

The  
Chase National Bank  
NEW YORK

CAPITAL \$15,000,000      SURPLUS & PROFITS \$24,731,413  
DEPOSITS (NOV. 15, 1920) \$363,855,510

SEE PAGE ADVERTISEMENT IN NEW YORK LIST

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

BLUE BOOK—JANUARY 1921—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,

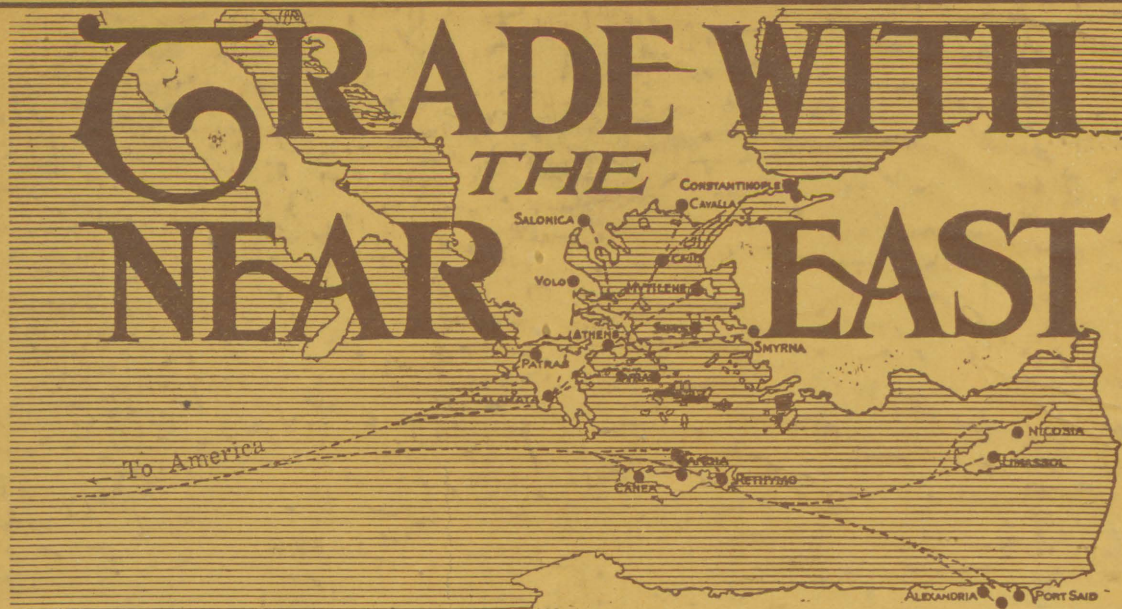
CORNHILL OFFICE: (PRESCOTT'S) 18, CORNHILL, E. C. 3,

with numerous Branches in England and Wales.

SEE ADVERTISEMENT ON INDEX PAGE TO LONDON



# TRADE WITH THE NEAR EAST



Paid-up Capital £1,920,000. [£1 = Drs 25.]

Head Office: ATHENS.

WITH its offices in all the principal towns of Greece, in Smyrna, Crete, Egypt, Cyprus, and in Constantinople, the Bank extends Exceptional Facilities for Export and Import Trade between the U.S.A. and the Near East generally, and invites enquiries and correspondence relating thereto.

LONDON OFFICE: 22, Fenchurch St, E.C.3    MANCHESTER: Portico Building, 57, Mosley St.

# BANK of ATHENS

## THE NATIONAL PARK BANK OF NEW YORK

Organized 1856

Capital - - - - \$ 10,000,000.00  
 Surplus and Undivided Profits 23,368,915.00  
 Deposits (December 29, 1920) 165,460,993.35

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

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

RICHARD DELAFIELD  
 FRANCIS R. APPLETON  
 CORNELIUS VANDERBILT  
 GILBERT G. THORNE  
 THOMAS F. VIETOR

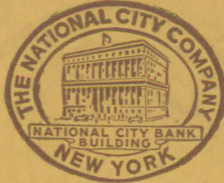
JOHN G. MILBURN  
 WILLIAM VINCENT ASTOR  
 JOSEPH D. OLIVER  
 ROBERT P. PERKINS  
 LEWIS CASS LEDYARD, Jr.

HORACE G. STEBBINS  
 GEORGE C. TAYLOR  
 DAVID M. GOODRICH  
 EUGENIUS H. OUTERBRIDGE  
 JOSEPH G. OLIVER, Jr.

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 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. PROVINE - - - 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. DOUBLAS - - - Asst. Cashier  
 HENRY L. SPARKS - - - Asst. Cashier  
 BYRON P. ROBBINS - - - Asst. Cashier  
 JOHN B. HEINRICHS - - - Asst. Cashier  
 LOUIS H. OHLROGGE - - - Asst. Cashier  
 WILLIAM C. MACAVOY - - - Asst. Cashier  
 WALTER S. JELLIFFE - - - Asst. Cashier  
 JOSEPH E. SILLIMAN - - - Asst. Cashier  
 STANLEY F. KETCHAM - - - Asst. Cashier  
 KENLY SAVILLE - - - Asst. Cashier





## A Nation-wide Organization

**T**HE NATIONAL CITY COMPANY buys and sells Bonds and Short Term Notes and has always at its disposal a wide range of Bank and Bankers' Acceptances.

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

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	MINNEAPOLIS, MINN. Builders Exchange Bldg.	ROCHESTER, N. Y. Wilder Bldg.
ATLANTA, GA. 140 Peachtree St.	DENVER, COLO. 718-17th St.	NEWARK, N. J. 790 Broad St.	SAN FRANCISCO, CAL. 424 California St.
ATLANTIC CITY, N. J. Chalfonte Block	DETROIT, MICH. 743 Griswold St.	NEW ORLEANS, LA. 301 Baronne St.	SEATTLE, WASH. Hoge Bldg.
BALTIMORE, MD. Charles & Fayette Sts.	HARTFORD CONN. Conn. Mutual Bldg.	OMAHA, NEB. First Nat'l Bank Bldg.	SPRINGFIELD, MASS. Third Nat'l Bank Bldg.
BOSTON 9, MASS. 10 State St.	INDIANAPOLIS, IND. Fletcher Sav. & Trust Bldg.	PHILADELPHIA, PA. 1421 Chestnut St.	ST. LOUIS, MO. 415 Olive St.
BUFFALO, N. Y. Ellicott Square Bldg.	KANSAS CITY, MO. 1017 Baltimore Ave.	PITTSBURGH, PA. Farmers' Bank Bldg.	SAINT PAUL, MINN. State Savings Bank Bldg.
CHICAGO, ILL. 137 So. La Salle St.	LOS ANGELES, CAL. 507 So. Spring St.	PORTLAND, ME. Union Mutual Bldg.	WASHINGTON, D. C. 741-15th St., N. W.
CINCINNATI, OHIO Fourth Nat'l Bank Bldg.	MEMPHIS, TENN. Bank of Com. & Tr. Co. Bldg.	PORTLAND, ORE. Yeon Bldg.	WILKES-BARRE, PA. Miners' Bank Bldg.
CLEVELAND, OHIO Guardian Bldg.	MILWAUKEE, WIS. First Wis. Nat'l Bank Bldg.	PROVIDENCE, R. I. Industrial Trust Bldg.	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

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Letters of Credit      Travelers' Checks

Imports and Exports Financed and Forwarded

*Drafts and  
Remittances  
on Europe*

**W**E 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



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Public Utility Securities  
As a Banker or Investor***

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**PUBLIC UTILITY SECURITIES**

Can be sure of receiving much valuable information and will have an opportunity to participate in the underwriting of our offerings during 1921 on a very profitable basis by simply filling in and mailing the coupon below.

Our business is to operate and finance sound Public Utility Properties. In this we have been highly successful with such properties as

INDIANA POWER CO.  
INTERSTATE POWER COMPANY

**Utilities Development Corporation**

HARLEY L. CLARKE, President

Webster Building, Chicago, Ill.

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UTILITIES DEVELOPMENT CORPORATION  
Chicago, Ill.

Please add our name to your mailing list to receive your offerings during 1921.

We maintain a bond department

We do not have a bond department

Name .....

Bank .....

City .....

Address .....



## What Do You Owe Your Depositors?

**T**HRIFT does not end with mere saving—it also involves putting the savings to work for the highest return commensurate with safety. Banks, therefore, perform a normal function when they advise their depositors how best to invest their savings in safe and conservative bonds. A good sense of service requires that every bank should be closely associated with a bond house of established standing—not only as an obvious obligation to its customers, but also as a means whereby its own surplus funds may be employed to best advantage.

With such an association in view we invite your correspondence.

### A. B. Leach & Co., Inc.

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NEW YORK 62 Cedar St.	CHICAGO 105 So. La Salle St.	BOSTON 209 Washington St.	PHILADELPHIA 115 So. 4th St.
BUFFALO Peoples Bank Bldg.	DETROIT 420 Ford 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

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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.
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**Government Bonds**

**State Bonds**

**Municipal Bonds**

**Electric Securities**

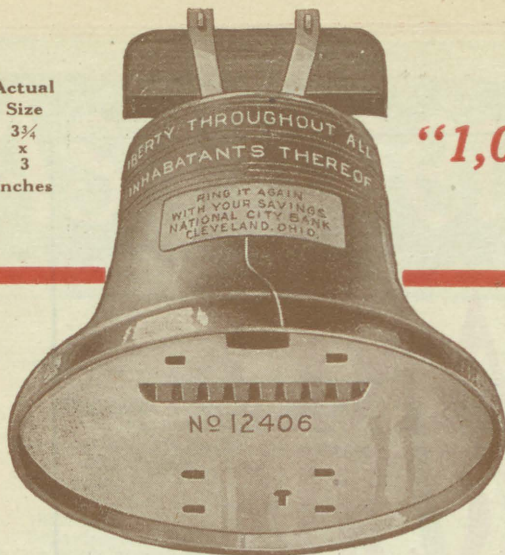
**Gas Securities**

**Oil Securities**

**Industrial Issues**



Actual  
Size  
3 3/4  
x  
3  
Inches



**"1,000 Accounts in ONE Day!"**

*This is what one bank  
secured with the—*

## LIBERTY BELL BANK

In 145 years, Americans have not lost interest in the famous Liberty Bell—and they never will. Its sentimental appeal is too strong; it stands for everything this great Government stands for—PEACE, FREEDOM, HAPPINESS; it has won a place in our hearts that nothing can dislodge.

**The Reading Liberty Bank, Reading, Pa.**—  
"We distributed 1000 Liberty Bells our opening day, and could have used 500 more."  
**The Mercantile Savings Bank, Baltimore, Md.**—  
"We had to stop advertising this Bell on account of our supply of bank books giving out."  
**The Liberty Insurance Bank of Louisville, Ky.**—  
"The demand for the Liberty Bell Home Savings Bank has been tremendous, and it has been hard to keep up with the demand."

Is it any wonder then, that its replica, the Liberty Bell Savings Bank, has won instant popularity? It is NOT merely another style savings bank—it is the "Liberty Bell," with all its historic value, in a savings bank form. And this is the SECRET of its wonderful success. It explains why "live" banks all over the country are finding it the GREATEST NEW SAVINGS ACCOUNT PRODUCER AND SUBSEQUENT DEPOSIT BUILDER EVER OFFERED THEM!

**RIGHT NOW!** Send for a sample Liberty Bell Bank and key. We will gladly send you one for inspection.

**THE BANKERS SAVINGS & CREDIT SYSTEM CO.**

Madison Ave. & West 103rd Street

CLEVELAND, OHIO

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Can cover the American Banking field most thoroughly and economically by using space in the BANKERS DIRECTORY.

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USE

# MIDLAND TERRA COTTA

FOR BEAUTY AND INDIVIDUALITY  
IN BANK EXTERIORS

QUALITY AND SERVICE  
*Our Motto*



CITIZENS STATE BANK OF CHICAGO, ILL.

Henry L. Newhouse, Architect  
R. C. Wieboldt, General Contractor

MIDLAND TERRA COTTA COMPANY  
1014 Chamber of Commerce Bldg., Chicago



# As Others See Us

**CITY BANK & TRUST COMPANY**  
NATCHEZ, MISS. Nov. 10  
The Rand McNally Bankers Directory  
Chicago, Ill.

Gentlemen:-  
We wish to say that we noticed  
IMMEDIATE RESULTS in our Transit  
Department FROM OUR ADVERTISEMENT  
in YOUR DIRECTORY.  
Yours very truly,  
Edwin H. Henderson, Pres.

**FARMERS NATIONAL BANK**  
OKLAHOMA CITY, OKLA.  
Rand McNally & Co. August 24  
Chicago, Ill.

Gentlemen:-  
It gives us pleasure to state that we  
are well pleased with the results obtaine  
from our advt. in your Banker's Directory,  
and believe the same of benefit to us.  
Yours very truly,  
C. E. CARPENTER, Cashier.

**The Bankers Deposit Guaranty and Surety Co.**  
TOPEKA, KANSAS

October 28th, 1919.

Rand McNally Bankers Directory,  
Chicago, Ill.

Gentlemen:-

We think our advertisement in  
your Blue Book has been in a large  
measure responsible for our very  
satisfactory increase in business,  
and consider the cost, money well  
spent.

Our present contract expires in  
1922 and now think we will be anxious  
to renew for another term.

Continued success to you.

Respectfully,

*John D. Manning*  
Secretary.

**COMMERCIAL STATE SAVINGS BANK**  
NASHUA, IOWA  
Bankers Directory, March 15, 1920  
Chicago, Ill.

Gentlemen:-  
As we are about out of the  
included about 250 more.  
These cards I wish you  
would send us ARE BRINGING  
RESULTS and we greatly  
appreciate this plan.  
Yours truly,  
W. F. GETSCH,  
Pres.

Rand McNally Bankers' Directory,  
Chicago, Ill. August 20  
Dear Sirs:- Advise that we always buy  
the January edition, because Rand  
McNally, yours very truly,  
A. E. YOW, Cashier

**COMMERCIAL STATE SAVINGS BANK**  
NASHUA, IOWA  
Rand McNally Bankers Directory,  
Chicago, Ill. March 15, 1920

Gentlemen:-  
As we are about out of the inclos-  
ed cards I wish that you would send  
us 250 more as per our contract with  
you. THESE CARDS ARE BRINGING RESULTS  
and we greatly appreciate this plan.  
Yours truly,  
W. F. Getsch, Pres.

**UNITED STATES NATIONAL BANK**  
OF LOS ANGELES, CAL.  
February 1

Rand McNally & Co.  
Chicago, Ill.

Gentlemen:-  
We hand you herewith our renewal  
contract for advertising and subscrip-  
tion for a period of five years.

We are under obligations to you  
for many desirable and profitable  
lines of business received through  
the medium of your Directory during  
the past.

Yours very truly  
O. M. Souden, Vice Pres.





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an old-established organization, embracing  
a staff of designers and engineers especially  
trained in all the branches of work entering  
into the production of modern bank and  
office buildings and banking interiors

## WEARY AND ALFORD COMPANY

1732 South Michigan Boulevard, Chicago



# THE BUYER'S GUIDE

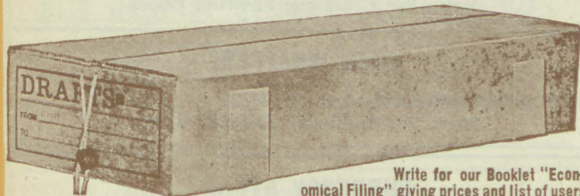


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America's Leading Firms and Corporations Manufacturing or Dealing in Articles Needed and Used every Business day in Banks, Business and Professional Offices and Buildings.



We consider these firms entirely trustworthy and the leaders in their lines  
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Write for our Booklet "Economic Filing" giving prices and list of users

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 Deposit Slips Canceled Drafts  
 Cashier's Checks General Tickets  
 Pass Books, Etc.

**BANKERS BOX COMPANY, INC.**

536-538 S. Clark Street, CHICAGO, U. S. A.

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#### 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.	PHILADELPHIA
CHICAGO	WASHINGTON, D. C.
BOSTON	MILWAUKEE
ATLANTA	NEW ORLEANS
RICHMOND	SAN FRANCISCO
BALTIMORE	LONDON, E. C. ENG.
SCRANTON	

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 3d National Bank Building, St. Louis,  
 Auditing and Accounting and System Installations.

AUDITS—SYSTEMS—INCOME TAX REPORTS

#### E. J. HOLMES & COMPANY

Certified Public Accountants  
 AUDITORS

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 CHICAGO, ILLINOIS

CLIENTS SERVED IN ALL PARTS OF THE UNITED STATES

ESTABLISHED 1894

#### WM. W. THOMPSON & CO. Certified Public Accountants

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 SPECIAL INVESTIGATIONS. ON FEDERAL TAXES. FACTORY COST SYSTEMS.

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**MELICKE CALCULATOR CO., THE**, 350 N. Clark St., Chicago. Adding, Subtracting and Interest Computing Machines.

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Our Process Letters compare favorably with letters that are actually typewritten

## Kier Letter Company

New Process Letters "Personalized Printing"

Individual's name changed on each piece

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Chicago, Illinois

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(See also Calendars, Banks, Metal Specialties)

**THE MELICKE CALCULATOR COMPANY**, 350 N. Clark St., CHICAGO, ILL., manufacture Household Ledgers and Phone Lists with your ad. on the front cover. Let us quote prices.

## RAND-McNALLY & CO.

Chicago—New York

MAPS FOR ADVERTISING PURPOSES  
 HIGH GRADE BOOKLETS  
 PRINTING OF ALL KINDS

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## WEARY AND ALFORD COMPANY

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 CHICAGO

### BLANK BOOKS

**AMERICAN BLANK BOOK MFG. CO.**, 150-156 Lafayette, New York City.

**BROWN, M. B., PRINTING & BINDING CO.**, 37-41 Chambers, New York City.



THE BUYER'S GUIDE — Continued

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<p>ENVELOPES FOR BANKS</p>	<p>WRITE <b>HECO ENVELOPE CO.</b> FRANK HOGAN, President <b>MANUFACTURERS</b> 351-363 East Ohio Street - - - - CHICAGO</p>	<p>ENVELOPES FOR EVERY PURPOSE</p>
------------------------------------	--	--

BANK ILLUMINATING



**ALEXALITES**  
furnish most effective and  
efficient illumination.  
**CENTRAL ELECTRIC CO.**  
CHICAGO

BANK OUTFITTERS

(See also Bank Stationers, Lithographers, Office Supplies)

**J. W. COCKBURN PRINTING CO., Oakland City, Ind.** Checks, Blank Books, Loose Leaf Devices and Sheets, Bank Stationery and Supplies of Every Kind. Low Prices; Prompt Service. Write for Samples and Estimates.

**INLAND PRINTING & BINDING CO., SPRINGFIELD, MO.** Checks, Drafts, Blank Books, Loose Leaf Devices, Stationery Office Supplies and Furniture, Printing and Lithographing. Prompt Service. Bank and Fire Proof Safes. Write for Catalogue or samples.

**OMAHA PRINTING COMPANY, 13th and Farnam Sts., Omaha, U. S. A.** Lithographers, Embossers, Stationers, Office Furniture.

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**AUTOMATIC RECORDING SAFE CO., 159 N. State St., Chicago.** Largest and **only** exclusive mfrs. of home savings banks; make more, and more **varieties**, than all other mfrs. combined, supplying the leading banks in practically every city, large and small, in the United States. Universal adoption of our safes due to: (1) their **modern** design, (2) their **reliable structure**—permanently guaranteed, (3) their **low price**. They are sold upon a straight mfrs. margin of profit and represent a higher value at the price than **any** other article of bank equipment made. **Before buying, write us.**

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GRAND AVE. and FRANKLIN ST., CHICAGO

**THE WATCH DIME BANK**

If you want something different, If you want something exclusive write at once for sample, prices, names of users and full information.

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(See also Bank Outfitters, Lithographers, Office Supplies)

**Fort Wayne Printing Co.**

FORT WAYNE, INDIANA

**BANK STATIONERS**  
Printers :: Lithographers

PASS BOOKS

BLANK BOOKS

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Write For Catalogue Showing Prices.

COIN WRAPPERS

**GAYLORD BROTHERS, Syracuse, N. Y.**  
Write For Catalogue Showing Prices.

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**GAYLORD BROTHERS, Syracuse, N. Y.**  
Write for Catalogue Showing Prices.

