

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

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

BLUE BOOK— JULY 1920 — BLUE BOOK

THE
National Provincial and
Union Bank of England,
LIMITED

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

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

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

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

with numerous Branches in England and Wales.

SEE ADVERTISEMENT ON INDEX PAGE TO LONDON

IN NEW YORK

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

| | | |
|------|------|------|
| 1829 | 1836 | 1851 |
| 1829 | 1839 | 1863 |
| 1831 | 1849 | 1865 |

We offer this time tested service to you.

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

ATLANTIC
National Bank
 Broadway-Opposite City Hall



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

THE NATIONAL PARK BANK OF NEW YORK

Organized 1856

Capital - - - - - \$ 5,000,000.00
 Surplus and Undivided Profits 21,582,949.88
 Deposits (May 4, 1920) - 187,255,784.20

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

DIRECTORS

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

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

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

LEWIS CASS LEDYARD, JR.
 HORACE C. STEBBINS
 GEORGE C. TAYLOR
 DAVID M. GOODRICH
 EUGENIUS H. OUTERBRIDGE

...OFFICERS...

RICHARD DELAFIELD - - - President
 GILBERT G. THORNE - Vice-President
 WILLIAM O. JONES - Vice-President
 MAURICE H. EWER - Vice-President
 GEORGE H. KRETZ - Vice-President
 ERNEST V. CONNOLLY - - - Cashier
 FRED'K. O. FOXCROFT, Asst. Vice-Pres.
 WILLIAM A. MAIN - - - Asst. Vice-Pres.
 J. E. PROVINCE - - - Asst. Vice-Pres.
 RALPH L. CERERO - - - Asst. Vice-Pres.
 JAY D. RISING - - - Asst. Vice-Pres.
 H. E. SCHEUERMANN - Asst. Vice-Pres.
 PERCY J. EBBOTT - - - Asst. Vice-Pres.
 WILLIAM E. DOUGLAS - - - Asst. Cashier
 HENRY L. SPARKS - - - Asst. Cashier
 BYRON P. ROBBINS - - - Asst. Cashier
 JOHN B. HEINRICHS - - - Asst. Cashier
 LOUIS H. ONLROGGE - - - Asst. Cashier
 WILLIAM C. MACAVOY - - - Asst. Cashier
 WALTER S. JELLIFFE - - - Asst. Cashier



A Nation-wide Organization

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

It has departments specializing in United States Government, Municipal, Railroad, Public Utility, Industrial, Foreign Government, and First Mortgage Real Estate securities.

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

Offices in more than fifty cities are maintained by the Company. Many of them are in constant touch with the New York headquarters and with other Offices through about 10,000 miles of private telegraph wires.

Your inquiries, through the office nearest you, will receive careful attention.

The National City Company

MAIN OFFICE—National City Bank Building

UPTOWN OFFICE—Fifth Avenue and Forty-third Street

PRINCIPAL OFFICES

| | | | |
|---|---|---|--|
| ALBANY, N. Y. Ten Eyck Bldg. | DAVENPORT, IOWA Putnam Building | NEWARK, N. J. 790 Broad St. | ROCHESTER, N. Y. Wilder Bldg. |
| ATLANTA, GA. 140 Peachtree St. | DENVER, COLO. 718-17th St. | NEW ORLEANS, LA. 301 Baronne St. | SAN FRANCISCO, CAL. 424 California St. |
| ATLANTIC CITY, N. J. Chalfonte Block | DETROIT, MICH. 147 Griswold St. | OMAHA, NEB. First Nat'l Bank Bldg. | SEATTLE, WASH. Hoge Bldg. |
| BALTIMORE, MD. Charles & Fayette Sts. | HARTFORD, CONN. Conn. Mutual Bldg. | PHILADELPHIA, PA. 1421 Chestnut St. | SPRINGFIELD, MASS. Third Nat'l Bank Bldg. |
| BOSTON 9, MASS. 10 State St. | INDIANAPOLIS, IND. Fletcher Sav. & Trust Bldg. | PITTSBURGH, PA. Farmers' Bank Bldg. | ST. LOUIS, MO. 415 Olive St. |
| BUFFALO, N. Y. Ellicott Square Bldg. | KANSAS CITY, MO. 1017 Baltimore Ave. | PORTLAND, ME. Union Mutual Bldg. | SAINT PAUL, MINN. State Savings Bank Bldg. |
| CHICAGO, ILL. 137 So. La Salle St. | LOS ANGELES, CAL. 507 So. Spring St. | PORTLAND, ORE. Yeon Bldg. | WASHINGTON, D. C. 741-15th St., N. W. |
| CINCINNATI, OHIO Fourth Nat'l Bank Bldg. | MILWAUKEE, WIS. First Wis. Nat'l Bank Bldg. | PROVIDENCE, R. I. Industrial Trust Bldg. | WILKES-BARRE, PA. Miners' Bank Bldg. |
| CLEVELAND, OHIO Guardian Bldg. | MINNEAPOLIS, MINN. Builders Exchange Bldg. | RICHMOND, VA. 923 E. Main St. | LONDON, E. C., 2 ENG. No. 4 London Wall Buildings |
| MONTREAL, CANADA, 74 Notre Dame St., West | | TORONTO, CANADA, 10 King St., East | |



FOUNDED 1852

Foreign Exchange Commercial Credits

Investment Securities

Letters of Credit Travelers' Checks

Imports and Exports Financed and Forwarded

*Drafts and
Remittances
on Europe*

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

*Write for
Particulars*

*Representative Correspondents
Throughout the World*

Knauth · Nachod & Kuhne

Members of New York Stock Exchange

Equitable Building
New York City

Bond Service for Banks

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

Correspondence and inquiries are suggested.

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

| | | | |
|---|------------------------------------|-------------------------------|-----------------------------------|
| NEW YORK 62 Cedar St. | CHICAGO 105 So. La Salle St. | BOSTON 97 Milk Street | PHILADELPHIA 115 So. 4th St. |
| BUFFALO Peoples Bank Bldg. | BALTIMORE Maryland Trust Bldg. | MINNEAPOLIS McKnight Bldg. | CLEVELAND Guardian Trust Bldg. |
| MILWAUKEE First Wis. Nat'l Bk. Bldg. | CINCINNATI 4th Nat'l Bank Bldg. | ST. LOUIS Security Bldg. | DULUTH Providence Bldg. |

H. M. Byllesby & Company

INCORPORATED

DIVERSIFIED INVESTMENT SECURITIES

208 South LaSalle Street

CHICAGO

| | | |
|--|---|---|
| 111 Broadway New York Bank of Wisconsin Bldg. Madison, Wis. | 10 Weybosset Street Providence 15 South Fifth Street Minneapolis, Minn. Second Nat'l Bank Bldg. New Haven, Conn. | 30 State Street Boston 321 Citizens Nat. Bank Bldg. Evansville, Ind. |
|--|---|---|

Government Bonds
State Bonds
Municipal Bonds

Electric Securities
Gas Securities
Oil Securities

Industrial Issues



LLOYDS BANK LIMITED.

Chairman: Sir RICHARD V. VASSAR-SMITH, Bart.

Deputy-Chairman: J. W. BEAUMONT PEASE.

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

| | | | |
|--------------------|---|----------|----------------|
| CAPITAL SUBSCRIBED | | (\$5=£1) | \$294,392,000 |
| CAPITAL PAID UP | - | | 47,102,720 |
| RESERVE FUND | - | | 48,375,525 |
| DEPOSITS, &c. | - | | -1,629,692,180 |
| ADVANCES, &c. | - | | 678,817,955 |

THIS BANK HAS ABOUT 1,500 OFFICES IN
ENGLAND AND WALES.

The Agency of Colonial and Foreign Banks is undertaken.

Affiliated Banks:

THE NATIONAL BANK OF SCOTLAND LIMITED.

Head Office: EDINBURGH.

130 Branches in the principal Cities and places in Scotland.

THE LONDON AND RIVER PLATE BANK LIMITED.

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

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

Auxiliary:

LLOYDS AND NATIONAL PROVINCIAL FOREIGN BANK LIMITED.

OFFICES in LONDON (31, Threadneedle Street, E.C. 3), PARIS (3, Place de l'Opéra),
BIARRITZ, BORDEAUX, HAVRE, MARSEILLES, NICE (St. Jean de Luz); BRUSSELS, ANTWERP;
COLOGNE; ZURICH

1920

JULY

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| | | | | 183 | 184 | 185 |
| ... | ... | ... | ... | 1 | 2 | 3 |
| 186 | 187 | 188 | 189 | 190 | 191 | 192 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 193 | 194 | 195 | 196 | 197 | 198 | 199 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 200 | 201 | 202 | 203 | 204 | 205 | 206 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 207 | 208 | 209 | 210 | 211 | 212 | 213 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |
| ... | ... | ... | ... | ... | ... | ... |

AUGUST

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| 214 | 215 | 216 | 217 | 218 | 219 | 220 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 221 | 222 | 223 | 224 | 225 | 226 | 227 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 228 | 229 | 230 | 231 | 232 | 233 | 234 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 235 | 236 | 237 | 238 | 239 | 240 | 241 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 242 | 243 | 244 | | | | |
| 29 | 30 | 31 | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... |

SEPTEMBER

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| | | | 245 | 246 | 247 | 248 |
| ... | ... | ... | 1 | 2 | 3 | 4 |
| 249 | 250 | 251 | 252 | 253 | 254 | 255 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 256 | 257 | 258 | 259 | 260 | 261 | 262 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 263 | 264 | 265 | 266 | 267 | 268 | 269 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 270 | 271 | 272 | 273 | 274 | | |
| 26 | 27 | 28 | 29 | 30 | ... | ... |
| ... | ... | ... | ... | ... | ... | ... |

OCTOBER

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| | | | | | 275 | 276 |
| ... | ... | ... | ... | ... | 1 | 2 |
| 277 | 278 | 279 | 280 | 281 | 282 | 283 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 284 | 285 | 286 | 287 | 288 | 289 | 290 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 291 | 292 | 293 | 294 | 295 | 296 | 297 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 298 | 299 | 300 | 301 | 302 | 303 | 304 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 305 | | | | | | |
| 31 | ... | ... | ... | ... | ... | ... |

NOVEMBER

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| | 306 | 307 | 308 | 309 | 310 | 311 |
| ... | 1 | 2 | 3 | 4 | 5 | 6 |
| 312 | 313 | 314 | 315 | 316 | 317 | 318 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 319 | 320 | 321 | 322 | 323 | 324 | 325 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 326 | 327 | 328 | 329 | 330 | 331 | 332 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 333 | 334 | 335 | | | | |
| 28 | 29 | 30 | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... |

DECEMBER

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| | | | 336 | 337 | 338 | 339 |
| ... | ... | ... | 1 | 2 | 3 | 4 |
| 340 | 341 | 342 | 343 | 344 | 345 | 346 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 347 | 348 | 349 | 350 | 351 | 352 | 353 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 354 | 355 | 356 | 357 | 358 | 359 | 360 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 361 | 362 | 363 | 364 | 365 | 366 | |
| 26 | 27 | 28 | 29 | 30 | 31 | .. |
| ... | ... | ... | ... | ... | ... | ... |

1921

JANUARY

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

FEBRUARY

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| | | 32 | 33 | 34 | 35 | 36 |
| ... | ... | 1 | 2 | 3 | 4 | 5 |
| 37 | 38 | 39 | 40 | 41 | 42 | 43 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 44 | 45 | 46 | 47 | 48 | 49 | 50 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 51 | 52 | 53 | 54 | 55 | 56 | 57 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 58 | 59 | | | | | |
| 27 | 28 | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... |

MARCH

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| | | 60 | 61 | 62 | 63 | 64 |
| ... | ... | 1 | 2 | 3 | 4 | 5 |
| 65 | 66 | 67 | 68 | 69 | 70 | 71 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 72 | 73 | 74 | 75 | 76 | 77 | 78 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 79 | 80 | 81 | 82 | 83 | 84 | 85 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 86 | 87 | 88 | 89 | 90 | | |
| 27 | 28 | 29 | 30 | 31 | ... | ... |
| ... | ... | ... | ... | ... | ... | ... |

APRIL

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| | | | | | 91 | 92 |
| ... | ... | ... | ... | ... | 1 | 2 |
| 93 | 94 | 95 | 96 | 97 | 98 | 99 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 100 | 101 | 102 | 103 | 104 | 105 | 106 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 107 | 108 | 109 | 110 | 111 | 112 | 113 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 114 | 115 | 116 | 117 | 118 | 119 | 120 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| ... | ... | ... | ... | ... | ... | ... |

MAY

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| 121 | 122 | 123 | 124 | 125 | 126 | 127 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 128 | 129 | 130 | 131 | 132 | 133 | 134 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 135 | 136 | 137 | 138 | 139 | 140 | 141 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 142 | 143 | 144 | 145 | 146 | 147 | 148 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 149 | 150 | 151 | | | | |
| 29 | 30 | 31 | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... |

JUNE

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| | | | 152 | 153 | 154 | 155 |
| ... | ... | ... | 1 | 2 | 3 | 4 |
| 156 | 157 | 158 | 159 | 160 | 161 | 162 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 163 | 164 | 165 | 166 | 167 | 168 | 169 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 170 | 171 | 172 | 173 | 174 | 175 | 176 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 177 | 178 | 179 | 180 | 181 | | |
| 26 | 27 | 28 | 29 | 30 | ... | ... |
| ... | ... | ... | ... | ... | ... | ... |

Alas.
Ariz.
Ark.

BARCLAYS BANK LIMITED

WITH WHICH HAS BEEN AMALGAMATED THE
LONDON PROVINCIAL & SOUTH WESTERN BANK LIMITED
LONDON, ENGLAND

| | | | |
|--------------------|---------|----|---------------|
| AUTHORIZED CAPITAL | - - - - | \$ | 100,000,000 |
| ISSUED CAPITAL | - - - - | | 71,051,780 |
| RESERVE FUND | - - - - | | 35,000,000 |
| DEPOSITS | - - - - | | 1,480,295,660 |

\$5 = £1

THE BANK HAS OVER
1450 BRANCHES
Throughout ENGLAND and WALES

SPECIALLY ORGANISED FOR THE REPRESENTATION IN GREAT
BRITAIN OF AMERICAN BANKS AND BANKERS

AFFILIATED BANKS:
THE BRITISH LINEN BANK, Head Office: EDINBURGH
THE UNION BANK OF MANCHESTER, LIMITED
Head Office: MANCHESTER

Address Communications to: FOREIGN MANAGER, 168 FENCHURCH STREET, LONDON, E. C.

LONDON JOINT CITY & MIDLAND BANK LIMITED

HEAD OFFICE: 5, THREADNEEDLE STREET, LONDON, E.C. 2

OVER 1,450 OFFICES IN ENGLAND AND WALES

| | | |
|----------------------------|-------|-------------|
| Subscribed Capital | - - - | £38,053,445 |
| Paid-up Capital | - - - | 10,797,195 |
| Reserve Fund | - - - | 10,797,195 |
| Deposits (Dec. 31st, 1919) | - - - | 371,742,389 |

OVERSEAS BRANCH: 65 & 66, OLD BROAD STREET, LONDON, E.C. 2

FOREIGN BANKING BUSINESS OF EVERY DESCRIPTION UNDERTAKEN

Rt. Hon. R. McKENNA—Chairman

AFFILIATED BANKS:

BELFAST BANKING COMPANY, LTD.
Over 110 Offices in Ireland

THE CLYDESDALE BANK, LTD.
Over 150 Offices in Scotland

RAND McNALLY
BANKERS DIRECTORY
AND THE BANKERS
REGISTER

WITH LIST OF ATTORNEYS

Official Numbering Agent for American Bankers Association

THE BANKERS BLUE BOOK

July 1920 Edition

89th EDITION

48th YEAR

A Consolidation of
RAND McNALLY BANKERS DIRECTORY
FOUNDED 1872

THE BANKERS REGISTER
FOUNDED 1888

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

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RAND McNALLY & COMPANY, PUBLISHERS

Rand McNally Building

CHICAGO (Head Office)

NEW YORK

Alas.
Ariz.
Ark.

Alas.
Ariz.
Ark.

RAND - Mc NALLY BANKERS DIRECTORY AND THE BANKERS REGISTER

WITH LIST OF ATTORNEYS

Official Numbering Agent for American Bankers Association

JULY, 1920

89th EDITION

48th YEAR

Announcement

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

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

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

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

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

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

In Short, it is an Honest Product

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

RAND McNALLY & COMPANY, Publishers

Rand-McNally Building

Chicago (Head Office)

New York

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| Europe..... | On Index Foreign | Seventh Federal Reserve District..... | " Chicago |
| Federal Reserve Districts..... | Opposite 12 | South America..... | On Index South Am. |
| Indianapolis, Ind..... | " Indianapolis | United States..... | Opposite 12 |
| Kansas City, Mo..... | " Kansas City | Washington, D. C..... | Index D. C. |
| Milwaukee, Wis..... | " Milwaukee | West Indies..... | " South America |
| Minneapolis, Minn..... | Opposite Minneapolis | World..... | Opposite 16 |
| New York City, N. Y..... | " New York City | | |

MISCELLANEOUS CONTENTS

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

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

ALAS.
ARIZ.
ARK.

AUSTRALIA and NEW ZEALAND.

BANK OF NEW SOUTH WALES

(ESTABLISHED 1817.)

| | | | | |
|----------------------------------|-------|---|-----|-------------------------|
| Paid-up Capital | - - - |  | - - | \$20,000,000.00 |
| Reserve Fund | - - - | | - - | 16,000,000.00 |
| Reserve Liability of Proprietors | - - - | | - - | 20,000,000.00 |
| | | | | <u>\$56,000,000.00</u> |
| Aggregate Assets | | | | |
| 30th Sept., 1919 | - - - | | - - | <u>\$335,181,247.00</u> |

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

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

Head Office:
GEORGE STREET, SYDNEY

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

THE COMMERCIAL BANKING COMPANY OF SYDNEY, LIMITED.

ESTABLISHED 1834. INCORPORATED IN NEW SOUTH WALES 1893.

| | | |
|----------------------------------|-------|------------------|
| Capital Paid up | - - - | £2,500,000 |
| Reserve Fund | - - - | 2,120,000 |
| Reserve Liability of Proprietors | - | <u>2,500,000</u> |
| | | £7,120,000 |

HEAD OFFICE — SYDNEY, NEW SOUTH WALES.

LONDON OFFICE—18, BIRCHIN LANE, E. C.

SYDNEY BOARD

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

LONDON BOARD

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

209 Branches in New South Wales and Queensland

AGENTS AND CORRESPONDENTS THROUGHOUT THE WORLD

THE AMERICAN AUDIT COMPANY

PUBLIC ACCOUNTANTS

HOME OFFICE: 100 BROADWAY NEW YORK CITY

ESTABLISHED SINCE 1899 WITHOUT CHANGE IN MANAGEMENT

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

BRANCHES

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

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



Alas.
Ariz.
Ark.

TWO IMPORTANT CHANGES

in this Edition

For the Betterment of the Service

1. THE FEDERAL RESERVE DISTRICT in which each town or city is located, is designated by bold faced figure under name of each city or town, when State is in two or more districts—and by notice at head of column over names of towns, when entire State is in same district.
2. LAWYERS (indexed in back part of Directory) are all bonded by the American Surety Co. of New York for benefit of users of this Directory to the amount of two thousand dollars on each lawyer. (This does not include those under heading "Foreign Attorneys.")

