...\$97 56-676	L. C. Klipstine	J. Manier, Sr.	E. C. Manier	A. F. Prakes	40,000	10,000	300,000	250,000	100,000	1st N., Cin. and Clev.
Vinton Gallia P 14 C Pop. 324	Vinton Banking Co...\$2 56-1187	W. J. Fulton	G. H. Worch	L. B. Porter	W. H. Evans	25,000	16,000	244,450	220,390	63,570	Han. N., N. Y.; New 1st N., Col.; Citiz. N., Cin.
Wadsworth Medina E 17 Pop. 4500	First National Bank...\$01 56-556	Wm. Artman	S. P. Hartzell	A. J. Krabill	J. B. Irwin	65,000	30,000	650,000	600,000	70,000	Seab. N., N. Y.; Union Com. N. and 1st N., Clev.
" " " "	WADSWORTH SAV. & TRUST COMPANY...\$73 56-555	J. C. CURTIS	M. F. MILLER	S. C. DURLING	W. B. LEE	150,000	18,000	1,108,000	1,180,000	110,000	N. Bk. Com., N. Y.; Cent. N. and Union Com. N., Clev.; Cent. Sav. & Tr. Co., Akron.
Wakeman Huron D 14 Pop. 800	Wakeman Bank Co...\$92 56-1188	C. S. Clark	F. Burk	J. G. White	J. J. McMaun, Tr.	25,000	24,910	252,000	265,000	25,000	Chase N., N. Y.; 1st N., Clev.
Walbridge Wood A 6 Pop. 500	Walbridge State Bank...\$19 56-1299	T. V. Hahn	A. H. Rine	F. J. Landwehr		19,850		27,620	32,100	11,580	2d N., Tol.
Waldo Marion G 11 Pop. 319	Waldo Bank...\$95 56-1189	Wm. Klingel	A. J. Stein	J. D. Bower	H. S. Gearhiser	25,000	4,000	141,000	160,000	12,000	Han. N., N. Y.; Marion N., Marion; City N., Col.
Walnut Creek Holmes H 17 Pop. 200	Walnut Creek Bank...\$15 56-1252	L. J. Bahler		Ralph Bahler		10,000	8,920	172,180	124,560	66,540	Cent. N., Clev.; Far. & Merch. Bk. Co., Millersburg.

OHIO BANKS—Union City to Walnut Creek

January, 1920

The FIFTH-THIRD NATIONAL BANK of CINCINNATI — OFFERS UNSURPASSED FACILITIES IN EVERY FORM OF DOMESTIC AND FOREIGN BANKING. CORRESPONDENCE INVITED.

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

OHIO—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. •Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. †Estab.	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TY. BONDS, SECURITIES	CASH & EX- CHANGES, DTS FROM BANKS	
•Wapakoneta... Auglaize Pop. 6000 H 7	Auglaize National Bank... †11 56-461	W. J. McMurray	William Bitler	A. A. Klipfel		\$ 100,000	\$ 45,000	\$ 700,000	\$ 800,000	\$ 60,000	Han. N., N. Y.; Fifth-Third N., Cin.
" " "	<b>FIRST NATIONAL BANK</b> ... †86 56-458	C. F. Herbst	H. G. Fisher	J. F. Moser		100,000	128,000	1,800,000	1,908,900	204,000	1st N., N. Y. and Clev.; Atlas N., Cin.
" " "	Peoples National Bank... †86 56-459	S. W. McFarland	A. J. Brown	A. L. McMurray		100,000	76,000	917,000	1,025,000	125,000	N. Bk. Com., N. Y.; 1st N. and Union Com. N., Clev.; Lin. N., Cin.
•Warren... Trumbull Pop. 13,059 D 20	Second National Bank... †80 56-266	S. C. Iddings	Fred W. Adams	E. J. Boyd		200,000	240,000	2,277,950	2,572,330	337,100	N. Bk. Com., N. Y.; 1st N. and Union Com. N., Clev.
" " "	<b>UNION SAVINGS &amp; TRUST COMPANY</b> ◆ 56-269 †\$1812	F. W. STILLWAGON	R. A. COBB	J. C. CRATSLEY, Sec. and Tr.	J. N. BUTLER, A. Sec. and A. Tr. W. F. BOWEN, A. Sec. and A. Tr.	300,000	419,460	2,875,410	4,311,270	562,510	Chase N. and N. City, N. Y.; Cent. Tr. Co. of Ill., Chi.; Union Com. N. and 1st N., Clev.
" " "	<b>WESTERN RESERVE NATIONAL BANK</b> 56-267 †\$85	DANIEL A. GEIGER S. W. PARK, Ch. of Bd.	CHARLES FILLIUS	S. R. RUSSELL	E. F. BRISCOE P. D. ABBOTT	400,000	317,709	4,700,000	4,688,000	602,360	Merch. N., N. Y.; N. Bk. Rep., Chi.; 1st N., Pitt. and Clev.
Warsaw... Goschocton I 16 Pop. 600	Farmers & Merch. Bank Co. 56-1190 †\$91	E. L. Lybarger	C. D. Johnston	F. E. Whittemore		25,000	35,000	426,290	442,000	44,290	1st N., Clev.; Ohio N., Col.; Com'l N., Coshoc- ton.
•Washington Court House Fayette C Pop. 9000 M 10	<b>COMMERCIAL BANK</b> ... †83 56-365	M. S. DAUGHERTY Collections re- 15c must be sen and 25c with e	M. B. S. DAVIES mitted for on dat t with each sight ach request for r	C. P. BALLARD e of payment. draft for present eport on rating.	W. P. BARNES	50,000	100,000	850,000			N. City, N. Y.; 1st N., Cin.; New 1st N., Col.
" " "	Fayette County Bank... †99 56-365	James Ford	W. E. Ireland	Robt. Howat	F. O. Cline	100,000		800,000	600,000	150,000	Han. N., N. Y.; 1st N., Cin.
" " "	Midland National Bank... †92 56-364	S. W. Cissna	Viola Stuckey	M. S. Daugherty	Scott Hopkins	50,000	68,070	905,740	891,940	181,880	N. Bk. Com., N. Y.; 4th N., Cin.; Huntington N., Col.
" " "	Peoples & Drivers Bank & Trust Company... †84 56-362	Joseph Hidy	J. E. McLean	R. T. McClure	F. C. Elliott	125,000	45,000	1,070,000	1,050,000	190,000	Chase N., N. Y.; 1st N., Clev.; 4th N., Cin.; New 1st N., Col.
" " "	<b>WASHINGTON SAV. BK. &amp; TR. COMPANY</b> ... †87 56-366	George Jackson	Reuben Rankin Wm. H. Dial	C. U. Armstrong, Sec. and Tr.	J. H. Chapman, A. Sec. and A. Tr.	50,000	70,940	881,870	767,440	234,180	N. Park, N. Y.; 1st N., Clev.; Fifth-Third N., Cin.; Huntington N., Col.
Waterford... Washington C Pop. 1418 M 17	Waterford Com'l & Sav. Bk. 56-1191 †\$99	A. W. Humphry	G. D. Mardock	W. W. Mason		25,000	4,730	168,000	171,970	23,950	N. City, N. Y.; City N., Col.; Cent. N., Mari- etta.
Watertown... Washington C Pop. 200 M 17	First National Bank... †03 56-1192	Frank Ford	L. S. Bingham	Wm. Biedel		25,000	17,260	113,860	145,980	6,810	Han. N., N. Y.; Mellon N., Pitt.
Waterville... Lucas O 9 Pop. 834	Waterville State Sav. Bk. Co. 56-1193 †\$97	H. F. Van Fleet	C. R. Shoemaker	G. A. Dedrich		12,500	16,000	400,000	352,500	75,000	Merch. N., N. Y.; N. Bk. Com., 2d N., and Northern N., Toledo.
•Wauseon... Fulton C 7 Pop. 2650	<b>FIRST NATIONAL BANK</b> ... †04 56-576	D. K. Shoop	F. J. Spencer		F. H. Weber	50,000	18,000	780,000	800,000	100,000	N. City, N. Y.; 1st N., Clev.; Northern N., Tol.
" " "	Peoples State Bank... †89 56-577	W. H. Eager	F. R. Smallman	Chas. W. Struble	E. D. Willson	100,000	35,000	1,266,700	1,180,000	237,300	N. Park, N. Y.; Union Com. N., Clev.; 2d N., Tol.
•Waverly... Pike O 12 C Pop. 1803	Bank of Waverly... †97 56-646	J. R. Head	T. M. Watts	W. V. Watts		10,000	15,000				Chase N., N. Y.; 1st N., Cin.
" " "	First National Bank... †01 56-647	W. S. Jones, Jr.	W. B. Lee	W. F. Taylor	J. W. Gregg	50,000	77,700	525,580	620,967	129,270	N. City, N. Y.; 4th N., Cin.
Waynesburg... Stark G 19 Pop. 800	Waynesburg Bank... †11 56-1211	W. H. Welker	H. Sweet	M. M. Muckley		25,000	9,000	225,000	208,000	47,000	Chase N., N. Y.; Mellon N., Pitt.; 1st N., Clev.; City N., Canton.
Waynesfield... Auglaize G 8 Pop. 550	Citizens Banking Co... †92 56-1194	Frank Day	N. H. Butcher	G. R. Wells	J. B. Wells	25,000	25,000	226,990	229,170	51,810	Han. N., N. Y.; 1st N., Wapakoneta.
" " "	Farmers Commercial Bank 56-1238 †13	D. H. Kirwan	H. S. Chapman	J. A. Bowdle	A. E. Rankin	25,000	6,640	135,920	148,270	14,340	N. City, N. Y.; 1st N., Lima.
Waynesville... Warren M 7 C Pop. 795	Waynesville Nat. Bank... †75 56-827	W. H. Allen	G. F. Rube J. O. Cartwright	L. M. Henderson		50,000	128,300	504,530	671,160	61,680	1st N., N. Y. and Cin.

The 5th-3rd NATIONAL BANK of CINCINNATI — Resources Over \$55,000,000.00

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OHIO—Continued

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TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Mem. Fed. Res. Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
Wellington... Lorain D 15 Pop. 2121	First Wellington Bank...\$64 56-603	J. T. Haskell	Chas. W. Horr	Charles T. Jamieson	J. F. Branson	\$ 85,000	\$ 102,970	\$1 153 610	\$1 138 930	\$ 198,580	Mtle. Tr. & Dep. Co., N. Y.; Clev. Tr. Co. and Clev. N., Clev.
Wellston... Jackson O 14 C Pop. 6875	FIRST NATIONAL BANK...\$86 56-335	H. S. Willard	R. W. Goddard	George C. Sellers	Arthur Harry	50,000	100,000	800,000	750,000	190,000	N. Bk. Com., N. Y.; 1st N., Cin.
Wellsville... Columbiana Pop. 9000 G 21	Peoples National Bank...\$72 56-349	J. S. McCulloch	F. L. Wells	T. A. Scheets	F. H. Eckfeld	100,000	75,740	1,325,050	1,475,630	191,170	N. City and Merch N., N. Y.; Mellon N., Pitt.; Chase N., N. Y.; 1st N. and Fifth-Third N., Cin.
W. Alexandria... Preble L 6 C Pop. 1300	Farmers & Citizens Bank...\$105 56-818	R. J. W. Ozias	J. P. Burtner	Sherman Mills	E. J. Henry	26,100	2,000				
" " " "	Twin Valley Bank...\$188 56-817			L. M. Derby		25,000	58,000	613,540	630,860	64,150	1st N., N. Y.; 1st N., Fifth-Third N., and 4th N., Cin.
W. Carrollton... Montgomery C Pop. 1500 E 4	West Carrollton Bank...\$19 56-1290	Wm. Stroop	Wm. Wilhelmi	W. E. Dean	A. M. Rietdyk	25,000	3,170	200,000	115,000	100,000	City N., Dayton.
Westerville... Franklin J 12 Pop. 2500	Bank of Westerville...\$95 56-628	G. W. Bright	R. C. McConaughy Wm. C. Beal	F. E. Samuel	John Phelps	30,000	11,840	532,200	425,410	122,400	Chase N., N. Y.; Citiz. Tr. & Sav., Col.
" " " "	FIRST NATIONAL BANK...\$75 56-629	J. W. MARKLEY Special attention Please send 15c with Send us your W	C. W. CLARK n given Bill of Lading ith each sight draft esterville items.	C. L. BRUNDAGE ding drafts, Cash nd 25c for Credit Reports.	and Time Items.	25,000	12,770	290,020	228,180	94,710	N. Bk. Com., N. Y.; New 1st N. and City N., Col.; 1st N. Clev.
W. Farmington... Trumbull Pop. 446 D 20	Farmers Banking Co...\$97 56-1195	C. E. Stevens	G. E. Minich	R. A. Fink	F. L. Moore, A. Sec. Sec. and Tr.	25,000	6,200	171,320	144,630	48,280	Chase N., N. Y.; Union Com. N., Clev.; Western Reserve N., Warren.
West Jefferson... Madison Pop. 1400 K 11	COMMERCIAL BANK...\$82 56-746	P. M. GREGG Special attention Please send 15c with ith each sight draft	T. C. GREGG	A. A. GREGG	HOWARD JOHNSON	20,000	20,850	400,000	434,160	85,870	City N., Col.
" " " "	Farmers Bank...\$71 56-747	E. W. Johnson	K. C. Millikin	E. G. Brown	F. G. Brown	25,000	3,000	409,970	407,920	7,350	Com'l N., Col.
West Lafayette... Coshocton Pop. 1000 I 17	West Lafayette Bk. Co...\$103 56-1196	Henry Rehard	A. L. Fouts	H. A. Sicker	E. A. Leighunger	100,000	65,000	1,100,000	1,100,000	165,000	Han. N., N. Y.; 1st N., Clev.; Huntington N., Col.
West Liberty... Logan I 9 Pop. 1288	Farmers Banking Co...\$92 56-1197	J. A. Weidman	D. C. Bailey H. A. Wilson C. A. Ford	B. R. Black	H. G. Craig	25,000	36,000	300,000	260,000	100,000	Chase N., N. Y.; 1st N., Cin. and Clev.; Com'l N., Col.
W. Manchester... Preble K 5 C Pop. 500	First State Bank...\$17 56-1198	Jno. E. Leas		L. D. Leas		25,000	12,000	421,220	326,000	75,000	4th N., Cin.; 1st N., Rich.
W. Mansfield... Logan H 10 Pop. 913	Farmers State Bank...\$84 56-778	W. A. Bell	G. F. Plotner	J. L. Headington	C. A. Underwood Lucile McGee M. H. Bell	25,000	4,730	210,290	191,490	46,950	Chase N., N. Y.; Ohio N., Col.; Peo. Marysville.
" " " "	UNION BANKING CO...\$93 56-777	J. T. Drake	E. S. Moore	A. L. Votaw		14,500	13,000	333,110	263,600	100,840	Han. N., N. Y.; 1st N., Clev.; New 1st N., Col.
West Milton... Miami K 7 C Pop. 1350	Citizens State Bank...\$87 56-719	L. E. Elleman	C. E. Emrick	S. C. Gnagey	H. E. Pearson	30,000	9,000	300,000	250,000	45,000	Irving N., N. Y.; Fifth-Third N., Cin.
" " " "	FIRST NATIONAL BANK...\$82 56-718	D. H. Mast	A. B. Jones H. O. Miles R. D. Henderson	O. L. Buchanan	Alice Himes	30,000	10,000	450,000	400,000	50,000	Han. N., N. Y.; 4th N., Cin.
Weston... Wood D 9 Pop. 1200	Citizens Banking Co...\$90 56-779	W. C. Singer	H. C. Uhlman	J. L. Ewing	H. E. Jones	30,000	25,000	400,000	360,000	100,000	Mech. & Metals N., N. Y.; 1st N., Clev.; N. Bk. Com., 2d N., and 1st N., Tol.
" " " "	First National Bank...\$83 56-780	H. C. Uhlman	S. C. Oswald	J. V. Beverstock	B. Beverstock	25,000	13,000	175,000	145,000	75,000	Han. N., N. Y.; Northern N., Tol.; 1st N., Clev.
West Park... Cuyahoga C 18 Pop. 7000	West Park Savings & Banking Co...\$15 56-1254	Chas. Haas Jno. Seager, V. P.	J. G. Fischer Wm. Thorpe	H. O. Rice, Sec.	F. A. Colbrunn, Tr.	50,000	6,370	436,330	438,850	51,540	Seab. N., N. Y.; Det. Ave. Sav. & Bkg. Co., Clev.
West Salem... Wayne E 15 Pop. 642	Bank of West Salem...\$102 56-841	J. H. Wiley	J. A. Hines	F. L. Berry	Miss B. M. Bahl	30,000	3,740	244,300	210,560	64,560	1st N., Clev.
" " " "	Farmers State Bank...\$15 56-842			Louis King, Mgr.	Leo Mara, A. Mgr.	(Branch of Toledo)					Bk. of Manhattan Co., N. Y.
West Toledo... Lucas B 10 Pop. 2500	Ohio Savings Bank & Trust Co...\$87 56-588	S. R. Edgington	C. E. Frame W. P. Stephenson Roy Oberlin	J. O. McManis	E. E. McManis	25,000	16,000	540,000	451,000	118,130	Han. N., N. Y.; 4th N., Cin.
West Union... Adams Q 10 C Pop. 1200	First National Bank...\$75 56-737	J. I. Newcomb		F. A. Culbertson		30,000	3,000				Northern N., Tol.; 1st N., Bryan.
West Unity... Williams B 6 Pop. 980	Farmers Commercial & Savings Bank...\$20 56-1296	W. M. Denman	J. A. Hollington	J. H. Miller		25,000	10,000	500,000	425,000	110,000	N. Bk. Com., N. Y. and Tol.
" " " "	West Unity Bkg. Co...\$88 56-1199			E. E. E. Kear	S. E. Huston M. H. Kear R. B. Kear		21,000	200,000	201,000	20,000	Chase N., N. Y.; Tiffin N., Tiffin.
Wharton... Wyandot F 10 Pop. 485	Wharton Bank...\$92 56-1200										
Whitehouse... Lucas C 9 Pop. 506	Whitehouse State Savings Bk. Co...\$84 56-1201	Fred Kohli	T. L. Gifford	G. D. Koehler		25,000	10,860	255,290	240,290	48,040	Han. N., N. Y.; Northern N., Tol.
Willard... Huron E 13 Pop. 4000	Commercial Bank Co...\$88 56-517	W. B. Keefer	E. L. Wolff	F. Vogel		37,500	17,000	725,000	630,000	131,000	Chase N., N. Y.; Union Com. N., Cent. N., and 1st N., Clev.
" " " "	HOME SAVINGS & BANKING COMPANY...\$1900 56-518	J. A. Wheeler	G. W. Hoffman A. R. Lydy	J. B. Vail	J. D. McMorris	25,000	12,000	550,000	490,000	161,000	N. City, N. Y.; 1st N., Clev.; 4th N., Cin.; Bk. of Pitt., N. A., Pitt.

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ABILITY WILLINGNESS COURTESY



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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUES FROM BANKS	
Williamsburg... Clermont C Pop. 1000 O 8	Farmers & Merch. State Bk. 56-764 ‡\$97	T. G. Foster	J. F. Knight	J. B. Cover	Laura B. Thomas	\$ 55,000	\$ 23,160	\$ 363,500	\$ 370,180	\$ 56,950	Chase N., N. Y.; 4th N., Cin.
Willoughby... Lake B 18 Pop. 2072	Peoples Commercial & Sav- ings Bank-56-1284... ‡\$19	E. S. Moorhead	J. W. Lytle	Jas. E. McKeever	Mona McAdams	25,000	2,700	100,000	98,240	25,490	1st N., Cin.
Willamsport... Pickaway Pop. 536 M 11	Farmers National Bank... ‡\$91		H. G. McGhee	G. P. Hunsicker	J. L. Hunsicker	30,000	24,200	378,700	344,900	110,110	Han. N., N. Y.; 1st N., Clev. and Cin.
Willoughby... Lake B 18 Pop. 2072	Cleveland Trust Co... ‡\$90			Leon R. Adams, Mgr.				(Branch of Clevel and)			Bkrs. Tr. Co., N. Y.
Willshire... Van Wert F 5 Pop. 652	Farmers & Merch. State Bk. 56-839 ‡\$96	H. G. Schumm	J. Moser	F. G. Roehm	C. E. Thomas	18,000	7,000	220,000	195,000	48,000	N. Bk. Com., N. Y.; 1st N., Clev.; Old Adams Co., Decatur, Ind.
Willshire... Van Wert F 5 Pop. 652	Willshire Bank Co... ‡\$96	Fred. Hartzog	W. H. Hunter	W. A. Colter	L. Straubinger	17,500	7,730	200,000	175,000	48,500	N. Park, N. Y.; Ft. Dear. N., Chi.; 1st N., Decatur, Ind., and Clev.
Wilmington... Clinton M 9 C Pop. 5000	Citizens National Bank... ‡\$06	Wm. Fife	Hugh McCoy	I. N. Lair	F. M. Harlan	100,000	80,000	1,109,000	1,148,190	220,430	Seab. N., N. Y.; 4th N. and Fifth-Third N., Cin.
Wilmington... Clinton M 9 C Pop. 5000	Clinton County National Bk. 56-493 ‡\$72	M. R. Denver	G. W. Wire	E. J. Hiatt	R. C. Lawhead H. G. Hudson	100,000	225,000	1,045,000	1,250,000	167,000	Han. N., N. Y.; Fifth-Third N. and 4th N., Cin.; 1st N., Clev.; New 1st N., Col.
" " " "	<b>FIRST NAT. BANK</b> 56-492 ‡\$72	A. J. Wilson	S. G. Smith A. I. McVey	P. H. Van Dervort	C. A. Ward	100,000	66,320	909,760	1,137,210	127,450	Imp. & Tra. N., N. Y.; 1st N., 2nd N., and 4th N., Cin.
<b>First and Oldest Established Bank.</b> <b>Collections a specialty and remitted on day of payment.</b>											
Wilmot... Stark G 17 Pop. 253	Farmers State Bank... ‡\$81	O. E. Spidell	F. W. Schoen	J. H. Palmer		25,000	10,660	213,900	189,660	59,890	1st N. Clev.; City N. and Geo. D. Harter, Can- ton.
Winchester... Adams P 9 C Pop. 987	Winchester Bank Co... ‡\$84	Wm. Kleinknecht	L. J. Fenton	C. L. Fenton	Helen Wenrick	25,000	25,000	315,000	294,000	74,000	N. Bk. Com., N. Y.; Lincoln N. and Fifth- Third N., Cin.
Woodfield... Monroe L 19 Pop. 3000	First National Bank... ‡\$1900	E. D. Thompson	F. Diehl	Harry E. Stewart		50,000	45,700	755,980	751,790	147,010	N. City, N. Y.; Columbia N. and Mellon N., Pitt.; N. Bk. of W. Va., Wheeling, W. Va.
Woodstock... Champaign Pop. 400 I 10	Monroe Bank... ‡\$74	W. O. Mooney	J. D. Mooney	F. W. Douglass	E. E. Richner	50,000	85,000	1,200,000	1,075,000	260,000	Am. Ex. N., N. Y.; Columbia N. and Far. Dep. N., Pitt.; 1st N., Clev.; New 1st N., Col.
Woodstock... Champaign Pop. 400 I 10	Peoples Bank... ‡\$06	George Hann	B. G. Tremaine	A. R. Connor	C. B. Lincoln	10,000		100,000			Chase N., N. Y.; New 1st N., Col.
Woodville... Sandusky C 10 Pop. 1908	Woodstock Bank... ‡\$83			True Martin		15,000	20,000	70,000	69,000	20,000	N. Park, N. Y.; Hayden-Clinton N., Col.
Woodville... Sandusky C 10 Pop. 1908	State Savings Bank... ‡\$09	D. H. Bittinger	C. F. Soldan	C. F. Soldan	F. W. Keil	25,000	13,000	460,000	350,000	92,500	Seab. N., N. Y.; Ohio Sav. Bk. & Tr. and Com'l Sav. Bk. & Tr. Cos., Tol.
Woodville... Sandusky C 10 Pop. 1908	Woodville Sav. Bk. Co... ‡\$01	William Keil	E. G. Baker	G. H. Roll		50,000	22,000	548,000	467,630	148,110	Han. N., N. Y.; N. Bk. Com., Ohio Sav. Bk. & Tr. Co., and Northern N., Tol.
Wooster... Wayne F 16 Pop. 8000	CITIZENS NATIONAL BK... ‡\$05	Wesley H. Zaugg	O. H. Larwill	W. J. Bertolette	Grant Myers, Sec.	150,000	45,000	700,000	800,000	100,000	Chase N., N. Y.; Union Com. N., Clev.
Wooster... Wayne F 16 Pop. 8000	Commercial Bkg. & Tr. Co... ‡\$05	J. S. McCoy E. S. Wertz	J. S. McCoy E. S. Wertz	C. P. Blough		100,000	45,000	1,125,000	800,000	275,000	Irving N., N. Y.; 1st N., Clev.; Bk. of Pitt. N. A., Pitt.
Wooster... Wayne F 16 Pop. 8000	WAYNE COUNTY NATIONAL BANK... ‡\$45	J. S. R. Overholt	Frank Taggart	R. R. Woods	J. A. Myers	150,000	150,000	1,200,000	1,100,000	250,000	1st N., N. Y. and Clev.; Mellon N., Pitt.
Worthington... Franklin Pop. 547 J 12	Worthington Savings Bk. Co. 56-1296 ‡\$98	B. S. Wellman	Howard Potter	Anna L. Davis	F. R. Detrick Minnie Hall	25,000	11,000	425,000	366,000	89,000	Guaranty Tr. Co., N. Y.; New 1st N., Col.; 1st N., Clev.
Wren... Van Wert F 5 Pop. 227	Bank of Wren... ‡\$03	J. L. Moser	L. M. Harmon	W. G. Teeple		16,960	6,400	143,000	101,000	51,000	Cont. & Com'l N., Chi.; Old Adams Co., De- catur, Ind.
Xenia... Greene L 8 C Pop. 10,000	CITIZENS NATIONAL BANK 56-314 ‡\$81	R. S. Kingsbury	H. L. Smith	M. L. Wolf	T. D. Kyle	100,000	145,000	750,000	575,000	285,000	Han. N., N. Y.; 4th N. and Fifth-Third N., Cin.; 1st N., Clev.
Xenia... Greene L 8 C Pop. 10,000	COMMERCIAL & SAV. BK. CO. 56-316 ‡\$96	G. L. Babb	E. S. Foust	A. E. Faulkner		50,000	18,440	552,060	463,250	149,150	Han. N., N. Y.; 1st N., Cin.; New 1st N., Col.
Xenia... Greene L 8 C Pop. 10,000	Xenia National Bank... ‡\$83	George Little	D. M. Stewart	J. A. Nisbet		100,000	125,000	1,050,000	650,000	550,000	1st N., N. Y.; Citiz. N. and Fifth-Third N., Cin.; Cent. N., Clev.
Yellow Springs... Greene C Pop. 1360 K 8	Miami Deposit Bank... ‡\$05	P. M. Stewart	Geo. R. Kelly Robert Elder	Frank L. Currey		25,000	32,000	300,000	300,000	50,000	Chase N., N. Y.; 1st N. and Fifth-Third N., Cin.
Yorkville... Jefferson I 21 Pop. 150	Union Savings Bank Co. 56-1269 ‡\$17	A. C. Jones	C. W. Heil	R. B. Combs	William Jones	25,000	3,600	231,630	162,010	94,680	Chase N., N. Y.; Peo. Sav. Bk. Co., Martins Ferr.

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OHIO—Continued

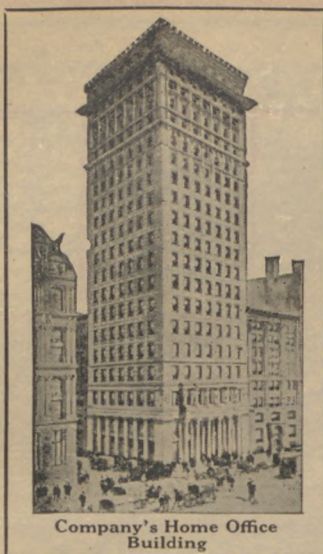
Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. In No. 4 Fed. Res. Dist. C is Cincinnati Branch.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. *Priv. *Mem. Fed. Res. (Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGES, DUE FROM BANKS	
*Youngstown... Mahoning Pop. 108,385 E 21	<b>*CENTRAL BANK &amp; TRUST CO.</b> 56-52 *\$16	A. E. REINMANN T. B. VAN ALSTINE Ch. of Bd.	H. E. WELCH J. P. COLLERAN	A. E. REINMANN, Tr.	JOHN M. SHAW, Sec.	\$ 150,000	\$ 16,500	\$ 591,000	\$ 640,000	\$ 142,000	Am. Ex. N., N. Y.; 1st N., Clev.; Peo. N., Pitt.
" " "	*City Trust & Savings Bank 56-48 *\$105	W. T. Gibson	H. W. Grant W. R. Leonard	H. W. Grant, Tr. J. E. Gribbon, A. Tr.	W. R. Leonard, Sec. Edw. McGowan, A. Sec.	200,000	254,620	5,189,530	4,953,650	1,032,950	N. Park, N. Y.; Mellon N., Pitt.; Cent. N., Clev.; Lin. N., Cin.
" " "	<b>*COMMERCIAL NATIONAL BANK</b> 56-46 *\$80	C. H. KENNEDY MASON EVANS, Ch. of Bd.	H. L. ROWND J. B. KENNEDY	HARRY WILLIAMS	J. R. HALLS F. G. EVANS	500,000	564,110	6,131,170	6,493,860	1,206,990	1st N., N. Y.; Cont. & Com'l N., Chi.; Mellon N., Pitt.; 1st N., Clev.
" " "	<b>*DOLLAR SAVINGS &amp; TRUST CO.</b> 56-47 *\$87	A. E. Adams H. M. Garlick, Ch. of Bd.	R. P. Hartshorn M. E. Dennison C. H. Booth Robert Bentley John Ted	D. M. Wick, Tr. V. J. Goodridge, A. Tr.	P. H. McEvey, Sec. Chas. Ephraim, A. Sec.	1,500,000	1,785,000	17,806,880	18,500,210	2,704,050	N. Bk. Com., Guaranty Tr. Co., and Chem. N., N. Y.; 1st N., Chi.; 4th St. N., Phil.; Far. Dep. N. and 1st N., Pitt.
" " "	<b>*FIRST NAT. BANK</b> 56-44 *\$63	A. E. ADAMS H. M. GARLICK Ch. of Bd.	M. E. DENNISON R. P. HARTSHORN JOHN TOD C. H. BOOTH ROBERT BENTLEY	J. H. PARKER (Charter No. 3)	D. N. COOPER	1,500,000	2,028,170	15,740,930	17,245,250	3,713,840	Am. Ex. N. and N. Bk. Com., N. Y.; Mellon N., Pitt.; Phil. N., Phil.; 1st N., Clev.
" " "	International Bank 56-50	G. V. Hamory		George J. Hamory		50,000					Han. N. and Knauth, Nachod & Kühne, N. Y.
" " "	Italian Popular Bank 56-53	F. Mastroianni		G. Vernucci		50,000	15,000	130,400	115,090	78,430	C. B. Richard & Co., N. Y.; Credito Italiano, Naples, Italy.
" " "	<b>*MAHONING NATIONAL BK.</b> 56-45 *\$78	R. E. CORNELIUS W. S. BONNELL, V. Pres. Your Collecti W. A. Beecher W. J. Roberts W. S. Bonnelli, V. Pres.	W. A. BEECHER W. J. ROBERTS J. R. ROWLAND W. A. Beecher W. J. Roberts J. R. Rowland B. M. Campbell Bruce Matthews	WM. I. DAVIES	Business given pr W. I. Davies, Tr.	100,000	106,680	1,715,670	1,307,830	523,780	1st N., N. Y.; Union N., Pitt.
" " "	Mahoning Sav. & Tr. Co. 56-49 \$10	C. T. Truesdale		W. H. Barr	A. R. Hall	100,000	17,770	623,510	627,400	116,880	Am. Ex. N., N. Y.; 1st N., Clev.
" " "	*South Side Savings Bank 56-51 *\$15					25,000	2,040	71,690	24,600	48,740	
" " "	Michael Willo Foreign Ex- change Bank 56-51 *\$20										Otis & Co., Clev., Col., Akron, Den., and Colorado Springs.
" " "	<b>OTIS &amp; COMPANY</b> 56-51 *\$18	(Investment Secur ities)				(Branch of Cleve land)					
" " "	<b>REALTY GUARANTEE &amp; TRUST COMPANY</b> 56-51 *\$15	W. B. Hall, Investment Bank (Philip Wick	W. P. Arms E. E. Swartzwelter R. Wadsworth kers. Stocks, Bo	W. A. Carroll, Sec.	W. B. Hall, Tr.	Capital and Sur plus \$10,	00,000				Mahoning N., City Tr. & Sav., Dollar Sav. & Tr. Co. and Com'l N., Youngstown.
" " "	Youngstown Clearing House (Members indicated by a *)	W. R. Leonard		H. W. Williams, Sec.							
*Zanesville... Muskingum Pop. 30,863 K 15	<b>*FIRST NATIONAL BANK</b> 56-116 *\$63	W. P. SHARER Zanesville's	W. M. BATEMAN Grand Old Bank W. M. Bateman	J. B. LARZELERE guarantees per George Brown	F. T. HOWARD fect service in al W. E. Decker	300,000 150,000	596,100 36,150	4,150,000 1,319,570	4,670,000 1,153,060	670,000 352,660	N. Park and N. City, N. Y.; Cont. & Com'l N., Chi. Chase N., N. Y.; Mellon N., Pitt.; 1st N., Zanesville and Clev. Peo. Sav. Bk. Co., Zanesville.
" " "	Guardian Tr. & Safe Dep. Co. 56-120 \$1900	T. F. Spangler	E. S. Grant Jas. M. Bailey Joseph Shaw	W. J. Atwell, Tr.	C. T. Atwell, Sec.	50,000	10,750	173,330	204,300	29,780	Imp. & Tra. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Clev.
" " "	*Old Citizens Nat'l Bank 56-117 *\$89	H. C. Van Voorhis		H. A. Sharpe	H. J. Knoedler	200,000	347,770	2,472,920	2,878,730	361,960	N. City, N. Y.; Cont. & Com'l N., Chi.; Com'l N., Col.; Far. Dep. N., Pitt.
" " "	*Peoples Savings Bank 56-118 *\$89	T. F. Spangler	E. S. Grant W. R. Baker G. K. Browning G. T. Orr	W. J. Atwell	C. T. Atwell	100,000	56,310	1,675,540	1,508,420	176,510	Seab. N., N. Y.; Mellon N., Pitt.; Fifth-Third N., Cin.; 1st N., Clev.
" " "	<b>STATE-SECURITY BANK</b> 56-122 *\$10	W. M. Barnett		W. B. Deacon	Chas. W. McShane, C. E. Porter	100,000	52,940	2,964,340	2,618,180	499,100	
" " "	Zanesville Clearing House (Members indicated by a *)	H. C. Van Voorhis		J. B. Larzelere, Sec.							

OHIO BANKS—Youngstown to Zanesville

January, 1920

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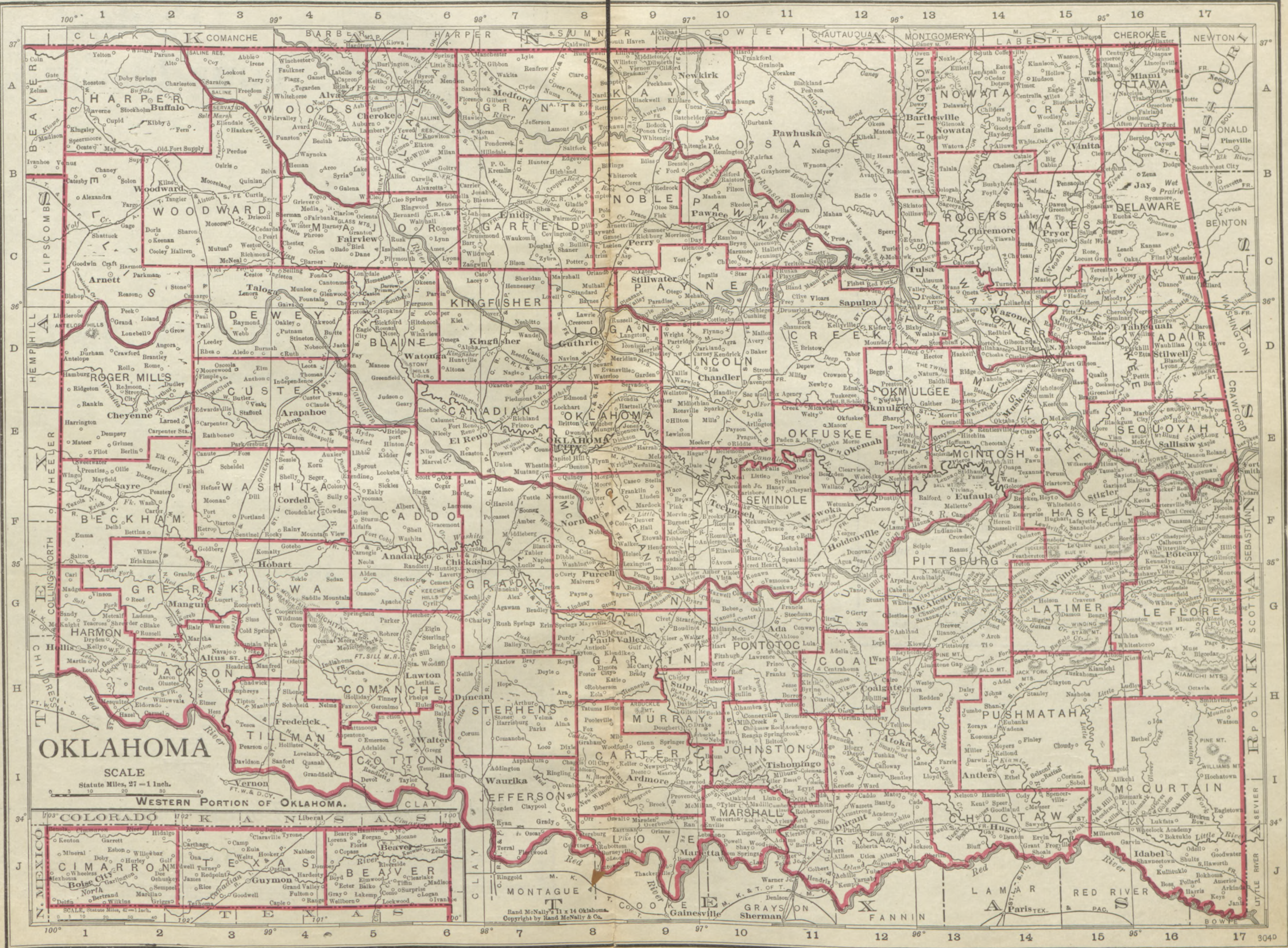
ACCOUNTS OF BANKS, MERCHANTS AND MANUFACTURERS CORDIALLY INVITED

OUR GROWTH INDICATES SATISFACTORY SERVICE

CAPITAL, SURPLUS and PROFITS = \$ 1,901,671.45  
DEPOSITS, Nov. 17, 1919 - - - 28,785,926.08

Oklahoma.

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  - Alfalfa.....A 5
  - Atoka.....H 12
  - Beaver.....J 5
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  - Cherokee.....D 15
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  - Pontotoc.....G 10
  - Pottawatomie.....F 10
  - Pushmataha.....H 14
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  - Rogers.....C 14
  - Seminole.....F 11
  - Sequoyah.....E 16
  - Stephens.....H 7
  - Texas.....J 3
  - Tillman.....I 4
  - Tulsa.....C 13
  - Wagoner.....D 14
  - Washington.....A 13
  - Washita.....E 3
  - Woods.....A 4
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*Some Facts About*  
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**THE BANKERS' REGISTER**  
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Two Editions each year. January and July

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

OKLAHOMA

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TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. +Priv. ◆Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	CASH & EX- CHANGES, DCS FROM BANKS	LOANS & DIS- COUNTS, SECURITIES	
Achille..... Bryan J 11 11 Pop. 500	Farmers & Merch. Nat'l Bank 86-660 •‡10	R. B. Lemon.....	R. S. Legate..... B. A. McKinney	W. E. Holland.....		\$ 25,000	\$ 15,420	\$ 94,400	\$ 154,370	\$ 12,660	N. Bk. of Denison, Denison, Tex.; Durant N., Durant, N. Reserve, Kan. C.
Ada..... Pontotoc G 11 10 Pop. 7500	<b>FIRST NATIONAL BANK</b> 86-102 •‡1900	{ P. A. Norris..... First and oldest Prompt attent	{ M. D. Timberlake..... established ban on to all bankin	{ Tom King..... k.	{ C. L. Griffeth..... g matters entrus	100,000	38,500	1,734,000	1,170,000	721,000	Seab. N. N. Y.; 1st N., Kan. C.; Am. N., Okla.; Ex. N., Tulsa.
"..... ".....	Guaranty State Bank..... ‡\$'08 86-105	Clyde C. Randel.....	D. C. Abney.....	J. A. Smith.....	C. J. Mallory.....	25,000	2,500	222,650	167,500	76,000	Midlw. N. Bk. & Tr., Kan. C.; 1st N., Okla.
"..... ".....	Merch. & Planters Nat'l Bk. 86-106 •*14	M. R. Chilcutt.....	H. W. Wells.....	Leslie Prince.....		50,000	50,000	1,300,000	650,000	957,310	Mech. & Metals N., N. Y.; N. Reserve, Kan. C.; 1st N., Okla.; 1st N., Muskogee.
"..... ".....	<b>OKLAHOMA STATE BANK</b> 86-104 •‡\$'08	C. R. Rives.....	H. P. Reich, Active F. J. Stafford.	L. A. Ellison.....	H. J. Huddleston.....	100,000	40,000	1,250,000	600,000	300,000	Mech. & Metals N., N. Y.; Secur. N. and Trademens N., Okla.; Com. Tr. Co., Kan. C.; Producers State, Tulsa.
Adair..... Mayes B 14 10 Pop. 376	Bank of Adair..... •‡\$'01 86-661	S. P. Ferguson.....	C. B. Markham.....	H. A. Kehn.....	Jessie M. Warren.....	10,000	8,500	100,000	86,500	14,000	Fid. N. Bk. & Tr., Kan. C.; 1st State, Vinita.
Adamson..... Pittsburg G 18 10 Pop. 500	First State Bank..... ‡\$'13 86-1007	C. S. Wingate.....	Gerald Riedt.....	R. M. Eldred.....		10,000	1,860	80,630	67,350	23,160	1st State, Hartshorne.
Addington..... Jefferson I 7 10 Pop. 493	First National Bank..... •‡1900 86-662	J. L. Evans.....	Henry Price..... Jennie E. Evans.	T. H. Dimery.....	W. T. Spears.....	25,000	4,880	66,000	98,500	18,000	Inter-State N., Kan. C.; Okla. N., Chickasha.
Afton..... Ottawa B 16 10 Pop. 2000	Farmers State Bank..... •‡\$'14 86-338	G. O. Shepherd.....	W. P. Smalley, Active J. W. Mosley	W. F. Reynolds.....	Edna P. Nidiffer.....	25,000	10,000	350,000	280,000	125,000	Com. Tr. Co., Kan. C.; 1st N., Okla.; Producers State, Tulsa.
"..... ".....	First National Bank..... •‡'97 86-337	C. W. Lehnhard.....	M. A. Painter.....	A. H. Dawson.....	D. F. Ogden.....	25,000	8,420	250,000	167,980	78,170	Han. N., N. Y.; N. Bk. Com., Kan. C.; 1st N., St. L.
Agra..... Lincoln D 10 10 Pop. 366	Bank of Agra..... ‡\$'02 86-663	C. J. Alden.....	W. E. Berry.....	W. A. Heuston.....		10,000	4,500	130,000	85,000	59,500	Far. N., Okla.; Tra. N., Kan. C.; Okla. State, Cushing; Stillwater N., Stillwater.
Albion..... Pushmataha G 15 11 Pop. 500	First State Bank..... •‡\$'10 86-665	G. W. Booker.....	H. L. Booker.....	H. L. Booker.....	O. T. Hammond.....	15,000	4,500	128,000	68,000	71,000	Mech. & Metals N., N. Y.; 1st N., Ft. Smith; N. Bk. Com., Kan. C.; Producers State, Tulsa.
Alex..... Grady G 7 10 Pop. 500	First National Bank..... •‡12 86-953	R. L. Cruse.....	L. L. Laws, Active. C. E. Costello	E. W. Wasson.....		25,000	38,410	240,990	322,920	24,810	N. Bk. Com., St. L.; 1st N., Kan. C.; Secur. N., Okla.
Aline..... Alfalfa B 5 10 Pop. 303	Aline State Bank..... ‡\$'03 86-643	E. R. Clark.....	S. Kline.....	R. C. Arrington.....		10,000	7,500	120,000	98,000	35,000	Alva State, Alva; Kan. N., Wichita; Garfield Co., Enid; Inter-State N., Kan. C.
"..... ".....	Bank of Aline..... •‡\$'01 86-642	B. B. Stephens.....	Oscar Runyan.....	L. H. Stephens.....	Glen Geist.....	10,000	5,050	160,120	147,630	39,850	N. Bk. Com., Kan. C.; Far. N., Okla.
Allen..... Pontotoc G 11 10 Pop. 2000	Allen National Bank..... '18 86-1077	W. M. Pegz.....	J. O. Hamilton..... H. W. Wells	G. W. Taylor.....		25,000	6,780	133,750	135,000		N. Bk. Com., Kan. C.; 1st N., Muskogee; Merch. & Plan. N., Ada.; Denison Bk. & Tr. Co., Denison.
"..... ".....	First National Bank..... •‡'09 86-508	J. D. Daugherty.....	H. T. Douglas.....	H. A. Stokes.....	R. R. Stokes.....	25,000	6,330	179,440	242,680	32,520	Shawnee N., Shawnee; New Eng. N., Kan. C.
"..... ".....	First State Bank..... •‡\$'08 86-507	L. T. Sammons.....	J. T. Harmon, Active E. M. Scott	N. S. Olivo.....		25,000	4,000	268,500	180,000	89,750	Cent. N., Tulsa; McAlester Tr. Co., McAlester; Guaranty State, Okmulgee; Southwest N., Okla.
Alluwe..... Nowata B 14 10 Pop. 250	First State Bank..... •‡\$'09 86-667	J. B. Milam.....	C. H. Mehlin.....	F. M. Eaves.....	Mabel Eaves.....	10,000	1,870	88,890	68,650	31,010	Ex. N., Tulsa; Drov. N., Kan. C.; Bk. of Chelsea, Chelsea.
Altus..... Jackson H 3 10 Pop. 4821	Altus State Bank..... •‡\$'04 86-95	J. R. McMahan.....	T. G. Braddock.....	H. B. Bellenger.....	J. R. Briscoe.....	50,000	23,400	921,800	826,600	168,600	Mech. & Metals N., N. Y.; Drov. N., Kan. C.; Am. N. and Trademens N., Okla.
"..... ".....	Citizens State Bank..... •‡\$'12 86-960	F. B. Jones.....	T. G. Braddock.....	L. L. Smith.....	John J. Little.....	25,000	3,000	250,000	187,000	71,000	State N. and Liberty N., Okla.; Inter-State N., Kan. C.
"..... ".....	<b>CITY NATIONAL BANK</b> ..... •‡'07 86-96	{ J. S. WOOD..... This bank gets Letters answered	{ C. C. HIGHTOWER..... J. SUMNER out and makes C on day received	{ C. C. HENRY..... collections. Direct by an officer.	{ A. J. WRIGHT..... your clients to us.	50,000	12,650	638,940	843,750	210,370	Mech. & Metals N., N. Y.; New Eng. N., Kan. C.; Am. N., Okla.
"..... ".....	<b>FIRST NATIONAL BANK</b> ..... •‡'02 86-94	{ J. A. HENRY..... First and oldest Especially those	{ GEO. D. PENDLETON..... W. M. INGRAM, Active t established ban sent direct. All	{ C. J. KNOX..... k in County. Col letters answered	{ H. H. BLANTON..... lections receive p ersonal attention,	60,000	19,190	1,116,850	1,022,240	102,430	Han. N., N. Y.; N. Bk. Com., Kan. C.; 1st N., Okla.; Ft. Worth N., Ft. Worth.

January, 1920

OKLAHOMA BANKS—Achille to Altus

1093

**SERVICE—Use the FIRST NATIONAL BANK IN OKLAHOMA CITY—SERVICE**

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

OKLAHOMA—Continued

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TOWN AND COUNTY. ▲County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. ●Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGES, DUE FROM BANKS	
✓Alva..... Woods A 4 10 Pop. 5000	Alva State Bank.....●\$101 86-127	Harry E. Mason.....		Merritt C. Mason.....		\$ 10,000	\$ 10,000	\$ 200,000	\$ 150,000	\$ 70,000	Kan. N., Wichita: Inter-State N. and Drov. N., Kan. O., Mo.; Garfield Co., Enid.
"....."	<b>CENTRAL STATE BANK</b> 86-129 ●\$113	<b>G. A. HARBAUGH — W. D. MYERS — M. W. STRAWN — J. H. DYE</b> <b>T. F. FENNESSEY</b>				50,000	30,000	1,000,000	700,000	363,000	Mech. & Metals N., N. Y.; N. Bk. Com. and Fid. N. Bk. & Tr., Kan. C.; Am. N., Okla.; 4th N., Wichita.
"....."	Farmers State Bank.....●\$104 86-130	Geo. Weaber.....	G. W. Bell.....	J. C. Hess.....	W. H. Bergman.....	25,000	4,000	260,000	215,000	55,000	N. Bk. Com., Kan. C.; Cent. State, Enid.
"....."	<b>FIRST NATIONAL BK.</b> .....●\$1900 86-126	<b>G. E. NICKEL — GEO. W. CROWELL — F. G. MUNSON — O. W. JAMES</b> Cash collection s and Bill of Lad ing Drafts will be handled as Instru cted by the sen der. On other busin ess, we give ener getic service, and expect a reasona ble com pensati on.				50,000	17,000	730,000	727,000	163,000	Seab. N., N. Y.; New Eng. N., Kan. C.; 1st N., Okla.; S. W. State, Wichita.
Amber..... Grady F 7 10 Pop. 300	State Bank of Amber.....●\$108 86-668	H. M. Smelser.....	M. V. Meadows.....	L. Hollingsworth.....		10,000	4,000	36,000	60,000	10,500	Far. N., Okla.; Tra. N., Kan. C.
✓Ames..... Major O 6 10 Pop. 500	Bank of Ames.....●\$108 86-550	J. J. Hughes.....	L. E. Hughes.....	B. J. McDaniel.....		10,000	6,000	50,000	45,000	35,000	Enid N. and Cent. State, Enid.
"....."	Farmers State Bank.....●\$101 86-558	S. T. Goltry.....	C. W. Goltry.....	S. R. Bowman.....	I. E. Hall.....	10,000	10,000	200,000	125,000	85,000	N. Reserve, Kan. C.; 1st N. and Okla. State, Enid; Cent. State, Wichita.
✓Amorita..... Alfalfa A 5 10 Pop. 250	Bank of Amorita.....●\$101 86-669	J. L. Blanchard.....	S. H. Milon.....	M. A. Blanchard.....	Rob't Schwint.....	10,000	3,200	115,000	86,000	29,000	1st N., Anthony, Kan.; Inter-State N., Kan. C., Cent. State, Enid.
•Anadarko..... Caddo F 5 10 Pop. 4500	First National Bank.....●\$101 86-147	G. M. Cox.....	R. B. Popejoy.....	E. W. Phillips.....	Neil J. Dikeman.....	50,000	32,380	749,120	555,560	338,790	Harriman N., N. Y.; Am. N. and 1st N., Okla.
"....."	<b>FIRST STATE BANK</b> .....●\$109 86-150	J. A. Campbell.....	R. Kearse.....	F. E. Oliver.....		20,000	13,720	373,310	243,140	168,900	1st N., Kan. C.; Tradesmens N. and Okla. Stock Yds. N., Okla.
"....."	National Bank of Anadarko.....●\$101 86-148	B. S. Dixon.....	C. A. Cleveland.....	W. A. Dixon.....	F. W. Fagg.....	25,000	10,000	375,000	200,000	170,000	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; Cent. N., St. L.; Am. N., Okla.
•Antlers..... Pushmataha I 13 11 Pop. 2500	Antlers National Bank.....●\$101 86-339	L. W. Weaver.....	W. P. Cochran.....	M. D. Jordan.....	Allen Ellis..... S. E. Newcomb	50,000	37,040	557,010	437,010	226,930	Mech. & Metals N., N. Y.; Drov. N., Kan. C.; 1st N., Paris, Tex., and St. L.
"....."	<b>CITIZENS NATIONAL BANK</b> 86-340 ●\$106	C. E. Dudley.....	J. H. Miller.....	Clark Wasson.....	B. F. Schooler.....	40,000	16,000	545,000	285,590	304,720	1st N., St. L.; City N., Paris; Ex. N., Tulsa; 1st N., Ft. Smith.
"....."	Farmers Exchange Bk.....●\$114 86-1000	John G. Long.....	B. L. Long.....	C. E. Archer.....		15,000	5,250	255,550	179,310	93,530	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; Cent. N., St. L.
Apache..... Caddo G 6 10 Pop. 950	Apache State Bank.....●\$102 86-402	O. E. White.....		J. W. Hannah.....	J. W. Pieratt.....	25,000	8,000	225,000	115,000	120,000	1st N. and Tradesmens N., Okla.; 1st N., St. L.
"....."	First National Bank.....●\$101 86-401	W. T. Clark.....	C. O. Johnson.....	J. M. Bohart.....	A. C. Dolf.....	25,000	10,000	100,000	100,000	35,000	Cent. N., St. L.; 1st N., Kan. O.; Far. N., Okla.
•Arapaho..... Custer E 4 10 Pop. 713	Custer County State Bank.....●\$1900 86-472	C. G. Welch.....	J. D. Simpson.....	M. O. Dawson.....		30,000	8,500	130,000	126,000	40,000	1st N., St. L.; Fid. N. Bk. & Tr., Kan. C.; Cent. State, Enid
Arcadia..... Oklahoma E 9 10 Pop. 500	First National Bank.....●\$114 86-1010	J. A. Lynn.....	J. Carl Finch.....	E. C. Baker.....		25,000	5,000	110,000	110,000	30,000	Far. N., Okla.