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**O. E. PRUITT CO., 112 N. La Salle Street, Chicago.**

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**GRAND RAPIDS, MICH.**  
**TERRELL'S EQUIPMENT CO.**  
Manufacturers of  
**Metal Lockers and Steel Equipment**

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**The Bankers Service Company**

GLOYD BUILDING - KANSAS CITY, MO.

Blanket Indemnity and Forgery Protection  
For Bank's Exclusively

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MULTIGRAPHS

**O. E. PRUITT CO., 112 N. La Salle Street, Chicago.**

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(See also Advertising Novelties)

**THE MEHLICKE CALCULATOR COMPANY, 350 N. Clark St., CHICAGO, ILL.,** manufacture Household Ledgers and Phone Lists with your ad. on the front cover. Let us quote you prices.



THE BUYER'S GUIDE — (Continued)

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Duplicators Multicolor Presses  
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OFFICE MACHINERY COMPANY, 22 E. Quincy, Chicago

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BUY A REBUILT AND GUARANTEED MACHINE AND SAVE HALF  
O. E. PRUITT COMPANY  
112 North La Salle Street - CHICAGO

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638 F Street, N. W., Washington, D. C.  
BRANCH: 358 Monadnock Bldg., Chicago

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Expert clipping service. Press clippings furnished on any topics  
Cover the entire United States. Write for further information.

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School Books, Directories, Atlases, Children's Books, Special Editions.

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Art and Commercial Printing of every description.

**YOUNG & SELDEN COMPANY**

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Quality First. Service Always.

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GAYLORD BROTHERS, Syracuse, N. Y.  
Write For Catalogue Showing Prices.

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ALLSTEEL GENERAL FIREPROOFING CO., THE, 325 W.  
Madison St., Chicago.

YORK SAFE & LOCK CO., 35-37 North Market Street, Chicago.  
Fireproof Safes, Vault Doors, Combinations Changed, Safes Re-  
paired, Builders of Safe Deposit and Bank Vaults.

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O. E. PRUITT CO., 112 N. La Salle St., Chicago

SEALS AND SEALING DEVICES

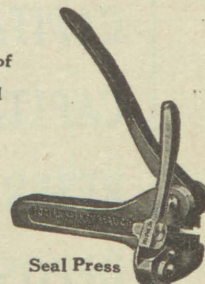
PROTECT YOUR CURRENCY  
AND COIN SHIPMENTS

WITH THE

Porter Safety Seal—The Seal That Seals



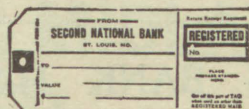
Neck of  
Bag  
Sealed



Seal Press

CLOTH TAGS FOR REGISTERED MAIL  
AND EXPRESS SHIPMENTS

Reinforced  
with



Metal  
Eyelets

Form 22-A—Size 2 3/8 x 6 1/4—Same as above, printed in  
two colors (Name, Address and Registered Block in  
Red, balance in Black).  
Form 21-A—Size 2 3/8 x 4 3/4—Same style as Form 22-A,  
except without Registered Block stub.

**PORTER SAFETY SEAL COMPANY**

157 West Harrison Street

CHICAGO

SIGNS, (BRASS, BRONZE, GLASS, ELECTRIC)

YOUR BANK NEEDS DISTINCTIVE  
CHIPPED GOLD

SIGN TABLETS

Signs that will identify your  
institution in a pleasing and  
impressive manner. That are  
easy to read, do not tarnish  
and require no polishing.  
Thousands of Banks are  
using our Chipped Gold  
Signs and every one will  
testify to their superiority in  
elegance, character and legi-  
bility.

Our Book "Bank Signs"  
Sent Free

**RAWSON & EVANS CO.,** Washington and  
Union Sts., Chicago







# LLOYDS BANK LIMITED.

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

Deputy-Chairman: J. W. BEAUMONT PEASE.

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

		(\$5=£1.)
CAPITAL SUBSCRIBED		\$353,396,900
CAPITAL PAID UP	-	70,679,380
RESERVE FUND	- -	49,886,410
DEPOSITS, &c. (June 30th, 1920)		1,621,541,195
ADVANCES, &c. do.		821,977,505

THIS BANK HAS OVER 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, Chile, Uruguay, Paraguay, Colombia,  
Paris, New York and Lisbon.

Auxiliary:

LLOYDS AND NATIONAL PROVINCIAL FOREIGN BANK LIMITED.

OFFICES in LONDON: 31, Threadneedle Street, E.C. 3; 71, Haymarket, S.W. 1 (West End Branch).

PARIS (3, Place de l'Opéra).

BIARRITZ, BORDEAUX, HAVRE, MARSEILLES, NICE (St. Jean de Luz); BRUSSELS, ANTWERP;  
COLOGNE; GENEVA, ZURICH.



# BARCLAYS BANK LIMITED

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

HEAD OFFICE:  
54, Lombard Street, LONDON, ENGLAND

The bank has over 1500 branches in England and Wales and agents and correspondents in all the principal towns throughout the World.

<b>AUTHORIZED CAPITAL</b>	- - - - -	<b>\$ 100,000,000</b>
<b>PAID-UP CAPITAL</b>	- - - - -	<b>76,775,010</b>
<b>RESERVE FUND</b>	- - - - -	<b>40,000,000</b>
<b>DEPOSITS</b>	- - - - -	<b>1,571,203,610</b>

EVERY DESCRIPTION OF BRITISH AND FOREIGN BANKING BUSINESS TRANSACTED

CHIEF FOREIGN BRANCH: 168 Fenchurch Street, London, E. C. 3  
WEST END FOREIGN BRANCH: 1 Pall Mall East, London, S. W. 1  
LIVERPOOL FOREIGN BRANCH: 42, Castle Street, Liverpool  
MANCHESTER FOREIGN BRANCH: Corner of Fountain St. and York St., Manchester

**THE BANK IS 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  
THE ANGLO-EGYPTIAN BANK, LIMITED  
Head Office: 27 Clements Lane, London, E. C. 4

# LONDON JOINT CITY & MIDLAND BANK LIMITED

CHAIRMAN:  
The Rt. Hon. R. McKENNA

JOINT MANAGING DIRECTORS:  
S. B. MURRAY, Esq., F. HYDE, Esq., E. W. WOOLLEY, Esq.

<b>Subscribed Capital</b>	- - - - -	<b>£38,096,363</b>
<b>Paid-up Capital</b>	- - - - -	<b>10,840,112</b>
<b>Reserve Fund</b>	- - - - -	<b>10,840,112</b>
<b>Deposits</b> (June 30th, 1920)	- - - - -	<b>367,667,322</b>

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

OVER 1,500 OFFICES IN ENGLAND AND WALES

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

Atlantic Offices: "Aquitania" "Imperator" "Mauretania"

### AFFILIATED BANKS:

**BELFAST BANKING COMPANY, LTD.**  
Over 110 Offices in Ireland

**THE CLYDESDALE BANK, LTD.**  
Over 150 Offices in Scotland



# 1921

## JANUARY

S	M	T	W	T	F	S
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## FEBRUARY

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## MARCH

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## MAY

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## JUNE

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## JULY

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## AUGUST

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## SEPTEMBER

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## OCTOBER

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## NOVEMBER

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27	28	29	30	..	..	..
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## DECEMBER

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11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
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**RAND McNALLY**  
**BANKERS DIRECTORY**

AND  
**THE BANKERS REGISTER**  
WITH  
**LIST OF ATTORNEYS**

Official Numbering Agent for American Bankers Association

**THE BANKERS BLUE BOOK**

90th EDITION — **January 1921** — 49th YEAR

A Consolidation of  
**RAND McNALLY BANKERS DIRECTORY**  
‡ FOUNDED 1872 ‡  
**THE BANKERS REGISTER**  
‡ FOUNDED 1888 ‡  
**BANKERS DIRECTORY (Homan's and Sharp & Alleman's Edition)**  
FOUNDED 1845 (Oldest Bank Directory in the United States)

See Page 5 for Alphabetical Table of Contents

**RAND McNALLY & COMPANY, PUBLISHERS**  
CHICAGO (Head Office) NEW YORK  
536 S. Clark St. 40 E. 22d St.







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

Official Numbering Agent for American Bankers Association

JANUARY, 1921

90th EDITION

49th YEAR

### To Our Subscribers

This, the Ninetieth Edition of the BANKERS BLUE BOOK, marks nearly a half century of conscientious service to the bankers of the world, and the fact that seventy per cent. of the banks of the United States use our book, is proof that the service has met the hearty approval of the subscribers.

The BANKERS DIRECTORY has absorbed the BANKERS REGISTER (Blue Book), for many years published by The Credit Company of Chicago, and combined these two publications.

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 Bank Directories published in this country.

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.

We wish to impress our constantly increasing number of friends and patrons that the claims of this publication for 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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Foreign Banks, Bonded Lawyers, Laws, Accessible Towns, and Directors are thumb indexed in back of this volume.



AUSTRALIA and NEW ZEALAND.

# BANK OF NEW SOUTH WALES

(ESTABLISHED 1817.)

Paid-up Capital	- - -	- - -	\$23,828,500.00
Reserve Fund	- - -	- - -	16,375,000.00
Reserve Liability of Proprietors	- - -	- - -	23,828,500.00
			<hr/>
Aggregate Assets			\$64,032,000.00
31st March, 1920	- - -	- - -	<hr/>
			\$377,721,211.00



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

351 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	- - -	- 2,220,000
Reserve Liability of Proprietors	- - -	- 2,500,000
		<hr/>
		£7,220,000

HEAD OFFICE — SYDNEY, NEW SOUTH WALES.

LONDON OFFICE — 18, BIRCHIN LANE, E. C.

## SYDNEY BOARD

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

## LONDON BOARD

Hon. HENRY S. LITTLETON, Chairman  
H. S. H. GUINNESS, Esq. F. A. SCRIVENER, Manager.  
LEWIS W. G. BUTLER, Esq. J. C. PACY, Accountant.

215 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**  
 WASHINGTON, D. C.  
 CHICAGO  
 BOSTON  
 ATLANTA  
 RICHMOND  
 BALTIMORE  
 LONDON, E. C., ENG.  
 SCARFORD  
 PHILADELPHIA  
 WASHINGTON, D. C.  
 MILWAUKEE  
 NEW ORLEANS

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





# As Others See Us

**CITY BANK & TRUST COMPANY**  
NATCHEZ, MISS.

Nov. 10  
The Rand McNally Bankers Directory  
Chicago, Ill.

Gentlemen:-

We wish to say that we noticed  
IMMEDIATE RESULTS in our Transit  
Department FROM OUR ADVERTISEMENT  
in YOUR DIRECTORY.

Yours very truly,  
Edwin H. Henderson, Pres.

**FARMERS NATIONAL BANK**  
OKLAHOMA CITY, OKLA.

August 24  
Rand McNally & Co.  
Chicago, Ill.

Gentlemen:-

It gives us pleasure to state that we  
are well pleased with the results obtained  
from our advt. in your Banker's Directory,  
and believe the same of benefit to us.

Yours very truly,  
C. E. CARPENTER, Cashier.

**The Bankers Deposit Guaranty and Surety Co.**  
TOPEKA, KANSAS

October 28th, 1919.

Rand McNally Bankers Directory,  
Chicago, Ill.

Gentlemen:-

We think our advertisement in  
your Blue Book has been in a large  
measure responsible for our very  
satisfactory increase in business,  
and consider the cost, money well  
spent.

Our present contract expires in  
1922 and now think we will be anxious  
to renew for another term.

Continued success to you.

Respectfully,

*John D. Manning*  
Secretary.

**COMMERCIAL STATE SAVINGS BANK**  
NASHUA, IOWA

March 15, 1920  
Bankers Directory,  
Chicago, Ill.

Gentlemen:-  
As we are  
included about out of the  
would send us 250 more.  
These cards I wish you  
would send us 250 more.  
These cards ARE BRINGING  
RESULTS and we greatly  
appreciate this plan.  
Yours truly,  
W. F. GETSCH,  
Pres.

**COMMERCIAL STATE SAVINGS BANK**  
NASHUA, IOWA

March 15, 1920  
Rand McNally Bankers Directory,  
Chicago, Ill.

Gentlemen:-  
As we are about out of the inclos-  
ed cards I wish that you would send  
us 250 more as per our contract with  
you. THESE CARDS ARE BRINGING RESULTS  
and we greatly appreciate this plan.  
Yours truly,  
W. F. Getsch, Pres.

**UNITED STATES NATIONAL BANK**  
OF LOS ANGELES, CAL.

February 1

Rand McNally & Co.  
Chicago, Ill.

Gentlemen:-  
We hand you herewith our renewal  
contract for advertising and subscrip-  
tion for a period of five years.

We are under obligations to you  
for many desirable and profitable  
lines of business received through  
the medium of your Directory during  
the past.

Yours very truly  
O. M. Souden, Vice Pres.

*The Suret Water State Bank*  
Chicago, Ill. August 20  
Dear Sirs:-  
Rand McNally Bankers' Directory,  
Chicago, Ill. because I  
the January edition, because I  
McNally, yours very truly,  
A. E. YOW, Cashier



# 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 12.
" " " " " "	Officers of	Page 11.
A. B. A. Transit Numbers	Assigned to banks exclusively by this Directory under the authority of The American Bankers Association	Under name of each bank.
Attorneys	(Bonded)	See "Lawyers" below.
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Bankers Associations	and Officers	Pages 11-12-13.
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Canada	Banks of, giving all branches, officers, capital, correspondents, etc.	Indexed "Cana.," Alphabetical as to Provinces.
Clearing House Members	in each city, indicated by a	* before the name of bank.
Clearing Houses	in United States and Canada	Page 18 and at end of bank list in each city.
Comptrollers' Calls	to National Banks, dates of and day of week, from 1886 to date	Opposite Page 9.
Correspondents	of each bank given	After name of bank.
County	in which town is located given	After name of each town.
County Seat	indicated by a	* before name of town, both in Bank List and in Lawyers List.
Date of Organization of Bank	indicated by	Figures after name of bank.
Directors	of Banks and Trust Companies	Indexed "Direct."
Farm Mortgage Bankers Ass'n	giving complete list of members	Opposite page 13.
Federal Land Banks	Giving Officers, Territory, etc.	Page 32.
Federal Reserve Banks	Complete Information	Pages 20 to 32.
Federal Reserve Districts	District in which town is located	Bold face figure under name of town or See top of first column bank pages.
Federal Reserve Members	State Banks and Trust Companies	◆ Under name of bank.
Financial Statement	of every bank in United States and Canada given after name of bank	Indexed Alphabetically, as to State, Towns and Banks.
Foreign Banks	and Bankers (Selected List)	Indexed "Forgn."
Foreign Coins	Value of, in U. S. Money	Page 9.
Foreign Languages	Table of cardinal numbers and commercial terms, in ten languages	Page 10.
Foreign Lawyers	Specially prepared list	Under index "Lawy."
Grace, Days of	Alphabetically arranged as to states	Page 6 and under "Laws."
Holidays		See "Laws."
Interest Rates	Alphabetically arranged by states, for quick reference	Page 7. (See also Laws)
Investment Bankers Association	Members listed in large cities marked by a	† After name of firm.
Investment Dealers	Selected List	Following banks in each city.
Islands	Cuba, Porto Rico, and Philippines, Banks of	Indexed immediately after States.
Laws	A carefully prepared digest of Banking and Commercial Laws of each state	Indexed "Laws."
Lawyers	In principal towns and cities. Bonded by American Surety Co. of New York. Special list of foreign attorneys	Indexed "Lawy."
Legislatures	Dates of Meetings	Opposite Index "Laws."
Location of Towns on State Maps	(Map given with each state) indicated by	Guide Letter and Figure after each town.
Maps	Rand-McNally's newest maps of states, principal cities, Canadian Provinces, Mexico, etc.	See Index Page 4.
Mexico	Banks and map of	Inserted in proper geographical position.
Negotiable Instruments	Laws relating to, and states which have passed "The Negotiable Instruments Law"	Indexed "Mexico."
Non-Bank Towns	Showing nearest accessible banking points, and whether Money-Order Office, Telegraph Station, or Express Office	See "Laws." Indexed.
Number of Banks	In United States and Canada	Indexed "Acces."
Numerical System of A. B. A.	Explanation and map of	See Page 6.
Officers	of every bank in United States, Canada, and Mexico given after name of bank	Opposite page 10.
Parcel Post	Explanations and Rates	Indexed by States.
Population of Banking Towns	shown by	Page 8.
Postage Rates	and Postal Regulations	Figures under name of town both in Bank List and in Lawyers List.
Private Banks	(Unincorporated) indicated by a	Page 8.
" " " " " "	Under State Supervision	† after name of bank.
" " " " " "	for National Banks	See Page 6.
Reserve Cities	Members of, indicated by a	Page 19.
State Bankers Associations	(Incorporated) indicated by a	‡ after name of bank.
State Banks		§ after name of bank.
Statutes of Limitations	Arranged for quick reference	Page 7. See also "Laws," indexed.



## 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	107	266	*9	382
Alaska	3	16		19
Arizona	21	90		111
Arkansas	87	404	*7	498
California	318	528		846
Colorado	146	253	*6	405
Connecticut	64	151	7	222
Delaware	18	37		55
District of Columbia	15	30	1	46
Florida	56	218	*1	275
Georgia	94	644	38	776
Hawaii	2	28	3	33
Idaho	85	135	*2	222
Illinois	492	1,387	9	1,888
Indiana	254	662	*168	1,084
Iowa	356	1,366	219	1,941
Kansas	266	1,112	*2	1,380
Kentucky	134	466		600
Louisiana	45	278	1	324
Maine	61	125		186
Maryland	93	203	7	303
Massachusetts	164	313	*3	480
Michigan	117	566	208	891
Minnesota	337	1,208		1,545
Mississippi	37	331	1	369
Missouri	133	1,535	*8	1,676
Montana	145	272	*8	425
Nebraska	188	1,038		1,226
Nevada	11	24		35
New Hampshire	56	70		126
New Jersey	217	132	*12	411
New Mexico	49	83		132
New York State	506	516	139	1,161
North Carolina	87	555	3	645
North Dakota	180	696		876
Ohio	374	648	*127	1,149
Oklahoma	359	626		985
Oregon	97	185	*3	285
Pennsylvania	866	595	*51	1,512
Rhode Island	17	43		60
South Carolina	81	403	*3	487
South Dakota	132	564	*5	701
Tennessee	100	497	2	599
Texas	557	1,050	139	1,746
Utah	28	104		132
Vermont	49	57		106
Virginia	170	357	12	539
Washington	98	319	2	419
West Virginia	122	224		346
Wisconsin	151	844		995
Wyoming	46	109	1	156
<b>Grand Total, United States</b>	<b>8,191</b>	<b>22,413</b>	<b>1,207‡</b>	<b>31,811‡</b>

\*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				435
British Columbia				255
Manitoba				368
Miquelon				2
New Brunswick				128
Newfoundland				58
Nova Scotia				173
Ontario				1,629
Prince Edward Island				41
Quebec				1,149
Saskatchewan				609
Yukon				3
<b>Total, Canadian Banks and Bankers</b>				<b>4,850</b>



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

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

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

\* In Denver. Due Saturday during June, July, and August protest Saturday or Monday at option of holder.  
 † Any rate agreed upon in writing is legal on collateral demand loans of \$5000 and over.  
 ¶ See laws, indexed in back of this volume.