WHAT YOU WANT TO KNOW

AND

HOW TO FIND IT

IN

Rand McNally Bankers Directory and Bankers Register

THE BLUE BOOK

| SUBJECT | EXPLANATION | HOW FOUND |
|---------------------------------|--|--|
| Accessible Points | Towns without banks | See "Non-Bank Towns" below |
| American Bankers Association | Members of, indicated by a | • after name of bank. |
| " " " " " " | Numerical System, Explanation of | Map opposite page 20. |
| " " " " " " | Officers of | Page 19. |
| A. B. A. Transit Numbers | Assigned to banks exclusively by this Directory under the authority of The American Bankers Association | Under name of each bank. See "Lawyers" below. Pages 20 to 25. Pages 19-20-21. Indexed alphabetically as to States. Towns and Banks. Page 7. Indexed "Cana." Alphabetical as to Provinces. * before the name of bank. Page 26 and at end of bank list in each city. |
| Attorneys | (Bonded) | Opposite Page 17. |
| Bank Exams. and State Officials | National and State, with addresses | After name of bank. |
| Bankers Associations | and Officers | After name of each town. |
| Banks | of United States, National, State, and Private; statement, officers, general information | before name of town, both in Bank List and in Lawyers List. Figures after name of bank. Indexed "Direct." Page 40. |
| Calendar | for year | Page 28. |
| Canada | Banks of, giving all branches, officers, capital, correspondents, etc. | Bold face figure under name of town or See top of first column bank pages. ♦ Under name of bank. Indexed Alphabetically, as to State, Towns and Banks. Indexed "Forgn." Page 17. |
| Clearing House Members | in each city, indicated by a | Page 18. |
| Clearing Houses | in United States and Canada | Under index "Lawy." Page 14 and under "Laws." See "Laws." |
| Comptrollers' Calls | to National Banks, dates of and day of week, from 1886 to date | Page 15. (See also Laws) ¶ After name of firm. Following banks in each city. Indexed immediately after States. Indexed "Laws." |
| Correspondents | of each bank given | Indexed "Lawy." Opposite Index "Laws." Guide Letter and Figure after each town. |
| County | in which town is located given | See Index Page 12. Inserted in proper geographical position. Indexed "Mexico." |
| County Seat | indicated by a | See "Laws." Indexed. |
| Date of Organization of Bank | indicated by | Indexed "Acces." See Page 14. Opposite page 18. |
| Directors | of Banks and Trust Companies | Indexed by States. Page 16. Figures under name of town both in Bank List and in Lawyers List. Page 16. † after name of bank. See Page 14. Page 27. |
| Federal Land Banks | Giving Officers, Territory, etc. | ‡ after name of bank. § after name of bank. Page 15. See also "Laws," indexed. |
| Federal Reserve Banks | Complete Information | |
| Federal Reserve Districts | District in which town is located | |
| Federal Reserve Members | State Banks and Trust Companies | |
| Financial Statement | of every bank in United States and Canada given after name of bank | |
| Foreign Banks | and Bankers (Selected List) | |
| Foreign Coins | Value of, in U. S. Money | |
| Foreign Languages | Table of cardinal numbers and commercial terms, in ten languages | |
| Foreign Lawyers | Specially prepared list. | |
| Grace, Days of | Alphabetically arranged as to states. | |
| Holidays | | |
| Interest Rates | Alphabetically arranged by states, for quick reference | |
| Investment Bankers Association | Members listed in large cities marked by a | |
| Investment Dealers | Selected List | |
| Islands | Cuba, Porto Rico, and Philippines, Banks of | |
| Laws | A carefully prepared digest of Banking and Commercial Laws of each state. | |
| Lawyers | In principal towns and cities. Bonded by American Surety Co. of New York. Special list of foreign attorneys. | |
| Legislatures | Dates of Meetings. | |
| Location of Towns on State Maps | (Map given with each state) indicated by | |
| Maps | Rand-McNally's newest maps of states, principal cities, Canadian Provinces, Mexico, etc. | |
| Mexico | Banks and map of | |
| Negotiable Instruments | Laws relating to, and states which have passed "The Negotiable Instruments Law" | |
| Non-Bank Towns | Showing nearest accessible banking points, and whether Money-Order Office, Telegraph Station, or Express Office. | |
| Number of Banks | In United States and Canada | |
| Numerical System of A. B. A. | explanation and map of | |
| Officers | of every bank in United States, Canada, and Mexico given after name of bank | |
| Parcel Post | Explanations and Rates | |
| Population of Banking Towns | shown by | |
| Postage Rates | and Postal Regulations. | |
| Private Banks | (Unincorporated) indicated by a | |
| Reserve Cities | Under State Supervision | |
| State Bankers Associations | for National Banks | |
| State Banks | Members of, indicated by a | |
| Statutes of Limitations | (Incorporated) indicated by a | |
| | Arranged for quick reference | |

NUMBER OF BANKS IN THE UNITED STATES AND CANADA

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

UNITED STATES

| STATE | Total National Banks. | Total State Banks and Trust Cos. | Total Private Banks † | Total All Banks. |
|-----------------------------------|--------------------------|--|--------------------------|---------------------|
| Alabama | 103 | 267 | *10 | 380 |
| Alaska | 3 | 16 | | 19 |
| Arizona | 21 | 89 | | 110 |
| Arkansas | 86 | 403 | *7 | 496 |
| California | 312 | 521 | | 833 |
| Colorado | 145 | 251 | *7 | 403 |
| Connecticut | 66 | 151 | 7 | 224 |
| Delaware | 19 | 36 | | 55 |
| District of Columbia | 15 | 28 | 1 | 44 |
| Florida | 55 | 212 | *3 | 270 |
| Georgia | 93 | 657 | 39 | 789 |
| Hawaii | 3 | 24 | 4 | 31 |
| Idaho | 83 | 137 | *3 | 223 |
| Illinois | 483 | 1,021 | 393 | 1,897 |
| Indiana | 254 | 644 | *174 | 1,072 |
| Iowa | 356 | 1,357 | 223 | 1,936 |
| Kansas | 258 | 1,107 | *4 | 1,369 |
| Kentucky | 134 | 460 | | 594 |
| Louisiana | 47 | 274 | 1 | 322 |
| Maine | 63 | 121 | | 184 |
| Maryland | 92 | 202 | 7 | 301 |
| Massachusetts | 161 | 316 | *3 | 480 |
| Michigan | 114 | 553 | 216 | 883 |
| Minnesota | 336 | 1,196 | | 1,532 |
| Mississippi | 36 | 327 | 1 | 364 |
| Missouri | 136 | 1,528 | *8 | 1,672 |
| Montana | 146 | 278 | *8 | 432 |
| Nebraska | 189 | 1,036 | | 1,225 |
| Nevada | 11 | 24 | | 35 |
| New Hampshire | 55 | 70 | | 125 |
| New Jersey | 216 | 180 | *11 | 407 |
| New Mexico | 48 | 83 | | 131 |
| New York State | 503 | 505 | 142 | 1,150 |
| North Carolina | 87 | 540 | 3 | 630 |
| North Dakota | 182 | 721 | | 903 |
| Ohio | 377 | 641 | *138 | 1,156 |
| Oklahoma | 355 | 622 | | 977 |
| Oregon | 94 | 189 | *2 | 285 |
| Pennsylvania | 857 | 569 | *48 | 1,474 |
| Rhode Island | 17 | 42 | | 59 |
| South Carolina | 82 | 401 | *3 | 486 |
| South Dakota | 134 | 560 | *6 | 700 |
| Tennessee | 100 | 488 | 1 | 589 |
| Texas | 560 | 1,023 | 147 | 1,730 |
| Utah | 29 | 103 | | 132 |
| Vermont | 49 | 58 | | 107 |
| Virginia | 168 | 344 | 13 | 525 |
| Washington | 95 | 316 | 2 | 413 |
| West Virginia | 121 | 221 | | 342 |
| Wisconsin | 150 | 835 | | 985 |
| Wyoming | 46 | 114 | 1 | 161 |
| Grand Total, United States | 8,145 | 21,861 | 1,636† | 31,642† |

*Under State Supervision.

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

CANADA

| | | | | |
|--|--|--|--|--------------|
| Alberta | | | | 442 |
| British Columbia | | | | 242 |
| Manitoba | | | | 358 |
| Miquelon | | | | 2 |
| New Brunswick | | | | 121 |
| Newfoundland | | | | 55 |
| Nova Scotia | | | | 174 |
| Ontario | | | | 1,673 |
| Prince Edward Island | | | | 38 |
| Quebec | | | | 1,121 |
| Saskatchewan | | | | 612 |
| Yukon | | | | 3 |
| Total, Canadian Banks and Bankers | | | | 4,841 |

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

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

| STATES AND TERRITORIES. | INTEREST RATES—NOTES AND ACCEPTANCES—GRACE. | | | | | | | STATUTES OF LIMITATIONS. | | | |
|-------------------------------|--|-------------------------|--|---------------|---|------------------|------------------|--------------------------|--|-----------------|---|
| | Legal Rate of Interest | Rate by Contract. | Notes and Acceptances Due on | | Holidays falling on Sunday are observed the day— | Notes. Bills. | Sight Drafts. | Open Ac- counts. | Notes and Written Con- tracts. | Judg- ments. | Sealed Instru- ments wit- nessed. |
| | | | Holi- days. | Half Days. | | | | | | | |
| | Per ct. | Per cent. | Are payable and protestable the day— | | | | | | | | |
| Alabama | 8 | 8 | After | After | After | No grace | No grace | 3 | 6 | 20 | 10 |
| Alaska | 8 | 12 | After | After | Before | No grace | No grace | 6 | 6 | 10 | 10 |
| Arizona | 6 | 10 | After | ----- | After | No grace | No grace | 3 | 6 | 5 | 6 |
| Arkansas | 6 | 10 | After | After | After | No grace | No grace | 3 | 5 | 3-10 | 5 |
| California | 7 | Any rate | After | ----- | After | No grace | No grace | 4 | 2-4 | 5 | ----- |
| Colorado | 8 | 12 | After | * | After | No grace | No grace | 6 | 6 | 6-20 | 3-20 |
| Connecticut | 6 | 12 | After | After | After | No grace | No grace | 6 | 6 | 20 | 17 |
| Delaware | 6 | 6 | After | After | Before | No grace | No grace | 3 | 6 | 20 | 20 |
| District of Columbia | 6 | 10 | After | After | After | No grace | No grace | 3 | 3 | 12 | 12 |
| Florida | 8 | 10 | After | After | After | No grace | No grace | 3 | 5 | 20 | 20 |
| Georgia | 7 | 8 | After | ----- | After | No grace | No grace | 4 | 6 | 7 | 20 |
| Hawaii | 8 | 12 | After | After | After | No grace | No grace | ----- | ----- | ----- | ----- |
| Idaho | 7 | 12 | After | After | ----- | No grace | No grace | 4 | 5 | 6 | 5 |
| Illinois | 5 | 7 | After | After | After | No grace | No grace | 5 | 10 | 20 | 10 |
| Indiana | 6 | 8 | After | After | After | No grace | No grace | 6 | 10 | 20 | 20 |
| Iowa | 6 | 8 | After | After | After | No grace | No grace | 5 | 10 | 20 | 10 |
| Kansas | 6 | 10 | After | After | After | No grace | No grace | 3 | 5 | 5 | 5 |
| Kentucky | 6 | 6 | After | ----- | After | No grace | No grace | 2-5 | 5-15 | 15 | 15 |
| Louisiana | 5 | 8 | After | After | After | No grace | No grace | 3 | 5-10 | 10 | 10 |
| Maine | 6 | Any rate | After | After | After | No grace | Grace | 6 | 6-20 | 20 | 20 |
| Maryland | 6 | 6 | After | After | After | No grace | No grace | 3 | 3-12 | 12 | 12 |
| Massachusetts | 6 | Any rate | After | After | After | No grace | Grace | 6 | 6 | 20 | 20 |
| Michigan | 5 | 7 | After | After | After | No grace | No grace | 6 | 6 | 6-10 | 10 |
| Minnesota | 6 | 10 | After | After | After | No grace | No grace | 6 | 6 | 10 | 6 |
| Mississippi | 6 | 8 | After | After | After | No grace | No grace | 3 | 6 | 7 | 6 |
| Missouri | 6 | 8 | After | After | After | No grace | No grace | 5 | 10 | 10 | 10 |
| Montana | 8 | 12 | After | After | After | No grace | No grace | 5 | 8 | 10 | 8 |
| Nebraska | 7 | 10 | After | After | After | No grace | No grace | 4 | 5 | 5 | 5 |
| Nevada | 7 | 12 | After | After | After | No grace | No grace | 4 | 6 | 6 | 8 |
| New Hampshire | 6 | 6 | After | After | After | No grace | Grace | 6 | 6 | 20 | 20 |
| New Jersey | 6 | 6 | After | After | After | No grace | No grace | 6 | 6 | 20 | 18 |
| New Mexico | 6 | 12 | After | After | After | No grace | No grace | 4 | 6 | 7 | 6 |
| New York | 6 | 6† | After | After | After | No grace | No grace | 6 | 6 | 20 | 20 |
| North Carolina | 6 | 6 | After | ----- | After | No grace | No grace | 3 | 3 | 10 | 10 |
| North Dakota | 6 | 10 | After | After | After | No grace | No grace | 6 | 6 | 10 | 6 |
| Ohio | 6 | 8 | After | After | After | No grace | No grace | 6 | 15 | 21 | 15 |
| Oklahoma | 6 | 10 | After | After | After | No grace | No grace | 3 | 5 | 1-5 | 5 |
| Oregon | 6 | 10 | After | After | After | No grace | No grace | 6 | 6 | 10 | 10 |
| Pennsylvania | 6 | 6† | After | After | After | No grace | No grace | 6 | 6 | 20 | 20 |
| Philippine Islands | Any rate | Any rate | After | After | After | No grace | No grace | 10 | ----- | 10 | 10 |
| Porto Rico | 6 | 12 | After | ----- | After | No grace | No grace | ----- | ----- | ----- | ----- |
| Rhode Island | 6 | Any rate | After | After | After | No grace | Grace | 6 | 6 | 20 | 20 |
| South Carolina | 7 | 8 | After | After | After | No grace | No grace | 6 | 6 | 20 | 6-20 |
| South Dakota | 7 | 12 | After | After | After | No grace | No grace | 6 | 6 | 10-20 | 20 |
| Tennessee | 6 | 6 | After | After | After | No grace | No grace | 6 | 6 | 10 | 6 |
| Texas | 6 | 10 | After | ----- | After | Grace | Grace | 2 | 4 | 10 | 4 |
| Utah | 8 | 12 | After | After | After | No grace | No grace | 4 | 6 | 8 | 6 |
| Vermont | 6 | 6 | After | After | After | No grace | No grace | 6 | 6-14 | 8 | 8 |
| Virginia | 6 | 6 | After | After | After | No grace | No grace | 3 | 5 | 10 | 10 |
| Washington | 6 | 12 | After | After | After | No grace | No grace | 3 | 6 | 6 | 6 |
| West Virginia | 6 | 6 | After | After | After | No grace | No grace | 5 | 10 | 10 | 10 |
| Wisconsin | 6 | 10 | After | ----- | After | No grace | No grace | 6 | 6 | 10-20 | 10-20 |
| Wyoming | 8 | 12 | After | After | After | No grace | No grace | 8 | 10 | 5-10 | 10 |
| Alberta | 5 | Any rate | After | ----- | After | Grace | Grace | 6 | 6 | 12 | 20 |
| British Columbia | 5 | Any rate | After | ----- | After | Grace | Grace | 6 | 6 | 20 | 20 |
| Manitoba | 5 | Any rate | After | ----- | After | Grace | Grace | 6 | 6 | 10 | 10 |
| New Brunswick | 5 | Any rate | After | ----- | After | Grace | Grace | 6 | 6 | 20 | 20 |
| Nova Scotia | 5 | Any rate | After | ----- | After | Grace | Grace | 6 | 6 | 20 | 20 |
| Ontario | 5 | Any rate | After | ----- | After | Grace | Grace | ----- | 6 | 20 | ----- |
| Quebec | 5 | Any rate | After | ----- | After | Grace | Grace | 5 | 5 | 30 | ----- |
| Saskatchewan | 5 | Any rate | After | ----- | After | Grace | Grace | 6 | 6 | 12 | 20 |

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

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

‡ See laws, indexed in back of this volume.

Alas.
Ariz.
Ark.

RATES OF POSTAGE

DOMESTIC

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

FOREIGN POSTAGE TABLE

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

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

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

TABLE SHOWING RATES OF PARCEL POSTAGE

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

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

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

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

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

FOREIGN PARCEL POST RATES

Twelve cents per pound or fractions thereof. To many countries there is an additional transit rate. Eleven pounds is the limit to foreign points named in United States Postal Guide except: the limit of weight on Foreign Parcel Post is 20 pounds to Ecuador, Mexico, and Salvador. Twenty-two pounds to Argentina, Brazil, Bulgaria, steam served places in China, Colombia, Costa Rica, Haiti, Honduras, Lithuania, Nicaragua, Paraguay, Peru, and Roumania. Fifty pounds to Panama. Limited to three and one-half feet in length and to six feet in length and girth combined. Please note, however, that there are certain countries to which packages cannot be sent by parcel post. Your local post office should be consulted.

DOMESTIC MONEY ORDER BUSINESS

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

Domestic Money Order Fees

| | | | |
|---|-----|--|-----|
| For orders of \$2.50 or less..... | 3c | Over \$30.00 and not exceeding \$ 40.00..... | 15c |
| Over \$ 2.50 and not exceeding \$ 5.00..... | 5c | " 40.00 " " 50.00..... | 13c |
| " 5.00 " " 10.00..... | 8c | " 50.00 " " 60.00..... | 20c |
| " 10.00 " " 20.00..... | 10c | " 60.00 " " 75.00..... | 25c |
| " 20.00 " " 30.00..... | 12c | " 75.00 " " 100.00..... | 30c |

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

INTERNATIONAL MONEY ORDERS

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

RATES FOR EXPRESS MONEY ORDERS

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

Alas.
Ariz.
Ark.
Calif.

THE NATIONAL BANK OF NEW ZEALAND LIMITED

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

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

CHIEF OFFICE
In New Zealand at Wellington

64 Branches and Agencies throughout New Zealand

Bills of Exchange Collected

Wool and Produce Credits Arranged

*All classes of Banking Business
undertaken*



Alas.
Ariz.
Ark.

DATES OF
COMPTROLLER'S CALLS
 TO THE NATIONAL BANKS
 FROM 1890 TO DATE

| YEAR | JAN. | FEB. | MAR. | APR. | MAY | JUNE | JULY | AUG. | SEP. | OCT. | NOV. | DEC. | Dates and number of Calls made on respective dates | |
|-------|---------|---------|---------|----------|----------|----------|----------|----------|---------|---------|----------|----------|--|-------|
| | | | | | | | | | | | | | DATES | CALLS |
| 1890 | | F 28 79 | | | S 17 78 | | F 18 83 | | | Th 2 76 | | F 19 78 | | |
| 1891 | | M 26 69 | | | M 4 67 | | Th 9 66 | | F 25 78 | | | W 2 68 | | |
| 1892 | | | T 1 90 | | T 17 77 | | T 12 56 | | F 30 80 | | | F 7 70 | | |
| 1893 | | | M 6 87 | | Th 4 59 | | W 12 69 | | | T 3 83 | | T 19 77 | | |
| 1894 | | W 28 71 | | | F 4 65 | | W 18 75 | | | T 2 76 | | W 19 78 | | |
| 1895 | | | T 5 76 | | T 7 63 | | Th 11 65 | | S 28 79 | | | F 13 76 | | |
| 1896 | | F 28 77 | | | Th 7 69 | | T 14 68 | | | T 6 84 | | Th 17 72 | | |
| 1897 | | | T 9 82 | | F 14 66 | | F 23 70 | | | T 5 74 | | W 15 71 | | |
| 1898 | | F 18 65 | | | Th 5 76 | | Th 14 70 | | T 20 68 | | | Th 1 72 | | |
| 1899 | | S 4 65 | | W 5 60 | | F 30 86 | | | Th 7 69 | | | S 2 86 | | |
| 1900 | | T 13 73 | | Th 26 73 | | F 29 64 | | | W 5 68 | | | Th 13 99 | | |
| 1901 | | T 5 54 | | W 24 78 | | | M 15 82 | | M 30 77 | | | T 10 71 | | |
| 1902 | | T 25 77 | | W 30 74 | | | W 16 77 | | M 15 61 | | T 25 71 | | | |
| 1903 | | F 6 73 | | Th 9 62 | | T 9 61 | | | W 9 92 | | T 17 69 | | | |
| 1904 | F 22 66 | | M 28 66 | | | Th 9 73 | | | T 6 89 | | Th 10 65 | | | |
| 1905 | W 11 62 | | T 14 62 | | M 29 76 | | | F 25 88 | | | Th 9 76 | | | |
| 1906 | M 29 81 | | | F 6 67 | | M 18 73 | | | T 4 78 | | M 12 69 | | | |
| 1907 | S 26 75 | | F 22 55 | | M 20 59 | | | Th 22 94 | | | | T 3 103 | | |
| 1908 | | F 14 73 | | | Th 14 90 | | W 15 62 | | W 23 70 | | F 27 65 | | | |
| 1909 | | F 5 70 | | W 28 82 | | W 23 56 | | | W 1 70 | | T 16 76 | | | |
| 1910 | M 31 76 | | T 29 57 | | | Th 30 93 | | | Th 1 62 | | Th 10 70 | | | |
| 1911 | S 7 59 | | T 7 59 | | | W 7 92 | | | F 1 85 | | | T 5 95 | | |
| 1912 | | T 20 77 | | Th 18 58 | | F 14 57 | | | W 4 82 | | T 26 83 | | | |
| 1913 | | T 4 70 | | F 4 59 | | W 4 61 | | S 9 66 | | T 21 73 | | | | |
| 1914* | T 13 84 | | W 4 50 | | | T 30 118 | | | S 12 74 | S 31 48 | | Th 31 61 | | |
| 1915* | | | Th 4 63 | | S 1 58 | W 23 53 | | | Th 2 71 | | W 10 69 | F 31 51 | | |
| 1916* | | | T 7 67 | | M 1 55 | F 30 60 | | | T 12 73 | | F 17 66 | W 27 40 | | |
| 1917* | | | M 5 68 | | T 1 57 | W 20 50 | | | T 11 83 | | T 20 70 | M 31 41 | | |
| 1918* | | | M 4 63 | | F 10 67 | S 29 50 | | S 31 62 | | | F 1 62 | T 31 60 | | |
| 1919* | | | T 4 63 | | M 12 69 | M 30 49 | | | F 12 74 | | M 19 66 | W 31 43 | | |
| 1920 | | S 28 59 | | | T 4 65 | W 30 57 | | | | | | | | |

DATES and number of Calls made on respective dates

| DATES | CALLS |
|-------|-------|
| 1 | 10 |
| 2 | 5 |
| 3 | 2 |
| 4 | 14 |
| 5 | 10 |
| 6 | 5 |
| 7 | 8 |
| 8 | 0 |
| 9 | 9 |
| 10 | 6 |
| 11 | 3 |
| 12 | 7 |
| 13 | 5 |
| 14 | 8 |
| 15 | 4 |
| 16 | 1 |
| 17 | 6 |
| 18 | 5 |
| 19 | 2 |
| 20 | 5 |
| 21 | 1 |
| 22 | 3 |
| 23 | 4 |
| 24 | 1 |
| 25 | 4 |
| 26 | 5 |
| 27 | 2 |
| 28 | 7 |
| 29 | 5 |
| 30 | 9 |
| 31 | 8 |
| 164 | |

21 on Monday
 43 " Tuesday
 30 " Wednesday
 25 " Thursday
 32 " Friday
 13 " Saturday
Total, 164

* Six calls made each year since 1914.