Are You { SEEKING ADDITIONAL FACILITIES? CONTEMPLATING A BANKING CHANGE? } See the **FIRST NATIONAL BANK** IN OKLAHOMA CITY

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OKLAHOMA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

January, 1920

OKLAHOMA BANKS—Ardmore to Bartlesville

1095

TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. *Priv. ◆ Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'T. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
*Ardmore.....Carter I 9 10 Pop. 10,462	City State Bank.....*‡\$18 86-58	A. H. Palmer.....	O. H. Wolverton.....	O. H. Wolverton.....	B. S. Frost..... A. E. Cathey	\$ 50,000	\$ 10,000	\$ 700,000	\$ 453,790	\$ 200,000	Mech. & Metals N., N. Y.; Cent. N., St. L.; Midw. N. Bk. & Tr., Kan. C.; Tradesmens N., Okla.; Secur. N., Dallas.
"....."	Exchange National Bank*‡17 86-57	F. C. Carr.....	U. S. Joines..... W. W. Jeter, Active	Lee L. Tyer.....	R. W. Munson.....	100,000	47,270	1,248,870	1,072,850	390,600	Mech. & Metals N., N. Y.; N. Bk. Com., Live Stock State, and N. Reserve, Kan. C.; Cent. N., St. L.; 1st N. and Am. N., Okla.; Ex. N., Tulsa; 1st N., Ft. Worth. N. City, N. Y.; N. Bk. Com., St. L.; 1st N., Ft. Worth; N. Bk. Com., Kan. C.
"....."	First National Bank.....*†\$89 86-52	D. Lacy.....	C. L. Anderson..... G. W. Stuart P. D. Maxwell	Ed. Sandlin.....	H. D. McCollom..... Arthur Kyle J. H. Snodgrass	200,000	121,210	3,873,730	3,941,790	862,950	N. City, N. Y.; N. Bk. Com., St. L.; 1st N., Ft. Worth; N. Bk. Com., Kan. C.
"....."	<b>GUARANTY STATE BANK</b> ◆ 86-56 *‡\$'09	P. C. DINGS.....	F. H. SHERWOOD..... N. B. FEAGIN M. GORMAN	C. S. PYLE.....	J. M. LANFORD..... O. W. DE VENEY H. G. WILLIAMS E. C. WYMORE	200,000	77,400	3,898,400	2,061,780	1,940,100	Han. N., N. Y.; Ex. N., Tulsa; New Eng. N., Kan. C.; 1st N., St. L.
"....."	State National Bank.....*‡13 86-55	C. T. Barringer.....	J. W. Richardson.....	Harold Wallace.....	T. W. Deen..... E. E. Chivers	100,000	33,070	1,957,600	2,108,550	367,910	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Kan. C.; Am. N., Okla.
*Arnett.....Ellis C 1 10 Pop. 511	ELLIS COUNTY BANK.....*‡\$'08 86-552	{ O. E. NULL..... Special attenti 15c must accom First farm mort	{ S. A. McMANNIS..... n given cash item pany all sight dra gages for conserva	{ C. L. JOHNSON..... s and collections. fts for presentati five Investors. W	on. 25c with requ rite us.	10,000	6,000	90,000	70,000	48,000	N. Reserve, Kan. C.; Union N., Wichita.
"....."	Farmers & Merch. Bank*‡\$'08 86-553	J. J. Hamre.....	A. L. Hamre.....	Clyde Lawhead.....		10,000	8,000	215,000	105,000	40,000	N. Bk. Com., Kan. C.; 1st N., Woodward; S. W. N., Okla.
Asher_Pottawatomie F 10 10 Pop. 431	Canadian Valley Bank.....*‡\$'02 86-613	D. F. Crist.....		V. V. Haney.....		10,000	6,500	250,000	110,000	150,000	N. Bk. Com., Kan. C. and St. L.; Shawnee N., Shawnee.
Ashland_Pittsburg G 12 10 Pop. 250	First State Bank.....*‡\$'04 86-1140	L. T. Sammons.....		S. W. Philpott.....	E. L. Garrett.....	10,000	1,000	150,000	108,000	50,000	S. W. N., Okla., 1st N., McAlester, Okla.; Guaranty State, Okmulgee.
*Atoka.....Atoka H 12 11 Pop. 3000	American National Bank*‡'08 86-246	E. T. Johnson.....	P. Y. Jolley.....	P. Y. Jolley.....		25,000	15,000	250,000	200,000	125,000	1st N., Kan. C.; Am. N., McAlester; 1st N., Okla.
"....."	Atoka State Bank.....*‡\$'06 86-245	T. F. Memminger.....	J. R. Ray.....	C. P. Rogers.....		10,000	10,000	140,000	130,000	20,000	N. Reserve, Kan. C.; 1st State, Denison, Tex.; 1st N., St. L.
"....."	Oklahoma State Bank*‡\$'01 86-247	P. A. Roberts.....		Jas. Hudspeth.....	J. R. Cobb.....	50,000	29,400	837,340	605,460	311,270	Mech. & Metals N., N. Y.; Cent., St. L.; N. Bk. Com., Kan. C.
Atwood.....Hughes F 12 10 Pop. 300	First State Bank.....*‡\$'11 86-672	L. T. Sammons.....	G. W. Key.....	Luther Stallings.....	S. S. Mitchell.....	10,000	3,500	80,000	90,000	25,000	McAlester Tr. Co., McAlester; Liberty N., Okla.; Am. N., Hoidenville.
Avant.....Osage B 12 10 Pop. 600	Avant State Bank.....*‡\$'10 86-673	H. A. McCauley.....	C. Wilkerson.....	G. F. Odell.....	W. I. Goodwin..... Golda Robbins	10,000	4,710	248,680	159,800	93,430	Mech. & Metals, N. N. Y.; Inter-State N., Kan. C.; 1st N., Tulsa; Sapulpa State, Sapulpa; Cent. N., St. L.; Secur. State, Muskogee.
Avard.....Woods A 3 10 Pop. 250	Avard State Bank.....*‡\$'04 86-674	J. J. Gerlach.....	J. H. Hopkins..... E. M. Roberts	E. S. Roberts.....	S. W. Oliver.....	10,000	4,600	95,500	97,300	24,500	Gerlach, Woodward; Fid. N. Bk. & Tr., Kan. C.; Cent. State, Alva.
Avery.....Lincoln D 10 10 Pop. 150	First State Bank.....*‡\$'17 86-1033	G. W. Castiller.....	I. W. Rush.....	John Murphy.....	Anna Dale Murphy.....	10,000	2,000	60,000	60,000	12,000	Tra. N., Kan. C.; Wilkin-Hale State, Okla.
Aylesworth.....Marshall 11 Pop. 200 1 11	First State Bank.....*‡\$'18 86-1078	N. H. Simmons.....	J. F. Dickerson.....	Paul E. Burney.....		10,000	1,650	75,000	40,000	32,500	Am. State, Durant; McAlester Tr. Co., Mc- Alester; New Eng. N., Kan. C.
Balko.....Beaver J 5 10 Pop. 100	Balko State Bank.....*‡\$'18 86-1097	F. L. Carson.....	F. R. Zacharias.....	H. E. McKeever.....		10,000	1,000	80,000	65,000	10,000	Kan. N. Wichita; Garfield County, Enid; Ger- lach, Woodward.
*Bartlesville.....Washington 10 Pop. 18,000 A 13	*Bartlesville National Bank 86-82 *‡'02	Frank Phillips.....	L. E. Phillips..... Active	F. J. Spies, Jr.....	S. C. Horner..... C. V. Reasor R. F. Hart J. C. Hagerman W. W. West	200,000	153,710	3,096,890	3,374,430	752,470	Chatham & Phenix N., N. Y.; N. Bk. Com. Kan. C.; Liberty, St. L.
"....."	*Bartlesville State Bank*‡\$'08 86-83	F. C. Raub.....	H. J. Holm..... O. S. Somerville.....	F. C. Raub.....		50,000	20,000	1,200,000	740,000	345,000	Met. Tr. Co., N. Y.; Gate City N., Com. Tr. Co., and Tra. N., Kan. C.; 1st N. and Mile. Tr. Co., St. L.
"....."	*FIRST NATIONAL BANK 86-81 *‡1900	{ FRANK BUCHER..... Oldest bank in Prompt and effi	{ G. B. KEELER..... Washington Cou nity. cent service on c	{ A. H. BOLES, JR..... collections.	{ P. O. BUCHER.....	50,000	66,640	1,270,270	1,306,210	249,310	N. City, N. Y.; N. Bk. Com., St. L.; New Eng. N., Kan. C.; 1st N., Okla.
"....."	*UNION NAT'L BK. 86-84 *‡'09	H. V. FOSTER.....	H. H. McCLINTOCK..... R. L. BEATTIE	H. E. HULEN.....	J. M. HOCKENSMITH..... C. V. SELLERS	100,000	110,000	2,500,000	2,050,000	775,000	Seab. N., N. Y.; N. Bk. Com. and 1st N., Kan. C.; Ex. N., Tulsa.
"....."	Bartlesville Clearing House. (Members indicated by a *)	A. H. Boles, Jr.....	F. A. Foster.....	C. V. Reasor, Sec.....							

OLDEST NATIONAL BANK IN OKLAHOMA CITY—FIRST NATIONAL BANK



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OKLAHOMA—Continued

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TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSIT ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Beaver 10 Pop. 1500	Bank of Beaver City... *\$'05 86-677	F. Laughrin	R. H. Loofbourrow	J. H. Crabtree		\$ 15,000	\$ 2,000	\$ 131,190	\$ 172,600	\$ 21,980	Ist N., Kan. C. and Hutchinson; Gerlach, Wood- ward, Okla.
"	First National Bank... *\$'16 86-1030	Frank Maple	H. N. Lawson	W. H. Wells		25,000	10,000	200,000	180,000	90,000	Fid. N. Bk. & Tr., Kan. C.; 4th N., Wichita.
Beggs 10 Pop. 3000	American State Bank... *\$'19 86-1112	James B. Kelly	A. M. Pendelton	Harper W. Little	E. Glenn Kelly	50,000		205,000	147,000	60,000	Union N., Tulsa; N. Bk. Com., Kan. C.
"	Farmers National Bank... *\$'05 86-425	Wm. Thompson	R. L. A. Steigleder	Louis R. Steigleder	W. K. Enoch R. E. E. Steigleder	50,000	30,000	358,000	333,000	89,000	Ist N., Tulsa; Citiz. N., Okmulgee; Midw. N. Bk. & Tr., Kan. C.
"	<b>FIRST NATIONAL BANK</b> ... *\$'03 86-424	W. H. READING Personal Atten- tion given B-L dr 15c must acco PROMPT	G. C. MOORE, Actng Pres. given B-L dr company sight dra SERVICE OUR S	W. G. REYNOLDS drafts, cash and ti fts and 25c with PECIALTY.	me items. requests for rati ngs.	25,000	40,000	1,000,000	500,000	500,000	Chase N., N. Y.; Cent. N., Tulsa; Guaranty State, Okmulgee.
Bennington 11 Pop. 1200	First National Bank... *\$'04 86-550	L. E. Batchelor	L. P. King	A. M. Blythe	E. P. Williams	25,000	5,950	178,800	233,960	30,400	Seaboard N., N. Y.; Am. N., Okla.; Durant N., Durant.
"	Guaranty State Bank... *\$'18 86-1032	H. L. Cox	J. S. Dawson	J. F. Gregory	S. P. McBride	15,000	5,040	182,670	107,740	94,970	Am. State, Durant.; N. Bk. Com., Kan. C.
Bernice 10 Pop. 300	First State Bank... *\$'13 86-986	T. H. Thompson	W. B. Hamilton	E. C. Ferguson	H. G. Ferguson	10,000	3,600	100,000	65,000	30,000	Gate C. N., Kan. C.; Miami State, Miami.
Berwyn 10 Pop. 500	First National Bank... *\$'04 86-678	G. W. Young	Harold Wallace	O. A. Sparks	O. D. Thomas	25,000	27,000	175,000	75,000	103,000	Ist N., Ardmore and Okla.
Bessie 10 Pop. 406	State Bank of Bessie... *\$'08 86-679	H. A. Wiens	B. Kiehn	I. J. Loewen	Hazel Wallersteadt	15,000	1,520	110,660	132,000	37,000	Com. Tr. Co., Kan. C.; Secur. N., Okla.; Ist State, Clinton.
Big Cabin 10 Pop. 300	Bank of Big Cabin... *\$'06 86-580	F. M. Adams	S. F. Parks	S. A. Cobb	Lonzo Comer	6,650	4,100	109,100	61,700	76,030	Com. Tr. Co., Kan. C.; Ist State, Vinita.
Bigheart 10 Pop. 2500	Bank of Bigheart... *\$'06 86-681	J. R. McCoy	T. E. Gibson	N. N. Bollman	Karl Hammer	25,000	8,000	400,000	325,000	125,000	Comw. N., Kan. C.; Ist N., Okla.
"	First National Bank... *\$'19 86-1128	L. A. O'Brien	H. E. Brown	G. A. Mitchell	C. D. Musselwhite	25,000	2,500				Fid. N. Bk. & Tr., Kan. C.; Union N., Tulsa.
Billings 10 Pop. 1500	Billings State Bank... *\$'02 86-547	D. C. Fraizer	N. Douglas	L. W. Blakeley		30,000	3,300	300,000	160,450	124,400	Ist N., Kan. C.; Producers State, Tulsa; Cent. State, Enid; Shawnee N., Shawnee.
"	Citizens Bank... *\$'09 86-546	A. L. Banta	H. C. Jones	H. E. Keim	Dan Neil, Jr.	40,000	200	500,000	400,000	75,000	Han. N., N. Y.; New Eng. N., Kan. C.; Kan. N., Wichita.
Binger 10 Pop. 280	First State Bank... *\$'02 86-682	C. G. Kern	Essie Kern	J. H. Fugate	S. M. Fugate	15,000	3,100	100,000	100,900	25,000	Mc-h. & Metals N., N. Y.; Am. N., Okla.; Drov. N., Kan. C.
Bison 10 Pop. 400	Bison State Bank... *\$'02 86-683	J. F. Trojan	J. F. Vaverka	J. E. Herrian		10,000	3,270	174,550	113,080	69,210	Wilkin-Hale State, Okla.; Drov. N., Kan. C.
Bixby 10 Pop. 1500	Bixby State Bank... *\$'14 86-607	R. E. Edmisson	H. H. Houston	J. R. Lyons	C. C. Simpson J. M. Hurley	25,000	7,500	325,000	200,000	150,000	New Eng. N., Kan. C.; Ex. N. and Pro- ducers State, Tulsa.
"	First National Bank... *\$'02 86-606	A. C. Wise	R. H. Hughes	J. A. Lowman	Levi Swingle	25,000	13,000	465,900	340,000	165,000	N. Bk. Com., Kan. C.; Union N., Tulsa; Ist N., Muskogee.
Blackburn 10 Pop. 335	Blackburn State Bank... *\$'04 86-635	G. H. Smith	B. M. Smith	A. T. SeEVERS		10,000	2,700	90,000	41,500	77,000	Secur. State, Pawnee, Okla.; Producers State, Tulsa.
Blackwell 10 Pop. 7000	<b>FIRST NATIONAL BANK</b> 86-153 *\$1900	W. H. BURKS We make a spec ialty of collection We look after t hem personally.	OLA GOODSON Specialty of collection s. hem personally.	G. E. DOWIS Send us your bus ness.	W. E. BOND JOHN R. CAMP Iness.	50,000	40,000	850,000	650,000	250,000	N. Bk. Com., N. Y.; Inter-State N., Kan. C.; Secur. N., Okla.; 4th N., Wichita.
"	Oklahoma Guaranty Bank 86-151 *\$'96	W. H. Pauly	J. W. Morse	F. W. Wiles	H. J. Clark E. J. Fitzgerald	75,000	14,000	873,130	746,330	182,260	Chase N., N. Y.; Ist N., Kan. C.; Ist N. Bk., Wichita; Ex. N., Tulsa.
"	<b>SECURITY STATE BK.</b> ... *\$'18 86-1076	DAVE SCHON- WALD Banks, Corpora Send your Colle	ALLEN LOWERY... H. M. DOWLER tions, Wholesale ctions on Blackw	E. E. WILSON Houses, Manufac turers, Jobbers an rect to us.	A. TARBET and indivi duals will find o ur Servi ce prom pt and satisfactory.	50,000	14,080	415,780	352,260	119,340	Han. N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; Cent. State, Enid.
"	<b>STATE GUARANTY BANK</b> 85-152 *\$'08	E. A. LENTZ Special and pro Minimum fee Special credit r THE PERSONA	A. G. WEST W. T. RUCKER Special attention gi 25c must accomp eports at 50c eac L SERVICE BAN K.	E. H. RUCKER ven to collections any all sight draf ts to insure prese ntation .		50,000	12,000	600,000	445,000	205,000	Cont. & Com'N., Chi.; N. Bk. Com., Kan. C.; Kan. N., Wichita; Producers State, Tulsa.

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OKLAHOMA—Continued

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TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSIT- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Blair.....Jackson G 3 10 Pop. 800	Blair State Bank.....*‡\$03 86-554	R. R. Jackson.....	J. P. Whatley.....	R. H. Reid.....		\$ 15,000	\$ 12,000	\$ 148,000	\$ 150,000	\$ 25,000	Merch. & Metals N., N. Y.; Am. N., Okla.; Altus State, Altus; Drov. N., Kan. C.
Blanchard...McClain F 8 10 Pop. 1200	First National Bank.....*‡07 86-515	J. M. Gordon.....	C. E. Costello.....	T. J. Laws.....	W. Buckbee.....	25,000	50,000	400,000	200,000	250,000	N. Bk. Com., St. L.; Am. N., Okla.; Okla. N., Chickasha.
"....."	First State Bank.....*‡\$08 86-516	H. C. Freeney.....	S. L. Morley.....	H. E. Green.....	C. E. Baze.....	15,000	3,830	218,480	153,250	85,870	New Eng. N., Kan. C.; McAlester Tr. Co., McAlester.
Bliss.....Noble B 9 10 Pop. 200	First State Bank.....*‡\$07 86-684	F. Balduff.....	W. L. Collier.....	W. I. McQuown.....		15,000	2,000	145,000	130,000	18,000	Com. Tr. Co., Kan. C.; Secur. N., Okla.
Bluejacket...Craig A 15 10 Pop. 508	Bluejacket State Bank*‡\$02 86-685	H. W. Hicks.....	Wm. Dotts.....	F. G. Russell.....	Ethel I. Hicks.....	10,000	4,000	67,000	45,000	32,000	Tra. N., Kan. C.
"....."	First National Bank.....*‡14 86-1011	J. E. Coats.....	G. W. Foust.....	J. H. Smith.....	K. C. Henley.....	25,000	5,000	110,000	92,170	22,100	Drov. N., Kan. C.
Boise City...Cimarron J 2 10 Pop. 350	First National Bank.....*‡17 86-1073	B. F. Behimer.....	Robt. H. Clark.....	W. S. Martin.....		25,000	10,000	240,000	230,000	82,000	N. Park, N. Y.; Cent. N., St. L.; Comw. N., Kan. C.; S. W. State, Wichita.
"....."	First State Bank.....‡\$15 86-1023	H. F. Johnson.....	Homer L. Johnson, <i>Active</i>	John C. Johnson.....		15,000	14,440	194,820	185,240	50,200	N. Bk. Com., Kan. C.; 4th N., Wichita; Tradesmens N. and Secur. N., Okla.
Bokchito...Bryan I 12 11 Pop. 1000	Bokchito State Bank.....*‡\$16 86-1045	W. S. Works.....	Jas. R. McKinney.....	L. W. Hughes.....		10,000	4,600	155,520	76,630	89,290	Durant N. and Am. State, Durant; N. Bk. Com., Kan. C.
"....."	First State Bank.....‡\$11 86-543	D. G. Wilson.....	Green Thompson.....	H. N. Wilson.....	Roy F. Moreland.....	10,000	8,000	95,000	55,000	50,000	N. Park, N. Y.; N. Bk. Com., Kan. C.; Cent. N., St. L.; 1st N., Durant.
Bokoshe...Le Flore F 16 10 Pop. 1200	State Exchange Bank.....*‡\$04 86-686	J. W. Rabon.....	R. A. Rabon.....	T. H. Rabon.....	Fred J. White.....	15,000	1,500	110,000	98,000	120,000	1st N., Ft. Smith; Tradesmens N., Okla.; New Eng. N., Kan. C.
Boley...Okfuskee E 11 10 Pop. 2500	Farmers & Merch. Bank*‡\$06 86-687	D. J. Turner.....	G. W. F. Sawner.....	D. J. Turner.....	F. B. Jones.....	10,000	8,000	245,000	60,000	210,000	Tra. N., Kan. C.; 1st N., Ft. Smith; 1st N., Okla.
Boswell...Choctaw J 13 11 Pop. 1500	First National Bank.....*‡05 86-439	W. W. Moran.....	C. L. Wood.....	J. E. McCleary.....	C. V. Duncan.....	50,000	20,000	350,000	235,090	175,000	Seab. N., N. Y.; 1st N., St. L.; Durant N., Durant; City N., Dallas.
"....."	State Exchange Bank.....*‡\$18 86-1085	S. F. Fitzgerald.....	R. L. Loudermilk.....	E. Irby.....	L. C. Curtis, D. E. Collins	25,000	10,630	383,180	263,470	155,340	Drov. N., Kan. C.; Hugo N., Hugo; Citiz. State, Coalgate, 1st N., Okla.
Boynton...Muskogee E 14 10 Pop. 1500	Bank of Boynton.....‡\$05 86-497	H. L. Wineland.....	A. R. Skidmore, Lee Perkins	Carmi Allred.....	W. C. Wells.....	20,000	7,000	235,000	169,000	90,000	Ex. N., Muskogee; Drov. N., Kan. C.
"....."	FIRST NATIONAL BANK.....*‡03 86-496	A. C. Trumbo.....	L. S. Bagley, P. W. Patterson	Geo. M. Reeves.....	Guy W. Bain.....	25,000	5,000	225,000	175,000	75,000	N. Reserve, Kan. C.; Muskogee N., Muskogee.
Bradley...Grady G 7 10 Pop. 300	First State Bank.....*‡\$13 86-988	Jno. L. Smith.....	Geo. T. Martin.....	Roy C. Smith.....	Sallie Hambrick.....	10,000	3,630	102,610	66,040	54,200	N. Bk. Com., Kan. C.; Secur. N., Okla.; Far. State, Chickasha.
Braggs...Muskogee E 15 10 Pop. 600	First National Bank.....*13 86-990	S. Garrett.....	Homer Anderson.....	Jess Ross.....	J. A. Kirkpatrick.....	25,000	20,900	274,940	286,080	63,110	1st N., Muskogee.
"....."	Guaranty State Bank.....‡\$12 86-946	Homer Anderson.....	Webster Reece.....	Frank Hamilton.....		10,000	.600	154,120	58,590	14,860	1st N., Muskogee.
Braman...Kay A 9 10 Pop. 339	Farmers State Bank.....‡\$17 86-1074	H. W. Hutton.....	H. C. Scott.....	Jay Daugherty.....		20,000	3,000	150,000	100,000	52,000	Am. State, Wichita; State Guaranty, Blackwell; N. Bk. Com., Kan. C.
"....."	First National Bank.....*‡11 86-689	L. G. Lenker.....	W. H. Franks.....	R. E. Burks.....	A. O. Via.....	25,000	17,000	295,450	260,280	78,460	Inter-State N., Kan. C.; 4th N., Wichita; 1st N., Blackwell.
Breckinridge...Garfield B 7 10 Pop. 200	Bank of Breckinridge.....*‡\$1000 86-690	Fred H. Pralle.....	F. H. Geihlsler.....	Walter E. Pralle.....		10,000	2,000	95,170	79,300	26,630	Midw. N. Bk. & Tr., Kan. C.; Cent. State, Enid.
Bridgeport...Caddo E 5 10 Pop. 428	Bridgeport State Bank.....*‡\$02 86-691	J. L. Daniel.....	G. C. Wheeler.....	A. T. Wheeler.....		10,000	6,500	95,000	102,000	12,710	Tradesmens N., Okla.; N. Bk. Com., Kan. C.
Brinkman...Greer F 1 10 Pop. 250	First State Bank.....*‡\$10 86-692	T. S. DeArman.....	J. L. Donham.....	West Holland.....		10,000	6,500	171,000	100,000	90,000	New Eng. N., Kan. C.; Guarantee State, Mangum; Liberty N., Okla.
Bristow...Creek D 11 10 Pop. 3500	American National Bank.....*‡16 86-1037	S. L. Canterbury.....	E. L. Jones.....	H. G. Hendricks.....	C. P. Davis.....	25,000	12,320	765,090	665,620	147,970	Mech. & Metals N., N. Y.; N. Bk. Com. and Tra. N., Kan. C.; Union N., Tulsa.
"....."	Bristow Nat. Bank.....*‡11 86-278	R. W. Yakish.....	A. A. Rollestone.....	E. E. Yakish.....	C. N. Lee.....	25,000	7,060	632,680	490,060	243,820	Mech. & Metals N., N. Y.; New Eng. N., Kan. C.; Cent. N., Tulsa; 1st N., Okla.
"....."	First National Bank.....*‡01 86-277	J. F. Johnston.....	E. A. Mills, B. H. Greenwood	W. W. Groom.....	Earl Durham, Nellie Young	25,000	10,000	450,000	300,000	200,000	N. Bk. Com., Kan. C.; Union N., Tulsa; 1st N., Okla.
"....."	First State Bank.....*‡\$03 86-276	H. H. Barker.....	Albert Kelly.....	H. W. Corey.....	Fred Myers.....	25,000	7,670	338,500	235,670	131,590	Union N., Tulsa; N. Bk. Com., Kan. C.; 1st N., Okla.

January, 1920

OKLAHOMA BANKS—Blair to Bristow

1097

Are You { SEEKING ADDITIONAL FACILITIES? CONTEMPLATING A BANKING CHANGE? } See the FIRST NATIONAL BANK IN OKLAHOMA CITY

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OKLAHOMA—Continued

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TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. *Priv. *Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BOND, SECURITIES	CASH & ET- CHANGES DUE FROM BANKS	
Britton Oklahoma E 8 10 Pop. 1500	North Oklahoma State Bank 86-693 *\$'08	H. S. Emerson	S. L. Shintaffer	R. M. Whisler	Ross Wildman	\$ 10,000	\$ 2,780	\$ 170,460	\$ 109,520	\$ 73,350	1st N., Kan. C.; Tradesmens N. and Am. N., Okla.
Broken Arrow Tulsa O 13 10 Pop. 2000	Arkansas Valley State Bank 86-289 *\$'05	K. M. Rowe	G. A. Brown	A. M. Laws	W. E. Laws R. A. Wallingford	50,000	21,020	610,900	505,990	170,370	Fid. N. Bk. & Tr., Kan. C.; Tradesmens N., Okla.; 1st N., Muskogee; Ex. N., Tulsa.
" " "	Citizens National Bank 86-287 *\$'02	J. W. S. Bower	J. E. Crosbie W. P. Fraker	Robert B. Mitchell	O. W. Bieberich	25,000	9,380	158,620	116,110	45,000	N. Park, N. Y.; Tra. N., Kan. C.; Cent. N., Tulsa.
" " "	First National Bank 86-288 *\$'04	F. S. Hurd		G. B. Chenoweth	W. J. Cross	25,000	21,580	336,650	343,570	55,630	N. City, N. Y.; Tra. N., Kan. C.; 1st N., Muskogee and Tulsa.
Broken Bow McCurtain 11 Pop. 2000 I 16	First National Bank 86-949 *\$'13	J. W. Costilow	R. V. Thomas	Asa Ponder	B. E. Lambert	25,000	7,260	318,040	316,250	72,540	Cent. N., St. L.; N. Bk. Com., Kan. C.
" " "	McCurtain County Bank 86-1094 *\$'18	Bernie Herstein	J. W. Gates F. H. Clark	T. D. Thomas	M. M. Moseley	40,000	11,760	235,500	245,880	50,380	Gate City N., Kan. C.; Hugo N., Hugo.
Bromide Johnston H 11 11 Pop. 500	Bromide State Bank 86-694 *\$'11	E. R. Cook	L. W. Baxter	J. L. Martin		10,000	2,000	98,160	133,290	18,340	Guthrie Sav., Guthrie.
Buffalo Harper A 2 10 Pop. 800	Bank of Buffalo 86-650 *\$'07	L. M. Brink	O. S. Carpenter	E. B. Brink	Odyssa H. Reger	10,000	10,000	185,000	200,000	40,000	1st N., Woodward; Comw. N., Kan. C.; Am. N., Okla.
" " "	First National Bank 86-651 *\$'07	H. F. Johnson		B. E. Williams	A. B. De Water	25,000	11,000	135,290	179,570	73,160	Cont. & Com'l N. Chi; N. Bk. Com. and Fid. N. Bk. & Tr., Kan. C.; 1st N., Okla.
Burbank Osage B 11 10 Pop. 150	Farmers State Bank 86-695 *\$'10	E. S. Shidler		J. Q. Blue		10,000	5,600	45,000	52,000	23,000	Midw. N. Bk. & Tr., Kan. C.; Stockgrowers State, Pawhuska.
Burlington Alfalfa A 5 10 Pop. 150	Bank of Burlington 86-696 *\$'06	W. D. Bredehoff	Oswald Thieme	C. M. Bredehoff	H. C. Doherty	15,000	3,900	146,000	187,000	23,000	Mid N. and Central State, Enid; Inter-State N., Kan. C.; 1st N., Okla.
Butler Custer E 3 10 Pop. 1000	First National Bank 86-1052 *\$'17	G. H. Moeller	L. P. King J. T. Frizzell	L. J. Barrett	W. B. Smith R. E. McBurney	25,000	10,000	200,000	260,000	50,000	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; Am. N., Okla.
Byars McClain G 9 10 Pop. 1000	American National Bank 86-1133 *\$'19	D. F. Crist	N. Douglas	V. V. Haney	W. C. White	25,000		75,000	35,000	65,000	N. Bk. Com., Kan. C.; Shawnee N., Shawnee.
" " "	Byars State Bank 86-697 *\$'06	S. C. Newbern	J. A. Harris	Otto Brown		10,000	9,970	218,660	152,620	86,000	Purcell Bk. & Tr. Co., Purcell; Inter-State N., Kan. C.
Byron Alfalfa A 6 10 Pop. 285	Byron State Bank 86-698 *\$'01	M. A. Blanchard	N. F. Blanchard	J. L. Blanchard	Geo. Blackburn	10,000	480	56,530	52,800	10,760	1st N., Anthony, Kan.; New Eng. N., Kan. C.; Cent. State, Enid.
" " "	First National Bank 86-1127 *\$'19	B. R. Herold	J. D. Howard	C. A. Johnston		25,000	2,500				Fid. N. Bk. & Tr. Co., Kan. C.; Citiz. N., Anthony.
Cache Comanche H 5 10 Pop. 500	Bank of Cache 86-699 *\$'02	E. R. Shipley	G. E. Cox	F. M. Shipley	C. E. Price	10,000	3,300	93,500	73,150	33,290	Drov. N., Kan. C.; Wilkin-Hale State, Okla.; City N., Lawton.
Caddo Bryan I 12 11 Pop. 1800	Caddo National Bank 86-368 *\$'04	B. A. McKinney	F. B. Semple	J. B. May	J. D. Maytabby	25,000	36,850	277,010	265,990	63,660	Seab. N., N. Y.; N. Bk. Com., Kan. C.; Durant N., Durant.
" " "	Oklahoma State Bank 86-370 *\$'11	A. F. Manning	W. W. Boone J. B. Moore	W. W. Billo	A. L. Hipp Ed. F. Brown	25,000	6,000	525,000	240,000	241,620	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; Denison Bk. & Tr. Co., Denison; 1st N., Muskogee.
Calera Bryan J 11 11 Pop. 500	Calera National Bank 86-1093 *\$'18	B. A. McKinney	W. L. Mitchell	W. G. Cotner		25,000	1,500	80,000	65,000	25,000	Seab. N., N. Y.; Durant N., Durant.
" " "	First State Bank 86-884 *\$'01	Green Thompson	R. L. Cox	E. W. Carter	R. Starling Cox	10,000	7,400	73,000	83,000	15,000	N. Bk. Com., Kan. C.; Tradesmens N., Okla.; 1st N., Durant.
Calumet Canadian E 6 10 Pop. 500	State Bank of Calumet 86-700 *\$'01	Leslie Thompson	L. A. Wilson	M. E. Thompson	Roy Wallace	10,000	5,000	225,000	185,000	40,000	New Eng. N., Kan. C.; 1st N., El Reno Producers State, Tulsa.
Calvin Hughes G 12 10 Pop. 900	Calvin National Bank 86-587 *\$'12	J. W. Hundley	H. C. Perry	R. E. Wilson	B. C. Lorince	25,000	6,500	212,000	146,000	70,000	N. Bk. Com. and Inter-State N., Kan. C.; Am. N., McAlester.
" " "	First National Bank 86-586 *\$'03	G. E. Head	Hugh L. Harrell M. L. West T. L. Black	O. H. Wilbanks		25,000	25,000	300,000	200,000	150,000	N. Bk. Com., Kan. C.; 1st N., McAlester.
Camargo Dewey C 3 10 Pop. 300	First State Bank 86-934 *\$'11	W. E. Hocker		P. S. Hocker	W. E. Spaid	10,000	2,650	160,000	85,000	83,000	N. Bk. Com., Kan. C.; Far. State, Elk City; 1st N., Okla.
Cameron Le Flore F 6 10 Pop. 400	Bank of Cameron 86-701 *\$'08	E. H. Harvey	C. T. Black	R. C. Strozier	Chas. E. Riddle	10,000	2,100	108,170	36,510	46,550	City N., Ft. Smith; Producers State, Tulsa; McAlester Tr. Co., McAlester.
Canadian Pittsburg F 14 10 Pop. 500	Canadian State Bank 86-939 *\$'13	R. R. Hall	G. M. Porter	J. C. Lovelace		15,000	2,500	80,000	40,000	50,000	Com. Tr. Co., Kan. C.; Okla. State, McAlester.
Caney Atoka I 2 11 Pop. 500	Bank of Caney 86-703 *\$'03	W. H. Ritchie	R. R. Hall	C. H. Brown	R. A. Dabney	18,000	3,000	97,000	100,000	20,000	Com. Tr. Co., Kan. C.; Okla. State, McAlester.
" " "	First National Bank 86-1142 *\$'20	D. D. Henderson	Jas. R. McKinney	V. N. Barnett		25,000	2,500				
Canton Blaine D 5 10 Pop. 703	Bank of Canton 86-476 *\$'05	H. C. Willis	E. E. Willis	O. P. Willis	J. O. Wild	15,000	2,500	200,000	113,000	105,800	Fid. N. Bk. & Tr., Kan. C.; Cent. State, Wichita and Enid; 1st N., Okla.
Canute Washita E 3 10 Pop. 250	First State Bank 86-654 *\$'02	T. A. Scheidmantel	C. Scheidmantel	H. H. Lamm	Evelyn Lamm	10,000	9,030	174,210	88,260	104,980	Far. N., Okla.; N. Reserve, Kan. C.; Far. State, Elk City.

**FIRST NATIONAL BANK in Oklahoma City Gives** **CONSISTENT CAREFUL** **Service to Customers**

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OKLAHOMA—Continued

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TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. fPriv. ◆Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, NOTES, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
Capitol Hill-Oklahoma E 8	(See Oklahoma City)										
✓ Capron Woods A 5	Bank of Capron \$19	W. G. McClure		G. L. McClure		\$ 10,000	\$ 5,000				Inter-State N. Kan. C.; 1st N., Alva.
10 Pop. 400	86-1126										
✓ Capron State Bank	86-560	L. L. Stine	F. H. Hudson	J. H. Hudson	R. F. Gilbert	15,000	5,000	\$ 180,000	\$ 180,000	\$ 60,000	1st N., Woodward; New Eng. N., Kan. C.; 1st N. Bk., Wichita.
Carmen Alfalfa B 5	Carmen National Bank \$2'02	F. N. Winslow	A. Solf	Walter Lewey		25,000	10,500	400,000	330,000	137,000	Mech. & Metals N., N. Y.; 1st N., Wichita; 1st N., Kan. C.; 1st N., Okla.
10 Pop. 1000	86-417										Fid. N. Bk. & Tr., Inter State N., and New Eng. N., Kan. C.
✓ Carmen First State Bank	86-418	Harry Dean	E. Solf	Ella Sutter		10,000	3,600	300,000	130,000	160,000	Mech. & Metals N., N. Y.; Am. N., Okla.
Carnegie Caddo F 5	Citizens Bank \$2'03	W. P. Griffin	F. B. Jones, Active	Claude Brown		20,000	5,000	450,000	285,000	175,000	Fid. N. Bk. & Tr., Kan. C.; Secur. N., Okla.; Okla. N., Chickasha.
10 Pop. 1500	86-434		C. H. Chambers	C. L. Barton	A. P. Trawick	25,000	10,500	526,000	221,000	303,000	Tra. N., Kan. C.; Secur. N., Okla.
✓ Carnegie Farmers State Bank	86-435	C. H. Griffith	J. A. Hyndman	Geo. J. Jonas	R. V. Montgomery	10,000	5,000	100,000	86,000	20,000	N. Reserve, Kan. C.; 1st N., Enid.
Carney Lincoln D 10	Carney State Bank \$2'02	J. C. Jonas	R. Jonas	Geo. J. Jonas		14,000	500	110,000	80,000	40,000	Cent. N., St. L.; 1st N., Elk City; Am. N., Okla.
10 Pop. 260	86-704										
✓ Carrier Garfield B 7	First State Bank \$2'03	D. A. Lewis	M. E. Lewis	M. O. Garrett	Floyd Kamp	14,000	500	110,000	80,000	40,000	Tradescmens N., Okla.; Union Stock Yds. N., Wichita; Okla. State, Guthrie; Stock Yds. N., Kan. C.
10 Pop. 250	86-706										
✓ Carter Beckham F 1	First State Bank \$2'10	E. K. Thurmond	Guy Ford	J. C. MacKenzie	Walter Waller	15,000	4,980	114,870	122,320	20,270	1st N., Tulsa; Sapulpa State, Sapulpa.
10 Pop. 500	86-397										
✓ Cashion Kingfisher D 8	Farmers State Bank \$2'08	Melville Carter	T. G. Abercrombie	Horace G. Smith		10,000	4,680	217,440	141,490	91,630	Inter-State N., Kan. C.; Okla. N. and Citiz. N., Chickasha; 1st N., Okla.
10 Pop. 400	86-649										
✓ Castle Okfuskee E 11	Castle State Bank \$2'08	A. J. Martin	A. B. Wight	Edwin L. Hogan	Irene Cashman	50,000	16,240	240,240	366,200	37,380	1st N., McAlester; N. Bk. Com., Kan. C.; Far. N., Okla.; 1st N., Guthrie.
10 Pop. 500	86-707		C. R. Klingman	L. J. Brannan	E. L. Elliott	16,000	14,000	268,000	61,000	110,000	New Eng. N., Kan. C.; 1st N., Okla.
✓ Catoosa Rogers C 13	Farmers & Merch. Bank \$2'02	J. M. Gravitt	A. E. Henry	J. P. Lowry		10,000	5,000	85,000	80,000	10,000	Inter-State N., Kan. C.; Okla. N. and Citiz. N., Chickasha; 1st N., Okla.
10 Pop. 404	86-708		W. T. Dickson	C. R. Phillips	R. A. Nichols	25,000	1,000	282,410	296,310	28,040	Guaranty, Okla. Stock Yds. N. and Secur. N., Okla.; Fid. N. Bk. & Tr., Kan. C.
✓ Cement Caddo G 6	Farmers State Bank \$2'08	J. W. Roland	J. M. Pittman	C. R. Phillips	R. A. Nichols	25,000	1,000	282,410	296,310	28,040	1st N., McAlester; N. Bk. Com., Kan. C.; S. W. Reserve, Okla.; 1st N., Coalgate.
10 Pop. 770	86-456										
✓ Centrahoma Coal H 12	Peoples State Bank \$2'07	R. D. Cody	Jesse Bunch	A. M. Stuart	Oilye Arrington	10,000	8,920	121,530	108,230	28,670	1st N. and Comw. N., Kan. C.; Am. N., Okla. C.; Union N., Tulsa.
11 Pop. 500	86-709										
✓ Centralia Craig A 14	First State Bank \$2'20	W. F. Reynolds	H. V. Montgomery	J. T. Preston		15,000		100,000	76,500	50,000	Inter-State N., Kan. C.; Wilkin-Hale State, Okla.
10 Pop. 387	86-602										
✓ Chandler Lincoln D 10	FIRST NATIONAL BANK \$1900	H. M. JOHNSON	W. E. BROWN	E. C. LOVE	T. C. ROSS	50,000	16,880	593,910	592,740	133,130	1st N., Tulsa; Sapulpa State, Sapulpa.
10 Pop. 2400	86-220				ROY DAWSON						
✓ " " " "	First State Bank \$2'09	A. E. Patrick	F. E. Barber	W. R. Curry	H. G. Curry	25,000	5,000	425,000	350,000	120,000	Inter-State N., Kan. C.; Wilkin-Hale State, Okla.
10 Pop. 4000	86-230										
✓ " " " "	Union National Bank \$2'02	E. L. Conklin	J. B. Charles	H. O. Brunt	E. O. Keegan	50,000	29,410	900,960	648,640	372,650	1st N., St. L.; Tra. N., Kan. C.
10 Pop. 300	86-228				Lawrence Cox	15,000	8,330	200,000	125,000	125,000	Drov. N., Kan. C.; 1st N. and Citiz. State, Lawton; 1st N., Anadarko.
✓ Chattanooga Comanche H 5	Chattanooga State Bank \$2'03	J. L. Cox	Guy Robertson	Alva Ringo		50,000	15,870	327,080	426,250	71,750	Cont. & Com'l N., Chi., Tra. N. and Com. Tr. Co., Kan. C.; Com'l N., Muskogee.
10 Pop. 4000	86-572										
✓ Checotah McIntosh E 14	Commercial National Bank \$2'01	A. O. Johnson	J. O. Price	H. L. Wood	J. O. Pierce	50,000	43,200	637,310	580,950	199,550	Seab. N., N. Y.; N. Reserve, Kan. C.; 1st N., Muskogee.
10 Pop. 4000	86-273										
✓ " " " "	FIRST NATIONAL BANK \$2'98	R. D. MARTIN	JACKSON THOMPSON	E. M. HILL	RUTH HOUSTON	50,000	43,200	637,310	580,950	199,550	New Eng. N. and N. Bk. Com., Kan. C.
10 Pop. 4000	86-272		A. C. NARON								
✓ " " " "	Peoples National Bank \$2'11	J. N. Keeney	E. V. Keeney	E. V. Keeney	G. W. Stidham Jr.	25,000	31,270	376,660	298,350	144,580	Mech. & Metals N., N. Y.; Cent. N.; St. L.; Ex. N., Tulsa; Inter-State N., Kan. C.
10 Pop. 1800	86-926										
✓ Chelsea Rogers B 14	BANK OF CHELSEA \$2'96	J. B. MILAM	W. F. McSPADEN	J. B. PARKS	FLOYD McSPADEN	50,000	14,410	639,510	657,960	140,910	Han. N., N. Y.; N. Bk. Com., Kan. C.
10 Pop. 1800	86-317		J. M. SHARP								
✓ " " " "	First National Bank \$2'01	J. G. Mehlin	J. S. Hogue	N. B. Dannenburg	R. C. Brewer	25,000	15,260	444,000	194,000	198,610	
10 Pop. 1800	86-318										

OLDEST NATIONAL BANK IN OKLAHOMA CITY—FIRST NATIONAL BANK

January, 1920  
OKLAHOMA BANKS—Capitol Hill to Chelsea  
1099

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Cherokee... Alfalfa A 6 10 Pop. 2500	ALFALFA COUNTY NAT. BK. 86-236 *2'08	H. G. FRIZZELL		H. B. KLIEWER	A. D. KINCHELOE E. W. POLLOCK PERSONAL ATTE TION. WRITE US.	\$ 25,000	\$ 10,000	\$ 352,000	\$ 225,000	\$ 75,000	Han. N., N. Y.; 4th N., Wichita; 1st N. and Drov. N., Kan. C.
" " "	BANK OF CHEROKEE *2'01 86-235	J. C. Beaty	F. M. Overstreet	J. W. Constant	J. W. Rockley	30,000	8,420	368,280	381,510	99,220	N. Bk. Com., Kan. C.; Enid N., Enid.; 1st N., Okla.
" " "	Farmers National Bank *2'10 86-237	J. D. Butts	A. T. Bernard	O. M. Delzell	C. S. Dunnington G. A. Tucker R. N. Higgins, Jr.	40,000	18,000	400,000	340,000	110,000	New Eng. N., Kan. C.
Cheyenne... Roger Mills 10 Pop. 1000 E 2	Cheyenne State Bank *2'98 86-574	S. Jackson	J. H. Kendall	G. B. Lovett		25,000	8,200	335,000	200,000	118,000	Okla. Stock Yds. N., Tradersmens N., and Am. N., Okla.; N. Bk. Com., Kan. C.; 4th N., Wichita.
Chickasha... Grady F 7 10 Pop. 15,447	Chickasha National Bank *2'06 86-48	T. H. Dwyer	W. E. Dwyer	R. C. Smith	O. W. Foster	100,000	50,000	500,000	497,000	150,000	Am. N., Okla.; N. Reserve, Kan. C.; Secur. N., Dallas.
" " "	CITIZENS NATIONAL BANK 86-46 *2'1900	Wm. Inman	W. W. Horne	E. D. Foster	J. M. Wantland D. C. Newman	100,000	50,000	900,000	750,000	250,000	Han. N., N. Y.; Inter-State N. and New Eng. N., Kan. C.; Am. N., Okla.
" " "	Farmers State Bank *2'10 86-49	M. F. Courtney	E. H. Courtney	J. W. Wilson	L. M. Gardner	50,000	18,000	700,000	450,000	250,000	Mech. & Metals N., N. Y.; N. Reserve and Comw. N., Kan. C.; Tradersmens N., Okla.
" " "	<b>FIRST NAT'L BK.</b> 86-45 *2'1900	C. B. CAMPBELL... B. F. JOHNSON... F. L. SLUSHER... J. E. McNEILL... E. B. JOHNSON... L. R. HAWN Oldest National Bank in Grady County. Collections made promptly and remitted for on day of payment. We respectfully invite your business.				200,000	77,060	1,953,730	1,420,820	708,360	Imp. & Tra., N. Y.; Cont. & Com'l N., Chi.; 1st N., Kan. C.
" " "	Oklahoma National Bank 86-47 *2'11	R. K. Wooten	Wm. H. Donahue, Active W. H. Gilkey G. W. Barefoot C. L. Smith	F. T. Chandler	C. B. Turner Wm. H. Wisdom	100,000	90,000	1,820,000	1,100,000	898,000	Seab. N., N. Y.; 1st N., Chi.; 1st N., St. L.; Drov. N., Kan. C.; 1st N., Wichita; Am. N., Okla.
Choctaw... Oklahoma E 9 10 Pop. 242	State Bank of Choctaw *2'04 86-711	G. M. Smith		Henry Brumme		10,000	1,500	54,040	50,460	10,560	State N., Far. N., and 1st State, Okla.
Choteau... Mayes C 14 10 Pop. 483	Farmers & Merch. Bank 86-567 *2'06	G. B. Lindsey	S. R. Miller	J. D. Hiebert		15,000	5,000	150,000	85,000	56,000	1st N., Kan. C.; Ex. N., Muskogee.
" " "	First State Bank *2'04 86-566	R. L. Cochran	J. P. Brown	H. W. Bledsoe	W. A. Bledsoe	10,000	3,000	75,000	50,000	15,000	N. Reserve, Kan. C.; Producers State, Tulsa; 1st N., Muskogee.
Claremore... Rogers C 14 10 Pop. 4500	FARMERS BANK & TR. CO. 86-181 *2'06	W. G. RIGGS... { 15 cents minim will receive pr um for Sight Draf ompt, vigorous at	J. F. McCLELLAN... ts and 25 cents for tentation and imm	J. F. FLIPPIN... r Credit Reports mediate remittance	F. B. GARDEN... sent in advance	30,000	6,000	500,000	403,250	125,000	Mech. & Metals N., N. Y.; Comw. N., Kan. C.; Producers State, Tulsa.
" " "	First National Bank *2'05 86-179	John Dirickson	F. A. Anderson	C. F. Godbey	R. A. Patton	50,000	13,500	450,000	340,000	165,000	Han. N., N. Y.; N. Bk. Com., Kan. C.; Cent. N., St. L.; Union N., Tulsa.
" " "	National Bank of Claremore 86-180 *2'02	G. D. Davis	W. F. Hays	G. O. Bayless	C. C. Nichols B. H. Bayless E. R. Taylor	50,000	21,690	956,340	823,050	254,980	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; N. Bk. Com., St. L.; Cent. N., Tulsa.
Clarita... Coal H 12 11 Pop. 500	First State Bank *2'10 86-712	R. E. Calloway	S. A. Maxwell	O. H. Fanning		10,000	5,060	133,190	136,730	30,420	1st N., McAlester; Drov. N., Kan. C.; Citiz. State, Coalgate; 1st N., Okla.
Clayton... Pushmataha H 15 11 Pop. 500	First State Bank *2'10 86-1088	L. P. Davenport		Thos. E. Boland		10,000	2,140	121,790	83,220	49,700	Citiz. N., Antlers; McAlester Tr. Co., McAles- ter; 1st N., Ft. Smith.
Oleo Springs... Major B 5 10 Pop. 500	Cleo State Bank *2'1900 86-588	Chas. M. Delzell		E. T. Devin		10,000	1,000	110,000	90,000	31,000	1st N. and Tradersmens N., Okla.; Far. N., Cherokee; Enid N., Enid.
Cleveland... Pawnee C 11 10 Pop. 4000	Cleveland National Bank *2'04 86-330	E. C. Mullendore	R. F. Mullendore	O. V. Mullendore	D. P. McClure	50,000	9,090	527,170	485,600	125,660	Seab. N., N. Y.; 1st N. and Tra. N., Kan. C.; Secur. N., Okla.
" " "	Fidelity State Bank *2'12 86-938	J. P. Martin	Gertrude Martin	C. I. Thatcher	G. C. Poplin	25,000	15,500	323,800	271,580	93,350	Chase N., N. Y.; N. Bk. Com., Kan. C.; Ex. N., Tulsa.
" " "	First National Bank *2'01 86-329	J. B. Myers	W. D. Myers O. A. Gilbert Kate Sutton J. A. Carlberg	W. H. Boles	G. W. Reynolds	50,000	25,000	850,000	650,000	310,000	Mech. & Metals N., N. Y.; N. Bk. Com., St. L.; New Eng. N., Kan. C.; 1st N., Okla.
Clinton... Custer E 4 10 Pop. 4500	Clinton State Bank *2'1900 86-471	C. G. Welch	J. A. Carlberg	J. A. Carlberg	L. R. Carlberg	50,000	5,000	125,000	100,000	52,000	N. Bk. Com., N. Y.; 1st N., St. L.; New Eng. N., Kan. C.
" " "	First National Bank *2'03 86-182	E. K. Thurmond	F. H. Crow C. E. Gannaway McLain Rogers	C. B. Finch	Sam B. Richert	25,000	12,500	726,000	220,000	475,000	Mech. & Metals N., N. Y.; Cent. N., St. L.; N. Bk. Com., Kan. C.; Am. N., Okla.
" " "	First State Bank *2'03 86-183	L. E. Coleman		W. C. Smoot	C. B. Sewell M. E. Nimms	50,000	9,500	638,590	579,170	118,920	Mech. & Metals N., N. Y.; 1st N., Kan. C.; Secur. N., Okla.
" " "	Oklahoma State National Bk. 86-184 *2'11	C. W. Brewer	E. A. Humphrey	C. A. Shaw	Bertha Williams	25,000	9,890	246,200	203,150	91,320	Han. N., N. Y.; New Eng. N., Kan. C.; Citiz. N., El Reno.