## RATES OF POSTAGE DOMESTIC

CLASSES.	POSTAGE.	LIMIT WEIGHT.
<b>First Class</b> —Letters and sealed packages..... Postal cards.....	2 cts. each oz. or fraction thereof 1 ct. each.....	Four lbs.
<b>Second Class</b> —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.
<b>Third Class</b> —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.
<b>Fourth Class</b> —Merchandise and matter not included in any of the above classes.....	Parcel Post Rates (see below) ..	
<b>Special Delivery</b> in addition to regular postage.....	10 cts. ....	
<b>Registry Fee</b> 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 Barbados British Guiana British Honduras Canada City of Shanghai, China Cuba Dominican Republic	Dutch West Indies England Ireland Leeward Islands Mexico Newfoundland New Zealand Republic of Panama	Scotland Trinidad (including Tobago) Wales Windward Islands (including Grenada, St. Vincent, The Grenadines, and St. Lucia)
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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 Argentine, 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.....	18c
" 5.00 " " 10.00.....	8c	" 50.00 " " 60.00.....	20c
" 10.00 " " 20.00.....	10c	" 60.00 " " 75.00.....	25c
" 20.00 " " 30.00.....	12c	" 75.00 " " 100.00.....	30c

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

### INTERNATIONAL MONEY ORDERS

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

### RATES FOR EXPRESS MONEY ORDERS

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



# The NATIONAL BANK of NEW ZEALAND

Limited

Head Office:-  
17, Moorgate Street,  
LONDON, E.C.2

Authorised Capital £3,000,000  
Subscribed Capital £3,000,000.  
Paid Up Capital £1,000,000.  
Reserve Funds £1,020,000.  
Uncalled Capital £2,000,000.

EVERY DESCRIPTION  
OF  
BANKING BUSINESS  
CONDUCTED

Arthur Willis,  
SECRETARY, AND  
LONDON MANAGER.



Chief Office  
in  
New Zealand  
Wellington

D. W. Duthie,  
(General Manager.)

70 Branches and Agencies throughout New Zealand the principal of which are indicated above

New Branches at { DANNEVIRKE  
MASTERTON  
WHANGAREI

Ariz.  
Ark.  
Cal.  
Col.  
Conn.  
Del.  
D. C.  
Fla.  
Ga.  
Haw.  
Ia.  
Ill.  
Ind.  
a







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

YEAR	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEP.	OCT.	NOV.	DEC.	Dates and number of Calls made on respective dates		
													DATES	CALLS	
1890		F 28 79			S 17 78		F 18 62			Th 2 76		F 19 78			
1891		M 26 69			M 4 67		Th 9 66		F 25 78			W 2 68		1	10
1892			T 1 80		T 17 77		T 12 56		F 30 80			F 9 70		2	5
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77		3	2
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78		4	14
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76		5	10
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72		6	5
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71		7	8
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72		8	1
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86		9	9
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99		10	6
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71		11	3
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71			12	7
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69			13	5
1904	F 22 66		M 28 66			Th 9 78			T 6 89		Th 10 65			14	8
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76			15	5
1906	M 29 81			F 6 67		M 18 73			T 4 78		M 12 69			16	1
1907	S 26 75		F 22 55		M 20 59			Th 22 94				T 3 103		17	6
1908		F 14 78			Th 14 90		W 15 62		W 23 70		F 27 65			18	5
1909		F 5 70		W 28 82		W 23 66			W 1 70		T 16 76			19	2
1910	M 31 76		T 29 57			Th 30 93			Th 1 62		Th 10 70			20	5
1911	S 7 59		T 7 59			W 7 92			F 1 85			T 5 95		21	1
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83			22	3
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73				23	4
1914*	T 13 84		W 4 50			T 30 118			S 12 74	S 31 48		Th 31 61		24	1
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51		25	4
1916*			T 7 67		M 1 55	F 30 60			T 12 73		F 17 66	W 27 40		26	5
1917*			M 5 66		T 1 57	W 20 50			T 11 83		T 20 70	M 31 41		27	2
1918*			M 4 68		F 10 67	S 29 50		S 31 62			F 1 62	T 31 60		28	7
1919*			T 4 68		M 12 69	M 30 49			F 12 74		M 19 66	W 31 43		29	6
1920*		S 28 59			T 4 65	W 30 57			W 8 69		M 15 68	S 29 43		30	9
														31	8
															167

\* Six calls made each year since 1914.

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

Courtesy of Crocker National Bank, San Francisco, Calif.

22 on Monday  
 43 " Tuesday  
 31 " Wednesday  
 25 " Thursday  
 32 " Friday  
 14 " Saturday  
 Total, 167



# VALUES OF FOREIGN COINS

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,  
Washington, D. C., January 1, 1921

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, 1921, 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. <sup>1</sup>	
Argentine Republic	Gold	Peso	\$0.9648	Currency: Paper, convertible at 44 per cent of face value; exchange rate, gold \$0.7725; paper \$0.34.	
Austria-Hungary	Gold	Krone	.2026	Exchange rate about \$0.0025 = 1 krone.	
Belgium	Gold and silver	Franc	.1930	Member of Latin Union; gold is the actual standard. Exchange value \$0.0625.	
Bolivia	Gold	Boliviano	.3893	12½ bolivianos equal 1 pound sterling. Exchange rate about \$0.2717.	
Brazil	Gold	Milreis	.5462	Currency: Government paper. Exchange rate about \$0.1375 to the milreis.	
British Colonies in Asia and Africa.	Gold	Pound sterling	4.8665		
Canada	Gold	Dollar	1.0000	Exchange rate about \$0.8425.	
Central American States:					
Costa Rica	Gold	Colon	.4653	Exchange rate \$0.23 = 1 colon.	
British Honduras	Gold	Dollar	1.0000		
Nicaragua	Gold	Cordoba	1.0000		
Guatemala	Silver	Peso	.5502	{ Guatemala: Currency, inconvertible paper. Honduras: Currency, bank notes. Exchange rate about \$0.49.	
Honduras			.5000		
Salvador	Gold	Colon	.5000		
Chile	Gold	Peso	.3650	Currency: Inconvertible paper; exchange rate, about \$0.155.	
China	Silver	Tael	Amoy	.9019	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	.8902	
			Chefoo	.8626	
			Chin Kiang	.8810	
			Fuchau	.8343	
			Haikwan (customs).	.9177	
			Hankow	.8439	
			Kiaochow	.8740	
			Nankin	.8925	
			Niuchwang	.8458	
			Ningpo	.8671	
			Peking	.8793	
			Shanghai	.8238	
			Swatow	.8331	
			Takau	.9076	
Tientsin	.8740				
Yuan	.5910				
Dollar	Hongkong	.5932			
	British	.5932			
	Mexican	.5976			
Colombia	Gold	Dollar	.9733	Currency: Government paper and gold; exchange rate, about \$0.87 to 1 gold peso.	
Cuba	Gold	Peso	1.0000		
Denmark	Gold	Krone	.2680	Exchange rate \$0.1515 = 1 krone.	
Ecuador	Gold	Sucre	.4867	Exchange rate \$0.30.	
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 \$0.026 = 1 markka.	
France	Gold and silver	Franc	.1930	Member of Latin Union; gold is the actual standard. Exchange value \$0.059.	
Germany	Gold	Mark	.2382	Exchange rate about \$0.0138 = 1 mark.	
Great Britain	Gold	Pound sterling	4.8665	Exchange value \$3.53.	
Greece	Gold and silver	Drachma	.1930	Member of Latin Union; gold is the actual standard. Exchange value \$0.074.	
Haiti	Gold	Gourde	.2500	Currency: Inconvertible paper.	
India (British)	Gold	Rupee	.3244	(10 rupees equal 1 pound sterling.) Exch. rate \$0.26.	
Indo-China	Silver	Piaster	.5942		
Italy	Gold and silver	Lira	.1930	Member of Latin Union; gold is the actual standard. Exchange value \$0.034.	
Japan	Gold	Yen	.4985	Exchange value \$0.48 2.	
Liberia	Gold	Dollar	1.0000	Currency: Depreciated silver token coins. Customs duties are collected in gold. Exchange value gold peso \$0.50. Exchange value \$0.313.	
Mexico	Gold	Peso	.4985		
Netherlands	Gold	Guilder (Florin)	.4020		
Newfoundland	Gold	Dollar	1.0000		
Norway	Gold	Krone	.2680	Exchange rate \$0.151 = 1 krone.	
Panama	Gold	Balboa	1.0000		
Paraguay	Gold	Peso (Argentine)	.9648	Currency: Depreciated Paraguayan paper currency.	
Persia	Silver	Achref	.0959	{ Currency: Silver circulating above its metallic value. Gold coin is a commodity only.	
			Kran		.1013
Peru	Gold	Libra	4.8665	Exchange rate about \$4.26.	
Philippine Islands	Gold	Peso	.5000	Exchange rate about \$0.465.	
Portugal	Gold	Escudo	1.0805	Currency: Inconvertible paper; ex. rate about \$0.0845.	
Roumania	Gold	Leu	.1930	Exchange rate about \$0.011 = 1 leu.	
Russia	Gold	Ruble	.5146		
Santo Domingo	Gold	Dollar	1.0000		
Serbia	Gold	Dinar	.1930		
Siam	Gold	Tical	.3709		
Spain	Gold and silver	Peseta	.1930	Valuation is for gold peseta; currency is notes of the bank of Spain, exchange value, approximately, \$0.13.	
Straits Settlements	Gold	Dollar	.5678	Exchange rate \$0.405.	
Sweden	Gold	Krona	.2680	Exchange rate \$0.1975 = 1 krona.	
Switzerland	Gold	Franc	.1930	Member of Latin Union; gold is the actual standard. Exchange value \$0.152.	
Turkey	Gold	Piaster	.0440	(100 piasters equal to the Turkish £.) Exchange rate about \$0.70 = 1 Turkish £.	
Uruguay	Gold	Peso	1.0342	Exchange rate \$0.752.	
Venezuela	Gold	Bolivar	.1930	Exchange rate about \$0.175.	

<sup>1</sup> 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	Twée	Dbá	To	Två
3	Three	Trois	Drei	Tres	Tre	Tres	Drie	Tza	Tre	Tre
4	Four	Quatre	Vier	Cuatro	Quattro	Quatro	Vier	Tschetire	Fire	Fyra
5	Five	Cinq	Fünf	Cinco	Cinque	Cinco	Vyf	Piat	Fem	Fem
6	Six	Six	Sechs	Seis	Sei	Seis	Zes	Schest	Sex	Sex
7	Seven	Sept.	Sieben	Siete	Sette	Sete	Zeven	Sem	Syu	Sju
8	Eight	Huit	Acht	Ocho	Otto	Outo	Acht	Votem	Otte	Atta
9	Nine	Neuf	Neun	Nueve	Nove	Nove	Negen	Deviat	Ni	Nio
10	Ten	Dix	Zehn	Diez	Dieci	Dez	Tien	Desat	Ti	Tio
11	Eleven	Onze	Elf	Once	Undici	Onze	Elf	Odinnatzat	Elleve	Elfva
12	Twelve	Douze	Zwölf	Doce	Dodici	Doze	Twaalf	Devenzat	Tolv	Tolf
13	Thirteen	Treize	Dreizehn	Trece	Tredici	Treze	Dertien	Trenazat	Tretten	Tretton
14	Fourteen	Quatorze	Vierzehn	Catorce	Quattordici	Quatorze	Veertien	Cheterinazat	Fjorten	Fjorton
15	Fifteen	Quinze	Fünfzehn	Quince	Quindici	Quinze	Vyftien	Paznatzat	Femten	Femton
16	Sixteen	Seize	Sechzehn	Diez y seis	Sedici	Dezaseis	Zestien	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	Dreiszig	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	Halvtredsindstyve	Femtio
60	Sixty	Soixante	Sechzig	Sesenta	Sessanta	Secenta	Zestig	Schestdesat	Tredsindstyve	Sextio
70	Seventy	Soixante-dix	Siebenzig	Setenta	Settanta	Setenta	Zeventig	Semdesat	Halvfjersindstyve	Sjuttio
80	Eighty	Quatre-vingt	Achtzig	Ochenta	Ottanta	Oiten a	Tachtig	Vosemdesat	Firsindstyve	Attio
90	Ninety	Quatre-vingt-dix	Neunzig	Noventa	Novanta	Noventa	Negentig	Devianosto	Halvfemsindstyve	Nittio
100	Hundred	Cent	Hundert	Cien	Cento	Cem	Honderd	Sto	Hundrede	Hundra
1000	Thousand	Mille	Tausend	Mil	Mille	Mil	Duizend	Tizatz	Tusinde	Tusen
	Day	Jour	Tag	Dia	Giorno	Dia	Dag	Den	Dage	Dage
	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	God	God	Aar	År
	On demand	A presentation	Nach Sicht, or bei Vorzeigung	A presentacion	A presentazione	A presentacao	Op vertoon	Po bziskam	Paa anfordring	På anfordring
	At sight	A vue	A vista	A la vista	A vista	A vista	Op sight a vista	Po prediavieni	A vista	Vid sigt
	After sight	A jours de vue	Nach Sicht	A dias vista	Dopo vista	A dias vista	Dagen na zigt	Po prediavieni	Efter Sigt	Efter sigt
	After date	A jours de date	Nach Dato, or nach Heute	A dias fecha	Dopo dato	A dias data	Dagen na dato	Gato	Efter dato	Från dato
	Pay to the order	Payez a l'ordre	Für mich, or uns an die Ordre	A la orden	Pagate al l'ordine	Pagase a ordem	Voor my aan de order	Nlat it order	Behag at betale til 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 intereses	Met interest	Is procentamu	Med rente	Med ränta



## BANKERS' ASSOCIATIONS, 1921

### AMERICAN BANKERS' ASSOCIATION.

President, John S. Drum, president Mercantile Trust Co., San Francisco, Calif.  
 First Vice-President, T. B. McAdams, vice-president Merchants National Bank, Richmond, Va.  
 Second Vice-President, John H. Puelicher, president Marshall & Isley Bank, Milwaukee.  
 Treasurer, Harry M. Rubey, president Rubey National Bank, Golden, Colo.  
 General Counsel, Thomas B. Paton, 5 Nassau St., New York City.  
 Secretary and Asst. Treasurer, William G. Fitzwilson, 5 Nassau St., New York City.  
 Manager Protective Dept., L. W. Gammon, 5 Nassau St., New York.  
 Executive Manager, G. E. Bowerman, 5 Nassau St., New York City.

### ALABAMA BANKERS' ASSOCIATION.

President, A. L. Staples, president Peoples Bank, Mobile, Ala.  
 Vice-President, Oscar Wells, president First National Bank, Birmingham.  
 Secretary and Treasurer, H. T. Bartlett, cashier, First National Bank, Montgomery.

### ARIZONA BANKERS' ASSOCIATION.

President, P. M. Buckwalter, cashier Miners & Merchants Bank, Bisbee.  
 Vice-President, W. M. Beach, vice-president Salt River Valley Bank, Mesa.  
 Secretary, Morris Goldwater, president Commercial Trust & Savings Bank, Prescott.  
 Treasurer, J. R. Todd, cashier Gila Valley Bank & Trust Co., Globe.

### ARKANSAS BANKERS' ASSOCIATION.

President, C. S. Fitzpatrick, vice-president Interstate National Bank, Helena.  
 Vice-President D. W. Peel, cashier First National Bank, Bentonville.  
 Secretary, Robt. E. Wait, Little Rock.  
 Treasurer, Jack Bernhardt, vice-president Cotton Belt Savings & Trust Co., Pine Bluff.

### CALIFORNIA BANKERS' ASSOCIATION.

President, J. B. McCargar, vice-president Crocker National Bank, San Francisco.  
 Vice-President, W. S. Clayton, president First National Bank, San Jose.  
 Secretary, Frederick H. Colburn, 628 Mills Bldg., San Francisco.  
 Treasurer, A. D. Oliver, vice-president Wells Fargo-Nevada National Bank, San Francisco.

### CANADIAN BANKERS' ASSOCIATION.

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

### COLORADO BANKERS' ASSOCIATION.

President, Albert A. Reed, vice-president United States National Bank, Denver.  
 Vice-President, W. F. Boyd, cashier Saguache County Bank, Saguache.  
 Secretary, Paul Hardey, cashier Stock Yards National Bank, Denver.  
 Treasurer, Roy Cox, vice-president Trinidad National Bank, Trinidad.

### CONNECTICUT BANKERS' ASSOCIATION.

President, Frank G. Vibberts, vice-president New Britain Trust Co., New Britain.  
 Vice-President, F. M. Clark, cashier Birmingham National Bank, Derby.  
 Secretary, Chas. E. Hoyt, treasurer So. Norwalk Tr. Co., So. Norwalk.  
 Treasurer, F. M. Cowles, cashier First National Bank, Wallingford.

### DELAWARE BANKERS' ASSOCIATION.

President, George Massey Jones, vice-president First National Bank, Dover.  
 Vice-President, William G. Taylor, vice-president Delaware Trust Co., Wilmington.  
 Secretary and Treasurer, Haldeman C. Stout, vice-president Industrial Trust Co., Wilmington.

### DISTRICT OF COLUMBIA BANKERS' ASSOCIATION.

President, Robert N. Harper, president District National Bank, Washington.  
 First Vice-President, John B. Lerner, president Washington Loan & Trust Co., Washington.  
 Second Vice-President, Joshua Evans, Jr., vice-president Riggs National Bank, Washington.  
 Secretary, H. V. Haynes, president Farmers & Mechanics National Bank, Washington.  
 Treasurer, A. S. Gately, cashier Lincoln National Bank, Washington.

### FLORIDA BANKERS' ASSOCIATION.

President, G. G. Ware, president First National Bank, Leesburg.  
 Vice-President, A. Livingston, president Citizens Bank, Madison.  
 Secretary and Treasurer, G. R. DeSaussure, Jacksonville.

### GEORGIA BANKERS' ASSOCIATION.

President, H. Warner Martin, vice-president Lowry National Bank, Atlanta.  
 First Vice-President, Courtney Thorpe, vice-president Savannah Bank & Trust Co., Savannah.  
 Secretary, Haynes McFadden, 313 Candler Bldg., Atlanta.  
 Treasurer, E. L. Henderson, cashier Commercial Bank, Cedartown.

### COUNTRY BANKERS' ASSOCIATION OF GEORGIA.

President, J. E. Frizzell, cashier Farmers Banking Co., Waverly Hall.  
 First Vice-President, T. Y. Smith, president Bartow Bank, Bartow.  
 Second Vice-President, J. S. Peters, vice-president Bank of Manchester, Manchester.  
 Secretary and Treasurer, L. R. Adams, box 1515, Atlanta, Ga.

### IDAHO BANKERS' ASSOCIATION.

President, G. R. Hitt, cashier Overland National Bank, Boise.  
 Vice-President, E. M. Ehrhardt, president Empire National Bank, Lewiston.  
 Secretary, J. W. Robinson, Boise.  
 Treasurer, G. C. Painter, cashier State Bank of Middleton, Middleton.

### ILLINOIS BANKERS' ASSOCIATION.

President, Wm. C. White, president Merchants and Illinois National Bank, Peoria.  
 Vice-President, J. A. Cathcart, vice-president First National Bank, Sidell.  
 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.

### INDIANA BANKERS' ASSOCIATION.

President, Chas. L. Zigler, cashier First National Bank, South Bend.  
 Vice-President, John A. Rhue, vice-president Marion National Bank, Marion.  
 Secretary, Andrew Smith, vice-president Indiana National Bank, Indianapolis.  
 Treasurer, Gustave Gramelspacher, cashier Farmers & Merchants State Bank, Jasper.

### IOWA BANKERS' ASSOCIATION.

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.

### KANSAS BANKERS' ASSOCIATION.

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, Chas. H. Ellis, cashier Bank of Sturgis, Sturgis.  
 Secretary, Harry G. Smith, 300 Walker Building, Louisville.  
 Treasurer, J. M. Richards, president Owingsville Banking Co., Owingsville.

### LOUISIANA BANKERS' ASSOCIATION.

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.

### MAINE BANKERS' ASSOCIATION.

President, R. H. Baxter, president Bath Trust Co., Bath.  
 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 Hollowell Trust & Banking Co., Hollowell.

### MARYLAND BANKERS' ASSOCIATION.

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.

### MASSACHUSETTS BANKERS' ASSOCIATION.

President, F. B. Washburn, president Mechanics National Bank, Worcester.  
 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.

### MICHIGAN BANKERS' ASSOCIATION.

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.

### MINNESOTA BANKERS' ASSOCIATION.

President, O. M. Nelson, vice-president First National Bank, St. Paul.  
 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.

President, T. W. McCoy, vice-president Merchants National Bank, Vicksburg.  
 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, 1921—Continued

### MISSOURI BANKERS' ASSOCIATION.

President, R. F. McNally, vice-president National Bank of Commerce, St. Louis.  
 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.