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

Courtesy of Crocker National Bank, San Francisco, Calif.

VALUES OF FOREIGN COINS

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY.

Washington, D. C., July 1, 1920

In pursuance of the provisions of section 25 of the act of August 27, 1894, I hereby proclaim the following estimate by the Director of the Mint of the values of pure metal contents of foreign coins to be the values of such coins in terms of the money of account of the United States, to be followed in estimating the value of all foreign merchandise exported to the United States during the quarter beginning January 1, 1920, expressed in any such metallic currencies.

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

D. F. HOUSTON, *Secretary.*

Values of Foreign Coins

| COUNTRY. | LEGAL STANDARD. | MONETARY UNIT. | Value in Terms of U. S. Money. | REMARKS. ¹ | |
|---|-----------------|----------------------|--------------------------------|--|---|
| Argentine Republic | Gold | Peso | \$0.9648 | Currency: Depreciated paper, convertible at 44 per cent of face value; exchange rate, gold \$0.9575. | |
| Austria-Hungary | Gold | Krone | .2026 | Exchange rate about \$0.0075 = 1 krone. | |
| Belgium | Gold and silver | Franc | .1930 | Member of Latin Union; gold is the actual standard. Exchange value \$0.086. | |
| Bolivia | Gold | Boliviano | .3893 | 12½ bolivianos equal 1 pound sterling. Exchange rate about \$0.3311. | |
| Brazil | Gold | Milreis | .5462 | Currency: Government paper. Exchange rate about \$0.245 to the milreis. | |
| British Colonies in Australasia and Africa. | Gold | Pound sterling | 4.8665 | | |
| Canada | Gold | Dollar | 1.0000 | Exchange rate about \$0.8825. | |
| Central American States: | | | | | |
| Costa Rica | Gold | Colon | .4653 | Exchange rate \$0.339 = 1 colon. | |
| British Honduras | Gold | Dollar | 1.0000 | | |
| Nicaragua | Gold | Cordoba | 1.0000 | Exchange rate \$0.99. | |
| Guatemala | Silver | Peso | .7642 | { Guatemala: Currency, inconvertible paper. | |
| Honduras | Silver | Peso | .5000 | { Honduras: Currency, bank notes. | |
| Salvador | Gold | Colon | .5000 | Exchange rate about \$0.4926. | |
| Chile | Gold | Peso | .3650 | Currency: Inconvertible paper; exchange rate, about \$0.1995. | |
| China | Silver | Tael | Amoy | 1.2521 | The tael is a unit of weight; not a coin. The customs unit is the Haikwan tael. The values of other taels are based on their relation to the value of the Haikwan tael. The Yuan silver dollar of 100 cents is the monetary unit of the Chinese Republic; it is equivalent to .644+ of the Haikwan tael. |
| | | | Canton | 1.2484 | |
| | | | Cheefoo | 1.1976 | |
| | | | Chin Kiang | 1.2232 | |
| | | | Fuchau | 1.1582 | |
| | | | Haikwan (customs) | 1.2740 | |
| | | | Hankow | 1.1715 | |
| | | | Kiaochow | 1.2134 | |
| | | | Nankin | 1.2391 | |
| | | | Niuchwang | 1.1742 | |
| | | | Ningpo | 1.2039 | |
| | | | Peking | 1.2207 | |
| | | | Shanghai | 1.1437 | |
| | | | Swatow | 1.1567 | |
| | | | Takau | 1.2601 | |
| Tientsin | 1.2134 | | | | |
| China | Silver | Dollar | Yuan | .8205 | |
| | | | Hongkong | .8235 | |
| | | | British | .8235 | |
| | | | Mexican | .8296 | |
| Colombia | Gold | Dollar | .9733 | Currency: Government paper and gold; exchange rate, about \$0.9733 to 1 gold peso. | |
| Cuba | Gold | Peso | 1.0000 | | |
| Denmark | Gold | Krone | .2680 | Exchange rate \$0.1695 = 1 krone. | |
| Ecuador | Gold | Sucre | .4867 | Exchange rate \$0.4695. | |
| Egypt | Gold | Pound (100 piasters) | 4.9431 | The actual standard is the British pound sterling, which is legal tender for 97½ piasters. | |
| Finland | Gold | Markka | .1930 | Exchange rate \$0.048 = 1 markka. | |
| France | Gold and silver | Franc | .1930 | Member of Latin Union; gold is the actual standard. Exchange value \$0.082. | |
| Germany | Gold | Mark | .2382 | Exchange rate about \$0.0275 = 1 mark. | |
| Great Britain | Gold | Pound sterling | 4.8665 | Exchange value \$3.995. | |
| Greece | Gold and silver | Drachma | .1930 | Member of Latin Union; gold is the actual standard. Exchange value \$0.12. | |
| Haiti | Gold | Gourde | .2500 | Currency: Inconvertible paper; exchange rate, approximately, \$0.20. | |
| India (British) | Gold | Rupee | .3244 | (15 rupees equal 1 pound sterling.) Exch. rate \$0.385. | |
| Indo-China | Silver | Piaster | .8249 | | |
| Italy | Gold and silver | Lira | .1930 | Member of Latin Union; gold is the actual standard. Exchange value \$0.062. | |
| Japan | Gold | Yen | .4985 | Exchange value \$0.525. | |
| Liberia | Gold | Dollar | 1.0000 | Currency: Depreciated silver token coins. Customs duties are collected in gold. | |
| Mexico | Gold | Peso | .4985 | Exchange value silver peso \$0.70; gold peso \$0.50. | |
| Netherlands | Gold | Guilder (Florin) | .4020 | Exchange value \$0.361. | |
| Newfoundland | Gold | Dollar | 1.0000 | | |
| Norway | Gold | Krone | .2680 | Exchange rate \$0.175 = 1 krone. | |
| Panama | Gold | Balboa | 1.0000 | | |
| Paraguay | Gold | Peso (Argentine) | .9648 | Currency: Depreciated Paraguayan paper currency. | |
| Persia | Gold | Achref | .0959 | } Currency: Silver circulating above its metallic value. | |
| | Silver | Kran | 1.406 | | |
| Peru | Gold | Libra | 4.8665 | Exchange rate about \$4.73. | |
| Philippine Islands | Gold | Peso | .5000 | Exchange rate about \$0.4975. | |
| Portugal | Gold | Escudo | 1.0805 | Currency: Inconvertible paper; ex. rate about \$0.21. | |
| Roumania | Gold | Leu | .1930 | Exchange rate about \$0.026 = 1 leu. | |
| Russia | Gold | Leu | .5146 | | |
| Santo Domingo | Gold | Ruble | 1.0000 | | |
| Serbia | Gold | Dinar | .1930 | Exchange rate about \$0.029 = 1 dinar. | |
| Siam | Gold | Tical | .3709 | Exchange rate 0.395 = 1 tical. | |
| Spain | Gold and silver | Peseta | .1930 | Valuation is for gold peseta; currency is notes of the bank of Spain, exchange value, approximately, \$0.1775. | |
| Straits Settlements | Gold | Dollar | .5678 | Exchange rate \$0.4725. | |
| Sweden | Gold | Krona | .2680 | Exchange rate \$0.22 = 1 krona. | |
| Switzerland | Gold | Franc | .1930 | Member of Latin Union; gold is the actual standard. Exchange value \$0.1825. | |
| Turkey | Gold | Piaster | .0440 | (100 piasters equal to the Turkish £.) Exchange rate about \$1.50 = 1 Turkish £. | |
| Uruguay | Gold | Peso | 1.0342 | Exchange rate \$0.92. | |
| Venezuela | Gold | Bolivar | .1930 | Exchange rate about \$0.1875. | |

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

TABLE OF CARDINAL NUMBERS AND COMMERCIAL TERMS IN TEN LANGUAGES

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

BANKERS' ASSOCIATIONS, 1920

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 Treasurer, Harry M. Rubey, president Rubey National Bank, Golden, Colo.
 General Counsel, Thomas B. Paton, 5 Nassau St., New York City.
 Asst. Secretary and Asst. Treasurer, William G. Fitzwilson, 5 Nassau St., New York City.
 Manager Protective Dept., L. W. Gammon, 5 Nassau St., New York.
 Editor of The Journal, George Lewis, 5 Nassau St., New York City.

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 Treasurer, E. D. Hollowell, cashier Stockmen's and Merchants Bank, Pagosa Springs.

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 Secretary, Chas. E. Hoyt, treasurer So. Norwalk Tr. Co., So. Norwalk.
 Treasurer, F. M. Cowles, cashier First National Bank, Wallingford.

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 Secretary, H. V. Haynes, Farmers & Mechanics National Bank, Washington.
 Treasurer, A. S. Gately, cashier Lincoln National Bank, Washington.

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 Secretary and Treasurer, G. R. DeSaussure, Jacksonville.

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 Treasurer, E. L. Henderson, cashier Commercial Bank, Cedartown.

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 Second Vice-President, J. S. Peters, vice-president Bank of Manchester, Manchester.
 Secretary and Treasurer, L. R. Adams, box 1515, Atlanta, Ga.

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 Secretary, J. W. Robinson, Boise.
 Treasurer, G. C. Painter, cashier State Bank of Middleton, Middleton.

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 Secretary, M. A. Graettinger, 208 S. La Salle St., Chicago.
 Treasurer, G. M. Benedict, president Stony Island Trust & Savings Bank, Chicago.
 Assistant Secretary, Olive S. Jennings, Chicago.

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

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President, L. A. Andrew, president Citizens Savings Bank, Ottumwa.
 Vice-President, C. E. Lofland, vice-president Oskaloosa National Bank, Oskaloosa.
 Secretary, Frank Warner, 710 Fleming Bldg., Des Moines.
 Treasurer, I. O. Hasbrouck, cashier Ames National Bank, Ames.

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President, H. W. Grass, president Farmers & Merchants State Bank, La Crosse.
 Vice-President, F. J. Atwood, president First National Bank, Concordia.
 Secretary, W. W. Bowman, Topeka.
 Assistant Secretary, F. M. Bowman, Topeka.
 Treasurer, C. W. McKeen, president Merchants National Bank, Lawrence.

KENTUCKY BANKERS' ASSOCIATION.

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

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President, Ben Johnson, president Bank of Commerce & Trust Co., Mansfield.
 Vice-President, Eugene Cazedessus, vice-president Bank of Baton Rouge, Baton Rouge.
 Secretary, J. C. Barry, cashier Bank of Lafayette & Trust Co., Lafayette.
 Treasurer, W. J. Mitchell, vice-president Canal-Commercial National Bank, New Orleans.

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 Vice-President, A. A. Montgomery, treasurer Portland Savings Bank, Portland.
 Second Vice-President, G. P. Gannett, vice-president First National Bank, Augusta.
 Secretary, Edward S. Kennard, cashier Rumford National Bank, Rumford.
 Treasurer, Geo. A. Safford, secretary and treasurer Hallowell Trust & Banking Co., Hallowell.

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President, John B. Kieffer, cashier Hagerstown Bank, Hagerstown.
 Vice-President, G. W. Waters, president Citizens National Bank, Laurel.
 Secretary, Charles Hann, assistant-cashier Merchants-Mechanics First National Bank, Baltimore.
 Treasurer, Wm. Marriott, cashier Western National Bank, Baltimore.

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President, F. B. Washburn, president Franklin Savings Bank, Boston.
 Vice-President, W. M. King, president Northampton National Bank, Northampton.
 Secretary, George W. Hyde, vice-president First National Bank, Boston.
 Treasurer, J. H. Gifford, vice-president Merchants National Bank, Salem.

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President, John W. Staley, president Peoples State Bank, Detroit.
 First Vice-President, E. S. Bice, vice-president First National Bank, Marquette.
 Second Vice-President, Henry H. Sanger, vice-president National Bank of Commerce, Detroit.
 Secretary, Mrs. H. M. Brown, Ass'n Office, Ford Bldg., Detroit.
 Treasurer, B. P. Sherwood, president Grand Haven State Bank, Grand Haven.
 General Counsel, Hal H. Smith, of Beaumont, Smith & Harris, Detroit.

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 Vice-President, J. J. Ponsford, president State Bank of Watertown, Watertown.
 Secretary, G. H. Richards, 601 Northwestern Bank Bldg., Minneapolis.
 Treasurer, C. L. Hansen, First National Bank, Thief River Falls.

MISSISSIPPI BANKERS' ASSOCIATION.

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 Vice-President, W. D. Davis, vice-president Brookhaven Bank & Trust Co., Brookhaven.
 Secretary, George B. Power, Jackson.
 Treasurer, A. L. Jagoe, cashier Commercial Bank & Trust Co., Okolona.

BANKERS ASSOCIATIONS, 1920—Continued

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 Vice-President, J. G. Hughes, president State Exchange Bank, Macon.
 Secretary, W. F. Keyser, Sedalia.
 Assistant Secretary, E. P. Neef, Sedalia.
 Treasurer, Dale S. Flowers, cashier Gentry County Bank, Albany.

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 Vice-President, C. B. Roberts, Great Falls, Mont.
 Secretary and Treasurer, A. T. Hibbard, vice-president The Banking Corporation, Helena.

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 Chairman Executive Council, W. A. Taylor, vice-president First National Bank, Hastings.
 Secretary, William B. Hughes, mgr. Omaha Clearing House, Omaha.
 Treasurer, F. W. Thomas, vice-president First National Bank, Omaha.

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 Vice-President, Fred Grob, vice-president Bank of Fallon, Fallon.
 Secretary, L. S. Reese, assistant cashier Farmers and Merchants National Bank, Reno.
 Treasurer, P. L. Nelson, assistant cashier Reno National Bank, Reno.

NEW HAMPSHIRE BANKERS' ASSOCIATION.

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 Secretary, Harry L. Addison, vice-president and cashier Merchants National Bank, Manchester.
 Treasurer, Frank Clements, cashier Farmington National Bank, Farmington.

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 Vice-President, Charles H. Laird, Jr., vice-president West Jersey Trust Co., Camden.
 Secretary, Wm. J. Field, vice-president Commercial Trust Company of New Jersey, Jersey City.
 Treasurer, Rufus Kelsler, Jr., secretary and treasurer Ironbound Trust Co., Newark.

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President, George Ulrich, vice-president Exchange Bank, Carrizozo.
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 Treasurer, W. A. Losey, cashier First National Bank, Hagerman.

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 Vice-President, D. M. Fink, president Commercial National Bank, Muskogee.
 Secretary, Eugene P. Gum, Oklahoma City.
 Assistant Secretary, Gertrude Corbitt, Oklahoma City.
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 Vice-President, Wm. G. Toit, president First National Bank, Medford.
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 Treasurer, Lyman G. Rice, assistant cashier First National Bank, Pendleton.

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 Secretary, D. S. Kloss, vice-president First National Bank, Tyrone.
 Treasurer, C. H. Moyer, cashier Second National Bank, Allentown.

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 Vice-President, Arthur L. Perry, Washington Trust Co., Westerly.
 Secretary, Edward A. Havens, assistant cashier Mechanics National Bank, Providence.
 Treasurer, C. H. W. Mandeville, cashier National Exchange Bank, Providence.

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 Secretary and Treasurer, Lee G. Holleman, president Peoples Bank, Anderson.

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 Vice-President, M. P. Beebe, Ipswich.
 Secretary, L. M. Welch, Mitchell.
 Treasurer, L. T. Morris, Watertown.

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 Vice-President, W. O. Whittle, cashier Union National Bank, Knoxville.
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 Vice-President, George T. Lewis, cashier Bank of Crockett Bells.
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 Treasurer, E. H. Ayres, Jr., cashier Spring Hill Bank, Spring Hill.

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 Second Vice-President, Wm. M. Howell, president Farmers & Merchants Savings Bank, Logan.
 Secretary and Treasurer, Carl R. Marcusen, cashier Price Commercial & Savings Bank, Price, Utah.

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 Vice-President, C. G. Staples, cashier Vermont National Bank, Brattleboro.
 Secretary, C. S. Webster, treasurer Barton Savings Bank & Trust Co., Barton.
 Treasurer, D. L. Wells, cashier First National Bank, Orwell.

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 Vice-President, N. H. Williams, president First National Bank, Chase City, Va.
 Secretary, W. F. Augustine, vice-president Merchants National Bank, Richmond.
 Treasurer, F. D. Maphis, cashier Peoples National Bank, Strasburg.

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 Secretary, W. H. Martin, vice-president First National Bank, Ritzville.
 Treasurer, Harry J. Kerr, vice-president First National Bank, Okanogan.

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 Vice-President, H. B. Lewis, cashier Kanawha Banking & Trust Co., Charleston.
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 Vice-President, Burton M. Smith, president Bank of North Lake, North Lake.
 Secretary, George D. Bartlett, 408 Trust Company Bldg., Milwaukee.
 Assistant Secretary, Wall G. Coapman, 408 Trust Company Bldg., Milwaukee.
 Treasurer, A. T. Hennig, president City National Bank, Oshkosh.

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

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Ark.
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*Paying Attractive Rates
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Look through the list of banks in any state in which you are interested and you will find both banks and farm loan companies (in a card in connection with their name in this list) offering farm mortgages, bearing attractive rates of interest, on farms with the value of which they are personally familiar.

If they advertise for your business they are in a position to serve you

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THE FARM MORTGAGE BANKERS' ASSOCIATION OF AMERICA

Office of Secretary, 112 West Adams St., Chicago

Members of this association put their own money into mortgages on productive farm lands before offering them for sale. They endeavor to make these mortgages as dependable as government bonds. Many companies have branch offices doing business in several states.