1100 OKLAHOMA BANKS—Cherokee to Clinton January, 1920

**FIRST NATIONAL BANK in Oklahoma City Gives** { CONSISTENT CAREFUL } **Service to Customers**

TOWN AND COUNTY. County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & RE- CEIPTS, DUE FROM BANKS	
*Coalgate..... Coal H 12 11 Pop. 4000	<b>CITIZENS STATE BANK</b> *\$ 08 86-156	S. A. Maxwell	Roy Whitlock F. W. Maxwell	C. H. Smith	J. L. Cusenbery	\$ 25,000	\$ 10,270	\$ 464,140	\$ 495,650	\$ 54,180	Mech. & Metals N., N. Y.; Drov. N., Kan. C.; Wilkin-Hale State, Okla.
"..... "	First National Bank *\$1900 86-154	T. Mitcham	S. W. W. Pomeroy J. G. Loving	R. P. Carson	L. C. Vance Etta House	100,000	28,310	615,380	979,540	78,680	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; 1st N., McAlester; Am. N., Okla.
Colbert..... Bryan J 11 11 Pop. 400	First National Bank ..... '05 86-713	W. H. McCarley	B. A. McKinney A. N. Leecraft	C. B. Carter		25,000	10,700	141,870	106,220	76,620	State N., Denison; New Eng. N., Kan. C.; Durant N., Durant.
Coleman..... Johnston I 11 11 Pop. 500	Coleman State Bank *\$10 86-714	R. P. Brewer	T. F. Owens	G. C. Houck		10,000	10,000	100,000	100,000	18,000	N. Bk. Com., Kan. C.; 1st N., McAlester.
Collinsville..... Tulsa B 13 10 Pop. 5000	Collinsville National Bank 86-327 *\$12	G. M. Janeway	F. G. Keith		F. H. Janeway	25,000	11,630	270,090	228,310	80,250	N. City, N. Y.; Comw. N., Kan. C.; 1st N., Tulsa.
"..... "	First National Bank *\$11 86-328	N. O. Colburn	H. C. Bollman E. B. Colburn	J. O. Colburn	H. E. Bateman	25,000	29,000	350,000	250,000	150,000	Seab. N., N. Y.; N. Bk. Com., Kan. C.; Cent. N., Tulsa.
"..... "	State Bank of Collinsville 86-945 *\$12	J. A. Reavis	R. H. Muzzy	C. T. McCarty	G. A. Guenther	25,000	8,520	274,600	237,400	65,710	New Eng. N. and Inter-State N., Kan. C.; Producers State, Tulsa.
Colony..... Washita F 4 10 Pop. 300	Colony State Bank *\$03 86-715	P. E. Schaub	E. L. Milner	W. G. Jahn		10,000	4,000	70,000	45,000	41,000	Am. N., Okla.; Cent. N., St. L.; 1st N., Weath- erford.
Comanche..... Stephens H 7 10 Pop. 2000	Farmers State Bank *\$09 86-336	J. T. Chelf	A. L. Davis	Roy G. Glass	Wm. Carter	30,000	5,000	350,000	185,000	165,000	Tradesmens N. and 1st N., Okla.; Gate City N., Kan. C.
"..... "	<b>FIRST NATIONAL BANK</b> *\$02 86-334	<b>E. M. RALLS</b>	<b>G. W. MELLISH</b> J. RALLS	<b>G. A. EBERLE</b>		25,000	20,000	450,000	130,000	300,000	N. Reserve, Kan. C.; Far. N., Okla.
"..... "		Special attention given to your business. Prompt Service		L drafts, cash and time items. Requests for ratings.							
Commerce..... Ottawa A 16 10 Pop. 3500	Bank of Commerce *\$17 86-1063	J. B. Milam	J. S. Denton	J. W. Roberts	J. J. Jack	25,000	3,500	90,000	83,000	20,000	Inter-State N., Kan. C.; Ottawa Co. N., Miami; Bk. of Chelsea, Chelsea.
"..... "	First National Bank *\$15 86-1013	R. J. Tuthill	J. S. Pittman	R. R. Bayless	E. A. Liles	25,000	17,500	300,000	245,000	115,000	New Eng. N., Kan. C.; N. Bk. of Claremore, Claremore; 1st N., Miami.
Cooperton..... Kiowa G 4 10 Pop. 100	Bank of Cooperton *\$03 86-716	T. B. Donnell	Mary Smelser	C. W. Smelser		5,000	8,000	88,000	61,000	38,000	Secur. N., Okla.; Drov. N., Kan. C.
Copan..... Washington A 13 10 Pop. 450	Bank of Copan *\$06 86-717	F. B. Gunn	W. C. Meeker	J. D. McCoid	H. W. McCoid	10,000	1,880	150,000	120,000	40,000	Inter-State N., Kan. C.; Bartlesville State, Bartlesville.
*Cordell..... Washita F 4 10 Pop. 3000	Cordell State Bank *\$03 86-252	J. M. Armfield	J. M. Callaway	F. G. Kliever	J. C. Parman	30,000	10,000	500,000	280,000	200,000	N. Bk. Com., Kan. C.; Cent. N., St. L.; 1st N., Okla.
"..... "	Farmers National Bank *\$11 86-251	H. F. Toliver	H. C. Dorney	J. A. Robinson	A. E. Symcox	25,000	11,290	231,140	229,860	98,160	Secur. N., Okla.; 1st N., Kan. C.
"..... "	Oklahoma State Bank *\$00 86-253	I. L. Hull	W. F. Taylor	J. A. Taylor	C. C. Cooke	30,000	8,000	400,000	290,000	150,000	Chase N., N. Y.; N. Bk. Com. and Fid. N. Bk. & Tr., Kan. C.; N. Bk. Com., Wichita.
Corn..... Washita E 4 10 Pop. 225	Corn State Bank *\$09 86-802	G. B. Flaming	P. E. Schaub	P. B. Harms		10,000	3,000	68,320	64,230	21,770	1st N., Weatherford; Secur. N., Okla.
Council Hill..... Muskogee 10 Pop. 300	Oklahoma State Bank *\$12 86-935	U. C. Stockton	D. B. Ogden	G. F. Hardin	V. A. Hardin	10,000	2,390	81,800	61,510	32,680	1st N., Eufaula; Ex. N. and Cent. State, Mus- kogee.
Covington..... Garfield C 8 10 Pop. 500	<b>AMERICAN STATE BANK</b> 86-720 *\$11	A. E. Wilkins	G. E. Ricker	E. F. Fitzgerald	W. T. Henry Asa Fitzgerald	20,000	4,650	402,110	306,500	103,100	Comw. N., Kan. C.; Cent. State, Enid.
"..... "	Covington State Bank *\$17 86-1049	W. E. Carey	F. R. Zacharias	Clint Jayne	D. Mitchell	20,000	3,400	210,000	175,000	40,000	New Eng. N., Kan. C.; Garfield Co., Enid.
Coweta..... Wagoner D 14 10 Pop. 1500	<b>FIRST STATE BK.</b> 86-358 *\$16	<b>J. L. TROWER</b>	<b>LEO HUGHES</b>	<b>W. H. RUST</b>	<b>P. R. WILBANK</b>	30,000	3,000	300,000	220,600	40,000	1st N., Tulsa; Ex. N. and 1st N., Muskogee.
"..... "	First National Bank *\$03 86-360	W. S. Vernon	C. G. Hultquist T. P. Luker	L. Vernon		25,000	16,000	270,000	210,000	85,000	1st N., Kan. C. and Muskogee.
Coyle..... Logan D 9 10 Pop. 413	Cimarron Valley Bank *\$1000 86-592	C. M. Cade	Willard Johnston Jennie McLuse	C. S. Reed	Lea Knox	10,000	12,000	160,000	110,000	41,000	N. Bk. Com., Kan. C.; State N., Shawnee; 1st N. and Okla. State, Guthrie.
"..... "	Peoples State Bank *\$03 86-593	M. E. Fruin	Alfred Hare	Nona M. Fruin	Sara Townsend	15,000	6,000	180,000	106,000	91,000	N. Bk. Com., Kan. C.; Tradesmens N., Okla. 1st N., Guthrie.

**SERVICE—Use the FIRST NATIONAL BANK IN OKLAHOMA CITY—SERVICE**

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

OKLAHOMA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'T. BONDS, SECURITIES	CASH & RE-CEIVED FROM BANKS	
Crescent... Logan D 8 10 Pop. 1200	Bank of Crescent... *2\$'06 86-414	Wm. Brown	J. T. Stinson	Ed. Stobaugh	Nellie Norris	\$ 10,000	\$ 6,120	\$ 220,980	\$ 115,000	\$ 56,800	1st N., Guthrie and Kan. C.; Trademens N., Okla.
" " " "	Farmers & Merchants Bank 86-413 2\$'02	Arno Beyer	W. A. Prince	E. W. Aniba		20,000	17,870	348,730	143,430	243,170	N. Bk. Com., Kan. C.; Guthrie Sav., Guthrie; Am. N., Okla.
Crowder... Pittsburg F 14 10 Pop. 1000	Bank of Crowder... *2\$'10 86-723	W. B. Hendon	A. Boiles	Scott Hendon	Amy Osborn	10,000	2,750	139,450	75,330	74,810	Inter-State N., Kan. C.; McAlester Tr. Co. and 1st N., McAlester.
Cushing... Payne D 10 10 Pop. 7500	Cushing State Bank... *2\$'08 86-380	E. C. Mullendore	L. D. Berry J. W. Wilson, Active	T. C. Rucker	L. J. Martin	25,000	10,000	325,000	240,000	100,000	Ex. N., Tulsa; Trademens N. and 1st N., Okla.; Clev. N., Clev.
" " " "	Farmers National Bank... *2\$'97 86-381	T. J. Hughes	R. C. Jones	S. A. Bryant	B. V. Sanders	25,000	33,340	610,490	464,270	230,540	Mech. & Metals N., N. Y.; New Eng. N., Kan. C.; Secur. N., Okla.; Union N., Tulsa.
" " " "	First National Bank... *0\$'08 86-379	O. W. Carpenter	H. T. Riddle	John Foster	Ernest Burford	25,000	10,000	400,000	236,740	150,000	Okla. Stock Yds. N., Okla.
" " " "	Oklahoma State Bank... *2\$'13 86-985	J. H. Bellis	H. M. Foster J. H. Kenney	R. D. Sears	E. Brandon	25,000	9,500	864,500	557,000	337,000	Mech. & Metals N., N. Y.; 1st N., Tulsa; Comw. N., Kan. C.
Custer... Ouster E 4 10 Pop. 1000	First National Bank... *2\$'07 86-429	L. L. Hoyt	J. B. Rowland	F. T. Huston	L. J. Knack	25,000	7,000	250,000	240,000	27,000	N. Park, N. Y.; New Eng. N., Kan. C.
" " " "	Peoples State Bank... *2\$'11 86-423	F. G. Delaney	Ed. Evans	J. H. Hoberrecht	T. Howenstein	30,000	1,500	170,000	130,000	60,000	1st N. Chi. and Okla.; Midw. N. Bk. & Tr., Kan. C.
Cyril... Caddo F 5 10 Pop. 800	Bank of Cyril... *2\$'08 86-724	A. B. Estes	W. F. Lawler	L. A. Davis	L. E. Davis	20,000	4,800	267,000	261,000	80,000	Com. Tr. Co., Kan. C.; Trademens N. and Am. N., Okla.; 1st N., Lawton.
Dacoma... Woods A 4 10 Pop. 146	State Bank of Dacoma... *2\$'04 86-725	A. J. Harter	J. M. Bonner	George Weaber	E. P. Read	20,000	5,000	225,000	154,000	75,000	Tra. N., Kan. C.; Enid N., Enid.
Dale... Pottawatomie E 10 10 Pop. 150	Dale State Bank... *2\$'03 86-726	M. L. Caldwell	E. Patton	G. M. Cade, Jr.		10,000	4,000	52,000	50,000	16,000	State N., Shawnee; Trademens N., Okla.; N. Bk. Com., St. L.
Davenport... Lincoln D 10 10 Pop. 1000	Davenport State Bank... *2\$'05 86-601	O. D. Groom	L. J. Chapman F. H. Groom	W. A. Chastain	A. A. Cate C. G. Adams	17,500	5,000	277,000	185,000	88,000	Fid. N. Bk. & Tr., Kan. C.; Trademens N. and 1st N., Okla.; Producers State, Tulsa.
Davidson... Tillman I 3 10 Pop. 450	First State Bank... *2\$'03 86-727	J. L. Lair	J. B. Beard, Jr. A. Lair	J. H. McClure	C. R. McClure C. G. Hudson	15,000	6,500	500,000	100,000	350,000	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; 1st N., Frederick; Trademens N., Okla.
Davis... Murray H 9 10 Pop. 1800	First National Bank... *2\$'00 86-302	T. P. Howell	R. J. Vanderslice	Charles Hutchins	H. N. Homer, Jr. C. W. Hutchins	50,000	17,070	326,240	156,660	236,640	Han. N., N. Y.; Cent. N., St. L.; 1st N., Ft. Worth and Kan. C.
" " " "	First State Bank... *2\$'08 86-304	T. H. Slover	D. F. Ellis	J. F. Ellis	E. O. Richardson Irene Weber	25,000	11,410	197,270	105,320	89,840	Chase N., N. Y.; N. Bk. Com., St. L. and Kan. C.
" " " "	Oklahoma State Bank... *2\$'08 86-303	R. L. Freeman	N. L. Hale	O. M. Woodward		15,000	13,650	279,320	100,600	206,230	N. Reserve, Kan. C.; 1st N., St. L.; Merch. & Plan. N., Ada.
Deer Creek... Grant A 8 10 Pop. 300	Bank of Deer Creek... *2\$'00 86-728	J. T. Stewart	A. E. Bowers	A. H. Derington		15,000	2,650	174,000	132,000	41,000	N. Bk. Com., Kan. C. and Wichita; Cent. State, Enid.
Delaware... Nowata A 13 10 Pop. 662	Delaware State Bank... *2\$'09 86-505	G. T. Guernsey, Jr.		B. C. Martin	Ralph Sullivan	10,000	800	90,000	75,000	20,000	Com'l N., Independence, Kan.; Citiz. State, Nowata.
Depew... Creek D 11 10 Pop. 600	First State Bank... *2\$'07 86-729	J. B. Charles	E. L. Conklin	J. L. West		10,000	8,760	128,450	97,690	46,220	Tra. N., Kan. C.; Cent. N., Tulsa; Trademens N., Okla.
Devol... Cotton H 5 10 Pop. 550	Farmers State Bank... *2\$'08 86-730	A. J. Emery	W. T. Huff	N. E. Emery		20,000	6,590	500,820	258,890	266,810	Tra. N., Kan. C.; 1st N., Wichita Falls, Tex.; Citiz. State, Lawton.
" " " "	First National Bank... *1\$'19 86-1135	J. A. Fowler	Jno. H. Fowler, Active	J. E. Laney	Paul A. Landes	25,000	2,500	50,000			Cent. State, Dallas; 1st N., Ft. Worth; Am. N., Wichita Falls.
" " " "	Oklahoma State Bank... *2\$'19 86-1117	W. W. Housewright	M. M. Landes E. Constantin, Jr.	N. L. Dillow	C. D. Coe	25,000	360	364,230	170,770	218,820	City N., Wichita Falls; Tex.; Fid. N. Bk. & Tr., Kan. C.; Union N., Tulsa.
Dewar... Okmulgee E 13 10 Pop. 3000	Dewar State Bank... *2\$'18 86-982	H. A. McCauley	E. T. Morgan	O. J. Lee	W. C. Evans	10,000	980	134,140	87,740	47,710	N. Bk. Com., Kan. C.; Sapulpa State, Sapulpa, Okla.; Henryetta State, Henryetta; 1st N., Tulsa.
Dewey... Washington A 13 10 Pop. 4000	First National Bank... *0\$'06 86-320	H. M. Brent	H. H. McClintock	H. D. Cannon	O. A. Patridge	25,000	24,250	625,620	425,550	274,310	Seab. N., N. Y.; Inter-State N. and N. Bk. Com., Kan. C.; N. Bk. Com., St. L.
" " " "	SECURITY NATIONAL BANK 86-321 *2\$'09	C. J. Kiewer	Chas. Shertzler	C. H. Kayler	H. A. King	25,000	12,830	362,500	241,920	65,660	Fid. N. Bk. & Tr., Kan. C.; Bartlesville N., Bartlesville.
Dill... Washita F 3 10 Pop. 350	Dill State Bank... *2\$'06 86-731	J. M. Armfield	T. H. Armstrong	Dell Robinson		10,000	4,500	150,000	90,000	13,910	N. Bk. Com., Kan. C.; Wilkin-Hale State, Okla.
Dilworth... Kay A 10 10 Pop. 600	Dilworth State Bank... *2\$'17 86-1044	C. A. Gwinn	F. R. Zacharias	E. A. Hawthorn		15,000	1,800	100,000	85,000	25,000	New Eng. N., Kan. C.; Garfield Co., Enid; Eastman N., Newkirk.
Douglas... Garfield C 7 10 Pop. 250	Douglas State Bank... *2\$'02 86-732	H. A. Adams	Emma V. Adams	Y. V. Willett	Jessie Hoffman	15,000	2,500	225,000	150,000	85,000	N. Bk. Com., Kan. C.; Guthrie Sav., Guthrie; 1st N., Enid and Okla.

Are You SEEKING ADDITIONAL FACILITIES? CONTEMPLATING A BANKING CHANGE? See the FIRST NATIONAL BANK IN OKLAHOMA CITY

TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. Priv. ◆Mem. Fed. Res.   Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Dover... Kingfisher D 7 10 Pop. 500	Bank of Dover... *†\$ 01 86-733	W. R. Barney	A. H. Ruth	F. C. Stark	E. F. Barney	\$ 20,000	\$ 10,000	\$ 180,000	\$ 180,000	\$ 30,000	1st N., Kan. C.; Hennessey State, Hennessey; 1st N., Tulsa.
Driftwood... Alfalfa A 6 10 Pop. 100	Citizens State Bank... *†\$ 06 86-734	R. L. Orton	Mrs. W. M. Harney	R. E. Barnum	Harry E. Rather	15,000	2,500	160,000	165,000	25,000	Com. Tr. Co., Kan. C.; Cent. State, Enid; Bk. of Cherokee, Cherokee; 1st N., Okla.
Drummond... Garfield C 7 10 Pop. 300	Bank of Drummond... *†\$ 02 86-735	R. C. Menefee	O. E. Durham W. A. Richardson D. S. Harris	Chas. E. Shafer	L. S. Allen	25,000	4,000	230,000	192,000	42,000	Seab. N., N. Y.; Com. Tr. Co., Kan. C.; Okla. State, Enid.
Drumright... Creek D 11 10 Pop. 7500	Drumright State Bank... *†\$ 14 86-997	Aaron Drumright	Arthur O'Dell	F. M. Foster	L. N. Stephenson B. F. Simmons	50,000	26,800	777,170	685,480	168,490	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.
" " " "	First National Bank... *14 86-1009	R. B. Farris	J. G. Bennett D. R. Russell	R. M. Hayes		50,000	20,420	934,640	721,920	258,640	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; Ex. N., Tulsa.
" " " "	Guaranty State Bank... *†\$ 16 86-1041	L. C. Parmenter	E. A. Edmondson W. R. Barney	E. C. Morris	Q. B. Mitchell L. E. Shanks	25,000	11,810	454,360	343,090	138,640	N. Bk. Com., Kan. C.; 1st N., Tulsa and Holdenville; Muskogee N., Muskogee.
Duke... Jackson H 2 10 Pop. 500	Farmers & Merchants Bank... *†\$ 10 86-481	J. F. Reaves	B. E. Darby	E. A. Kinder		10,000	6,790	459,350	194,380	279,950	Wilkin-Hale State, Okla.; City N., Altus; Cent. N., St. L.
Duncan... Stephens H 7 10 Pop. 5000	City National Bank... *†\$ 07 86-212	J. C. McCasland	W. T. Foreman W. W. Martin	D. A. Fowler		35,000	12,000	160,000	170,000	30,000	Mech. & Metals N., N. Y.; Inter-State N., Kan. C.; Cent. N., Tulsa; Am. N., Okla.
" " " "	Duncan National Bank... *†\$ 04 86-211	G. L. Wilson J. D. Wade, Ch. of Bd.	H. W. Wall	H. W. Wall	R. K. Arnold	60,000	22,940	604,150	454,040	243,040	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; Am. N., Okla.; Stock Yds. N., Ft. Worth; Ex. N., Tulsa.
" " " "	<b>FIRST NATIONAL BANK</b> 86-210 *†\$ 1900	R. K. Wootten	J. A. Blaydes	J. R. Prentice	E. E. Brown	50,000	50,000	650,000	480,000	300,000	N. Bk. Com., N. Y., St. L., and Kan. C.
" " " "	<b>SECURITY STATE BANK</b> 86-1104 *†\$ 18	G. L. Dark	P. O. Dings E. E. Clark	C. C. Stephens		25,000	2,500	162,000	68,000	105,000	Cont. & Com'l N., Chi.; Midw. N. Bk. & Tr., Kan. C.; Wilkin-Hale State, Okla.; Guaranty State, Ardmore.
Durant... Bryan I 12 11 Pop. 8000	American State Bank... *†\$ 17 86-92	S. A. Whale	H. L. Cox D. Morgan	H. D. Neely	J. B. Hunsaker	50,000	12,500	700,000	400,000	135,800	Seab. N., N. Y.; 1st N., Muskogee.
" " " "	Durant National Bank... *†\$ 1900 86-88	James R. McKinney	W. C. Slaughter	W. E. Clark G. H. McKinney, A. Cash.	M. W. Fitzgerald J. E. McKinney	100,000	160,000	2,000,000	1,750,000	500,000	Seab. N., N. Y.; New Eng. N. and N. Bk. Com., Kan. C.; 1st N., St. L.
" " " "	First National Bank... *†\$ 98 86-87	E. C. Million	Green Thompson A. U. Thomas	Frank Gibson	Dial Curdin Frank L. Dyer	100,000	54,930	790,040	1,092,610	148,460	N. Park. N. Y.; Cent. N., St. L.; N. Bk. Com., Kan. C.; 1st N., Muskogee.
" " " "	First State Bank... *†\$ 08 86-90	Geo. H. Pruitt	Frank H. White	Bonnie Mae Pruitt		15,000	3,500	110,000	78,000	44,000	McAlester Tr. Co., McAlester.
Dustin... Hughes F 13 10 Pop. 1000	Dustin State Bank... *†\$ 04 86-533	W. R. Blake	D. W. Johnston W. N. Melton	R. R. Burnham	F. B. Burnham	20,000	7,760	278,470	115,500	183,730	Drov. N., Kan. C.; Producers State, Tulsa.
" " " "	Farmers State Bank... *†\$ 18 86-1101	W. M. McLennan	O. V. Cline	L. J. Myers		15,000	2,500	140,000	100,000	25,760	Muskogee N., Muskogee; Inter-State N., Kan. C.
Eagle City... Blaine D 5 10 Pop. 200	Bank of Eagle City... *†\$ 02 86-736	J. H. Gossom	K. D. Gossom	H. Klingler		5,000	5,000	70,000	40,000	38,000	Cent. State, Enid; S. W. N., Okla.
Eakly... Caddo F 5 10 Pop. 150	Bank of Eakly... *†\$ 10 86-737	P. Breckenridge	F. R. Miller	J. D. Adams	Elzy Williamson Thelma Willis I. D. Barrett	10,000	4,000	104,000	92,000	40,000	Fid. N. Bk. & Tr., Kan. C.; Am. N., Okla.
Earlsboro... Pottawatomie F 10 10 Pop. 388	Bank of Earlsboro... *†\$ 01 86-738	C. M. Cade	Willard Johnston	H. L. Ingram		15,000	3,000	120,000	85,000	50,000	State N. and Union State, Shawnee; N. Bk. Com., Kan. C.
Edmond... Oklahoma E 8 10 Pop. 3500	Citizens National Bank... *†\$ 12 86-225	E. A. Bender	G. H. Fink	H. W. Granzow	E. E. Griffin	25,000	6,030	254,130	233,460	41,880	Chase N., N. Y.; New Eng. N., Kan. C.; Secur. N., Okla.
" " " "	Edmond State Bank... *†\$ 15 86-811	E. H. Emmerson	H. S. Emmerson		Herman Larson	25,000	2,000	300,000	230,000	86,000	1st N., Kan. C.; Tradesmens N., Okla.
" " " "	First National Bank... *†\$ 02 86-226	W. S. Patten	J. M. Angles	W. H. Patten	W. L. Shelden	25,000	5,230	394,890	327,320	119,940	Han. N., N. Y.; 1st N., St. L. and Kan. C.; Am. N., Okla.
Eldorado... Jackson H 2 10 Pop. 1250	<b>FARMERS &amp; MERCHANTS STATE BANK</b> 86-406 *†\$ 06	W. E. JOYNER	J. F. JONES	F. A. HATCH		15,000	2,500	240,000	75,000	180,000	Mech. & Metals N., N. Y.; Secur. N. and Wilkin-Hale State, Okla.
" " " "	<b>FIRST NATIONAL BANK</b> 86-405 *†\$ 06	E. M. Francis	T. C. Phillips	C. D. Woods	H. A. Bruens	25,000	28,000	250,000	100,000	160,000	Drov. N., Kan. C.; State N., Okla.
Elgin... Comanche G 6 10 Pop. 324	Bank of Elgin... *†\$ 06 86-739	L. T. Sammons	C. C. Stephens	B. R. Stephens	N. Stephens	10,000	6,200	152,000	95,800	69,500	Live Stock State, Kan. C.; City N., Lawton; S. W. N., Okla.
Elk City... Beckham E 2 10 Pop. 4000	Farmers State Bank... *†\$ 08 86-160	W. E. Hocker	J. N. Cook	W. C. Thomas	M. J. Graham M. W. Hawkins	25,000	20,000	600,000	300,000	345,000	Mech. & Metals N., N. Y.; N. Reserve, Kan. C.; Far. N. and 1st N., Okla.
" " " "	First National Bank... *†\$ 01 86-157	A. L. Thurmond	I. C. Thurmond	J. P. Thurmond	H. G. Ford E. C. Willison	50,000	25,000	800,000	455,000	350,000	Mech. & Metals N., N. Y.; Am. N., Okla.; Cent. N., St. L.; 1st N., Kan. C.
Elmer... Jackson H 3 10 Pop. 500	Bank of Elmer... *†\$ 06 86-658	C. W. Haward	W. W. Childers	L. M. Childers	W. G. Wilson	10,000	2,000	90,900	20,900	50,000	N. Bk. Com., Frederick.
Elmore... Garvin H 8 10 Pop. 400	First State Bank... *†\$ 03 86-740	J. P. Gibson		A. L. Brewer		10,000	5,000	152,000	41,900	131,000	1st N., Pauls Valley; N. Bk. Com., St. L.; Guaranty State, Ardmore; S. W. N., Okla.

OLDEST NATIONAL BANK IN OKLAHOMA CITY—FIRST NATIONAL BANK

January, 1920

OKLAHOMA BANKS—Dover to Elmore City

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

OKLAHOMA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. ●Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & Dis- c'ta. Bonds, SECURITIES	CASH & Ex- changes, Due FROM BANKS	
▲El Reno...Canadian E 6 10 Pop. 12,000	Citizens National Bank...◆2'01 86-66	H. T. Smith.....	K. E. Humphrey... Arthur T. March	W. T. Malone.....	Harry Jensen... R. D. Kinkade	\$ 50,000	\$ 25,000	\$1,111,000	\$ 688,020	\$ 554,630	Mech. & Metals N., N. Y.; 1st N., Kan. C.; Cent. N., St. L.
" " " "	Commercial Bank...◆2'06 86-69	Chas. L. Engle...	C. M. Jackman... R. P. Jackman	Earl G. Morris....	L. H. Normandin..	60,000	17,410	1,075,330	931,200	214,160	Seab. N., N. Y.; Trademans N., Okla.; Com. Tr. Co., Kan. C.
" " " "	El Reno State Bank...◆2'01 86-68	D. P. Richardson..	L. R. Gephart.....	Oscar R. Howard... <i>Active</i>	Wanna Kintzley...	25,000	13,500	385,940	300,900	100,000	Fidelity N. Bk. & Tr. Co., Kan. C.; Okla. Stock Yds. N., Okla.
" " " "	FIRST NATIONAL BANK ◆2'02 86-67	F. H. Morris.....	W. W. Jackman...	C. F. McDonald...	J. O. Chamness... C. W. Maddux	50,000	12,500	800,000	705,000	200,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Inter- State N., Kan. C.; Far. N., Okla.
▲Enid...Garfield B 7 10 Pop. 20,307	AMERICAN NATIONAL BK. †2'20 86-20	T. E. Vessels.....	M. C. Garber... Albert Hirsch	Floyd E. Felt.....	D. J. Owen... M. V. Benson	200,000	40,000				
" " " "	Central State Bank...◆2'13 86-19	A. E. Stephenson..	A. P. Wilcox... G. J. Gensman	E. A. Pendarvis...	O. L. Fisher... H. Chapek T. J. McCreedy	100,000	33,740	2,753,260	2,045,300	835,710	Mech. & Metals N., N. Y.; Comw. N., Kan. C.; Am. State, Wichita; S. W. N., Okla.
" " " "	<b>ENID NAT'L BANK</b> 86-15 ◆2'03	<b>O. J. FLEMING</b> .....	<b>F. H. LETSON</b> ..... <b>J. F. CURRAN</b>	<b>ED. FLEMING</b> .....	<b>A. J. MAHONEY</b> ... <b>C. R. STORY</b>	100,000	125,800	2,250,000	1,550,000	650,000	N. Bk. Com., N. Y.; Inter-State N., Kan. C.; S. W. State, Wichita; Ex. N., Tulsa.
<b>Send us your collections. All we ask is a trial.</b>											
" " " "	First National Bank...◆2'04 86-18	H. H. Champlin...	F. C. Champlin... C. E. Gannon	A. F. Butts.....	W. A. Goltry... Muriel Turner	100,000	130,000	1,402,000	1,350,670	332,330	Chase N., N. Y.; 1st N. and N. Bk. Com., Kan. C.; 1st N., Wichita.
" " " "	GARFIELD COUNTY BK. ◆13'14 86-16	F. R. Zacharias...	B. M. Athey.....	R. L. Henry, A. Cash. John G. Parker, Jr.	H. W. Trippet... Chas. O'Connor	50,000	38,440	2,069,130	1,484,000	659,950	Han. N., N. Y.; New Eng. N., Kan. C.
" " " "	Oklahoma State Bank...◆2'05 86-17	W. R. Lence.....	J. A. Julien.....	H. P. Frantz.....	I. S. Harrington...	100,000	25,000	1,250,000	815,000	385,000	N. Park, N. Y.; Com. Tr. Co. and City, Kan. C.; 4th N., Wichita; S. W. N., Okla.
Erick...Beckham F 1 10 Pop. 1800	First National Bank...◆2'02 86-412	E. K. Thurmond...	H. C. Garrett....	C. L. Gallegly....		25,000	5,000	650,000	280,500	400,000	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; Cent. N., St. L.; Am. N., Okla.
" " " "	Western State Bank...◆2'01 86-411	A. G. Gillum.....	J. L. Haddock...	Bert A. Hudson...	C. S. Hudson... R. W. Hefin	25,000		225,000	126,000	50,000	Trademans N., Okla.; Com. Tr. Co., Kan. C.
▲Eufaula...McIntosh F 13 10 Pop. 3000	Eufaula National Bank...◆2'01 86-331	K. B. Turner.....	J. C. Smock.....	H. C. Hightower...	J. J. Taylor.....	50,000	15,000	392,000	253,000	79,000	Mech. & Metals N., N. Y.; Ex. N., Muskogee; N. Bk. Com., Kan. C.
" " " "	FIRST NATIONAL BANK ◆2'01 86-332	<b>W. G. MORHART</b> ... Service and str Collections app Charges reason	<b>D. B. OGDEN</b> ... <b>S. V. ROMAN</b> ength. reclated. able.	<b>U. C. STOCKTON</b> ...	<b>T. B. PORTER</b> ...	50,000	12,500	600,000	432,500	230,000	N. Bk. Com., Kan. C.; Com'l N. and Ex. N., Muskogee.
" " " "	Oklahoma State Bank...◆2'16 86-1035	D. B. Whybark...	M. E. Turner.....	V. A. Pipkins....		25,000	16,650	397,370	437,830	41,610	N. Reserve, Kan. C.; McAlester Tr. Co., McAlester; 1st N., St. L.
" " " "	State National Bank...◆2'10 86-333	R. L. Simpson....	W. A. Tolleson...	C. L. Follinsbee...	H. R. Jordan... D. E. Carter	25,000	25,000	475,000	540,000	130,000	N. City, N. Y.; 1st N., Kan. C. and Muskogee.
Fairfax...Osage B 11 10 Pop. 1000	Fairfax National Bank...◆2'03 86-446	G. M. Carpenter...	H. N. Cook.....	R. D. Colombe...	R. E. Sperry....	25,000	10,060	251,430	183,670	127,820	Cont. & Com'l N., Chi.; 1st N., Kan. C. and Okla.; Citiz. N., Pawhuska.
" " " "	First National Bank...◆2'05 86-445	J. C. Stribling...	J. L. Hudson.....	C. E. Ashbrook...		25,000	8,410	283,310	235,900	93,320	Irving N., N. Y.; Comw. N. and N. Bk. Com., Kan. C.
" " " "	OSAGE BANK...◆2'02 86-444	J. J. Quarles....	J. H. Dull.....	H. O. Ostermeyer..	C. W. Stickle...	25,000	5,000	180,000	130,000	60,000	N. Bk. Com., N. Y.; Inter-State N., Kan. C.; Secur. State, Guthrie.
Fairland...Ottawa A 16 10 Pop. 1200	Citizens State Bank...◆2'11 86-923	L. N. Rowe.....	A. W. Harlan...	L. C. Overmiller..		15,000	3,050	125,000	100,000	45,000	Midw. N. Bk. & Tr., Kan. C.; Far. State, Vinita.
" " " "	First National Bank...◆2'07 86-741	J. H. Connolly...	Frank Gaines....	N. C. Gallemore...	J. S. Milbourn...	25,000	5,000	200,000	70,000	160,000	1st N., St. L.; N. Bk. Com., Kan. C.
Fairmont...Garfield B 8 10 Pop. 150	Bank of Fairmont...◆2'03 86-742	W. D. Bredehoft...	C. M. Bredehoft...	H. J. Helberg....		15,000	1,500	187,330	145,830	55,940	Enid N. and Cent. State, Enid; Inter-State N., Kan. C.
▲Fairview...Major C 5 10 Pop. 2020	Fairview State Bank...◆2'02 86-233	W. D. Bowling...	H. Clay Willis... J. H. Willis	F. A. Perkins.....	John J. Hodel...	25,000	3,500	350,000	300,000	48,000	Fid. N. Bk. & Tr., Kan. C.; Cent. State, Wichita and Enid.; 1st N., Okla.
" " " "	Farmers & Merch. Nat'l Bank 86-234 ◆2'08	Henry A. Bower...	L. Mathis.....	J. H. Kliever....	Chas. Slack.....	25,000	10,000	350,000	300,000	50,000	N. Bk. Com., Kan. C.; Kan. N., Wichita; Secur. N., Okla.

**FIRST NATIONAL BANK in Oklahoma City Gives** { **CONSISTENT CAREFUL** } **Service to Customers**



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OKLAHOMA—Continued

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TOWN AND COUNTY. County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS-C'TY. BONDS, SECURITIES	CASH & EX-CHANGERS, DUE FROM BANKS	
Garber... Garfield J 8 10 Pop. 2000	Farmers State Bank... •‡\$99 86-610	B. A. Garber	M. C. Garber	G. J. Taft	J. L. Neuner	\$ 50,000	\$ 9,830	\$ 875,000	\$ 510,000	\$ 300,000	New Eng. N., Kan. C.; Cent. State, Enid; Ex. N., Tulsa.
" " "	Garber State Bank... •‡\$1900 86-611	E. R. Green	J. N. Courter	G. R. Courter	Webb Glidwell Harry Ladusau	15,000	2,500	225,000	175,000	35,000	Garfield Co., Enid; Inter-State N., Kan. C.; Guaranty State, Okmulgee.
Garvin... McCurtain J 16 11 Pop. 500	Farmers State Bank... ‡\$13 86-753	James P. Boddy	C. G. Shull	G. L. Kirk		10,000	5,600	133,830	69,970	51,870	Cent. N., St. L.; Hugo N., Hugo.
Gate... Beaver J 6 10 Pop. 250	STATE BK. OF COMMERCE 86-754 •‡\$'09	P. A. Johnston	J. L. Vance	F. H. Schauner	L. D. Doran	20,000	1,500	100,500	115,000	31,000	Fid. N. Bk. & Tr., Kan. C.; S. W. State, Wichita; Cent. State, Alva.
Geary... Blaine E 5 10 Pop. 1500	AMERICAN STATE BANK 86-301 •‡\$'09	M. H. Collins	H. W. Reynolds	J. O. Davis	Edwin Thoma	25,000	11,810	270,910	287,460	68,740	Com'l N., Kan. C.; N. Shawmut, Bos.; Secur. N., Okla.
" " "	First National Bank... •‡'98 86-299	John H. Dillon	Willard Johnston	O. V. Dillon	J. Dillon	25,000	9,440	298,710	188,840	134,820	Han. N., N. Y.; N. Bk. Com., Kan. C.; State N., Shawnee.
Geronimo... Comanche H 5 10 Pop. 186	Citizens Bank... ‡\$'03 86-755	N. A. Robertson	G. C. Robertson	Geo. C. Stabler		5,000	1,000	65,000	15,000	45,000	N. Bk. Com., Kan. C.; 1st N., Lawton.
Gibbon... Grant A 7 10 Pop. 96	Farmers State Bank... ‡\$'10 86-757	Howard D. Reed	J. W. Smith	Walter Ferguson		10,000	2,000	85,000	56,000	25,000	Inter-State N., Kan. C.; Cent. State, Enid.
Glencoe... Payne C 10 10 Pop. 400	Farmers State Bank... ‡\$'02 86-758	Chas. Wright	J. F. Bunn	L. O. Wright		10,000	5,500	195,400	104,400	98,600	Yale State, Yale; N. Bk. Com., Kan. C.
Goltry... Alfalfa B 6 10 Pop. 500	Bank of Goltry... ‡\$'03 86-638	Abe Buller		A. E. Moseley	Florence Moseley	25,000	4,250	190,000	188,000	60,000	New Eng. N. and Com. Tr. Co., Kan. C.; Okla. State, Enid.
" " "	First National Bank... •\$'19 86-1116	E. B. Weatherly	W. P. Hartman	J. R. Weatherly		25,000	2,500				
Goodwell... Texas J 3 10 Pop. 400	First State Bank... •‡\$'08 86-760	C. E. Woods	Guy S. Speakman	R. E. Love	E. L. W. Love	10,000	2,500	85,000	70,000	30,000	Gate City N., Kan. C.; Tradesmens N., Okla.; Am. N., Hutchinson.
Gore... Sequoyah E 16 10 Pop. 316	Farmers Bk. of Illinois... ‡\$'05 86-761	J. W. Rodgers		G. B. Foreman	Ira Linder	10,000	2,830	65,250	42,880	34,770	City N., Ft. Smith; Muskogee N., Muskogee; Sapulpa State, Sapulpa.
Gotebo... Kiowa F 4 10 Pop. 1000	Bank of Gotebo... •‡\$'04 86-465	F. D. Lucas	T. B. Donnell	E. B. Baum	P. B. Bryant	25,000	6,000	175,000	210,000	15,000	New Eng. N., Kan. C.; Citiz. N., El Reno.
" " "	First National Bank... •‡'13 86-937	M. F. Pierce	C. M. Haxton	C. A. Fisher	T. J. Howe	25,000	6,500	165,000	160,000	35,000	Tra. N., Kan. C.; Secur. N. and Am. N., Okla.
Gould... Harmon G 1 10 Pop. 400	First State Bank... •‡\$'10 86-762	H. H. Reeves	J. P. Lee	A. R. Reeves		20,000	13,750	475,000	331,580	185,000	Wilkin-Hale State, Okla.; Fid. N. Bk. & Tr., Kan. C.; City N., Wichita Falls.
Gowen... Latimer G 14 10 Pop. 1000	First State Bank... •‡\$'15 86-1017	N. E. Tuell	A. Rice	E. W. Frey	F. E. Christian	10,000	6,000	125,000	90,000	35,000	1st N. and Producers State, Hartshorne.
Gracemont... Caddo F 6 10 Pop. 250	State Bk. of Gracemont... ‡\$'06 86-763	W. T. Clark	J. M. Bohart	W. Granger	D. P. Karns	15,000	600	87,000	134,000	20,000	N. Bk. of Anadarko, Anadarko; Fid. N. Bk. & Tr., Kan. C.
Grainola... Osage B 11 10 Pop. 150	Grainola State Bank... ‡\$'09 86-764	H. J. Stover	C. S. Ingersoll	W. H. Singular	J. M. Singular	10,000	3,500	100,000	75,000	30,000	Producers State, Tulsa; 1st State, Pond Creek.
Grandfield... Tillman I 4 10 Pop. 2500	First National Bank... •‡'07 86-436	F. M. English	O. E. Mapel	Earl Lear		50,000	10,000	950,000	300,000	438,000	Han. N., N. Y.; City N., Lawton; N. Bk. Com., Kan. C.; 1st N., Wichita Falls, Tex.
" " "	Home State Bank... •‡\$'15 86-1026	E. M. Kimmel	Geo. L. Rose Fred Varner M. F. Patterson	F. N. Thompson	N. E. Kimmel L. A. Kimmel	15,000	8,000	475,000	245,000	228,000	Droy. N., Kan. C.; 1st State, Okla.; 1st N., Wichita Falls, Tex.
" " "	Tillman County Bank... •‡\$'08 86-438	O. H. Maricle	W. A. Fuqua	E. L. Schneider	R. L. Winchell Geo. W. Green	30,000	5,000	500,000	350,000	215,000	Comw. N., Kan. C.; City N., Wichita Falls, Tex.; Wilkin-Hale State, Okla.
Granite... Greer G 2 10 Pop. 1500	STATE GUARANTY BANK 86-344 •‡\$1900	D. A. Belmore	G. W. Wiley	W. E. Bogan	C. McCoy	15,000	6,220	128,940	131,770	30,860	Citiz. N., El Reno, Okla.; N. Bk. Com., Kan. C.; Tradesmens N., Okla.
" " "	Farmers State Bank... •‡\$'01 86-345	I. E. Gaskill	G. W. Spears	A. M. Spears		10,000	3,300	90,000	85,000	15,000	Drov. N., Kan. C.; Okla. N., Chickasha.
Grant... Choctaw J 14 11 Pop. 416	Bank of Grant... •‡\$'03 86-765	B. A. Nelson	C. L. Webb	L. G. Webb		10,000	3,500	125,000	72,000	60,000	1st N., St. L.; Am. N., Paris, Tex.; Hugo N., Hugo, Okla.
Gray... Beaver J 5 10 Pop. 400	First State Bank... •‡\$'15 86-1020	F. R. Zacharias		H. S. Wilbur	Leon Roembach	10,000	4,000	170,000	140,000	60,000	New Eng. N., Kan. C.; Garfield Co., Enid; Kan. N., Wichita.
Greenfield... Blaine D 5 10 Pop. 100	Greenfield State Bank... \$'09 86-766	G. M. Matlock	E. G. De Munburn	Robt. N. Thomas		10,000	1,500	45,000	40,000	16,500	N. Bk. Com., Kan. C.; Secur. N., Okla.; Union State, Wichita, Kan.
Grove... Delaware B 16 10 Pop. 1000	Citizens Bank... ‡\$'08 86-416	Merritt Jeffries	Jno. T. Oakley	H. N. McDaniel	Doloras Ferree	30,000	4,500	238,100	191,100	91,500	Mech. & Metals N., N. Y.; N. Reserve, Kan. C.; Ex. N., Muskogee.
" " "	First National Bank... •‡'11 86-415	Lee Howe	Chas. F. Walker	E. D. Hammond	Eva Lena Pace	25,000	3,650	134,300	132,980	40,460	N. City and Mech. & Metals N., N. Y.; N. Reserve, Kan. C.

Are You { SEEKING ADDITIONAL FACILITIES? CONTEMPLATING A BANKING CHANGE? } See the FIRST NATIONAL BANK IN OKLAHOMA CITY

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

OKLAHOMA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

January, 1920

OKLAHOMA BANKS—Guthrie to Haworth

1107

TOWN AND COUNTY. County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'VE. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
*Guthrie..... Logan D 8 10 Pop. 12,035	<b>*FIRST NAT'L BK.</b> 86-37 *89 *Guthrie Savings Bank. \$502 86-40	<b>N. HOLMAN</b> .....	<b>P. A. NORRIS</b> .....	<b>GEORGE TIPTON</b> .....	<b>A. H. BLACKMORE</b> .....	\$ 100,000	\$ 59,680	\$2 637 820	\$2 046 430	\$1 429 100	Seab. N., N. Y.; N. Bk. Rep., Chi.; 1st N. and N. Bk. Com., Kan. C.
" " " " " " " "	<b>OKLAHOMA STATE BANK</b> 86-42 *\$505	<b>LYMON J. GRAY</b> .....	<b>C. G. HORNOR</b> .....	<b>E. E. PARSONS</b> .....	<b>J. WOOD</b> .....	25,000	22,900	990,000	614,400	429,000	Chase N., N. Y.; Com. Tr. Co. and Drov. N., Kan. C.; Secur. N. and Okla. Stock Yds. N., Okla.; 1st N., Guthrie. N. Bk. Com., N. Y.; N. Reserve, Kan. C.; 1st N., Okla.; Cent. N., St. L.
" " " " " " " "	<b>*SECURITY STATE BANK</b> 86-89 *\$519	<b>W. E. BROWN</b> .....	<b>LEE CLINTON</b> .....	<b>J. F. BUCK</b> .....	<b>FRED L. BECK</b> .....	50,000	25,000	1,200,000	950,500	325,500	N. Park, N. Y.; Inter-State N., Kan. C.; 1st N., Okla.; Union N., Tulsa.
" " " " " " " "	Guthrie Clearing House..... (Members indicated by a *) City National Bank..... *02 86-324	<b>George Tipton</b> .....	<b>E. T. Guymon</b> .....	<b>G. R. Gear</b> .....	<b>A. E. Cameron</b> .....	25,000	34,550	262,760	256,660	119,610	1st N., Chi.; N. Bk. Com., and Drov. N., Kan. C.; Com'l N., Hutchinson. N. Park, N. Y.; 1st N., Wichita; N. Bk. Com., Kan. C.
*Guymon..... Texas J 8 10 Pop. 1500	First National Bank..... *06 86-325	<b>Gottlieb Enz</b> .....	<b>S. C. Tyler</b> .....	<b>Ernest Klooz</b> .....	<b>A. F. Burch</b> .....	25,000	31,000	413,000	273,000	181,000	Fid. N. Bk. & Tr., Kan. C.; Tradesmans N. and S. W. Reserve, Okla. New Eng. N., Kan. C.; Am. N., McAlester.
" " " " " " " "	Texas County Bank..... *\$09 86-326	<b>N. E. Nance</b> .....	<b>I. M. Lightner</b> .....	<b>H. A. Salter</b> .....	<b>Enoch P. Carter</b> .....	25,000	10,800	255,480	258,560	50,180	1st N., Okla.; Drov. N., Kan. C.; Producers State, Tulsa. N. City, N. Y.; New Eng. N., Kan. C.; Far. N. and 1st N., Okla.
Haileyville..... Pittsburg G 14 10 Pop. 2500	Bank of Haileyville..... *\$02 86-767	<b>N. E. Tuell</b> .....	<b>W. H. Doyle</b> .....	<b>E. R. Jolly</b> .....	<b>O. S. Cruthirds</b> .....	15,000	7,500	225,000	135,000	100,000	1st N., Okla.; Drov. N., Kan. C.; Producers State, Tulsa. N. City, N. Y.; New Eng. N., Kan. C.; Far. N. and 1st N., Okla.
Hallett..... Pawnee C 11 10 Pop. 147	Guaranty State Bank..... *\$19 86-768	<b>Elbert Gilmore</b> .....	<b>W. L. Richardson</b> .....	<b>D. K. Harvey</b> .....	<b>Ora Gladys Gilmore</b> .....	10,000	1,000	57,000	50,600	14,000	1st N., Okla.; Drov. N., Kan. C.; Producers State, Tulsa. N. City, N. Y.; New Eng. N., Kan. C.; Far. N. and 1st N., Okla.
Hammer..... Roger Mills E 2 10 Pop. 300	<b>FARMERS NATIONAL BANK</b> 86-1003 *\$14	<b>J. T. Beall</b> .....	<b>W. T. Taylor</b> .....	<b>D. V. Penn</b> .....	<b>S. K. Wauchope</b> .....	25,000	6,500	158,280	141,640	27,540	N. Bk. Com., Kan. C.; 1st N., Elk City.
" " " " " " " "	<b>OKLAHOMA STATE BANK</b> 86-645 *\$10	<b>J. P. Thurmond</b> .....	<b>W. S. Creach</b> .....	<b>W. A. Lewter</b> .....	<b>P. E. Baldwin</b> .....	15,000	3,730	158,700	90,920	80,000	Mech. & Metals N., N. Y.; Muskogee N., Mus- kogee; Producers State, Tulsa; City N., Ft. Smith. Ex. N., Muskogee.
Hanna..... McIntosh F 13 10 Pop. 286	Farmers State Bank..... *\$11 86-579	<b>J. W. Gilliland</b> .....	<b>I. H. Nakdiman</b> .....	<b>Nancy Harrison</b> .....	<b>Bernice Huls</b> .....	25,000	3,500	390,970	115,560	327,250	Cont. & Com'l N., Chi.; Am. N., 1st N., and Okla. Stock Yds. N., Okla.; Fid. N. Bk. & Tr., Kan. C.
" " " " " " " "	First National Bank..... '20 86-1137	<b>J. F. Burnham</b> .....	<b>W. T. Fears</b> .....	<b>W. E. Robison</b> .....		25,000	2,500	37,920	10,160	55,790	Mech. & Metals N., N. Y.; Am. N., McAlester; N. Bk. Com., St. L.; New Eng. N., Kan. C.
Harrah..... Oklahoma E 9 10 Pop. 500	First National Bank..... *08 86-627	<b>B. F. Miles</b> .....	<b>J. W. Miles</b> .....	<b>O. G. McClurg</b> .....		25,000	5,000	261,580	178,270	132,000	1st N., St. L.; 1st N. and Am. N., McAlester; N. Bk. Com., Kan. C.
Hartshorne..... Pittsburg G 14 10 Pop. 3500	<b>FIRST NATIONAL BANK</b> *03 86-170	<b>S. L. Morley</b> .....	<b>N. E. Tuell</b> .....	<b>P. M. Willis</b> .....	<b>H. Hefley</b> .....	50,000	30,000	600,000	500,000	175,000	1st N., Okla. and McAlester; N. Bk. Com., Kan. C.
" " " " " " " "	First State Bank..... *\$05 86-169	<b>C. S. Wingate</b> .....	<b>J. H. Baker</b> .....	<b>B. C. Sims</b> .....	<b>J. H. Lewis</b> .....	35,000	4,000	540,000	315,000	210,000	New Eng. N., Kan. C.; 1st N., Okla. and McAlester; N. Bk. Com., Kan. C.
" " " " " " " "	Hartshorne National Bank 86-1065 '17	<b>T. J. Stallings</b> .....	<b>F. B. Pitchford</b> .....	<b>M. L. Thompson</b> .....	<b>Perry Whiting</b> .....	50,000	6,660	244,280	163,050	185,770	1st N., Okla. and McAlester; N. Bk. Com., Kan. C.
" " " " " " " "	Producers State Bank..... *\$17 86-1061	<b>W. W. Sames</b> .....	<b>W. A. Evans</b> .....	<b>M. L. Thompson</b> .....	<b>B. C. Lorince</b> .....	25,000	3,640	122,310	121,510	86,220	New Eng. N., Kan. C.; 1st N., Okla.
Haskell..... Muskogee D 13 10 Pop. 3000	First National Bank..... *05 86-420	<b>F. O. Hubbard</b> .....	<b>Carr Peterson</b> .....	<b>Cleat Peterson</b> .....	<b>G. M. Floyd</b> .....	50,000	23,000	550,000	500,000	150,000	N. Park, N. Y.; 1st N., Kan. C. and Muskogee; Cent. N., Tulsa.
" " " " " " " "	Haskell National Bank..... *\$11 86-419	<b>J. W. Capps</b> .....	<b>John McLemore</b> .....	<b>V. S. Cannon</b> .....		25,000	13,000	422,000	314,740	169,000	Com'l N., Muskogee; N. Bk. Com., Kan. C.
" " " " " " " "	International Bank..... *\$05 86-421	<b>T. O. Hays</b> .....	<b>R. L. Hays</b> .....	<b>Wm. E. Combs</b> .....		25,000	7,000	310,880	267,960	72,860	Ex. N. and Muskogee N., Muskogee; Pro- ducers State, Tulsa.
Hastings..... Jefferson I 6 10 Pop. 1000	<b>NAT. BK. OF HASTINGS</b> *02 86-467	<b>G. C. Robertson</b> .....	<b>J. H. Porter</b> .....	<b>W. A. McAtee</b> .....	<b>W. Brooks</b> .....	25,000	5,000	150,000	121,000	55,000	N. Bk. Com., Kan. C.
" " " " " " " "	Oklahoma State Bank..... *\$09 86-468	<b>C. T. Abell</b> .....	<b>C. M. Ferguson</b> .....	<b>C. M. Ferguson</b> .....	<b>Fay Anthony</b> .....	15,000	3,320	222,960	127,320	106,950	City N., Lawton; S. W. N., Okla.; Live Stock State, Kan. C.
Haworth..... McCurtain J 17 11 Pop. 430	Citizens State Bank..... \$19 86-1134	<b>R. C. Newton</b> .....	<b>A. E. Johnson</b> .....	<b>G. C. Flake</b> .....	<b>J. D. Taylor</b> .....	15,000	3,000	20,000		31,650	1st N., Okla. and St. L.
" " " " " " " "	First National Bank..... *11 86-770	<b>W. J. Whiteman</b> .....	<b>Geo. DeLaughter</b> .....	<b>C. S. Denton</b> .....	<b>C. H. Morris</b> .....	25,000	5,880	243,880	133,410	88,410	1st N., Idabel; N. Bk. Com., St. L.