### MONTANA BANKERS' ASSOCIATION.

President, P. B. Bartley, vice-president Conrad Trust & Savings Bank, Helena.  
 Vice-President, W. A. Clark, W. A. Clark and Brother, Bankers, Butte.  
 Secretary and Treasurer, A. T. Hibbard, vice-president The Banking Corporation, Helena.

### NEBRASKA BANKERS' ASSOCIATION.

President, J. C. Flannigan, Cashier Citizens Bank, Stuart.  
 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.

### NEVADA BANKERS' ASSOCIATION.

President, W. C. Pitt, president Lovelock Mercantile Banking Co., Lovelock.  
 Vice-President, Fred Grob, vice-president and cashier 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.

President, Abraham M. Stahl, president City National Bank, Berlin.  
 Secretary, Harry L. Addison, vice-president and cashier Merchants National Bank, Manchester.  
 Treasurer, Frederick Clements, cashier Farmington National Bank, Farmington.

### NEW JERSEY BANKERS' ASSOCIATION.

President, Robert D. Foote, president National Iron Bank, Morristown.  
 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 Keisler, Jr., secretary and treasurer Ironbound Trust Co., Newark.

### NEW MEXICO BANKERS' ASSOCIATION.

President, Frank R. Coon, cashier First National Bank, Lordsburg.  
 Vice-President, C. W. Harrison, president First National Bank, Clovis.  
 Secretary, R. L. Ormsbee, cashier Capital City Bank, Santa Fe.  
 Treasurer, W. A. Losey, cashier First National Bank, Hagerman.

### NEW YORK STATE BANKERS' ASSOCIATION.

President, S. G. H. Turner, president Second National Bank, Elmira.  
 Vice-President, Jacob H. Herzog, vice-president National Commercial Bank & Trust Co., Albany, N. Y.  
 Secretary, Edward J. Gallien, 128 Broadway, N. Y. City.  
 Treasurer, H. D. Fearon, cashier Oneida Valley National Bank, Oneida.

### NEW YORK SAVINGS BANK ASSOCIATION.

President, John J. Pulleyn, president Emigrant Industrial Savings Bank, New York City.  
 First Vice-President Isaac L. Hunt, president Watertown Savings Bank, Watertown.  
 Treasurer, Walter S. Rose, vice-president Union Savings Bank, Patchogue.

### NORTH CAROLINA BANKERS' ASSOCIATION.

President, Wm. A. Hunt, cashier Citizens Bank & Trust Co., Henderson.  
 Vice-President, A. M. Dumay, president First National Bank, Washington.  
 Vice-President, C. E. Brooks, vice-president Citizens National Bank, Hendersonville.  
 Secretary-Treasurer, T. A. Uzzell, president Peoples Bank, New Bern.

### NORTH DAKOTA BANKERS' ASSOCIATION.

President, H. P. Beckwith, president Northern National Bank, Fargo.  
 Vice-President, W. F. Hanks, cashier State Bank of Powers Lake, Powers Lake.  
 Secretary, W. C. Macfadden, Fargo.  
 Treasurer, M. O. Grangaard, vice-president State Bank, Rogers.

### OHIO BANKERS' ASSOCIATION.

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

### OKLAHOMA BANKERS' ASSOCIATION.

President, D. N. Fink, president Commercial National Bank, Muskogee.  
 Vice-President, D. S. Wolfinger, president City Guaranty Bank, Hobart.  
 Secretary, Eugene P. Gum, Oklahoma City.  
 Assistant Secretary, Gertrude Corbitt, Oklahoma City.  
 Treasurer, Mrs. E. M. Abernathy, president Security State Bank, Lexington.

### OREGON BANKERS' ASSOCIATION.

President, N. U. Carpenter, president Citizens Bank, Portland.  
 Vice-President, Wm. G. Tait, president First National Bank, Medford.  
 Secretary, J. L. Hartman, Hartman & Thompson, Bankers, Portland.  
 Treasurer, Lyman G. Rice, assistant cashier First National Bank, Pendleton.

### PENNSYLVANIA BANKERS' ASSOCIATION.

President, David Barry, cashier First National Bank, Johnstown.  
 Vice-President, Alexander Dunbar, vice-president and cashier, Bank of Pittsburgh, Pittsburgh.  
 Secretary, D. S. Kloss, vice-president First National Bank, Tyrone.  
 Treasurer, C. H. Moyer, cashier Second National Bank, Allentown.

### RHODE ISLAND BANKERS' ASSOCIATION.

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

### SOUTH CAROLINA BANKERS' ASSOCIATION.

President, H. W. Fraser, cashier Peoples Bank, Georgetown.  
 Vice-President, E. P. Grice, cashier, Peoples National Bank, Charleston.  
 Secretary and Treasurer, Lee G. Holleman, president Peoples Bank, Anderson.

### SOUTH DAKOTA BANKERS' ASSOCIATION.

President, John Wadden, president Sioux Falls National, Sioux Falls.  
 Vice-President, M. P. Beebe, president Bank of Ipswich, Ipswich.  
 Secretary, L. D. Welch, Mitchell.  
 Treasurer, L. T. Morris, vice-president Citizens National Bank, Watertown.

### TENNESSEE BANKERS' ASSOCIATION.

President V. J. Alexander, cashier Cumberland Valley National Bank, Nashville.  
 Vice-President, W. O. Whittle, cashier Union National Bank, Knoxville.  
 Vice-President, Robert Bell, Jr., cashier Murfreesboro Bank & Trust Co., Murfreesboro.  
 Vice-President, George T. Lewis, cashier Bank of Crockett, Bells.  
 Secretary, H. G. Huddleston, 1015 Independent Life Bldg., Nashville.  
 Treasurer, E. H. Ayres, Jr., cashier Spring Hill Bank, Spring Hill.

### TEXAS BANKERS' ASSOCIATION.

President, Eldred McKinnon, vice-president Citizens State Bank, Austin.  
 Secretary, Wm. A. Philpott, Jr., Dallas.  
 Treasurer, Melvin Rouff, assistant cashier, Houston National Exchange Bank, Houston.

### UTAH BANKERS' ASSOCIATION.

President, Charles H. Barton, vice-president National Bank of Commerce, Ogden.  
 First Vice-President, J. T. Farrar, cashier Provo Commercial & Savings Bank, Provo.  
 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.

### VERMONT BANKERS' ASSOCIATION.

President, Gilbert E. Woods, vice-president Citizens Savings Bank & Trust Co., St. Johnsbury.  
 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.

### VIRGINIA BANKERS' ASSOCIATION.

President, Tench F. Tilghman, president Citizens Bank, Norfolk.  
 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.

### WASHINGTON BANKERS' ASSOCIATION.

President, D. H. Moss, vice-president First National Bank, Seattle.  
 Vice-President, J. P. Duke, cashier Security State Bank, Palouse.  
 Secretary, W. H. Martin, vice-president First National Bank, Ritzville.  
 Treasurer, Harry J. Kerr, vice-president First National Bank, Okanogon.

### WEST VIRGINIA BANKERS' ASSOCIATION.

President, H. B. Lewis, cashier Kanawha Banking & Trust Co., Charleston.  
 Vice-President, O. C. Wilt, cashier Empire National Bank, Clarksburg.  
 Secretary and Treasurer, Joseph S. Hill, State Bank Commissioner, Charleston.

### WISCONSIN BANKERS' ASSOCIATION.

President J. J. Jamieson, cashier First National Bank, Shullsburg.  
 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.

### WYOMING BANKERS' ASSOCIATION.

President, John W. Hay, president Rock Springs National Bank, Rock Springs.  
 Vice-President, David L. Darr, president Big Horn County Bank, Basin.  
 Secretary, Harry B. Henderson, cashier Wyoming Trust & Savings Bank, Cheyenne.  
 Treasurer, C. H. Townsend, president Stockmens National Bank, Casper.



## Where to Buy High Grade Farm Mortgages

*Paying Attractive Rates  
of Interest*

Many Banks and Investment Houses whose advertisements appear in this Directory are offering for sale the very best of such securities.

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**

*Drop Them a Line*

Ariz.  
Ark.  
Cal.  
Col.  
Conn.  
Del.  
D. C.  
Fla.  
Ga.  
Hawaii  
Iah  
Ind.



NUMERICAL SYSTEM BANK TRANSIT MAP.

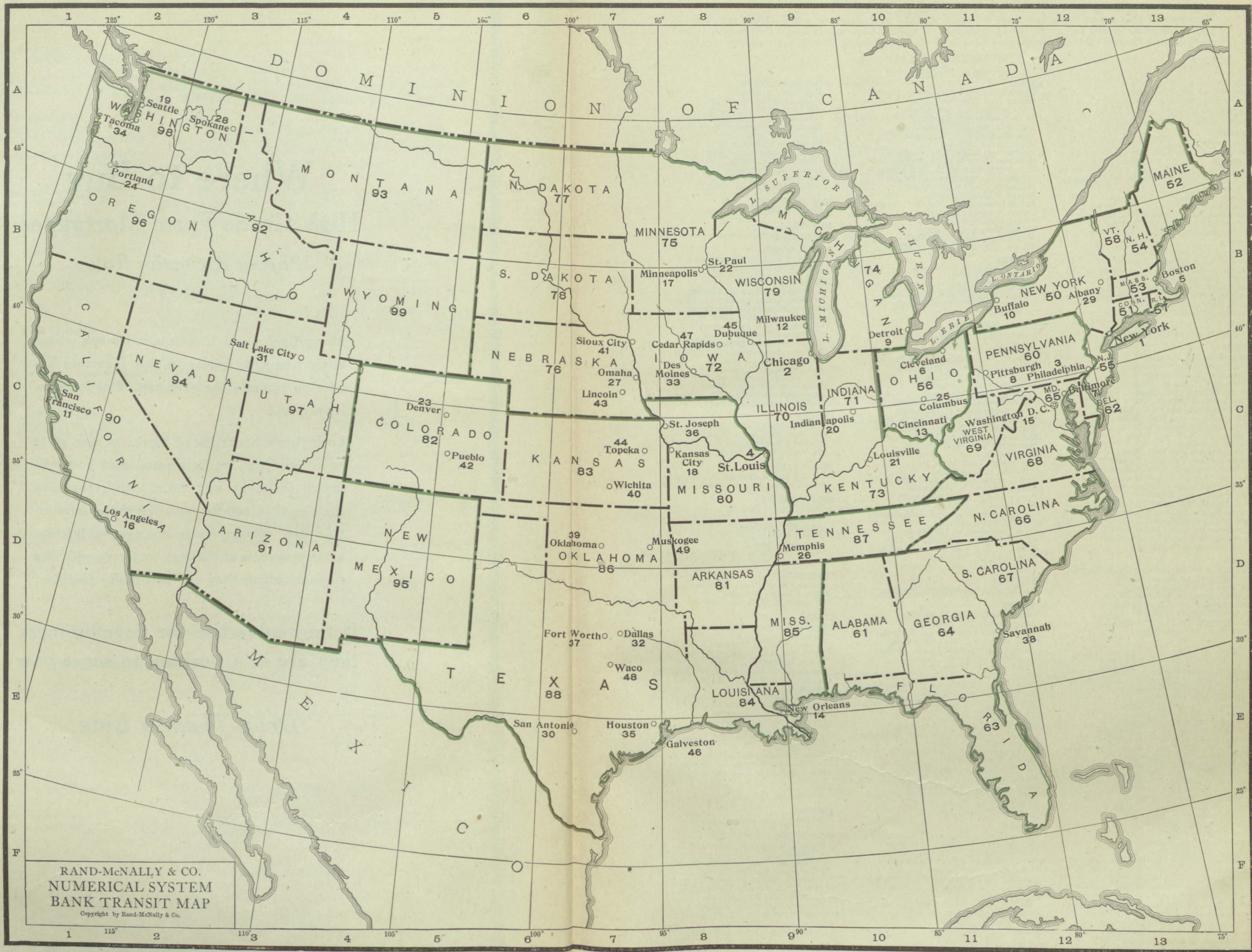
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- 43 Lincoln, Neb.
- 44 Topeka, Kan.
- 45 Dubuque, Ia.
- 46 Galveston, Tex.
- 47 Cedar Rapids, Ia.
- 48 Waco, Tex.
- 49 Muskogee, Okla.

STATES

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





# THE FARM MORTGAGE BANKERS' ASSOCIATION OF AMERICA

E. D. CHASELL, 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.

## MEMBERSHIP LIST Officers on opposite page

### ALABAMA

Jemison Company, Birmingham  
Pinckard Investment Co., Montgomery

### ARIZONA

Dwight B. Heard Investment Co., Phoenix

### ARKANSAS

American Trust Co., Jonesboro  
Security Mortgage Co., Texarkana

### COLORADO

Bankers Trust Company, Denver  
Colorado Investment & Realty Co., Colorado Springs  
Farmers Loan Company, The, Denver  
Greeley Loan and Trust Co., The, Greeley  
Van Kleeck-Bacon Investment Co., Denver  
Western Mortgage Co., The, Denver  
Western Securities Investment Co., Denver

### GEORGIA

Alexander & Garrett, Augusta  
Empire Loan & Trust Co., Americus  
Georgia Land & Securities Co., Savannah  
Georgia Loan & Trust Co., Macon  
McClatchey, Marvin R., Atlanta  
Sessions Loan & Trust Co., Marietta  
Smith, Howard M., & Co., Macon  
Southern Mortgage Co., Atlanta

### IDAHO

Ehrhardt Investment Co., Lewiston

### ILLINOIS

Brinkerhoff & Co., Springfield  
Burr, Hudson & Co., Bloomington  
Capen, Fred B., Bloomington  
Carson, G. F., Company, Peoria  
Causey, Walter G., Co., Peoria  
Dime Savings & Trust Co., Peoria  
First Joint Stock Land Bank, Chicago  
First Trust & Savings Bank, Chicago  
First Trust & Savings Bank, Peoria  
Forman, Geo. M., & Co., Chicago  
Goodell, A., & Sons Co., Loda  
Home Savings & State Bank, Peoria  
Matheny, Dixon, Cole & Co., Springfield  
Merchants Loan & Trust Co., Chicago  
Mortgage Agency & Loan Corporation, Arcola  
Pearsons-Taft Land Credit Co., Chicago  
Rockford Trust Co., Rockford  
Rock Island Savings Bank, Rock Island  
Savings Bank of Kewanee, Kewanee  
Security Trust Co., Freeport  
Thompson Farm Loans, Lacon  
Trevett-Mattis Banking Co., Champaign  
Ulrich, Nicholas, & Co., Peoria

### INDIANA

American Central Life Insurance Co., Indianapolis  
Day, Thomas C., & Co., Indianapolis  
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

Adams, H. C., Algona  
Alfred, H. B., Inc., Newton  
American Commercial & Savings Bank, Davenport  
American Mortgage & Securities Co., Cedar Rapids  
Annis & Rohling, Council Bluffs  
Butler & Rhodes, Fort Dodge  
Cedar Falls Trust Co., Cedar Falls  
Central Trust Co., Des Moines  
Crosley Investment Co., Webster City  
Equitable Life Insurance Co., Des Moines  
Farmers & Citizens Savings Bank, De Witt  
Farmers Bond & Mortgage Co., Des Moines  
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  
Lougee, 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, Hugh H., Mason City  
Stanley-Henderson Company, Cedar Rapids  
Stevenson, Jesse F., & Co., Inc., Des Moines  
Titus Loan & Investment Co., Muscatine  
Van Evera, Geo. M., & Co., Des Moines  
Wadsworth, J. G., & Co., Council Bluffs  
Webber, John F., Ottumwa  
Western Life Insurance Co., Des Moines

### KANSAS

Benton & Hopkins Investment Co., Oberlin  
Central Trust Company, Topeka  
Commerce Trust Co., The, Atchison  
Davis-Wellcome Mortgage Co., Topeka  
Deming Investment Co., Oswego  
Farm Mortgage Trust Co., Topeka  
First Trust Co., Wichita  
Fontron Loan & Trust Co., Hutchinson  
Guarantee Title & Trust Co., Wichita  
Humphrey Investment Co., Independence  
Interstate Mortgage Trust Co., Parsons  
McNaghten Loan Co., Hutchinson  
Metcalf, Wilder S., Lawrence  
Perkins Investment Co., The Fred, Oswego  
Pioneer Mortgage Co., Topeka  
Putnam Investment Co., Salina  
Thomas Mortgage Co., Emporia  
Warren Mortgage Co., Emporia  
Wheeler, Kelly & Hagny Co., Wichita

### LOUISIANA

American Securities Corporation, Inc., New Orleans  
Investors Mortgage Co., New Orleans  
Mortgage & Securities Co., New Orleans  
Southwest Louisiana Farm Mortgage Co., Inc., Lake Charles

### MASSACHUSETTS

Interstate Mortgage Trust Co., Greenfield

### MINNESOTA

Capital Trust & Savings Bank, St. Paul  
Clifford, Geo. B., & Co., Minneapolis  
Crookston State Bank, Crookston  
Drake-Ballard Co., Minneapolis  
Gold-Stabeck Co., Minneapolis  
Grandin Investment Co., Minneapolis  
Hennepin Mortgage Co., Minneapolis  
Merchants Trust & Savings Bank, St. Paul  
Minneapolis Trust Co., Minneapolis  
Minnesota Loan & Trust Co., Minneapolis  
Murton Mortgage Co., Minneapolis  
Northland Securities Co., Minneapolis  
Northwestern Trust Co., St. Paul  
Petters & Co., Minneapolis  
Reed Mortgage & Investment Co., St. Paul  
Sheldon Brothers Co., Minneapolis  
Sinclair, John F., & Co., Minneapolis  
Swift County Bank, Benson  
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  
First Mortgage Trust Company, Kansas City  
Gillam-Jackson Loan & Trust Co., Maryville  
Hannibal Loan & Investment Co., Hannibal  
Jameson, W. Ed., Fulton  
Liberty Trust Co., Kansas City  
Maxwell Investment Co., Kansas City  
Missouri Savings Association Bank, Kansas City  
Nelson Loan Co., Kansas City  
New England Securities Co., Kansas City  
Nixon & Brosius, Boonville  
Pioneer Trust Co., Kansas City  
Rolston & Rolston, Queen City  
Sisson Loan & Trust Co., Maryville  
State Savings Trust Co., Springfield  
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  
Merchants Loan Co., Billings  
Montana Loan & Investment Co., Lewistown  
North American Mortgage Co., Bozeman

### NEBRASKA

American Trust Co., Lincoln  
Binder, Frank H., Omaha  
Drake, E. G., & Co., Beatrice  
Durland Trust Co., Norfolk  
Equitable Trust Co., Omaha  
First Trust Co., Omaha

### NEBRASKA-Continued

First Trust Co., Lincoln  
Forgan Investment Co., Omaha  
Kloke Investment Co., Omaha  
Leonard, W. M., 922 Terminal Bldg., Lincoln  
Lincoln Trust Company, Lincoln  
Mason, W. F., Loup City  
Maylard & Co., Norfolk  
Payne Investment Co., Omaha  
Peters Trust Co., Omaha  
Fugh, George E., Stanton  
Sibbensen, I., Omaha  
United States Trust Co., Omaha

### NEW HAMPSHIRE

Putnam Investment Co., Concord

### NEW YORK

Associated Mortgage Investors, Inc., Rochester

### NORTH DAKOTA

Lander, E. J., & Co., Grand Forks  
Northern Real Property Co., Jamestown

### 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  
Home Farm Mortgage Company, Vinita  
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

Bank of Ipswich, Ipswich  
Citizens Investment Co., Sioux Falls  
Hill & Hill, Inc., Parker  
Hollister Brothers, Sioux Falls  
James Valley Bank, Huron  
Security Mortgage & Investment Co., Sioux Falls  
Wood Farm Mortgage Co., G. L., Milbank

### TENNESSEE

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

### TEXAS

Breg, Garrett & Co., Dallas  
Brown Brothers, Austin  
Creager, A. Y., Co., Sherman  
Dallas Trust & Savings Bank, Dallas  
Federal Mortgage Co., Dallas  
Hamon-Whittington Mortgage Co., Amarillo  
Mortgage Investment Co., El Paso  
Patton, R. G., Waco  
Reynolds Mortgage Co., Ft. Worth  
Scott, D. H. & 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 & Vicle, Salt Lake City

### VIRGINIA

Old Dominion Trust Co., Richmond

### WASHINGTON

Anderson Mortgage & Investment Co., F. W., Spokane  
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

### WYOMING

Union Trust Co., Cheyenne



## ADDITIONAL BANKER'S ASSOCIATIONS

### INVESTMENT BANKERS ASSOCIATION OF AMERICA

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

#### BOARD OF GOVERNORS

George W. Hodges, New York  
Arthur M. Anderson, New York  
Harold Stanley, New York  
O. B. Willcox, New York  
J. W. Hornor, New York  
Arthur Sinclair, Jr., New York  
George B. Caldwell, New York  
Bowman C. Lingle, Chicago  
Benjamin F. Taylor, Chicago

Howard F. Hansell, Jr., Philadelphia  
Thomas S. Gates, Philadelphia  
David R. Francis, Jr., St. Louis  
Philip S. Dalton, Boston  
E. G. Tillotson, Cleveland  
James C. Fenhagen, Baltimore  
John G. Brogden, Baltimore  
McPherson Browning, Detroit  
Dean G. Witter, San Francisco

Thomas B. Gannett, Jr., Boston  
Henry C. Quarles, Milwaukee  
Gordon Reis, Cincinnati  
R. S. Hecht, New Orleans  
Eugene E. Thompson, Washington  
Henry D. Thrall, Minneapolis  
J. A. Fraser, Toronto  
Richard M. Day, Denver  
James C. Willson, Louisville

#### OFFICERS

President, Roy C. Osgood, Chicago  
Vice-President, Howard F. Beebe, New York  
Vice-President, N. Penrose Hallowell, Boston  
Vice-President, John A. Prescott, Kansas City  
Vice-President, Robert K. Cassatt, Philadelphia

Vice-President, J. Hugh Powers, St. Louis  
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, 112 W. Adams St., Chicago

#### OFFICERS

President, Kingman N. Robins, Associated Mortgage Investors,  
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

J. E. Maxwell, Maxwell Investment Co., Kansas City, Mo.  
W. T. Day, Day & Hansen Security Co., Spokane, Wash.  
R. O. Deming, Deming Investment Co., Oswego, Kans.  
F. S. Gum, Gum Brothers Co., Oklahoma City, Okla.  
E. 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.  
H. C. Glenn, Temple Trust Co., Temple, Texas  
George F. Heindel, Phoenix Trust Co., Ottumwa, Iowa  
Joseph T. McNary, State Savings & Trust Co., Indianapolis, Ind.  
Byron H. Davis, Davis-Wellcome Mortgage Co., Topeka, Kan.