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ARKANSAS

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Colorado Investment & Realty Co., Colorado Springs
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GEORGIA

Alexander & Garrett, Augusta
Empire Loan & Trust Co., Americus
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Ehrhardt Investment Co., Lewiston

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Dickinson & Reed, Indianapolis
Dickinson Trust Co., Richmond
Evans, Frank C., & Co., Crawfordsville
Farmers Trust Co., Indianapolis
State Savings & Trust Co., Indianapolis
Straus Brothers Co., Ligonier

IOWA

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Alfree, H. B., Inc., Newton
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American Mortgage & Securities Co., Cedar Rapids
Annis & Rohling, Council Bluffs
Butler & Rhodes, Fort Dodge
Central Trust Co., Des Moines
City Trust & Savings Bank, Mason City
Crosley Investment Co., Webster City
Equitable Life Insurance Co., Des Moines
Farmers & Citizens Savings Bank, De Witt
First National Bank, Rock Rapids
Gilmore Exchange Bank, Gilmore City
Hardin, J. F., Eldora
Iowa Loan & Trust Co., Des Moines
Leavitt & Johnson Trust Co., Waterloo
Lounge, E. H., Council Bluffs
Mason City Loan & Trust Co., Mason City
Midland Mortgage Co., Cedar Rapids
Miller, J. W., Jr., Denison
Moore & Crooks, Boone
Phoenix Trust Co., Ottumwa
Rich, George A., Fort Dodge
Royal Union Mutual Life Insurance Co., Des Moines
Schoonover Trust Co., Anamosa
Security Loan & Investment Co., Des Moines
Shepard Abstract Co., Mason City
Stevenson, Jesse F., & Co., Inc., Des Moines
Titus Loan & Investment Co., Muscatine
Van Evera, Geo. M., & Co., Des Moines
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Webber, John F., Ottumwa
Western Life Insurance Co., Des Moines

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Deming Investment Co., Oswego

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Humphrey Investment Co., Independence
Interstate Mortgage Trust Co., Parsons
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American Securities Corporation, Inc., New Orleans
Investors Mortgage Co., New Orleans
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MASSACHUSETTS

Interstate Mortgage Trust Co., Greenfield

MINNESOTA

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Capital Trust & Savings Bank, St. Paul
Clifford, Geo. B., & Co., Minneapolis
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Drake-Ballard Co., Minneapolis
First Loan & Securities Co., Minneapolis
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Grandin Investment Co., Minneapolis
Hennepin Mortgage Co., Minneapolis
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Minneapolis Trust Co., Minneapolis
Minnesota Loan & Trust Co., Minneapolis
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Northwestern Trust Co., St. Paul
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Thacker Bond & Mortgage Co., Minneapolis
Ulland, J. S., Fergus Falls
Union Investment Co., Minneapolis
Van Sant Trust Co., St. Paul
Waters, M. R., & Sons, Inc., Minneapolis
Wells-Dickey Co., Minneapolis
Wheeler-Misner Loan Co., Crookston

MISSISSIPPI

The Clarksdale Savings Bank, Clarksdale

MISSOURI

Bankers Mortgage Co., Kansas City
Commerce Trust Co., Kansas City
Commonwealth Farm Loan Co., St. Louis
Crawford Loan & Abstract Co., Sedalia
Denton-Coleman Loan & Title Co., Butler
Duvall-Perceval Trust Co., Butler
Farmers Trust Co., Maryville
Fidelity National Bank & Trust Co., Kansas City
Frey, J. J., Bond & Mortgage Co., St. Louis
Gillam-Jackson Loan & Trust Co., Maryville
Hannibal Loan & Investment Co., Hannibal
Jameson, W. Ed., Fulton
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Nixon & Brosius, Boonville
Pioneer Trust Co., Kansas City
Rolston & Rolston, Queen City
St. Louis Farm Mortgage Co., St. Louis
Sisson Loan & Trust Co., Maryville
State Savings Trust Co., Springfield
Waddell Investment Co., Kansas City
Walton Trust Co., Butler
Wells-Hine Trust Co., Savannah

MONTANA

American Loan & Investment Co., Lewistown
Bankers Loan & Mortgage Co., Billings
Cook-Reynolds Co., The, Lewistown
First Mortgage Loan Co. of Montana, Great Falls
Havre Loan & Credit Co., Inc., Havre
McClintock, W. C., Miles City
Merchants Loan Co., Billings
Montana Loan & Investment Co., Lewistown
North American Mortgage Co., Bozeman
Smith, H. B., Billings

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Drake, E. G., & Co., Beatrice
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First Trust Co., Omaha
First Trust Co., Omaha
Forgan Investment Co., Omaha
Kloke Investment Co., Omaha
Leonard, W. M., 922 Terminal Bldg., Lincoln
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Maylard & Co., Norfolk
Payne Investment Co., Omaha
Peters Trust Co., Omaha
Sibbernson, I., Omaha
United States Trust Co., Omaha

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Putnam Investment Co., Concord

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OKLAHOMA

American Investment Co., Oklahoma City
Atkinson, Warren & Henley Co., Oklahoma City
Clement Mortgage Co., The, Norman
Collins Investment Co., The, F. B., Oklahoma City
Conservative Loan Co., Shawnee
Culbertson & Tomm, Muskogee
Dickinson-Reed-Randerson Co., Oklahoma City
Equitable Farm Mortgage Co., Oklahoma City
Exchange Trust Co., Tulsa
Fish, Geo. R., & Co., Ardmore
Gum Brothers Co., Oklahoma City
Oklahoma Farm Mortgage Co., Oklahoma City
Walton Mortgage Co., Hobart

OREGON

Commerce Mortgage Securities Co., Portland
Devereaux Mortgage Co., Portland
Hawkins & Roberts, Salem
MacMaster, William, Portland

SOUTH CAROLINA

Carolina Bond & Mortgage Co., Columbia
Trust Company of South Carolina, Hartsville

SOUTH DAKOTA

Citizens Investment Co., Sioux Falls
Hill & Hill, Inc., Parker
Hollister Brothers, Sioux Falls
James Valley Bank, Haron
Security Mortgage & Investment Co., Sioux Falls

TENNESSEE

Guaranty Bank & Trust Co., Memphis
Smith & Perkins, Memphis
Williamson, S. M., & Co., Memphis

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Breg, Garrett & Co., Dallas
Brown Brothers, Austin
Creager, A. Y., Co., Sherman
Dallas Trust & Savings Bank, Dallas
Federal Mortgage Co., Dallas
Hamou-Whittington Mortgage Co., Amarillo
Lasater, Ed. C., Falfurrias
Marr, James L., & Co., El Paso
Reynolds Mortgage Co., Ft. Worth
D. H. Scott & Son, Paris
Security Trust Co., Galveston
Standard Trust Co., San Antonio
Temple Trust Co., Temple
Texas Farm Mortgage & Investment Co., San Antonio
Texas Farm Mortgage Co., Dallas
Ward-Harrison Mortgage Co., Fort Worth
Wimer, Richardson & Co., San Antonio

UTAH

Miller & Vele, Salt Lake City

VIRGINIA

Old Dominion Trust Co., Richmond

WASHINGTON

Anderson Mortgage & Investment Co., F. W., Spokane
Carstens & Earles, Seattle
Day & Hansen Security Co., Spokane
Holland Bank, Spokane
Holland-Washington Mortgage Co., Seattle
International Mortgage Bank, Spokane
Murphy, Favre & Co., Spokane
Northwestern & Pacific Hypotheekbank, Spokane
Oregon Mortgage Co., The, Spokane
Union Trust Co., Spokane
Vermont Loan & Trust Co., Spokane

WISCONSIN

Brush-McWilliams Co., Milwaukee

WYOMING

Union Trust Co., Cheyenne

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William G. Baker, Jr., Baltimore
J. S. Wilson, Jr., Baltimore
H. C. McEldowney, Pittsburgh
McPherson Browning, Detroit
Dean G. Witter, San Francisco

Henry C. Quarles, Milwaukee
Gordon Reis, Cincinnati
R. S. Hecht, New Orleans
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Vice-President, J. Hugh Powers, St. Louis
Vice-President, Roy C. Osgood, Chicago
Secretary, Frederick R. Fenton, Chicago
Assistant Secretary, Clayton G. Schray, Chicago
Treasurer, Watkin W. Kneath, Chicago

FARM MORTGAGE BANKERS ASSOCIATION OF AMERICA

Offices of Secretary-Treasurer, 117 W. Adams St., Chicago

OFFICERS

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Rochester, N. Y.
Vice-President, L. W. Clapp, First Trust Co., Wichita, Kan.
Vice-President, J. W. Wheeler, Capital Trust and Savings Bank,
St. Paul, Minn.

Vice-President, Frank Hayden, Guaranty Bank & Trust Co., Mem-
phis, Tenn.
Secretary-Treasurer, E. D. Chassell, 112 West Adams St., Chicago,
Ill.

BOARD OF GOVERNORS

1920-1921

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R. O. Deming, Deming Investment Co., Oswego, Kans.
F. S. Gum, Gum Brothers Co., Oklahoma City, Okla.
R. B. Ballard, Drake-Ballard Co., Minneapolis, Minn.
H. J. Curry, Pearsons-Taft Land Credit Co., Chicago, Ill.
G. R. Ellis, Empire Loan & Trust Co., Americus, Ga.
W. G. Breg, Breg, Garrett & Co., Dallas, Texas.

F. W. Thompson, Merchants Loan & Trust Co., Chicago, Ill.
O. M. Corwin, Wells-Dickey Co., Minneapolis, Minn.
H. C. Glenn, Temple Trust Co., Temple, Texas.
James F. Wright, American Securities Corporation, Inc., New Orleans,
La.
George F. Heindel, Phoenix Trust Co., Ottumwa, Ia.

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Vice-President Whitney-Central National Bank
New Orleans, La.

1st Vice-Pres. WOODS CONES
President Cones State Bank
Pierce, Neb.

2d Vice-Pres. PERCY L. LANG
Vice-President First National Bank
Waverly, N. Y.

3d Vice-Pres. MARTIN T. NELSON
President Citizens State Bank
Ordway, Colo.

4th Vice-Pres. JOHN HIRNING
State Superintendent of Banks
Pierre, S. D.

General Sect'y-Treas. L. R. ADAMS
Secretary-Treasurer Country Bankers' Association of Georgia
Atlanta, Ga.

STATE BANK OFFICIALS AND EXAMINERS, 1920

| STATE | NAME | ADDRESS | STATE | NAME | ADDRESS |
|----------|---|--|-------|---|------------------|
| Ala. | D. F. Green, Supt. of Banks | Montgomery. | La. | L. E. Thomas, State Examiner | Shreveport. |
| " | George N. Wilson, Bank Examiner | Decatur. | " | W. C. Evans, Asst. Bk. Examiner | Shreveport. |
| " | V. H. Northcutt, Bank Examiner | Troy. | " | J. S. Brock, Asst. Bank Examiner | New Orleans. |
| " | S. B. Wilson, Bank Examiner | Birmingham. | " | Lee A. Plaque, Asst. Bk. Examiner | New Orleans. |
| " | E. L. Ratcliffe, Bank Examiner | Gastonburg. | " | I. H. Snyder, Asst. Bank Examiner | New Orleans. |
| " | C. R. Keener, Office Assistant | Montgomery. | " | O. H. Pittman, Asst. Bank Examiner | New Orleans. |
| Ariz. | Jesse L. Boyce, Supt. of Banks | Phoenix. | " | M. Finnegan, Asst. Bank Examiner | New Orleans. |
| " | M. S. Stanley, Deputy Supt. of Banks | Phoenix. | Maine | Frank L. Palmer, Bank Com. | Augusta. |
| " | F. E. Ross, Bank Examiner | Phoenix. | " | Geo. O. Fernald, Deputy Bank Com. | Augusta. |
| " | P. J. Munch, Asst. Bank Examiner | Phoenix. | " | Ernest L. Wellman, Bank Examiner | Augusta. |
| Ark. | W. T. Maxwell, Bank Commissioner | Little Rock. | " | A. H. Nichols, Bank Examiner | Augusta. |
| " | F. Lee Major, Asst. Bank Com. | Little Rock. | " | A. J. S. Keene, Bank Examiner | Augusta. |
| " | Roy W. Wood, Asst. Commissioner in charge of Investment Companies | Little Rock. | " | Victor B. Pendexter, Accountant | Augusta. |
| " | F. G. Redwine, Bank Examiner | Little Rock. | " | Claribel Bradstreet, Chief Clerk | Augusta. |
| " | S. J. Dean, Bank Examiner | Arkadelphia. | " | Manchester Bowie, Bank Examiner | Portland. |
| " | Oliver Phillips, Bank Examiner | Little Rock. | " | Ernest C. Stinson, Bank Examiner | Bangor. |
| " | L. S. Goodman, Bank Examiner | Little Rock. | " | Clifford Wilson, Bank Examiner | Augusta. |
| Calif. | Charles F. Stern, Supt. of Banks | 7th Floor, Merch. N. Bk. Bldg., San F. | Md. | Geo. W. Page, Bank Commissioner | Baltimore. |
| Colo. | Grant McFerson, Bank Com. | Denver. | " | John J. Ghingher, Deputy Bank Commissioner, Union Trust Bldg. | Baltimore. |
| " | Axel B. Olson, Chief Deputy Bank Commissioner | Denver. | " | Wm. Reed Seal, Chief Clerk and Examiner, Union Trust Bldg. | Baltimore. |
| " | Sidney W. Clark, Deputy Bank Com. | Denver. | " | Wm. J. Gerbig, Clerk and Examiner, Union Trust Bldg. | Baltimore. |
| " | M. M. Ewing, Deputy Bank Com. | Denver. | " | John D. Hospelhorn, Clerk and Examiner, Union Trust Bldg. | Baltimore. |
| " | Stanley M. Wright, Deputy Bank Com. | Denver. | Mass. | Joseph C. Allen, Com. of Banks | Springfield. |
| Conn. | E. J. Sturges, Bank Commissioner | Hartford. | " | W. O. Lovell, Director of Savings Bk. Div. | Newtonville. |
| " | J. K. Bissland, Deputy Com. | Thompsonville. | " | Roy A. Hovey, Director of Trust Co. Div. | Newton Center. |
| " | Mary E. Elwood, Bank Examiner | Hartford. | " | O. M. Tucker, Director of Co-operative Bank Division | Somerville. |
| " | Wm. H. Edwards, Bank Examiner | Portland. | " | W. S. Bosworth, Bank Examiner | Malden. |
| " | Wm. P. Landon, Bank Examiner | Hartford. | " | W. H. Otis, Bank Examiner | Melrose. |
| " | J. B. Byrne, Bank Examiner | Putnam. | " | W. B. Jensen, Bank Examiner | West Somerville. |
| " | C. Leon Wilcox, Bank Examiner | Windsor Locks. | " | C. H. Answorth, Bank Examiner | Chelsea. |
| " | George A. Finn, Bank Examiner | Greenwich. | " | G. T. Barry, Bank Examiner | Newtonville. |
| " | Frank W. Adams, Bank Examiner | Hartford. | " | J. H. Cameron, Bank Examiner | Ipswich. |
| Dela. | Geo. L. Medill, Bank Commissioner | Dover. | " | Arthur Guy, Bank Examiner | Framingham. |
| " | Ira Lewis, Deputy Bank Com. | Dover. | " | H. P. Jenks, Bank Examiner | Dorchester. |
| " | Harold W. Horsey, Chief Clerk | Dover. | " | G. C. Mansfield, Bank Examiner | Rochester. |
| Fla. | W. S. Murrow, Bank Examiner | Tallahassee. | " | E. C. Mulvey, Bank Examiner | Boston. |
| " | J. G. Gornto, Bank Examiner | Ocala. | " | R. J. Tubbs, Bank Examiner | Westfield. |
| " | F. E. Henderson, Bank Examiner | Jacksonville. | Mich. | F. W. Merrick, Bank Commissioner | Lansing. |
| Ga. | T. R. Bennett, Supt. of Banks | Atlanta. | " | J. M. Conway, Deputy Bank Com. | Lansing. |
| " | E. A. Thompson, Asst. Supt. | Atlanta. | " | L. D. Bissell, Chief Clerk | Lansing. |
| " | J. E. Cagle, Bank Examiner | Atlanta. | " | H. O. Mohrman, Chief Examiner | Traverse City. |
| " | R. E. Gunby, Bank Examiner | Columbus. | " | Bernie F. Bernsteine, Bank Examiner | Lansing. |
| " | B. J. Kincaid, Bank Examiner | Thomasville. | " | M. L. Blakeslee, Bank Examiner | Jackson. |
| " | Oscie Smith, Bank Examiner | West Point. | " | Steven S. Clark, Bank Examiner | Bad Axe. |
| " | J. S. Hollinshead, Bank Examiner | Decatur. | " | C. H. De Waele, Bank Examiner | Roscommon. |
| " | E. B. Douglass, Bank Examiner | Talbotton. | " | John T. Mallett, Bank Examiner | Three Rivers. |
| " | W. D. Lloyd, Bank Examiner | Richland. | " | F. J. Affeldt, Bank Examiner | Lansing. |
| " | E. A. Stubbs, Bank Examiner | Atlanta. | " | Wm. C. Griswold, Bank Examiner | Detroit. |
| " | J. B. Sasser, Bank Examiner | Atlanta. | " | H. W. Millard, Bank Examiner | Hersey. |
| " | J. H. Edge, Bank Examiner | Cairo. | " | B. P. Greene, Bank Examiner | Jackson. |
| Idaho | Jay Gibson, Bank Commissioner | Boise. | " | Albert E. Gale, Bank Examiner | Grand Haven. |
| " | H. G. A. Winter, Chief Deputy Bank Commissioner | Boise. | " | L. J. O'Brien, Bank Examiner | Grand Rapids. |
| " | E. V. Beck, Deputy Bank Com. | Boise. | " | Scott E. Lamb, Bank Examiner | Lansing. |
| Illinois | Andrew Russel, Auditor | Springfield. | " | B. A. Kalahar, Bank Examiner | Saginaw. |
| " | Harry T. Ellis, Chief Clerk of Banking Department | 1434 1st N. Bk. Bldg Chicago. | " | L. P. Kalahar, Bank Examiner | Saginaw. |
| " | W. B. Whitlock, Asst. Chief Clerk Banking Department | Springfield. | " | Frank L. Olive, Bank Examiner | Oxford. |
| " | Ralph R. Fairbairn, Bank Examiner | 1434 1st N. Bk. Bldg., Chicago. | " | Harry W. Gross, Bank Examiner | Ann Arbor. |
| " | Miller Weir, Consulting Bank Ex. | Springfield. | " | H. J. McGill, Asst. Bank Examiner | Port Huron. |
| " | J. W. McClellan, Bank Examiner | Springfield. | " | Donald E. Lawrence, Bank Examiner | Eaton Rapids. |
| " | John B. Lee, Bank Examiner | Springfield. | " | L. J. Kuehnle, Bank Examiner | Ann Arbor. |
| " | F. E. Edgerton, Bank Examiner | Springfield. | " | E. Robt. Robinson, Bank Examiner | Grand Rapids. |
| " | H. S. Savage, Bank Examiner | Springfield. | " | L. C. Van Auken, Asst. Bk. Examiner | Lansing. |
| " | Wm. Burkhardt, Bank Examiner | Springfield. | " | L. W. Martindale, Asst. Bk. Exam. | Tecumseh. |
| " | E. E. Nicholson, Bank Examiner | Springfield. | " | Rex K. Jennings, Bank Examiner | Kalamazoo. |
| Ind. | Otto L. Klaus, Auditor | Indianapolis. | " | James F. Martin, Bank Examiner | Flint. |
| " | Chas. W. Camp, Chief Clerk | Indianapolis. | Minn. | F. E. Pearson, Supt. of Banks | St. Paul. |
| " | Russell P. Jewett, Bank Examiner | Fort Wayne. | " | Geo. H. Sivright, Deputy Supt. of Banks | St. Paul. |
| " | Dane H. Hoover, Bank Examiner | Eaton. | " | O. I. Brandvold, Bank Examiner | Fergus Falls. |
| " | Thos. D. Barr, Bank Examiner | Indianapolis. | " | W. T. Hanneman, Bank Examiner | Minneapolis. |
| " | Wylie S. Hastings, Bank Examiner | Princeton. | " | A. P. Rotert, Bank Examiner | St. Paul. |
| " | H. M. Johnson, Bank Examiner | Hammond. | " | Wm. A. Smith, Bank Examiner | St. Paul. |
| " | L. B. Holleman, Bank Examiner | Indianapolis. | " | Howard J. Klossner, Bank Examiner | New Ulm. |
| " | Robert Prass, Bank Examiner | Gary. | " | L. J. Luhnman, Bank Examiner | Preston. |
| " | Gilanton G. Welsh, Bank Examiner | Greensburg. | " | E. F. Kenrick, Asst. Bank Examiner | St. Paul. |
| Iowa | M. V. Henderson, Jr., Supt. of Banking | Des Moines. | " | Geo. P. Dally, Examiner | E. Grand Forks. |
| " | O. R. Carpenter, Deputy Supt. | Des Moines. | " | M. E. Welch, Assistant Examiner | St. Paul. |
| " | R. F. Wilson, Bank Examiner | Fairfield. | " | John L. Haas, Bank Examiner | St. Paul. |
| " | F. W. Walsmith, Bank Examiner | Davenport. | " | Ernest W. Swanson, Bank Examiner | Minneapolis. |
| " | Roy F. Long, Bank Examiner | Des Moines. | " | A. F. Schwieger, Asst. Bank Ex. | Montevideo. |
| " | A. G. Merkle, Bank Examiner | Holstein. | " | H. M. Hauck, Asst. Examiner | Mankato. |
| " | G. A. West, Bank Examiner | Cedar Rapids. | " | F. V. Artig, Asst. Examiner | St. Paul. |
| " | A. J. Bertelson, Bank Examiner | Sioux City. | " | N. D. Dixon, Asst. Examiner | Minneapolis. |
| " | F. F. Potter, Bank Examiner | Mason City. | " | W. B. Clement, Asst. Examiner | Red Wood Falls. |
| " | W. O. Reed, Bank Examiner | Waterloo. | " | H. R. Kneeland, Asst. Examiner | St. Peter. |
| " | E. R. Harris, Bank Examiner | Des Moines. | " | Guy F. Jensen, Asst. Bank Examiner | Fergus Falls. |
| " | R. W. Waite, Bank Examiner | Waterloo. | " | W. E. Downey, Asst. Bank Examiner | Jordan. |
| " | A. V. Cooper, Bank Examiner | Creston. | " | H. V. Montgomery, 2d Asst. Exam. | Minneapolis. |
| " | G. H. Walker, Bank Examiner | Grinnell. | " | C. D. Lundin, Chief Clerk | St. Paul. |
| Kansas | Walter E. Wilson, Bank Com. | Topeka. | Miss. | M. G. McNair, Bank Commissioner | Gulfport. |
| " | Frank Organ, Special Assistant | Topeka. | " | N. C. Hill, Bank Commissioner | Hattiesburg. |
| " | L. A. Johnson, Asst. Bank Com. | Topeka. | " | Lewis E. Crook, Bank Commissioner | Meridian. |
| " | C. L. Cramer, Deputy Bank Com. | Salina. | " | E. F. Anderson, Bank Examiner | Clinton. |
| " | O. G. Congdon, Deputy Bank Com. | Newton. | " | J. B. Salmund, Bank Examiner | Lumberton. |
| " | W. T. Newman, Bldg. & Loan Ex. | Topeka. | " | W. C. Wardlow, Bank Examiner | Oxford. |
| " | F. J. Harper, Deputy Bank Com. | Salina. | Mo. | O. F. Enright, Bank Commissioner | Jefferson City. |
| " | H. A. Johnson, Deputy Bank Com. | Norton. | " | M. C. Uptegrove, Deputy Bank Com. | Jefferson City. |
| " | E. L. Chapman, Deputy Bank Com. | Great Bend. | " | C. O. Craig, Bank Examiner | Jefferson City. |
| " | C. S. Bowman, Deputy Bank Com. | Topeka. | " | Ben E. Turner, Bank Examiner | Kirksville. |
| " | W. D. Kinnaman, Deputy Bk. Com. | Sedan. | " | J. M. Strong, Bank Examiner | Cape Girardeau. |
| " | C. W. Edwards, Deputy Bank Com. | Waterville. | " | H. D. Silsby, Jr., Bank Examiner | Springfield. |
| " | W. H. Mitsch, Deputy Bank Com. | Woodbine. | " | Jas. T. Duncan, Bank Examiner | St. Joseph. |
| " | Russell Howard, Deputy Bank Com. | Neodesha. | " | R. R. Bean, Bank Examiner | Springfield. |
| " | V. E. Miner, Deputy Bank Com. | Pittsburg. | " | V. D. Wall, Bank Examiner | Webster Groves. |
| Ky. | G. G. Speer, Banking Commissioner | Frankfort. | " | D. A. Williams, Bank Examiner | Chillicothe. |
| " | Jno. W. Moorman, Deputy Bkg. Com. | Leitchfield. | " | G. W. Hobbs, Bank Examiner | St. Louis. |
| " | W. O. Shanks, Bank Examiner | Stanford. | " | W. W. Seibert, Bank Examiner | St. Louis. |
| " | J. S. Walker, Bank Examiner | Frankfort. | " | James H. Garvey, Bank Examiner | St. Joseph. |
| " | Miss Anne R. Porter, Chief Clerk | Frankfort. | " | O. G. Williams, Chief Clerk | Jefferson City. |
| " | Miss Christine Foree, Asst. Clerk | Frankfort. | Mont. | H. S. Magraw, Supt. of Banks | Helena. |
| " | P. C. Snyder, Bank Examiner | Fordsville. | " | G. A. Eriebach, Asst. Supt. | Helena. |
| " | E. Huddleston, Bank Examiner | Albany. | " | A. W. Springhorn, Deputy | Helena. |
| | | | " | H. S. Saunders, Deputy | Helena. |
| | | | " | J. W. Langley, Deputy | Helena. |
| | | | " | J. W. Stearns, Deputy | Helena. |
| | | | " | G. Sheldon, Clerk | Helena. |