**OLDEST NATIONAL BANK IN OKLAHOMA CITY—FIRST NATIONAL BANK**

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OKLAHOMA—Continued

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TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- CUNTS, BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Hayward...Garfield C 8 10 Pop. 200	Farmers & Merchants Bank 86-771 *\$'09	E. M. Burton	E. D. Waters	C. W. Burton		\$ 5,000	\$ 1,000	\$ 50,000	\$ 32,000	\$ 18,000	Inter-State N., Kan. C.; Cent. State, Enid.
Headrick...Jackson H 8 10 Pop. 400	Citizens Bank 86-772 *\$'06	C. W. Howard	R. E. Taylor	A. W. Howard	Jessie M. Howard	10,000	1,000	158,610	51,970	107,580	Drov. N., Kan. C.; Altus State, Altus; N. Bk. Com., Frederick.
Headton...Carter I 8 10 Pop. 2500	First National Bank 86-1057 *\$'17	J. L. Hamon	R. W. Carmichael	C. W. Henson	W. A. Hartsel	25,000	5,000	292,680	182,750	66,630	Han. N., N. Y.; N. Reserve. Kan. C.; Ist N., Ardmore.
Heavener...LeFlore G 17 10 Pop. 1800	Security State Bank 86-1036 *\$'09	R. M. Love	H. C. Baldwin	O. B. Avent	Uleric W. Rogers	10,000	4,500	325,000	250,000	100,000	Tradesmens N., Okla.; Com. Tr. Co., Kan. C.; Guaranty State, Ardmore.
Helena...Alfalfa B 6 10 Pop. 1000	First National Bank 86-454 *\$'11	A. S. Johnson	O. C. Burns	O. J. M. Brewer	W. L. Lile	25,000	12,000	440,000	318,800	185,350	Ist N., Muskogee, Kan. C. and Ft. Smith.
	State National Bank 86-453 *\$'12	R. L. Walker	S. W. Hoag	I. P. Clark	M. L. Courington	25,000	18,000	375,000	275,000	120,000	Drov. N., Kan. C.; City N., Ft. Smith.
	Farmers State Bank 86-462 *\$'07	F. N. Winslow		E. B. Harris	C. O. Nelson	15,000	4,500	233,540	185,000	67,000	New Eng. N., Kan. C.; Carmen N., Carmen; Garfield Co., Enid; Ist N., Okla.
	HELENA STATE BANK *\$'03 86-461	F. W. BULL Sight Drafts with 25c to pay for Send 50c with PROMPT SERV	C. L. GREEN I receive our atte presenting and re requests for ratin ICE OUR SPECI	E. R. STOALABARGER tion only when turning. g. ALTY.	accompanied by	20,000	1,200	200,000	170,000	30,000	Garfield Co., Enid; Inter-State N., Kan. C.; Guaranty State, Okmulgee.
Hennessey...Kingfisher C 7 10 Pop. 2200	Farmers & Merch. Nat. Bank 86-280 *\$'91	L. A. Ferrel	I. J. Cashion	C. K. Stetler		25,000	9,000	350,000	280,000	60,000	Mech. & Metals N., N. Y.; 4th N., Wichita.
	First National Bank 86-279 *\$1900	John Smith	C. O. Cashion	C. O. Cashion	Chas. Pepin	25,000	12,000	265,000	285,000	45,000	Chase N., N. Y.; N. Bk. Com., Kan. C.; 4th N., Wichita.
	HENNESSEY STATE BANK 86-968 *\$'12	FRED EHLER Collections a sp Department un	GEO. W. GRIM cialty; presented der personal supe	M. A. MITCHELL in person and re vision of an offic	GOLDEE SMITH mitted for promp tly.	35,000	6,000	480,000	420,000	77,000	N. Bk. Com., N. Y.; Ist N., Kan. C.
Henryetta...Okmulgee E 12 10 Pop. 6000	Citizens Bank 86-275 *\$'03	J. E. Whitenton	T. E. Keggin	E. J. Kersting	H. J. Westbrook	50,000	12,500	500,000	425,000	125,000	Mech. & Metals N., N. Y.; Com'l N., Inde- pendence, Kan.; Muskogee N., Muskogee; Com. Tr. Co., Kan. C.
	FIRST NATIONAL BANK *\$'03 86-274	J. M. WISE Collections rece are remitted	J. HILLMAN ive special attent for on day of	W. R. WILSON ion and payment.	O. D. NORRED V. V. KINGSBURY	50,000	12,000	450,000	350,000	130,000	N. City, N. Y.; N. Bk. Com., St. L.; Inter-State N., Kan. C.; Ist N., Okla.
	Henryetta State Bank 86-1068 *\$'18	H. A. McCauley	E. T. Morgan	Roy Hinton		25,000	3,000	290,000	220,000	70,000	N. Bk. Com., N. Y.; Fid. N. Bk. & Tr., Kan C.; Ist N., Tulsa.
	MINERS NATIONAL BANK 86-978 *\$'13	J. W. KINCAID You want servie Sight drafts mu Requests for rat	W. C. SANDERSON J. R. VAUGHAN e. We have it. st be accompanie ings 50c. TRY US	H. J. BUTTERLY d by minimum fe e of 15c. FOR SATISFACT ION.	N. I. BOAZ JNO. DENNEHEY, JR.	25,000	30,000	700,000	450,000	180,000	Drov. N. and New Eng. N., Kan. C.; Guaranty State, Okmulgee.
Hickory...Murray H 10 10 Pop. 250	Peoples Bank 86-775 *\$'07	William Mosley, Sr.	Cora Lee Mosley	William Mosley, Jr.		10,000	6,000	65,000	67,000	14,000	Producers State, Tulsa.
Hillsdale...Garfield A 6 10 Pop. 300	Bank of Hillsdale 86-776 *\$'04	F. D. Burns	M. K. Burns	Robert F. Burns		15,000	4,250	140,000	105,000	18,670	Inter-State N. and N. Bk. Com., Kan. C.; Cent. State, Enid; Ist N., Okla.
Hinton...Caddo E 6 10 Pop. 850	Citizens State Bank 86-489 *\$'05	H. R. Fulton	O. L. Jaedicke	O. L. Jaedicke	G. F. Jaedicke	10,000	4,770	182,700	145,300	59,000	Han. N., N. Y.; Tradesmens N., Okla.
	Hinton State Bank 86-488 *\$'02	Harrison W. Miller		F. W. Hukill	Floy E. Morrison	20,000	11,110	276,460	232,100	75,480	Inter-State N., Kan. C.; El Reno State, El Reno.
Hitchcock...Blaine D 6 10 Pop. 275	First Bank of Hitchcock 86-777 *\$'01	J. A. Overstreet	J. T. Cronklute	J. B. Scott	B. Schriber	10,000	7,980	131,800	70,130	76,330	Ist N., Kan. C.; Tradesmens N., Okla.; Cent. State, Enid, Okla.
Hitchita...McIntosh E 13 10 Pop. 150	Hitchita State Bank 86-936 *\$'11	J. C. Morton	Sanford Lackey	J. E. Hufford		10,000	200	17,940	14,540	12,220	Am. N., Muskogee.
Hobart...Kiowa G 3 10 Pop. 5500	CITY GUARANTY BANK *\$'01 86-120	D. S. WOLFINGER First and oldest They will receiv	J. A. BARKER C. E. DILL established bank e prompt and per	G. M. CARDER Send us your co sonal attention.	G. U. FINLEY lections direct.	30,000	9,420	670,200	452,350	279,770	Chase N., N. Y.; N. Bk. Com., Kan. C.; Cent. N., St. L.; Am. N., Okla.
	FARMERS & MERCH. NAT'L BANK 86-121 *\$'01	RAY MULLINIX Cash collection On other collec	R. M. SIMMONS s and Bill of Lad tions we give ene	P. E. FOLTZ ng Drafts will be rgetic service and	R. C. HOBBS handled as instru expect a fair com pensati on.	50,000	26,710	625,460	489,000	224,000	N. Bk. Com., N. Y. and St. L.; Inter-State N., Kan. C.; Ist N., Okla.
	Home State Bank 86-122 *\$'08	W. M. English	J. M. Bonham	W. C. Kelsay	C. E. Mayo	15,000	21,000	565,000	429,000	172,000	Han. N., N. Y.; N. Reserve, Kan. C.; Trades- mens N., Okla.

OKLAHOMA BANKS—Hayward to Hobart

January, 1920

**FIRST NATIONAL BANK in Oklahoma City Gives** { CONSISTENT CAREFUL } **Service to Customers**

TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'T'S. BONDS, SECURITIES	CASH & EX- CHANGES, DEB FROM BANKS	
Hockerville-Ottawa A 16 10 Pop. 1500	First State Bank.....*18 86-1081	I. T. Hocker.....	R. O. Thomas.....	R. M. Chambers...	Lina Martin.....	\$ 15,000	\$ 4,500	\$ 105,000	\$ 70,000	\$ 45,000	Bk. of Quapaw, Quapaw; 1st N., Commerce and Miami; Inter-State N., Kan. C.
Hoffman-Oklmulgee E 14 10 Pop. 307	First Bank of Hoffman. ‡\$'08 86-778	J. W. Myers.....	E. M. Myers.....	R. E. Myers.....	.....	10,000	2,490	152,350	61,970	99,040	N. Bk. Com., St. L.; 1st N. and Cent. State, Muskogee; Guaranty State, Okmulgee.
Holdenville-Hughes F 12 10 Pop. 4000	American National Bank*†'05 86-214	J. W. Shofner....	N. E. Templeman. W. M. Dunn	V. R. Young.....	L. D. Campbell....	50,000	20,000	500,000	425,000	150,000	Seab. N., N. Y.; N. Bk. Com., Kan. C.; Am. N., Okla.; Cent. N., Tulsa.
" " "	Farmers National Bank.*†'08 86-215	G. L. Benson.....	C. F. Roberts.....	S. B. Geren.....	F. T. Treadwell....	25,000	20,000	250,000	225,000	70,000	Han. N., N. Y.; N. Bk. Com., Kan. C.; 1st N., Okla.
" " "	<b>FIRST NAT'L BANK</b> 86-213 *†'99	<b>J. D. BOXLEY</b> .....	<b>W. M. TAYLOR</b> ..... <b>J. W. GILLILAND</b> ..... <b>G. A. MOSELEY</b> .....	<b>H. R. ALLEN</b> .....	<b>J. V. RYAN</b> ..... <b>J. E. DAVIS</b> .....	50,000	35,010	1,250,000	833,700	598,750	Mech. and Metals N., N. Y.; Inter-State N., Kan. C.; 1st N., Okla.; Ex. N., Tulsa.
" " "	Liberty State Bank.....*†'18 86-216	J. L. Adams.....	C. M. Hamilton A. M. Loftis	J. M. Harris.....	A. G. Pollock.....	25,000	4,820	137,580	125,570	40,290	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr., Kan. C.
Hollis-Harmon G 1 10 Pop. 2500	City National Bank.....*†'07 86-398	W. L. Hollis.....	S. C. Hall J. B. Ellis	Claude Prather....	.....	25,000	11,180	233,180	212,940	52,110	Han. N., N. Y.; Secur. N., Okla.
" " "	Farmers State Bank.....\$'17 86-1069	Verne Hostutler..	G. T. Motley.....	Verne Hostutler..	Robert McFall....	25,000	1,000	325,000	200,000	120,000	Midw. N. Bk. & Tr., Kan. C.; S. W. N., Okla.
" " "	National Bank of Commerce 86-399 *†'12	G. W. Gilliland....	E. M. Slaughter.. J. B. Garrison	George Shaw.....	Lynn Garrison....	30,000	5,000	393,000	158,000	315,000	Mech. & Metals N., N. Y.; Drov. N., Kan. C.; Am. N., Okla.
Hollister-Tillman I 4 10 Pop. 500	Bank of Hollister.....*†'08 86-779	A. Lair.....	D. Winningham....	A. H. Watson.....	E. H. Winningham	10,000	4,000	255,000	90,000	145,000	N. Bk. Com., Kan. C.; 1st N., Frederick; Trademans N., Okla.
Homestead-Blaine O 5 10 Pop. 200	Bank of Homestead.....*†'01 86-780	T. A. Carey.....	.....	Clyde Kerwood....	H. L. Reames.....	10,000	2,740	67,260	70,740	9,990	Okla. State, Enid; Cent. State, Alva.
Hominy-Osage B 11 10 Pop. 3000	Citizens State Bank.....*†'09 86-860	A. B. Budlong....	J. L. Flint A. N. Ruble	J. H. Comer.....	.....	15,000	8,410	185,340	83,860	123,140	1st N., Pawhuska and Okla.; Comw. N., Kan. C.; Producers State, Tulsa.
" " "	<b>FIRST NAT'L BANK</b> 86-463 *†'05	<b>W. S. CROW</b> .....	<b>F. G. DRUMMOND</b> .....	<b>O. L. BARLOW</b> .....	<b>LELA PARKS</b> .....	50,000	21,800	916,500	628,450	380,850	New Eng. N. and Comw. N., Kan. C.; Ex. N., Tulsa; Trademans N. and 1st N., Okla.
" " "	<b>NATIONAL BANK OF COMMERCE</b> 86-464 *†'06	<b>L. D. EDGINGTON</b> ....	<b>E. C. MULLENDORE</b> ...	<b>CARL MULLENDORE</b> ..	<b>MELVIN E. ACOTT</b> ..	25,000	25,000	500,000	350,000	200,000	1st N., Kan. C. and Okla.
" " "	<b>FARMERS &amp; MERCH. BANK</b> 86-781 *†'06	<b>W. D. MYERS</b> .....	<b>B. B. METCALF</b> .....	<b>D. P. METCALF</b> .....	<b>G. G. METCALF</b> ..... <b>E. M. FOGLESONG</b> ..... <b>CHAS. WILLIAMS</b> ..... <b>W. E. GALLOWAY</b> ....	25,000	32,500	550,000	450,000	85,000	N. Bk. Com. and Midw. N. Bk. & Tr., Kan. C.; 1st N., Hutchinson and Elk City.
" " "	<b>FIRST NATIONAL BANK</b> 86-1004	<b>L. G. BLACKMER</b> ....	<b>C. F. ROSE</b> .....	<b>C. E. WILSON</b> .....	.....	25,000	13,830	328,900	301,300	63,000	N. Bk. Com., Kan. C.; Cent. N., St. L.; Com'l N., Hutchinson.
Hopeton-Woods B 5 10 Pop. 100	Hopeton State Bank.....†\$'19 86-1110	Clarence Owens..	J. W. Snyder.....	O. E. Synder.....	.....	10,000	5,000	31,900	17,400	21,490	Inter-State N., Kan. C.; Cent. Ex., Woodward; Wilken-Hale State, Okla.
Howe-Le Flore G 17 10 Pop. 538	State Bank & Trust Co.*†'05 86-782	S. C. Dean.....	W. T. Shaver.....	H. W. Moreland...	A. C. Carr.....	10,000	6,580	132,240	85,490	63,320	1st N., Ft. Smith; Cent. N., St. L.; McAlester Tr. Co., McAlester.

**SERVICE—Use the FIRST NATIONAL BANK IN OKLAHOMA CITY—SERVICE**

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

OKLAHOMA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. ▲Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. (Estab.)	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TN. BONDS, SECURITIES	CASH & EX- CHANGES, DE- POSIT FROM BANKS	
▲Hugo..... Choctaw I 14 11 Pop. 7000	<b>FIRST NATIONAL BANK.</b> ♦'02 86-98	<b>R. D. WILBOR</b> .....	<b>RUSH RECORD</b> ..... R. C. LANE E. C. JONES	<b>L. O. NEAL</b> .....	<b>P. A. HENRY</b> .....	\$ 100,000	\$ 94,900	\$1 354 090	\$1 190 230	\$ 276,580	Mech. & Metals N., N. Y.; 1st N., St. L.; City N., Dallas.
"..... ".....	First State Bank..... ♦'08 86-100	M. L. Carter.....	<b>First and oldest established Bank. We solicit your business. Corres.</b> Y. A. Howell.....	<b>Collections pro- poundence invited.</b> A. W. Diffe.....	W. D. Steen.....	15,000	10,000	214,000	83,000	142,350	N. Bk. Com., St. L.; 1st N., Ft. Smith; Trades- mens N., Okla.
"..... ".....	<b>HUGO NATIONAL BANK.</b> ♦'05 86-99	C. G. Shull.....	H. H. Hinkle, <i>Active</i> W. E. B. Leonard, <i>Active</i> B. A. Nelson M. Y. Webb R. V. Womack	W. A. Goforth.....	R. A. Downing --- J. W. Joplin --- Fount Bowman S. P. Johnson	200,000	50,000	1,800,000	1,500,000	700,000	Mech. & Metals N., N. Y.; 1st N., St. L.; Fid. N. Bk. & Tr., Kan. C.
"..... ".....	Hugo State Bank..... †'20 86-1139	F. M. Phillips.....		E. C. Dysart.....		75,000	7,500	41,000	51,000	72,400	N. Bk. Com., Kan. C.; 1st N., Okla.
"..... ".....	<b>M. J. RICHARDSON &amp; COMPANY</b> '10	<b>M. J. RICHARDSON</b>	<b>6% Mortgages of \$25.00-6% Certi- Custodian for</b>	<b>\$100.00 and up. ificates or Debent Non-Resident Pr</b>	<b>R. E. RICHARDSON</b> .....	<b>(Mort gage Bank ers)</b>					<b>Secur. N., Okla. City; Hugo N. and 1st N., Hugo.</b>
Hulbert..... Cherokee D 15 10 Pop. 450	First National Bank..... ♦'14 86-783	D. O. Scott.....	G. T. Thompson.....	G. O. Patterson ---		25,000	8,680	170,800	130,730	72,590	Com'l N., Muskogee; 1st N., Tahlequah.
Hunter..... Garfield B 7 10 Pop. 450	Bank of Hunter..... ♦'01 86-784	S. P. Thomas.....	E. M. Thomas.....	C. L. Thompson ---	B. M. Thompson --- V. H. Carroll	25,000	6,070	274,420	227,650	77,830	1st N., Enid and Kan. C.
Hydro..... Caddo E 5 10 Pop. 1000	Bank of Hydro..... ♦'03 86-539	J. D. Cusenbary.....	D. O. Potter.....			10,000	4,200	211,000	100,000	120,000	Merch. & Metals N., N. Y.; Tradesmens N., Okla.; Tra. N., Kan. C.
"..... ".....	First National Bank..... ♦'02 86-538	G. B. Pope.....	W. H. Collins.....	Roy M. Felton.....	Jno. A. Cox.....	25,000	11,900	283,000	224,500	84,600	N. Bk. Com., N. Y.; Fid. N. Bk. & Tr., Kan. C.; Am. N., Okla.
▲Idabel..... McCurtain J 16 11 Pop. 3500	American Nat'l Bank..... ♦'11 86-298	R. C. Newton.....	H. R. Latimer J. B. Goolsby	S. E. Barnett.....		30,000	3,000	325,000	175,000	52,000	N. Bk. Com. and Fid. N. Bk. & Tr., Kan. C.; 1st N., Ft. Smith; Tenison N., Dallas.
"..... ".....	First National Bank..... ♦'06 86-296	C. A. Denison.....	H. C. Morris Q. Herndon	Waldo Watkins.....	R. R. Gore.....	80,000	25,000	650,000	475,000	195,000	Mech. & Metals N., N. Y.; 1st N., St. L.; Gate City N., Kan. C.
"..... ".....	First State Bank..... ♦'08 86-297	D. B. Strawn.....	J. W. George Geo. T. Arnett	J. E. Dooley.....	C. E. Bollinger Maurice George	25,000	12,480	320,090	279,820	77,750	Comw. N., Kan. C.; Tradesmens N., Okla.
Imo..... Garfield C 7 10 Pop. 50 (Enid P. O.)	Imo State Bank..... †'19 86-1114	W. H. Stewart.....	W. M. Bassett.....	H. E. Beese.....		15,000	2,500	80,000	82,000	27,000	New Eng. N., Kan. C.; Cent. State, Enid.
Indianola..... Comanche H 4 10 Pop. 188	First State Bank..... ♦'09 86-785	O. B. Kee.....	A. F. Kee.....	A. B. Moore.....		10,000	3,500	100,000	78,000	35,000	City N., Lawton, Okla.; Fid. N. Bk. & Tr., Kan. C.
Indianola..... Pittsburg F 13 10 Pop. 800	Indianola State Bank..... ♦'07 86-786	S. L. Herstein.....	J. H. Bynum.....	S. L. Herstein.....	Guy Ferrell.....	15,000	5,000	175,000	95,000	90,000	S. W. N., Okla.; N. Bk. Com., Kan. C.; McAlester Tr. Co. and 1st N., McAlester.
Ingersoll..... Alfalfa A 5 10 Pop. 500	Bank of Ingersoll..... ♦'01 86-787	G. E. Nickel.....	L. L. Stine.....	J. C. McClure.....	G. A. Forney.....	15,000	1,500	263,990	128,190	158,560	New Eng. N., Kan. C.; 1st N., Alva, Okla.
Inola..... Rogers C 14 10 Pop. 405	First State Bank..... ♦'14 86-1008	D. Koenig.....	T. C. Harrill.....	J. Koenig.....	W. W. Walker.....	15,000	6,610	156,230	110,950	66,890	Tra. N., Kan. C.; Citiz. State, Wagoner; N. Bk. of Claremore.
Isabella..... Major C 5 10 Pop. 125	Farmers State Bank..... †'19 86-1131	W. H. Stewart.....	Ira Ellis.....	H. E. Beese.....		10,000	1,000	45,000	49,000	17,000	New Eng. N., Kan. C.; Cent. State, Enid.
▲Jay..... Delaware B 16 10 Pop. 600	Delaware County Bank..... †'07 86-789	J. H. Todd.....	Ross Boyd.....	Ross Boyd.....	Ada Lambert.....	10,000	2,000	85,000	68,500	21,750	Tra. N., Kan. C.; Citiz., Grove.
Jefferson..... Grant A 7 10 Pop. 350	Bank of Jefferson..... †'08 86-652	F. E. Collins.....		J. S. Kelly.....	F. D. Mowbray.....	25,000	980	178,000	157,000	47,000	N. Bk. Com., N. Y. and Kan. C.; Okla. State, Enid; 1st N., Wichita.
Jenks..... Tulsa C 13 10 Pop. 290	Bank of Jenks..... ♦'07 86-790	I. F. Crow.....	S. E. Bailey.....	Quay V. Johnson.....	A. Johnson.....	10,000	1,600	125,000	89,000	40,000	Tra. N., Kan. C.; Ex. N., Tulsa; Cent. State, Kiefer, Okla.
Jennings..... Pawnee C 11 10 Pop. 1000	Oklahoma State Bank..... ♦'02 86-791	B. A. McFarland.....	G. H. McElroy C. W. Benedict	Tom J. Fox.....		10,000	2,940	126,000	94,000	37,500	Midw. N. Bk. & Tr., Kan. C.; 1st N., Tulsa; Sapulpa State, Sapulpa.
Jet..... Alfalfa A 6 10 Pop. 600	Bank of Jet..... †'02 86-622	F. P. Cary.....		C. T. Powell.....	T. E. Walton.....	15,000	4,000	155,000	130,000	45,000	New Eng. N., Kan. C.; Enid N. and Garfield Co., Enid; 1st N., Okla.
"..... ".....	Farmers Bank..... †'05 86-623	S. F. Randolph.....	W. M. Williamson.....	S. W. Tucker.....	Oneda Nixon --- C. E. Wilson	10,000	8,000	165,000	140,000	23,000	N. Bk. Com., Kan. C.; Enid N., and Cent. State, Enid; Okla. Stock Yds. N., Okla.
Jones..... Oklahoma E 9 10 Pop. 300	Bank of Jones..... †'02 86-792	Orman Rice.....	G. R. Rice.....	Nathan Stuart.....	Troy Whisnand.....	15,000	6,900	260,000	228,000	50,000	Tradesmens N., Okla.; Midw. N. Bk. & Tr., Kan. C.
Kaw..... Kay A 10 10 Pop. 800	Farmers National Bank..... ♦'02 86-528	J. E. Hoefler.....	W. S. Cline.....	L. M. Cline.....		25,000	7,500	130,000	137,500	32,000	Fid. N. Bk. & Tr. and N. Bk. Com., Kan. C.; 1st N. Bk., Wichita.
"..... ".....	National Bank of Kaw City 86-529 ♦'03	C. L. Shidler.....	H. Barnum.....	F. C. Shidler.....	C. A. Cooley.....	25,000	10,000	169,000	179,000	33,000	N. Bk. Com., N. Y.; Inter-State N., Kan. C.

1110 OKLAHOMA BANKS—Hugo to Kaw January, 1920

Are You { SEEKING ADDITIONAL FACILITIES? CONTEMPLATING A BANKING CHANGE? } See the **FIRST NATIONAL BANK IN OKLAHOMA CITY**

ed for FRASER

1111 Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

OKLAHOMA—Continued

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- CTS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Kellyville... Creek D 12 10 Pop. 500	Bank of Kellyville... ●†\$'07 86-794	H. A. McCauley	J. E. Kelly	H. H. Harvey		\$ 10,000	\$ 5,830	\$ 158,970	\$ 110,630	\$ 64,160	Mech. & Metals N., N. Y.; Cent. N., St. L.; N. Reserve, Kan. C.; 1st N., Tulsa.
Kemp City... Bryan J 12 11 (Hendrix P.O.) Pop. 368	First Bank of Kemp... ●†\$'08 86-773	G. W. Ellis	A. S. Burrows	P. L. Reppert		20,000	15,000	100,000	70,000	22,000	Coal & Iron N., N. Y.; Denison Bk. & Tr. Co., Denison, Tex.; Durant N., Durant.
Kendrick... Lincoln D 10 10 Pop. 500	Bank of Kendrick... ●†\$'02 86-795	J. D. Lindsay	J. J. Crall	R. M. Argabright	Fred H. Turner	10,000	4,000	150,000	75,000	85,000	Midw. N. Bk. & Tr., Kan. C.; 1st N., Okla.; Producers State, Tulsa.
Kenefic... Bryan J 12 11 Pop. 700	Farmers State Bank... ●†\$'12 86-969 Kenefic State Bank... †\$'16 86-1046	Green Thompson	Geo. H. Mills	James J. Nixon		10,000	2,640	75,280	66,780	21,140	N. Bk. Com., Kan. C.; 1st N., Durant; S. W. Reserve, Okla.
Kenton... Cimarron J 1 10 Pop. 300	Cimarron County Bank... ●†\$'08 86-796	H. J. Hammond	H. J. Hammond, Jr.	H. J. Hammond, Jr.	Ira E. Myers	25,000	5,300	175,000	90,000	80,000	Oom'l N., Kan. C.; Cent. N., St. L.; 1st N., Clayton, N. M.; Colo. N., Den.; Tradesmens N., Okla.
Keota... Haskell F 10 10 Pop. 200	First State Bank... ●†\$'09 86-797	H. D. Price	H. D. Price, Jr.	A. J. Foster		30,000	2,250	95,020	95,490	30,350	Merch. N., Ft. Smith; N. Bk. Com., Kan. C.
Ketchum... Craig B 15 10 Pop. 350	First State Bank... ●†\$'13 86-984	L. W. Trout	Ealum Gregoroy	Frank Pitts		10,000	2,150	146,900	86,460	73,540	N. Bk. Com., Kan. C.; 1st State, Vinita.
Keystone... Pawnee C 12 10 Pop. 800	Keystone State Bank... ●†\$'06 86-798	H. A. McCauley		J. M. Perry		10,000	5,920	120,300	87,410	48,820	Inter-State N., Kan. C.; 1st N., Tulsa.
Kiefer... Creek D 11 10 Pop. 2500	Central State Bank... ●†\$'13 86-353 Exchange State Bank... ●†\$'10 86-759	S. E. Bailey	A. A. Scott	H. M. Perego	H. W. Daniel	30,000	6,500	432,000	354,000	112,000	Tra. N., Kan. C.; Ex. N., Tulsa.
Kiel... Kingfisher D 6 10 Pop. 250	(See Loyale)										
Kildare... Kay A 10 10 Pop. 216	Kildare State Bank... †\$1900 86-800	C. A. Gwinn		B. H. George		10,000	910	82,250	71,740	18,060	New Eng. N., Kan. C.; Eastman N., Newkirk.
Kingfisher... Kingfisher D 7 10 Pop. 8500	<b>CITIZENS STATE BANK</b> ... ●†\$'05 86-201	<b>J. E. RUTH</b> Send us your They will receive prompt and		<b>ELMER SOLOMON</b> collections direct.	<b>B. C. BRIGHAM</b> personal attentio	50,000	2,500	600,000	535,000	100,000	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; 1st N., Okla.
" " " "	First National Bank... ●†\$1900 86-200	F. L. Patten	P. Diedrichsen	Geo. B. Farrar	E. C. Childers	25,000	10,000	225,000	185,000	65,000	Han. N., N. Y.; Corn Ex. N., Chi.; 1st N., Kan. C. and Okla.
" " " "	<b>PEOPLES NATIONAL BANK</b> 86-199 ●†\$'90	Edward Hockaday	B. J. Conley C. T. Speice	J. M. Speice	J. E. Mitchell	40,000	34,620	559,820	620,110	201,420	Han. N., N. Y.; Cont. & Com'l N., Chi.; New Eng. N. and N. Bk. Com., Kan. C.
Kingston... Marshall J 10 11 Pop. 1000	First National Bank... ●†\$'05 86-584 First State Bank... ●†\$'11 86-585	J. R. McKinney	Bruce May		Frank Landram	25,000	14,160	262,980	300,520	15,830	Seab. N., N. Y.; Durant N., Durant; State N., Denison, Tex.; N. Bk. Com., Kan. C.
Kinta... Haskell F 15 10 Pop. 450	Kinta State Bank... ●†\$'06 86-801	J. W. Rabon	P. J. Anderson	R. A. Rabon		10,000	5,000	192,280	61,140	151,010	Mech. & Metals N., N. Y.; N. Reserve, Kan. C.; State N., Ardmore. New Eng. N., Kan. C.; 1st N., Ft. Smith; Tradesmens N. Okla.
Kiowa... Pittsburg G 13 10 Pop. 1200	<b>FIRST NATIONAL BANK</b> ... ●†\$'07 86-392	L. T. Sammons	Wade Atkins	E. E. Knack	Leona Booth	30,000	9,000	350,000	285,000	139,500	S. W. N., Okla.; N. Bk. Com., Kan. C.; Guaranty State, Okmulgee.
" " " "	First State Bank... †\$'17 86-1055	S. L. Morley	J. H. Kincannon	W. N. Green		15,000	5,500	250,000	141,650	115,000	New Eng. N., Kan. C.; McAlester Tr. Co. and Am. N., McAlester.
Knowles... Beaver J 5 10 Pop. 350	Farmers State Bank... †\$'12 86-963	E. A. Pierce, V. P. John Bateman	E. V. Parker, Active	W. G. Parker	Irville C. Rutledge	10,000	2,020	120,080	101,000	33,640	Garfield Co., Enid; 1st N., Woodward; New Eng. N., Kan. C.; 1st N., Wichita.
Konawa... Seminole F 10 10 Pop. 1500	First National Bank... ●†\$'05 86-459	H. T. Douglas	N. Douglas F. P. Swan, Active	E. Douthit	H. W. Courtney	25,000	10,250	428,370	283,410	214,220	Mech. & Metals N., N. Y.; N. Bk. Com., St. L. and Kan. C.; 1st N., Okla.
" " " "	<b>OKLAHOMA STATE BANK</b> 86-932 ●†\$'11	Jno. W. Jones	R. T. Millsap H. T. King	W. E. Huddleston	W. S. Damron	25,000	5,500	389,000	180,250	230,000	Seab. N., N. Y.; N. Bk. Com., Kan. C.; Secur. State, Shawnee; Tradesmens N. Okla.
Korn... Washita E 4 10 Pop. 225	(See Korn)										
Krebs... Pittsburg G 13 10 Pop. 3000	Bank of Krebs... ●†\$'08 86-803	M. J. Shannon	S. L. Morley	C. B. Peterson		25,000	10,500	276,000	316,250	135,000	McAlester Tr. Co., McAlester; Comw. N., Kan. C.
Kremlin... Garfield B 7 10 Pop. 253	Bank of Kremlin... ●†\$1900 86-804	W. D. Bredehoff	F. D. Burns	J. E. Eger	Theresa K. Eger	10,000	2,670	137,510	97,910	50,770	New Eng. N., Kan. C.; Cent. State, Enid; 1st N., Okla.
Kusa... Okmulgee E 12 10 Pop. 1500	First National Bank... ●†\$'17 86-1056	M. Henderson	J. W. Kincaid G. A. Nicholson	J. P. Faulkner	Ophelia Goolsby	25,000	2,500	100,300	73,400	26,840	Miners N., Henryetta.

OLDEST NATIONAL BANK IN OKLAHOMA CITY—FIRST NATIONAL BANK

January, 1920

OKLAHOMA BANKS—Kellyville to Kusa

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1112 Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

OKLAHOMA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. +Priv. Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSIT- ITS	LOANS & DIS- CTS. BONDS, SECURITIES	CASH & EX- CHANGES DUE FROM BANKS	
Lahoma...Garfield B 6 10 Pop. 500	Farmers State Bank...\$11 86-931	J. B. Vosburg	M. W. Wood	E. R. Buckminster	Anna Pereboom	\$ 10,000	\$ 4,500	\$ 85,000	\$ 95,000	\$ 25,000	Okl. State and Cent. State. Enid; Inter-State N., Kan. C.
"..."	First National Bank...\$11 86-805	Herman Muecke	B. F. Decker	F. L. Godfrey	E. L. Schneider	25,000	6,000	135,000	125,000	35,000	Han. N., N. Y.; N. Bk. Com., Kan. C.; Enid N., Enid.
Lakemp...Beaver J 5 10	(See Booker, Texas.)										
Lamar...Hughes F 12 10 Pop. 450	Bank of Lamar...\$08 86-807	L. T. Sammons	J. A. Mackey	I. S. White	M. O. Wilson	15,000	5,040	162,760	109,650	71,660	Am. N., Holdenville; Liberty N., Okla.; Mc-Alger Tr. Co., McAlester.
Lambert...Alfalfa A 5 10 Pop. 300	Farmers Bank...\$07 86-808	H. L. Young	C. M. Delzell	P. R. Stokesberry		10,000	2,800	125,000	80,000	40,000	4th N., Wichita; Trademens N., Okla.
Lamont...Grant A 8 10 Pop. 850	Citizens Bank...\$03 86-514	J. S. Gilbert	Jno. Kugel	G. H. Cowen	H. W. Mathis	20,000	14,000	335,630	305,220	97,580	Com'l N., Kan. C., Kan.; 1st N., Wichita; Cent. State, Enid.
"..."	First State Bank...\$08 86-513	Percy E. Wile	W. C. Muegge	Howard Ingram	C. W. Smith	12,500	4,200	170,000	126,000	45,000	Inter-State N., Kan. C.; Okla. State, Enid.
Laverne...Harper A 1 10 Pop. 900	Laverne State Bank...\$12 86-950	P. A. Johnston	Roy Sappington	J. P. Cumpston	N. T. Stewart	10,000	7,500	140,000	120,000	25,000	N. Bk. Com. and Fid. N. Bk. & Tr., Kan. C.; Secur. N., Okla.; Am. State, Wichita.
"..."	Speer Moore State Bank...\$10 86-880	John Mollman	S. G. Sapp	Robert Newberry		10,000	6,940	174,380	138,110	50,330	Mech. & Metals N., N. Y.; Midw. N. Bk. & Tr. and Com'l N., Kan. C.; 1st N., Woodward.
Lawton...Comanche H 6 10 Pop. 10,000	*CITIZENS STATE BANK 86-76	W. F. Barber	RILEY S. SMITH	T. R. Keegan	J. L. Porter	50,000	18,340	932,500	714,110	284,340	Mech. & Metals N., N. Y.; Tra. N., Kan. C., Mo.; Trademens N., Okla.; Merch.-Lac. N., St. L.
"..."	*CITY NATIONAL BANK...\$01 86-73	F. M. English	S. M. King	E. E. Shipley	E. E. Cones	50,000	70,000	1,400,000	900,000	500,000	Han. N., N. Y.; 1st N., St. L.; N. Bk. Com., Kan. C.; 1st N., Okla.
"..."	*First National Bank...\$01 86-74	N. A. Robertson	W. H. Quinette	G. C. Robertson	Samuel Maddux	100,000	50,000	2,000,000	1,500,000	650,000	Chase N., N. Y.; N. Bk. Com., Kan. C.; 1st N. and Cent. N., St. L.; Secur. N., Okla.
"..."	Lawton Clearing House (Members indicated by a *)	Guy C. Robertson	W. F. Barber, Sec.	T. R. Keegan, Mgr.	P. C. Monroe T. M. Runnells P. C. Monroe, A. Mgr.						
Leedey...Dewey D 3 10 Pop. 800	Cotton Exchange Bank...\$06 86-871	I. H. Wheatcroft	J. W. Porter	C. R. Flint	F. R. Gale	25,000	3,500	255,000	190,000	85,000	Corn Ex. N., Chi.; 1st State, Okla.; Midw. N. Bk. & Tr., Kan. C.
"..."	First State Bank...\$11 86-924	C. A. La Rue	E. T. Sumrall	Frank Mitchell	H. S. Gilbert Ida M. Neu	10,000	5,100	131,000	99,260	35,000	New Eng. N., Kan. C.; 1st State, Clinton; Secur. N., Okla.
LeFlore...Le Flore G 16 10 Pop. 500	First State Bank...\$09 86-809	S. G. Tiffee	Geo. A. Kilpatrick	E. D. Kilpatrick		10,000	11,720	153,340	79,470	94,090	1st N., McAlester; N. Bk. Com., Kan. C.
Lehigh...Coal H 12 11 Pop. 3000	First State Bank...\$06 86-258	W. A. Jones	S. A. Maxwell	James Gaddo		15,000	4,000	153,000	105,000	50,000	Irving N., N. Y.; Midw. N. Bk. & Tr., Kan. C.; Denison Bk. & Tr. Co., Denison, Tex.
"..."	Lehigh National Bank...\$01 86-257	Wm. Menton	C. H. Smith, Active Roy Caldwell, Active	S. R. Adams		25,000	19,500		342,000	43,000	Han. N., N. Y.; Drov. N. and N. Bk. Com., Kan. C.; 1st N., Muskogee and McAlester.
Lenapah...Nowata A 14 10 Pop. 400	Cherokee State Bank...\$09 86-595	G. W. Patchett	B. Byers M. R. Garnett	O. C. Chapman	G. S. Lynch Kate Chouteau	15,000	9,800	160,000	147,000	34,000	Am. State, Coffeyville, Kan.; Drov. N., Kan. C.; Citiz. State, Nowata.
"..."	Citizens National Bank...\$19 86-1129	F. E. Banowetz	J. A. Kidd	J. H. Banowetz		25,000	2,500	59,000	55,000	26,000	N. Bk. Com., Kan. C.; Condon N., Coffeyville, Kan.; Nowata N., Nowata.
Lenora...Dewey O 3 10 Pop. 120	Lenora State Bank...\$02 86-810	I. P. Ventonier		H. F. Gilbert		12,000	2,500	60,000	55,000	15,000	Far. N., Okla.; Gerlach, Woodward, Okla.
Lexington...Cleveland F 9 10 Pop. 1200	Farmers State Guaranty Bk. 86-457	Chas. Greemore	W. S. Whorton	Robt. M. Evans	R. A. Franks	15,000	10,000	375,000	150,000	250,000	N. Reserve, Kan. C.; Trademens N., Okla.
"..."	Security State Bank...\$08 86-458	Mrs. E. M. Abernathy	E. B. Abernathy	A. G. Hudspeth		10,000	5,160	296,840	148,690	160,280	N. Reserve, Kan. C.; 1st State, Okla.; Chickasaw N., Purcell.
Lindsay...Garvin G 8 10 Pop. 2000	Farmers Exchange Bank 86-366	M. A. Smith	J. C. Boatright	A. C. Bickell	P. B. Smith	30,000	15,000	375,000	270,000	125,000	New Eng. N., Kan. C.; Am. N., Okla.
"..."	First National Bank...\$02 86-365	B. P. Smith	J. B. McClure	Emmett McCaughy	W. F. Haynes F. M. Bell C. L. Costello	25,000	67,500	747,500	528,000	250,000	N. City, N. Y.; 1st N., Kan. C. and Ft. Worth; Secur. N., Okla.
"..."	Lindsay State Bank...\$10 86-367	J. B. Fisher	M. W. Perry	C. S. Duvall	J. Fitch	15,000	9,000	225,000	110,000	100,000	Cont. N., Kan. C.; Wilkin-Hale State, Okla.
Lockridge...Logan D 7 10 Pop. 155	(See Edmond)										
Loco...Stephens I 7 10 Pop. 500	State Bank of Loco 86-812	J. M. Robberson	R. C. Whitten	Percy W. Newton		15,000	4,900	136,910	86,930	64,150	Drov. N., Kan. C.; Am. N., Okla.; Guaranty State, Ardmore.
Locust Grove...Mayes O 15 10 Pop. 900	First State Bank...\$12 86-964	W. B. Kane	W. A. Markham	J. E. Mann		25,000	12,580	241,910	203,270	65,030	Com. Tr. Co., Kan. C.; Com'l N. and Ex. N., Muskogee; Citiz. State, Wagoner.

1112 OKLAHOMA BANKS—Lawhoma to Locust Grove January, 1920

FIRST NATIONAL BANK in Oklahoma City Gives CONSISTENT CAREFUL Service to Customers

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

OKLAHOMA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

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TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- COUNTS	CASH & RE- CEIPTS, DEB- TS FROM BANKS	
Lone Wolf...Kiowa F 3 10 Pop. 1000	First National Bank...†02 86-499	E. C. Teape	J. P. Whatley	S. M. Alexander	R. G. Lovejoy	\$ 25,000	\$ 15,000	\$ 600,000	\$ 250,000	\$ 350,000	Han. N., N. Y.; Am. N., Okla.; Fid. N. Bk. & Tr., Kan. C.; Cent. N., St. L. Trademans N., Okla.; Comw. N., Kan. C.
Longdale...Blaine D 5 10 Pop. 400	Bank of Longdale...‡\$06 86-813	E. E. Hart	S. A. Butler	H. C. Butler		12,500	1,250	115,000	90,000	40,000	Garfield Co., Enid; Cent. State, Wichita.
Lookeba...Caddo E 5 10 Pop. 217	Lookeba State Bank...*‡\$07 86-814	F. R. Smith	J. P. Cook E. O. Kerr	J. N. Smith	C. W. Smith	10,000	7,500	140,000	180,000	30,000	N. Bk. Com., Kan. C.; Okla. State, Enid; Secur. N., Okla.; Guaranty State, Okmulgee.
Loveland...Tillman I 4 10 Pop. 250	Farmers & Merch. State Bk. 86-815...*‡\$08	Frank Zmotony	O. D. Arnold	M. Fry		10,000	2,000	48,190	50,000	6,540	S. W. Reserve, Okla.; Okla. State, Frederick.
Lovell...Logan C 8 10 Pop. 300	First State Bank...*‡\$08 86-816	O. B. Acton	O. E. Acton	J. A. Fry	I. R. Acton	10,000	2,500	95,000	90,000	17,500	Inter-State N., Kan. C.; Secur. N., Okla.; Guthrie Sav., Guthrie.
Loyal...Kingfisher D 6 10 Pop. 150	Farmers & Merchants Bank 86-799...‡\$01	G. I. Matthews	F. I. Young	E. A. Young	F. I. Young	10,000	2,350	100,000	115,000	29,000	Okla. State, Enid; Peo. N., Kingfisher; Okla. Stock Yds. N., Okla.
Lucien...Noble C 8 10 Pop. 150	Bank of Lucien...*‡\$03 86-817	A. Moelling	A. Wolleson, Jr.	L. E. Plumer		5,000	2,120	42,930	27,800	20,400	N. Bk. Com., Kan. C.; Okla. State, Enid.
Luther...Oklahoma E 9 10 Pop. 800	First National Bank...*†07 86-640	R. A. Vose	C. T. Dawson	John Bednar	J. O. Geiser	25,000	14,020	177,230	168,280	59,030	Am. N., Okla.
Macomb...Pottawatomie 10 Pop. 500 F 10	Luther State Bank...‡\$07 86-641	O. M. Cole	John Rinehart	P. M. Vorel	O. G. Norman	15,000	12,500	110,000	150,000	18,000	1st N., Guthrie; State N., Okla.
Madill...Marshall I 10 11 Pop. 4000	McComb State Bank...*‡\$03 86-826	C. R. Wallace	N. Douglas	F. L. Miller		10,000	4,750	241,000	114,000	117,900	Comw. N., Kan. C.; Shawnee N., Shawnee; 1st N., St. L.
Manchester...Grant A 6 10 Pop. 271	FIRST NATIONAL BANK...*†01 86-290	D. B. Taliaferro	Chas. S. Cannady	Joe Hannan	Felix Simmons	50,000	10,000	500,000	280,000	150,000	N. Park, N. Y.; N. Bk. Com., St. L.; Merch. & Plan. N., Sherman, Tex.; 1st N., Kan. C.
Mangum...Greer G 2 10 Pop. 5000	Guaranty State Bank...*‡\$05 86-291	W. H. Lawrence	R. Hollingsworth	T. Hollingsworth	H. E. Lawrence	25,000	7,100	300,000	217,400	114,700	Seab. N., N. Y.; 1st N., St. L.; N. Bk. Com., Kan. C.; City N., Dallas.
Manitou...Tillman H 3 10 Pop. 412	MADILL NATIONAL BANK...*†02 86-292	W. S. Derrick	H. B. Wiggs	D. D. Whiting	W. B. Bryant	50,000	15,000	435,500	328,000	130,150	Han. N., N. Y.; Cent. N., St. L.; N. Reserve, Kan. C.; Merch. & Plan. N., Sherman, Tex.
Mannford...Creek O 11 10 Pop. 350	MARSHALL COUNTY NAT'L BANK...*†18 86-1092	W. H. Colby	Jas. R. McKinney	John Landram	M. Y. Colby	60,000	18,000	475,000	400,000	110,000	Seab. N., N. Y.; Durant N., Durant; N. Bk. Com., Kan. C.; 1st N., Ada.
Mannsville...Johnston I 10 11 Pop. 515	Citizens State Bank...*‡\$1900 86-819	J. W. Mallory	I. E. Melcher	H. J. Harrold		20,000	3,500	227,000	149,000	73,000	New Eng. N., Kan. C.; 1st N., Anthony.
Maramac...Pawnee C 10 10 Pop. 400	First National Bank...*†1900 86-139	L. S. Noble	G. W. Boyd	H. T. Crittenden	C. L. Baxter	50,000	65,490	924,700	360,500	648,450	N. City, N. Y.; Fid. N. Bk. & Tr., Kan. C.; State N., Okla.; 1st N., Gainesville.
Marietta...Love J 9 10 Pop. 2500	GUARANTEE STATE BANK...*‡\$15 86-141	{ T. S. DEARMAN Send us your co	JAMES DUFFY	J. T. DUFFY	OPAL CADDEL	25,000	10,700	531,460	168,000	395,200	Mech. & Metals N., N. Y.; N. Stock Yds. N., E. St. L., Ill.; Liberty N., Okla.
Marlow...Stephens H 7 10 Pop. 1965	MANGUM NATIONAL BANK...*†01 86-140	P. A. Janeway	T. C. Phillips	B. H. Squire	L. G. Crittenden	30,000	72,000	775,000	696,300	237,200	Mech. & Metals N., N. Y.; Liberty N., Okla.; N. Reserve, Kan. C.; 1st N., Chickasha.
Manitow...Tillman H 3 10 Pop. 412	Bank of Manitow...‡\$04 86-596	J. T. Harmon	W. T. Funderburk Emma G. Hayward	L. W. Hayward	Geo. D. Wyatt	10,000	5,000	75,000	60,000	30,000	N. Bk. Com., Kan. C.; Trademans N., Okla.; 1st N., Frederick.
Mannford...Creek O 11 10 Pop. 350	Mannford State Bank...*‡\$06 86-820	L. H. Lashley	F. M. Coonrod	B. J. Chronic		10,000	5,000	150,000	105,000	35,000	1st N., Tulsa; Pawnee N., Pawnee; N. Bk. Com., Kan. C.; Sapulpa State, Sapulpa.
Mannsville...Johnston I 10 11 Pop. 515	Mannsville State Bank...*‡\$15 86-1027	W. D. Myers	L. Antle	Orris Antle	Nora Mitchell	15,000	1,200	92,160	68,750	35,050	New Eng. N., Kan. C.; 1st N., Elk City; Guaranty State, Ardmore.
Maramac...Pawnee C 10 10 Pop. 400	First State Bank...*‡\$03 86-822	E. E. Ryan		H. A. Martin	Mildred Grubb	10,000	10,000	110,000	100,000	30,000	1st N., Kan. C. and Okla.; Pawnee N., Pawnee.
Marietta...Love J 9 10 Pop. 2500	FIRST NATIONAL BANK...*†1900 86-293	{ F. B. CONRAD First and oldest Collections sent	S. WESTHEIMER J. N. KIRKPATRICK D. C. CAMPBELL	W. G. DAVIS	B. A. DILLARD	50,000	34,750	597,340	360,490	334,130	Seab. N., N. Y.; New Eng. N., Kan. C.; Far. N., Okla.; Far. & Mech. N., Ft. Worth.
Marlow...Stephens H 7 10 Pop. 1965	FIRST STATE BANK...*‡\$10 86-295	H. A. Kirkpatrick	J. N. Kirkpatrick	L. A. Kirkpatrick	Geo. E. Glazener	25,000	12,500	498,000	256,220	287,000	Com'l N., Kan. C.; 1st N., Gainesville, Tex.; Trademans N., Okla.
Marlow...Stephens H 7 10 Pop. 1965	MARIETTA NATIONAL BANK...*†01 86-294	C. E. Morris	S. Black	S. F. Black	T. C. Roberts	60,000	15,000	534,000	319,590	302,000	Mech. & Metals N., N. Y.; Drov. N. and 1st N., Kan. C.; Cent. N., St. L.
Marlow...Stephens H 7 10 Pop. 1965	Guaranteed State Bank...‡\$01 86-249	J. J. Adkins	D. M. Montgomery C. C. Richards	P. V. Rabb		25,000	13,100	300,000	100,000	210,000	Mech. & Metals N., N. Y.; N. Bk. Com., St. L.; Okla. Stock Yds. N., Okla.
Marlow...Stephens H 7 10 Pop. 1965	National Bank of Marlow...‡93 86-248	W. A. Wade	T. L. Wade L. J. Wade	W. A. Darnall		25,000	5,000	300,000	200,000	100,000	Merch.-Lac. N., St. L.; Drov. N., Kan. C.; 1st N., Okla.
Marlow...Stephens H 7 10 Pop. 1965	STATE NATIONAL BANK...*†08 86-250	{ J. T. OQUIN Collections and Please send 15c WE WANT YO	J. B. DeSHAZO J. A. HODNETT	O. R. MCKINNEY	C. P. MCKINNEY L. A. EDWARDS	25,000	40,000	510,000	355,000	250,000	N. City, N. Y.; 1st N., Kan. C.; Am. N., Okla.; Stock Yds. N., Ft. Worth.