### NATIONAL AND STATE BANKERS' PROTECTIVE ASSOCIATION

General Officers Comprise the Executive Council as Follows:

President CHAS. De B. CLAIBORNE  
Vice-President Whitney-Central National Bank  
New Orleans, La.

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

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

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

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

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



## STATE BANK OFFICIALS AND EXAMINERS, 1921

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Ala.	H. H. Montgomery, Supt. of Banks	Montgomery.	Ky.	J. P. Lewis, Banking Commissioner	Georgetown.
"	V. H. Northcutt, Bank Examiner	Troy.	"	W. W. Peavyhouse, Dep. Bkg. Com.	Hazard.
"	S. B. Wilson, Bank Examiner	Birmingham.	"	E. M. Swain, Bank Examiner	Louisville.
"	E. L. Ratcliffe, Bank Examiner	Gastonsburg.	"	Argus Francis, Bank Examiner	Glasgow.
"	H. L. McCain, Bank Examiner	Decatur.	"	E. J. Doss, Bank Examiner	Shelbyville.
"	C. R. Keener, Assistant	Montgomery.	"	Lon Richards, Bank Examiner	Reynolds Station.
Ariz.	Chas. W. Fairfield, Supt. of Banks	Phoenix.	La.	L. E. Thomas, State Examiner	Shreveport.
"	J. C. Darcey, Deputy Supt. of Banks	Phoenix.	"	W. C. Evans, Asst. Bk. Examiner	Shreveport.
"	Ed. C. Bradford, Bank Examiner	Phoenix.	"	J. S. Brock, Asst. Bank Examiner	New Orleans.
"	H. M. Moritz, Asst. Bank Examiner	Phoenix.	"	Lee A. Plauche, Asst. Bk. Examiner	New Orleans.
Ark.	W. T. Maxwell, Bank Commissioner	Little Rock.	"	I. H. Snyder, Asst. Bank Examiner	New Orleans.
"	F. Lee Major, Asst. Bank Com.	Little Rock.	"	O. H. Pittman, Asst. Bank Examiner	New Orleans.
"	H. G. Combs, Asst. Commissioner in charge of Investment Companies	Little Rock.	"	M. Finnegan, Asst. Bank Examiner	New Orleans.
"	F. G. Redwine, Bank Examiner	Little Rock.	"	W. E. Morris, Bank Examiner	New Orleans.
"	S. J. Dean, Bank Examiner	Arkadelphia.	"	C. S. Staples, Bank Examiner	Shreveport.
"	Oliver Phillips, Bank Examiner	Little Rock.	"	J. R. Watkins, Secretary	Shreveport.
"	A. P. Jones, Bank Examiner	Little Rock.	Maine	Frank L. Palmer, Bank Com.	Augusta.
Calif.	Charles F. Stern, Supt. of Banks	7th Floor, Merch. N. Bk. Bldg., San F.	"	Geo. O. Fernald, Deputy Bank Com.	Augusta.
Colo.	Grant McFerson, Bank Com.	Denver.	"	T. F. Parker, Bank Examiner	Belfast.
"	Axel B. Olson, Chief Deputy Bank Commissioner	Denver.	"	A. H. Nichols, Bank Examiner	Searsport.
"	Sidney W. Clark, Deputy Bank Com.	Denver.	"	A. J. S. Keene, Asst. Bank Examiner	Auburn.
"	M. M. Ewing, Deputy Bank Com.	Denver.	"	Victor B. Pendexter, Asst. Bk. Exam.	Portland.
"	J. Perry Reynolds, Deputy Bank Com.	Denver.	"	Claridel Bradstreet, Chief Clerk	Augusta.
Conn.	E. J. Sturges, Bank Commissioner	Hartford.	"	Ernest C. Stinson, Asst. Bank Exam.	Bangor.
"	J. K. Bissland, Deputy Com.	Thompsonville.	"	Clifford Wilson, Securities Examiner	Augusta.
"	Mary E. Elwood, Bank Examiner	Hartford.	Md.	Geo. W. Page, Bank Commissioner	Baltimore.
"	Wm. H. Edwards, Bank Examiner	Portland.	"	Union Trust Bldg.	Baltimore.
"	Wm. P. Landon, Bank Examiner	Hartford.	"	John J. Ghingher, Deputy Bank Commissioner	Baltimore.
"	J. B. Byrne, Bank Examiner	Putnam.	"	W. Reed Seal, Chief Clerk and Examiner	Baltimore.
"	C. Leon Wilcox, Bank Examiner	Windsor Locks.	"	Wm. J. Gerbig, Clerk and Examiner	Baltimore.
"	George A. Finn, Bank Examiner	Greenwich.	"	John D. Hospelhorn, Clerk and Examiner	Baltimore.
"	L. E. Shippee, Bank Examiner	East Killingly.	"	E. G. Rusk, Asst. Examiner	Baltimore.
"	B. H. Millard, Bank Examiner	Springdale.	"	W. J. Barrett, Jr., Asst. Examiner	Baltimore.
Del.	Geo. L. Medill, State Bank Com.	Dover.	"	T. H. Sherman, Asst. Examiner	Baltimore.
"	Ira Lewis, Deputy Bank Com.	Dover.	"	A. C. Merrian, Jr., Asst. Examiner	Baltimore.
"	Harold W. Horsey, Chief Clerk	Dover.	"	L. B. Rowles, Clerk and Stenographer	Baltimore.
Fla.	W. S. Murrow, Bank Examiner	Tallahassee.	"	Union Trust Bldg.	Baltimore.
"	J. G. Gornto, Bank Examiner	Ocala.	Mass.	Joseph C. Allen, Com. of Banks	Newton Highlands.
"	F. E. Henderson, Bank Examiner	Jacksonville.	"	W. O. Lovell, Director of Savings Bk.	Watertown.
Ga.	T. R. Bennett, Supt. of Banks	Atlanta.	"	Roy A. Hovey, Director of Trust Co.	Wakefield.
"	E. A. Thompson, Asst. Supt.	Atlanta.	"	W. H. Otis, Asst. Director of Trust Co. Div.	Melrose.
"	J. E. Cagle, Bank Examiner	Atlanta.	"	O. M. Tucker, Director of Co-Operative Bank Division	Somerville.
"	R. B. Gunby, Bank Examiner	Columbus.	"	W. S. Bosworth, Bank Examiner	Malden.
"	B. J. Kincaid, Bank Examiner	Thomasville.	"	Engene Brimmer, Bank Examiner	Malden.
"	Oscie Smith, Bank Examiner	West Point.	"	W. B. Jensen, Bank Examiner	Alston.
"	J. S. Hollinshead, Bank Examiner	Decatur.	"	C. H. Answorth, Bank Examiner	Chelsea.
"	E. B. Douglass, Bank Examiner	Talbotton.	"	G. T. Barry, Bank Examiner	Newtonville.
"	W. D. Lloyd, Bank Examiner	Richland.	"	F. E. Wallace, Bank Examiner	Greenwood.
"	E. A. Stubbs, Bank Examiner	Atlanta.	"	Nathan L. Whitten, Bank Examiner	Brockton.
"	J. B. Sasser, Bank Examiner	Camilla.	"	Arthur Guy, Bank Examiner	Frammingham.
"	J. H. Edge, Bank Examiner	Cairo.	"	H. P. Jenks, Bank Examiner	Dorchester.
"	L. W. McRae, Bank Examiner	McRae.	"	G. C. Mansfield, Bank Examiner	Rockland.
"	P. C. Searcy, Bank Examiner	Thomasville.	"	E. C. Mulvey, Bank Examiner	Boston.
"	T. E. Decker, Bank Examiner	Brunswick.	"	R. J. Tubbs, Bank Examiner	Westfield.
Idaho	J. G. Fralick, Commissioner	Boise.	"	H. A. Clark, Bank Examiner	Wakefield.
"	H. G. A. Winter, Chief Deputy Bank Commissioner	Boise.	"	W. J. Fowler, Bank Examiner	Ipswich.
"	E. V. Beck, Deputy Bank Com.	Boise.	Mich.	F. W. Merrick, Bank Commissioner	Lansing.
"	V. E. Warner, Deputy	Boise.	"	J. M. Conway, Deputy Bank Com.	Lansing.
Illinois	Andrew Russel, Auditor	Springfield.	"	L. D. Bissell, Chief Clerk	Lansing.
"	W. B. Whitlock, Asst. Chief Bank Examiner	Springfield.	"	H. O. Mohrmann, Chief Examiner	Traverse City.
"	H. S. Savage, Asst. Chief Bank Exam.	1431 1st N. Bk. Bldg., Chicago.	"	Bernie F. Bernsteine, Bank Examiner	Lansing.
"	Stuart Russel, Asst. Chief Bk. Exam.	Springfield.	"	P. C. Ramsdell, Bank Examiner	Lansing.
"	Ralph Fairbairn, Bank Examiner	1434 1st N. Bk. Bldg., Chicago.	"	Steven S. Clark, Bank Examiner	Bad Axe.
"	H. T. Ellis, Bank Examiner	1434 1st N. Bk. Bldg., Chicago.	"	W. C. Sturm, Bank Examiner	Ann Arbor.
"	Miller Weir, Consulting Bank Ex.	Springfield.	"	John T. Mallett, Bank Examiner	Three Rivers.
"	J. W. McClellan, Bank Examiner	Springfield.	"	F. J. Affeldt, Bank Examiner	Lansing.
"	F. E. Edgerton, Bank Examiner	Springfield.	"	Wm. C. Griswold, Bank Examiner	Detroit.
"	E. E. Burkhardt, Bank Examiner	Springfield.	"	H. W. Millard, Bank Examiner	Jackson.
"	E. E. Nicholson, Bank Examiner	Springfield.	"	B. P. Greene, Bank Examiner	Jackson.
"	Carl H. Weber, Bank Examiner	Springfield.	"	Albert E. Gale, Bank Examiner	Grand Haven.
"	B. G. Graft, Bank Examiner	Springfield.	"	L. J. O'Brien, Bank Examiner	Grand Rapids.
"	Henry Odenthal, Bank Examiner	Springfield.	"	Scott E. Lamb, Bank Examiner	Saginaw.
"	H. A. J. McDonald, Bank Examiner	Springfield.	"	B. A. Kalahar, Bank Examiner	Saginaw.
Ind.	Chas. W. Camp, Bank Commissioner	Indianapolis.	"	L. P. Kalahar, Bank Examiner	Saginaw.
"	Thos. D. Barr, Bank Examiner	Newcastle.	"	Frank L. Olive, Bank Examiner	Oxford.
"	W. S. Hastings, Bank Examiner	Princeton.	"	Harry W. Gross, Bank Examiner	Ann Arbor.
"	H. M. Johnson, Bank Examiner	Hammond.	"	H. J. McGill, Asst. Bank Examiner	Port Huron.
"	L. B. Holloman, Bank Examiner	Indianapolis.	"	Donald E. Lawrence, Bank Examiner	Eaton Rapids.
"	Robert Frass, Bank Examiner	Gary.	"	C. L. Van Frank, Bank Examiner	Grand Rapids.
"	Chas. J. Dowden, Bank Examiner	Greensburg.	"	E. Robt. Robinson, Bank Examiner	Grand Rapids.
"	Fred J. Whicker, Bank Examiner	Fort Wayne.	"	L. C. Van Aukun, Asst. Bk. Examiner	Lansing.
Iowa	M. V. Henderson, Jr., Supt. of Banking	Des Moines.	"	M. E. Williams, Bank Examiner	Ann Arbor.
"	C. R. Carpenter, Deputy Supt.	Des Moines.	"	Rex K. Jennings, Bank Examiner	Kalamazoo.
"	R. F. Wilson, Bank Examiner	Fairfield.	"	James F. Martin, Bank Examiner	Flint.
"	F. W. Walsmith, Bank Examiner	Davenport.	"	O. C. Zook, Bank Examiner	Grand Rapids.
"	Roy F. Long, Bank Examiner	Des Moines.	"	F. A. Cuthbertson, Bank Examiner	Lansing.
"	A. G. Merkle, Bank Examiner	Storm Lake.	"	C. E. Hubbard, Bank Examiner	River Rouge.
"	G. A. West, Bank Examiner	Cedar Rapids.	Minn.	F. E. Pearson, Supt. of Banks	St. Paul.
"	A. J. Bertelsen, Bank Examiner	Sioux City.	"	Geo. H. Sivwright, Deputy Supt. of Banks	St. Paul.
"	F. F. Potter, Bank Examiner	Mason City.	"	O. I. Brandvold, Bank Examiner	Fergus Falls.
"	W. O. Reed, Bank Examiner	Des Moines.	"	W. T. Hanneman, Bank Examiner	Minneapolis.
"	B. A. Gronstal, Bank Examiner	Des Moines.	"	A. P. Rotert, Bank Examiner	St. Paul.
"	R. W. Waite, Bank Examiner	Waterloo.	"	Wm. A. Smith, Bank Examiner	St. Paul.
"	A. V. Cooper, Bank Examiner	Creston.	"	Howard J. Klossner, Bank Examiner	New Ulm.
"	G. H. Walker, Bank Examiner	Grinnell.	"	H. M. Hauck, Bank Examiner	Mankato.
"	H. C. Westergaard, Bank Examiner	Waterloo.	"	F. V. Artig, Bank Examiner	Minneapolis.
Kansas	Walter E. Wilson, Bank Com.	Topeka.	"	E. F. Kenrick, Asst. Bank Examiner	St. Paul.
"	Frank Organ, Special Assistant	Topeka.	"	Geo. P. Dally, Examiner	St. Paul.
"	L. A. Johnson, Asst. Bank Com.	Topeka.	"	M. E. Walsh, Assistant Examiner	St. Paul.
"	O. L. Cramer, Deputy Bank Com.	Salina.	"	John L. Haas, Bank Examiner	St. Paul.
"	L. C. Davis, Deputy Bank Com.	Clearwater.	"	Ernest W. Swanson, Bank Examiner	Minneapolis.
"	R. B. Graves, Deputy Bank Com.	Topeka.	"	A. F. Schwieger, Asst. Bank Ex.	Montevideo.
"	F. J. Harper, Deputy Bank Com.	Salina.	"	N. D. Dixon, Asst. Examiner	Minneapolis.
"	E. L. Guldner, Deputy Bank Com.	Wichita.	"	W. B. Clement, Asst. Examiner	Red Wood Falls.
"	E. L. Chapman, Deputy Bank Com.	Great Bend.	"	H. R. Kneeland, Asst. Examiner	St. Peter.
"	C. S. Bowman, Deputy Bank Com.	Topeka.	"	Guy F. Jensen, Asst. Bank Examiner	Fergus Falls.
"	L. M. Hutchison, Deputy Bk. Com.	Topeka.	"	W. E. Downey, Asst. Bank Examiner	Jordan.
"	C. W. Edwards, Deputy Bank Com.	Cullison.	"	O. A. Dufua, Asst. Bank Examiner	St. Paul.
"	E. L. Misak, Deputy Bank Com.	Pittsburg.	"	W. H. Kinler, Asst. Bank Examiner	Minneapolis.
"	W. H. Mitsch, Deputy Bank Com.	Hutchinson.	"	H. V. Montgomery, 2d Asst. Exam.	Minneapolis.
"	Russell Howard, Deputy Bank Com.	Ottawa.	"	C. D. Lundin, Chief Clerk	St. Paul.
"	V. E. Miner, Bldg. & Loan Ex.	Topeka.			



STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS
Miss.	M. G. McNair, Bank Commissioner.	Gulfport.
"	N. C. Hill, Bank Commissioner.	Hattiesburg.
"	Lewis E. Crook, Bank Commissioner.	Meridian.
"	E. F. Anderson, Bank Examiner.	Clinton.
"	J. B. Salmund, Bank Examiner.	Lumberton.
"	W. C. Wardlow, Bank Examiner.	Oxford.
Mo.	C. F. Enright, Bank Commissioner.	Jefferson City.
"	L. C. Uptegrove, Deputy Bank Com.	Jefferson City.
"	C. O. Craig, Bank Examiner.	Jefferson City.
"	Ben E. Turner, Bank Examiner.	Kirksville.
"	J. M. Strong, Bank Examiner.	Cape Girardeau.
"	H. D. Silsby, Jr., Bank Examiner.	Springfield.
"	Jas. T. Duncan, Bank Examiner.	St. Joseph.
"	R. R. Bean, Bank Examiner.	Springfield.
"	V. D. Wall, Bank Examiner.	Webster Groves.
"	D. A. Williams, Bank Examiner.	Chillicothe.
"	G. W. Hobbs, Bank Examiner.	St. Louis.
"	W. W. Seibert, Bank Examiner.	St. Louis.
"	James H. Garvey, Bank Examiner.	St. Joseph.
"	O. G. Williams, Chief Clerk.	Jefferson City.
Mont.	H. S. Magraw, Supt. of Banks.	Helena.
"	G. W. Briebach, Asst. Supt.	Helena.
"	A. W. Springhorn, Deputy.	Helena.
"	C. I. Prouty, Deputy.	Helena.
"	P. Maxwell, Deputy.	Helena.
"	R. E. Dunn, Deputy.	Helena.
"	G. Sheldon, Clerk.	Helena.
Neb.	J. E. Hart, Secretary.	Lincoln.
"	R. O. Chase, Bank Examiner.	Lincoln.
"	B. B. Helmick, Bank Examiner.	Hastings.
"	Ross Brown, Bank Examiner.	Hastings.
"	Ernest R. Brock, Bank Examiner.	Columbus.
"	Jay Riley, Bank Examiner.	Kearney.
"	A. L. Bechter, Bank Examiner.	Omaha.
"	G. S. Eastman, Bank Examiner.	Crawford.
"	E. A. Fricke, Bank Examiner.	Omaha.
"	C. G. Stoll, Bank Examiner.	Kearney.
Nev.	Gilbert C. Ross, Bank Examiner.	Carson City.
N. H.	James O. Lyford, Chairman Bk. Com.	Concord.
"	Frederic S. Nutting, Bank Com.	Manchester.
"	Guy H. Cutter, Bank Commissioner.	Jaffrey.
N. J.	Thomas K. Johnston, Deputy Com.	Trenton.
"	Christopher A. Gough, Asst. Deputy Com.	Trenton.
"	L. R. Vredenburgh, Bank Examiner.	Somerville.
"	Horace Biddle, Asst. Bank Examiner.	Newark.
"	Alvin L. Fowler, Bank Examiner.	Haddonfield.
"	Chas. H. Dunham, Asst. Bk. Examiner.	Plainfield.
"	A. S. Amerman, Bank Examiner.	Somerville.
"	Robt. F. Minch, Asst. Bank Exam.	Bridgeport.
"	Chas. B. Veghte, Bank Examiner.	Metuchen.
"	Wm. E. Walker, Bank Examiner.	Rutherford.
"	Geo. Compton, Bank Examiner.	Trenton.
"	Chas. M. Bilderback, Asst. Bk. Exam.	Wenonah.
"	G. Hayes Markley, Asst. Bk. Exam.	Westfield.
"	A. W. Davies, Asst. Bank Examiner.	Jersey City.
N. M.	J. B. Read, Bank Examiner.	Santa Fe.
"	J. O. Miller, Deputy Bank Examiner.	Santa Fe.
N. Y.	George V. McLaughlin, Supt.	Albany.
"	Norman J. Macdonald, 1st Deputy.	Brooklyn.
"	George Overacker, 2d Deputy.	Poughkeepsie.
"	George A. Coleman, 3d Deputy.	Poughkeepsie.
"	F. H. Warder, 4th Deputy.	New York City.
"	A. T. Campbell, Chief Examiner.	61 Br'dway, N.Y. City
"	Benjamin Blackford, Bk. Examiner.	61 Br'dway, N.Y. City
"	H. J. Young, Bank Examiner.	Syracuse.
"	R. W. Humphrey, Bank Examiner.	61 Br'dway, N.Y. City
"	G. S. Adams, Bank Examiner.	61 Br'dway, N.Y. City
"	J. S. Love, Bank Examiner.	61 Br'dway, N.Y. City
"	B. D. Haight, Bank Examiner.	1036 Harvard, Rochester.
"	Gordon F. Smith, Bank Examiner.	61 Br'dway, N.Y. City
"	H. S. Andrews, Bank Examiner.	61 Br'dway, N.Y. City
"	Claude Hutchins, Bank Examiner.	586 Ashland Ave., Buffalo.
"	G. A. Plant, Bank Examiner.	Albany.
"	N. T. Killip, Bank Examiner.	Oswego.
"	J. J. Kennedy, Bank Examiner.	61 Br'dway, N.Y. City
"	Fletcher G. Crane, Bank Examiner.	61 Br'dway, N.Y. City
"	Geo. W. Egbert, Chief Credit Bureau.	Mariners Harbor.
"	B. B. Bullock, Bank Examiner.	New York City.
"	A. H. Morey, Bank Examiner.	Buffalo.
"	Francis X. Werneken, Bank Exam.	61 Br'dway, N.Y. City
"	H. B. Kennedy, Bank Examiner.	Auburn.
"	T. A. Pyterman, Bank Examiner.	61 Br'dway, N.Y. City
"	Joseph H. Zweeres, Bank Examiner.	61 Br'dway, N.Y. City
"	John I. Mesick, Bank Examiner.	61 Br'dway, N.Y. City
"	F. W. Piderit, Bank Examiner.	61 Br'dway, N.Y. City
"	Peter N. Shippee, Bank Examiner.	Albany.
"	Nathaniel Orens, Bank Examiner.	61 Br'dway, N.Y. City
"	Milton L. Masson, Bank Examiner.	61 Br'dway, N.Y. City
"	A. H. Snodgrass, Bank Examiner.	61 Br'dway, N.Y. City
"	L. Floyd Smith, Bank Examiner.	Syracuse.
"	A. B. Clark, Bank Examiner.	Buffalo.
"	John C. O'Byrne, Bank Examiner.	61 Br'dway, N.Y. City
"	S. I. Chittenden, Bank Examiner.	61 Br'dway, N.Y. City
"	G. F. Berger, Jr., Bank Examiner.	Buffalo.
"	Arthur B. Vogel, Bank Examiner.	61 Br'dway, N.Y. City
"	Emmett W. Irving, Bank Examiner.	61 Br'dway, N.Y. City
"	O. E. Nathaway, Bank Examiner.	61 Br'dway, N.Y. City
"	Rho L. Bush, Bank Examiner.	61 Br'dway, N.Y. City
"	Louis N. Roe, Bank Examiner.	61 Br'dway, N.Y. City
"	Ralph T. Simons, Bank Examiner.	61 Br'dway, N.Y. City
"	Arthur Koch, Bank Examiner.	Saratoga Springs.
"	G. M. Aldrich, Bank Examiner.	61 Br'dway, N.Y. City
"	F. L. H. Holzer, Bank Examiner.	61 Br'dway, N.Y. City
"	Ralph E. Haven, Bank Examiner.	Adams.
"	Wm. Cuffney, Bank Examiner.	61 Br'dway, N.Y. City
"	Geo. E. Varcoe, Bank Examiner.	61 Br'dway, N.Y. City
"	Lawrence H. Geser, Bank Examiner.	61 Br'dway, N.Y. City
"	Geo. A. Strack, Bank Examiner.	61 Br'dway, N.Y. City
"	L. W. Palmer, Bank Examiner.	61 Br'dway, N.Y. City
"	Frank B. McLaughlin, Bk. Examiner.	Syracuse.
"	Chas. H. Eshelman, Bank Examiner.	Niagara Falls.
"	Herbert C. Rogers, Bank Examiner.	61 Br'dway, N.Y. City
"	Franklin W. Bright, Bank Exam.	61 Br'dway, N.Y. City
"	George W. Smith, Jr., Bank Exam.	61 Br'dway, N.Y. City
"	John A. Murray, Bank Examiner.	Albany.
"	Earl J. Bangert, Bank Examiner.	Holland.
"	Fred T. Bolan, Bank Examiner.	61 Br'dway, N.Y. City
"	Charles Clarke, Bank Examiner.	Demar.
"	Mortimer S. Cole, Bank Examiner.	61 Br'dway, N.Y. City
"	Reginald W. Pawling, Bank Exam.	61 Br'dway, N.Y. City

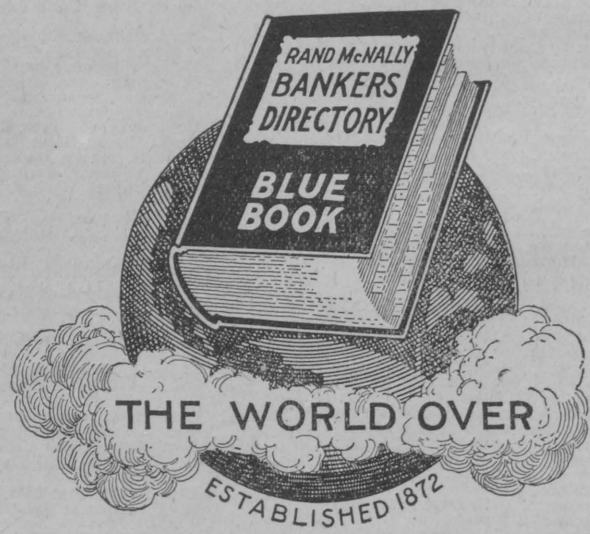
STATE	NAME	ADDRESS
N. C.	Clarence Latham, Bank Examiner.	Raleigh.
"	C. W. Cloninger, Asst. Bk. Examiner.	Raleigh.
"	T. H. Bennett, Asst. Bk. Examiner.	Raleigh.
"	G. S. Attmore, Jr., Bank Examiner.	Raleigh.
"	Thurman Williams, Bank Examiner.	Raleigh.
"	John Mitchell, Clerk.	Raleigh.
N. D.	O. E. Lofthus State Bank Examiner.	Bismarck.
"	Gilbert Semington, Chief Deputy.	Bismarck.
"	W. S. Mitchell, Office Deputy.	Bismarck.
"	O. A. Bergemoen, Deputy.	Valley City.
"	F. B. McAneney, Deputy.	Devils Lake.
"	O. E. Bengstrom, 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. Tanager, Deputy.	Fargo.
"	L. C. Reep, Deputy.	Fargo.
"	L. E. Wambheim, Deputy.	Bismarck.
"	Ole Lovik, Deputy.	Minot.
Ohio.	Ira R. Pontius, Superintendent.	Columbus.
"	A. W. Pleister, Asst. Superintendent.	Columbus.
"	F. A. Hunter, Attorney Examiner.	Columbus.
"	Dudley A. Filler, Chief Examiner.	Columbus.
"	George T. Blake, Foreign Ex. and Tr. Officer.	Columbus.
"	George Walters, Bank Examiner.	Cleveland.
"	Clyde Sharp, Bank Examiner.	Ada.
"	Howard M. Sims, Bank Examiner.	Columbus.
"	Ralph J. Romer, Asst. Bk. Examiner.	St. Henry.
"	Henry J. Schulte, Bank Examiner.	Cincinnati.
"	C. A. Seiple, Bank Examiner.	Columbus.
"	O. C. Shanover, Bank Examiner.	Bowling Green.
"	Thomas McEldowny, Bank Exam.	Upper Sandusky.
"	L. C. Bucher, Bank Examiner.	Dayton.
"	C. W. Miller, Bank Examiner.	Newark.
"	E. H. Blair, Bank Examiner.	Columbus.
"	H. C. Lucas, Bank Examiner.	Blanchester.
"	John L. Wolfe, Asst. Bank Examiner.	Mt. Vernon.
"	Eugene E. King, Asst. Bank Exam.	Deshler.
"	G. W. Seiple, Asst. Bank Examiner.	Columbus.
"	W. P. Haynes, Asst. Bank Examiner.	Marion.
Okl.	Fred G. Dennis, Commissioner.	Oklahoma City.
"	Roy Walcott, Asst. Bk. Commissioner.	Oklahoma City.
"	W. J. Martin, Bank Examiner.	Guthrie.
"	Ray P. King, Bank Examiner.	Oklahoma City.
"	H. C. Carpenter, Bank Examiner.	Oklahoma City.
"	John Knox, Bank Examiner.	Edmond.
"	R. A. Patton, Bank Examiner.	Claremore.
"	O. B. Motherhead, Bank Examiner.	Hobart.
"	J. G. Queenan, Bank Examiner.	Elk City.
"	D. A. Duncan, Special Collector.	Oklahoma City.
"	C. McCoy, Bldg. and Loan Auditor.	Oklahoma City.
Ore.	F. C. Bramwell, Supt. of Banks.	Salem.
"	Marshall Hooper, Asst. Supt. and Examiner.	Salem.
"	W. M. Adair, Bank Examiner.	Salem.
"	F. W. Bland, Bank Examiner.	Salem.
"	S. L. Stewart, Bank Examiner.	Salem.
"	Tinkham Gilbert, Asst. Examiner.	Salem.
Pa.	John S. Fisher, Commissioner.	Indiana.
"	John W. Morrison, 1st Deputy Com.	Wayne.
"	P. G. Cameron, 2d Deputy Com.	Harrisburg.
"	Jos. S. Riley, Bank Examiner.	1528 N. 19th St., Philadelphia.
"	H. H. Eshbach, Chief of Building and Loan Bureau.	Harrisburg.
"	W. R. Calhoun, Chief Clerk.	Harrisburg.
"	G. H. Orth, Chief of Bureau of Private Banks, Steamship Agencies and Loan Companies.	Harrisburg.
"	H. A. Groman, Bank Examiner.	Bethlehem.
"	H. R. Moyer, Bank Examiner.	Quakertown.
"	Robt. R. Moore, Bank Examiner.	Bellevue.
"	Chas. A. Steele, Bank Examiner.	Franklin.
"	Chas. Cavett, Bank Examiner.	2804 Centre Ave., Pittsburgh.
"	W. H. Anstine, Bank Examiner.	Dallastown.
"	Thomas Dixon, Bank Examiner.	2029 Brandywine St. Philadelphia.
"	Robert Ostermaier, Bank Examiner.	448 Fourth Ave., Pittsburgh.
"	A. A. Keiser, Bank Examiner.	Jenkintown.
"	J. T. Henry, Bank Examiner.	4901 Walton Ave., Philadelphia.
"	A. F. Daix, 3d, Bank Examiner.	2318 Columbia Ave. Philadelphia.
"	Harry J. Phillips, Bank Examiner.	Etna.
"	Geo. H. Wagner, Bank Examiner.	2826 Oxford St., Philadelphia.
"	O. H. Graff, Bank Examiner.	Kittanning.
"	Wm. M. Boggs, Bank Examiner.	Valencia.
"	F. A. Heim, Bank Examiner.	Williamsport.
"	W. R. Smith, Bank Examiner.	814 N. 63d St., Philadelphia.
"	J. A. Taylor, Bank Examiner.	Indiana.
"	R. W. Knowles, Bank Examiner.	6321 Ross St., Philadelphia.
"	R. S. Ruth, Bank Examiner.	Scranton.
"	L. W. Dennison, Bank Examiner.	Warren.
"	George Bateman, Bank Examiner.	West Chester.
"	D. A. Henderson, Jr., Bank Examiner.	Erookville.
"	P. F. Snyder, Bank Examiner.	Lititz.
"	M. P. Clancy, Bank Examiner.	Wilkinsburg.
"	Edward Bellis, Bank Examiner.	Jenkintown.
"	Frank Glatfelter, Bank Examiner.	Columbia.
"	H. R. Knowles, Bank Examiner.	Ridley Park.
"	R. P. Ferguson, Bank Examiner.	Charleroi.
"	N. F. Heckler, Bank Examiner.	1633 N. 8th Street, Philadelphia.
"	Blake Harper, Bank Examiner.	Chambersburg.
"	A. Rise Bowman, Bank Examiner.	Lebanon.
"	Geo. Dreisbach, Bank Examiner.	Mauch Chunk.
"	Edw. J. Frysinger, Bank Examiner.	Chester.
"	Frank W. Jackson, Bank Examiner.	Apollo.
"	L. R. Lloyd, Inspector of Private Bks.	Plymouth.
R. I.	Geo. H. Newhall, Commissioner.	Providence.
"	E. J. Littlefield, Deputy Com.	Providence.
"	W. L. Offer, Bank Examiner.	Providence.
"	R. L. Sayles, Bank Examiner.	Providence.
S. C.	James H. Craig, State Bk. Examiner.	Anderson.
"	A. S. Faut, Asst. Bk. Examiner.	Belton.
"	W. W. Bradley, Asst. Bk. Examiner.	Abbeville.

Ariz.  
Ark.  
Cal.  
Col.  
Conn.  
Del.  
D. C.  
Fla.  
Ga.  
Hawaii  
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La.  
Maine  
Mass.  
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Miss.  
Mo.  
Mont.  
Neb.  
Nev.  
N. H.  
N. J.  
N. M.  
N. Y.  
Pa.  
R. I.  
S. C.



STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
S. D.	John Hirling, Supt. of Banks	Pierre.	Utah	N. T. Porter, Bank Commissioner	Centerville.
"	J. F. McEwen, 1st Deputy Supt. of Banks	Pierre.	"	W. E. Evans, Bank Examiner	Salt Lake City.
"	A. F. Wosnuk, Examiner	Aberdeen.	"	Aubrey Tolton, Bank Examiner	Salt Lake City.
"	E. J. Morris, Examiner	Aberdeen.	"	J. P. Jacobson, Deputy Examiner	Salt Lake City.
"	Chris. Hirling, Examiner	Pierre.	Vt.	G. B. Carpenter, Bank Com.	Montpelier.
"	U. G. Stevenson, Examiner	Yankton.	"	Inez M. Besett, Chief Clerk	Montpelier.
"	F. S. Lytle, Examiner	Pierre.	"	R. L. Kelleher, Bank Examiner	Montpelier.
"	F. S. Barber, Examiner	Onida.	Va.	F. B. Richardson, Chief Examiner	Richmond.
"	W. E. Ward, Examiner	Watertown.	"	L. R. Ritchie, Asst. Examiner	Richmond.
Tenn.	S. S. McConnell, Supt. of Banks	Nashville.	"	C. T. Allen, Asst. Examiner	Kenbridge.
"	Hallum W. Goodloe, Asst. Supt. of Banks	Nashville.	"	F. P. McConnell, Asst. Examiner	Richmond.
"	H. B. Oliver, Bank Examiner	Milan.	"	W. P. Shelton, Examiner	Richmond.
"	H. C. Crumbliss, Bank Examiner	Kingston.	"	B. J. Woodward, Asst. Examiner	Richmond.
"	H. L. Grigsby, Bank Examiner	Dickson.	"	R. M. Charlton, Asst. Examiner	Christiansburg.
"	D. D. Robertson, Bank Examiner	Brownsville.	"	S. E. Tudor, Asst. Examiner	Richmond.
"	T. B. Dozier, Bank Examiner	Nashville.	Wash.	Claude P. Hay, Bank Commissioner	Olympia.
Texas	Ed. Hall, Insurance and Banking Com.	Austin.	"	J. C. Minshull, Deputy Bank Com.	Olympia.
"	Chas. V. Johnson, Deputy Insurance Commissioner	Austin.	"	E. C. Carter, Bank Examiner	Spokane.
"	Iva M. Aday, Deputy Bank Com.	Austin.	"	C. R. Hupp, Bank Examiner	Oakdale.
"	F. P. Wood, General Liquidating Agent	Austin.	"	Fred Stevens, Bank Examiner	Spokane.
"	C. P. Rockwell, Actuary	Austin.	"	H. S. Bennett, Bank Examiner	Tacoma.
"	J. O. Alvey, Bank Examiner	Austin.	"	R. L. Gentry, Bank Examiner	Seattle.
"	Fred C. Culp, Bank Examiner	Austin.	"	R. R. Knapp, Bank Examiner	Seattle.
"	C. E. Breg, Bank Examiner	Austin.	W. Va.	J. S. Hill, Commissioner of Banking	Charleston.
"	H. T. Bridges, Bank Examiner	Austin.	"	Geo. M. Weekley, Asst. Com.	Spencer.
"	Carl Carlson, Bank Examiner	Austin.	"	Geo. B. Waggner, Asst. Com.	Jane Lew.
"	A. S. Ferrell, Bank Examiner	Austin.	"	W. B. Holden, Asst. Com.	Parkersburg.
"	W. N. Greer, Bank Examiner	Austin.	Wis.	Marshall Cousins, Commissioner	Madison.
"	H. W. Barton, Bank Examiner	Austin.	"	W. H. Richards, Deputy Com.	Black River Falls.
"	W. A. Williams, Bank Examiner	Austin.	"	Thos. Herreid, Chief Examiner	Madison.
"	J. Oran Carter, Bank Examiner	Austin.	"	C. E. Butters, Chief Clerk	Madison.
"	J. J. Jordan, Bank Examiner	Austin.	"	R. B. Ellis, Bank Examiner	Madison.
"	D. B. Diggs, Bank Examiner	Austin.	"	H. N. Nelson, Bank Examiner	Amherst Junction.
"	C. C. Campbell, Bank Examiner	Austin.	"	Chas. T. Shape, Bank Examiner	Milwaukee.
"	V. S. Marett, Bank Examiner	Austin.	"	C. F. Schwenker, Bank Examiner	Eau Claire.
"	L. A. Dowlen, Bank Examiner	Austin.	"	W. C. Edwards, Bank Examiner	Madison.
"	A. H. Eubanks, Bank Examiner	Austin.	"	Wm. L. Carey, Bank Examiner	Madison.
"	Jno. B. Hudson, Bank Examiner	Austin.	"	Geo. D. Luscher, Bank Examiner	Madison.
"	T. F. Friddle, Jr., Bank Examiner	Austin.	"	G. W. Jamieson, Bank Examiner	Madison.
"	E. O. Snead, Bank Examiner	Austin.	"	N. E. Hanshus, Asst. Examiner	Eau Claire.
"	G. A. Swaim, Bank Examiner	Austin.	"	P. H. Linley, Bank Examiner	Milwaukee.
"	John S. Wightman, Bank Examiner	Austin.	Wyo.	R. J. Hoffman, Bank Examiner	Cheyenne.
"	Nolan Taylor, Bank Examiner	Austin.	"	A. L. Putnam, Asst. Bank Examiner	Cheyenne.
			"	C. F. Dickinson, Bank Examiner	Cheyenne.
			"	R. S. Grier, Asst. Bank Examiner	Cheyenne.
			"	S. B. Claar, Asst. Bank Examiner	Cheyenne.