STATE BANK OFFICIALS AND EXAMINERS—Continued

| STATE | NAME | ADDRESS | STATE | NAME | ADDRESS |
|-------|--------------------------------------|-----------------------|-------|--------------------------------------|---------------------|
| Neb. | J. E. Hart, Secretary | Lincoln. | Ohio | Ira R. Pontius, Superintendent | Columbus. |
| " | R. O. Chase, Bank Examiner | Lincoln. | " | A. W. Fleister, Asst. Superintendent | Columbus. |
| " | H. W. Everts, Bank Examiner | Kimball. | " | Robert T. Crew, Attorney Examiner | Columbus. |
| " | B. B. Helmick, Bank Examiner | Campbell. | " | Dudley A. Filler, Chief Examiner | Columbus. |
| " | Ross Brown, Bank Examiner | Hastings. | " | George T. Blake, Special Deputy | Columbus. |
| " | Ernest R. Brock, Bank Examiner | Columbus. | " | Thomas McEldowny, Special Asst. | to Superintendent |
| " | J. H. Donnelly, Bank Examiner | Omaha. | " | Lucius C. Tatman, Bank Examiner | Upper Sandusky. |
| " | Jay Riley, Bank Examiner | Kearney. | " | George Walters, Bank Examiner | Cleveland. |
| " | A. L. Bechter, Bank Examiner | Lincoln. | " | Clyde Sharp, Bank Examiner | Ada. |
| " | G. S. Eastmon, Bank Examiner | Crawford. | " | Howard M. Sims, Bank Examiner | Columbus. |
| " | E. A. Fricke, Bank Examiner | North Platte. | " | O. B. Liming, Bank Examiner | Mt. Orab. |
| Nev. | Gilbert C. Ross, Bank Examiner | Carson City. | " | C. B. Blauvelt, Bank Examiner | Leipsic. |
| N. H. | James O. Lyford, Chairman Bk. Com. | Concord. | " | C. C. Morgan, Bank Examiner | Columbus. |
| " | Frederic S. Nutting, Bank Com. | Manchester. | " | Ralph J. Romer, Asst. Bk. Examiner | St. Henry. |
| " | Guy H. Cutter, Bank Commissioner | Jaffrey. | " | Henry J. Schulte, Bank Examiner | Cincinnati. |
| N. J. | Frank H. Smith, Commissioner | Trenton. | " | C. A. Seiple, Bank Examiner | Columbus. |
| " | Thomas K. Johnston, Deputy Com. | Trenton. | " | O. C. Shanower, Bank Examiner | Bowling Green. |
| " | Christopher A. Gough, Asst. Deputy | Trenton. | " | John L. Wolfe, Bank Examiner | Mt. Vernon. |
| " | Com. | Trenton. | " | Eugene E. King, Bank Examiner | Deshler. |
| " | L. R. Vredenburg, Bank Examiner | Somerville. | Okla. | Fred G. Dennis, Commissioner | Oklahoma City. |
| " | Hugh H. Hilson, Bank Examiner | Trenton. | " | Roy Walcott, Asst. Bk. Commissioner | Oklahoma City. |
| " | Horace Biddle, Asst. Bank Examiner | Newark. | " | W. J. Martin, Bank Examiner | Guthrie. |
| " | Alvin L. Fowler, Bank Examiner | Haddonfield. | " | Ray P. King, Bank Examiner | Tulsa. |
| " | Chas. H. Dunham, Asst. Bk. Examiner | Plainfield. | " | H. C. Carpenter, Bank Examiner | Oklahoma City. |
| " | A. S. Amerman, Bank Examiner | Somerville. | " | John Knox, Bank Examiner | Edmond. |
| " | Robt. F. Minch, Bank Examiner | Bridgeton. | " | D. A. Duncan, Bank Examiner | Oklahoma City. |
| " | Chas. B. Veghte, Bank Examiner | Metuchen. | " | R. B. Hotchkiss, Bank Examiner | McAlester. |
| " | Wm. E. Walter, Bank Examiner | Rutherford. | " | E. T. Plummer, Bank Examiner | McAlester. |
| " | Geo. Compton, Asst. Bk. Examiner | Trenton. | " | R. J. Donahue, Bank Examiner | Lawton. |
| " | Chas. M. Bilderback, Asst. Bk. Exam. | Wenonah. | " | R. G. Athey, Bank Examiner | Enid. |
| " | G. Hayes Markley, Asst. Bk. Exam. | Westfield. | " | C. McCoy, Bldg. and Loan Auditor | Oklahoma City. |
| N. M. | J. B. Read, Bank Examiner | Santa Fe. | Ore. | Will H. Bennett, Supt. of Banks | Salem. |
| " | J. O. Miller, Deputy Bank Examiner | Santa Fe. | " | Marshall Hooper, Asst. Supt. and | Examiner |
| N. Y. | George V. McLaughlin, Supt. | Albany. | " | W. M. Adair, Examiner | Salem. |
| " | George Overocker, 2d Deputy | Poughkeepsie. | " | A. A. Schramm, Examiner | Salem. |
| " | George A. Coleman, 3d Deputy | Poughkeepsie. | " | Stanley L. Stewart, Bank Examiner | Salem. |
| " | A. T. Campbell, Chief Examiner | 61 Br'dway, N.Y. City | Pa. | John S. Fisher, Commissioner | Indiana. |
| " | Benjamin Blackford, Bk. Examiner | 61 Br'dway, N.Y. City | " | John W. Morrison, 1st Deputy Com. | Wayne. |
| " | H. J. Young, Bank Examiner | Syracuse. | " | P. G. Cameron, 2d Deputy Com. | Harrisburg. |
| " | R. W. Humphrey, Bank Examiner | 61 Br'dway, N.Y. City | " | Jos. S. Riley, Bank Examiner | 1528 N. 19th St., |
| " | G. S. Adams, Bank Examiner | 61 Br'dway, N.Y. City | " | H. A. Groman, Bank Examiner | Philadelphia. |
| " | J. S. Love, Bank Examiner | 61 Br'dway, N.Y. City | " | H. R. Moyer, Bank Examiner | Bethlehem. |
| " | B. D. Haight, Bank Examiner | 1036 Harvard, | " | Robt. R. Moore, Bank Examiner | Bellevue. |
| " | | Rochester. | " | Chas. A. Steele, Bank Examiner | Franklin. |
| " | Gordon F. Smith, Bank Examiner | 61 Br'dway, N.Y. City | " | Chas. Cavett, Bank Examiner | 6 Mansfield Ave., |
| " | H. S. Andrews, Bank Examiner | 61 Br'dway, N.Y. City | " | W. H. Anstine, Bank Examiner | Pittsburgh. |
| " | Claude Hutchins, Bank Examiner | 586 Ashland Ave., | " | Thomas Dixon, Bank Examiner | 2029 Brandywine St. |
| " | | Buffalo. | " | Robert Ostermaier, Bank Examiner | 448 Fourth Ave., |
| " | G. A. Plant, Bank Examiner | Albany. | " | | Pittsburgh. |
| " | N. T. Killip, Bank Examiner | Oswego. | " | A. A. Keiser, Bank Examiner | Jenkintown. |
| " | A. B. Wheeler, Bank Examiner | 61 Br'dway, N.Y. City | " | J. T. Henry, Bank Examiner | 4901 Walton Ave., |
| " | J. J. Kennedy, Bank Examiner | 61 Br'dway, N.Y. City | " | | Philadelphia. |
| " | Fletcher G. Crane, Bank Examiner | 61 Br'dway, N.Y. City | " | A. F. Daix, 3d, Bank Examiner | 2318 Columbia Ave. |
| " | Geo. W. Egbert, Chief Credit Bureau | Mariners Harbor. | " | | Philadelphia. |
| " | B. B. Bullock, Bank Examiner | New York City. | " | Harry J. Phillips, Bank Examiner | Etna. |
| " | A. H. Morey, Bank Examiner | Buffalo. | " | Geo. H. Wagner, Bank Examiner | 2730 Girard Ave., |
| " | Francis X. Werneken, Bank Exam. | 61 Br'dway, N.Y. City | " | | Philadelphia. |
| " | H. B. Kennedy, Bank Examiner | Auburn. | " | C. H. Graff, Bank Examiner | Kittanning. |
| " | T. A. Pyerman, Bank Examiner | 61 Br'dway, N.Y. City | " | Wm. M. Boggs, Bank Examiner | Valencia. |
| " | Norman J. Macdonald, Bk. Exam. | 61 Br'dway, N.Y. City | " | F. A. Heim, Bank Examiner | Williamsport. |
| " | Joseph H. Zweeres, Bank Examiner | 61 Br'dway, N.Y. City | " | W. R. Smith, Bank Examiner | 814 N. 63d St., |
| " | John I. Mesick, Bank Examiner | 61 Br'dway, N.Y. City | " | | Philadelphia. |
| " | F. W. Piderit, Bank Examiner | 61 Br'dway, N.Y. City | " | J. A. Taylor, Bank Examiner | Indiana. |
| " | Peter N. Shippee, Bank Examiner | Albany. | " | R. W. Knowles, Bank Examiner | 6321 Ross St., |
| " | Nathaniel Orens, Bank Examiner | 61 Br'dway, N.Y. City | " | | Philadelphia. |
| " | Milton L. Masson, Bank Examiner | 61 Br'dway, N.Y. City | " | R. S. Ruth, Bank Examiner | Scranton. |
| " | J. S. Frazer, Bank Examiner | Albany. | " | L. W. Dennison, Bank Examiner | Warren. |
| " | A. H. Snoderass, Bank Examiner | 61 Br'dway, N.Y. City | " | George Baleman, Bank Examiner | West Chester. |
| " | L. Floyd Smith, Bank Examiner | Syracuse. | " | D. A. Henderson, Jr., Bank Examiner | Brookville. |
| " | A. B. Clark, Bank Examiner | Buffalo. | " | P. F. Snyder, Bank Examiner | Lititz. |
| " | John C. O'Byrne, Bank Examiner | Albany. | " | M. P. Clancy, Bank Examiner | 408 East End Ave. |
| " | S. I. Chittenden, Bank Examiner | 61 Br'dway, N.Y. City | " | | Pittsburgh. |
| " | G. F. Berger, Jr., Bank Examiner | Buffalo. | " | Edward Bellis, Bank Examiner | Jenkintown. |
| " | Arthur B. Vogel, Bank Examiner | 61 Br'dway, N.Y. City | " | F. W. Jackson, Bank Examiner | Apollo. |
| " | Emmet W. Irving, Bank Examiner | 61 Br'dway, N.Y. City | " | Frank Glafelter, Bank Examiner | Columbia, Pa. |
| " | C. E. Hathaway, Bank Examiner | 61 Br'dway, N.Y. City | R. I. | Geo. H. Newhall, Commissioner | Providence. |
| " | Rho L. Bush, Bank Examiner | 61 Br'dway, N.Y. City | " | E. J. Littlefield, Deputy Com. | Providence. |
| " | Louis N. Roe, Bank Examiner | 61 Br'dway, N.Y. City | " | W. L. Offer, Bank Examiner | Providence. |
| " | Ralph T. Simmons, Bank Examiner | 61 Br'dway, N.Y. City | S. C. | James H. Craig, State Bk. Examiner | Anderson. |
| " | Arthur Koch, Bank Examiner | Saratoga Springs. | " | W. H. Garlington, Asst. Bk. Exam. | Columbia. |
| " | G. M. Aldrich, Bank Examiner | 61 Br'dway, N.Y. City | " | W. W. Bradley, Asst. Bk. Examiner | Abbeville. |
| " | F. L. H. Holzer, Bank Examiner | 61 Br'dway, N.Y. City | S. D. | John Hirning, Supt. of Banks | Pierre. |
| " | Ralph E. Haven, Bank Examiner | Adams. | " | J. F. McEwen, 1st Deputy Supt. of | Banks |
| " | Wm. Cuffney, Bank Examiner | 61 Br'dway, N.Y. City | " | | Pierre. |
| " | Geo. E. Varcoe, Bank Examiner | 61 Br'dway, N.Y. City | " | A. F. Wosnuk, Examiner | Aberdeen. |
| " | Lawrence H. Geser, Bank Examiner | 61 Br'dway, N.Y. City | " | E. J. Morris, Examiner | Aberdeen. |
| " | Geo. A. Strack, Bank Examiner | 61 Br'dway, N.Y. City | " | Chris. Hirning, Examiner | Pierre. |
| " | L. W. Palmer, Bank Examiner | 61 Br'dway, N.Y. City | " | U. G. Stevenson, Examiner | Yankton. |
| " | Frank B. McLaughlin, Bk. Examiner | Syracuse. | " | F. S. Lytle, Examiner | Pierre. |
| " | Chas. H. Eshelman, Bank Examiner | Niagara Falls. | " | F. S. Barber, Examiner | Onida. |
| " | Herbert C. Rogers, Bank Examiner | 61 Br'dway, N.Y. City | " | W. E. Ward, Examiner | Watertown. |
| " | Franklin W. Bright, Bank Exam. | 61 Br'dway, N.Y. City | Tenn. | S. S. McConnell, Supt. of Banks | Nashville. |
| " | George W. Smith, Jr., Bank Exam. | 61 Br'dway, N.Y. City | " | Hallum W. Goodloe, Asst. Supt. of | Banks |
| " | John A. Murray, Bank Examiner | Albany. | " | | Nashville. |
| " | Earl J. Bangert, Bank Examiner | Holland. | " | H. B. Oliver, Bank Examiner | Milan. |
| " | Fred T. Bolan, Bank Examiner | 61 Br'dway, N.Y. City | " | H. O. Crumbliss, Bank Examiner | Kingston. |
| " | Charles Clarke, Bank Examiner | Delmar. | " | O. J. Evans, Bank Examiner | Nashville. |
| " | Mortimer Scale, Bank Examiner | 61 Br'dway, N.Y. City | " | D. D. Robertson, Bank Examiner | Brownsville. |
| " | Reginald W. Pawling, Bank Exam. | 61 Br'dway, N.Y. City | " | T. B. Dozier, Bank Examiner | Nashville. |
| N. C. | Clarence Latham, Bank Examiner | Raleigh. | | | |
| " | C. W. Cloninger, Asst. Bk. Examiner | Raleigh. | | | |
| " | T. H. Bennett, Asst. Bk. Examiner | Raleigh. | | | |
| " | G. S. Atmore, Jr., Bank Examiner | Raleigh. | | | |
| " | Thurman Williams, Bank Examiner | Raleigh. | | | |
| " | John Mitchell, Clerk | Raleigh. | | | |
| N. D. | O. E. Lofthus, State Bank Examiner | Bismarck. | | | |
| " | Gilbert Semingson, Chief Deputy | Bismarck. | | | |
| " | W. S. Mitchell, Office Deputy | Bismarck. | | | |
| " | O. A. Engemoen, Deputy | Valley City. | | | |
| " | F. B. McAneney, Deputy | Devils Lake. | | | |
| " | O. E. Bergstrom, Deputy | Minot. | | | |
| " | John Bena, Deputy | Lankin. | | | |
| " | L. E. Dickerson, Deputy | Beach. | | | |
| " | Chas. Carpenter, Deputy | Grafton. | | | |
| " | Hermann Scheffer, Deputy | Bismarck. | | | |
| " | M. E. Howland, Deputy | Valley City. | | | |
| " | J. W. Tanger, Deputy | Fargo. | | | |
| " | L. C. Reep, Deputy | Fargo. | | | |
| " | L. E. Wambheim, Deputy | Bismarck. | | | |
| " | Ole Lovik, Deputy | Larson. | | | |