January, 1920

OKLAHOMA BANKS—Lone Wolf to Marlow

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SERVICE—Use the FIRST NATIONAL BANK IN OKLAHOMA CITY—SERVICE

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OKLAHOMA—Continued

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TY. BONDS, SECURITIES	CASH & EX- CHANGE, DUE FROM BANKS	
Marshall Logan G 8 10 Pop. 800	Farmers State Bank ... *\$'01 86-449	J. L. Hearn	G. F. Ingle	H. D. Hearn	E. W. Hearn	\$ 40,000	\$ 1,750	\$ 325,000	\$ 275,000	\$ 70,000	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr., Kan. C.: 1st N., Guthrie.
" " "	Marshall State Bank ... †\$'19 86-1132	J. F. Buck		Arthur Anderson		15,000	1,500	30,000	32,000	13,120	Inter-State N., Kan. C.; Secur. State, Guthrie.
Martha Jackson G 8 10 Pop. 200	Martha State Bank ... †\$'09 86-824	S. L. Doughty	H. C. Doughty	Horace Doughty		10,000	5,000	250,000	29,120	88,620	Drov. N., Kan. C.; 1st N., Altus; S. W. Reserve, Okla.
Maud Pottawatomie F 10 10 Pop. 1000	First National Bank ... *\$'06 86-557	C. B. Billington	P. H. Cooper	Walter Caudill	C. L. Billingsley	25,000	6,000	310,000	150,000	175,000	Seab. N., N. Y.; Drov. N., Kan. C.; Am. N., Okla.; Shawnee N., Shawnee.
" " "	Maud State Bank ... *\$'04 86-556	P. S. Case	H. T. Douglas	B. Harris		25,000	2,500	360,600	140,000	195,000	Mech. & Metals N., N. Y.; N. City, Chi.; N. Bk. Com., Kan. C.; Shawnee N., Shawnee; Mc- Alester Tr. Co., McAlester; 1st N., St. L. Inter-State N., Kan. C.; Cent. Ex., Woodward; 4th N., Wichita.
May Harper B 1 10 Pop. 500	May State Bank ... *\$'12 86-943	C. H. Martin	S. T. Morey	V. B. Browne	Nelle Costello	10,000	4,250	102,500	130,000	22,500	Mech. & Metals N., N. Y.; Am. N., Okla.
Maysville Garvin G 8 10 Pop. 1000	Farmers National Bank ... *\$'12 86-568	T. H. Vaughn	L. P. King J. C. Randolph	S. L. Thompson		25,000	6,000	240,000	164,000	88,830	Mech. & Metals N., N. Y.; Am. N., Okla.
" " "	First National Bank ... *\$'08 86-569	J. B. Wilson	M. P. Williamson	W. J. Harris	C. A. Wilson	25,000	15,000	200,000	175,000	35,000	N. Bk. Com., St. L.; State N. and Okla. Stock Yds. N., Okla.
Mazie Mayes C 14 10 Pop. 300	Southern State Bank ... \$'18 86-1087	S. M. Green	N. A. Swingle	J. C. McGuinn		10,000	1,250	50,000	30,000	7,200	Drov. N., Kan. C.; Cent. State, Muskogee.
McAlester Pittsburg G 13 10 Pop. 18,504	<b>*AMERICAN NATIONAL BANK</b> 86-22 *\$'02	S. L. MORLEY ..... JAMES McCONNELL ..... S. G. BRYAN ..... J. J. KIRKPATRICK-- J. G. PUTERBAUGH ..... HAROLD ROHRER ROBT. S. GLENDENNING				100,000	17,020	1,821,610	1,286,060	737,570	Mech. & Metals N., N. Y.; 1st N., Chi.; Inter-State N. and New Eng. N., Kan. C.; N. Bk. Com., St. L.
" " "	*Bank of McAlester ... *\$'05 86-25	E. C. Million	C. Springer	O. M. Anderson	Lillie C. Withers	15,000	350	166,230	110,380	67,960	Guaranty Tr. Co., N. Y.; N. Bk. Com., St. L.; McAlester Tr. Co. and City N., McAlester.
" " "	*City National Bank ... *\$'02 86-23	Frank Craig	A. U. Thomas J. D. Tannehill	H. W. Neece	E. R. Landes	50,000	9,050	\$95,200	639,370	136,600	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; N. Bk. Com., St. L.
" " "	<b>*FIRST NAT'L BANK</b> 86-21 *\$'96	T. HALE ..... J. H. GORDON ..... F. M. SOWLE ..... B. S. BROOKS W. P. FREEMAN, ..... W. S. AMBROSE ..... F. A. SWEENEY Ch. of Bd.				100,000	46,730	2,082,380	1,597,790	780,500	Seab. N., N. Y.; 1st N., St. L.; N. Bk. Com., Kan. C.; 1st N., Muskogee.
" " "	*McALESTER TRUST CO. 86-26 *\$'06	Melven Cornish	Ben. Mills E. M. Fry G. C. Cochran	Ben. Mills	Cabell C. Cornish W. E. Nash	50,000	22,640	1,579,350	907,490	737,700	Irving N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., St. L.; Drov. N., Kan. C.
" " "	<b>*OKLAHOMA STATE BANK</b> 86-27 *\$'09	R. R. WALL ..... H. R. BROWN ..... A. L. LATIMER ..... T. F. MEMMINGER FOR REAL SER VICE Send us yo ur Bill of Lading and Sight Dra fts, Cash and Tim e Items. 10c minimum f ee, ¼ of 1% on ex cess of \$100. 25c must accom any request for n-payment given. Prompt returns or reasons for no				35,000	5,000	515,000	350,000	315,000	Mech. & Metals N., N. Y.; Com. Tr. Co., Kan. C.; Ex. N., Muskogee; State N., Denison Tex.
" " "	McAlester Clearing House... (Members indicated by a *)	E. C. Million		Frank Craig, Sec. and Tr							

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OKLAHOMA BANKS—Marshall to McAlester

January, 1920

Are You { SEEKING ADDITIONAL FACILITIES?  
CONTEMPLATING A BANKING CHANGE? } See the FIRST NATIONAL BANK IN OKLAHOMA CITY

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TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State *Mem. State Bks. Assn. †Priv. *Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BOND, SECURITIES	CASH & EX- CHANGE, DUE FROM BANKS	
McCurtain... Haskell F 16 10 Pop. 2000	McCurtain State Bank... *\$08 86-827	C. X. Edwards	V. T. Vaughan	E. L. Moad	Wm. Jordan	\$ 25,000	\$ 2,410	\$ 251,830	\$ 205,760	\$ 66,980	1st N., Ft. Smith, Ark.; Droy. N., Kan. C.; Tradesmens. N., Okla.; Am. N., Stigler.
McLoud... Pottawatomie 10 Pop. 638 E 9	Bank of Commerce... *\$07 86-510	Willard Johnston	J. C. Miller	Roy Bowman		10,000	5,550	140,000	76,000	70,000	Union State, Shawnee; Wilkin-Hale State, Okla.
Mead... Bryan J 11 11 Pop. 200	First National Bank... *\$08 86-509	D. F. Crist	N. Douglas	W. H. Hollis		25,000	10,000	400,000	200,000	100,000	Seab. N., N. Y.; N. Bk. Com., Kan. C.; Shaw-nee N., Shawnee.
Medford... Grant A 8 10 Pop. 1500	Farmers State Bank... \$14 86-1002	Green Thompson	G. S. Bruce	Dea Stubbs		10,000	1,950	17,440	22,520	3,880	N. Bk. Com., Kan. C.; State N., Durant, Okla.
Medford... Grant A 8 10 Pop. 1500	FIRST NATIONAL BANK... *\$01 86-377	J. T. STEWART FEE IN ADVAN (Reliable Credit	A. S. BROWN CE: Sight drafts, Reports, 25c. T	E. G. PALMER 15c minimum; 25c RY US.	minimum charge if paid.	25,000	10,000	350,000	220,000	130,000	Chase N., N. Y.; Fid. N. Bk. & Tr. and N. Bk. Com., Kan. C.; 1st N. Bk., Wichita, Kan.; 1st N., Okla.
Meeker... Lincoln E 10 10 Pop. 500	Grant County Bank... *\$95 86-376	H. D. Reed	E. M. Moss	H. D. Reed	Edna Hoagland Dwight J. Wilson	20,000	18,000	350,000	250,000	110,000	Han. N., N. Y.; Inter-State N., Kan. C.; 4th N., Wichita; Cent. State and Enid N., Enid.
Meno... Major B 6 10 Pop. 69	Bank of Meeker... *\$03 86-630	Willard Johnston	C. M. Cade	M. G. McKee	E. E. Kinsey	10,000	8,000	168,290	79,460	109,990	Han. N., N. Y.; Cent. State N. and Union State, Shawnee.
Meridian... Logan D 9 10 Pop. 300	Citizens Bank... *\$07 86-631	A. M. Griffey	N. Douglas	J. P. Lowry	R. P. Stevens	10,000	5,000	150,000	110,000	75,000	Shawnee N., Shawnee; N. Bk. Com., Kan. C.
Miami... Ottawa A 16 10 Pop. 6000	Bank of Meno... *\$09 86-829	D. P. Richardson	P. W. Jantz	J. M. Cotton	Mamie Cotton	10,000	700	100,000	60,000	41,000	Am. State, Wichita; Okla. State, Enid; El Reno State, El Reno; N. Bk. Com., Kan. C.
Miami... Ottawa A 16 10 Pop. 6000	State Bank of Meridian... *\$02 86-830	J. M. Heath	A. E. Beyer	H. F. McCroskey		5,000	4,720	117,850	34,820	91,290	1st N., St. L.; 1st N. and Guthrie Sav., Guthrie.
Milburn... Johnston I 11 11 Pop. 800	FIRST NATIONAL BANK... *\$02 86-175	W. L. McWilliams	L. E. Nabers E. L. Neff G. L. Coleman	M. R. Tidwell	Charles Fox Olaf Baker	100,000	40,000	1,650,000	1,250,000	375,000	Han. N., N. Y.; 1st N., Kan. C.; Cent. N., St. L.; Ex. N., Tulsa.
Milfay... Creek D 11 10 Pop. 200	Miami State Bank... *\$18 86-1090	G. W. Dixon	W. S. O'Bannon G. W. Beck	T. H. Thompson	W. E. Lindsay	50,000	9,000	426,000	356,000	130,000	Mech. & Metals N., N. Y.; Tra. N., Kan. C.
Mill Creek... Johnston H 10 11 Pop. 1000	MIAMI TRUST & SAV. BK. 86-176 *\$06	W. H. TRAPP All business giv Sight Drafts m WE RENDER B	A. K. WILDER en prompt, perso ust be accompan EAL SERVICE.	W. E. DAVIS nal attention. led by minimum	GEO. A. OGDEN	25,000	5,000	250,000	216,000	42,000	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; Cent. N., St. L.; 1st N., Okla.
Millerton... McCurtain I 15 11 Pop. 200	Ottawa County National Bank 86-174 *\$11	J. S. Cheyne	R. J. Tutthill of Bd.	W. M. Dyer	W. M. Williams	150,000	17,880	734,540	884,660	156,030	Chase N., N. Y.; N. Bk. Com. and Com. Tr. Co., Kan. C.; 1st N., St. L.
Minco... Grady F 7 10 Pop. 706	First National Bank... *\$11 86-587	J. F. Robinson, Ch. H. S. Whitt	J. W. Walker	W. H. Bailey		25,000	12,000	300,000	220,000	100,000	Guaranty State, Okmulgee; Durant N., Durant; Inter-State N., Kan. C.
Moore... Cleveland F 8 10 Pop. 250	First State Bank... *\$07 86-586	F. L. Hunnicutt	E. G. Pate	J. C. Dodd		15,000	7,900	141,830	137,660	42,660	N. Bk. Com., Kan. C.; Guaranty State, Ardmore.
Mooreland... Woodward B 3 10 Pop. 493	Milfay State Bank... \$19 86-1121	J. B. Charles	Oscar Presson	J. B. Charles, Jr.	R. E. Sutton	10,000	1,290	86,880	4,690	93,490	Tra. N., Kan. C.; 1st N., Okla.; Producers State, Tulsa.
Morrison... Noble C 9 10 Pop. 327	First National Bank... *\$04 86-517	Felix Penner	W. C. Eubank P. W. South	C. E. Penner		25,000	7,970	290,580	101,040	239,080	New Eng. N., Kan. C.; 1st N., St. L.; Am. N., Okla.; State N., Denison.
Morris... Okmulgee E 13 10 Pop. 2200	Home State Bank... *\$18 86-1091	J. E. Hood	James Lester	G. T. Webber		15,000	2,500	110,000	46,000	45,000	Secur. N., Okla.; 1st N., Ada and Kan. C.
Morrison... Noble C 9 10 Pop. 327	Bank of Millerton... *\$07 86-831	W. C. Taylor	H. E. Robb	B. G. Powell		10,000	9,000	107,000	60,000	58,000	New Eng. N., Kan. C.; Hugo N., Hugo, Okla.
Morrison... Noble C 9 10 Pop. 327	Citizens State Bank... *\$04 86-474	S. C. McAdams		J. D. Sanders		10,000	4,010	100,000	109,390	25,040	New Eng. N., Kan. C.; N. Bk. Com., Shawnee.
Morrison... Noble C 9 10 Pop. 327	First National Bank... *\$39 86-473	B. F. Johnson	C. B. Campbell	R. C. Elledge		25,000	8,000	205,000	145,000	60,000	Imp. & Tra. N., N. Y.; Tra. N., Kan. C.; 1st N., Chickasha; Am. N., Okla.
Morrison... Noble C 9 10 Pop. 327	Bank of Moore... *\$04 86-832	J. H. Smith		F. G. Babb		10,000	5,000	175,000	100,000	70,000	Far. N. and Secur. N., Okla.; N. Bk. Com., Kan. C.
Morrison... Noble C 9 10 Pop. 327	Mooreland State Bank... *\$17 86-1051	H. S. Cockerill	John Rhynard	Arthur Anderson		12,000	1,790	48,080	68,820	9,070	Inter-State N., Kan. C.; Union Stock Yds. N., Wichita; Secur. N., Okla.
Morrison... Noble C 9 10 Pop. 327	Security State Bank... *\$103 86-833	W. S. Murray	L. E. Bouquet E. E. Cox	J. Alan Appelget		15,000	9,450	261,570	223,370	63,010	4th N., Wichita; Com. Tr. Co., Kan. C.; Cent. Ex., Woodward; 1st State, Okla.
Morrison... Noble C 9 10 Pop. 327	FIRST NATIONAL BANK... *\$05 86-482	L. S. Bagley	T. A. Johnston Wm. Moore	R. Belisle	Lula Chappell	25,000	6,280	184,880	188,380	30,720	N. City, N. Y.; Cent. N., St. L.; Muskogee N., Muskogee; Droy. N., Kan. C.
Morrison... Noble C 9 10 Pop. 327	First State Bank... *\$04 86-483	W. T. Wisdom		E. G. Toomer	E. E. Toomer	20,000	2,500	220,000	143,000	54,000	Mech. & Metals N., N. Y.; Ex. N., Muskogee; N. Reserve, Kan. C.
Morrison... Noble C 9 10 Pop. 327	Citizens State Bank... *\$08 86-637	A. Cunningham	J. B. Swearingen	J. L. Liggett		15,000	6,280	195,000	134,100	78,000	Inter-State N., Kan. C.; Cent. N., Tulsa.

OLDEST NATIONAL BANK IN OKLAHOMA CITY—FIRST NATIONAL BANK

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DTS FROM BANKS	
Mounds Creek D 13 10 Pop. 900	<b>BANK OF MOUNDS</b> 86-477 First National Bank 86-478	H. A. McCauley	T. J. Brown, Sr.	G. A. Morriss	J. H. Mitchell	\$ 15,000	\$ 8,000	\$ 225,000	\$ 171,000	\$ 30,000	Inter-State N., Kan. C.; Sapulpa State, Sapulpa; Cent. N., St. L.
Mountain Park Kiowa 10 Pop. 449 G 3	Planters State Bank 86-580	W. G. Capps	A. M. Trader	H. A. Bragg		20,000	2,350	345,000	167,000	189,000	Han. N., N. Y.; Cent. N., St. L.; N. Bk. Com. and Fid. N. Bk. & Tr., Kan. C.
Mountain View Kiowa 10 Pop. 1200 F 4	Bank of Mountain View 86-1016 First National Bank 86-426	L. T. McAtee	E. W. Capps, Active	J. I. Dyer	Floyd Eaton Chas. Wells C. E. Study	15,000	1,500	206,000	122,000	95,000	Peo. N., Kan. C., Kan.; Trademens N., Okla.; Okla. State, Frederick, N., Kan. C.
Muldrow Sequoyah E 17 10 Pop. 671	First National Bank 86-503	J. E. McDonald	C. W. Stewart	R. H. Walton		25,000	5,000	150,000	100,000	40,000	1st N., Kan. C.; Okla. N., Chickasha
Mulhall Logan C 8 10 Pop. 441	Mulhall State Bank 86-582 Oklahoma State Bank 86-583	R. M. Kincaid	Thos. J. Watts A. E. Kincaid	W. R. Kincaid	R. L. Kincaid B. E. Evenson Marie O'Neill	10,000	2,900	115,000	82,000	33,000	New Eng. N., Kan. C.; Merch. N., Ft. Smith, Ark. Midw. N. Bk. & Tr., Kan. C.; 1st N., Okla.
		J. J. Donahoe	W. H. Matthews, Active	A. L. Richardson		15,000	5,000	250,000	189,000	60,000	Com. Tr. Co., Kan. C.; Trademens N., Okla.; Okla. State, Guthrie; Secur. State, Ponca City.

MUSKOGEE—(Muskogee, E 14) County Seat, Pop. 44,218—Reserve City  
(Federal Reserve District No. 10)

NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVID- UAL DEPOSITS	DEPOSITS OF BANKS	LOANS AND DIS- COUNTS	BONDS, SECURITIES, ETC.	DUB FROM BANKS	CASH AND EX- CHANGES	
*CENTRAL STATE BANK 49-51 49-10	J. A. DeWitt	J. A. Swindler	C. T. Thompson	R. A. Helms	\$ 100,000	\$ 20,000	\$ 750,000	\$ 750,000	\$ 900,000	\$ 141,860		\$ 317,600	Mech. & Metals N., N. Y.; N. Bk. Com. and Com. Tr. Co., Kan. C.
*COMMERCIAL NAT'L BANK 49-2 49-2	D. N. FINK	E. D. SWEENEY BEN J. MARTIN	G. T. THOMPSON	H. L. ROSE A. H. DAVIDSON	250,000	100,000	4,300,000	700,000	3,350,000	1,000,000		1,200,000	Seab. N., N. Y.; Cont. & Com. N., Chi.; Cent. N., St. L.; 1st N., Kan. C.
*EXCHANGE NATIONAL BANK 49-8 49-13	M. Board	W. T. Wisdom	T. F. King	D. J. Oden P. E. Rowsey	300,000	100,000	2,200,000	1,000,000	1,700,000	300,000		1,000,000	N. City, N. Y.; N. Reserve, Kan. C.; Cent. N., St. L.
*FIRST NAT'L BANK 49-1 49-90	H. H. OGDEN	L. W. DUNCAN	J. P. SOLOMON	J. W. HOCKMAN W. E. BENDER	500,000	267,570	6,321,100	2,250,400	6,870,010	1,497,370		2,476,130	Han. N. and Liberty N., N. Y.; Cont. & Com'l N., Chi.; Liberty, St. L.; N. Reserve and N. Bk. Com., Kan. C.
*MUSKOGEE NATIONAL BANK 49-3 49-08	A. C. TRUMBO	R. A. PATTERSON L. C. PARMENTER J. W. GILLILAND E. A. EDMONDSON	L. S. BAGLEY	H. A. HOUSTON GUY CLEAVER	200,000	60,000	2,700,000	800,000	2,500,000	250,000	750,000	150,000	Chase N., N. Y.; 1st N., Chi. and St. L.; Inter-State N., Kan. C.
SECURITY STATE BANK 49-10 49-10	Milton Young	John W. Brown N. C. Ownby	N. C. Ownby	G. C. Jackson Miles Monaghan	60,000	10,000	800,000	300,000	650,000			400,000	Mech. & Metals N., N. Y.; N. Reserve and Comw. N., Kan. C.; Cent. N., St. L.
Muskogee Clearing House (Members indicated by a *)	H. H. OGDEN	D. N. FINK	G. T. THOMPSON, JR. Sec. and Tr.	F. H. GRUBBS, MGR.									

FIRST NATIONAL BANK in Oklahoma City Gives { CONSISTENT CAREFUL } Service to Customers

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSIT- ITS	LOANS & DIS- C'TY. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Mustang...Canadian E 7 10 Pop. 200	Mustang State Bank...•1\$'01 86-834	E. W. Brindley	J. B. Spitler	D. D. Hulen		\$ 10,000	\$ 2,430	\$ 110,270	\$ 92,500	\$ 27,500	Cent. N., St. L.; Wilkin-Hale State, Okla.
Mutual...Woodward B 2 10 Pop. 264	Farmers Bank...•1\$'02 86-835	Peter Martinson	A. W. Anderson	W. R. Clapham		10,000	4,330	67,980	48,200	34,110	1st N., Woodward, Okla.; Union State, Wichita; State Exchange, Okla.
Nardin...Kay A 8 10 Pop. 277	Bank of Nardin...•1\$'08 86-836	G. E. Dowis	N. J. Dowis	George H. Parker	Harry A. Hedrick	10,000	7,500	135,000	100,000	45,000	4th N., Wichita; Inter-State N., Kan. C.; 1st N., Blackwell.
Nash...Grant A 7 10 Pop. 348	Farmers & Merch. Bank...‡\$'09 86-633	J. J. Gibson	Chas. D. Jackson	J. A. Alderson	M. E. Alderson	40,000	3,330	292,550	284,020	51,860	N. Bk. Com., Kan. C.; Garfield Co., Enid.
"	First National Bank...•1\$'19 86-1108	H. H. Champlin	J. T. Butts	W. E. Butts	M. C. Butts	25,000	2,730	131,800	75,000	68,600	1st N., Kan. C. and Enid.
Navina...Logan D 8 10 Pop. 119	Bank of Navina...‡\$'02 86-837	S. W. Hogan		T. A. Montague		10,000	2,000	115,000	132,750	65,000	1st N., Guthrie, Okla.; N. Bk. Com., Kan. C.; Far. N., Okla.
Nelagoney...Osage B 12 10 Pop. 450	First State Bank...‡\$'20 86-1136	A. E. Selby	J. R. McCoy	N. N. Bollman		25,000	2,500	58,570	10,210	71,890	1st N., Okla.; Bk. of Bigheart, Bigheart.
Newalla...Oklahoma E 8 10 Pop. 125	State Bank of Newalla...•1\$'07 86-838		H. T. Douglas	W. H. Jarboe	T. G. Hinson	10,000	600	88,000	42,600	50,900	1st N., Kan. C.; Shawnee N., Shawnee.
Newkirk...Kay A 10 10 Pop. 3000	<b>EASTMAN NATIONAL BANK</b> 86-241 •1\$'93	C. A. GWINN... Oldest and stro Send your colle and receive quic		F. R. ZACHARIAS... ngest Bank in Ne ction Items direct k action.	W. C. LIERMANN... wkirk. to us	50,000	10,000	765,000	600,000	100,000	Han. N., N. Y.; New Eng. N., Kan. C.
"	Farmers State Bank...•1\$'99 86-243	A. A. Slosson	M. H. Slosson	J. H. Coleman		25,000	25,000	400,000	300,000	150,000	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; 1st N., Kan. C.
"	First National Bank...•1\$'93 86-242	P. W. Smith	W. F. Smith	W. F. Smith	C. P. Dewey	25,000	12,130	249,810	246,930	51,310	Chase N., N. Y.; 1st N., Kan. C.
"	<b>SECURITY STATE BANK</b> 86-244 •1\$'17	P. S. Mason	W. S. Cline	F. S. Midgley	R. A. Swalley	30,000	10,500	355,000	300,000	80,000	Am. Ex. N., N. Y.; N. Bk. Com., Kan. C.; 1st N., Okla. and Wichita.
New Wilson...Carter I 8 10 Pop. 3000	First National Bank...•1\$'14 86-774	P. W. McKay	J. A. Hamilton	E. W. Horton		25,000	5,000	300,000	37,250	66,500	Seab. N., N. Y.; N. Bk. Com., Kan. C.; Am. N., Okla.; Shawnee N., Shawnee; Ex. N., Ard- more.
"	New Wilson State Bank...‡\$'17 86-1043	P. C. Dings	W. W. Woodworth	A. A. Morris	Dan Thompson	15,000	2,540	264,750	153,980	125,820	Am. N., Okla.; Guaranty State, Ardmore; N. Bk. Com., St. L.
Ninnekah...Grady G 7 10 Pop. 400	Citizens State Bank...‡\$'06 86-839	R. K. Wooten	L. C. Hutson	J. C. Wade	R. G. Wasson	15,000	7,480	70,200	64,690	25,070	Comw. N., Kan. C.; Okla. N., Chickasha; Tradesmens N., Okla.
Noble...Cleveland F 8 10 Pop. 403	First National Bank...•1\$'02 86-840	R. F. Ellinger	C. M. Holliday	A. E. Ellinger		25,000	16,000	168,000	170,000	35,000	Cent. N., St. L.; Tra. N., Kan. C.; Far. N., Okla.
Norman...Cleveland F 8 10 Pop. 5500	Farmers National Bank...•1\$'04 86-124	Charles Lauer	J. G. Lindsay W. N. Rucker	R. V. Downing	C. S. Standley	30,000	25,000	350,000	375,000	50,000	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; Secur. N., Okla.
"	<b>FIRST NATIONAL BANK</b> •1\$'00 86-123	E. B. Johnson	P. C. Kidd	Wm. Synnott	Bert Baggett E. H. Stubbeman	50,000	35,000	720,000	560,000	260,000	Irving N., N. Y.; N. Bk. Com., St. L. and Kan. C.; 1st N., Okla.
"	Norman State Bank...•1\$'08 86-125	J. W. Barbour	Owen J. Martin	E. K. Himes		15,000	3,700	170,000	125,000	30,000	N. City, N. Y.; 1st N., St. L.; Far. N., Okla.
"	<b>SECURITY STATE BANK</b> 86-998 •1\$'14	C. H. BESSANT... Bills of Lading Direct cotton 15c fee must ac Prompt, Intell		WM. MORGAN, JR. given special care drafts remitted company allsight gent Service our	R. W. HUTTO... and attention. for at par. drafts to insure Specialty.	30,000	14,960	567,460	368,570	243,840	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Kan. C.; Tradesmens N., Okla.

OKLAHOMA BANKS—Mustang to Norman

1117

SERVICE—Use the FIRST NATIONAL BANK IN OKLAHOMA CITY—SERVICE

to each bank in U. S. exclusively by The Land-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

OKLAHOMA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. •Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
*Nowata...Nowata A 13 10 Pop. 6000	Citizens State Bank...•†\$14 86-138	B. H. Robertson...	J. W. Glass.....	M. R. Garnett....	J. E. Pritchard... D. H. Lovett	\$ 50,000	\$ 25,390	\$ 671,660	\$ 668,540	\$ 84,220	Mech. & Metals N., N. Y.; Comw. N. and Drov. N., Kan. C.; Wilkin-Hale State. Okla.
" " " "	Commercial National Bank 86-137 •†'05	Sam F. Wilkinson	Eugene Wilkinson Hugh Wilkinson	E. G. Witter	W. H. Davis.....	50,000	23,500	440,040	488,200	121,790	N. City. N. Y.; 1st N., St. L.; Drov. N., N. Bk. Com., and New Eng. N., Kan. C.; Citiz.-1st N., Independence, Kan.; Ex. N., Tulsa.
" " " "	<b>FIRST NAT'L BANK</b> 86-135 •†'98	<b>J. E. CAMPBELL</b> ..... <b>P. S. POWELL</b> ..... <b>J. D. POWELL</b> ..... <b>J. D. HALL</b> ..... <b>H. L. CAMPBELL</b>				50,000	68,900	1,473,380	1,904,920	577,250	Liberty N. and N. City, N. Y.; 1st N., and New Eng. N., Kan. C.; State N., St. L.; Cent. N. and Ex. N., Tulsa.
" " " "	<b>NOWATA NATIONAL BANK</b> 86-136 •†'02	<b>J. A. WETTACK</b> .....	<b>J. J. RIFER</b> .....	<b>B. G. DOWELL</b> .....	<b>C. B. SEBRING</b> ..... <b>W. I. KELLER</b> ment.	25,000	64,600	643,340	502,390	248,050	Seab. N., N. Y.; Gate City N., N. Bk. Com. and Drov. N., Kan. C.; N. Bk. Com., St. L.; Cent. N., Tulsa.
" " " "	<b>ROBERTS REALTY COMPANY</b> '07	<b>W. E. ROBERTS</b> .....	<b>J. T. ROBERTS</b> .....	<b>W. E. ROBERTS, JR.,</b> Sec. and Tr.	ns negotiated. attorney.						
Oakwood...Dewey D 3 10 Pop. 300	Oakwood Bank.....•†\$'07 86-842	K. D. Gossom	M. N. Gossom....	J. H. Gossom....	De Witt Orme....	15,000	300	180,000	210,000	60,000	Cent. State, Enid.; S. W. N., Okla.
Ochelata...Washington 10 Pop. 500 B 13	Oklahoma State Bank...•†\$'19 86-843	T. J. Ellis, Jr....	B. F. Rowland....	J. D. Engle		10,000	2,000	165,000	84,000	54,500	1st N., Tulsa.
Oilton...Creek C 11 10 Pop. 2000	First State Bank.....•†\$'15 86-1015	F. W. Abshire....	R. H. Keeler.....	Simpson Hurst....	E. B. Swallum....	30,000	8,000	525,000	455,000	100,000	Mech. & Metals N., N. Y.; N. Reserve, Kan. C.; Producers State; Tulsa; Wilkin-Hale State, Okla.
" " " "	Oilton State Bank.....•\$'18 86-1075	H. A. McCaulay...	E. W. Harris.....	H. H. Moore.....	J. L. McGrath....	25,000	3,300	206,000	145,000	56,000	Fid. N. Bk. & Tr., Kan. C.; 1st N., Tulsa; Sa- pulpa State, Sapulpa.
Okarche...Canadian D 7 10 Pop. 402	First Bank of Okarche...•†\$'92 86-844	E. C. Loosen	L. E. Loosen....	Franz H. Loosen		50,000	5,000	60,000	65,000	50,000	N. Bk. Com., N. Y.; Corn Ex. N., Chi.; Inter- State N. and N. Bk. Com., Kan. C.; Trades- mens N., Okla.
Okeene...Blaine C 6 10 Pop. 1400	Citizens State Bank.....•†\$'01 86-409	H. Clay Willis	O. G. Graalman, Active	R. C. Bish	E. B. Grennell....	20,000	9,000	400,000	200,000	110,000	N. Bk. Com., N. Y.; Fid. N. Bk. & Tr. and N. Bk. Com., Kan. C.
" " " "	<b>NATIONAL BANK OF OKEENE</b> 86-1042 •'16	<b>J. P. Roetzel</b> .....	<b>D. M. Slonecker</b> .....	<b>G. F. Roetzel</b> .....	<b>Paul Tinnerman</b> ....	25,000	1,200	250,000	75,000	165,000	Han. N., N. Y.; 1st N., Kan. C.; Am. N., Okla.
" " " "	State Guaranty Bank...•†\$'1900 86-410	R. C. Menefee		O. E. Durham	A. C. Glyckherr....	25,000	5,500	350,000	200,000	60,000	N. Park, N. Y.; Com. Tr. Co., Kan. C.; Okla. State, Enid; 4th N., Wichita; 1st N., Okla.
*Okemah Okfuskee E 12 10 Pop. 2500	Citizens State Bank.....•†\$'08 86-310	A. B. S. Bontty	T. V. McMahan...	F. O. Clawson	Leona P. Smith....	20,000	2,500	385,000	150,000	122,000	N. Bk. Com., Kan. C.; City N., Ft. Smith, Ark.; S. W. N., Okla.; Secur. State, Tulsa.
" " " "	First National Bank.....•†'02 86-303	C. C. Walker	P. E. Gibson.....	H. A. Dolen		25,000	12,020	286,640	352,630	63,450	1st N., Muskogee; Union N., Tulsa; Am. N., Okla.
" " " "	Okemah National Bank...•†'05 86-309	A. J. Martin	V. K. Chowning...	R. R. Law	F. A. Mitchell... Walter Nichols	60,000	12,000	1,244,060	690,020	695,020	N. Bk. Com., N. Y.; Inter-State N. and 1st N., Kan. C.; 1st N., St. L. and Okla.

**FIRST NATIONAL BANK in Oklahoma City Gives** } **CONSISTENT** } **Service to Customers**  
**CAREFUL** }

1119 Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

**OKLAHOMA CITY**—(Oklahoma, E 8) County Seat  
Pop. 92,943—Reserve City  
(Federal Reserve District No. 10)

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. (Etab.)	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
<b>*AMERICAN NATIONAL BANK</b> 39-4 *101	F. P. JOHNSON J. P. WHATLEY, V.-P.	H. B. CARSON J. V. HOLY G. G. SOHLBERG	T. N. WELLS W. E. HIGHTOWER, J. L. CLEVELAND, Jr., A. Cashiers W. L. HATCHER	G. S. BOSTON J. W. FAHERTY J. L. WALCH	\$ 500,000	\$ 300,950	\$ 9,689,390	\$ 5,482,150	\$ 6,171,430	\$ 3,853,330	\$ 4,598,120	\$ 717,370	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., St. L.; Drov. N., Kan. C.
Capitol State Bank 39-52 †108	J. R. Rowlett	Ida Rowlett	E. C. Rowlett		15,000	1,000	300,000		90,000	125,000	70,000	5,000	1st State, Okla.; Com. Tr. Co., Kan. C.
<b>*FARMERS NAT. BK.</b> 39-7 *104	D. W. HOGAN J. F. WARREN, Ch. of Bd.	W. S. GUTHRIE, Active J. F. WARREN	J. S. HOFFMAN	E. S. WELLS W. L. BOYLES H. E. BLAIR	100,000	102,890	2,662,450	1,003,430	1,738,640	517,680	1,363,450	252,830	Han. N., N. Y.; Ft. Dear. N., Chi.; N. Bk. Com., Kan. C.; Cent. N., St. L.; 1st N., Wichita; 1st N., Ft. Worth.
Federal Reserve Bank of Kansas City Dist. 10	(Branch of Kansas City, Mo.) (For complete information see page 31)												
<b>*FIRST NATIONAL BANK</b> In Oklahoma City 39-1 *103	H. M. JOHNSON E. H. COOKE, Ch. of Bd.	GEO. L. COOKE PRENTISS PRICE R. W. PEEL J. W. TETER M. JONES	R. L. SMITH	F. R. BULL R. M. SCRUGGS H. W. MAUK	500,000	500,000	9,000,000	6,000,000	7,000,000	5,000,000	5,000,000	500,000	N. Park and Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; New Eng. N., Kan. C.; N. Bk. Com., St. L.
<b>*FIRST STATE BANK</b> 39-13 *113	F. P. FINERTY This Bank gets out Collections not treated as a side line. We appreciate and	R. C. STUART and makes Collections are prompt.	R. C. STUART ns.	M. M. BATH HUGH C. HOPPER	200,000	30,000	1,800,000	360,000	760,000	647,000	856,000	127,000	Mech. & Metals N., N. Y.; Corn Ex. N., Chi.; New Eng. N., Kan. C.; Cent. N., St. L.
Guaranty Bank 39-57 †110	O. H. Everest	W. R. Ramsey	Haskell Irwin		100,000	16,330	1,381,610	25,000	781,680	229,370		503,720	Mech. & Metals N., N. Y.; Cent. N., Tulsa; Midw. N. Bk. & Tr., Kan. O.
<b>LIBERTY NATIONAL BANK</b> 39-19 *18	G. L. BROWNING	C. W. GUNTER P. A. JANEWAY O. B. TEDRICK FAY THOMPSON	O. C. WILLIAMS	J. A. FREIE J. E. WEST G. L. BAIRD M. S. ATKISSON	500,000	75,000	2,000,000	1,000,000	1,500,000	850,000	500,000	1,500,000	N. Bk. Com. and N. City, N. Y.; Ft. Dear. N., Chi.; N. Bk. Com., St. L.; Inter-State N. and Fid. N. Bk. & Tr., Kan. C.
EFFICIENCY TO THE LAST DEGREE IN COLLECTIONS AND BILL OF LADING ITEMS.													

(Oklahoma City continued on next page)

**OLDEST NATIONAL BANK IN OKLAHOMA CITY—FIRST NATIONAL BANK**

January, 1920  
OKLAHOMA BANKS—Oklahoma City  
1119





TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ♦Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISC'TS. BONDS, SECURITIES	CASH & EX-CHANGES, DTS FROM BANKS	
*Okmulgee... Okmulgee 10 Pop. 17,480 E 12	<b>BANK OF COMMERCE</b> 86-109 *\$3'02	B. L. WIGTON	W. A. McBRIDE JR. W. W. JENKINS <i>Active</i>	J. RAY BROWN	E. G. RAY E. A. HENLEY	\$ 75,000	\$ 25,000	\$1300,000	\$ 850,000	\$ 470,000	Cent. N., St. L.; Comw. N., Kan. C.; Union N., Tulsa.
" " "	<b>CENTRAL NATIONAL BANK</b> 86-110 *17	D. M. Smith	A. J. GILL Incorporations, Merchants, Banks and Individuals receive promptly at reasonable rates.	H. E. Kennedy	H. E. Perkins Roy Shick	250,000	100,000	1,600,000	1,228,750	399,400	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; Fid. N. Bk. & Tr., Kan. C.; 1st N., Tulsa; Cent. N., St. L.
" " "	Citizens National Bank 86-108 *\$2'02	M. F. Graham	Crittenden Smith R. de Steiguer	Carlisle Mabrey	W. E. Wilson E. G. Gingerich	200,000	105,330	2,650,000	2,455,000	542,000	Mech. & Metals N., N. Y.; 1st N., St. L.; N. Bk. Com., Kan. C.
" " "	<b>FIRST NATIONAL BANK</b> 86-107 *\$1900	J. A. PRICE	A. R. PRESTON O. A. BEATTY First and oldest established Bank on to all banking	P. T. STADT	SAM D. MORROW THOMAS H. JENNESS specialty and referred to us.	150,000	58,850	2,289,920	1,910,340	570,540	N. Park, N. Y.; N. Bk. Com., Kan. C. and St. L.; Ex. N., Tulsa.
" " "	<b>GUARANTY STATE BANK</b> 86-965 *1\$'12	John P. Cook	A. J. Peters R. W. Hamilton John W. Hammond	W. L. Smith	C. A. Freer H. G. Fullerton	200,000	25,000	2,500,000	1,950,000	613,000	Mech. & Metals N. and N. Park., N. Y.; Great Lakes Tr. and 1st N., Chi.; Com. Tr. Co., Midw. N. Bk. & Tr., and Inter-State N., Kan. C.; 1st N., St. L. and Okla.
Oktaha... Muskogee E 14 10 Pop. 500	First National Bank 86-845 *\$4	A. M. Dorling	R. S. Williams	F. M. Williams		25,000	5,000	120,000	115,000	30,000	1st N., Muskogee.
Olustee... Jackson H 2 10 Pop. 1000	Farmers State Bank 86-433 *\$7	Gilbert Stallings		E. A. Carter		10,000	6,000	273,000	50,000	240,000	Inter-State N., Kan. C.; 1st N., St. L.; Altus State and Citiz. State, Altus.
" " "	First National Bank 86-432 *\$2	J. M. Norton	J. A. Henry T. I. Truscott	De Witt Norton		25,000	10,000	322,450	233,780	109,950	Cent. N., St. L.; Drov. N., Kan. C.; 1st N., Okla. and Altus.
Omega... Kingfisher D 6 10 Pop. 180	First State Bank 86-1022 *\$15	J. T. Davis	Elmer Solomon	W. E. Gulker	Maude Gulker	10,000	3,310	90,000	80,000	11,000	Citiz. State, Kingfisher.
Oologah... Rogers B 13 10 Pop. 400	Bank of Oologah 86-846 *\$4	C. A. Schmoy	J. F. Flippin	J. R. Truex		10,000	3,000	47,000	54,000	4,300	Midw. N. Bk. & Tr., Kan. C.; Far. Bk. & Tr. Co., Claremore, Okla.
Optima... Texas J 4 10 Pop. 200	First State Bank 86-1025 *\$15	W. D. Myers	D. P. Metcalf	T. E. Finch		10,000	1,200	47,870	66,730	9,380	Far. & Merch., Hooker; 1st N., Elk City, Kan.
Orlando... Logan C 8 10 Pop. 340	Farmers Bank 86-847 *\$1900	P. J. Meagher		D. L. Meagher		10,000	2,500	121,600	69,780	60,090	N. Bk. Com., Kan. C.; Secur. State and 1st N., Guthrie; Secur. State, Ponca City; Wilkin Hale State, Okla.
Orr... Love I 8 10 Pop. 350	First State Bank 86-848 *\$9	P. W. McKay	H. T. Riddle	F. G. Goodman	R. W. Davis	10,000	6,000	70,000	50,000	25,000	Mech. & Metals N., N. Y.; Shawnee N., Shawnee; 1st N., New Wilson; Midw. N. Bk. & Tr., Kan. C.
Osage... Osage C 11 10 Pop. 500	First State Bank 86-849 *\$10	E. C. Mullendore	R. F. Mullendore	W. S. Alyea, Jr.	Harry P. Lear	10,000	2,830	123,600	77,550	53,560	Tra. N., Kan. C.; Clev. N., Clev.; 1st N., Okla.
Owasso... Tulsa C 13 10 Pop. 373	First State Bank 86-850 *\$18	E. Pleas	C. E. Dickson	C. E. Dickson	B. L. Dickson	15,000	2,500	100,000	90,000	25,000	Comw. N., Kan. C.; 1st N. and Producers State, Tulsa.
Paden... Okfuskee E 11 10 Pop. 1200	Peoples State Bank 86-927 *\$11	T. W. Harmon		R. B. Harmon		15,000	9,000	100,000	110,000	15,000	Shawnee N., Shawnee; 1st N., St. L.
" " "	State Bank of Paden 86-851 *\$06	A. J. Martin	W. L. Crain	A. R. Novotny		15,000	14,630	144,380	127,460	48,230	Inter-State N., Kan. C.; Merch. N., Ft. Smith.
Paoli... Garvin G 9 10 Pop. 500	Bank of Paoli 86-853 *\$05	F. H. Reily	Lola H. Reily	L. B. Rodke	D. F. Pendley	10,000	3,470	219,850	67,600	159,730	Comw. N., Kan. C.; Secur. State, Shawnee.
Park Hill... Cherokee D 16 10 Pop. 300	Farmers State Bank 86-994 *\$13	Waddie Hudson	W. U. Goodrich	T. L. Ballenger		10,000	2,920	65,000	50,990	13,660	N. Bk. Com., Kan. C.; Ex. N. and Muskogee N., Muskogee; Am. N., Okla.
*Pauls Valley Garvin H 8 10 Pop. 5000	First National Bank 86-196 *\$97	T. G. Mays	C. F. Grant	E. W. Low	J. R. Roach B. A. Sparks Harry A. Gage	100,000	50,000	1,000,000	900,000	250,000	Han. N., N. Y.; N. Bk. Com., St. L.; Am. N., Okla.
" " "	First State Bank 86-928 *\$11	G. L. Johnston	Leo. B. Rodke	R. M. Love		25,000	10,000	606,000	354,900	250,000	Seab. N., N. Y.; 1st N., St. L.; Tradesmens N., Okla.
" " "	National Bank of Commerce 86-197 *\$03	W. J. Long	W. G. Kimberlin H. M. Hamilton	R. A. McMurtray	H. R. Odom	50,000	55,080	434,610	200,360	300,250	Seab. N., N. Y.; N. Reserve, Kan. C.; Okla. Stock Yds. N., Okla.; 1st N., Ft. Worth.
" " "	Pauls Valley National Bk. 86-198 *\$05	R. H. Grimmett	S. Kendall	J. W. White	Fred H. Ward	25,000	6,000	169,540	162,310	34,480	Cent. N., St. L.; Secur. N., Okla.

SERVICE—Use the FIRST NATIONAL BANK IN OKLAHOMA CITY—SERVICE

TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
*Pawhuska... Osage B 11 10 Pop. 10000	American National Bank... *06 86-188	Charles F. Stuart	Robt. S. Stuart	R. M. Grimes		\$ 25,000	\$ 12,000	\$ 192,880	\$ 177,220	\$ 58,910	Mech. & Metals N., N. Y.; 1st N., Chi. and Tulsa; N. Reserve, Kan. C.
	Bank of Commerce... *05 86-187	E. T. Kennedy		W. O. Dildine	C. L. Soderstrom	25,000	4,620	423,160	313,350	139,430	Fid. N. Bk. & Tr., Kan. C.
	<b>CITIZENS NATIONAL BANK</b> 86-186 *05	<b>A. W. HURLEY</b> ... <b>J. L. BIRD</b> <b>PRENTISS PRICE,</b> ... <b>R. W. TUCKER</b> <i>Ch. of Bd.</i> Collections a sp ecially and remit ted on day of pay ment. Prompt attentio on to all banking matters entrusted to us.		<b>C. F. LAKE</b>	<b>J. W. KEITH</b>	100,000	27,000	1,784,000	1,220,000	800,600	N. Bk. Com., N. Y. and Kan. C.; 1st N., St. L.; 1st N., Okla.
	Citizens Trust Co. ... *19 86-1111	J. L. Bird	A. W. Hurley E. F. Scott	C. F. Lake, Tr.	E. E. Grinstead, Sec.	100,000					
	<b>FIRST NAT'L BK.</b> 86-185 *01	<b>H. H. BRENNER</b> ... Oldest bank in Osage County. All letters answered on day of receipt.	<b>W. T. LEAHY</b>	<b>A. N. RUBLE</b>	<b>B. F. MASON</b>	100,000	77,730	1,674,160	1,128,940	772,940	Comw. N. and 1st N., Kan. C.; Cent. N., St. L. and Tulsa.
	Liberty National Bank... *19 86-1107	G. B. Mellott	C. E. Riley	Wallis D. Wilson	Jno. D. vans	100,000	28,940	204,000	220,000	100,000	N. Bk. Com., N. Y.; Com'l N., Kan. C., Kan.; Union N., Tulsa.
	Stockgrowers State Bank 86-1109 *19	E. S. Shidler	Robert Stuart	W. H. Smith		60,000	8,280	223,000	246,570	42,740	Inter-State N., Kan. C.; Producers State, Tulsa.
*Pawnee... Pawnee B 10 10 Pop. 3000	First National Bank... *04 86-220	C. J. Shapard	G. M. Berry S. Thornton	C. B. Shapard		50,000	18,000	600,000	450,000	250,000	Han. N., N. Y.; N. Bk. Com., Kan. C. and St. L.; Cent. N., Tulsa.
	Pawnee National Bank... *05 86-221	C. E. Vandervoort	D. Beardsley	Frank Hudson	A. T. SeEVERS	50,000	15,000	650,000	350,000	320,000	N. Park, N. Y.; 1st N., Kan. C. and St. L.
	<b>SECURITY STATE BANK</b> 86-219 *17	C. H. Stratton	C. R. Covey	R. W. Stratton		30,000	5,500	275,000	200,000	85,000	Liberty N., N. Y.; Midw. N. Bk. & Tr. and Comw. N., Kan. C.; 1st N., Tulsa.
Peckham... Kay A 9 10 Pop. 400	Peckham State Bank... *16 86-1031	C. A. Gwinn	F. R. Zacharias	Paul B. Ibach		10,000	2,380	84,850	84,420	12,810	New Eng. N., Kan. C.; Garfield Co., Enid.
Pensacola... Mayes B 15 10 Pop. 150	First State Bank... *13 86-976	C. D. Norton	S. E. Adair	Wm. Jones Cook	J. E. Jones	10,000	2,400	63,000	42,650	31,500	Ex. N., Muskogee; Midw. N. Bk. & Tr., Kan. C.
Perkins... Payne D 10 10 Pop. 650	First State Bank... *02 86-522	L. O. Shannon	L. D. Shannon	David Sasser		10,000	6,660	102,930	81,900	40,190	1st N. and Secur. State, Guthrie; N. Bk. Com., Kan. C.
	Payne County Bank... *07 86-521	J. A. Hert	E. W. Golden	C. W. Kenworthy		10,000	10,000	248,000	92,000	106,000	N. Bk. Com., Kan. C.; 1st N., Guthrie and Stillwater.
*Perry... Noble C 8 10 Pop. 3500	Bank of Commerce... *05 86-164	John A. Hansen	F. C. Seids	Fred Mugler	Henry Henriksen Paul Harding	30,000	12,150	557,060	375,030	215,710	Chase N., N. Y.; Tra. N., Kan. C.; Trademens N. and Am. N., Okla.; 1st N., Tulsa.
	Exchange Bank... *06 86-162	F. G. Moore		H. A. McCandless		15,000	3,500	185,000	135,000	68,000	Han. N., N. Y.; 1st N., Kan. C.; Secur. N., Okla.; Ex. N., Tulsa.
	Farmers & Merchants Bk... *03 86-161	J. M. Taylor		J. H. Ledbetter	H. A. De Lashmutt	25,000	500	318,000	200,000	100,000	Atlantic N., N. Y.; N. Bk. Com., Kan. C.; Secur. N., Okla.; Producers State, Tulsa.
	<b>FIRST NATIONAL BANK</b> ... *09 86-163	<b>G. A. FOSTER</b> ... The Collecting Bank for Perry. satisfactory s ervice on all cash Prompt returns Charges reason able.	<b>F. BALDUFF</b>	<b>C. D. JENSEN</b>	<b>G. A. LEY</b>	25,000	7,660	387,760	312,030	133,380	Irving N., N. Y.; N. Bk. Com., St. L.; New Eng. N., Kan. C.; Secur. N., Okla.
Pershing... Osage B 11 10	Pershing State Bank... *20 86-1146	B. F. Mason	F. T. Williamson	F. P. Rock		25,000					
Picher... Ottawa A 16 10 Pop. 10,000	Bank of Picher... *19 86-1133	C. L. Pratt, Jr.	J. C. Ballard	C. C. Calvert	W. G. Harned	50,000		142,000	72,530	114,130	1st N., Miami and Okla.
Piedmont... Canadian E 7 10 Pop. 255	Piedmont State Bank... *04 86-854	M. Yowell	Edw. Washecheck	Josie Washecheck		10,000	7,000	180,000	135,000	50,000	Citiz. N. and El Reno State, El Reno; 1st N. and Drov. N., Kan. C.
Pittsburg... Pittsburg G 13 10 Pop. 1000	Bank of Pittsburg... *10 86-855	J. E. Allen	A. U. Thomas	W. E. Browning	L. L. Freese	10,000	2,690	144,430	104,450	46,560	City N., McAlester; Fid. N. Bk. & Tr., Kan. C.
Pleasant Valley... Logan D 8 10 Pop. 240	First State Bank... *11 86-929	Wm. A. Harris		Roy Harris		10,000	1,600	87,580	64,370	30,480	N. Bk. Com., Kan. C.; Okla. State, Guthrie.
Pocasset... Grady F 7 10 Pop. 300	First National Bank... *17 86-1053	R. K. Wootten	Jack Hill	S. M. Laws		25,000	16,010	133,470	265,170	29,350	N. Bk. Com., St. L.; Okla. N., Chickasha.
	First State Bank... *07 86-856	G. W. Richardson	G. L. Rose	J. Potter	May Potter	10,000	2,500	108,050	90,480	30,070	Live Stock State, Kan. C.; El Reno State, El Reno; 1st N., Chickasha.

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OKLAHOMA—Continued

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TOWN AND COUNTY. County Seats. Figure under town is Federal Reserve District	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ‡Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUE FROM BANKS	
Ponca City..... Kay B 9 10 Pop. 10,000	Central State Bank.....*2819 86-1123	W. H. Vanselow	L. H. Patton	H. E. Roberts		\$ 60,000	\$ 6,000	\$ 190,000	\$ 230,000	\$ 55,000	Fid. N. Bk. & Tr., Kan. C.; Wilkin-Hale State, Okla.
" " " "	DEPOSIT GUARANTY STATE BANK.....*2810 86-206	J. M. Harmon	J. M. Allison	David Allison		25,000	20,000	300,000	240,000	75,000	N. Bk. Com., Kan. C.; Wilkin-Hale State, Okla.
" " " "	FARMERS NATIONAL BANK.....*2810 86-204	J. J. McGraw	Robert Jamieson	C. O. Johnson	R. N. Clark	50,000	60,000	900,000	700,000	200,000	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr. and N. Bk. Com., Kan. C.; Is N., Wichita; Far. N. and 1st N., Okla.
" " " "	Oklahoma State Bank.....*2809 86-203	B. Dawson	C. K. Dawson	C. K. Dawson		50,000	25,000	1,200,000	850,000	350,000	Seab. N., N. Y.; N. Bk. Com., Kan. C.; Secur. N., Okla.; Am. N., St. Jo.; Ex. N., Tulsa.
" " " "	<b>SECURITY STATE BANK</b> ◆ 86-1047 ◆*2817	L. K. Meek	E. W. Marland D. J. Donahoe W. H. McFadden	J. M. Beesley	C. S. Foulds	300,000	39,390	2,549,330	3,028,110	510,600	Mech. & Metals N., N. Y.; Ex. N., Tulsa; Com. Tr. Co., Kan. C.; 1st N., Okla.; 4th N., Wichita.
Pondcreek..... Grant B 7 10 Pop. 1200	Farmers National Bank.....*2893 86-375	J. H. Asher		R. E. Bunyan		25,000	10,000	350,000	325,000	70,000	N. Bk. Com. Kan. C.; 1st N., Enid; Secur. N., Okla.
" " " "	FIRST STATE BANK.....*2893 86-374	F. J. Gentry	L. W. McGivney	H. J. Stover	W. G. Black	35,000	5,430	344,660	321,800	50,900	Mech. & Metals N., N. Y.; Comw. N., Kan. C., Mo.; Cent. State, Enid.
Pontotoc..... Johnston H 11 11 Pop. 500	Bank of Pontotoc.....*2805 86-857	Leon Kahn	W. E. Smith	E. D. Barnes		10,000	6,500	100,000	87,000	22,000	1st N., Kan. C.; Secur. N., Okla.; Guaranty State, Ardmore.
Porter..... Wagoner D 14 10 Pop. 700	First National Bank.....*2805 86-511	W. S. Vernon	Floyd Hines, Active	Dee German	P. J. Harris	25,000	19,260	289,140	221,520	136,880	N. Bk. Com., St. L.; Com'l N., Muskogee.
" " " "	Porter State Bank.....*2808 86-512	L. M. Garrett		C. C. Brents	G. L. Cash	15,000	8,320	124,000	84,000	58,720	1st N. and Secur. State, Muskogee; Drov. N., Kan. C.
Porum..... Muskogee E 14 10 Pop. 800	American State Bank.....*2818 86-540	N. D. Blackstone	E. Shackelford	J. C. Rhodes	H. R. Plunkett Fletcher Hall	20,000	3,830	154,460	162,180	35,620	Mech. & Metals N., N. Y.; Ex. N., Muskogee; Fid. N. Bk. & Tr., Kan. C.; Cent. N., St. L.
" " " "	Guaranty National Bank.....'20 80-541	T. B. Mathews	J. M. McLemore F. Loyd Finklea	W. A. Battles	Ross Bronaugh	25,000	2,500			27,500	N. Bk. Com., Kan. C.; Muskogee N., Muskogee.
*Poteau..... Le Flore F 17 10 Pop. 4000	Central State Bank.....*2804 86-259	G. O. Nolley	C. D. Buckley	T. Nolley		25,000	7,640	390,000	353,000	156,000	N. Bk. Com., Kan. C.; Merch. N., Ft. Smith.
" " " "	FIRST NATIONAL BANK.....*2804 86-260	D. M. Boal	J. W. Bryan	S. J. Doyle	V. P. Sorrels N. P. Wood	25,000	10,100	420,040	340,320	181,510	Mech. & Metals N., N. Y.; Cent. N., St. L.; Drov. N., Kan. C.; 1st N., Ft. Smith, Ark.
" " " "	LeFlore County Bank.....*2807 86-261	Frank Lewis	R. P. White T. Goode	E. G. Goodnight	Perry C. Bolger	22,800	5,510	415,050	253,620	189,130	Ark. Valley, Ft. Smith, Ark.; N. Bk. Com., Kan. C.
Prague..... Lincoln E 11 10 Pop. 1500	First National Bank.....*2802 86-386	J. O. Meyer	E. L. Conklin	George R. Sutton	Edw. McKim	25,000	11,760	357,940	127,960	185,470	Tra. N., Kan. C.
" " " "	First State Bank.....*2808 86-388	J. B. Charles	Geo. R. Sutton	J. O. Meyer	L. P. Wilson	10,000	5,000	300,000	200,000	190,000	Tradesmens N., Okla.; New Eng. N., Kan. C.
" " " "	Prague National Bank.....*2806 86-387	C. O. Bush	R. G. Casey	A. P. Slover	Clarence Emrick	25,000	10,000	325,000	190,000	150,000	Seab. N., N. Y.; 1st N., Kan. C.
Preston..... Okmulgee E 13 10 Pop. 1000	Oklahoma State Bank.....*2810 86-359	M. D. Ham	E. J. McKey	B. F. Brown		10,000	3,000	95,000	71,000	37,000	1st N., Tulsa; Comw. N., Kan. C.; Bk. of Com. and Cent. N., Okmulgee.
Prue..... Osage C 11 10 Pop. 200	(See Hominy)										
*Pryor..... Mayes C 15 10 Pop. 2500	American State Bank.....*2812 86-264	W. T. McCollough	E. A. Edmondson J. W. Shutt	Karl J. Moore	J. L. McCulloch	25,000	5,000	185,000	155,000	55,000	Secur. State, Muskogee; Drov. N., Kan. C.
" " " "	Citizens Bank & Trust Co. of Pryor Creek.....*2803 86-263	J. C. Hogan	T. H. Hayden C. B. Markham	E. M. Bowers		25,000	29,000	300,000	300,000	50,000	Fid. N. Bk. & Tr., Kan. C.; Ex. N., Muskogee; 1st State, Vinita.
" " " "	First National Bank.....*2800 86-262	W. A. Graham	O. R. Graham	C. D. Mitchell	Joe Hillin	50,000	50,000	375,000	375,000	100,000	Han. N., N. Y.; N. Bk. Com., Kan. C.; 1st N., Muskogee and Vinita.
*Purcell..... McClain G 8 10 Pop. 2800	Chickasaw National Bank.....*2802 86-189	B. H. Love	R. E. Leavitt W. L. Griffin James Crawford	J. H. Dyer	Joe C. Love	100,000	30,000	550,000	468,000	157,000	N. Bk. Com., N. Y.; New Eng. N., Kan. C.; Am. N. and Okla. Stock Yds. N., Okla.
" " " "	Purcell Bank & Trust Co.....*2805 86-190		J. H. Perry, Active J. R. Feland, Active	A. F. Tooley, Tr.	S. L. Williams, Jr., Sec.	25,000	11,190	308,500	272,200	140,800	Mech. & Metals N., N. Y.; 1st N., Kan. C.; 1st N., Okla.
Putnam..... Dewey D 4 10 Pop. 150	First State Bank.....*2804 86-361	E. D. Foster	E. E. Huff	Frank Waddell	Anna L. Waddell	10,000	5,200	100,000	114,500	26,000	Han. N., N. Y.; New Eng. N., Kan. C.
Quapaw..... Ottawa A 16 10 Pop. 2000	Bank of Quapaw.....*2806 86-862	D. C. DeVilliers	Z. L. Douthat	S. J. Chambers		50,000	8,000	200,000	200,000	60,000	Inter-State N., Kan. C.; 1st N., Miami and Okla.; N. Bk. of Claremore, Claremore.
" " " "	First National Bank.....'18 86-1080	C. A. Douthat	W. I. Bingham	P. M. Smith		25,000	2,500				1st N., Miami; New Eng. N., Kan. C.