Official Numbering Agent for American Bankers Association



# LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

Jan. 14, 1921

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.	NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
<b>CHIEF NATIONAL BANK EXAMINERS</b>			
Mulloney, D. C. (1)	45 Milk St., Boston, Mass.	Haugen, N. E. (7)	2803 Grand Ave., Des Moines, Iowa.
Smith, Sherrill (2)	720 U. S. Custom House, New York, N. Y.	Hayes, Jr., Ben (7)	P. O. Box 573, Hutchinson, Kan. (Tele. Biscante Hotel).
Newnham, Stephen L. (3)	416 Post Office Bldg., Philadelphia, Pa.	Hodgson, R. M. (6)	507 Post Office Bldg., Atlanta, Ala.
Schechter, Wm. J. (4)	527 Williamson Bldg., Cleveland, Ohio.	Hoffman, Lawrence W. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.
Doughton, J. K. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.	Horn, Charles F. (2)	720 U. S. Custom House, New York, N. Y.
Pole, J. Wm. (6)	507 Post Office Bldg., Atlanta, Ga.	Houston, Robert C. (7)	609 Spencer Ave., Marion, Ind.
Cooper, Silas H. L. (7)	804 Rector Bldg., Chicago, Ill.	Hurley, M. J. (1)	Federal Bldg., Montpelier, Vt.
Wood, John S. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.	Hutt, Wm. E. (11)	Sherman, Texas.
Brown, Fred (9)	416 New York Life Bldg., Minneapolis, Minn.	James, Arthur L. (12)	912 O St., Sacramento, Calif.
Roberts, L. K. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.	Jernegan, Edward S. (12)	459 1/2 Blackstone Ave., Fresno, Calif.
Collier, Richard H. (11)	301 Southland Life Bldg., Dallas, Texas.	Joseph, Edward M. (7)	804 Rector Bldg., Chicago, Ill.
Gaither, H. R. (12)	525 First National Bank Bldg., San Francisco, Calif.	Kane, Thos. F. (5)	217 National Metropolitan Bank Bldg., Washington, D. C.
<b>SUPERVISING NATIONAL BANK EXAMINERS</b>			
Stearns, E. W. (1, 2)	720 U. S. Custom House, New York, N. Y.	Kelly, Burdett (2)	720 U. S. Custom House, New York, N. Y.
Birkhead, O. W. (3, 4)	302 The Parker, 16th and Park Road, Washington, D. C.	Klein, Benton (2)	720 U. S. Custom House, New York, N. Y.
Finney, R. Gordon, (5, 6)	512 Va. Ry. & Power Bldg., Richmond, Va.	Lamb, Ernest (11)	501 Southland Life Bldg., Dallas, Texas.
Kennedy, J. L. (7, 9)	Drawer N, Sheldon, Iowa. (Telegrams, Smith Apts.)	Lammond, W. Morris (3)	P. O. Box 61, Lancaster, Pa.
Gough, E. H. (8, 10)	Boonville, Indiana.	La Roque, O. K. (5)	Marion, S. C.
Murphy, David, (11)	Lock Box 386, Mexia, Texas. (Tele. care of Western Union).	Longmoor, Stanley A. (11)	501 Southland Life Bldg., Dallas, Texas.
Machen, H. L. (12)	708 Trust & Savings Bldg., Los Angeles, Calif.	Lorang, Peter J. (9)	416 New York Life Bldg., Minneapolis, Minn.
<b>NATIONAL BANK EXAMINERS</b>			
Albert, H. E. (12)	406 U. S. Custom House, Portland, Ore. (Tele. 404 Villa St. Clara).	Madland, L. L. (9)	204 Broadwater Ave., Billings, Mont.
Anheier, C. H. (9)	416 New York Life Bldg., Minneapolis, Minn.	McBryde, W. W. (6)	542 Volunteer Life Bldg., Chattanooga, Tenn.
Armstrong, George E. (4)	527 Williamson Bldg., Cleveland, Ohio.	McCans, A. B. (11)	501 Southland Life Bldg., Dallas, Texas.
August, R. T. (2)	P. O. Box 151, Watertown, N. Y.	McClerkin, G. M. (10)	1418 First National Bank Bldg., Omaha, Neb. (Tele. 42 Angeles Apt.)
Baker, Wm. B. (3)	416 Post Office Bldg., Philadelphia, Pa.	McGrath, John C. (7)	P. O. Box 592, Indianapolis, Ind.
Barrett, J. W. (3)	Box 977, Johnstown, Pa.	McLean, Martin (12)	310 Central Bldg., Seattle, Wash. (Tele. 936 35th Ave.)
Beall, J. Harvey (7)	331 Federal Bldg., Milwaukee, Wis.	McPike, Ben M. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Bean, Norwin S. (1)	10 Federal Bldg., Manchester, N. H.	Mann, Stuart H. (8)	501 Southland Life Bldg., Dallas, Texas.
Bergman, Jr., Henry C. (10)	Coffeyville, Kan.	Mansfield, Fred S. (11)	501 Southland Life Bldg., Dallas, Texas.
Best, John A. (3)	Room 23 P. O. Bldg., Wilkes-Barre, Pa.	Marcuse, Benjamin (2)	560 W. 144th St., New York, N. Y.
Bing, A. E. (5)	P. O. Box 562, Raleigh, N. C. (Tele. 507 N. Blount St.)	Martin, Charles H. (12)	1770 West Lewis St., San Diego, Calif.
Black, Harold W. (1)	45 Milk Street, Boston, Mass.	Martin, Leo H. (12)	525 First National Bank Bldg., San Francisco, Calif.
Borden, Daniel C. (2)	720 U. S. Custom House, New York, N. Y.	Maxey, Charles T. (12)	525 First National Bank Bldg., San Francisco, Calif.
Borden, John C. (6)	1927 Rose Ave., Knoxville, Tenn.	Mertens, Charles R. (7)	Shelbyville, Ill.
Boyd, Charles E. (6)	105 Regina Ave., Mobile, Ala.	Miller, J. Francis (4)	Box 163, Wilkingsburg, Pa. (Tele. 52 Over Brook Ave., Eastwood Farm).
Bradley, Arthur R. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.	Minor, W. G. (7)	Cannelton, Ind.
Brewer, Henry F. (11)	323 First National Bank Bldg., El Paso, Texas.	Mitchell, Wm. F. (2)	198 Elmendorf Street, Kingston, N. Y.
Brooks, Roger E. (5)	217 Metropolitan Bank Bldg., Washington, D. C.	Montgomery, Robert (4)	509 Nat'l Bank of W. Va. Bldg., Wheeling, W. Va.
Brown, C. V. (3)	416 Post Office Bldg., Philadelphia, Pa.	Moon, Earl (7)	335 Federal Bldg., Rock Island, Ill.
Buckles, Ward M. (9)	8 Montana Bldg., Helena, Mont.	Morgan, Wm. M. (8)	205 Federal Bldg., Louisville, Ky. (Tele. 1647 Beechwood Ave.)
Byers, R. W. (2)	69 N. 11th St., Newark, N. J.	Norris, Frank L. (2)	1925 Seventh Ave., New York, N. Y.
Camp, Albert B. (4)	P. O. Box 423, Cleveland, Ohio. (Tele. Rm. 528 Williamson Bldg.)	Paden, Frank G. (8)	407 Central State Nat'l Bank Bldg., Memphis, Tenn. (Tele. Rm. 403 Central State Nat'l Bank Bldg.)
Carson, Thos. D. (5)	P. O. Box 541, Lynchburg, Va. (Tele. Virginian Hotel).	Parker, Edward F. (1)	45 Milk St., Boston, Mass.
Challman, L. Oscar (10)	Capital Bldg., Cheyenne, Wyo.	Parker, Wm. R. (8)	1418 Rankin Blvd., St. Louis, Mo.
Chapman, C. H. (3)	413 Post Office Bldg., Philadelphia, Pa.	Partridge, Paul (7)	801 N. Perry Ave., Apt. No. 2, Peoria, Ill.
Chenault, John B. (4)	Maysville, Ky.	Patterson, Bert K. (9)	416 New York Life Bldg., Minneapolis, Minn.
Clayton, Russell P. (2)	720 U. S. Custom House, New York, N. Y.	Peightel, John C. (8)	701 Lorain Ave., Springfield, Mo.
Cloe, Wm. B. (5)	P. O. Box 1185, Huntington, W. Va. (Tele. P. O. Bldg.)	Penix, J. L. (11)	Crawford Apts., Waco, Texas.
Coffin, George M. (1)	Hotel Garde, New Haven, Conn.	Reagan, Wm. A. (9)	Apt. 202, 615 Lincoln Ave., St. Paul, Minn.
Congdon, George C. (3)	P. O. Box 497, Williamsport, Pa.	Reed, William H. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Congdon, Sidney B. (4)	527 Williamson Bldg., Cleveland, Ohio.	Robb, Ellis D. (7)	Colonial Apartments, Waterloo, Iowa.
Cook, Reuben R. (11)	501 Southland Life Bldg., Dallas, Tex.	Sawyer, Jr., John T. (7)	535 Downer Ave., Milwaukee, Wis.
Cooney, Dan H. (4)	527 Williamson Bldg., Cleveland, Ohio.	Sawyer, L. M. (12)	223 N. 8th Street, Boise, Idaho.
Cooper, Roy A. (10)	Edmond, Okla.	Scott, H. W. (1)	45 Milk Street, Boston, Mass.
Cooper, T. A. (1)	40 Chapel St., Augusta, Me.	Shively, E. F. (4)	527 Williamson Bldg., Cleveland, Ohio.
Crocker, Sherwood (10)	718 Grant St., Denver, Colo. (Tele. via Western Union).	Sisk, Carl M. (3)	P. R. D. No. 1, Douglassville, Pa. (Tele. Birdsboro, Pa.)
Crossen, Gail W.	Room 217, Treasury Department, Washington, D. C.	Smith, Mervale D. (9)	Carpenter Hotel, Sioux Falls, S. D.
Dalton, John W. (5)	P. O. Box 958, Charlotte, N. C. (Tele. Mecklenberg Hotel).	Smith, Arthur B. (9)	300 James Ave. South, Minneapolis, Minn.
Davenport, Henry B.	Assigned Chief, Examining Division, Comptroller of the Currency, Rm. 217, Treasury Dept., Washington, D. C.	Smith, Clarence F. (7)	804 Rector Bldg., Chicago, Ill.
Davis, Thomas H. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.	Smith, George H. (4)	P. O. Box 164, West Newton, Pa.
Donough, Milton E. (2)	P. O. 343, Ithaca, N. Y.	Smith, John H. (9)	416 New York Life Bldg., Minneapolis, Minn.
Dougherty, Wm. B. (9)	416 New York Bldg., Minneapolis, Minn.	Smith, Roy E. (10)	Federal Bldg., Hastings, Neb.
Du Bois, Nathan S. (4)	416 Post Office Bldg., Philadelphia, Pa.	Snyder, Vernon G. (3)	P. O. Box 231, Sunbury, Pa. (Tele. 33 S. 11th St.)
Evans, Clyde J. (6)	507 Post Office Bldg., Atlanta, Ga.	Stewart, Adelia M.	Room 217, Treasury Dept., Washington, D. C.
Fair, Wm. E. (12)	525 First National Bank Bldg., San Francisco, Calif.	Stewart, Charles A. (5)	217 Metropolitan Bldg., Washington, D. C.
Faris, A. B. (4)	111 E. Auburn Ave., Cincinnati, Ohio.	Stuart, Robert K. (7)	407 Federal Bldg., Indianapolis, Ind.
Filson, Chas. H. (10)	321 N. First St., Guthrie, Okla.	Sullenberger, Sam. F. (10)	812 American National Bank Bldg., Oklahoma City, Okla.
Fletcher, Thomas E. (6)	Cordele, Ga.	Summers, George S. (3)	Box 255, Carlisle, Pa.
Folger, Wm. P. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.	Thomas, Thomas C. (4)	Neil House, Columbus, Ohio.
Funsten, Jr., J. B. (2)	720 U. S. Custom House, New York, N. Y.	Thompson, A. D. (11)	207 Elmira St., San Antonio, Texas.
Funsten, Wm. P. (7)	804 Rector Bldg., Chicago, Ill.	Thompson, Oscar (12)	708 Trust & Savings Bldg., Los Angeles, Calif. (Tele. University Club).
George, Harry L. (2)	27 N. Main Ave., Albany, N. Y.	Trammell, Geo. M. (6)	507 Post Office Bldg., Atlanta, Ga.
Goodell, George W. (10)	2070 Clermont St., Denver, Colo.	Trimble, James (5)	217 Metropolitan Bldg., Washington, D. C.
Goodell, Wm. M. (12)	163 Hill St., Ocean Park, Calif.	Walker, Harry W. (9)	P. O. Box 71, Huron, S. D. (Tele. care of T. H. Campbell, 1st N. Bank).
Gray, Orville A. (10)	Care of Clearing House Ass'n., Atlanta, Ga.	Wilde, Max C. (12)	525 First National Bank Bldg., San Francisco, Calif.
Griffey, Wm. M. (6)	507 Post Office Bldg., Atlanta, Ga.	Williams, R. C. (7)	804 Rector Bldg., Chicago, Ill.
Griffin, James L. (6)	507 Post Office Bldg., Atlanta, Ga.	Williams, T. M. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Hackney, Wm. N. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.	Wilson, Chas. F.	Room 217, Treasury Dept., Washington, D. C.
Haneke, Edward C. (4)	P. O. Box 151, Lima, Ohio.	Wood, D. R. (5)	P. O. Bldg., Martinsburg, W. Va. (Tele. 117 W. King St.)
Hargreaves, R. L. (8)	525 First National Bank Bldg., San Francisco, Calif.	Woods, J. K. (6)	306 First National Bank Bldg., Birmingham, Ala.
		Woodside, Hal (8)	541 South Clay Ave., Kirkwood, Mo.]
		Wright, Irwin D. (9)	405 Northern Pacific Ave., Fargo, N. D.
		Young, Wm. R. (8)	2 Holly Place, Hot Springs, Ark.



## CLEARING HOUSES IN THE UNITED STATES AND CANADA

The following Cities and Towns have Bank Clearing House Associations.

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

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

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

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



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

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

D. C. WILLS

ADOLPH C. MILLER

---

Wm. W. HOXTON, *Secretary.*

W. L. EDDY, *Assistant Secretary.*

W. M. IMLAY, *Fiscal Agent.*

J. F. HERSON, *Chief Examiner and  
Chief, Division of Examination.*

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

R. G. EMERSON, *Assistant to Governor.*

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

M. JACOBSON, *Statistician.*

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

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FEDERAL ADVISORY COUNCIL—(1921)

PHILIP STOCKTON, Boston, District No. 1

PAUL M. WARBURG, New York, District No. 2

LEVI L. RUE, Philadelphia, District No. 3

CORLISS E. SULLIVAN, Cleveland, District  
No. 4

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

EDW. W. LANE, Atlanta, District No. 6

JOHN J. MITCHELL, 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)

(53 State St.)

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut, except Fairfield County. Membership: National Banks 400; State Banks 39.

#### DIRECTORS

CLASS A:—THOMAS P. BEAL (1923), 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 (1923), East Walpole, Mass.; C. G. WASHBURN (1921), Worcester, Mass.

CLASS C:—FREDERIC H. CURTISS (1923), Boston, *Chairman of Board and Federal Reserve Agent*; JESSE E. METCALF (1922), Providence, R. I.; ALLEN HOLLIS (1921), Concord, N. H., *Deputy-Chairman*.  
PHILIP STOCKTON, Boston, Mass., *Member Federal Advisory Council*.

#### 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 W. PADDOCK, *Deputy Governor*; WILLIAM WILLETT, *Cashier*; KRICKEL K. CARRICK, *Secretary*.

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 .....	\$ 7,669,000	Gold and gold certificates .....	\$ 11,700,000
Surplus .....	12,351,000	Gold settlement fund .....	41,206,000
Government deposits .....	2,453,000	Gold with Foreign Agencies .....	241,000
Due to members—reserve account .....	116,600,000	Gold with Federal Reserve Agents .....	135,357,000
Deferred availability items .....	42,720,000	Gold redemption fund .....	18,252,000
Other deposits, including foreign Government credits .....	716,000	Legal tender notes, silver, etc. ....	12,322,000
Federal Reserve notes in actual circulation .....	291,196,000	Total reserve .....	\$219,158,000 X
Federal Reserve bank notes in circulation, net liability .....	20,441,000	Bills discounted—secured by Government	78,741,000
All other liabilities .....	7,173,000	War obligations—members .....	99,802,000
TOTAL LIABILITIES .....	\$501,368,000	Bills discounted—all others .....	19,532,000
		Bills bought in open market .....	539,000
		U. S. Gov. Bonds .....	5,000
		U. S. Victory Notes .....	21,705,000
		U. S. Gov. certificates of indebtedness .....	2,697,000
		Bank premises .....	1,072,000
		Five per cent redemption fund against Federal Reserve bank notes .....	57,596,000
		Uncollected items and other deductions from gross deposits .....	521,000
		All other resources .....	\$501,368,000
		TOTAL RESOURCES .....	



## 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 652; State Banks 134.

#### DIRECTORS

CLASS A:—JAMES S. ALEXANDER (1922), N. Y. City; ROBERT H. TREMAN (1923), 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 (1923), 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 (1923), Plainfield, N. J.

PAUL M. WARBURG, *Member Federal Advisory Board*, New York City.

#### OFFICERS

##### GENERAL OFFICERS

J. HERBERT CASE, <i>Deputy Governor</i> GEORGE L. HARRISON, <i>Deputy Governor</i>	BENJ. STRONG, <i>Governor</i> LOUIS F. SAILER, <i>Deputy Governor</i> EDWIN R. KENZEL, <i>Deputy Governor</i> DUDLEY H. BARROWS, <i>Secretary</i> JAY E. CRANE, <i>Assistant Secretary</i> EDWARD H. HART, <i>General Counsel</i>
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##### SENIOR OFFICERS

J. HERBERT CASE, <i>Controller of Foreign Relations, Pro tem., Controller of Loans, Pro tem.</i> ARTHUR W. GILBERT, <i>Controller of Administration</i> LAURENCE H. HENDRICKS, <i>Controller at Large, Controller of Collections, Pro tem.</i>	JOSEPH D. HIGGINS, <i>Controller of Cash and Custodies</i> J. WILSON JONES, <i>Controller of Fiscal Agency Functions</i> EDWIN R. KENZEL, <i>Controller of Investments, Pro tem.</i> LESLIE R. ROUNDS, <i>Controller of Accounts</i>	
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##### JUNIOR OFFICERS

GILBERT E. CHAPIN, <i>Manager, Loan Department</i> CHARLES H. COE, <i>Manager, Check Department</i> JAY E. CRANE, <i>Manager, Foreign Department</i> EDWIN C. FRENCH, <i>Manager, Custody Department</i> BETHUNE M. GRANT, <i>Manager, Government Securities Sales Department</i> WILLIAM A. HAMILTON, <i>Manager, Cash Department</i> HOWARD M. JEFFERSON, <i>Manager, Personnel Department</i> ADOLPH J. LINS, <i>Manager at Large</i>	WALTER B. MATTESON, <i>Manager, Certificates of Indebtedness Department and Manager, Securities Department</i> HENRY R. MURRAY, <i>Manager, Collection Department</i> ROBERT M. O'HARA, <i>Manager, Investment Department</i> JOHN E. RAASCH, <i>Manager, Methods and Supplies Department</i> JAMES M. RICE, <i>Manager, Government Bond Department</i> LESLIE R. ROUNDS, <i>Manager, Accounting Department, Pro tem.</i>
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I. WARD WATERS, *Manager, Service Department*

##### AUDITOR

FRANCIS OAKLEY, *Acting General Auditor*  
 EDWARD L. DODGE, *Manager, Auditing Department*  
 HARRY ARTHUR HOPF, *Organization Counsel*

##### FEDERAL RESERVE AGENT

PIERRE JAY, *Federal Reserve Agent*  
 SHEPARD MORGAN, *Assistant Federal Reserve Agent*  
 RALPH T. CRANE, *Manager, Member Bank Relations Department*      WILLIAM H. DILLISTIN, *Manager, Bank Examinations Department*  
 CARL SNYDER, *Manager, Statistics Department*

### 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; E. J. BARCALO, Buffalo; THOMAS E. LANNIN, Rochester.

LIABILITIES	RESOURCES
Capital paid in .....	\$ 26,376,000
Surplus .....	51,308,000
Government deposits .....	2,260,000
Due to members—reserve account .....	693,474,000
Deferred availability .....	94,273,000
Other deposits, including foreign Government credits .....	11,284,000
Federal Reserve notes in actual circulation .....	864,516,000
Federal Reserve bank notes in circulation, net liability .....	38,741,000
All other liabilities .....	51,108,000
TOTAL LIABILITIES .....	\$1,833,340,000
	Gold and gold certificates .....
	\$135,046,000
	Gold settlement fund .....
	36,435,000
	Gold with Foreign Agencies .....
	1,211,000
	Gold with Federal Reserve Agents .....
	254,575,000
	Gold redemption fund .....
	39,000,000
	Legal tender notes, silver, etc. ....
	143,975,000
	Total cash reserve .....
	\$ 610,242,000
	Bills discounted—secured by Government war obligation .....
	445,926,000
	Bills discounted—all others .....
	458,313,000
	Bills bought in open market .....
	109,902,000
	U. S. Government Bonds .....
	1,468,000
	U. S. Government Victory Notes .....
	50,000
	U. S. certificates of indebtedness .....
	59,692,000
	Bank premises .....
	4,377,000
	Five per cent redemption fund against Federal Reserve bank notes .....
	2,766,000
	Uncollected items and other deductions from gross deposits .....
	139,020,000
	All other resources .....
	1,584,000
	TOTAL RESOURCES .....
	\$1,833,340,000



## FEDERAL RESERVE BANK INFORMATION

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

(925 Chestnut Street)

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 649; State Banks 49.