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STATE BANK OFFICIALS AND EXAMINERS—Continued

| STATE | NAME | ADDRESS | STATE | NAME | ADDRESS |
|-------|---|-----------------|--------|-------------------------------------|--------------------|
| Texas | J. C. Chidsey, Insurance and Banking Commissioner | Austin. | Va. | F. B. Richardson, Chief Examiner | Richmond. |
| " | Chas. V. Johnson, Deputy Insurance Commissioner | Austin. | " | L. R. Ritchie, Asst. Bank Examiner | Richmond. |
| " | F. P. Wood, General Liquidating Agent | Austin. | " | C. T. Allen, Asst. Bank Examiner | Kenbridge. |
| " | J. C. Alvey, Bank Examiner | Austin. | " | F. P. McConnell, Asst. Examiner | Richmond. |
| " | Fred C. Culp, Bank Examiner | Austin. | " | M. E. Bristow, Asst. Examiner | Richmond. |
| " | Jas. Falkner, Bank Examiner | Austin. | " | B. J. Woodward, Bank Examiner | Richmond. |
| " | H. O. McCallon, Bank Examiner | Austin. | Wash. | Claude P. Hay, Bank Commissioner | Olympia. |
| " | Carl Carlson, Bank Examiner | Austin. | " | J. C. Minshull, Deputy Bank Exam. | Olympia. |
| " | A. S. Ferrell, Bank Examiner | Austin. | " | C. H. Eberting, Bank Commissioner | Seattle. |
| " | W. N. Greer, Bank Examiner | Austin. | " | C. E. Hupp, Bank Examiner | Oakesdale. |
| " | H. M. Barton, Bank Examiner | Austin. | " | Fred Stevens, Bank Examiner | Spokane. |
| " | W. A. Williams, Bank Examiner | Austin. | " | H. S. Bennett, Bank Examiner | Tacoma. |
| " | W. C. Jones, Bank Examiner | Austin. | W. Va. | J. S. Hill, Commissioner of Banking | Charleston. |
| " | J. J. Jordan, Bank Examiner | Austin. | " | Geo. M. Weekley, Asst. Com. | Spencer. |
| " | D. B. Diggs, Bank Examiner | Austin. | " | Geo. B. Waggoner, Asst. Com. | Jane Lew. |
| " | T. E. Thornton, Bank Examiner | Austin. | " | W. B. Holden, Asst. Com. | Parkersburg. |
| " | Jacob Embry, Bank Examiner | Austin. | Wis. | Marshall Cousins, Commissioner | Madison. |
| " | W. G. Forrest, Bank Examiner | Austin. | " | W. H. Richards, Deputy Com. | Black River Falls. |
| " | G. B. Hogan, Bank Examiner | Austin. | " | Thos. Herreid, Chief Examiner | Madison. |
| " | C. J. Maner, Bank Examiner | Austin. | " | Chas. E. Butters, Chief Clerk | Madison. |
| " | S. D. Young, Bank Examiner | Austin. | " | R. B. Ellis, Bank Examiner | Madison. |
| " | L. V. Myrich, Bank Examiner | Austin. | " | H. N. Nelson, Bank Examiner | Amherst Junction. |
| " | T. P. Priddie, Jr., Bank Examiner | Austin. | " | Chas. T. Shape, Bank Examiner | Milwaukee. |
| " | John S. Wightman, Bank Examiner | Austin. | " | C. F. Schwenker, Bank Examiner | Eau Claire. |
| " | Nolan Taylor, Bank Examiner | Austin. | " | Wallace Edwards, Bank Examiner | Madison. |
| Utah | N. T. Porter, Bank Commissioner | Centerville. | " | Wm. L. Carey, Bank Examiner | Madison. |
| " | W. E. Evans, Bank Examiner | Salt Lake City. | " | Geo. D. Luscher, Bank Examiner | Milwaukee. |
| " | Aubrey Tolton, Bank Examiner | Salt Lake City. | " | B. M. Backus, Bank Examiner | Madison. |
| Vt. | G. B. Carpenter, Bank Com. | Montpelier. | " | G. W. Jamieson, Bank Examiner | Madison. |
| " | Inez M. Besett, Chief Clerk | Montpelier. | " | Irving E. Backus, Bank Examiner | Madison. |
| " | R. L. Kelleher, Bank Examiner | Montpelier. | " | P. H. Linley, Bank Examiner | Madison. |
| | | | Wyo. | I. C. Newlin, Bank Examiner | Cheyenne. |
| | | | " | A. L. Putnam, Asst. Bank Examiner | Cheyenne. |
| | | | " | C. F. Dickinson, Bank Examiner | Cheyenne. |
| | | | " | Rudolph J. Hofmann, Asst. Bk. Ex. | Cheyenne. |
| | | | " | Guy A. King, Asst. Bk. Ex. | Cheyenne. |



Official Numbering Agent for American Bankers Association

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

July 20, 1920

| NAME AND FEDERAL RESERVE DISTRICT. | ADDRESS. |
|--------------------------------------|--|
| CHIEF NATIONAL BANK EXAMINERS | |
| Mulloney, Daniel C. (1) | 45 Milk St., Boston, Mass. |
| Smith, Sherrill (2) | 720 U. S. Customhouse, New York, N. Y. |
| Johnson, Edward I. (3) | 416 Post Office Bldg., Philadelphia, Pa. |
| Schechter, Wm. J. (4) (Act.) | 527 Williamson Bldg., Cleveland, Ohio. |
| Doughton, J. K. (5) | 512 Va. Ry. & Power Bldg., Richmond, Va. |
| Pole, J. William (6) | 507 Post Office Bldg., Atlanta, Ga. |
| Cooper, Silas H. L. (7) | 804 Rector Bldg., Chicago, Ill. |
| Machen, Harry L. (8) | 1310 Federal Reserve Bank Bldg., St. Louis, Mo. |
| Brown, Fred (9) | 416 New York Life Bldg., Minneapolis, Minn. |
| Newnham, Stephen L. (10) | 1515 Commerce Trust Bldg., Kansas City, Mo. |
| Collier, Richard H. (11) | 301 Southland Life Bldg., Dallas, Texas. |
| Gaither, H. R. (12) | 525 First National Bank Bldg., San Francisco, Cal. |
| Freeman, L. R. (2) (Act.) | 720 U. S. Custom House, New York, N. Y. |
| Scott, H. W. (1) (Act.) | 45 Milk St., Boston, Mass. |
| NATIONAL BANK EXAMINERS | |
| Ackerman, Louis H. (4) | 527 Williamson Bldg., Cleveland, Ohio. |
| Albert, H. E. (9) | 416 New York Life Bldg., Minneapolis, Minn. |
| Anheier, C. H. (9) | 416 New York Life Bldg., Minneapolis, Minn. |
| Armstrong, George E. (4) | 527 Williamson Bldg., Cleveland, Ohio. |
| Baker, Wm. B. (3) | 416 Post Office Bldg., Philadelphia, Pa. |
| Barrett, J. W. (3) | Box 977, Johnstown, Pa. |
| Beall, J. Harvey (7) | P. O. Box 824, Des Moines, Iowa. |
| Bean, Norwin S. (1) | 10 Federal Bldg., Manchester, N. H. |
| Bergman, Jr., Henry C. (10) | c/o Clearing House Association Muskegoe Okla. |
| Best, John A. (3) | Room 23 P. O. Bldg., Wilkes-Barré, Pa. |
| Birkhead, Oliver W. | c/o Comptroller Currency, Washington D. C. |
| Black, Harold W. (1) | 45 Milk Street, Boston, Mass. |
| Borden, Daniel C. (2) | 720 U. S. Custom House, New York, N. Y. |
| Borden, John C. (6) | 603 W. Church Ave., Knoxville, Tenn. |
| Boyd, Charles E. (6) | 105 Regina Ave., Mobile Ala. |
| Bradley, Arthur R. (10) | 1515 Commerce Trust Bldg., Kansas City, Mo. |
| Breg, Clarence E. (11) | 501 Southland Life Bldg., Dallas, Texas. |
| Brooks, Roger E. (5) | 217 Metropolitan Bank Bldg., Washington, D. C. |
| Brown, C. V. (3) | 416 Post Office Bldg., Philadelphia, Pa. |
| Buckles, Ward M. (9) | 8 Montana Bldg., Helena, Mont. |
| Byers, Ralph W. (2) | 720 U. S. Custom House, New York, N. Y. |
| Camp, Albert B. (4) | P. O. Box 202, Central Sta., Toledo, Ohio. |
| Cecil, K. B. (3) | 416 Post Office Bldg., Philadelphia, Pa. |
| Challman, L. Oscar (10) | Capital Bldg., Cheyenne, Wyo. |
| Chapman, C. H. (3) | 413 Post Office Bldg., Philadelphia, Pa. |
| Chenault, John B. (4) | Maysville, Ky. |
| Cloe, Wm. B. (5) | P. O. Box 1185, Huntington, W. Va. |
| Coffin, George M. (1) | 60 West 10th Street, New York, N. Y. |
| Congdon, George C. (3) | P. O. Box 497, Williamsport, Pa. |
| Congdon, Sidney B. (4) | 527 Williamson Bldg., Cleveland, Ohio. |
| Cooney, Dan H. (4) | 527 Williamson Bldg., Cleveland, Ohio. |
| Cooper, Roy A. (10) | 812 American National Bank Bldg., Oklahoma City, Okla. |
| Cooper, T. A. (1) | 28 School St., Montpelier, Vt. |
| Crocker, Sherwood (10) | 718 Grant St., Denver, Colo. |
| Dalton, John W. (5) | P. O. Box 958, Charlotte, N. C. |
| Davenport, Henry B. | c/o Comptroller of the Currency, Washington, D. C. |
| Davis, Thomas H. (5) | 512 Va. Ry. & Power Bldg., Richmond, Va. |
| Donough, Milton E. (2) | P. O. 343, Ithaca, N. Y. |
| Dougherty, Wm. P. (9) | 631 First Ave., Fargo, N. D. |
| DuBois, Nathan S. (4) | P. O. 1058, Pittsburgh, Pa. |
| Paris, A. B. (4) | 111 E. Auburn Ave., Cincinnati, Ohio. |
| Filson, Chas. H. (10) | 321 N. First St., Guthrie, Okla. |
| Finney, R. Gordon (5) | P. O. Box 401, Lynchburg, Va. |
| Fletcher, Thomas E. (6) | Cordele, Ga. |
| Folger, Wm. P. (5) | P. O. Box 326, Columbia, S. C. |
| Funsten, Jr., James B. (2) | 720 U. S. Customhouse, New York, N. Y. |
| Funsten, William P. (7) | P. O. Box 326, Davenport, Iowa |
| George, Harry L. (2) | 27 N. Main Ave., Albany, N. Y. |
| Goodell, George W. (10) | 2070. Clermont St., Denver, Colo. |
| Gough, E. H. (8) | Boonville, Ind. |
| Gray, Wm. M. (12) | 163 Hill St., Ocean Park, Cal. |
| Griffin, James L. (6) | 507 Post Office Bldg., Atlanta, Ga. |
| Griffey, Orville A. (10) | 812 American Nat'l Bank Bldg., Oklahoma City, Okla. |
| Haneke, Edward C. (4) | P. O. Box 151, Lima, Ohio. |
| Hargreaves, R. L. (8) | 1310 Federal Reserve Bank Bldg., St. Louis, Mo. |
| Harkin, Daniel V. (7) | 804 Rector Bldg., Chicago, Ill. |
| Haugen, N. E. (7) | 2803 Grand Ave., Des Moines, Ia. |
| Hayes, Jr., Ben (7) | 331 Federal Bldg., Milwaukee, Wis. |
| Hayes, Wm. Z. (2) | P. O. Box 740, Buffalo, N. Y. |
| Hodgson, R. M. (6) | 507 Post Office Bldg., Atlanta, Ala. |
| Hoffman, Lawrence W. (5) | 512 Va. Ry. & Power Bldg., Richmond, Va. |
| Horn, Charles F. (2) | 720 U. S. Customhouse, New York, N. Y. |
| Houston, Robert C. (7) | 609 Spencer Ave., Marion, Ind. |
| Hurley, Michael J. (1) | 45 Milk Street, Boston, Mass. |
| Hutt, Wm. E. (11) | Sherman, Texas. |
| James, Arthur L. (12) | 912 O St., Sacramento, Cal. |
| Jernegan, Edward S. (12) | 459 Blackstone Ave., Fresno, Cal. |
| Johnson, Robin M. (11) | c/o First National Bank, St. Cloud, Fla. |
| Kennedy, J. L. (7) | Drawer N, Sheldon, Iowa. |
| Kuchins, Charles R. (6) | P. O. Box 275, Bessemer, Ala. |
| Lammond, W. Morris (3) | P. O. Box 61, Lancaster, Pa. |
| La Roque, O. K. (5) | Box 562, Raleigh, N. C. |
| Longmoor, Stanley A. (11) | 501 Southland Life Bldg., Dallas, Texas. |
| Lorang, Peter J. (9) | 416 New York Life Bldg., Minneapolis, Minn. |
| Madland, L. L. (9) | c/o Security Trust & Savings Bank, Billings, Mont. |
| McBryde, W. W. (6) | 507 P. O. Bldg., Atlanta, Ga. |
| McCans, A. B. (11) | 501 Southland Life Bldg., Dallas, Texas. |
| McGrath, John C. (7) | P. O. Box 592, Indianapolis, Ind. |
| McLean, Martin (12) | 310 Central Bldg., Seattle, Wash. |
| Mansfield, Fred S. (11) | 501 Southland Life Bldg., Dallas, Texas. |
| Marcuse, Benjamin (2) | 560 W. 144th St., New York, N. Y. |
| Martin, Charles H. (12) | 708 Trust & Savings Bldg., Los Angeles, Cal. |
| Martin, Leo H. (12) | 525 First National Bank Bldg., San Francisco, Cal. |
| Maxey, Charles T. (12) | 525 First National Bank Bldg., San Francisco, Cal. |
| Mertens, Charles R. (7) | Shelbyville, Ill. |
| Miller, J. Francis (4) | Box 163, Wilksburg, Pa. |
| Minor, W. G. (7) | Cannelton, Ind. |
| Mitchell, Wm. F. (2) | 198 Elmendorf Street, Kingston, N. Y. |
| Montgomery, Robert (4) | 509 Nat'l Bank of W. Va. Bldg., Wheeling, W. Va. |
| Moore, Samuel A. (2) | 720 U. S. Custom House, New York, N. Y. |
| Morgan, Wm. M. (8) | 205 Federal Bldg., Louisville, Ky. |
| Mossman, John D. (10) | 635 Tyler St., Topeka, Kan. |
| Murphy, David (11) | c/o State House, Waco, Tex. |
| Norris, Frank L. (2) | 1925 Seventh Ave., New York, N. Y. |
| Otto, Charles C. (12) | S. 1124 Walnut St., Spokane, Wash. |
| Parker, Edward F. (1) | 75 Concord St., Woodford Sta., Portland, Me. |
| Partridge, Paul (7) | 801 N. Perry Ave., Apt. No. 2, Peoria, Ill. |
| Patterson, Bert K. (9) | 416 New York Life Bldg., Minneapolis, Minn. |
| Peightel, John C. (8) | Seymour, Mo. |
| Penix, J. L. (11) | 901 Fillmore Street, Amarillo, Texas. |
| Raney, Harry B. (12) | c/o Newhouse Hotel, Salt Lake City, Utah. |
| Ransom, Frank T. (8) | 805-6 Central Bank Bldg., Memphis, Tenn. |
| Reed, William H. (10) | 1515 Commerce Trust Bldg., Kansas City, Mo. |
| Reagan, Wm. A. (9) | 416 New York Life Bldg., Minneapolis, Minn. |
| Robb, Ellis D. (7) | Colonial Apartments, Waterloo, Iowa. |
| Roberts, Luther K. (3) | 416 Post Office Bldg., Philadelphia, Pa. |
| Roberts, W. C. (6) | 501 Southland Life Bldg., Dallas, Texas. |
| Sawyer, Jr., John T. (7) | 535 Downer Ave., Milwaukee, Wis. |
| Sawyer, L. M. (12) | 223 N. 8th Street, Boise, Idaho. |
| Sisk, Carl M. (3) | F. R. D. No. 1, Douglasville, Pa. |
| Smiley, Mervale D. (9) | Cataract Hotel, Sioux Falls, S. D. |
| Smith, Arthur B. (9) | 631 First Ave., Fargo, N. D. |
| Smith, Clarence F. (7) | 804 Rector Bldg., Chicago, Ill. |
| Smith, George H. (4) | P. O. Box 1058, Pittsburgh, Pa. |
| Smith, John H. (9) | 416 New York Life Bldg., Minneapolis, Minn. |
| Smith, Roy E. (10) | Federal Bldg., Hastings, Neb. |
| Snyder, Vernon G. (3) | Room 23, P. O. Bldg., Wilkes Barre, Pa. |
| Stearns, E. Willey (2) | 720 U. S. Custom House, New York, N. Y. |
| Stewart, Charles A. (5) | 217 Metropolitan Bldg., Washington, D. C. |
| Stuart, Robert K. (7) | 804 Rector Bldg., Chicago, Ill. |
| Sullenberger, Sam. F. (10) | 1515 Commerce Trust Bldg., Kansas City, Mo. |
| Summers, George S. (3) | Box 255, Carlisle, Pa. |
| Thomas, Thomas C. (4) | Neil House, Columbus, Ohio. |
| Thompson, A. D. (11) | 1104 W. Mulberry Ave., San Antonio, Texas. |
| Thompson, J. Ernest (11) | 501 Southland Life Bldg., Dallas, Texas. |
| Thompson, Oscar (12) | 708 Trust & Savings Bldg., Los Angeles, Cal. |
| Trimble, James (5) | 217 Metropolitan Bldg., Washington, D. C. |
| Waggoner, D. Easley (7) | 804 Rector Bldg., Chicago, Ill. |
| Walker, Harry W. (9) | P. O. Box 71, Huron, S. D. |
| Williams, Robert C. (7) | 804 Rector Bldg., Chicago, Ill. |
| Williams, Thomas M. (10) | 1515 Commerce Trust Bldg., Kansas City, Mo. |
| Wilson, Lewis (10) | Box 451, Hutchinson, Kan. |
| Wood, D. R. (5) | P. O. Bldg., Martinsburg, W. Va. |
| Wood, John S. (8) | 406 Custom House, Portland, Ore. |
| Woods, J. K. (11) | P. O. Box 195, Houston, Texas. |
| Woodside, Hal (8) | 541 South Clay Ave., Kirkwood, Mo. |
| Wright, Irwin D. (9) | 416 New York Life Bldg., Minneapolis, Minn. |
| Young, Wm. R. (8) | 655 Park Ave., Hot Springs, Ark. |

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CLEARING HOUSES IN THE UNITED STATES AND CANADA

The following Cities and Towns have Bank Clearing House Associations.

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

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

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

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

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| Reserves Required to be held by members in Federal Reserve Bank | | |
|---|---|---|
| Banks Not in Reserve or Central Reserve City | Reserve City Banks | Central Reserve City Banks |
| 7% of Demand Deposits 3% of Time Deposits | 10% of Demand Deposits 3% of Time Deposits | 13% of Demand Deposits 3% of Time Deposits |

Central Reserve Cities

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



Reserve Cities

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

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

FEDERAL RESERVE BANK INFORMATION

FEDERAL RESERVE BOARD

WASHINGTON, D. C.

Ex-officio Members

DAVID F. HOUSTON, *Secretary of the Treasury, Chairman.*

JOHN SKELTON WILLIAMS, *Comptroller of the Currency.*

W. P. G. HARDING, *Governor*

EDMUND PLATT, *Vice-Governor*

CHARLES S. HAMLIN

HENRY A. MOEHLENPAH

ADOLPH C. MILLER

W. T. CHAPMAN, *Secretary.*

W. W. HOXTON, *Executive Secretary.*

W. M. IMLAY, *Fiscal Agent.*

W. W. PADDOCK, *Chief, Division of Examination.*

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

R. G. EMERSON, *Assistant Secretary.*

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

M. JACOBSON, *Statistician.*

E. L. SMEAD, *Chief, Division of Reports and Statistics.*

FEDERAL ADVISORY COUNCIL—(1920)

PHILIP STOCKTON, Boston, District No. 1

A. B. HEPBURN, New York, District No. 2

LEVI L. RUE, Philadelphia, District No. 3

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

J. G. BROWN, Raleigh, N. C., District No. 5

OSCAR WELLS, Birmingham, District No. 6

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

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

C. T. JAFFRAY, Minneapolis, District No. 9

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

R. L. BALL, San Antonio, District No. 11

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

FEDERAL RESERVE BANK INFORMATION

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

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut, except Fairfield County. Membership: National Banks 396; State Banks 36.