CASH COLLECTIONS AND BILL OF LADING DEPOSITS WILL BE HANDLED AS INSTRUCTED BY ENDER. WE ARE APPROVED RESERVE AGENTS FOR OKLAHOMA BANKS.

OLDEST NATIONAL BANK IN OKLAHOMA CITY—FIRST NATIONAL BANK

January, 1920

OKLAHOMA BANKS—Ponca City to Quapaw

1123

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSIT- ITS	LOANS & DIS- CTS. BONDS, SECURITIES	CASH & EX- CHANGE, DUE FROM BANKS	
Quay Pawnee C 10	First State Bank...\$17 86-1060	M. G. Custer	C. M. Prowant	Henry Henson	W. L. Clark	\$ 15,000	\$ 2,600	\$ 190,000	\$ 137,400	\$ 64,000	1st N., Okla.; Yale State, Yale; Comw. N., Kan. C.
Quinlan Woodward B 3	Quinlan State Bank...\$07 86-864	Rex Nordyke	D. H. Powers	E. S. Finley	Bernice Gardner	15,000	6,330	246,910	187,060	70,000	N. Bk. Com., Kan. C.; 4th N., Wichita; Gerlach and Cent. Ex., Woodward; 1st N., Okla. Cent. N., St. L.; Merch. N., Ft. Smith, Ark.
Quinton Pittsburg F 14	Farmers State Bank...\$07 86-487	A. J. Martin	J. H. Fitzer	DeWitt Knight	W. E. Robison	12,500	11,400	158,230	116,470	68,330	1st N., Okla. and Ft. Smith, Ark.; Drov. N., Kan. C.
Ralston Pawnee B 11	Bank of Commerce...\$04 86-527	J. O. Cales	G. H. Smith	G. K. Marshall		10,000	7,500	155,000	105,000	65,000	Mech. & Metals N., N. Y.; Trademens N., Okla.; New Eng. N., Kan. C.
Randlett Cotton I 5	Bank of Randlett...\$07 86-534 (See Tishomingo)	C. W. Reid	Ernest Knight A. C. Trumbo	G. W. Berry		10,000	4,950	229,740	127,730	113,610	N. Bk. Com. and Comw. N., Kan. C.; Secur. N., Okla. Gate City N., Kan. C.; Bartlesville N. and Bartlesville State, Bartlesville. N. Bk. Com., Kan. C.; Trademens N., Okla.; Muskogee N., Muskogee; 1st N. Bk., Wichita, Falls.
Ravala Johnston I 10	Bank of Red Fork...\$02 86-866	T. A. Henry	A. E. Henry L. R. Henry	Cecil L. Henry		5,000	2,300	75,000	37,000	35,000	1st N., Tulsa; Sapulpa State, Sapulpa.
Red Fork Tulsa C 12	Bank of Red Oak...\$07 86-867	J. A. Smallwood	Charles Austin	C. E. Park	R. L. Wear	20,000	4,100	200,000	130,000	90,000	McAlester Tr. Co., McAlester; 1st N., Ft. Smith; N. Bk. Com., Kan. C.
Red Oak Latimer G 15	Red Rock State Bank...\$16 86-868	John A. Hansen	W. T. Donahoe	R. Schultz		10,000	4,000	223,000	150,000	92,000	Bk. of Com., Perry; Inter-State N., Kan. C.; Secur. State, Ponca City.
Redrock Noble B 9	State Bank of Reeding...\$15 86-1021	S. W. Hogan	J. B. Caron	E. B. Downing		10,000	2,500	60,000	75,000	10,000	N. Bk. Com., Kan. C.; 1st N., Cashion.
Reeding Kingfisher D 7	Bank of Renfrow...\$1900 86-869	H. D. Reed	A. M. Edwards	Chas. M. Jacobson		10,000	6,660	169,950	120,370	63,040	4th N., Wichita; Inter-State N., Kan. C.; 1st N., Okla.
Renfrow Grant A 7	Richardville State Bank...\$18 86-1084	Eastman Richard	J. B. Lucas, Jr.	W. P. Lerblance	J. M. Johnson	10,000	2,170	45,860	44,210	13,820	Ex. N., Muskogee.
Richardville McIntosh F 14	Richland State Bank...\$13 86-981	Jno. W. Jones		Thos. M. Luper	A. C. Luper	10,000	700	60,000	48,000	18,000	Secur. State, Guthrie.
Richland Canadian E 7	Bank of Richmond...\$15 86-872	H. L. Anderson	T. C. Leachman	E. K. Lee	W. P. Altaffer	10,000	3,310	58,970	93,160	14,750	N. Bk. Com., and Midw. N. Bk. & Tr., Kan. C.; Gerlach, Woodward.
Richmond Woodward C 3	FIRST NATIONAL BANK...\$04 86-1001	E. F. James	F. C. Parker	H. L. Boyd	L. C. Sallee	50,000	8,270	206,280	326,540	39,340	N. City, N. Y.; Inter-State N., Kan. C.; Am. N., Okla.
Ringling Jefferson I 8	FIRST STATE BANK...\$14 86-1005	J. M. ROBERSON The personal service Our facilities for For prompt and	A. McCROY vice bank. r handling your l efficient service,	O. C. CLOUGH		25,000	4,820	423,300	408,440	48,330	Drov. N. and N. Reserve, Kan. C.; Guaranty State, Ardmore; Far. & Mech. N., Ft. Worth; Secur. N., Okla.
Ringwood Major B 6	Bank of Ringwood...\$01 86-873	P. H. File	M. M. File	W. A. Fuller	Katie Harter	10,000	2,830	114,410	100,190	36,600	New Eng. N., Kan. C.; Okla. State, Enid.
Ripley Payne D 10	Farmers State Bank...\$08 86-821	W. E. Berry	T. N. Berry	E. J. Blank		10,000	1,100	180,000	55,000	120,000	Secur. N., Okla.; Okla. State, Guthrie; Stillwater N., Stillwater.
Rocky Washita F 3	Citizens State Bank...\$11 86-617	D. E. Burrow	B. A. Dyas	J. F. Bolding		10,000	4,000	191,000	150,000	55,000	Fid. N. Bk. & Tr., Kan. C.; Okla. N., Chickasha, Okla.; Trademens N., Okla.
Roff Pontotoc H 10	State Bank of Rocky...\$02 86-616	W. B. Stephens	A. C. Means	Chas. Hart	Fred Bunch	25,000	12,500	225,000	170,000	78,000	N. Bk. Com., Kan. C.; State N., Okla.
Roosevelt Kiowa G 3	Farmers & Merchants Nat'l Bank...\$12 86-383	F. J. Phillips	M. D. Timberlake	B. E. Braselton	G. J. Morton B. Strange P. B. Wall	25,000	8,000	215,420	146,770	101,840	1st N., Kan. C. and Ada.
Rosedale McClain F 8	First National Bank...\$1900 86-382	H. Hughes	M. Hughes	A. J. Crain		30,000	10,000	400,000	200,000	200,000	Han. N., N. Y.; Cent. N., St. L.; N. Bk. Com., Kan. C.; Secur. N., Okla.
Rosston Harper A 1	First Bank of Roosevelt...\$02 86-646	A. M. Edmundson	W. H. Edmundson	Harvey Edmundson	Mabel Saunders	15,000	11,190	200,000	150,000	50,000	City Guaranty, Hobart; Drov. N., Kan. C.; Am. N., Okla.
Rush Springs Grady G 7	American State Bank...\$08 86-874	D. B. Harrison	S. O. Smith	C. B. Godard		10,000	6,700	150,000	45,000	103,000	Purcell Bk. & Tr. Co., Purcell.
Ryan Jefferson J 7	First National Bank...\$15 86-1019	R. H. Ross	H. Walker	L. R. Flint	Maud M. Rathbun	25,000	8,500	145,000	190,000	20,000	Irving N., N. Y.; 1st N., Wichita.
	First National Bank...\$06 86-441	J. A. Slaton	G. W. Hill	M. J. Collins	Jno. J. Lents	30,000	15,000	250,000	150,000	100,000	N. Bk. Com., St. L.; Inter-State N., Kan. C., Mo.; 1st N., Ft. Worth; Am. N., Okla.
	First State Bank...\$08 86-443	J. J. Gaut	J. D. Shook	Jas. Ballew	E. M. Blundell	10,000		99,100	91,360	10,340	State N. and S. W. Reserve, Okla.; Okla. N., Chickasha.
	Peoples Bank & Trust Co. 86-351	M. H. Barrett	Nellie Barrett	Jones H. Barrett	G. N. Norman	20,200	5,150	547,200	230,530	342,760	Han. N., N. Y.; Drov. N., Kan. C.; State N., Okla.; Ft. Worth N., Ft. Worth. 1st N., Ft. Worth; Merch. & Plan. N., Sherman, Tex.; Trademens N., Okla.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'T'S. BONDS, SECURITIES	CASH & EX- CHANGERS, DUE FROM BANKS	
Salina Mayes C 15 10 Pop. 300	Bank of Salina... *\$12 86-967	T. L. Walkinshaw	E. T. Stroud J. M. Wagnon	H. E. Purdy		\$ 10,000	\$ 1,000	\$ 63,000	\$ 28,000	\$ 20,000	Com. Tr. Co., Kan. C.; Muskogee N., Mus- kogee.
*Sallisaw Sequoyah E 16 10 Pop. 3500	Citizens National Bank... *\$14 86-996	L. C. Moore	J. A. Morrow	R. W. Armstrong	N. D. Rhodes	30,000	9,610	218,860	245,300	86,690	1st N., Kan. C. and Ft. Smith.
" " " "	Merchants National Bank... *\$01 86-208	W. H. McDonald	Gus Warshauer	J. E. McDonald	Ray O. Weems	50,000	32,070	608,000	365,000	200,000	1st N., Muskogee; Merch.-Lac. N., St. L.; New Eng. N., Kan. C.; Merch. N., Ft. Smith.
" " " "	Sallisaw Bank & Trust Co. ... *\$07 86-209	D. P. Delaney	W. N. Francis	H. E. McDonald	E. E. Sexton Thomas J. Delaney	31,000	12,320	439,140	344,300	140,280	Mech. & Metals N., N. Y.; Cent. N., St. L.; Midw. N. Bk. & Tr., Kan. C.; City N., Ft. Smith.
Saltfork Grant B 7 10 Pop. 200	State Exchange Bank... ‡\$1900 86-875	W. C. Muegge	A. Ingram	E. O. Brewer		10,000	2,060	110,000	80,000	30,000	Inter-State N., Kan. C.; Cent. State and Okla. State, Enid.
Sand Springs Tulsa C 12 10 Pop. 5000	Guaranty State Bank... *\$17 86-1048	C. W. Benedict	O. L. Stewart	H. E. Stewart		25,000	8,000	228,000	190,000	71,000	1st N., Tulsa; Tra. N., Kan. C.
" " " "	Sand Springs State Bk. ... *\$13 86-959	Chas. Page	E. A. Page Geo. Kinney	C. B. Rawson	E. M. Monsell	25,000	14,350	515,080	224,350	327,100	Ex. N., Tulsa; Com. Tr. Co., Kan. C.; 1st State, Okla.
*Sapulpa Creek C 12 10 Pop. 16,000	<b>AMERICAN NATIONAL BANK</b> 86-61 *\$05	<b>L. B. JACKSON</b>	<b>H. H. JOHNSON</b> <b>W. C. HOOVER</b>	<b>J. D. BERRY</b>	<b>R. E. CARDWELL</b> <b>J. A. SMITH</b>	100,000	35,000	1,750,000	1,400,000	475,000	N. Bk. Com., N. Y.; New Eng. N., Kan. C.; Am. N. and 1st N., Okla.; 1st N., St. L.
" " " "	Bank of Commerce... *\$16 86-1038	H. C. Hughes	W. B. Key	H. H. Kinnaird		50,000	10,000	496,000	264,000	182,000	Mech. & Metals N., N. Y.; New Eng. N., Kan. C.; State N., Okla.; Producers State and Union N., Tulsa.
" " " "	<b>FIRST NATIONAL BANK</b> *\$01 86-59	<b>G. J. BENSON</b>	<b>F. B. REED</b> <b>E. T. CREEGAN</b>	<b>I. F. MCGEE</b>	<b>R. H. BARTLETT</b>	50,000	60,160	1,061,490	896,750	367,250	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Kan. C.; N. Bk. Com., St. L.
" " " "	<b>SAPULPA STATE BANK</b> 86-63 *\$10	<b>H. A. McCAULEY</b>	<b>J. G. ELLINGHAUSEN</b>	<b>O. B. PICKETT</b>	<b>H. L. PAYNE</b>	100,000	47,500	2,074,000	1,070,000	700,000	Mech. & Metals N., N. Y.; Union Tr. Co., Chi.; Inter-State N. and N. Bk. Com., Kan. C.; Cent. N. and 1st N., St. L.
Sasakwa Seminole G 11 10 Pop. 450	Bank of Sasakwa... *\$06 86-876	W. R. Barney	J. D. Boxley	W. B. Osborn	Q. B. Mitchell	15,000	7,960	151,720	120,860	40,790	N. Bk. Com., Kan. C.; 1st N., Holdenville; Guaranty State, Muskogee.
Savanna Pittsburg G 13 10 Pop. 600	First State Bank... *\$14 86-1006	J. F. Kirby	P. T. Pitts	M. T. Murphy	Aurilla Mackey	10,000		120,000	70,000	56,000	N. Bk. Com., Kan. C.; 1st N., McAlester; S. W. N., Okla.
Sawyer Choctaw I 14 10 Pop. 210	First State Bank... \$20 86-1145	J. D. Moore	W. C. Wilson	O. M. Frederick		10,000	2,500				
*Sayre Beckham F 1 10 Pop. 1881	Beckham County National Bk. ... *\$11 86-255	H. A. Russell	W. P. Turner	O. M. Marsh	W. E. Simmonds	25,000	11,550	350,000	200,000	129,000	New Eng. N., Kan. C.; 1st N., St. L.; Far. N., Okla.; 1st N., Wichita.
" " " "	First National Bank... *\$01 86-254	E. K. Thurmond	Guy Ford	I. C. Thurmond	J. C. Hood	25,000	22,570	384,090	370,900	85,760	Mech. & Metals N., N. Y.; Cent. N., St. L.; N. Bk. Com., Kan. C.; Am. N., Okla.
Scipio Pittsburg F 13 10 Pop. 150	Scipio State Bank... *\$12 86-944	R. P. Brewer	T. Myers	E. L. Wilson	W. A. Nave	10,000	2,500	75,000	35,000	50,000	1st N., McAlester; N. Bk. Com., Kan. C.
Selling Dewey C 4 10 Pop. 500	First National Bank... *\$07 86-628	F. C. Hoyt	J. C. Schlicht W. E. Jaquith F. C. Strauss C. H. Case	T. L. Davis	Inez Moldrup	25,000	9,590	214,880	104,100	90,580	Han. N., N. Y.; Comw. N., Kan. C.; Union N. and Union Stock Yds. N., Wichita.
" " " "	Selling State Bank... *\$17 86-1067	W. L. Pittman	Florence Pittman	S. L. White		10,000	1,050	83,810	64,440	30,950	N. Bk. Com., Kan. C.; Gerlach, Woodward; 4th N., Wichita; 1st N., Okla.
Seminole Seminole F 11 10 Pop. 1500	First National Bank... *\$09 86-571	J. H. Killingsworth	N. Douglas H. A. Barn F. Knappenberger	W. E. Harber	D. A. Killingsworth	25,000	7,500	380,000	247,500	195,000	Mech. & Metals N., N. Y.; N. Bk. Com., St. L.; Shawnee N., Shawnee.
" " " "	First State Bank... ‡\$06 86-570	C. M. Cade	M. E. Templeton	M. E. Templeton		15,000	11,000	174,000	175,000	50,000	State N., Shawnee; N. Bk. Com., Kan. C.; Wilkin-Hale State, Okla.
Sentinel Washita F 3 10 Pop. 1500	First National Bank... ‡11 86-422	J. W. Neil	R. E. Neil	L. F. Alsbaugh	A. P. Trawick	25,000	15,000	370,000	228,510	140,660	Coal & Iron N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; Am. N., Okla.
" " " "	Security State Bank... *\$19 86-1118	A. C. Taylor	W. H. Stephens	W. O. Callaway	Paul Jones	15,000	2,000	390,000	200,000	100,000	N. Bk. Com., Kan. C.; Am. N., Okla.
Shamrock Creek D 11 10 Pop. 3000	Citizens Bank... *\$16 86-675	W. E. Brown	A. A. Seaton	C. G. Seaton	W. E. Carroll	10,000	5,000	205,000	121,560	99,780	Tra. N., Kan. C.; Union N., Tulsa; 1st N., Drumright.
" " " "	<b>FIRST STATE BANK</b> ... *\$15 86-1034	<b>C. E. JACKSON</b>	<b>H. H. JOHNSON</b>	<b>HOMER D. KEY</b>	<b>W. E. HAMLIN</b>	15,000	3,500	193,780	95,830	67,600	New Eng. N., Kan. C.; Am. N., Sapulpa; 1st N., Okla.

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OKLAHOMA—Continued

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TOWN AND COUNTY. *County Seats. Fig. under town is Federal Reserve District	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mcm. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'Y. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Sharon... Woodward C 2 10 Pop. 500	Sharon State Bank... *2\$12 86-947	J. A. Trotter	L. B. Kronth	J. Brackett	K. H. Grantham	\$ 10,000	\$ 3,280	\$ 100,110	\$ 75,130	\$ 28,700	Drov. N., Kan. C.; 1st N., Okla.; Cent. Ex., Woodward, Okla.
Shattuck... Ellis C 1 10 Pop. 2000	Bank of Shattuck... *2\$11 86-342	J. L. Pryor		W. H. Lothman		15,000	4,000	150,000	117,000	15,600	Comw. N., Kan. C.; Gerlach, Woodward.
	Shattuck National Bank... †00 86-343	J. H. C. Stuart	R. S. Oates	J. L. Stuart	W. E. Stuart	30,000	15,000	350,000	225,000	160,000	N. City, N. Y.; N. Bk. Com. and Cont. N., Kan. C.; 4th N., Wichita
Shawnee... Pottawatomie 10 Pop. 18,138 E 10	NAT'L BK. OF COMMERCE 86-31 *2\$11	(WALLACE STILL JR. Personal presen made promptl	A. J. FLUKE tation given daily y. Send 25c in St	L. C. WEBSTER on all Collections and Drafts, which	C. G. WITTE of Notes, Drafts, and Drafts, which	100,000	34,360	1,315,000	895,000	267,000	1st N., Chi. and St. L.; Comw. N., Kan. C.; 1st N., Okla.
"	SECURITY STATE BANK 86-34 *2\$10	Jno. W. Jones	J. L. Roebuck	Leo Hughes	J. S. Ellis Haylor Fisher	50,000	25,000	1,550,000	1,050,000	450,000	Seab. N., N. Y.; N. City, Chi.; Comw. N., Kan. C.; 1st N., St. L.
"	<b>SHAWNEE NATIONAL BANK</b> 86-30 *2\$98	H. T. DOUGLAS	J. M. AYDELOTTE H. T. RIDDLE	L. L. HUMPHREYS	M. M. MEEK	150,000	63,110	3,002,170	3,147,800	494,090	Seab. N., N. Y.; 1st N., St. L.; N. Bk. Com., Kan. C.
		Accounts of Banks, Bankers and others solicited. Collections a specialty. Prompt attention to all Banking matters entrusted to us.									
"	STATE NATIONAL BANK *2\$02 86-32	J. H. Fisher	O. M. Cade	W. J. Barnett	N. S. Barnett, Jr. W. J. Byron	100,000	35,500	1,500,000	1,300,000	500,000	Han. N., N. Y.; N. Bk. Com., Kan. C.; 1st N., Tulsa and St. L.
"	UNION STATE BANK *2\$07 86-33	Willard Johnston	G. S. Baxter	W. Ross Johnston	J. F. Newman Paul P. Loy	25,000	9,350	625,000	375,000	200,000	Han. N., N. Y.; N. Reserve, Kan. C.; Wilkin-Hale State, Okla.
Skedee... Pawnee B 10 10 Pop. 289	Citizens State Bank... †\$04 86-877	E. M. Clark	C. J. Shapard	J. E. Newell		10,000	3,500	106,000	76,000	37,500	N. Bk. Com., Kan. C., Mo.; 1st N., Pawnee and Okla.
Skiatook... Tulsa B 12 10 Pop. 1050	First National Bank... *2\$04 86-519	C. H. Cleveland	H. A. Lord	E. E. Gilbert	F. F. Cochran	25,000	10,100	349,790	332,160	96,360	Fid. N. Bk. & Tr., Kan. C.; Ex. N., Tulsa.
	Oklahoma National Bank... *13 86-520	A. W. Lucas	L. A. O'Brien	L. L. Wiles	Nelle Jewett S. L. Nabors	25,000	9,720	414,130	229,180	234,850	Cent. N., Tulsa; Comw. N., Kan. C.; 1st N., Pawhuska and Tulsa; 1st N., Okla.
Snyder... Kiowa G 4 10 Pop. 1500	FIRST NATIONAL BANK *2\$13 86-971	(C. H. FAWKS Patronize a gro Collections hav THE PERSONA	J. E. WILLIAMS C. M. PORTWOOD wing bank. e the personal at L. SERVICE BA	H. J. BROWN	R. H. BURTON C. H. FAWKS, JR.	25,000	7,500	465,000	260,000	180,000	Chase N., N. Y.; 1st N. and Drov. N., Kan. C.; Secur. N., Okla.
"	Kiowa State Bank... *2\$13 86-371	A. F. Kee	O. B. Kee	F. E. Slader	T. M. Woody	20,000	4,770	378,290	336,500	63,560	Han. N., N. Y.; Fid. N. Bk. & Tr. and N. Bk. Com., Kan. C.; Okla. N., Chickasha.
Soper... Choctaw I 13 11 Pop. 600	First National Bank... *2\$13 86-878	T. E. Oakes	G. Y. Harris	A. J. Steen	W. L. Ellis	30,000	1,200	155,000	120,000	50,000	Cent. N., St. L.
"	Liberty State Bank... *2\$18 86-1099	E. B. Bryan	S. F. Nelson	L. G. Webb	Mabel L. Sharpe	15,000	3,000	120,000	75,000	50,000	Cent. N., St. L.; Hugo N., Hugo.
Sparks... Lincoln E 10 10 Pop. 700	Farmers & Merch. Bank... †\$02 86-879	D. E. Thomas	H. T. Riddle	T. K. Davenport		12,000	3,950	116,900	97,670	18,810	1st N., Kan. C.; Shawnee N., Shawnee; Guaranty State, Ardmore.
Spencer... Oklahoma E 8 10 Pop. 232	Spencer State Bank... †\$13 86-881	J. B. Boen	Mrs. E. S. Poole	E. S. Poole		10,000	2,100	84,000	49,000	42,000	Com. Tr. Co., Kan. C.; 1st State, Okla.
Sperry... Tulsa C 13 10 Pop. 400	State Guaranty Bank... *2\$13 86-879	J. M. Wren	A. L. Buck	J. D. Winters		10,000	1,500	115,000	76,000	54,200	Com. Tr. Co., Kan. C.; Ex. N., Tulsa.
Spiro... Le Flore F 17 10 Pop. 1500	First National Bank... *2\$08 86-362	J. R. Redwine	L. R. Moore	M. B. Goodwin		25,000	12,500	300,000	140,000	125,000	N. Bk. Com., Kan. C.; Merch. N., Ft. Smith.
"	Spiro State Bank... *2\$13 86-877	J. O. Terrell	W. L. Seaman	Frank H. Tibbitts		20,000	6,500	358,190	208,950	175,710	New Eng. N., Kan. C.; Ark. Valley and 1st N., Ft. Smith, Ark.; 1st N., St. L.
Sterling... Comanche G 6 10 Pop. 400	Farmers & Merch. Bank... †\$03 86-883	R. H. Williams	M. V. Gates	J. D. Davis		10,000	3,500	160,000	86,000	80,000	Fid. N. Bk. & Tr., Kan. C.; 1st N., Lawton; Trademens N., Okla.
*Stigler... Haskell F 15 10 Pop. 2500	American National Bank... *2\$04 86-285	R. A. Zebold	W. L. Stocker	J. B. Sylender	E. M. Zebold A. C. Sumbaugh EUGENE WALKER County. ervative banking. s direct.	25,000	9,000	275,000	137,000	135,000	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; 1st N., Ft. Smith and Muskogee.
"	FIRST NATIONAL BANK *2\$04 86-284	(C. H. NASH The oldest, larg This bank has a We want your	W. B. FEARS est and strongest successful record business. Send	W. I. CALLOWAY bank in Haskell of safe and cons your Stigler item		50,000	15,000	400,000	200,000	200,000	N. City, N. Y.; 1st N., Kan. C.; Merch. N., Ft. Smith, Ark.; 1st N., Muskogee.
"	FIRST STATE BANK... *2\$08 86-286	M. M. Hayes	T. B. Turner C. C. Beller	H. B. Cook	J. L. Norman	25,000	10,000	320,000	232,000	65,000	Mech. & Metals N., N. Y.; Comw. N., Kan. C.; Com'l N., Muskogee; Ark. Valley, Ft. Smith.

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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
*Stillwater.....Payne C 9 10 Pop. 4500	First National Bank.....*†'99 86-144	W. L. Hert.....	H. B. Bullen..... Harry Jones	W. T. Keys..... Chas. E. Hoke, A. C.	L. C. Wise..... G. E. Matkin	\$ 50,000	\$ 15,120	\$ 622,340	\$ 542,250	\$ 145,200	Han. N., N. Y.; New Eng. N., Kan. C.; Okla. Stock Yds. N., Okla.
"....."	STATE BK. OF COMMERCE 86-145 *†\$1900	JOSEPH DVORAK.....	THOS. GILCREASE.....	C. E. DONART.....	R. S. JARRELL..... MILES KLIMA	30,000	4,840	461,230	260,880	123,690	Seab. N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; Tradesmens N. and Ist N., Okla.; Producers State, Tulsa. †
"....."	STILLWATER NATIONAL BK. 86-143 *†'94	W. E. Berry.....	J. E. Berry, Active..... T. N. Berry	E. E. Good.....	J. H. Donart..... Geo. Dollinger	25,000	28,000	663,000	490,000	210,000	Chase N., N. Y.; N. Bk. Com., Kan. C.; Union N., Tulsa; Secur. N., Okla.
"....."	Stillwater State Bank.....\$'18 86-146	J. W. Fields.....	W. L. Lahman.....	W. M. Stark.....		25,000	2,680	78,140	55,010	50,790	Inter-State N., Kan. C.; Tradesmens N., Okla.
*Stilwell.....Adair D 16 10 Pop. 2200	FIRST NATIONAL BANK *†'07 86-385	C. S. HAMPTON, Active.....	D. P. DELANEY..... E. B. ARNOLD	C. F. HUGHES.....		25,000	15,000	280,000	300,000	50,000	Midw. N. Bk. & Tr. and Drov. N., Kan. C.; City N., Ft. Smith.
"....."	First State Bank.....†\$'13 86-384	B. G. Fletcher.....		Albert Carlson.....	James Worsham.....	15,000	9,920	325,000	250,000	86,910	Inter-State N., Kan. C.; Muskogee N., Mus- kogee.
Stonewall.....Pontotoc H 11 10 Pop. 1000	First National Bank.....*†'03 86-562	C. A. Acker.....	G. G. Garrett..... I. H. Strickland	W. S. Furlong.....		35,000	22,500	285,000	150,000	125,000	Ist N., Ada.
"....."	First State Bank.....*†\$'08 86-563	C. H. Rives.....	W. P. Rives.....	E. C. Perry.....	C. H. Robb.....	10,000	11,500	300,140	175,220	146,420	Secur. N., Okla.; Okla. State, Ada; Com. Tr. Co., Kan. C.
Strang.....Mayes B 15 10 Pop. 350	First State Bank.....*†\$'13 86-972	W. L. Ross.....	R. A. Smith..... E. M. Bowers	Arthur Carnes.....	Fay C. Carnes.....	10,000	3,300	92,000	67,000	35,000	Muskogee N., Muskogee; Citiz. Bk. & Tr. Co., Pryor; Fid. N. Bk. & Tr., Kan. C.
Stratford.....Garvin G 9 10 Pop. 1500	First National Bank.....*†'07 86-490	M. D. Timberlake.....	C. E. Goodwin.....	Karl Andrews.....		25,000	13,310	435,430	263,180	233,060	New Eng. N., Kan. C.; Am. N., Okla.
"....."	State Bank of Stratford.†\$'08 86-491	A. T. Snoddy.....	S. L. Eldridge.....	Allen Snoddy.....	J. K. Clement.....	12,500	4,500	200,000	85,000	100,000	Tradesmens N., Okla.
Stringtown.....Atoka H 13 11 Pop. 400	Farmers & Merch. Bank.†\$'05 86-885	J. D. Lankford.....	J. R. Cobb.....	O. C. Elkins.....	J. R. Vittetoe.....	10,000	8,000	198,000	74,780	112,000	Okla. State, Atoka; N. Bk. Com., Kan. C.; Ist N., McAlester.
Strong City.....Roger Mills 10 Pop. 500 D 1	First State Bank.....†\$'12 86-958	S. Jackson.....	F. E. Herring.....	D. N. Hunt.....		20,000	7,280	195,980	119,950	103,270	N. Bk. Com., Kan. C.; Ist N., Clinton; 4th N., Wichita.
Stroud.....Lincoln D 11 10 Pop. 1500	First National Bank.....*†'02 86-349	Geo. Clarkson.....	W. E. Brown.....	D. G. Dodds.....		25,000	7,280	296,510	191,700	142,300	Am. N., Okla.
"....."	Stroud State Bank.....†\$'98 86-1039	J. B. Charles.....	E. L. Conklin..... John B. Charles, Jr., Active	Oscar Presson.....	A. R. Collins.....	25,000	9,050	516,210	302,260	244,230	Tradesmens N. and Ist N., Okla.; Tra. N., Kan. C.; Producers State, Tulsa.
Stuart.....Hughes F 12 10 Pop. 700	Liberty National Bank.....*†'19 86-1110	J. L. Burnett.....	M. L. Smith.....	E. T. Burnett.....		25,000	2,500	150,500	90,000	32,000	N. Bk. Com., Kan. C.; S. W. N., Okla.
"....."	Stuart State Bank.....*†\$'12 86-941	D. M. Rogers.....	J. O. Holman..... A. C. Murry	G. E. Rogers.....		25,000	12,500	200,000	210,000	50,000	Drov. N., Kan. C.; N. Bk. Com., Shawnee; McAlester Tr. Co., McAlester.
Sugden.....Jefferson I 7 10 Pop. 350	Bank of Sugden.....†\$'02 86-887	R. L. Gibson.....	J. D. Gibson.....	W. D. Gibson.....		10,000	8,290	68,500	44,060	38,710	Ist N., Gainesville, Tex.; Okla. Stock Yds. N., and S. W. Reserve, Okla.
*Sulphur.....Murray H 10 10 Pop. 4138	Bank of Commerce.....*†\$'07 86-132	R. B. Beard.....	A. B. Estes..... I. E. Pacey	C. A. Bryan.....	E. White..... M. C. Nicholson	25,000	6,780	233,410	356,350	77,200	Mech. & Metals N., N. Y.; Stock Yds. N., Kan. C.; Far. N., Okla.
"....."	Farmers National Bank.*†'17 86-1066	J. B. Mosley.....	M. D. Frier.....	Noble Mitchell.....		50,000	1,000	334,000	258,400	125,000	Mech. & Metals N., N. Y.; Am. N. and Ist N., Okla.
"....."	Park National Bank.....*†'08 86-133	C. G. White.....	J. R. Manning.....	C. E. Easterling.....	E. B. White.....	25,000	5,000	311,350	243,820	118,390	N. City, N. Y.
Sumner.....Noble C 9 10 Pop. 200	Sumner State Bank.....†\$'09 86-888	L. W. Baxter.....	C. G. Curl.....	V. B. Curl.....		5,000	2,230	53,720	37,320	21,460	Producers State, Tulsa; Far. & Merch., Perry.
Supply.....Woodward B 2 10 Pop. 300	Bank of Supply.....*†\$'05 86-889	B. Million.....	E. C. Million.....	B. Million, Jr.....	Percy B. Zerby.....	15,000	8,520	152,410	125,260	38,770	Ist N., Woodward and Okla.; Drov. N., Kan. C.
*Tahlequah.....Cherokee 10 Pop. 3500 D 16	First National Bank.....*†'01 86-177	D. O. Scott.....	J. B. Pearson.....	L. L. Leslie.....	S. G. Phillips.....	50,000	54,410	425,190	366,170	107,900	Han. N., N. Y.; N. Reserve, Kan. C.; State N., St. L.; Com'l N., Muskogee.
"....."	FIRST STATE BANK *†\$'08 86-178	J. R. Wylie.....	R. H. Couch.....	W. P. Hicks.....	R. J. Wiggins.....	40,000	10,780	653,900	395,290	312,490	N. Park, N. Y.; N. Bk. Com., St. L.; Comw. N., Kan. C.; Ist N., Muskogee.
"....."	GUARANTY NATIONAL BANK 86-995 *†'13	L. C. PARMENTER.....	T. R. EDMONDSON..... J. T. POWELL	A. T. EDMONDSON.....		25,000	2,500	135,930	203,420	80,390	N. Bk. Com., Kan. C.; Muskogee N., Muskogee.

January, 1920 OKLAHOMA BANKS—Stillwater to Tahlequah 1127

OLDEST NATIONAL BANK IN OKLAHOMA CITY—FIRST NATIONAL BANK



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						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSIT ITS	LOANS & DIS- C'TA. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Talala... Rogers B 13 10 Pop. 750	First State Bank... ♦\$04 86-891	G. D. Davis	C. Graves	C. E. Bullard	A. B. Bullard	\$ 10,000	\$ 6,100	\$ 120,000	\$ 76,000	\$ 50,000	Inter-State N., Kan. C.; N. Bk. of Claremore, Claremore.
Talovina... Le Flore G 16 10 Pop. 1500	Farmers & Merch. State Bk. 86-565 ♦\$09	J. B. Harper	Mrs. J. B. Harper	T. L. Francis	Blanche Duncan	10,000	5,800	145,000	48,000	75,000	Mech. & Metals N., N. Y.; 1st N., St. L.; McAlester Tr. Co., McAlester.
Taloga... Dewey C 3 10 Pop. 400	First National Bank... ♦\$05 86-564	S. L. Chowning	J. H. Cruthis	G. A. Kelley		25,000	3,000	225,000	150,000	70,000	Mech. & Metals N., N. Y.; 1st N., Ft. Smith; N. Bk. Com., Kan. C.
Tar River... Ottawa A 16 10 Pop. 750	Cardin State Bank... ♦\$18 86-1072	A. H. Keith		F. G. Delaney	C. D. Stout	25,000	5,000	200,000	180,000	30,000	N. Park, N. Y.; Inter-State N., Kan. C.; Am. N., Okla.
Tecumseh-Pottawatomie 10 Pop. 2500 F 10	<b>FARMERS NATIONAL BANK</b> 86-283 ♦02	S. S. Potter	Dan Isley	T. G. Dunlap		15,000	3,440	215,560	91,010	141,080	Fid. N. Bk. & Tr., Kan. C.; 1st N., Miami, Okla.
"	First National Bank... ♦\$92 86-281	M. L. CALDWELL Send your collec- Presented by an For Efficient, S	R. S. CALDWELL ctions and cash officer and remit atisfactory Servie	J. M. CALDWELL Items direct. ted for promptly. e, Try Us.		25,000	40,000	302,500	260,000	145,000	Coal & Iron N., N. Y.; N. Reserve, Kan. C.; State N., Shawnee.
"	Home State Bank... \$720 83-1143	F. V. Askev	S. P. Larsh	F. E. Huett		25,000	10,000	400,000	270,000	180,000	Seab. N., N. Y.; Comw. N., Kan. C.; 1st N., Okla.
"	<b>TECUMSEH NATIONAL BANK</b> 86-282 ♦1900	F. S. Douglas	J. L. Fortson	T. K. Davenport		25,000					Secur. State, Shawnee; Secur. N., Okla.
Temple... Cotton I 6 10 Pop. 852	Farmers State Bank... ♦\$05 86-431	E. L. Rosebush	T. D. Smith	M. H. Wagner	C. P. Gilmore	25,000	10,000	250,000	150,000	125,000	Mech. & Metals N., N. Y.; Comw. N., Kan. C.
"	Security National Bank... ♦19 86-1115	B. H. Graves	E. L. Richardson	T. W. Jensen		20,000	5,310	446,190	228,690	242,820	N. Bk. Com., Kan. C.; Citiz. State, Lawton.
Terlton... Pawnee C 3 10 Pop. 500	First State Bank... ♦\$14 86-894	M. F. Ray	Otho Mooney	E. J. A. Mertz		25,000					Han. N., N. Y.; Secur. N., Okla.; Inter-State N., Kan. C.
Terral... Jefferson J 7 10 Pop. 573	First State Bank... ♦\$08 86-895	H. A. McCauley	C. J. Shapard	E. L. Epperson	Nannie V. Epperson	10,000	2,300	82,000	82,000	15,000	1st N., Tulsa and Pawnee; Inter-State N., Kan. C.; Sapulpa State, Sapulpa.
Texhoma... Texas J 3 10 Pop. 1500	Farmers State Bank... ♦\$07 86-619	S. G. Trout	J. R. Trout	H. G. Marshall	Maude Marshall	15,000	3,300	370,000	67,000	400,000	Cent. N., St. L.; S. W. N. and Wilkin-Hale State, Okla.; 1st N., Bowie, Tex.
"	First National Bank... ♦\$07 86-618	Guy W. Slack	C. A. Tilghman	C. L. Swan	H. M. Davis	25,000	2,500	190,660	167,200	57,860	Inter-State N., Kan. C.; Secur. N., Okla.; Amarillo N., Amarillo, Tex.
Texola... Beckham F 1 10 Pop. 600	Guaranty State Bank... \$10 86-625	F. A. Sewell		Arthur Littell	E. Lee Nichols	25,000	9,150	448,270	277,040	211,630	Han. N., N. Y.; New Eng. N. and Drov. N., Kan. C.; 1st N., Amarillo, Tex.; 1st N., Wichita.
Thomas... Custer D 4 10 Pop. 1670	Farmers State Guar. Bank 86-316 ♦\$09	J. T. Cronin	Sam Williams	H. A. Bills	A. B. Sanders	15,000	5,000	325,000	135,000	190,000	Tradesmens State, Okla.; 4th N., Wichita; Drov. N., Kan. C.
"	<b>FIRST NATIONAL BANK</b> ... ♦02 86-314	B. Sanders	W. L. McClung D. R. Cloud, Active	W. D. Alexander		25,000	11,000	178,000	176,000	13,000	Chatham & Phenix N., N. Y.; Inter-State N., Kan. C.; Cent. State, Enid.
"		E. D. FOSTER Do a general B Special attentio	E. E. HUFF, Active M. ABERNETHY anking and Exch n to Items and C	CHAS. E. SHAW ange business. ollections.	C. H. JOHNSON	25,000	15,000	419,000	265,000	141,000	Han. N., N. Y.; Citiz. N., Chickasha; New Eng. N., Kan. C.; Far. N., Okla.
Tipton... Tillman I 4 10 Pop. 1000	Farmers State Bank... ♦\$09 86-897	C. W. Howard	R. S. Carlile	W. W. Childers	A. R. Carlile Lucille Bailey	25,000	10,000	400,000	150,000	250,000	New Eng. N., Kan. C.; N. Bk. Com., Freder- erick, Okla.
"	<b>FIRST NATIONAL BANK</b> ... ♦17 86-1064	L. A. STORM Collections and FEE IN ADVAN Personal Attent	A. NORTH Requests for Cre CE: Plain sight dr lon to drafts. Re	A. NORTH dit Reports MUS arts, 15c; Credit Re mittance on day	C. M. SHELTON HATTIE GEORGE T be accompanie d by ports, 50c. of collection.	25,000	2,380	318,310	88,000	257,690	Drov. N., Kan. C.; 1st N., Frederick and Al- tus; Am. N., Okla.
Tishomingo... Johnston 11 Pop. 2500 I 11	<b>FARMERS NATIONAL BANK</b> 86-307 ♦\$03	C. B. Burrows	M. A. Looney	R. T. Looney	R. C. Fleming	25,000	14,000	350,000	173,000	216,000	Mech. & Metals N., N. Y.; Drov. N., Kan. C.; Am. N., Okla.; 1st N., Ardmore.
"	First National Bank... ♦01 86-305	D. C. Teter	Jas. R. McKinney	C. F. Adams		50,000	20,000	350,000	260,000	160,000	Seab. N., N. Y.; New Eng. N., Kan. C.; 1st N., Okla.
"	<b>GUARANTY STATE BANK</b> 86-865 ♦\$16	Clyde Faught	D. K. Hathorn	Walter W. VanNoy	J. Roderick	15,000	5,000	250,000	130,000	80,000	Mech. & Metals N., N. Y.; Guaranty State and State N., Ardmore; N. Bk. Com., Kan. C.
Tonkawa... Kay A 8 10 Pop. 2000	<b>AMERICAN STATE BANK</b> 86-267 ♦\$07	John R. White	C. T. Barringer	Ray See		25,000	3,100	260,000	200,000	45,000	Han. N., N. Y.; N. Bk. Com., Kan. C.; Secur. N., Okla.; 1st N., Atchison
"	Bank of Commerce... ♦\$06 86-266	F. H. Haselwood	J. A. Jones	German French, Jr.	Fred French	50,000	16,000	650,000	526,000	176,000	Mech. & Metals N., N. Y.; Inter-State N., Kan. C.; 1st N., Wichita; Producers State, Tulsa, New Eng. N., Kan. C.; 1st N. Bk., Wichita.
"	Farmers National Bank... 19 86-1125	J. W. McMillen	J. N. Starr	R. P. Wycoff	C. G. Olmstead	25,000	2,500				
Tribbey... Pottawatomie 10 Pop. 400 F 10	Security State Bank... ♦\$11 86-933	N. Douglas		J. D. Howard	S. R. Grimes	10,000	3,500	141,500	52,640	81,360	N. Bk. Com., Kan. C.; Shawnee N., Shawnee; S. W. N., Okla.
Tryon... Lincoln D 10 10 Pop. 176	Farmers & Merch. Bank... \$03 86-893	L. W. Barter	F. E. Sloan	M. C. Sloan	J. U. Silverthorn	10,000	2,000	209,000	83,500	102,200	1st N., Guthrie; Fid. N. Bk. & Tr., Kan. C.

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72

TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DERIVED FROM BANKS	
Tulsa C 13 10 Pop. 78,000 (Reserve City)	<b>*AMERICAN NAT'L BANK</b> 86-10 *13	J. Olson	A. Pepis Isaac Shuler Ora E. Upp	F. E. Horney	P. A. Johnson F. E. Grimes C. W. Reynolds	\$ 100,000	\$ 60,000	\$2500,000	\$1 800,000	\$1 200,000	Irving N., N. Y.; Cont. & Com'l N., Chi.; Mtl. Tr. Co., St. L.; Fid. N. Bk. & Tr., Kan. C.
"	<b>*Central National Bank</b> *17 86-6	J. E. Crosbie H. P. Anderson, V. P. M. Moran, V. P. G. T. Braden, V. P.	J. M. Berry F. W. Bryant W. O. Buck G. M. Ransom F. A. Gillespie,	F. L. Dunn	F. V. Wilder R. H. Berry W. A. Davis F. M. Reynolds	500,000	350,840	10,909,830	8,436,000	3,492,430	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Kan. C. and Phil.; State N., St. L.
"	<b>*EXCHANGE NAT'L BANK</b> 86-3 *10	<b>E. W. SINCLAIR</b> O. H. LEONARD, V. P.	<b>H. F. SINCLAIR</b> R. M. McFARLIN A. T. ALISON E. W. JACOB JAKE EASTON	<b>W. A. BROWNLEE</b> E. L. BRADSHAW, Auditor	<b>R. M. MOODY</b> H. W. JOHNSON G. A. GUNN H. E. CROOKS	1,250,000	575,160	26,956,180	25,628,190	7,733,020	N. City, N. Y.; Ft. Dear. N., Chi.; N. Bk. Com., St. L.; Drov. N., Inter-State N., and N. Bk. Com., Kan. C.
"	Exchange Trust Co. *18 86-14	E. W. Sinclair R. M. McFarlin, Ch. of Bd.	H. L. Standeven Arthur Newlin J. A. Chapman Frank Haskell H. F. Sinclair O. H. Leonard	R. M. Moody Tr. E. H. Haverstock, A. Sec.	Arthur Newlin, Sec. F. W. Steiner, A. Sec.	400,000	164,670		1,393,500	65,830	Guaranty Tr. Co., N. Y.; Ex. N., Tulsa.
"	<b>*FIRST NAT'L BK.</b> 86-1 *19	<b>G. R. McCULLOUGH</b> A. E. BRADSHAW C. W. BENEDICT, Active V. P.	<b>H. O. McCLURE</b> JOHN W. GILLILAND C. T. EVERETT	<b>ROSCOE ADAMS</b>	<b>M. M. SHAWER</b> W. E. DOWNING, Asst. V. P. W. H. WALKER H. C. PESTOR	300,000	175,000	9,924,430	7,390,250	3,384,170	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Kan. C.; Miss. Valley Tr. Co., St. L.
"	<b>*Liberty National Bank</b> *12 86-9	A. E. Lewis	W. L. Lewis, Active E. A. Ross N. W. Mayginnnes	C. G. Garrett	R. C. Lamprich C. E. Steen Robt. L. LeBus Lea McBirney C. V. Baker	200,000	65,000	3,000,000	1,800,000	1,500,000	Seab. N., N. Y.; 1st N. and Cent. N., St. L.; N. Bk. Com., Kan. C.
"	<b>*Nat'l Bank of Commerce</b> 86-4 *14	J. H. McBirney	S. P. McBirney C. B. Wallace	A. F. Hendren	Lea McBirney C. V. Baker	100,000	65,000	2,600,000	1,550,000	1,200,000	Seab. N., N. Y.; 1st N., Chi.; N. Bk. Com., Kan. C.; 1st N., St. L.
"	<b>*PRODUCERS STATE BANK</b> 86-11 *15	J. S. Hopping	T. J. Hartman, Active N. T. Gilbert, Active F. A. Gillespie L. W. Clapp	C. H. Seger	A. R. Marr J. J. Perry	250,000	61,100	5,354,660	3,622,450	2,033,290	Mech. & Metals N., N. Y.; New Eng. N., Kan. C.
"	<b>*SECURITY STATE BANK</b> 86-1113 *19	Alva J. Niles	Chas. W. Brewer	D. H. Pratt	L. W. Kuntz	100,000	30,000	1,500,000	850,000	631,000	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; Miss. Valley Tr. Co., St. L.
"	Title Guarantee & Trust Co. 86-13 *18	J. W. Woodford	W. S. Bailey	V. H. Day, Sec. and Tr.	Anne Conway, A. Sec. and A. Tr.	242,600	34,630		227,030	53,530	
"	<b>*UNION NAT'L BK.</b> 86-12 *16	<b>W. E. BROWN</b> P. E. MAGEE, Ch. of Bd.	<b>LEE CLINTON</b> W. M. BAKER F. P. WALTER WILLARD JOHN	<b>J. P. BYRD, JR.</b>	<b>R. K. PHIPPS</b>	500,000	130,000	7,000,000	4,500,000	2,600,000	N. Park, N. Y.; Cont. & Com'l N., Chi.; Fid. N. Bk. & Tr., Kan. C.; 1st N., St. L.
"	Tulsa Clearing House (Members indicated by a *)	W. E. Brown	W. L. Lewis R. C. Piper, Examiner	H. E. Bagby, Sec. and Mgr.	C. B. Wallace, Tr. M. C. Burks, A. Mgr.						
Tupelo 11 Pop. 400	Coal H 12 Farmers National Bank *19 86-605	R. N. Armstrong	W. C. Duncan	J. R. Grant		25,000	6,470	164,700	149,830	45,850	1st N., Ada.
"	State Bk. of Commerce *15 86-974	A. E. Hawley	E. C. Breedlove	P. Statler		10,000	2,130	113,070	115,310	28,860	N. Bk. Com., Kan. C.; 1st N., Coalgate; Tradesmens N., Okla.

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VERTIS EMENT ON OK LAHOM A MAP.

Collections sent us are not treated as a side line. We employ experienced Collectors who make an extraordinary effort to get the money. Reasons given for non-payment. Send direct for quick action.

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January, 1920

OKLAHOMA BANKS—Tulsa to Tupelo

1129

1129 Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

OKLAHOMA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws

January, 1920

OKLAHOMA BANKS—Tulsa to Tupelo

1129

TOWN AND COUNTY County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. Mem. Am. Bks. Assn. \$State Mem. State Bks. Assn. + Priv. Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Tulsa 10 Pop. 78,000 (Reserve City)	*AMERICAN NAT'L BANK 86-10 *2'13	J. Olsan	A. Pepis Isaac Shuler Ora E. Upp	F. E. Horney	P. A. Johnson F. E. Grimes C. W. Reynolds	\$ 100,000	\$ 60,000	\$2500 000	\$1800 000	\$1200 000	Irving N., N. Y.; Cont. & Com'l N., Chi.; Mtle. Tr. Co., St. L.; Fid. N. Bk. & Tr., Kan. C.
"	*Central National Bank *2'07 86-6	J. E. Crosbie H. P. Anderson, V. P. M. Moran, V. P. G. T. Braden, V. P.	J. M. Berry F. W. Bryant W. O. Buck G. M. Ransom F. A. Gillespie	F. L. Dunn	F. V. Wilder R. H. Berry W. A. Davis F. M. Reynolds	500,000	350,840	10 909 830	8,436,000	3,492,430	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Kan. C. and Phil.; State N., St. L.
"	*EXCHANGE NAT'L BANK 86-3 *2'10	E. W. SINCLAIR O. H. LEONARD, V. P.	H. F. SINCLAIR R. M. McFARLIN A. T. ALISON E. W. JACOB JAKE EASTON	W. A. BROWNLEE E. L. BRADSHAW, Auditor	R. M. MOODY H. W. JOHNSON G. A. GUNN H. E. CROOKS	1,250,000	575,160	26 956 180	25 628 190	7,733,020	N. City, N. Y.; Ft. Dear. N., Chi.; N. Bk. Com., St. L.; Drov. N., Inter-State N., and N. Bk. Com., Kan. C.
"	Exchange Trust Co. *4'18 86-14	E. W. Sinclair R. M. McFarlin, Ch. of Bd.	H. L. Standeven Arthur Newlin J. A. Chapman Frank Haskell H. F. Sinclair O. H. Leonard	R. M. Moody Tr. E. H. Haverstock, A. Sec.	Arthur Newlin, Sec. F. W. Steiner, A. Sec.	400,000	164,670		1,393,590	65,830	Guaranty Tr. Co., N. Y.; Ex. N., Tulsa.
"	*FIRST NAT'L BK. 86-1 *2'09	G. R. McCULLOUGH A. E. BRADSHAW C. W. BENEDICT, Active V. P.	H. O. McCLURE JOHN W. GILLILAND C. T. EVERETT, Active V. P.	ROSCOE ADAMS	M. M. SHAVER W. E. DOWNING Ass't. V. P. W. H. WALKER H. C. PESTOR	300,000	175,000	9,924,430	7,390,250	3,384,170	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Kan. C.; Miss. Valley Tr. Co., St. L.
"	*Liberty National Bank *2'12 86-9	A. E. Lewis	W. L. Lewis, Active E. A. Ross N. W. Mayginnis	C. G. Garrett	R. C. Lamprich C. E. Steen Robt. L. LeBus	200,000	65,000	3,000,000	1,800,000	1,500,000	Seab. N., N. Y.; 1st N. and Cent. N., St. L.; N. Bk. Com., Kan. C.
"	*Nat'l Bank of Commerce 86-4 *2'04	J. H. McBirney	S. P. McBirney C. B. Wallace	A. F. Hendren	Lea McBirney C. V. Baker	100,000	65,000	2,600,000	1,550,000	1,200,000	Seab. N., N. Y.; 1st N., Chi.; N. Bk. Com., Kan. C.; 1st N., St. L.
"	*PRODUCERS STATE BANK 86-11 *2'15	J. S. Hopping	T. J. Hartman, Active N. T. Gilbert, Active F. A. Gillespie L. W. Clapp	O. H. Seger	A. R. Marr J. J. Perry	250,000	61,100	5,354,660	3,622,450	2,033,200	Mech. & Metals N., N. Y.; New Eng. N., Kan. C.
"	*SECURITY STATE BANK 86-1113 *2'19	Alva J. Niles	Chas. W. Brewer	D. H. Pratt	L. W. Kuntz	100,000	30,000	1,500,000	850,000	631,000	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; Miss. Valley Tr. Co., St. L.
"	Title Guarantee & Trust Co. 86-13 *2'18	J. W. Woodford	W. S. Bailey	V. H. Day, Sec. and Tr.	Anne Conway, A. Sec. and A. Tr.	242,600	34,630		227,030	53,530	
"	*UNION NAT'L BK. 86-12 *2'16	W. E. BROWN P. E. MAGEE, Ch. of Bd.	LEE CLINTON W. M. BAKER F. P. WALTER WILLARD JOHN	J. P. BYRD, JR.	R. K. PHIPPS	500,000	130,000	7,000,000	4,500,000	2,600,000	N. Park, N. Y.; Cont. & Com'l N., Chi.; Fid. N. Bk. & Tr., Kan. C.; 1st N., St. L.
"	Tulsa Clearing House (Members indicated by a *)	W. E. Brown	W. L. Lewis R. C. Piper, Examiner	H. E. Bagby, Sec. and Mgr.	C. B. Wallace, Tr. M. C. Burks, A. Mgr.						
Tupelo 11 Pop. 400	Farmers National Bank *2'09 86-605	R. N. Armstrong	W. C. Duncan	J. R. Grant		25,000	6,470	164,700	149,830	45,350	1st N., Ada.
"	State Bk. of Commerce *2'15 86-974	A. E. Hawley	E. C. Breedlove	P. Statler		10,000	2,130	113,070	115,310	28,860	N. Bk. Com., Kan. C.; 1st N., Coalgate; Tradesmens N., Okla.