DIRECTORS

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

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

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

OFFICERS

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

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

HARRY F. CURRIER, *Auditor*; ARTHUR H. WEED, *Counsel*.

| LIABILITIES | | RESOURCES | |
|---|----------------------|--|----------------------|
| Capital paid in | \$ 7,532,000 | Gold coin and certificates | \$ 11,453,000 |
| Surplus | 8,359,000 | Gold settlement fund | 61,648,000 |
| Government deposits | 1,103,000 | Gold with Foreign Agencies | 8,142,000 |
| Due to members—reserve account | 117,948,000 | Gold with Federal Reserve Agents | 116,509,000 |
| Deferred availability items | 52,810,000 | Gold redemption fund | 16,552,000 |
| All other deposits | 3,812,000 | Legal tender notes, silver, etc. | 8,058,000 |
| Federal Reserve notes in actual circulation | 280,617,000 | Total reserve | \$222,362,000 |
| Federal Reserve bank notes in circulation, net liability... | 14,019,000 | Bills discounted—secured by Government | |
| All other liabilities | 5,431,000 | War obligations—members | 86,196,000 |
| | | Bills discounted—all others | 60,020,000 |
| | | Bills bought in open market | 33,183,000 |
| | | U. S. Gov. Bonds | 560,000 |
| | | U. S. Victory Notes | 5,000 |
| | | U. S. Gov. certificates of indebtedness | 21,932,000 |
| | | Bank premises | 1,388,000 |
| | | Five per cent redemption fund against Federal Reserve bank notes | 1,072,000 |
| | | Uncollected items and other deductions from gross deposits | 64,484,000 |
| | | All other resources | 429,000 |
| TOTAL LIABILITIES | \$491,631,000 | TOTAL RESOURCES | \$491,631,000 |

FEDERAL RESERVE BANK INFORMATION

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

TERRITORY IN DISTRICT—The State of New York and the following counties in New Jersey: Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, and Warren and the County of Fairfield, Connecticut. Membership: National Banks 638; State Banks 133.

DIRECTORS

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

CLASS B:—CHARLES A. STONE (1922), N. Y. City; LESLIE R. PALMER (1921), Croton-on-Hudson, N. Y.; RICHARD H. WILLIAMS (1920), Madison, N. J.

CLASS C:—PIERRE JAY (1922), N. Y. City, *Chairman of Board*; GEORGE F. PEABODY (1921), Saratoga Springs, N. Y., *Deputy Chairman of Board*; W. L. SAUNDERS (1920), Plainfield, N. J.

OFFICERS

GENERAL OFFICERS

BENJ. STRONG, *Governor*; J. HERBERT CASE, *Acting Governor*; LOUIS F. SAILER, *Deputy Governor*; GEORGE L. HARRISON, *Deputy Governor*; EDWIN R. KENZEL, *Deputy Governor*; EDWARD H. HART, *General Counsel*; DUDLEY H. BARROWS, *Secretary*.

SENIOR OFFICERS

J. HERBERT CASE, *Controller of Loans Pro tem and Controller of Foreign Relations Pro tem*; LAURENCE H. HENDRICKS, *Controller at Large and Controller of Collections*; CHANNING RUDD, *Controller of Government Loan Organization and Manager Liberty Loan Association Department*; LESLIE R. ROUNDS, *Controller of Accounts, Manager Accounting Dept., and Manager Disbursing Dept.*; EDWIN R. KENZEL, *Controller of Investments Pro tem*; JOSEPH D. HIGGINS, *Controller of Cash and Custodies*; ARTHUR W. GILBART, *Controller of Administration*; J. WILSON JONES, *Controller of Fiscal Agency Functions*.

JUNIOR OFFICERS

GILBERT E. CHAPIN, *Manager, Loan Dept.*; CHARLES H. COE, *Manager, Check Dept.*; JAY E. CRANE, *Manager, Foreign Dept., and Assistant Secretary*; RALPH T. CRANE, *Manager, Member Bank Relations Dept.*; WILLIAM H. DILLISTIN, *Manager, Bank Examinations Dept.*; EDWIN C. FRENCH, *Manager, Vault Dept.*; BETHUNE M. GRANT, *Manager, Government Securities Sales Dept.*; WILLIAM A. HAMILTON, *Manager, Cash Dept.*; HOWARD M. JEFFERSON, *Manager, Personnel Dept.*; ADOLPH J. LINS, *Manager at Large*; WALTER B. MATTESON, *Manager, Certificates of Indebtedness Dept., and Manager, Securities Dept.*; HENRY R. MURRAY, *Manager, Collection Dept.*; ROBERT M. O'HARA, *Manager, Bill Dept.*; JOHN E. RAASCH, *Manager, Planning Dept.*; JAMES M. RICE, *Manager, Government Bond Dept.*; CARL SNYDER, *Manager, Statistics Dept.*; I. WARD WATERS, *Manager, Service Dept.*; FRANCIS OAKEY, *Acting General Auditor*; HARRY ARTHUR HOPF, *Organization Counsel*.

FEDERAL RESERVE AGENT

PIERRE JAY, New York City.

SHEPARD MORGAN, *Assistant Federal Reserve Agent*.

BUFFALO BRANCH. (Transit Number 10-26)

R. M. GIDNEY, *Manager*; W. W. SCHNECKENBURGER, *Cashier*; HALSEY W. SNOW, Jr., *Assistant Cashier*.

DIRECTORS

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

| LIABILITIES | RESOURCES |
|--|--|
| Capital paid in | Gold coin and certificates |
| \$ 24,669,000 | \$ 85,530,000 |
| Surplus | Gold settlement fund |
| 45,082,000 | 71,628,000 |
| Government deposits | Gold with Foreign Agencies |
| 244,000 | 40,932,000 |
| Due to members—reserve account | Gold with Federal Reserve Agents |
| 745,307,000 | 283,547,000 |
| Deferred availability | Gold redemption fund |
| 101,296,000 | 33,975,000 |
| All other deposits | Legal tender notes, silver, etc. |
| 31,332,000 | 106,491,000 |
| Federal Reserve notes in actual circulation | Total cash reserve |
| 859,232,000 | \$620,103,000 |
| Federal Reserve bank notes in circulation, net liability | Bills discounted—secured by Government war obligation |
| 37,724,000 | 518,503,000 |
| All other liabilities | Bills discounted—all others |
| 28,879,000 | 263,059,000 |
| TOTAL LIABILITIES | Bills bought in open market |
| \$1,873,765,000 | 189,342,000 |
| | U. S. Government Bonds |
| | 1,457,000 |
| | U. S. Government Victory Notes |
| | 50,000 |
| | U. S. certificates of indebtedness |
| | 117,248,000 |
| | Bank premises |
| | 3,657,000 |
| | Five per cent redemption fund against Federal Reserve bank notes |
| | 3,116,000 |
| | Uncollected items and other deductions from gross deposits |
| | 155,757,000 |
| | All other resources |
| | 1,473,000 |
| | TOTAL RESOURCES |
| | \$1,873,765,000 |

FEDERAL RESERVE BANK INFORMATION

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

TERRITORY IN DISTRICT—Delaware, the following counties of New Jersey: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Ocean, and Salem, and all Pennsylvania east of western boundary of following counties: McKean, Elk, Clearfield, Cambria, and Bedford. Membership: National Banks 648; State Banks 40.

DIRECTORS

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

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

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

OFFICERS

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

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

| LIABILITIES | RESOURCES |
|--|---|
| Capital paid in.....\$ 8,326,000 | Gold coin and certificates.....\$ 1,082,000 |
| Surplus fund..... 8,805,000 | Gold settlement fund..... 44,326,000 |
| Government deposits..... 1,488,000 | Gold with Foreign Agencies..... 8,922,000 |
| Due to members—reserve account..... 103,508,000 | Gold with Federal Reserve Agents..... 86,652,000 |
| Deferred availability items..... 51,017,000 | Gold redemption fund..... 14,414,000 |
| All other deposits..... 4,690,000 | Legal tender notes, silver, etc..... 275,000 |
| Federal Reserve notes in actual circulation..... 284,785,000 | Total cash reserve..... \$155,671,000 |
| Federal Reserve bank notes in circulation, net liability... 19,143,000 | Bills discounted—secured by Government war obligations..... 161,234,000 |
| All other liabilities..... 5,744,000 | Bills discounted—all others..... 29,187,000 |
| TOTAL LIABILITIES.....\$451,506,000 | Bills bought in open market..... 2,012,000 |
| | U. S. Government bonds..... 1,386,000 |
| | U. S. certificates of indebtedness..... 36,091,000 |
| | Bank premises..... 592,000 |
| | Uncollected items and other deductions from gross deposits..... 63,343,000 |
| | Five per cent redemption fund against Federal Reserve bank notes..... 1,300,000 |
| | All other resources..... 690,000 |
| | TOTAL RESOURCES..... \$451,506,000 |

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

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

DIRECTORS

CLASS A:—ROBERT WARDROP (1920), Pittsburgh; CHESS LAMBERTON (1922), Franklin, Pa.; O. N. SAMS (1921), Hillsboro, Ohio.

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

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

OFFICERS

DAVID C. WILLS, *Federal Reserve Agent*; J. C. NEVIN, *Assistant Federal Reserve Agent and Secretary*.
E. R. FANCHER, *Governor*; M. J. FLEMING, *Assistant to Governor*; F. J. ZURLINDEN, *Assistant to Governor*;
H. G. DAVIS, *Cashier*.

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

F. V. GRAYSON, *Auditor*.

CINCINNATI BRANCH. (Transit Number 13-43)

L. W. MANNING, *Manager*; B. J. LAZAR, *Cashier*; JOHN P. H. BREWSTER, *Assistant Cashier*.

DIRECTORS

W. S. ROWE, L. W. MANNING, JUDSON HARMON, CHAS. A. HINSCH, GEO. D. CRABBS, Cincinnati.

PITTSBURGH BRANCH. (Transit Number 8-30)

GEORGE DE CAMP, *Manager*; THOS. C. GRIGGS, *Cashier*; P. A. BROWN, *Assistant Cashier*.

DIRECTORS

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

| LIABILITIES | RESOURCES |
|--|---|
| Capital paid in.....\$ 10,125,000 | Gold coin and certificates.....\$ 10,252,000 |
| Surplus fund..... 9,089,000 | Gold settlement fund..... 51,444,000 |
| Government deposits..... 274,000 | Gold with Foreign Agencies..... 9,146,000 |
| Due to members—reserve account..... 136,379,000 | Gold with Federal Reserve Agents..... 149,321,000 |
| Deferred availability items..... 58,430,000 | Gold redemption fund..... 1,076,000 |
| All other deposits..... 4,204,000 | Legal tender notes, silver, etc..... 1,729,000 |
| Federal Reserve notes in actual circulation..... 315,789,000 | Total reserve..... \$222,968,000 |
| Federal Reserve bank notes in circulation, net liability... 16,096,000 | Bills discounted—secured by Government war obligations..... 119,577,000 |
| All other liabilities..... 6,236,000 | Bills discounted—all other..... 53,833,000 |
| TOTAL LIABILITIES.....\$556,622,000 | Bills bought in open market..... 53,822,000 |
| | U. S. Government Bonds..... 833,000 |
| | U. S. Government Victory Bonds..... 10,000,000 |
| | U. S. certificates of deposits..... 24,025,000 |
| | Bank premises..... 1,155,000 |
| | Five per cent redemption fund against Federal Reserve bank notes..... 871,000 |
| | Uncollected items and other deductions from gross deposits..... 79,111,000 |
| | All other resources..... 417,000 |
| | TOTAL RESOURCES..... \$556,622,000 |

FEDERAL RESERVE BANK INFORMATION

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

TERRITORY IN DISTRICT—District of Columbia, Maryland, Virginia, North Carolina, South Carolina, and all West Virginia except the counties of Marshall, Ohio, Brooke, Tyler, Wetzel, and Hancock.

Membership: National Banks 549; State Banks 53.

DIRECTORS

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

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

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

OFFICERS

CALDWELL HARDY, *Chairman and Federal Reserve Agent*; GEORGE J. SEAY, *Governor*; CHAS. A. PEPE, *Deputy Governor*; R. H. BROADDUS, *Deputy Governor*; ALBERT S. JOHNSTONE, *Assistant to the Governor*; J. S. WALDEN, Jr., *Assistant to the Governor*; GEORGE H. KEESEE, *Cashier*; C. V. BLACKBURN, *Assistant Cashier*; THOMAS MARSHALL, Jr., *Assistant Cashier*; W. W. DILLARD, *Assistant Cashier*; EDWARD WALLER, Jr., *Assistant Cashier*; MAXWELL G. WALLACE, *Assistant Counsel*; EUGENE G. GRADY, *Auditor*; A. H. DUDLEY, *Assistant Federal Reserve Agent*; J. G. FRY, *Assistant Federal Reserve Agent*.

BALTIMORE BRANCH. (Transit Number 7-27)

M. M. PRENTIS, *Manager*; CHARLES H. WYATT, *Cashier*; F. M. LEEKE, *Assistant Cashier*; THOMAS I. HAYS, *Assistant Cashier*; M. F. REESE, *Assistant Cashier*; HENRY SCHUTZ, *Auditor*; C. N. DULEY, *Assistant Federal Reserve Agent*; RICHARD BRADLEY, *Assistant Federal Reserve Agent*.

DIRECTORS

M. M. PRENTIS, H. B. WILCOX, CHAS. C. HOMER, WALDO NEWCOMER, and WILLIAM INGLE, Baltimore.

| LIABILITIES | RESOURCES |
|--|--|
| Capital paid in \$ 4,789,000 | Gold coin and certificates \$ 2,440,000 |
| Surplus 5,820,000 | Gold settlement fund 15,167,000 |
| Government deposits 1,768,000 | Gold with Foreign Agencies 5,465,000 |
| Due to members—reserve account 56,764,000 | Gold with Federal Reserve Agents 40,797,000 |
| Deferred availability items 44,735,000 | Gold redemption fund 6,724,000 |
| All other deposits 2,488,000 | Legal tender notes, silver, etc. 123,000 |
| Federal Reserve notes in actual circulation 122,109,000 | Total reserve \$ 70,716,000 |
| Federal Reserve bank notes in circulation, net liability 9,489,000 | Bills discounted—secured by Government war obligations 48,302,000 |
| All other liabilities 3,098,000 | Bills discounted—all other 50,765,000 |
| | Bills bought in open market 8,171,000 |
| | U. S. Government bonds 1,233,000 |
| | U. S. certificates of indebtedness 12,260,000 |
| | Bank premises 739,000 |
| | Uncollected items and other deductions from gross deposits 58,183,000 |
| | Five per cent redemption fund against Federal Reserve bank notes 451,000 |
| | All other resources 274,000 |
| TOTAL LIABILITIES \$251,094,000 | TOTAL RESOURCES \$251,094,000 |

FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 363; State Banks 64.

DIRECTORS

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

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

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

OFFICERS

M. B. WELLBORN, *Governor*; L. C. ADELSON, *Deputy Governor*; CREED TAYLOR, *General Auditor*; M. W. BELL, *Cashier*; R. A. SIMS, *Assistant Cashier*; W. B. ROPER, *Assistant Cashier*; W. R. PATTERSON, *Assistant Cashier*; J. L. CAMPBELL, *Assistant Cashier*; H. F. CONNIFF, *Assistant Cashier*; J. M. SLATTERY, *Secretary*.

BIRMINGHAM BRANCH. (Transit Number 61-19)

ALEX. E. WALKER, *Manager*; W. C. STERRETT, *Cashier*.

DIRECTORS

W. H. KETTING, *Chairman*; OSCAR WELLS, T. O. SMITH, W. W. CRAWFORD, and JOHN H. FRYE.

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

G. R. DE SAUSSURE, *Manager*; W. G. WILSON, *Cashier*.

DIRECTORS

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

NASHVILLE BRANCH. (Transit Number 87-10)

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

DIRECTORS

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

NEW ORLEANS BRANCH. (Transit Number 14-21)

MARCUS WALKER, *Manager*; W. H. BLACK, *Assistant Manager*; LOUIS BUCKNER, Jr., *Cashier*.

DIRECTORS

P. H. SAUNDERS, *Chairman*, New Orleans; A. P. BUSH, Mobile, Ala.; J. E. BOUDEN, Jr., New Orleans; H. B. LIGHTCAP, Jackson, Miss.; MARCUS WALKER, New Orleans, La.; R. S. HECHT, New Orleans, La.; F. W. FOOTE, Hattiesburg, Miss.

SAVANNAH AGENCY.

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

| LIABILITIES | RESOURCES |
|---|--|
| Capital paid in \$ 3,779,000 | Gold coin and certificates \$ 7,915,000 |
| Surplus 4,695,000 | Gold settlement fund 6,741,000 |
| Government deposits 1,029,000 | Gold with Foreign Agencies 4,015,000 |
| Due to members—reserve account 53,229,000 | Gold with Federal Reserve Agents 49,034,000 |
| Deferred availability items 22,255,000 | Gold redemption fund 7,740,000 |
| All other deposits 1,878,000 | Legal tender notes, silver, etc. 1,682,000 |
| Federal Reserve notes in actual circulation 140,592,000 | Total reserve \$ 77,127,000 |
| Federal Reserve bank notes in circulation, net liability 11,024,000 | Bills discounted—secured by Government war obligations 48,984,000 |
| All other liabilities 3,322,000 | Bills discounted—all other 65,074,000 |
| TOTAL LIABILITIES \$241,803,000 | Bills bought in open market 4,621,000 |
| | U. S. Government bonds 114,000 |
| | U. S. Government Victory notes 3,000 |
| | U. S. certificates of indebtedness 15,666,000 |
| | Bank premises 589,000 |
| | Uncollected items and other deductions from gross deposits 28,865,000 |
| | Five per cent redemption fund against Federal Reserve bank notes 523,000 |
| | All other resources 237,000 |
| | TOTAL RESOURCES \$241,803,000 |

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FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 1048; State Banks 326.

DIRECTORS

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

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

CLASS C:—W. A. HEATH (1921), Evanston, Ill., *Chairman of Board and Federal Reserve Agent*; JAMES SIMPSON (1920), Chicago, *Deputy Chairman of Board*; FRANK C. BALL (1922), Muncie, Ind.

OFFICERS

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

DETROIT BRANCH. (Transit No. 9-29)

ROBERT B. LOCKE, *Manager*; JOHN G. BASKIN, *Assistant Federal Reserve Agent*; H. N. BAXENDALE, *Acting Assistant Federal Reserve Agent*; WM. R. CATION, *Cashier*; J. B. DEW, *Assistant Cashier*.

DIRECTORS

ROBERT B. LOCKE, *Chairman*; JOHN BALLANTYNE, EMORY W. CLARK, JULIUS H. HAASS, CHARLES H. HODGES, *Detroit*.

| LIABILITIES | RESOURCES |
|--|--|
| Capital paid in | \$ 13,000,000 |
| Surplus | 14,292,000 |
| Government deposits | 4,025,000 |
| Due to members—reserve account | 252,674,000 |
| Deferred availability items | 67,284,000 |
| All other deposits | 7,242,000 |
| Federal Reserve notes in actual circulation | 531,449,000 |
| Federal Reserve bank notes in circulation, net liability | 31,328,000 |
| All other liabilities | 14,200,000 |
| TOTAL LIABILITIES | \$935,784,000 |
| | Gold coin and certificates \$ 24,276,000 |
| | Gold settlement fund 56,546,000 |
| | Gold with Foreign Agencies 13,272,000 |
| | Gold with Federal Reserve Agents 174,208,000 |
| | Gold redemption fund 26,950,000 |
| | Legal tender notes, silver, etc. 9,217,000 |
| | Total reserve \$304,469,000 |
| | Bills discounted—secured by Government war obligations 130,747,000 |
| | Bills discounted—all other 296,208,000 |
| | Bills bought in open market 54,648,000 |
| | U. S. Government bonds 4,447,000 |
| | U. S. certificates of indebtedness 39,631,000 |
| | Bank premises 2,116,000 |
| | Uncollected items and other deductions from gross deposits 100,726,000 |
| | Five per cent redemption fund against Federal Reserve bank notes 1,557,000 |
| | All other resources 1,205,000 |
| | TOTAL RESOURCES \$935,784,000 |

FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 477; State Banks 85.

DIRECTORS

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

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

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

OFFICERS

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

LITTLE ROCK BRANCH. (Transit Number 81-13)

A. F. BAILEY, *Manager*; M. H. LONG, *Cashier*.

DIRECTORS

A. F. BAILEY, C. A. PRATT, J. E. ENGLAND, Jr., GEO. W. ROGERS, and MOORHEAD WRIGHT.

LOUISVILLE BRANCH (Transit Number 21-59)

W. P. KINCHELOE, *Manager*; JOHN T. MOORE, *Cashier*; EARL R. MUIR, *Assistant Cashier*.

DIRECTORS

W. P. KINCHELOE, Louisville; W. C. MONTGOMERY, Elizabethtown, F. M. SACKETT, Louisville; GEORGE W. NORTON, Louisville; E. L. SWEARINGER, Louisville.

MEMPHIS BRANCH. (Transit Number 26-3)

JNO. J. HEFLIN, *Manager*; A. J. WILLIAMS, *Cashier*; V. S. FUQUA, *Assistant Cashier*.

DIRECTORS

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

| LIABILITIES | RESOURCES |
|---|--|
| Capital paid in.....\$ 4,247,000 | Gold coin and certificates.....\$ 3,583,000 |
| Surplus fund..... 3,724,000 | Gold settlement fund..... 12,813,000 |
| Government deposits..... 945,000 | Gold with Foreign Agencies..... 5,242,000 |
| Due to members—reserve account..... 65,885,000 | Gold with Federal Reserve Agents..... 45,416,000 |
| Deferred availability items..... 36,866,000 | Gold redemption fund..... 5,218,000 |
| All other Deposits..... 2,717,000 | Legal tender notes, silver, etc..... 7,359,000 |
| Federal Reserve notes in actual circulation..... 126,289,000 | Total reserve..... \$ 79,631,000 |
| Federal Reserve bank notes in circulation, net liability .. 8,765,000 | Bills discounted—Secured by Government |
| All other liabilities..... 3,333,000 | war obligations..... 54,601,000 |
| TOTAL LIABILITIES.....\$252,771,000 | Bills discounted—all other..... 52,078,000 |
| | Bills bought in open market..... 3,657,000 |
| | United States Government Bonds..... 1,153,000 |
| | U. S. certificates of indebtedness..... 17,316,000 |
| | Bank premises..... 866,000 |
| | Uncollected items and other deductions |
| | from gross deposits..... 42,455,000 |
| | Five per cent redemption fund against |
| | Federal Reserve bank notes..... 523,000 |
| | All other resources..... 491,000 |
| | TOTAL RESOURCES..... \$252,771,000 |

FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 836; State Banks 88.

DIRECTORS

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

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

CLASS C:—JOHN H. RICH (1920), Minneapolis. *Chairman of Board and Federal Reserve Agent*; W. H. LIGHTNER (1921), St. Paul; C. H. BENEDICT (1922), Lake Linden, Mich.

OFFICERS

R. A. YOUNG, *Governor*; S. S. COOK, *Cashier*; CURTIS L. MOSHER, *Assistant Federal Reserve Agent*; J. F. EBERSOLE, *Assistant Federal Reserve Agent*; L. W. LONG, *Acting Auditor*; HARRY YAEGER, *Field Representative*.

ASSISTANT CASHIERS:—FRANK C. DUNLOP, GRAY WARREN, R. E. TOWLE, L. E. RAST.

HELENA BRANCH

(Authorized but not yet opened for business)

O. A. CARLSON, *Mgr.*

| LIABILITIES | RESOURCES |
|--|---|
| Capital paid in.....\$ 3,269,000 | Gold coin and certificates.....\$ 7,223,000 |
| Surplus..... 3,569,000 | Gold settlement board, Federal Reserve Board..... 6,271,000 |
| Government deposits..... 419,000 | Gold with Foreign Agencies..... 3,011,000 |
| Due to members—reserve account..... 44,660,000 | Gold with Federal Reserve Agents..... 32,329,000 |
| Deferred availability items..... 15,639,000 | Gold redemption fund..... 8,000 |
| All other deposits..... 1,545,000 | Legal tender notes, silver, etc..... 79,000 |
| Federal Reserve notes in actual circulation..... 77,728,000 | Total reserve..... \$ 48,921,000 |
| Federal Reserve bank notes in circulation, net liability.. 7,057,000 | Bills discounted—secured by Government war obligations..... 5,096,000 |
| All other liabilities..... 2,636,000 | Bills discounted—all other..... 67,029,000 |
| TOTAL LIABILITIES..... \$156,522,000 | Bills bought in open market..... 4,205,000 |
| | U. S. Government bonds..... 116,000 |
| | Bank premises..... 556,000 |
| | U. S. certificates of indebtedness..... 8,486,000 |
| | Uncollected items and other deductions from gross deposits..... 21,074,000 |
| | Five per cent redemption fund against Federal Reserve bank notes..... 568,000 |
| | All other resources..... 471,000 |
| | TOTAL RESOURCES..... \$156,522,000 |

FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 1005; State Banks 33.

DIRECTORS

CLASS A:—W. J. BAILEY (1922), Atchison, Kan.; C. E. BURNHAM (1920), Norfolk, Neb.; J. C. MITCHELL (1921), Denver, Colo.

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

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

OFFICERS

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

ASSISTANT CASHIERS:—JOHN PHILLIPS, Jr., E. P. TYNER, G. E. BARLEY, M. W. E. PARK, A. G. FROST, A. M. McADAMS, G. H. PIPKIN.

DENVER BRANCH (Transit Number 23-19)

C. A. BURKHARDT, *Manager*; JOS. E. OLSON, *Cashier*; A. J. CONWAY, *Assistant Cashier*.

DIRECTORS

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

OMAHA BRANCH (Transit Number 27-12)

L. H. EARHART, *Manager*; P. R. FREDMAN, *Cashier*; G. A. GREGORY, and W. D. LOWER, *Assistant Cashiers*.

DIRECTORS

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

OKLAHOMA CITY BRANCH.

(Authorized but not yet open for business)

C. E. DANIEL, *Manager*; R. O. WUNDERLICH, *Cashier*.

DIRECTORS

P. C. DINGS, Ardmore; DORSET CARTER, Oklahoma City; WM. MEE, Oklahoma City; E. K. THURMOND, Oklahoma City; C. E. DANIEL, Oklahoma City.

| LIABILITIES | | RESOURCES | |
|--|---------------|---|---------------|
| Capital paid in..... | \$ 4,308,000 | Gold coin and certificates..... | \$ 472,000 |
| Surplus fund..... | 6,116,000 | Gold settlement fund, F. R. B'd..... | 27,195,000 |
| Government deposits..... | 623,000 | Gold with Foreign Agencies..... | 5,353,000 |
| Due to members—reserve account..... | 82,677,000 | Gold with Federal Reserve Agents..... | 36,265,000 |
| Deferred availability items..... | 54,823,000 | Gold redemption fund..... | 3,460,000 |
| All other deposits..... | 2,752,000 | Legal tender notes, silver, etc..... | 1,572,000 |
| Federal Reserve notes in actual circulation..... | 97,622,000 | Total reserve..... | \$ 74,317,000 |
| Federal Reserve bank notes in circulation, net liability . | 15,218,000 | Bills discounted—secured by Government | |
| All other liabilities..... | 3,870,000 | war obligations..... | 33,287,000 |
| TOTAL LIABILITIES..... | \$268,009,000 | Bills discounted—all other..... | 76,851,000 |
| | | Bills bought in open market..... | 2,102,000 |
| | | U. S. Government bonds..... | 8,866,000 |
| | | U. S. certificates of indebtedness..... | 13,079,000 |
| | | Bank premises..... | 730,000 |
| | | Uncollected items and other deductions | |
| | | from gross deposits..... | 57,529,000 |
| | | Five per cent redemption fund against | |
| | | Federal Reserve bank notes..... | 916,000 |
| | | All other resources..... | 331,000 |
| | | TOTAL RESOURCES..... | \$268,009,000 |

Alas.
 Ariz.
 Ark.
 Ala.
 Ala.

FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 652; State Banks 161.

DIRECTORS

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

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

CLASS C:—W. F. RAMSEY (1920), Dallas, *Chairman of Board and Federal Reserve Agent*; W. B. NEWSOME (1921), Dallas, *Deputy Chairman of Board*; H. O. WOOTEN (1922), Abilene, Texas.

OFFICERS

W. F. RAMSEY, *Federal Reserve Agent*; C. C. HALL, *Assistant Federal Reserve Agent*; R. L. VAN ZANDT, *Governor*; LYNN P. TALLEY, *Deputy Governor*; SAM R. LAWDER, *Cashier*; R. B. COLEMAN, *Assistant Cashier*; R. R. GILBERT, *Assistant Cashier*; D. P. REORDAN, *Assistant Cashier*; FRED HARRIS, *Assistant Cashier*; FLOYD IKARD, *Assistant Cashier*; C. B. TEAGARDEN, *General Auditor*; D. S. LAWHON, *Assistant General Auditor*.

EL PASO BRANCH. (Transit Number 88-1)

W. C. WEISS, *Manager*; M. CRUMP, *Cashier*; R. L. KING, *Assistant Federal Reserve Agent and Auditor*.

DIRECTORS

W. C. WEISS, A. F. KERR, U. S. STEWART, A. P. COLES, and W. W. TURNEY, El Paso.

HOUSTON BRANCH. (Transit Number 35-4)

E. F. GOSSETT, *Manager*; PAUL S. MILLER, *Cashier*; J. H. NIENDORFF, *Assistant Federal Reserve Agent and Auditor*.

DIRECTORS

E. F. GOSSETT, J. A. PONDROM, FRANK ANDREWS, J. C. CHIDSEY, and J. J. DAVIS.

| LIABILITIES | RESOURCES |
|---|--|
| Capital paid in \$ 3,744,000 | Gold coin and certificates \$ 5,332,000 |
| Surplus fund 3,030,000 | Gold settlement fund, F. R. B'd 7,732,000 |
| Government deposits 1,029,000 | Gold with Foreign Agencies 2,900,000 |
| Due to members—reserve account 51,140,000 | Gold with Federal Reserve Agents 25,186,000 |
| Deferred availability items 25,621,000 | Gold redemption fund 7,812,000 |
| All other deposits 1,463,000 | Legal tender notes, silver, etc. 1,995,000 |
| Federal Reserve notes in actual circulation 82,351,000 | Total reserve \$ 50,912,000 |
| Federal Reserve bank notes in circulation—net liability 7,059,000 | Bills discounted—secured by Government |
| All other liabilities 2,333,000 | war obligations 29,228,000 |
| | Bills discounted—all others 44,247,000 |
| | Bills bought in open market 405,000 |
| | U. S. Government Bonds 3,966,000 |
| | U. S. certificates of indebtedness 8,495,000 |
| | Bank premises 872,000 |
| | Uncollected items and other deductions |
| | from gross deposits 38,761,000 |
| | Five per cent redemption fund against |
| | Federal Reserve bank notes 588,000 |
| | All other resources 198,000 |
| TOTAL LIABILITIES \$177,670,000 | TOTAL RESOURCES \$177,670,000 |

FEDERAL RESERVE BANK INFORMATION

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

TERRITORY IN DISTRICT—California, Washington, Oregon, Idaho, Nevada, Utah, and the following counties in Arizona: Apache, Coconino, Gila, Maricopa, Mohave, Navajo, Pinal, Yavapai, and Yuma.
 Membership: National Banks 614; State Banks 185.

DIRECTORS

CLASS A:—C. K. McINTOSH (1922), San Francisco; J. E. FISHBURN (1920), Los Angeles, Cal.; M. A. BUCHAN (1921), Palo Alto, Cal.
 CLASS B:—E. H. COX (1922), Madera; A. B. C. DOHRMAN (1920), San Francisco; J. A. MCGREGOR (1921), San Francisco.
 CLASS C:—JOHN PERRIN (1920), San Francisco, *Chairman of Board and Federal Reserve Agent*; WALTON N. MOORE (1921), San Francisco, *Deputy Chairman of Board*; EDWARD ELLIOTT (1922), Berkeley, Calif.

OFFICERS

JNO. U. CALKINS, *Governor*; WM. A. DAY, *Deputy Governor*; IRA CLERK, *Assistant Deputy Governor*; C. H. STEWART, *Assistant Deputy Governor*; W. N. AMBROSE, *Cashier*.
 C. R. SHAW, W. M. HALE, C. D. PHILLIPS, F. H. HOLMAN, C. E. EARHART, and JAY L. REED; *Assistant Cashiers*; S. G. SARGENT, *Assistant Federal Reserve Agent and Chief Examiner*; E. H. TUCKER, *Assistant Federal Reserve Agent*; GAVIN McNAB, *Counsel*; H. S. HOUSE, *Auditor*.

LOS ANGELES BRANCH, (Transit Number 16-16)

C. J. SHEPHERD, *Manager*; A. B. NORDLING, *Cashier*; H. C. VOGELANG, *Assistant Cashier*.

DIRECTORS

C. J. SHEPHERD, San Francisco; A. J. WATERS, Los Angeles; JOSEPH F. SARTORI, Los Angeles; H. M. ROBINSON, Pasadena; ISAAC B. NEWTON, Los Angeles.

PORTLAND BRANCH, (Transit Number 24-1)

FREDERICK GREENWOOD, *Manager*; R. B. WEST, *Cashier*; J. P. BLANCHARD, *Acting Assistant Cashier*.

DIRECTORS

FREDERICK GREENWOOD, Portland; J. C. AINSWORTH, Portland; NATHAN STRAUSS, Portland; EDWARD COOKINGHAM, Portland; J. N. TEAL, Portland.

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

R. B. MOTHERWELL, *Manager*; J. C. GALBRAITH, *Cashier*; PAUL M. LEE, *Assistant Cashier*; J. M. LEISNER, *Acting Assistant Cashier*.

DIRECTORS

R. B. MOTHERWELL, Salt Lake City; L. H. FARNSWORTH, Salt Lake City; C. A. DAY, Ogden; G. G. WRIGHT, Salt Lake City; L. HANCHETT, Salt Lake City.

SEATTLE BRANCH, (Transit Number 19-1)

CHAS. A. McLEAN, *Manager*; D. L. DAVIS, *Cashier*; C. A. BEMIS, *Assistant Cashier*.

DIRECTORS

CHAS. A. McLEAN, M. F. BACKUS, M. A. ARNOLD, CHAS. H. CLARKE, CHAS. E. PEABODY, Seattle, Wash.

SPOKANE BRANCH, (Transit Number 28-1)

W. L. PARTNER, *Manager*; G. H. SCHMIDT, *Acting Cashier*; EVAN BERG, *Assistant Cashier*.

DIRECTORS

D. W. TWOHY, Spokane; R. L. RUTTER, Spokane; W. L. PARTNER, Spokane; PETER MCGREGOR, Spokane; G. I. TOEVS, Spokane.

| LIABILITIES | RESOURCES |
|---|---|
| Capital paid in.....\$ 6,394,000 | Gold coin and certificates.....\$ 13,607,000 |
| Surplus fund..... 7,539,000 | Gold settlement fund, F. R. B'd..... 41,117,000 |
| Government deposits..... 1,242,000 | Gold with Foreign Agencies..... 5,131,000 |
| Due to members—reserve account..... 121,745,000 | Gold with Federal Reserve Agents..... 110,911,000 |
| Deferred availability items..... 25,845,000 | Gold redemption fund..... 9,992,000 |
| All other deposits..... 5,860,000 | Legal tender notes, silver, etc..... 650,000 |
| Federal Reserve notes in actual circulation..... 234,155,000 | Total reserve..... \$181,408,000 |
| Federal Reserve bank notes in circulation, net liability... 8,682,000 | Bills discounted—Secured by Government war obligations..... 42,225,000 |
| All other liabilities..... 5,957,000 | Bills discounted—all other..... 95,463,000 |
| TOTAL LIABILITIES.....\$417,419,000 | Bills bought in open market..... 43,017,000 |
| | U. S. Government bonds..... 2,632,000 |
| | U. S. certificates of indebtedness..... 11,205,000 |
| | Bank premises..... 232,000 |
| | Uncollected items and other deductions from gross deposits..... 40,198,000 |
| | Five per cent redemption fund against Federal Reserve bank notes..... 565,000 |
| | All other resources..... 374,000 |
| | TOTAL RESOURCES..... \$417,419,000 |

Alas.
 Ariz.
 Ark.

FEDERAL LAND BANK INFORMATION

FEDERAL FARM LOAN BOARD

DAVID F. HOUSTON, *Chairman*
CHARLES E. LOBDELL, *Farm Loan Commissioner*
W. S. A. SMITH
W. W. FLANNAGAN, *Secretary*

ASBURY F. LEVER
WM. H. JOYCE

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

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, and New Jersey.
CAPITAL, \$1,419,105.
DIRECTORS—EDWARD H. THOMSON, *President*; B. G. McINTYRE, *Vice-President*; HUGH S. McCONNOR, *Secretary*; G. SCOTT DALGLEISH, *Treasurer*, and HERBERT MYRICK; WM. H. BROWNING, Jr., *Registrar*.

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

TERRITORY IN DISTRICT—Pennsylvania, Delaware, Maryland, Virginia, West Virginia, and the District of Columbia.
CAPITAL, \$1,440,345.
DIRECTORS—VULASKO VAIDEN, *President*; D. FRED SHAMBERGER, *Vice-President*; CALVIN R. TITLOW, *Secretary*; GEO. A. HARRIS, *Treasurer*, and JOHN H. MURRAY; ROBERT CATLETT, *Registrar*.

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

TERRITORY IN DISTRICT—North Carolina, South Carolina, Georgia, and Florida.
CAPITAL, \$1,649,965.
DIRECTORS—D. A. HOUSTON, *President*; L. I. GUION, *Vice-President*; HOWARD C. ARNOLD, *Secretary*; H. H. ROOT, *Treasurer*; R. H. WELCH, *Registrar*.

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

TERRITORY IN DISTRICT—Ohio, Indiana, Kentucky, and Tennessee.
CAPITAL, \$1,986,615.
DIRECTORS—WALTER HOWELL, *President*; H. A. SOMMERS, *Vice-President*; JAMES B. DAVIS, *Secretary*; L. B. CLORE, *Treasurer*, and A. P. SANDLES; A. C. DULANEY, *Registrar*.

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

TERRITORY IN DISTRICT—Alabama, Mississippi, and Louisiana.
CAPITAL, \$1,899,100.
DIRECTORS—T. F. DAVIS, *President*; W. C. DUFOUR, *Vice-President*; C. C. GASPARD, *Secretary*; J. V. De GRUY, *Treasurer*, and J. T. SAVAGE; R. TYLER GOODWYN, *Registrar*.

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

TERRITORY IN DISTRICT—Illinois, Missouri and Arkansas.
CAPITAL, \$2,076,105.
DIRECTORS—HERMAN W. DANFORTH, *President*; CARL E. HOPKINS, *Vice-President*; O. J. LLOYD, *Secretary*; L. L. BEAVERS, *Treasurer*, and W. W. FRY; W. H. ALLEN, *Registrar*.

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

TERRITORY IN DISTRICT—Michigan, Wisconsin, Minnesota, and North Dakota.
CAPITAL, \$2,794,260.
DIRECTORS—E. G. QUAMME, *President*; B. F. FAAST, *Vice-President*; H. K. JENNINGS, *Secretary*; PAUL A. PREUS, *Treasurer*, and W. S. HARRIS; F. W. McLEAN, *Registrar*.

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

TERRITORY IN DISTRICT—Iowa, Nebraska, South Dakota, and Wyoming.
CAPITAL, \$2,795,960.
DIRECTORS—D. P. HOGAN, *President*; JOSEPH M. CAREY, *Vice-President*; C. M. GRUENTHER, *Secretary*; E. D. MORCOM, *Treasurer*, and WARREN C. BAKER; M. L. COREY, *Registrar*.

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

TERRITORY IN DISTRICT—Oklahoma, Kansas, Colorado, and New Mexico.
CAPITAL, \$2,042,485.
DIRECTORS—MILAS LASATER, *President*; J. B. McMANUS, *Vice President*; A. N. ROCHESTER, *Secretary*; CALEB DAGG, *Treasurer*, and C. E. SOUTHARD; RALPH VOORHEES, *Registrar*.

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

TERRITORY IN DISTRICT—The State of Texas.
CAPITAL, \$2,482,605.
DIRECTORS—M. H. GOSSETT, *President*; J. A. THOMPSON, *Vice-President*; S. A. LINDSAY, *Secretary*; R. D. JOHNSON, *Treasurer*, and D. J. WOODWARD; JAS. H. BRANARD, *Registrar*.

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

TERRITORY IN DISTRICT—California, Nevada, Utah, and Arizona.
CAPITAL, \$1,604,790.
DIRECTORS—W. D. ELLIS, *President*; JOHN GUILL, Jr., *Vice-President*; A. M. MORTON, *Secretary*; R. T. EVANS, *Treasurer*, and J. T. WILSON; LYSANDER CASSIDY, *Registrar*.

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

TERRITORY IN DISTRICT—Washington, Oregon, Montana, and Idaho.
CAPITAL, \$2,664,977.
DIRECTORS—D. G. O'SHEA, *President*; DAVID S. WALLACE, *Vice-President*; GEORGE C. JEWETT, *Secretary*; GEORGE M. DREHER, *Treasurer*, and A. W. CAWTHORN; TURNER OLIVER, *Registrar*.