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OKLAHOMA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. ♦Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOS- ITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DTS FROM BANKS	
Wann...Nowata A 13 10 Pop. 500	Peoples Bank & Tr. Co. ♦\$07 86-909	M. O. Banowetz	W. L. Cushenbery	J. B. Banowetz		\$ 10,000	\$ 7,000	\$ 180,000	\$ 130,000	\$ 50,000	New England N., Kan. C.; Bartlesville State and Bartlesville N., Bartlesville; Am. State N., Coffeyville.
Wapanucka...Johnston H11 11 Pop. 1500	First National Bank...†01 86-403 Oklahoma State Bank...♦\$11 86-404	R. E. Wade W. M. Dunn	J. E. Walton S. L. Barnes M. A. Butz	H. E. Brouillard J. O. Surrell		25,000 25,000	6,370 8,500	275,310 200,000	199,130 200,000	113,800 35,000	1st N., St. L.; N. Bk. Com., Kan. C.; State N., Denison, Tex. Cent. N., St. L.; N. Bk. Com., Kan. C.; Guaranty State, Ardmore; Denison Bk. & Tr. Co., Denison.
Wardville...Atoka H 12 11 Pop. 200	Citizens State Bank...†\$05 86-910	E. G. Omstead	T. L. Seaborn	F. P. Remking		10,000	600	80,000	40,000	40,000	Liberty N., Okla.; McAlester Tr. Co., McAlester.
Warner...Muskogee E 14 10 Pop. 700	First State Bank...†\$13 86-911	R. A. Finklea	F. Huggins	G. V. Reynolds		10,000	4,220	71,060	73,520	17,770	N. Reserve and Inter-State N., Kan. C.; 1st N. and Cent. State, Muskogee.
Washington...McClain F 8 10 Pop. 400	First National Bank...†12 86-912	R. F. Ellinger	Charles Lauer	C. M. Holliday	F. E. Holliday	25,000	8,000	125,000	150,000	50,000	Tra. N., Kan. C.; Far. N., Okla.; Cent. N., St. L.
Watonga...Blaine D 6 10 Pop. 2500	Blaine County Bank...♦\$01 86-269 First National Bank...†01 86-268	E. L. Griffin Jerome Harrington	A. Chapin A. H. Keith E. T. Hoberecht F. C. Adair	M. C. Kelley E. S. Wheelock	Bert R. Willis R. T. Hoberecht	15,000 25,000	3,000 7,500	225,000 450,000	150,000 325,000	150,000 125,000	Chase N., N. Y.; Am. N. and Trademans N., Okla. N. Reserve, and Midw. N. Bk. & Tr., Kan. C.; Secur. N., Okla.
Watts...Adair C 17 10 Pop. 500	Guarantee Bank...†\$12 86-962	F. S. Howard		J. B. Johnson		10,500	1,320	41,090	24,920	27,980	Citiz., Grove, Okla.; 1st N., Ft. Smith, Ark.
Waukomis...Garfield C 7 10 Pop. 1000	Farmers State Bank...†\$12 86-961 Waukomis Nat. Bank...†12 86-914	L. O. Steenrod J. N. Courter	Louis Wirth C. S. Marsh	Louis W. Green M. V. Benson		25,000 30,000	3,510 10,360	300,090 331,270	236,370 340,200	89,520 61,430	New Eng. N., Kan. C.; Garfield Co., Enid; Am. State, Wichita. Inter-State N., Kan. C.; Enid N., Enid; Guaranty State, Okmulgee; 1st N., Okla.
Waurika...Jefferson I 6 10 Pop. 3200	First National Bank...†07 86-171 FIRST STATE BANK...†\$08 86-173 Waurika National Bank...†07 86-172	N. A. Robertson P. E. Waid Donald Stuart	G. O. Robertson E. J. Kelly P. F. Dawson	E. B. Ellis Floyd Miller	Otto Huffman	25,000 25,000	11,500 6,450	346,850 316,060	127,500 232,880	234,500 114,620	N. Bk. Com., Kan. C.; Okla. Stock Yds. N., Okla.; 1st N., Ft. Worth and Lawton. New Eng. N., Kan. C.; Wilkin-Hale State, Okla.
Wayne...McClain G 8 10 Pop. 332	First State Bank...†\$07 86-915	J. M. Aydelotte	H. T. Douglas	J. M. Curtis	J. L. Thompson	15,000	8,500	130,000	129,000	20,000	Han. N., N. Y.; Inter-State N., Kan. C.; Secur. N., Okla. Seab. N., N. Y.; Shawnee N., Shawnee; Guaranty State, Ardmore.
Waynoka...Woods B 4 10 Pop. 2000	COMMERCIAL BANK...†\$07 86-364	A. C. LAMBE A bank that gets out and makes charges, remittance collections, made on day of payment.			H. L. HERRING	15,000	5,000	250,000	200,000	50,000	Midw. N. Bk. & Tr., Kan. C.; Am. State, Wichita.
"	FIRST NATIONAL BANK...†02 86-363	G. E. NICKEL All items and collections sent direct on Waynoka attention and prompt reasonable charge.		W. H. OLMSTED	R. W. WAIDLEY W. A. WHITTON	25,000	10,000	300,000	250,000	30,000	Seab. N., N. Y.; New Eng. N., Kan. C.; 1st N., Okla.
Weatherford...Custer E 5 10 Pop. 3000	First National Bank...†09 86-222 Guaranty State Bank...†\$08 86-224 Liberty National Bank...†04 86-223	J. C. Finch W. H. Lothman C. A. Galloway	A. J. Finch	P. E. Schaub O. J. Fisk C. L. Nikkel	K. D. Harris	25,000 15,000 50,000	9,000	325,000 150,000 350,000	200,000 110,000 302,000	75,000 50,000 105,000	Han. N., N. Y.; 1st N. and N. Bk. Com., Kan. C.; Am. N., Okla. 1st N., Okla.; Union N., Wichita. Inter-State N. and Fidelity N. Bk. & Tr., Kan. C.; Am. N., Okla.; Cent. N., St. L.
Webbers Falls...Muskogee 10 Pop. 380 R 15	Citizens State Bank...†\$17 86-614	Frank Vore	J. M. Sugden R. C. Everts N. D. Blackstone	E. Shackelford	J. Sheffield	15,000	5,980	108,120	97,470	21,260	Com'l N., Muskogee; Sapulpa State, Sapulpa, Okla.
Welch...Craig A 15 10 Pop. 900	Bank of Welch...†\$01 86-494 Oklahoma State Bank...†\$10 86-495	J. A. Dobkins H. B. Campbell	P. B. Kinnison B. Dobkins	S. M. Booton A. D. Holloway		25,000 15,000	8,900 3,300	225,410 140,000	191,400 80,000	78,800 68,000	Tra. N., Kan. C.; 1st State, and 1st N., Vinita. Stock Yds. N. and Cent. Ex., Kan. C.; 1st N., Vinita.
Weleetka...Okfuskee F 12 10 Pop. 2500	First National Bank...†02 86-346 Weleetka Guaranty Bank...†\$02 86-347	H. B. Catlett Wm. Johnston	R. J. Catlett	L. T. Newlon D. W. Johnston	M. G. Morley	25,000 25,000	8,500 10,000	292,000 338,000	125,650 100,000	186,730 348,000	Chase N., N. Y.; Tra. N., Kan. C.; Cent. N., Tulsa; Guaranty State, Okmulgee. Drov. N., Kan. C.; Producers State, and Ex. N., Tulsa.
Wellston...Lincoln E 9 10 Pop. 800	First National Bank...†11 86-530 Wellston State Bank...†\$02 86-531	S. J. Whitson F. Richardson	A. E. King	Ira F. Baird		25,000 10,000	9,220	256,500 200,000	151,200 92,000	138,300 122,000	Am. N. and 1st N., Okla.; 1st N., Kan. C. Tra. N., Kan. C.; Trademans N., Okla.; Union N., Chandler.
West Tulsa...Tulsa C 13 10 Pop. 239	West Tulsa State Bank...†\$17 86-1050	M. V. Walter	F. A. Singler, Active P. E. Magee	F. O. Tompkins	John D. Martin	25,000	9,310	291,510	255,550	68,430	Union N., Tulsa; Fid. N. Bk. & Tr., Kan. C.; 1st N., St. L.
Westville...Adair C 17 10 Pop. 802	First National Bank...†01 86-447 Peoples Bank...†\$03 86-448	G. W. Jones M. R. Tittle	G. W. Gibson	W. G. Jones W. L. Sheffield	K. G. Comfort	25,000 12,000	6,010 5,060	404,250 122,650	266,210 59,600	158,700 79,170	N. Bk. Com., Kan. C. 1st N., Kan. C., Mo.; Trademans N., Okla.

FIRST NATIONAL BANK in Oklahoma City Gives CONSISTENT CAREFUL Service to Customers

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

OKLAHOMA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Figure under town is Federal Reserve District.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Wetumka... Hughes F 12 10 Pop. 2500	American National Bank*†05 86-357	Willard Johnston	N. Williams	E. D. Hall	G. E. Morriss	\$ 25,000	\$ 7,570	\$ 249,350	\$ 247,520	\$ 53,140	Han. N., N. Y.; Okla. Stock Yds. N., Okla. Cent. N., Tulsa; 1st N., Kan. C.
" " " "	Bank of Commerce*†01 86-356	Jno. E. Turner	W. A. Geren, Active	S. M. Puryear		20,000	7,500	208,970	193,570	39,490	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; 1st N., Tulsa; Sapulpa State, Sapulpa.
" " " "	First National Bank*†01 86-355	H. H. Holman	H. T. Douglas, Active	B. R. Stephens	F. R. Phelps	30,000	14,950	324,570	360,500	70,760	N. Bk. Com., St. L.; Drov. N., Kan. C.; Liberty N., Okla.; 1st N., Tulsa.
*Wewoka... Seminole F 11 10 Pop. 2000	<b>FARMERS NATIONAL BANK</b> 86-391	H. T. Douglas Vigorous attention given Collectors. Send postage in advance and insure prompt presentation and remittance.	W. C. BUNYARD	L. W. COZART	M. M. SEBASTIAN	25,000	9,240	418,810	373,420	84,930	Seab. N., N. Y.; N. Bk. Com., St. L. and Kan. C.; Shawnee N., Shawnee.
" " " "	First Guaranty Bank...†01 86-390	W. E. Dixon	J. L. Dixon		Marita McMullins	15,000	11,610	148,690	175,640	12,440	Mech. & Metals N., N. Y.; Secur. N., Okla.
" " " "	<b>SECURITY STATE BANK</b> *†11 86-937	L. C. Parmenter	R. W. Parmenter	T. E. Burch	W. A. Johnson	25,000	11,340	139,000	111,040	64,640	Mech. & Metals N., N. Y.; Inter-State N., Kan. C.; Secur. N. and Tradesmen N., Okla.
Wheatland... Oklahoma E 7 10 Pop. 200	Farmers State Bank...†04 86-916	F. L. Horton	David McKinstry	T. J. Hunker	W. K. Hunker	10,000	3,500	200,000	125,000	85,000	Inter-State N., Kan. C.; Tradesmen N., Okla. Cent. N., St. L.
*Wilburton... Latimer G 14 10 Pop. 2400	First State Bank...†01 86-217	S. L. Morley	W. B. Duncan	W. N. Green		25,000	5,980	330,610	222,880	136,740	Southwest N., Okla.; McAlester Tr. Co., McAlester.
" " " "	<b>LATIMER COUNTY NAT'L BK.</b> 86-954	JAMES McCONNELL. You want service? Slight Drafts in Requests for rate.	JOHN JOSEPH ce—We have it. Must be accompanied by a minimum fee of 15c.	W. S. ELLIOTT	E. D. MAHAN	25,000	15,600	575,870	477,970	165,290	Seab. N., N. Y.; N. Bk. Com., Kan. C.; 1st N., McAlester; Stock Yds. N., Okla.
Willow... Greer F 2 10 Pop. 603	First State Bank...†10 86-917	E. K. Thurmond	Guy Ford	R. H. Barker	Dewitt Holden	10,000	2,400	300,000	80,000	125,000	N. Bk. Com., Kan. C.; Am. N., Okla.; 1st N., Elk City.
Wilson... Carter I 9 10 (New Wilson P.O.) Pop. 100	City State Bank...†19 86-1124	Walter Hodges	W. L. Reed	W. L. Reed		50,000	11,000	400,000	302,000	195,000	1st N., Tulsa and Okla.; Guaranty State and Ex. N., Ardmore.
Wirt... Carter I 9 10 Pop. 1500	Wirt State Bank...†17 86-1059	Green Thompson	A. U. Thomas	G. W. Smith	W. W. Paschall	10,000	4,000	150,000	100,000	60,000	Guaranty State, Ardmore; Fid. N. Bk. & Tr., Kan. C.
Wister... Le Flore G 16 10 Pop. 700	First State Bank...†09 86-918	M. L. Harris	Jno. S. Traw	W. B. Hodgins		10,000	7,280	170,590	99,600	87,640	Drov. N., Kan. C.; McAlester Tr. Co., McAlester; 1st N., Ft. Smith.
Woodville... Marshall J 10 11 Pop. 500	First National Bank...†05 86-919	J. T. Ingram	S. W. Henry	J. T. Crane	R. E. Owen	25,000	16,000	155,000	148,000	55,000	Denison Bk. & Tr. Co., Denison, Tex.; Am. N., Okla.
*Woodward... Woodward B 2 10 Pop. 6000	Central Exchange Bank*†04 86-194	John Garvey	L. P. King	O. H. Martin	Erben Shellhart	25,000	10,000	450,000	280,000	300,000	Irryng N., N. Y.; 4th N., Wichita; Inter-State N., Kan. C.
" " " "	First National Bank...†1900 86-193	L. L. Stine	P. Martinson	H. H. Stallings	Walter R. Cary	50,000	17,000	700,000	300,000	400,000	Seab. N., N. Y.; 1st N., Kan. C.; 1st N., Wichita.
" " " "	<b>GERLACH BANK</b> 86-192	John J. Gerlach	Geo. Gerlach	W. V. Shy	Alex. Geismar	75,000	25,000	800,000	675,000	275,000	N. Park N., N. Y.; N. Bk. Com., Midw. N. Bk. & Tr. Co. and Fid. N. Bk. & Tr., Kan. C.; 1st N., Wichita.
" " " "	New State Bank...†08 86-195	Paul M. Lobaugh	W. E. Gwynn	H. C. Wilson		25,000	2,000	310,920	240,820	95,220	Secur. N., Okla.; New Eng. N., Kan. C.
Wright... McCurtain J 15 11 Pop. 255	Wright State Bank...†19 86-1106	Bernie Herstein	F. R. Zacharias	W. L. Gates		15,000	1,500				Gate City N., Kan. C.; McCurtain Co., Broken Bow.
Wyandotte... Ottawa A 16 10 Pop. 255	Bank of Wyandotte...†05 86-920	W. H. Jones	W. H. Duff	A. A. Thompson		10,000	1,200	65,100	60,850	14,150	Inter-State N., Kan. C.
Wynne... Wood, Garvin H 9 10 Pop. 2500	<b>FIRST NATIONAL BANK</b> *†08 86-238	E. C. Lael	John D. Dougherty	J. A. Lawrence		50,000	72,430	561,320	594,120	178,120	Cent. N., St. L.; N. Bk. Com. and Fid. N. Bk. & Tr., Kan. C.; 1st N., Gainesville, Tex.
" " " "	First State Bank...†10 86-240	E. L. Spencer	S. O. Richardson	G. L. Bradfield	Iva Lee Worley	25,000	17,570	143,750	146,630	37,550	N. Bk. Com., Kan. C.; 1st N., St. L.; Tradesmen N., Okla.
" " " "	Southern National Bank*†01 86-239	W. E. Crump	H. D. Knight	W. B. Crump	L. W. Burnett	50,000	37,000	300,000	145,000	80,000	New Eng. N., Kan. C.; 1st N., Gainesville, Tex.; 1st N., Okla.
Wynona... Osage B 11 10 Pop. 2500	First National Bank...†19 86-1122	Carl Mullendore	C. O. White	R. D. Copeland		25,000	2,500	125,000	65,000	85,000	1st N., Kan. C. and Okla.
" " " "	First State Bank...†09 86-921	J. M. Browning	W. E. Browning, Act.	P. R. Williams	O. B. Browning	100,000	4,000	350,000	353,500	75,000	New Eng. N., Kan. C.; 4th N. Wichita; Liberty N., Okla.; Producers State, Tulsa.
Yale... Payne C 11 10 Pop. 4000	Farmers National Bank...†15 86-1018	A. E. Sloan	Frank Durham	Lee Hall	Elvin R. Farnsworth	25,000	8,750	210,000	167,000	69,000	Fid. N. Bk. & Tr., Kan. C.; 1st N., Guthrie.
" " " "	First National Bank...†11 86-493	W. A. Northgrave	W. B. Hudson	W. Lauderdale	W. M. Cox	25,000	6,000	475,000	238,000	270,000	Seab. N., N. Y.; Tra. N., Kan. C.; 1st N., Cushing.
" " " "	Yale State Bank...†02 86-492	D. L. Martin		G. F. Hurst	W. F. Nicholson	40,000	1,040	675,640	410,040	281,370	Mech. & Metals N., N. Y.; N. Bk. Com., Kan. C.; Producers State, Tulsa; S. W. N., Okla.
Yukon... Canadian E 7 10 Pop. 1200	First National Bank...†02 86-394	D. W. Hogan	D. B. Phillips	D. B. Phillips	M. R. Bellisle	25,000	5,000	275,000	200,000	100,000	N. Park N., N. Y.; Far. N., Okla.; 1st N., Kan. C.; Cent. N., St. L.
" " " "	<b>YUKON NATIONAL BANK</b> *†12 86-957	J. F. Kroutil	F. L. Kroutil	A. A. Pitney	Walter Ferguson	25,000	15,000	383,030	246,760	152,360	Mech. & Metals N., N. Y.; Cont. & Com'l N., Okla.; New Eng. N., Kan. C.; Am. N., Okla.

1132  
OKLAHOMA BANKS—Wetumka to Yukon  
January, 1920

**FIRST NATIONAL BANK in Oklahoma City Gives CONSISTENT CAREFUL Service to Customers**

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Vice-President

W. A. HOLT  
Asst. Cashier

E. C. SAMMONS  
Asst. Cashier

H. B. AINSWORTH  
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PAUL S. DICK  
Cashier

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J. D. LEONARD  
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# THE UNITED STATES NATIONAL BANK

PORTLAND, OREGON

*Portland's Bank For Foreign Trade  
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CAPITAL and SURPLUS, \$2,500,000.00



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**YOUR ACCOUNT AND COLLECTION ITEMS ON  
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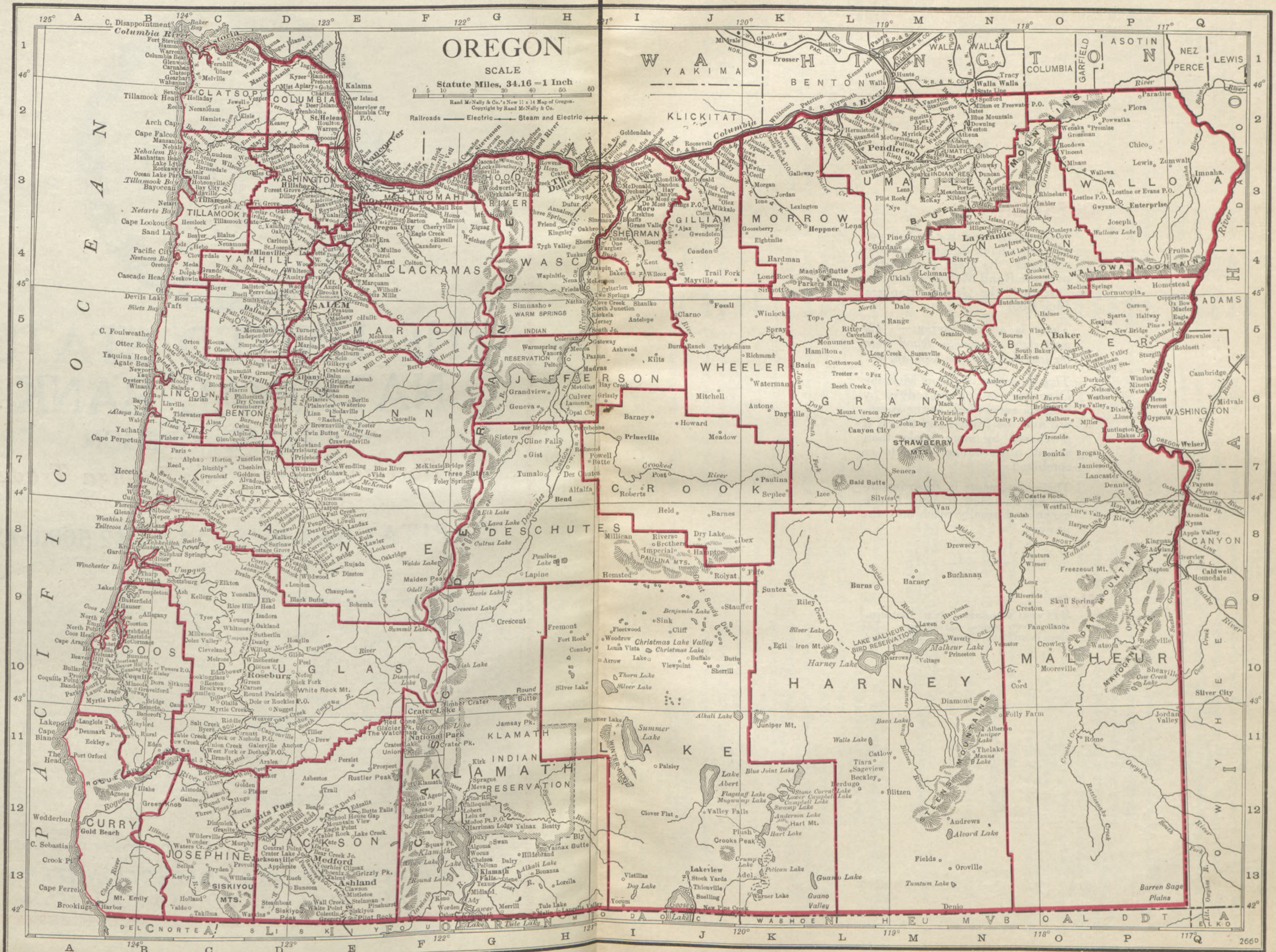
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# NORTH PORTLAND, OREGON

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## Note

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OREGON

TOWN AND COUNTY. *County Seats. Entire State in No. 12 Fed. Res. Dist. Portl'd Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
*Albany Linn D 6 Pop. 7000	*Albany State Bank... *\$'09 96-57	D. H. Bodine	E. B. Williamson O. A. Archibald	C. E. Williamson	Raym'd Tomlinson	\$ 50,000	\$ 23,670	\$ 632,170	\$ 609,360	\$ 98,480	Seab. N. Y.; 1st N., San F.; Ladd & Tilton, Port.
" " "	*First National Bank... *\$'71 96-54	A. C. Schmitt	J. P. Wallace P. A. Goodwin	J. C. Irvine	Ralph McKechnie Hiram Torbet	100,000	100,000	1,036,200	1,000,000	157,400	Am. Ex. N. Y.; 1st N., Chi.; Crocker N., San F.; U. S. N., Port.; 1st N., St. P.
" " "	*First Savings Bank... *\$'09 96-56	A. C. Schmitt	J. P. Wallace P. A. Goodwin	J. C. Irvine	Ralph McKechnie H. W. Torbet	50,000	15,280	1,082,180	1,008,280	139,180	1st N., Alb.; Anglo & Lon. Paris N., San F.; Ladd & Tilton, Port.
" " "	*J. W. Cusick & Co., Bkrs. 96-55 *\$'92	E. D. Cusick	G. H. Cusick	H. B. Cusick	F. M. Arnold	75,000	24,350	943,830	773,220	224,300	N. City, N. Y.; Merch. Ln. & Tr. Co., Chi.; 1st N., Port.; N. Bk. Com., Seattle.
" " "	Albany Clearing House (Members indicated by a *)	O. A. Archibald	G. H. Cusick	E. B. Williamson	J. C. Irvine, Sec.						
Amity Yamhill D 4 Pop. 600	Bank of Amity... *\$'05 96-144	J. W. Briedwell	J. A. Ruble	L. H. Briedwell		11,500	5,790	124,040	113,970	27,370	Chase N. Y.; 1st N., Port.; McMinnville N., McMinnville.
Arlington Gilliam J 3 Pop. 400	Arlington National Bank... *\$'88 96-145	A. Wheelhouse	E. J. Clough	H. M. Cox	R. S. Lamoreaux	25,000	52,380	488,670	374,800	183,160	Chase N. Y.; Ladd & Tilton and U. S. N., Port.
Ashland Jackson E 13 Pop. 5020	Citizens Bank... *\$'10 96-36	J. P. Dodge	C. B. Lamkin	V. O. N. Smith	F. S. Engle	50,000	19,050	587,700	481,600	152,350	Han. N., N. Y.; Anglo & Lon. Paris N., San F.; Ladd & Tilton and U. S. N., Port.
" " "	First National Bank... *\$'01 96-34	E. V. Carter	C. H. Vaupel	J. W. McCoy	Clark Bush	100,000	51,650	868,890	871,000	194,310	Chase N. and Imp. & Tra. N. Y.; Wells Fargo-Nev. N., San F.; U. S. N. and 1st N., Port.
" " "	State Bank of Ashland... *\$'07 96-35	O. Winter		G. G. Eubanks	H. C. Emery	25,000	8,520	130,340	125,690	18,010	N. Park, N. Y.; Bk. of Cal. N. A., San F.; Northwestern N., Port.
*Astoria Clatsop C 1 Pop. 10,363	ASTORIA NATIONAL BANK 96-12 *\$'90	G. W. Warren	F. L. Warren	C. R. Higgins	G. W. Utzinger F. L. Fry J. R. A. Bennett W. A. Tyler	50,000	89,400	1,803,740	1,372,620	583,000	Bk. of N. Y. N. B. A., N. Y.; Cont. & Com'l N., Chi.; 1st N., Port.; Crocker N., San F.
" " "	ASTORIA SAVINGS BANK 96-13 *\$'91	O. I. PETERSON Do a general banking and exchange business. Unequaled facilities for making collections at this point and vicinity. Prompt attention.	ASMUS BRIX	FRANK PATTON	M. E. MASTERSON	150,000	219,610	2,634,330	1,642,330	1,346,260	Chase N. Y.; Cont. & Com'l N., Chi.; 1st N., Phil.; Anglo & Lon. Paris N. and Canadian Bk. Com., San F.; U. S. N. and Bk. of Cal. N. A., Port.
" " "	Bank of Commerce... *\$'19 96-15	Norris Staples	H. R. Hoefler	J. E. Roman	C. A. Roman	100,000	3,720	358,100	371,020	78,800	Guaranty Tr. Co., N. Y.; U. S. N., Port.; Bk. of Italy, San F.; Astoria Sav. Astoria.
" " "	First National Bank... *\$'86 96-11	W. F. McGregor	James Bremner G. C. Flavel	S. S. Gordon	R. N. Salisbury A. Osburn Ira S. Miller	100,000	73,150	1,650,000	885,000	795,000	N. Park, N. Y.; 1st N., Chi. and San. F.; U. S. N. and Ladd & Tilton, Port.
" " "	SCANDINAVIAN - AMERICAN BANK 96-14 *\$'07	G. G. PALMBERG	J. E. WICKS	J. M. ANDERSON	CHAS. WIRKKALA L. H. SCHAIRES	100,000	20,000	1,800,000	1,250,000	450,000	Seab. N. Y.; Corn. Ex. N., Chi.; Northwestern N., Port.; Wells Fargo-Nev. N., San F.; Scan.-Am., Seattle.
Athens Umatilla M 2 Pop. 600	Athens State Bank... *\$'19 96-296	O. H. Reeder	A. L. Swaggart	John F. Herr	Hazel B. Herr	25,000	5,000	6,040	17,250	16,350	State Bk. of Port, Port; Inland Empire, Pendleton.
" " "	First National Bank... *\$'91 96-146	W. B. Shaffer	M. L. Watts	F. S. LeGrow	Max B. Hopper	50,000	70,590	882,830	1,018,650	146,230	Chase N., N. Y.; 1st N., Chi., San F., and Port.
Aumsville Marion E 5 Pop. 300	Aumsville State Bank... *\$'12 96-254	Charles Ransom	E. T. Pierce	E. T. Pierce		15,000	2,200	100,000	88,500	18,000	Chase N., N. Y.; U. S. N., Port.; Ladd & Bush, Bkrs., Salem.
Aurora Marion E 4 Pop. 190	Aurora State Bank... *\$'05 96-147	B. F. Giesy	J. H. Miley	Zeno Schwab	Ida Jones	25,000	12,810	360,000	317,000	64,000	N. City, N. Y.; Cont. & Com'l N., Chi.; Bk. of Cal. N. A., Port.; Bk. of Italy, San F.
*Baker Baker O 5 Pop. 8000	Baker Loan & Trust Co. *\$'05 96-30	William Pollman	John Schmitz	C. R. Wheeler	E. H. Nobach	100,000	99,410	1,025,410	932,130	204,360	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Port.; Am. N., San F.
" " "	Citizens National Bank... *\$'99 96-29	D. W. French	Davis Wilcox	B. E. Harder	H. G. Muegge W. W. Evans	100,000	35,690	778,590	779,200	192,280	Chase N., N. Y.; Cont. & Com'l N., Chi.; U. S. N., Port.
" " "	FIRST NATIONAL BANK... *\$'83 96-28	William Pollman	J. H. Parker	Paul E. Pollman	O. H. P. McCord	200,000	274,230	2,337,000	2,294,500	727,500	Chem. N., N. Y.; N. City, Chi.; 1st N., Port. Anglo & Lon. Paris N., San F.
Bandon Coos A 10 Pop. 2000	Bank of Bandon... *\$'05 96-43	T. P. Hanly	R. H. Rosa F. J. Fahy	W. J. Sweet	A. H. Rosa	50,000	25,000	390,000	335,000	130,000	Chase N., N. Y.; Merch. Ln. & Tr. Co., Chi.; Union Tr. Co., Bk. of Cal. N. A., and Am. N., San F.; 1st N., U. S. N., and Northwestern N., Port.
" " "	First National Bank... *\$'10 96-89	H. L. Houston	C. Y. Lowe	R. B. Corson	A. G. Thrift	25,000	7,270	268,560	223,570	91,080	N. City, N. Y.; Cont. & Com'l N., Chi.; Wells Fargo-Nev. N., San F.; U. S. N., Port.
Banks Washington D 3 Pop. 300	Washington County Bank... *\$'09 96-148	W. L. Moore	W. O. Galaway	W. O. Galaway	Leona Walker	10,000	9,350	244,790	197,760	62,250	N. Park, N. Y.; Ladd & Tilton and 1st N., Port.
Bay City Tillamook C 3 Pop. 281	First Bank of Bay City... *\$'06 96-149	R. J. Hendricks	J. O. Bozorth	Scott Bozorth, Sec.	L. F. Brode	25,000	2,670	47,480	48,600	23,270	N. Park, N. Y.; Cont. & Com'l N., Chi.; Ladd & Tilton, Port.; Am. N., Salem.
Beaverton Washington E 3 Pop. 500	Bank of Beaverton... *\$'09 96-150	F. W. Livermore	B. K. Denney	Doy Gray	L. H. Evans	10,000	9,500	275,000	180,000	95,000	N. Park, N. Y.; Northwestern N., Port.
*Bend Deschutes H 8 Pop. 5000	Central Oregon Bank... *\$'15 96-278	D. E. Hunter	C. B. Swift E. P. Mahaffey E. A. Sather	H. M. Stephens		25,000	13,150	505,880	399,060	139,470	N. City, Chi.; U. S. N. and Ladd & Tilton, Port.; Live Stock State, No. Port.; Merch. N., St. P.
" " "	First National Bank... *\$'09 96-132	C. S. Hudson	R. A. Ward, U. S. P. R. M. Ross	L. G. McReynolds	K. E. Sawyer	25,000	34,150	1,312,100	1,001,360	382,390	Han. N., N. Y.; Northwestern N., Port.

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OREGON—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 12 Fed. Res. Dist. Port'd Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ♦Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGES, DUE FROM BANKS	
Bonanza...Klamath H 13 Pop. 200	Bank of Bonanza .....\$9'07 96-151	D. G. Horn	Jacob Rueck	Dewey D. Horn		\$ 15,000	\$ 2,000	\$ 74,000	\$ 50,000	\$ 24,000	Chase N., N. Y.; Cal. N., Sacramento; Lumber- mans N. and U.S.N., Port.; 1st N., Klamath Falls. 1st N., San F.
Brookings...Curry A 13 Pop. 500	Brookings State Bank.....\$9'14 96-263	W. J. Ward	L. P. Cross	Geo. D. Wood		30,000	2,000	100,000	100,000	25,000	
Brownsville...Linn D 6 Pop. 800	<b>BANK OF BROWNVILLE</b> 96-153 .....\$9'91	W. P. Elmore	H. C. Thompson	H. C. Thompson	W. C. Elmore	30,000	10,000	350,000	300,000	70,000	Han. N., N. Y.; U. S. N., Port.
*Burns...Harney L 9 Pop. 1200	First National Bank.....\$9'02 96-115	John D. Daly	A. C. Welcome	E. H. Conser	J. M. Desilets	50,000	101,450	585,950	679,840	179,500	Han. N., N. Y.; Ex. N. and Fidelity N., Spokane; Northwestern N., Port.
"	Harney County National Bk. 96-116 .....\$9'07	Fred Haines	P. C. Petersen	Leon M. Brown	Henry Dalton	26,000	62,950	728,810	521,320	314,540	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N. and U. S. N., Port.; Wells Fargo-Nev. N., and Anglo & Lon. Paris N. San F.; Am. N., Pendleton; Boise City N., Boise, Jackson Co., Medford.
Butte Falls...Jackson E 12 Pop. 150	Pine Belt Banking Co. ....\$9'11 96-241	G. W. Barker	Wm. H. Barker	G. W. Barker	O. B. Morris	10,000	5,000	60,000	65,000	10,000	
Canby...Clackamas E 4 Pop. 1100	Canby State Bank .....\$9'05 96-154	H. A. Dedman	Geo. H. Brown	Arthur Graham		15,000	7,000	330,000	216,000	65,000	Irving N., N. Y.; U. S. N., Port.; 1st N., San F.
"	First National Bank.....\$9'14 96-266	H. A. Dedman	W. H. Bair	H. B. Evans		25,000	4,500	260,000	225,000	72,000	Chase N., N. Y.; U. S. N., Port.; 1st N., San F.
*Canyon City...Grant M 6 Pop. 500	First National Bank of Grant County.....\$9'02 96-155	Wm. H. Schroeder	J. A. Pope	P. W. McRoberts	J. M. Blank	40,000	22,500	300,000	258,900	84,250	Han. N., N. Y.; 1st N., Port. and San F.
Carlton...Yamhill D 4 Pop. 500	Carlton State & Savings Bank 96-156 .....\$9'10	W. A. Howe	L. C. Thompson	Geo. Stickney	J. V. Kenyon	16,000	4,100	195,000	156,000	48,900	Cont. & Com'l N., Chi.; Ladd & Tilton, Port.
Central Point...Jackson Pop. 761 D 13	Central Point State Bk.....\$9'06 96-157	J. O. Isaacson	W. J. Freeman W. C. Leever I. C. Robnett J. H. Aldridge	D. R. Terrett		25,000	11,790	330,820	306,070	59,970	Han. N., N. Y.; U. S. N., Port.; Anglo & Lon. Paris N., San F.
Clatskanie...Columbia D 1 Pop. 747	Clatskanie State Bank.....\$9'05 96-158	C. H. Stockwell	C. H. Stockwell	R. W. Reed		25,000	13,470	581,130	466,450	153,140	Han. N., N. Y.; 1st N., Chi. and San F.; 1st N. and U. S. N., Port.
Cloverdale...Tillamook C 4 Pop. 150	Nestucca Valley Bank.....\$9'12 96-255	Charles Ray	W. H. Christensen	G. L. McCabe	J. L. George	15,000	3,600	121,000	95,500	35,700	U. S. N., Port.; 1st N., Tillamook.
Coburg...Lane D 7 Pop. 613	State Bank of Coburg.....\$9'09 96-159	Geo. A. Drury	A. S. Pirtle	R. T. Wood		10,000	1,140	62,500	62,070	10,070	Han. N., N. Y.; Ladd & Tilton, Port.; 1st N., Eugene.
*Condon...Gilliam J 4 Pop. 1200	Condon National Bank.....\$9'06 96-114	Wm. Wehrli	A. Greiner	Wm. Crawford	Garland Ferguson	50,000	21,300	401,560	459,800	26,490	U. S. N. and Ladd & Tilton, Port.
"	First National Bank.....\$9'05 96-113	O. H. Fithian	J. F. Reischer	O. B. Robertson	J. P. Hess	50,000	31,210	764,680	742,270	190,800	N. Park, N. Y.; Northwestern N. and Live Stock State, Port.
*Coquille...Coos B 10 Pop. 2500	Farmers & Merch. Bank.....\$9'10 96-99	J. E. Norton	C. J. Fuhrman	Jno. E. Ross	L. L. Turner	25,000	3,000	200,000	144,000	46,000	Ladd & Tilton, Port.; 1st N., San F.
"	<b>FIRST NATIONAL BANK</b> .....\$9'03 96-98	A. J. Sherwood	L. H. Hazard	O. C. Sanford	Bess. Maury	50,000	12,080	411,460	319,860	132,720	N. Bk. Com. N. Y.; 1st N., Port.; Crocker N., San F.; 1st N. Bk. of Coos Bay, Marshfield.
Cornelius...Washington Pop. 500 E 3	Cornelius State Bank.....\$9'05 96-160	A. S. Sholes	J. O. Buchanan	F. H. Sholes		15,000	10,000	148,390	142,680	32,070	Chase N., N. Y.; U. S. N., Port.
*Corvallis...Benton D 6 Pop. 6000	Benton County State Bank 96-49 .....\$9'07	A. J. Johnson	Floyd E. Bogue	W. E. Kyler	J. F. Porter E. E. Johnson	60,000	30,590	1,070,550	976,160	184,980	N. Park, N. Y.; Cont. & Com'l N., Chi.; Am. N., San F.; 1st N., U. S. N., and North- Western N., Port.
"	<b>CORVALLIS STATE BANK</b> 96-258 .....\$9'13	THOS. WHITEHORN JOHN FULTON JOHN W. HYDE	TS sent to us wit h each sight draft credit report insu	A. J. MOORE	O. G. WOOTEN	50,000	23,740	589,720	378,410	229,940	Han. N., N. Y.; Corn Ex. N., Chi.; U. S. N. and Northwestern N., Port.; Crocker N., San F.; U. S. N., Salem.
"	<b>FIRST NATIONAL BANK</b> .....\$9'87 96-48	M. S. WOODCOCK A. R. WOODCOCK	FEE IN ADVAN CE: Sight drafts, Reports, 50c. TR	C. H. WOODCOCK	P. A. ECKMAN	50,000	60,770	1,452,250	1,398,840	198,330	N. City, N. Y.; Cont. & Com'l N., Chi.; Bk. of Cal. N. A., San F.; 1st N. and U. S. N., Port.
Cottage Grove...Lane D 8 Pop. 2310	Bank of Cottage Grove.....\$9'06 96-85	G. M. Hall	B. Lurch	N. E. Glass		25,000	6,320	156,490	90,010	39,410	N. Park, N. Y.; U. S. N., Port.; 1st N., San F., Bk. of Com. Eugene.
"	First National Bank.....\$9'1900 96-84	Herbert Eakin		T. C. Wheeler	Worth Harvey	25,000	37,030	613,490	400,990	163,270	Imp. & Tra. N., N. Y.; 1st N. and U. S. N., Port.; 1st N., San F.
Cove...Union O 4 Pop. 433	<b>COVE STATE BANK</b> .....\$9'08 96-161	E. C. Rees	J. F. Conley	Hugh McCall	John Dean	15,000	3,000	150,000	125,000	40,000	Han. N., N. Y.; 1st N., Port.; LaGrande N., LaGrande.
Crane...Harney M 9 Pop. 300	Crane State Bank.....\$9'17 96-279	C. B. Swift	G. A. Horal	E. L. Wallace	Sidney McNeil	15,000	4,290	259,170	157,880	110,580	N. City, Chi.; Live Stock State, No. Port.; Boise City N., Boise.
Creswell...Lane D 8 Pop. 600	Creswell Fruit Growers Bank 96-182 .....\$9'00	L. D. Scarbrough	George L. Gilfry	F. W. Ogram		10,000	3,980	117,950	101,320	28,220	N. City, N. Y.; U. S. N., Port.; 1st N., San F. and Eugene.

OREGON BANKS—Bonanza to Creswell

January, 1920

Direct Your NORTHWESTERN BUSINESS TO THE NORTHWESTERN NATIONAL BANK, Portland, Ore.

TOWN AND COUNTY. *County Seats. Entire State in No. 12 Fed. Res. Dist. Port'd Br.	NAME OF BANK. *Mem. Am. Bks. Assn. †State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGE, DUES FROM BANKS	
*Dallas Polk D 5 Pop. 3000	DALLAS CITY BANK... *\$88 ◆ 96-76	R. E. Williams	W. G. Vassall	F. J. Craven	A. F. Toner	\$ 50,000	\$ 18,520	\$ 629,000	\$ 484,600	\$ 207,210	N. Park, N. Y.; 1st N. and U. S. N., Port.; Am. N., San F.
" " "	DALLAS NAT'L BANK... *\$04 96-77	R. E. Williams	Eugene Hayter	Walter Williams	A. P. Risser	30,000	14,990	482,800	327,820	172,560	N. City, N. Y.; 1st N., San F.; 1st N. and Northwestern N., Port.
Dayton Yamhill D 4 Pop. 750	Bank of Dayton... *\$04 96-163	J. L. Sherman	R. L. Harris	J. L. Stuart	Amanda Lorenzen	25,000	9,560	254,220	241,480	44,250	N. City, N. Y.; Northwestern N., Port.; 1st N., San F.
Donald Marion E 4 Pop. 250	First State Bank... *\$15 96-276	Henry Zorn	J. P. Feller	C. J. Espy		15,000	1,500	120,000	100,000	35,000	U. S. N., Port.; Fidelity N., Spokane.
Drain Douglas D 9 Pop. 600	Drain State Bank... *\$12 96-164	Dwight Reed	W. W. Kent	Milton Evans		15,000	5,000	165,000	107,000	65,000	Chase N., N. Y.; Douglas N., Roseburg U. S. N., Port.
Dufur Wasco H 3 Pop. 523	Johnston Bros. Bankers... *\$04 96-165	G. W. Johnston	J. C. Johnston	G. D. Brodie	J. M. Brodie	25,000	26,140	393,980	325,710	104,900	N. City, N. Y.; Cont. & Com'l N., Chi.; U. S. N., Port.; Crocker N., San F.; French & Co., Bkrs., The Dalles.
Eagle Point Jackson E 12 Pop. 250	First State Bank... *\$11 96-245	J. F. Brown	Wm. von der Hellen	H. J. Devaney	Hazel Brown	15,000	3,500	103,460	82,430	30,970	Seab. N., N. Y.; 1st N., San F.; Northwestern N., Port.; Jackson Co., Medford.
Echo Umatilla L 2 Pop. 600	Bank of Echo... *\$05 96-167	J. B. Saylor	Joseph Cunha, Sr.	R. B. Stanfield	G. J. Mitchell	25,000	25,410	399,470	336,850	113,030	Han. N., N. Y.; Cont. & Com'l N., Chi.; Bk. of Cal. N. A., Port.; Am. N., Pendleton; Anglo & Lon. Paris N., San F.
Elgin Union O 3 Pop. 1000	First National Bank... *\$98 96-168	D. Sommer	W. S. Ezell	R. L. Shoemaker	Guy I. Patten	50,000	11,000	300,000	318,000	51,500	Han. N., N. Y.; U. S. N. and Northwestern N., Port.
*Enterprise Wallowa P 3 Pop. 2200	Enterprise State Bank... *\$10 ◆ 96-108	F. W. Falconer	J. A. Eggleston	A. K. Parker	W. F. Savage	50,000	26,110	554,760	555,920	90,020	Cont. & Com'l N., Chi.; Northwestern N., Port.; Live Stock State, No. Port.; Am. N., Pendleton.
" " "	Wallowa National Bank... *\$88 96-107	Geo. W. Hyatt	George S. Craig	W. R. Holmes	A. M. Pace	50,000	75,000	612,000	550,000	110,000	Chase N., N. Y.; 1st N. and U. S. N., Port.; Seattle N., Seattle.
Estacada Clackamas F 4 Pop. 600	Estacada State Bank... *\$05 96-169	Leroy D. Walker	Thomas Yocum	H. C. Stephens	Ruth L. Dillon	15,000	4,760	185,160	167,330	35,280	Imp. & Tra. N., N. Y.; State Bk. of Port., Port.; 1st N., San F.
*Eugene Lane D 7 Pop. 13,572	*Bank of Commerce... *\$11 96-20	C. D. Rorer	W. S. Search	B. B. Brundage		50,000	21,580	709,360	605,730	170,480	Mech. & Metals N., N. Y.; N. City, Chi.; Am. N., San F.; Northwestern N. and Merch. N., Port. U. S. N., Eugene.
" " "	*Eugene Loan & Sav. Bank... *\$92 96-18	W. W. Calkins	L. H. Potter	F. N. McAlister	M. E. Taylor	50,000	31,210	672,190	654,000	99,400	U. S. N., Eugene.
" " "	*First National Bank... *\$83 96-17	P. E. Snodgrass	F. L. Chambers	L. L. Goodrich	Darwin Bristow	300,000	25,140	2,644,710	2,583,140	479,510	N. City and Chem. N., N. Y.; 1st N., Chi. and San F.; 1st N. and U. S. N., Port.
" " "	*United States National Bank... *\$07 96-19	W. W. Calkins	L. H. Potter	F. N. McAlister	W. T. Gordon A. A. Rogers H. H. Hobbs W. R. Robertson	100,000	104,680	1,175,150	1,084,170	399,660	Chase N., N. Y.; Cont. & Com'l N., Chi.; Croc- ker N., San F.; Bk. of Cal. N. A. and U. S. N., Port.
" " "	Eugene Clearing House. (Members indicated by a *)	B. B. Brundage		D. Bristow, Sec. and Tr.							
Falls City Polk D 5 Pop. 1000	Bank of Falls City... *\$13 96-170	M. L. Thompson	C. C. Gardner	W. H. Beard	Hazell Duignan	15,000	5,450	213,400	167,730	64,250	N. City, N. Y.; Northwestern N., Port.
Flora Wallowa P 2 Pop. 140	Flora State Bank... *\$14 96-269	G. C. Clark	G. Leroy Smith	A. L. Gosch		15,000	1,500	133,000	99,000	50,200	Comw. N., Kan. C. Mo.; Northwestern N., Port.
Florence Lane B 8 Pop. 600	Lane County State & Sav. Bk. ... *\$08 96-171	J. W. Bergman	H. L. Bergman	J. W. Bergman	C. F. Bergman	10,000	3,350	176,090	128,630	60,810	N. Park, N. Y.; Am. N., San F.; U. S. N., Port.
Forest Grove Washington D 3 Pop. 2500	First National Bank... *\$05 96-90	M. R. Johnson	C. Peterson	A. J. Demorest	R. E. Loomis	50,000	17,000	350,000	370,000	97,000	N. City, N. Y.; Ladd & Tilton, Northwestern N., and U. S. N., Port.; Seattle N., Seattle.
" " "	Forest Grove Nat. Bank... *\$07 96-91	J. A. Thornburgh	J. E. Bailey	W. W. McEldowney	D. R. Cheney	25,000	61,030	978,290	840,620	224,610	N. Park, N. Y.; 1st N. and U. S. N., Port.
*Fossil Wheeler J 5 Pop. 800	Steiner & Carpenter Bk. ... *\$03 96-172	W. W. Steiwer	L. L. Steiwer	W. L. Reinhart	C. O. Portwood	100,000	4,450	520,000	490,000	125,000	Chase N., N. Y.; U. S. N., Port.
Freeewater Umatilla N 2 Pop. 532	First National Bank... *\$89 96-173				E. J. Davis, Mgr.						Han. N., N. Y.; 1st N., Port.
Gardiner Douglas B 8 Pop. 400	First National Bank... *\$14 96-271	W. H. Jewett	J. N. Hedden	H. L. Edmunds		25,000	21,920	402,070	397,190	74,900	N. City, N. Y.; 1st N., Port.; Wells Fargo Nev. N., San F.
Gaston Washington D 3 Pop. 250	Gaston State Bank... *\$11 96-174	B. F. Purdy	L. L. Paget	Glenn Stapleton	Harold Knox	10,000	5,000	263,000	170,000	100,000	Northwestern N., Port.; Forest Grove N., Forest Grove; Live Stock State, No. Port.
Gervais Marion E 4 Pop. 350	Gervais State Bank... *\$07 96-175	Alois Tanzler	J. E. Blum	A. R. Siegmund		10,000	3,180	111,760	95,510	28,430	N. Park, N. Y.; Ladd & Tilton, Port.; Ladd & Bush, Bkrs., Salem.
Glendale Douglas C 11 Pop. 1000	Glendale State Bank... *\$05 96-176	J. O. Lystul	D. N. Snyder	H. W. Ticknor		15,000	6,350	145,960	120,210	35,270	N. City, N. Y.; U. S. N., Port.; Wells Fargo- Nev. N., San F.
*Gold Beach Curry A 12 Pop. 300	Curry County Bank... *\$10 96-177	E. A. Bailey	C. H. Bailey	H. W. Gauntlett	M. N. Hamilton	10,000	11,500	122,000	90,000	42,000	N. Park, N. Y.; U. S. N., Port.; 1st N., San F.; Bk. of Southwestern Ore., Marshfield.
Gold Hill Jackson D 12 Pop. 423	Gold Hill Bank... *\$04 96-178	Horace Pelton	H. D. Reed	Lynn W. Smith		10,000	140	70,300	56,350	22,020	Han. N., N. Y.; Cont. & Com'l N., Chi.; Wells Fargo-Nev. N., San F.; 1st N., Port.

January, 1920

OREGON BANKS—Dallas to Gold Hill

1135

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OREGON—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. County Seats. Entire State in No. 12 Fed. Res. Dist. Port'd Br.	NAME OF BANK. Mem. Am. Bks. Assn. State Mem. State Bks. Assn. Priv. Mem. Fed. Res. [Etab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'T. BONDS, SECURITIES	CASH & EX- CHANGE, DEB FROM BANKS	
*Grants Pass... Josephine Pop. 4000 C 12	<b>FIRST NATIONAL BANK OF SOUTHERN OREGON</b> 96-58	L. B. Hall	H. D. Norton	G. E. Lundburg	J. T. Fry R. K. Hackett	\$ 50,000	\$ 32,640	\$ 737,330	\$ 705,460	\$ 127,000	N. Park, N. Y.; Cont. & Com'l N., Chi.; 1st N. and U. S. N., Port.; Crocker N., San F.
" " "	<b>GRANTS PASS BANKING CO.</b> 96-59	Claus Schmidt	I. A. Robie	Frank C. Bramwell	G. P. Jester	50,000	17,700	484,000	433,000	85,870	N. City, N. Y.; Bk. of Cal. N. A. and Anglo & Lon-Paris N., San F.; Northwestern N., Port.; Cal. N., Sacramento.
" " "	Josephine County Bk. 96-60	J. L. Calvert	Stanton Rowell	S. H. Baker	A. K. Cass	50,000	7,300	456,350	378,820	127,610	Chase N., N. Y.; U. S. N., Port.
Grass Valley... Sherman Pop. 350 I 4	Citizens Bank 96-179	C. W. Moore	C. A. Buckley	Roy J. Baker	T. A. Seururier	20,000	20,000	225,000	209,580	38,430	U. S. N., Port.; French & Co., Bkrs., The Dalles.
Gresham... Multnomah F 3 Pop. 1000	Bank of Gresham 96-130	A. F. Miller	W. E. Markell	K. A. Miller	M. R. Shipley	15,000	5,000	285,000	220,000	51,000	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; Ladd & Tilton, Northwestern N., and U. S. N., Port.
" " "	First State Bank 96-129	A. Meyers	Theo. Brugger	C. J. Lundquist	L. M. Shipley R. W. Nystrom C. L. Johnson	30,000	6,550	561,760	516,690	77,780	N. City, N. Y.; 1st N. and Ladd & Tilton, Port.; Seattle N., Seattle.
Haines... Baker O 5 Pop. 600	Bank of Haines 96-180	Davis Wilcox	Frank Loennig	C. W. Wright		25,000	8,800	380,000	299,000	68,600	Seab. N., N. Y.; State Bk. of Port., Port.; Citiz. N., Baker; Bk. of Ore. City, Ore. City.
Halfway... Baker P 5 Pop. 186	First National Bank 96-181	W. W. Lloyd	Claude Officer	W. J. Douglass		50,000	17,250	225,000	217,700	56,000	Cont. & Com'l N., Chi.; Northwestern N., Port.
Halsey... Linn D 6 Pop. 400	Halsey State Bank 96-182	C. H. Koontz	D. Taylor	B. M. Bond		20,000	16,840	208,000	187,000	53,000	Han. N., N. Y.; Ladd & Tilton, Port.; 1st N., San F.
Harrisburg... Linn D 7 Pop. 800	Farmers & Merchants State Bank 96-242	Geo. J. Wilhelm	Rob't K. Burton	Margaret G. Scolard		30,000	1,980	18,240	32,360	5,970	Ladd & Tilton, Port.
" " "	First National Bank 96-183	R. K. Burton	W. A. Lane	G. J. Wilhelm	R. S. Snyder	25,000	27,210	306,480	304,770	60,170	Han. N., N. Y.; U. S. N., Northwestern N., 1st N., and Ladd & Tilton, Port.
Helix... Umatilla M 2 Pop. 300	Bank of Helix 96-184	Gunder Teyeson	Carl Kupers	F. H. Moes	I. Ruther	50,000	17,000	280,000	292,900	62,000	Han. N. N. Y.; Am. N., Pendleton; 1st N., Port.
*Heppner... Morrow K 4 Pop. 1600	Farmers & Stockgrowers National Bank 96-281	J. W. Beymer	J. W. Creath	S. W. Spencer	C. M. Sims	50,000	17,160	425,260	343,050	159,120	Han. N., N. Y.; Bk. of Cal. N. A., Port.; 1st N., Pendleton.
" " "	First National Bank 96-117	M. S. Corrigall	T. J. Mahoney Frank Gilliam R. Alexander	W. P. Mahoney	W. E. Moore C. C. Haynie O. Ulshagen	100,000	99,470	1,490,450	1,162,120	577,550	Chem. N., N. Y.; 1st N., Port.; Old N., Spokane; Live Stock State, No. Port.
Hermiston... Umatilla L 2 Pop. 800	First National Bank 96-127	F. B. Swayze		A. L. Larson		25,000	14,460	356,350	288,500	102,740	Han. N., N. Y.; Am. N., Pendleton.
*Hillsboro... Washington Pop. 3500 D 3	Hillsboro Commercial Bank 96-81	Edw. Schulmerich	J. W. Bailey	F. J. Sewell		50,000	20,000	438,000	273,560	94,880	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., San F.; U. S. N., Port.
" " "	<b>HILLSBORO NATIONAL BANK</b> 96-82	W. H. Wehrung	Geo. E. Beedle	J. F. Gardner	A. Lembeck	60,000	18,900	500,000	455,000	150,000	N. City, N. Y.; 1st N. and Northwestern N., Port.; Wells Fargo-Nev. N., San F.
" " "	Shute Savings Bank 96-80	A. C. Shute	L. T. McPheeters	C. Jack, Jr.	W. V. Bergen	60,000	28,420	997,560	856,260	229,720	N. City, N. Y.; Ladd & Tilton and U. S. N., Port.; N. Bk. Com., Seattle.
*Hood River... Hood River Pop. 2750 G 3	Butler Banking Co. 96-71	Leslie Butler	Truman Butler	C. H. Vaughan	Harold Hershner I. R. Acheson	100,000	34,210	1,318,700	1,184,850	260,250	Irving N., N. Y.; Ladd & Tilton and 1st N., Port.; Bk. of Cal. N. A., San F.
" " "	First National Bank 96-72	E. O. Blanchard	C. Dethman	S. J. Moore	L. M. Baldwin	100,000	17,220	828,520	867,970	179,570	Han. N. and Irving N., N. Y.; 1st N., Chi. and San F.; U. S. N., Port.
Hubbard... Marion E 4 Pop. 500	State Bank of Hubbard 96-185	B. Paulsen	N. Blair	L. A. Beckman	Ruth E. Calvert	10,000	3,400	200,000	180,000	30,000	Irving N., N. Y.; U. S. N., Port.; 1st N., San F.
Huntington... Baker P 6 Pop. 1000	Bank of Huntington 96-186	C. A. Northey	F. S. Bubb		A. W. Sutherland W. P. Coulter Lyle Stringham	25,000	2,930	128,450	140,770	15,610	Chase N., N. Y.; Oma. N., Oma.; Ladd & Tilton, Port.; Bk. of Cal. N. A., San F.
Imbler... Union O 3 Pop. 400	State Bank of Imbler 96-252	S. L. Brooks	C. W. Fox	H. H. Dickson		40,000	3,000	195,000	153,900	80,000	Chase N., N. Y.; Ladd & Tilton, Port.
Independence... Polk D 5 Pop. 2000	<b>FARMERS STATE BK.</b> 96-253	{ G. W. IRVINE Save time and FEE IN ADVAN	J. B. PARKER get service on Col CE: Plain sight	G. G. IRVINE lections and Cred drafts, 15c; Cre	G. C. SMITH it Reports by send dit Reports, 50c.	25,000	8,160	331,560	237,480	108,400	N. Park, N. Y.; U. S. N., Port.; 1st N., San F.; Ladd & Bush, Bkrs., Salem.
" " "	<b>INDEPENDENCE NATIONAL BANK</b> 96-187	{ H. Hirschberg Please send 15c	D. W. Sears with each sight dra	I. D. Mix ft for presentation		50,000	19,060	407,670	245,930	202,920	N. City, N. Y.; 1st N. and U. S. N., Port.; Anglo & Lon. Paris N., San F.
Ione... Morrow K 3 Pop. 500	Bank of Ione, Inc. 96-188	L. A. Beckman	C. R. Gunzel	G. G. Weaver		15,000	15,000	275,000	200,000	107,000	Northwestern N. and U. S. N., Port.
*Jacksonville... Jackson D 13 Pop. 700	Bank of Jacksonville 96-122	C. M. Ruch	R. D. Hines	W. H. Johnson		10,000	5,200	85,000	70,000	24,000	Ladd & Tilton, Port.; Live Stock State, No. Port.; Wells Fargo-Nev. N., San F.
Jefferson... Marion D 5 Pop. 365	Oregon State Bank 96-189	J. F. Griffith	Coy Burnett	E. D. Smith	J. G. Smith	15,000	3,900	170,450	112,500	64,940	Cont. & Com'l N., Chi.; State Bk. of Port., Port.; U. S. N., Salem.
John Day... Grant M 6 Pop. 400	Grant County Bank 96-100	J. A. Laycock	J. C. Oliver	E. J. Bayley	Claude M. Tracy	40,000	32,000	514,960	290,190	292,060	Han. N., N. Y.; Merch. Ln. & Tr. Co., Chi.; U. S. N., Port.; 1st N., Baker.

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ed for FRASER

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OREGON—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 12 Fed. Res. Dist. Port'd Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- c'ts. Bonds, Securities	CASH & RE- ceivables, Due from Banks	
Jordan Valley... Malheur Pop. 500 Q 11	Bank of Jordan Valley... *18'05 96-191	F. J. Palmer	T. R. Cowgill	Harry Looney		\$ 50,000	\$ 51,980	\$ 600,280	\$ 394,660	\$ 284,150	Cont. & Com'l N., Chi.; U. S. N. and Ladd & Tilton, Port.; Boise City N., Boise.
Joseph... Wallowa P 3 Pop. 1000	First Bank of Joseph... *18'87 ◆ 96-123	F. H. Gauke	H. B. Davidhizar	F. F. McCully	H. V. Kadderly	50,000	10,500	249,650	230,460	73,000	Han. N., N. Y.; Northwestern N., Port.; Live Stock State, No. Port.
" " "	First National Bank... *18'08 96-124	F. W. Falconer	C. L. Hartshorn	H. M. Swartwood	J. A. Wetzel	25,000	27,000	350,000	335,000	90,000	N. City, N. Y.; Corn Ex. N., Chi.; U. S. N., Port.
Junction City... Lane D 7 Pop. 759	First National Bank... *18'93 96-192	W. O. Washburne	C. B. Washburne B. A. Washburne	F. W. Moorhead		50,000	22,600	399,440	378,490	103,050	Chase N., N. Y.; 1st N., Chi.; U. S. N., Port.
Juntura... Malheur O 8 Pop. 250	First Bank of Juntura... *18'13 96-260	William Jones	Thos. Turnbull	D. F. Graham		20,000	9,860	134,420	83,490	73,000	Boise City N., Boise; Ontario N., Ontario.
*Klamath Falls... Klamath Pop. 6000 G 13	First National Bank... *18'03 96-64	E. R. Reames	J. M. Moore A. M. Collier	Leslie Rogers		100,000	34,260	1,866,320	1,445,650	652,160	Chase N., N. Y.; Corn Ex. N., Chi.; U. S. N., Port.; Crocker N. and Wells Fargo-Nev. N., San F.
" " "	<b>FIRST STATE &amp; SAVINGS BANK</b> 96-66 *18'07	J. W. SIEMENS	A. B. EPPERSON E. BLOOMINGCAMP	JOHN SIEMENS, JR	R. A. MITCHELL	50,000	25,000	1,600,000	1,350,000	275,000	Mech. & Metals N., N. Y.; 1st N., Chi., San F., and Port.
" " "	Klamath State Bank... *18'18 96-234	O. D. Burke	J. A. Gordon	Ida B. Momyer	J. I. Beard	50,000	15,000	500,000	400,000	100,000	N. Bk. Com., N. Y.; Cal. N., Sacramento; Am. N., San F.; Bk. of Cal. N. A., Port.
Knappa... Clatsop C 1 Pop. 1000	Knappa State Bank... *18'19 96-294	D. E. Stewart	C. H. Watzek	W. C. Boatman	P. J. Nelson	14,300	360	116,200	21,760	77,550	U. S. N., Port.; Astoria Sav., Astoria.
La Fayette... Yamhill D 4 Pop. 600	La Fayette State Bank... *18'11 96-193	Geo. G. Bingham	A. H. Denny	Eugene Courtney	Lomax L. Turner	10,000	1,100	91,000	85,000	16,100	Ladd & Tilton, and U. S. N., Port.; McMinnville N., McMinnville.
*LaGrande... Union N 4 Pop. 6500	<b>LA GRANDE NAT'L BANK</b> 96-43 *18'87	(F. J. HOLMES	C. C. PENINGTON	F. L. MEYERS	E. ZUNDEL H. E. COOLIDGE H. A. ZURBRICK	200,000	69,000	1,713,000	1,551,500	441,000	Chase N., N. Y.; 1st N., Chi. and Port.
" " "	<b>UNITED STATES NAT'L BK.</b> 96-44 *18'09	WM. MILLER	J. C. HENRY	T. J. SCROGGIN	C. R. HARDING C. H. CONKEY	100,000	36,590	1,170,860	1,204,610	202,850	Han. N., N. Y.; Cont. & Com'l N., Chi.; U. S. N., Port.
*Lakeview... Lake J 13 Pop. 1500	Bank of Lakeview... *18'98 96-102	Bernard Daly	W. P. Heryford	G. W. Johnson	F. W. Payne	100,000	170,800	658,510	580,410	348,900	J. & W. Seligman & Co. N. Y.; 1st N., Port.; Anglo & Lon. Paris N., San F.
" " "	Commercial National Bk... *18'18 96-285	E. H. Smith	F. M. Miller J. C. Flynn	W. V. Miller	A. J. Swift	150,000	29,790	401,480	294,750	279,230	Han. N., N. Y.; 1st N., San. F.; U. S. N., Portland.
" " "	First National Bank... *18'04 96-103	H. A. Brattain	S. O. Cressler	D. J. Wilcox	M. Anderson	50,000	73,640	628,420	462,920	213,000	Chase N., N. Y.; Crocker N., San F.; North-Western N., Port.; Reno N., Reno, Nev.
" " "	Lake County Loan & Sav. Bk. 96-104 *18'05	H. A. Brattain	S. O. Cressler	D. J. Wilcox	M. Anderson	40,000	17,620	270,400	258,180	68,640	1st N., Lakeview.
Lapine... Deschutes G 9 Pop. 126	La Pine State Bank... *18'14 96-268	G. M. Mayfield	William Williams	E. B. Tomes	M. E. Tomes	15,000	4,200	96,000	70,000	36,000	1st N., Port.
Lebanon... Linn E 6 Pop. 2500	First National Bank... *18'08 96-86	S. P. Bach	J. C. Mayer	Alex. Power		50,000	31,710	532,290	377,930	202,130	Corn Ex. N., Chi.; 1st N., U. S. N., and North-western N., Port.
" " "	Lebanon National Bank... *18'12 96-87	S. C. Stewart	A. M. Reeves	Tom D. O'Brien	Clarence Ingram	35,000	9,680	228,470	300,000	100,000	Han. N., N. Y.; U. S. N. and Ladd & Tilton, Port.; Bk. of Cal. N. A., San F.
Lexington... Morrow K 4 Pop. 300	Lexington State Bank... *17'17 96-273	W. G. Scott	T. J. Mahoney	W. O. Hill		15,000	8,150	193,270	138,540	77,870	Live Stock State, No. Port.
Linnton... Multnomah E 3 Pop. 1500	(See Portland)										
Lostine... Wallowa P 3 Pop. 200	Lostine State Bank... *18'13 96-261	S. L. Magill	S. P. Crow	Edgar Marvin	R. C. Marvin	15,000	6,010	144,160	117,710	47,320	U. S. N., Port.; Stockgrowers & Far. N., Wallowa.
*Madras... Jefferson H 6 Pop. 400	Madras State Bank... *18'09 96-197	Andrew Morrow	R. T. Olson	F. G. Kern	A. L. Lambert	25,000	17,000	200,000	150,000	42,500	Chase N., N. Y.; U. S. N. and Northwestern N., Port.

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OREGON—Continued

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TOWN AND COUNTY. *County Seats. Entire State in No. 12 Fed. Res. Dist. Portl'd Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & Dis-c'n. Bonds, Securities	CASH & Ex-changes, Due from Banks	
Malin...Klamath H 13 Pop. 500	Malin State Bank...\$20 96-293	J. W. Siemens	A. Kalina	Louis Boldischar		\$ 15,000					Mech. & Metals N., N. Y.; 1st N., San F.; Ladd & Tilton, Port.
Marshfield...Coos B 9 Pop. 4200	Bank of Southwestern Oregon...\$89 96-61	Charles Hall	Jas. E. Montgomery A. E. Adelsperger	G. F. Winchester	Mair A. Dano	100,000	\$ 25,910	\$ 926,830	\$ 900,620	\$ 177,130	N. City, N. Y.; Bk. of Cal. N. A., San F.; 1st N., Ladd & Tilton, and Northwestern N., Port.
"	Bennett Trust Co. \$04 96-272	T. T. Bennett	Arthur McKeown	B. Swanton, Tr.	Arthur McKeown Sec.	50,000	75,000		30,000		
"	First Nat. Bank. of Coos Bay 96-62 \$2'05	W. S. Oandler	Dorsey Kreitzer B. R. Chandler	W. E. Butler	John Ferguson	100,000	33,520	922,250	919,750	229,110	N. Park, N. Y.; Corn Ex. N., Chi.; Wells Fargo-Nev. N., San F.; U. S. N. and 1st N., Port. U. S. N., Port.; Crocker N., San F.
"	Scandinavian American Bank 96-274 \$8'15	R. F. Williams	L. A. Liljevist	Reidar Bugge	J. F. Williams	25,000	6,310	302,980	232,340	99,450	
Maupin...Wasco I 4 Pop. 250	Maupin State Bank \$14 96-270	J. M. Conklin	J. S. Brown	F. D. Stuart	Geo. McDonald	20,000	10,000	350,000	250,000	130,000	U. S. N., Port.
McMinnville...Yamhill Pop. 3500 D 4	FIRST NATIONAL BANK \$83 96-67	JOHN WORTMAN FIFTEEN CENT FIFTY CENTS	FRANK WORTMAN SMITH STEPHENS S sent to us with for each credit re	M. F. CORRIGAN	RALPH WORTMAN	50,000	57,000	733,000	651,000	200,000	N. City, N. Y.; 1st N., Chi. and San F.; 1st N. and Northwestern N., Port.
"	First Loan & Savings Bank 96-70 \$1'11	Jno. Wortman		Frank Wortman Sec.		30,000	26,000	287,000	305,000	37,000	1st N., McMinnville.
"	McMinnville Nat'l Bank \$88 96-68	E. C. Apperson	R. L. Bewley	W. S. Link		75,000	104,840	1,173,360	1,103,060	276,920	Han. N., N. Y.; Cont. & Com'l N., Chi.; Wells Fargo-Nev. N., San F.; 1st N. and U. S. N., Port.; Dexter Horton N., Seattle.
"	UNITED STATES NAT'L BANK 96-69 \$2'10	Arthur McPhillips	G. W. Briedwell	Lynn Lancefeld		50,000	40,000	593,000	486,000	156,000	N. Bk. Com., N. Y.; U. S. N., Ladd & Tilton, and 1st N., Port.; Crocker N., San F.
Medford...Jackson D 13 Pop. 14,118	*Farmers & Fruitgrowers Bk. 96-25 \$8'09	Delroy Getchell		R. F. Antle		50,000	18,400	402,520	355,700	120,250	N. Park, N. Y.; Ladd & Tilton, Port.; 1st N. and Anglo & Lon. Paris N., San F.
"	*FIRST NATIONAL BANK \$05 96-23	Wm. G. Tait	Charles M. English	Oris Crawford	A. W. Stone	100,000	21,380	1,124,390	939,210	268,920	Chase N., N. Y.; Cont. & Com'l N., Chi.; Crocker N., San F.; Northwestern N., Port.; Fid. N. Bk. & Tr., Kan. C.
"	*Jackson County Bank \$88 96-22	C. W. McDonald	G. R. Lindley	V. H. Vawter	T. B. Lumsden	100,000	57,000	1,071,500	816,000	372,000	Guaranty Tr. Co., N. Y.; 1st N., Chi.; Anglo & Lon. Paris N., San F.; U. S. N., Port.
"	*Medford National Bank \$06 96-24	W. H. Gore	J. A. Perry	John S. Orth	W. B. Jackson	100,000	35,000	952,880	797,050	261,460	N. City, N. Y.; Cont. & Com'l N., Chi.; Wells Fargo-Nev. N., San F.; 1st N., Port.
"	Medford Clearing House (Members indicated by a *)										
Merrill...Klamath G 13 Pop. 300	First National Bank \$11 96-198	W. C. Dalton	A. M. Collier	E. M. Bubb		25,000	12,870	304,930	180,930	129,920	Chase N., N. Y.; Wells Fargo-Nev. N., San F.; U. S. N., Port.
Metolius...Jefferson H 6 Pop. 300	Citizens State Bank \$11 96-246	N. A. Burdick	C. S. Marsh	N. A. Burdick Acting		15,000	1,500	115,000	56,000	38,000	Chase N., N. Y.; 1st N. and Northwestern N., Port.
Mill City...Marion F 5 Pop. 1000	Mill City State Bank \$19 96-295	F. M. Arnold	F. T. Arnold	F. M. Arnold		15,000	1,500	75,000	65,000	25,000	Northwestern N., Port.; J. W. Cusick & Co., Bkrs., Alb. Ore.
Milton...Umatilla N 2 Pop. 1500	Farmers Security Bank \$11 96-240	J. H. Coffman	F. M. Kent	W. W. Wasser	C. R. Samuel	25,000	7,530	271,210	169,640	128,850	N. Park, N. Y.; Ladd & Tilton, Port.; 3d N., Walla Walla.
"	First National Bank \$89 96-200	H. L. Frazier	J. E. Davis	Geo. A. Price	E. J. Davis T. C. Frazier Elizabeth Franz	50,000	69,310	1,358,390	1,194,340	310,570	Han. N., N. Y.; 1st N., Port.
Milwaukie...Clackamas Pop. 1200 E 3	First State Bank \$09 96-201	Philip Streib	Phil. T. Outfield	A. H. Zanders		25,000	10,580	400,740	302,860	129,720	Cont. & Com'l N., Chi.; U. S. N. and North-western N., Port.
Mitchell...Wheeler J 6 Pop. 210	Mitchell State Bank \$18 96-286	L. L. Jones	E. R. Laughlin P. K. Barnhouse	Fred Anderson	M. L. Anderson	25,000	8,580	165,450	155,220	42,100	N. Park, N. Y.; Northwestern N., Port.
Molalla...Clackamas E 4 Pop. 500	First National Bank \$12 96-249	L. W. Robbins	J. R. Cole	F. G. Havemann		25,000	4,400	250,930	205,170	75,180	Imp. & Tra. N., N. Y.; Bk. of Italy, San F.; Northwestern N., Port.
Monitor...Marion E 4 Pop. 150	Monitor State Bank \$18 96-283	A. W. Gilles	Grant B. Dimick	C. W. Conyne	R. A. Conyne	15,000	3,400	105,000	97,000	23,870	Northwestern N., Port.
Monmouth...Polk D 5 Pop. 900	First National Bank \$89 96-202	Ira C. Powell	J. B. V. Butler	E. L. Kilen		30,000	20,000	325,000	250,000	100,000	N. Bk. Com., N. Y.; Northwestern N. and U. S. N., Port.; 1st N., San F.
Monroe...Benton D 6 Pop. 200	Monroe State Bank \$11 96-203	H. C. Herron	E. Bennett M. Wilhelm	S. H. Turner		10,000	8,500	200,000	163,500	50,000	Han. N., N. Y.; U. S. N., Port.; 1st N., Eugene.
Moro...Sherman I 3 Pop. 400	Bank of Moro \$03 96-204	E. O. McCoy	L. Barnum	F. E. Fortner	K. A. McPherson	25,000	25,300	325,000	313,000	107,000	French & Co. Bkrs. and 1st N., The Dalles; U. S. N., Port.
"	Farmers State Bank \$17 96-282	W. H. Ragsdale	W. F. Jackson	E. A. Race	R. C. Ornduff	25,000	5,000	314,820	209,350	136,060	Han. N., N. Y.; 1st N., The Dalles; North-western N., Port.
Mosier...Wasco H 3 Pop. 250	Mosier Valley Bank \$09 96-205	Chas. T. Bennett	J. P. Carroll	L. J. Merrill		10,000	2,000	100,000	70,000	26,000	Cont. & Com'l N., Chi.; Ladd & Tilton, Port.
Mt. Angel...Marion E 4 Pop. 545	Bank of Mt. Angel \$05 96-206	J. W. Ebner	Henry Berning	J. J. Keber	Alvis Keber	30,000	18,000	300,000	200,000	65,000	Chase N., N. Y.; Bk. of Cal. N. A., North-western N., and 1st N., Port.

Direct Your NORTHWESTERN BUSINESS TO THE NORTHWESTERN NATIONAL BANK, Portland, Ore.

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

OREGON—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc. see Laws.

TOWN AND COUNTY. County Seats. Entire State in No. 12 Fed. Res. Dist. Port'd Br.	NAME OF BANK. •Mem. Am. Bks. Assn. \$State ‡Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. [Etab.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DISCOUNTS, BONDS, SECURITIES	CASH & EXCHANGES, DUES FROM BANKS	
Myrtle Creek Douglas D 10 Pop. 500	Citizens State Bank...•\$07 96-207	John Hall	E. Bond	G. R. Bates		\$ 10,000	\$ 7,500	\$ 200,000	\$ 145,000	\$ 65,000	Chase N., N. Y.; 1st N., Port.
Myrtle Point...Coos B 10 Pop. 1300	Bank of Myrtle Point...•\$01 96-119	R. A. Annin	A. J. Radabaugh	John Tryon	P. W. Laird	50,000	18,000	425,000	390,000	62,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Wells Fargo-Nev. N., San F.; Northwestern N., Port.
" " " "	Security Bank...•\$19 96-292	R. C. Dement	N. G. W. Perkins	S. M. Suplee	Karl Kaufman	25,000		185,500	144,000	61,000	Chem. N., N. Y.; 1st N., San F.; Ladd & Tilton, Port; Bk. of Southwestern Ore., Marshfield, N. City, N. Y.; U. S. N., Port.; 1st N., San F.
Newberg...Yamhill D 4 Pop. 2800	First National Bank...•\$05 96-75	W. H. Woodworth	A. R. Mills	R. P. Gill		50,000	17,000	500,000	450,000	60,000	N. Park, N. Y.; U. S. N., Port.
" " " "	United States Nat. Bank...•\$89 96-74	S. L. Parrett	J. L. Hoskins	J. C. Colecord	H. M. Hoskins	50,000	46,010	992,420	895,450	242,980	Bk. of Cal. N. A., Port.
Newport...Lincoln B 6 Pop. 1200	Western State Bank...•\$06 96-209	C. E. Hawkins	O. F. Jacobson	C. O. Hawkins	G. R. Dickinson	12,000	6,000	250,000	200,000	40,000	N. City, N. Y.; Cont. & Com'l N., Chi.; U. S. N., Port.; Am. N., San F.
North Bend...Coos A 9 Pop. 3900	First National Bank...•\$09 96-79	H. G. Kern	C. S. Winsor	J. H. Greves	C. P. Kibler	50,000	25,870	717,020	527,870	815,030	U. S. N., Port.
North Plains...Washington Pop. 250 D 3	North Plains Commercial Bk. 96-250 \$11	W. E. Mays	J. C. Beach	E. M. Mays		15,000	840	80,650	65,070	26,770	Guaranty Tr. Co., N. Y.; Cont. & Com'l N. and N. City, Chi.; 1st N. and U. S. N., Port.; Old Colony Tr. Co., Bos.; Oma. N., Oma.
North Portland...Multnomah E 3	<b>LIVE STOCK STATE BANK</b> ◆ 96-280 •\$17	W. P. Dickey	T. J. Mahoney	Carleton B. Swift	E. F. Sims C. C. Clarkson	100,000	46,140	2,224,140	1,360,000	998,110	SEE ADV. ON OREGON MAP.
North Powder...Union Pop. 500 O 4	Farmers State Bank...•\$14 96-267	T. B. Garrison		L. E. Garrison		15,000	7,500	160,000	130,000	45,000	State Bk. of Port., Port.; Bk. of Ore. City, Ore., City.
Nyssa...Malheur Q 8 Pop. 600	Bank of Nyssa...•\$10 96-139	A. G. Kingman	E. J. Burrough	Frank D. Hall	F. E. Young	25,000	16,830	256,820	147,320	144,550	Han. N., N. Y.; 1st N. Bk. of Ida. and Overland N., Boise, Ida.; U. S. N., Port.
" " " "	Malheur County Bank...•\$06 96-138	H. J. Ward	John Ray	J. H. Wolf		25,000	22,840	303,100	183,710	167,530	Chase N., N. Y.; Boise City N., Boise, Ida.; 1st N., Port.
Oakland...Douglas D 9 Pop. 800	Commercial Bank...•\$04 96-136	T. B. Davis	C. L. Beckley	J. C. Bovingdon		15,000	6,790	188,270	163,090	45,730	Cont. & Com'l N., Chi.; U. S. N., Port.; Crocker N., San F.; Live Stock State, No. Port.
" " " "	E. G. Young & Co., Bkrs. †08 96-137	A. G. Young, Mgr.		Geo. J. Stearns	E. G. Young, Jr. Gertrude Young C. W. Platt	25,000	102,230	548,110	482,280	191,310	1st N., Port.
Ontario...Malheur Q 7 Pop. 3000	First National Bank...•\$01 96-106	A. L. Cockrum	T. Turnbull	H. B. Cockrum	R. M. Perry C. C. Defrees Earl Blackaby	50,000	63,440	861,390	600,000	357,660	Han. N., N. Y.; 1st N., Chi.; U. S. N., Port.; Boise City N., Boise, Ida.
" " " "	<b>ONTARIO NATIONAL BANK</b> 96-105 •\$98	J. R. Blackaby	L. Adam C. R. Emison	W. F. Homan		60,000	30,000	800,000	500,000	350,000	N. City, N. Y.; Northwestern N., Port.; McCormick & Co., Bkrs., Salt Lake C.
*Oregon City...Clackamas Pop. 7500 E 4	<b>BANK OF COMMERCE</b> ...•\$15 96-277	THOS. F. RYAN	H. S. MOUNT	JOHN R. HUMPHRYS	K. E. BAUERSFELD	50,000	24,750	838,524	786,640	116,590	Irving N. and Guaranty Tr. Co., N. Y.; Anglo & Lon. Paris N., San F.; Ladd & Tilton, Northwestern N., and U. S. N., Port.
" " " "	<b>BANK OF OREGON CITY</b> ...•\$81 ◆ 96-52	W. T. WRIGHT	GEO. H. TRACY, JR. CHARLES H. CAUFIELD	S. L. STEVENS	PERCY P. CAUFIELD RAYMOND P. CAUFIELD	100,000	64,130	1,653,230	1,560,500	256,870	N. Park, N. Y.; 1st N. Chi. and San F.; Ladd & Tilton, Port.
" " " "	<b>FIRST NATIONAL BANK</b> ...•\$89 96-53	D. C. Latourette	M. D. Latourette C. D. Latourette	F. J. Meyer	Geo. E. Swafford	50,000	25,000	449,540	412,680	160,370	Han. N., N. Y.; 1st N., Chi.; and Port.; Anglo & Lon. Paris N., San F.
Paisley...Lake I 12 Pop. 250	Paisley National Bank...•\$13 96-259	C. W. Withers	M. C. Currier	R. D. Corke	Freda M. Corke	40,000	10,000	114,000	101,000	58,000	N. Park, N. Y.; 1st N., San F.; Northwestern N., Port.
*Pendleton...Umatilla M 3 Pop. 8000	<b>AMERICAN NATIONAL BANK</b> 96-51 •\$89	W. L. Thompson	F. E. Judd J. B. McCook	L. C. Scharpf	R. M. Mayberry	300,000	244,750	4,012,580	4,505,640	671,770	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Port.
" " " "	<b>FIRST NATIONAL BANK</b> ...•\$82 96-50	Levi Ankeny	G. M. Rice	G. A. Hartman	Lyman G. Rice Edwin Winter Leland Tolman	250,000	469,140	3,769,960	3,903,430	585,670	N. City, N. Y.; 1st N., Chi. and San F.; U. S. N., Port.
" " " "	<b>INLAND EMPIRE BANK</b> ...•\$19 ◆ 96-239	J. W. Maloney	C. E. Wailes Douglas Belts	C. E. Wailes		250,000	12,500	650,000	750,000	150,000	Ladd & Tilton, Port.; Ex. N., Spokane.
Philomath...Benton D 6 Pop. 850	Philomath State Bank...•\$11 96-211	Samuel H. Moses	R. C. von Lehe	H. D. Moreland		15,000	4,500	169,000	137,000	53,000	Chase N., N. Y.; Benton Co. State, Corvallis, Northwestern N., Port.
Pilot Rock...Umatilla M 3 Pop. 350	First Bank of Pilot Rock...•\$08 96-212	J. N. Burgess	F. T. Byrd	L. C. Scharpf	C. W. Paulus W. Glass	30,000	33,770	457,560	443,630	70,000	N. City, N. Y.; Am. N., Pendleton; 1st N., Port.

January, 1920

OREGON BANKS—Myrtle Creek to Pilot Rock

Direct Your NORTHWESTERN BUSINESS TO THE NORTHWESTERN NATIONAL BANK, Portland, Ore.

1140 Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

PORTLAND—Reserve City  
(Branch Federal Reserve Bank No. 12)

(Multnomah Co., E 3) County Seat,  
Pop. 295,463

NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. [Priv. ◆Mem. Fed. Res. [Estab.]	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.
					PAID-UP CAPITAL	SURPLUS AND PROFITS	INDIVIDUAL DEPOSITS	DEPOSITS OF BANKS	LOANS & DISCOUNTS	BONDS, SECURITIES, ETC.	DUE FROM BANKS	CASH AND EXCHANGES	
Ashley & Rumelin, Bankers 24-54 *\$'07	C. E. Rumelin	R. G. Ashley	M. A. M. Ashley		\$ 50,000	\$ 18,000	\$ 540,000		\$ 420,000	\$ 78,000	\$ 75,000	\$ 35,000	Chase N. and Bkrs. Tr. Co., N. Y.; Corn Ex. N., Chi.
<b>*BANK OF CALIFORNIA NATIONAL ASS'N</b> 24-6 *\$'64			W. A. Macrae, Mgr.	J. T. Burtchaell, A. Mgr.	8,500,000	8,376,980	(Branch of San Francisco, Cal.)						J. P. Morgan & Co., N. Y.; N. Bk. Rep., Chi.; Phil. N., Phil.; Spokane & Eastern Tr. Co., Spokane; 1st & Secur. N., Minnpls. Han. N., N. Y.; Northwestern N., Port. Han. N., N. Y.; 1st N., San F.
Bank of Commerce 24-67 *\$'13	F. S. Doernbecher	C. Detering	C. Detering	R. E. Hurd	50,000	2,770	149,500		152,300	33,700	23,650	7,930	N. City, N. Y.; Bk. of Cal. N. A., Port. and Seattle. N. Park, N. Y.; U. S. N., Port.
Bank of East Portland 24-89 *\$'84	H. H. Newhall	L. Newhall	Roger Newhall	H. F. Pupke	100,000	10,000	400,000		350,000	90,000	50,000	20,000	Han. N., N. Y.; 1st N., San F.
Bank of Kenton 24-60 *\$'09	G. F. Heusner	J. V. Burke	R. R. Thatcher	F. W. Alt	50,000	13,950	359,960		607,990	88,110	218,500	34,890	N. City, N. Y.; Bk. of Cal. N. A., Port. and Seattle. N. Park, N. Y.; U. S. N., Port.
Bank of Sellwood 24-58 *\$'07	L. H. Alexander	Joseph Hume	L. D. Goodrich	W. C. Tomlinson	50,000	10,030	573,670		378,030	128,260	67,450	29,050	Han. N., N. Y.; Cont. & Com'l N., Chi.; Crocker N., San F. Chase N., N. Y.; N. City, Chi.; Seat- tle N., Seattle; Mtle. N., San. F. Can. Bk. of Com., N. Y.; 1st N., Chi.; Can. Bk. of Com., San F. Chase N., N. Y.; Cont. & Com'l N., Chi.; Am. N., San F.
George W. Bates & Co., Bankers 24-52 *\$'94	Geo. W. Bates	H. L. Raffety	J. S. Birrel, Sec. and Cash.	W. C. Tomlinson	100,000	25,750	1,311,230		906,380	126,560	246,630	78,040	Han. N., N. Y.; Cont. & Com'l N., Chi.; Crocker N., San F. Chase N., N. Y.; N. City, Chi.; Seat- tle N., Seattle; Mtle. N., San. F. Can. Bk. of Com., N. Y.; 1st N., Chi.; Can. Bk. of Com., San F. Chase N., N. Y.; Cont. & Com'l N., Chi.; Am. N., San F.
Broadway Bank 24-70 *\$'19	W. B. Haines	H. H. Haynes	C. C. Hammond, Cash. and Sec.	Chas. B. Drake	100,000	2,000	420,000		170,000	170,000	85,000	36,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Am. N., San F.
<b>*CANADIAN BK. OF COMMERCE</b> 24-2 *\$'67			F. C. Malpas, Mgr.				(Branch of Toronto, Ontario)						
Citizens Bank 24-51 *\$'90	N. U. Carpenter	Joseph Paquet	E. A. Clark	A. W. Livingston	100,000	51,310	2,136,990		1,307,010	454,590	400,000	60,590	Han. N., N. Y.; Cont. & Com'l N., Chi.; Am. N., San F.
*Federal Reserve Bank of San Francisco 24-1			(Branch of San Francisco, Cal.)	For complete data see page 33)									
<b>*FIRST NATIONAL BANK</b> 24-4 *\$'65	A. L. MILLS C. C. COLT, V. P.	C. F. ADAMS E. A. WYLD W. L. THOMPSON E. R. CORBETT A. O. JONES	H. B. DICKSON B. F. STEVENS A. Cash. J. W. BICKFORD A. Cash.	J. H. MOIR L. E. WILLIAMS L. W. PETERS L. H. LOOK T. T. ASHTON	2,500,000	1,185,130	35,050,470	\$ 4,349,340	24,598,420	9,479,810	8,637,570	2,146,900	Imp. & Tra. N., 1st N., Meech. & Metals N., Guaranty Tr. Co., Chase N., Brown Bros. & Co., Irving N., and Chem. N., N. Y.; 1st N. and Cont. & Com'l N., Chi.; Merch. N., Bos.; Anglo & Lon. Paris N., San F.; N. Bk. Com., St. L.
Adequately equipped to serve individuals and Banks having business in Portland and the Northwest. We invite Your Account.													
First National Bank of Linnton 24-71 *\$'08	Sinclair A. Wilson	D. McK. Wilson	Roy N. Force	H. McL. Dewart	25,000	2,960	234,730	11,200	167,180	58,390	35,880	10,460	U. S. N., Port.
Hartman & Thompson, Bankers 24-56 *\$'06	(J. L. Hartman and E. L. Thompson)		E. F. Allshaw		100,000	16,400	436,000	19,300	255,000	155,000	38,500	99,280	Mech. & Metals N., N. Y.; Am. N. and Anglo-Calif. Tr. Co., San F. N. Park, N. Y.; Cont. & Com'l N., Chi.; Am. N., San F.
<b>*HIBERNIA COM'L SAVINGS BANK</b> 24-17 *\$'92	J. F. Daly	Lansing Stout C. B. Sewall J. E. Wiley	C. B. Sewall	Fred I. Weber C. V. Galloway	200,000	137,080	5,265,180		3,271,320	1,313,670		1,014,470	N. Park and N. City, N. Y.; 1st N. and Cont. & Com'l N., Chi.; Angle & Lon. Paris N. and Wells Fargo-Nev. N., San F.; 1st N., St. Paul.
<b>*LADD &amp; TILTON BANK</b> 24-5 *\$'59	EDWARD COOKINGHAM W. M. LADD, Ch. of Bd.	I. D. HUNT S. L. EDDY R. S. HOWARD	W. M. COOK G. C. BLOHM, A. Cash.	T. H. WEST CAMERON SQUIRES A. W. BROOKINGS	1,000,000	1,939,250	26,635,340	3,203,340	20,897,090	6,516,600	4,316,560	1,047,670	N. Park and N. City, N. Y.; 1st N. and Cont. & Com'l N., Chi.; Angle & Lon. Paris N. and Wells Fargo-Nev. N., San F.; 1st N., St. Paul.
Established 1859. Oldest bank in the Pacific Northwest. Collections sent us will receive prompt and careful attention.							SEE ADVERTISMENT		OPPOSITE				
<b>LIVE STOCK STATE BANK</b> Union Stock Yards, 96-280 No. Portland *\$'17	W. P. Dickey	T. J. Mahoney	Carleton B. Swift	E. F. Sims C. C. Clarkson	100,000	46,140	2,224,140		1,360,000			998,110	Guaranty Tr. Co., N. Y.; N. City and Cont. & Com'l N., Chi.; 1st N. and U. S. N., Port.; Oma. N., Oma.; Old Colony Tr. Co., Bos.
Lumbermens Trust Company 24-64 *\$'13	J. A. Keating	C. F. Wright C. S. Kelly J. D. Neale	Ira T. Walker, Tr.	C. C. Close, Sec. W. P. Briggs, A. Sec.	500,000	100,000							Chase N., N. Y.; Cont. & Com'l N., Chi.; Union Tr. Co., San F.
Montavilla Savings Bank 24-62 *\$'13	Lee Arnett	A. C. Ruby	L. G. McConnell	G. A. Rehder	50,000	6,900	348,660		317,750		64,470	17,560	Han. N., N. Y.; Northwestern N., Port. Seab. N., N. Y.; State Bk. of Port., Port.; Bk. of Oregon Co., Oregon Co.
Multnomah State Bank 24-63 *\$'11 (Portland continued on next page)	W. T. Wright	F. R. Foster	Sherman Harkson	W. W. Knight	15,000	1,000	314,000		210,000	63,000	29,000	17,000	Han. N., N. Y.; Northwestern N., Port. Seab. N., N. Y.; State Bk. of Port., Port.; Bk. of Oregon Co., Oregon Co.

1140 OREGON BANKS—Portland January, 1920

Direct Your NORTHWESTERN BUSINESS TO THE NORTHWESTERN NATIONAL BANK, Portland, Ore.





1859--1920

WITH an experience gained through three score years of continuous and conservative financial operation, the Ladd & Tilton Bank, pioneer of the Pacific Northwest, is in an admirable position to serve banks, mercantile houses and others with efficiency and dispatch.

*Unexcelled Collection Facilities  
Correspondence Invited*

OFFICERS

W. M. Ladd, Chairman of the Board

Edward Cookingham - - President	Isaac D. Hunt - - Vice-President
Samuel L. Eddy - - Vice-President	R. S. Howard - - Vice-President
Walter M. Cook - - - Cashier	Thomas H. West - Asst. Cashier
Cameron Squires - - Asst. Cashier	A. W. Brookings - - Asst. Cashier
Godfrey C. Blohm, Asst. Cashier	

DIRECTORS

Edward Cookingham	Isaac D. Hunt	Frederic B. Pratt
Raymond B. Wilcox	Harold I. Pratt	Cameron Squires

# LADD & TILTON BANK

Established 1859

Capital Fully Paid \$1,000,000

Surplus \$1,000,000

Resources over \$30,000,000

PORTLAND, OREGON





## Direct Your Northwestern Business to the Northwestern National

**L**OGICAL location, complete facilities and progressive services enable this bank to helpfully serve other banks and business concerns in their Northwest transactions.

Recorded by the Financial Age of New York as the fastest growing bank in the United States with deposits of Fifteen Million Dollars or more, for the four year period ending November, 1918.

Nov. 1914, Deposits	\$ 3,165,000
Nov. 1918, Deposits	22,553,000
	Gain 612.5%
Nov. 1919, Deposits	27,594,328

#### OFFICERS:

EDGAR H. SENSENICH, Vice-Pres.	EMERY OLMSTEAD, President	A. C. LONGSHORE, Cashier	FRANK O. BATES, Asst. Cashier
O. L. PRICE, Vice-Prest.	GEO. W. HOYT, Asst. Cashier	WALTER H. BROWN, Asst. Cashier	Wm. D. STUBBS, Asst. to President
ROY H. B. NELSON, Vice-Prest.			

*"Services Cover the Northwest and Encircle the Globe"*

## The Northwestern National Bank

Northwestern Bank Building  
PORTLAND, OREGON  
U. S. A.

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

PORTLAND—Continued—Reserve City (Branch Federal Reserve Bank No. 12)

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (indexed in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Table with columns: NAME OF BANK, PRESIDENT, VICE-PRESIDENT, CASHIER, ASS'T CASHIER, LIABILITIES (PAID-UP CAPITAL, SURPLUS AND PROFITS, INDIVIDUAL DEPOSITS, DEPOSITS OF BANKS), RESOURCES (LOANS & DISCOUNTS, BONDS, SECURITIES, ETC., DUE FROM BANKS, CASH AND EXCHANGES), PRINCIPAL CORRESPONDENTS. Includes banks like Northwestern National Bank, State Bank of Portland, and United States National Bank.

Selected List—INVESTMENT DEALERS

Table with columns: NAME, YEAR ESTABLISHED, OFFICERS, CORRESPONDENTS. Lists investment dealers such as Bankers Mortgage Corporation, Clark, Kendall & Co., Keeler Brothers, G. E. Miller & Company, Morris Bros., Inc., National City Company, Portland Cattle Loan Company, and Robertson & Ewing.

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OREGON—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Access), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. *County Seats. Entire State in No. 12 Fed. Res. Dist. Portl'd Br.	NAME OF BANK. *Mem. Am. Bks. Assn. \$State †Mem. State Bks. Assn. †Priv. ◆Mem. Fed. Res. (Estab.)	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES.			RESOURCES.		PRINCIPAL CORRESPONDENTS.
						PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	LOANS & DIS- C'TS. BONDS, SECURITIES	CASH & EX- CHANGE, DUE FROM BANKS	
Powers... Coos B 10 Pop. 1500	Bank of Powers... *23'15 96-213	W. M. Kent	R. L. Morris	E. J. Loney		\$ 10,000	\$ 5,400	\$ 134,000	\$ 90,800	\$ 54,000	U. S. N., Port.; Wells Fargo-Nev. N., San F.
Prairie City... Grant M 6 Pop. 650	First National Bank... *2'10 96-214	F. W. Peet	R. R. McHaley	D. E. Hughes		25,000	8,630	287,650	189,340	134,910	Seab. N., N. Y.; Ex. N., Spokane; Northwest- ern N., Port.
*Prineville... Crook I 7 Pop. 1500	Crook County Bank... *13'05 96-110	D. F. Stewart	G. M. Cornett	E. J. Wilson	Geo. F. Euston	36,000	37,710	361,920	329,160	96,910	N. City, N. Y.; U. S. N. and Ladd & Tilton, Port.; Live Stock State, No. Port.
" " "	First National Bank... *1'87 96-109	Wm. Wurzweiler	G. W. Noble	H. Baldwin		50,000	101,280	703,500	521,870	315,000	Chem. N., N. Y.; 1st N., Chi. and Port.
Rainier... Columbia E 1 Pop. 1359	State Bank of Rainier... *23'06 96-215		H. R. Dibblee	A. L. Fuller		25,000	7,000	210,000	76,540	78,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; North- western N., Port.
Redmond... Deschutes H 7 Pop. 800	First National Bank... *2'10 96-135	G. E. Dobson	L. E. Smith	L. S. Roberts	P. M. Dobson	25,000	9,200	268,200	217,600	66,000	N. City, N. Y.; U. S. N., Port.
" " "	Redmond National Bank... *19 96-200	C. H. Miller	W. M. Wilson Denton G. Bardick	N. A. Bardick	W. I. Smith	25,000	5,000	95,000	83,000	42,000	Irving N., N. Y.; Northwestern N., Port.
Reedsport... Douglas B 8 Pop. 1500	First Bk. of Reedsport... *13'19 96-288	I. E. Staples	W. P. Reed	Geo. W. Staples	B. Wade	25,000	7,780	118,640	86,840	64,570	Chase N., N. Y.; 1st N. Bk. of Coos Bay, Marshfield; Northwestern N., Port.
Richland... Baker P 5 Pop. 400	Eagle Valley State Bank... *10 96-216	Bert Rogers	C. J. Duffey	John B. Perry	Francis W. Herr	15,000	9,840	231,110	165,030	96,930	Corn. Ex. N., Chi.; State Bk. of Port., Port.; Citiz. N., Baker.
Riddle... Douglas C 11 Pop. 450	Riddle State Bank... *10 96-217	G. L. Grant	T. W. Johnson	D. S. Beals		10,000	4,470	92,850	80,740	26,580	Chase N. and Knauth, Nachod & Kuhne, N. Y.; Cont. & Com'l N., Chi.; U. S. N., Port.
*Roseburg... Douglas D 10 Pop. 5500	Douglas National Bank... *2'83 96-45	J. H. Booth	E. L. Parrott	H. H. Stapleton	F. P. Clemens	100,000	43,500	975,000	770,850	300,850	Han. N., N. Y.; Wells Fargo-Nev. N., San F.; 1st N. and U. S. N., Port.
" " "	First State & Savings Bank... *11 96-244	Joseph Micelli	H. Wollenberg	J. H. Booth	V. J. Micelli	50,000	15,930	281,340	293,780	53,490	Bk. of Cal. N. A., Port.; Crocker N., San F.; Douglas N., Roseburg.
" " "	Roseburg National Bank... *2'07 96-47	A. O. Marsters	J. F. Barker J. O. Newland D. R. Shambrook Roland Agee K. M. Croisan	W. T. Wright J. M. Throne	D. S. Houser Christina Thornton	50,000	35,000	640,000	600,000	153,500	N. City, N. Y.; 1st N., Chi. and San F.; No- west. N., Port.
" " "	Umpqua Valley Bank... *2'12 96-251	B. W. Strong	Roland Agee	J. M. Throne		50,000	26,000	684,150	553,330	176,840	N. Park, N. Y.; Am. N., San F.; Ladd & Tilton, Port.; Ladd & Bush, Bkrs., Salem.
*Salem... Marion D 5 Pop. 20,278	Capital National Bank... *2'86 96-2	J. H. Albert	E. L. Parrott	Joseph H. Albert	J. P. Read	125,000	38,660	945,150	1,074,880	160,550	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; U. S. N., Port.; Wells Fargo-Nev. N., San F.
" " "	Ladd & Bush, Bankers... *2'68 96-1	A. N. Bush	S. Bush	Wm. S. Walton	L. P. Aldrich	500,000	133,790	4,939,200	3,751,510	1,741,480	N. Park, N. Y.; 1st N., Chi.; Ladd & Tilton, Port.; Bk. of Cal. N. A., San F.
" " "	Salem Bank of Commerce... *10 96-4	B. L. Steeves	S. B. Elliott	H. V. Compton	A. W. Smither	50,000	15,740	748,140	635,920	175,050	Irving N., N. Y.; Ft. Dear N., Chi.; Ladd & Tilton, Port.; 1st N., San F.
" " "	United States Nat. Bank... *2'04 96-3	D. W. Eyre	G. W. Eyre F. S. Lamport J. G. Sleret	E. W. Hazard	T. M. Hicks	100,000	120,000	2,250,000	1,800,000	500,000	N. Bk. Com., N. Y.; N. Bk. Rep., Chi.; Crocker N., San F.; U. S. N., Port.
Sandy... Clackamas F 4 Pop. 250	Clackamas County Bank... *11 96-218	W. A. Proctor	F. S. Lamport J. G. Sleret	Fred L. Proctor	C. O. Duke	17,000	1,190	172,550	132,570	55,060	1st N. and Northwestern N., Port.; Bk. of Ore. City, Ore. City.
Scappoose... Columbia E 2 Pop. 400	First National Bank... *11 96-219	Daniel Crowley	S. A. Wilson	E. E. Wist		25,000	330	117,620	115,180	24,290	Irving N., N. Y.; U. S. N., Port.
Scio... Linn E 6 Pop. 500	Scio State Bank... *23'03 96-220	W. A. Ewing	A. E. Randall	E. D. Myers		10,000	15,000	280,000	225,000	85,000	N. City, N. Y.; 1st N., Port.
Seaside... Clatsop C 2 Pop. 1121	First State Bank... *14 96-265	W. J. Fullam	A. F. Poley	L. L. Paget	L. J. Tallinger	25,000	8,850	356,970	264,710	122,340	N. City, N. Y.; U. S. N., Port.; Astoria N., Astoria; State Bk. of Port., Port.
Shaniko... Wasco I 5 Pop. 150	Eastern Oregon Bkg. Co... *1900 96-221	T. S. Hamilton	E. H. French	J. W. Hoech		50,000	19,310	347,160	367,160	46,710	Chase N., N. Y.; Ladd & Tilton, Port.; French & Co., Bkrs. and 1st N., The Dalles.
Shedd... Linn D 6 Pop. 100	Bank of Shedd... *13 96-257	C. J. Shedd	J. B. Bell	J. C. Clay	S. S. Myers	15,000	7,340	171,360	147,470	40,980	Chase N., N. Y.; U. S. N. and Northwestern N., Port.; 1st N., Alb.
Sheridan... Yamhill D 4 Pop. 1200	First National Bank... *92 96-111	S. L. Scroggin	G. A. McCulloch	Zella Cox		25,000	11,240	221,570	182,260	51,050	Merch. N., N. Y.; U. S. N. and 1st N., Port.
" " "	Sheridan State Bank... *23'08 96-112	Roy Graves		W. F. Nichols	H. H. Banister	25,000	2,700	281,000	277,500	56,000	1st N., Chi.; Northwestern N., Port.
Sherwood... Washington E 4 Pop. 600	Bank of Sherwood... *23'06 96-222	L. S. McConnell	Wm. Parrett	C. I. Calkins		14,000	2,150	206,090	184,160	34,940	Ladd & Tilton, Port.
Silverton... Marion E 5 Pop. 3200	COOLIDGE & McCLAIN INC. 96-94 *23'80	M. M. Keene Oldest and Lar- gest Bank. Save time and FEE IN ADVAN	ALFRED COOLIDGE A. F. McCLAIN get service on Col- CE: Plain sight	F. E. CALLISTER	E. R. ADAMS M. G. GUNDERSON	50,000	40,000	1,200,060	800,000	300,000	N. Park, N. Y.; Bk. of Cal. N. A. and North- western N., Port.; Ladd & Bush, Bkrs., Salem.
" " "	First National Bank... *2'05 96-95	Julius Alm	T. T. Risteigen	T. P. Risteigen	J. W. Hyett	35,000	17,250	722,770	583,220	216,790	Chase N., N. Y.; U. S. N. and Lumbermens N., Port.; U. S. N., Salem.
Springfield... Lane D 2 Pop. 2500	COMMERCIAL STATE BANK 96-247 *11	A. J. Perkins	M. M. Peery	O. B. Kessey	A. P. McKinzey	30,000	5,000	195,000	150,000	70,000	Cont. & Com'l N., Chi.; Northwestern N. and 1st N., Port.
" " "	First National Bank... *2'09 96-223	Chas. L. Scott	E. E. Brattain	L. G. Hulín	O. S. Penney	25,000	5,000	266,920	191,910	74,080	Chase N., N. Y.; U. S. N., Port.; 1st N., San F.; Ladd & Bush, Bkrs., Salem.
Stanfield... Umatilla L 2 Pop. 318	Bank of Stanfield... *23'10 96-224	R. N. Stanfield	Frank Sloan M. R. Line	Ralph A. Holte		25,000	2,000	66,400	81,040	18,080	U. S. N., Port.; Am. N., Pendleton, Ore.

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