#### DIRECTORS

CLASS A:—JOS. WAYNE, JR. (1923), Philadelphia; FRANCIS DOUGLAS (1921), Wilkes Baire, Pa.; M. J. MURPHY (1922), Montclair, N. J.

CLASS B:—ALBA B. JOHNSON (1922), Philadelphia; EDWIN S. STUART (1923), Philadelphia; CHARLES K. HADDON (1921), Camden, N. J.

CLASS C:—RICHARD L. AUSTIN (1923), Philadelphia, *Chairman of Board and Federal Reserve Agent*; ARTHUR E. POST, Philadelphia, *Assistant Federal Reserve Agent*; HENRY B. THOMPSON (1922), Wilmington, Del., *Deputy Chairman of Board*; CHAS. C. HARRISON (1921), Philadelphia.

#### OFFICERS

GEO. W. NORRIS, *Governor*; 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 . . . . .	Gold coin and certificates . . . . .
\$ 8,485,000	\$ 6,082,000
Surplus fund . . . . .	Gold settlement fund . . . . .
13,069,000	53,119,000
Government deposits . . . . .	Gold with Foreign Agencies . . . . .
2,271,000	264,000
Due to members—reserve account . . . . .	Gold with Federal Reserve Agents . . . . .
106,675,000	132,916,000
Deferred availability items . . . . .	Gold redemption fund . . . . .
49,131,000	8,851,000
All other deposits . . . . .	Legal tender notes, silver, etc. . . . .
1,202,000	1,025,000
Federal Reserve notes in actual circulation . . . . .	Total cash reserve . . . . .
230,960,000	\$202,257,000
Federal Reserve bank notes in circulation, net liability . . . . .	Bills discounted—secured by Government war obligations . . . . .
22,581,000	115,677,000
All other liabilities . . . . .	Bills discounted—all others . . . . .
6,285,000	57,886,000
TOTAL LIABILITIES . . . . .	Bills bought in open market . . . . .
\$490,719,000	12,893,000
	U. S. Government bonds . . . . .
	1,434,000
	U. S. certificates of indebtedness . . . . .
	30,747,000
	Bank premises . . . . .
	681,000
	Uncollected items and other deductions from gross deposits . . . . .
	66,789,000
	Five per cent redemption fund against Federal Reserve bank notes . . . . .
	1,300,000
	All other resources . . . . .
	1,055,000
	TOTAL RESOURCES . . . . .
	\$490,719,000

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

(Williamson Bldg.)

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 759; State Banks 68.

#### DIRECTORS

CLASS A:—ROBERT WARDROP (1923), Pittsburgh; CHESS LAMBERTON (1922), Franklin, Pa.; O. N. SAMS, (1921), Hillsboro, Ohio.

CLASS B:—THOS. A. COMBS (1923), 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; L. L. RUE, Philadelphia, Pa., *Member Federal Advisory Council*.

#### OFFICERS

L. B. WILLIAMS, *Acting Federal Reserve Agent*  
 J. C. NEVIN, *Secretary and Asst. Federal Reserve Agent*  
 G. A. STEPHENSON, *Manager, Bank Relations Department*  
 WM. H. FLETCHER, *Manager, Department of Examination*  
 F. V. GRAYSON, *Auditor*  
 B. V. CHAPPEL, *Assistant Secretary*

E. R. FANCHER, *Governor*  
 M. J. FLEMING, *Deputy Governor*  
 F. J. ZURLINDEN, *Deputy Governor*  
 H. G. DAVIS, *Cashier*  
 W. F. TAYLOR, *Asst. Cashier*  
 H. F. STRATER, *Asst. Cashier*  
 C. W. ARNOLD, *Asst. Cashier*  
 G. H. WAGNER, *Asst. Cashier*  
 D. B. CLOUSER, *Asst. Cashier*  
 C. L. BICKFORD, *Asst. Cashier*

### CINCINNATI BRANCH. (Transit Number 13-43)

(Fourth and Walnut)

P. J. FAULKNER, *Assistant Federal Reserve Agent*; 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.



## FEDERAL RESERVE BANK INFORMATION

### (District No. 4. Continued from page 23.) PITTSBURGH BRANCH. (Transit Number 8-30) (Liberty Avenue and Anderson Street)

T. M. JONES, *Assistant Federal Reserve Agent*; GEORGE DE CAMP, *Manager*; THOS. C. GRIGGS, *Cashier*; P. A. BROWN, *Assistant Cashier*; F. E. COBUN, *Assistant Cashier*.

#### DIRECTORS

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

LIABILITIES	RESOURCES
Capital paid in . . . . .	Gold coin and certificates . . . . .
\$ 10,654,000	Gold settlement fund . . . . .
Surplus fund . . . . .	Gold with Foreign Agencies . . . . .
13,712,000	Gold with Federal Reserve Agents . . . . .
Government deposits . . . . .	Gold redemption fund . . . . .
4,305,000	Legal tender notes, silver, etc. . . . .
Due to members—reserve account . . . . .	\$ 10,907,000
145,617,000	81,726,000
Deferred availability items . . . . .	270,000
58,313,000	177,694,000
All other deposits . . . . .	14,603,000
413,000	2,126,000
Federal Reserve notes in actual circulation . . . . .	\$287,326,000
350,725,000	Bills discounted—secured by Government
Federal Reserve bank notes in circulation, net liability . . . . .	war obligations . . . . .
22,715,000	95,424,000
All other liabilities . . . . .	Bills discounted—all other . . . . .
8,002,000	103,909,000
TOTAL LIABILITIES . . . . .	Bills bought in open market . . . . .
\$614,456,000	26,581,000
	U. S. Government Bonds . . . . .
	834,000
	U. S. Government Victory Bonds . . . . .
	10,000
	U. S. certificates of deposits . . . . .
	23,799,000
	Bank premises . . . . .
	1,649,000
	Five per cent redemption fund against
	Federal Reserve bank notes . . . . .
	1,239,000
	Uncollected items and other deductions
	from gross deposits . . . . .
	73,367,000
	All other resources . . . . .
	318,000
	TOTAL RESOURCES . . . . .
	\$614,456,000

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

(1107 E. Main St.)

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 554; State Banks 57.

#### DIRECTORS

CLASS A:—JOHN F. BRUTON (1922), Wilson, N. C.; L. E. JOHNSON (1923), Alderson, W. Va.; CHAS. E. RIEMAN (1921), Baltimore, Md.

CLASS B:—EDMUND STRUDWICK (1921), Richmond; DAVID R. COKER (1923), Hartsville, S. C.; JAMES F. OYSTER (1922), Washington, D. C.

CLASS C:—CALDWELL HARDY (1923), Richmond, *Chairman of Board and Federal Reserve Agent*; JAMES A. MONCURE (1922), Richmond, *Deputy Chairman of Board*; HOWARD BRUCE (1921), Baltimore, Md.

JOSEPH G. BROWN, *Member Federal Advisory Council*, Raleigh, N. C.

#### OFFICERS

CALDWELL HARDY, *Chairman and Federal Reserve Agent*; GEORGE J. SEAY, *Governor*; CHAS. A. PEPLÉ, *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, *Counsel*; E. G. GRADY, *Auditor*; A. H. DUDLEY, *Assistant Federal Reserve Agent*; J. G. FRY, *Assistant Federal Reserve Agent*.

### BALTIMORE BRANCH. (Transit Number 7-27)

(South and Redwood Sts.)

M. M. PRENTIS, *Manager*; CHARLES H. WYATT, *Cashier*; F. McC. LEEKE, *Assistant Cashier*; THOMAS I. HAYS, *Assistant Cashier*; M. F. REESE, *Assistant Cashier*; C. P. HAMMOND, *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 . . . . .	Gold and gold certificates . . . . .
\$ 5,269,000	Gold settlement fund . . . . .
Surplus . . . . .	Gold with Foreign Agencies . . . . .
8,067,000	Gold with Federal Reserve Agents . . . . .
Government deposits . . . . .	Gold redemption fund . . . . .
365,000	Legal tender notes, silver, etc. . . . .
Due to members—reserve account . . . . .	\$ 5,701,000
56,710,000	21,767,000
Deferred availability items . . . . .	162,000
40,948,000	53,917,000
Other deposits including foreign Government credits . . . . .	6,617,000
270,000	361,000
Federal Reserve notes in actual circulation . . . . .	\$ 88,525,000
155,162,000	Bills discounted—secured by Government
Federal Reserve bank notes in circulation, net liability . . . . .	war obligations . . . . .
22,715,000	43,288,000
All other liabilities . . . . .	Bills discounted—all other . . . . .
3,590,000	69,598,000
TOTAL LIABILITIES . . . . .	Bills bought in open market . . . . .
\$281,870,000	5,252,000
	U. S. Government bonds . . . . .
	1,233,000
	U. S. certificates of indebtedness . . . . .
	12,262,000
	Bank premises . . . . .
	1,447,000
	Uncollected items and other deductions
	from gross deposits . . . . .
	58,487,000
	Five per cent redemption fund against
	Federal Reserve bank notes . . . . .
	601,000
	All other resources . . . . .
	1,177,000
	TOTAL RESOURCES . . . . .
	\$281,870,000



## 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 375; State Banks 86.

#### DIRECTORS

CLASS A:—JOHN K. OTTLEY (1921) Atlanta, Ga.; OSCAR NEWTON (1922), Jackson, Miss.; PETER R. KITTLES (1923), Sylvania, Ga.

CLASS B:—LEON C. SIMON (1923), New Orleans; J. A. McCRARY (1921), Decatur, Ga.; W. H. HARTFORD (1922), Nashville, Tenn.

CLASS C:—JOS. A. McCORD (1923), Atlanta, *Chairman of Board*; EDW. T. BROWN (1921), Atlanta, *Deputy Chairman of Board*; W. H. KETTIG (1922), Birmingham, Ala.

EDWARD W. LANE, Jacksonville, Fla., *Member Federal Advisory Council*.

#### OFFICERS

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

#### FEDERAL RESERVE AGENT DEPARTMENT

JOS. A. McCORD, *Federal Reserve Agent*; WARD ALBERTSON, *Assistant Federal Reserve Agent*; C. R. TIDWELL, *Assistant Federal Reserve Agent, Department of Examinations*.

### BIRMINGHAM BRANCH. (Transit Number 61-19)

ALEX. E. WALKER, *Manager*; W. C. STERRETT, *Cashier*; J. B. COBBS, *Assistant Federal Reserve Agent*.

#### 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*; F. M. SHEFFIELD, *Cashier*; GEO. N. MARTIN, *Assistant Federal Reserve Agent*.

#### DIRECTORS

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

### NASHVILLE BRANCH. (Transit Number 87-10)

J. B. McNAMARA, *Manager*; JOEL B. FORT, JR., *Cashier*; W. T. TYLER, *Assistant Federal Reserve Agent*.

#### DIRECTORS

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

### NEW ORLEANS BRANCH. (Transit Number 14-21)

MARCUS WALKER, *Manager*; W. H. BLACK, *Assistant Manager*; J. A. WALKER, *Cashier*; M. F. HARIAN, *Assistant Cashier*; F. C. VASTERLING, *Assistant Cashier*; W. S. JOHNS, *Assistant Federal Agent*.

#### DIRECTORS

P. H. SAUNDERS, New Orleans, *Chairman*; A. P. BUSH, Mobile, Ala.; J. E. BOUDEN, Jr., New Orleans; H. B. LIGHTCAP, Jackson, Miss.; LEON C. SIMON, 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 . . . . . \$ 4,053,000	Gold and gold certificates . . . . . \$ 8,729,000
Surplus . . . . . 7,050,000	Gold settlement fund . . . . . 4,195,000
Government deposits . . . . . 795,000	Gold with Foreign Agencies . . . . . 119,000
Due to members—reserve account . . . . . 48,345,000	Gold with Federal Reserve Agents . . . . . 60,836,000
Deferred availability items . . . . . 21,446,000	Gold redemption fund . . . . . 10,213,000
Other deposits, including foreign Government credits . . . . . 251,000	Legal tender notes, silver, etc. . . . . 1,999,000
Federal Reserve notes in actual circulation . . . . . 175,166,000	Total reserve . . . . . \$ 86,091,000
Federal Reserve bank notes in circulation, net liability . . . . . 15,271,000	Bills discounted—secured by Government war obligations . . . . . 61,972,000
All other liabilities . . . . . 4,288,000	Bills discounted—all other . . . . . 72,177,000
TOTAL LIABILITIES . . . . . \$276,665,000	Bills bought in open market . . . . . 3,492,000
	U. S. Government bonds . . . . . 114,000
	U. S. Government Victory notes . . . . . 3,000
	U. S. certificates of indebtedness . . . . . 16,672,000
	Bank premises . . . . . 629,000
	Uncollected items and other deductions from gross deposits . . . . . 34,597,000
	Five per cent redemption fund against Federal Reserve bank notes . . . . . 614,000
	Other resources . . . . . 304,000
	TOTAL RESOURCES . . . . . \$276,665,000

Ariz.  
 Ark.  
 Cal.  
 Col.  
 Conn.  
 Del.  
 D. C.  
 Fla.  
 Ga.  
 Hawaii  
 Ind.  
 Iowa



## FEDERAL RESERVE BANK INFORMATION

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

(79 W. Monroe St.)

**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 1063; State Banks 358.

#### DIRECTORS

**CLASS A:**—GEORGE M. REYNOLDS (1921), Chicago; CHARLES H. McNIDER (1922), Mason City, Iowa; E. L. JOHNSON (1923), Waterloo, Iowa.

**CLASS B:**—J. W. BLODGETT (1922), Grand Rapids, Mich.; A. R. ERSKINE (1923), 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 (1923), Chicago, *Deputy Chairman of Board*; FRANK C. BALL (1922), Muncie, Ind.

JOHN J. MITCHELL, Chicago, *Member Federal Advisory Council.*

#### OFFICERS

W. A. HEATH, *Chairman of the Board of Directors*

JAMES B. McDUGAL, *Governor*

C. R. MCKAY, *Deputy Governor*

STERLING B. CRAMER, *Deputy Governor*

W. F. McLALLEN, *Secretary*

#### LOANS AND CREDITS

KENT C. CHILDS, *Controller of Loans and Credits*

CLARKE WASHBURNE, *Manager, Loans (Iowa)*

R. H. BUSS, *Manager, Loans (Mich. and Wis.) Discount Dept.*

F. R. HANRAHAN, *Manager, Loans (Ill. and Ind.)*

E. A. DELANEY, *Manager, Credit Dept.*

#### INVESTMENTS

CLARKE WASHBURNE, *Controller of Investments*

A. W. DAZEY, *Manager, Investment Dept.*

#### MEMBER BANK ACCOUNTS

F. J. CARR, *Controller of Member Bank Accounts*

J. C. CALLAHAN, *Manager, Member Bank Accounts Dept.*

#### CASH AND CUSTODIES

O. J. NETTERSTROM, *Controller of Cash and Custodies*

J. G. ROBERTS, *Manager, Cash Dept.*

R. E. COULTER, *Manager, Cash Custody Dept.*

F. BATEMAN, *Manager, Securities Dept.*

#### COLLECTIONS

W. C. BACHMAN, *Controller of Collections*

W. C. BACHMAN, *Manager, Check Dept.*

L. G. PAVEY, *Manager, Collection Dept.*

#### ACCOUNTING

A. H. VOGT, *Controller of Accounting*

W. A. HANSON, *Manager, Accounting Dept.*

R. C. HUELSMAN, *Manager, Planning Dept.*

#### ADMINISTRATION

J. H. DILLARD, *Controller of Administration*

W. K. LYLE, *Manager, Personnel Dept.*

L. G. MEYER, *Manager, Service Dept.*

F. A. LINDSTEN, *Manager, Disbursing Dept.*

#### FISCAL AGENCY

D. A. JONES, *Controller of Fiscal Agency Functions*

J. H. RUMBAUGH, *Manager, Government Bond Dept.*

E. L. HARRIS, *Manager, Government Financing Dept.*

#### FEDERAL RESERVE AGENTS DEPT.

W. A. HEATH, *Federal Reserve Agent*

W. F. McLALLEN, *Assistant Federal Reserve Agent*

W. H. WHITE, *Asst. Fed. Res. Agt. in Charge of Bank Exams.*

E. L. HARRIS, *Manager, Bank Relations Dept.*

F. M. HUSTON, *Manager, Statistical and Analytical Dept.*

C. G. RUTLEDGE, *Acting Asst. Federal Reserve Agent*

M. A. WILSON, *Examiner*

J. G. BASKIN, *Asst. Federal Reserve Agt. at Detroit Branch*

H. H. GARDNER, *Acting Asst. Fed. Res. Agt. at Detroit Branch*

#### AUDITING DEPARTMENT

F. R. BURGESS, *General Auditor*

W. A. HOPKINS, *Assistant Auditor*

H. G. KAISER, *Assistant Auditor*

#### LAW DEPARTMENT

CHARLES L. POWELL, *Counsel*

### DETROIT BRANCH. (Transit No. 9-29)

(36 W. Congress St.)

ROBERT B. LOCKE, *Manager*; WM. R. CATION, *Cashier*; J. B. DEW, *Assistant Cashier*; F. J. MAURICE, *Assistant Cashier*; J. T. JARVIS, *Assistant Auditor.*

#### DIRECTORS

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

#### LIABILITIES

Capital paid in .....	\$ 13,913,000
Surplus .....	23,917,000
Government deposits .....	3,816,000
Due to members—reserve account .....	240,241,000
Deferred availability items .....	59,610,000
Other deposits, including foreign Government credits .....	1,946,000
Federal Reserve notes in actual circulation .....	548,191,000
Federal Reserve bank notes in circulation, net liability .....	38,984,000
All other liabilities .....	19,216,000
<b>TOTAL LIABILITIES .....</b>	<b>\$949,834,000</b>

#### RESOURCES

Gold and gold certificates .....	\$ 29,035,000
Gold settlement fund .....	33,155,000
Gold with Foreign Agencies .....	393,000
Gold with Federal Reserve Agents .....	198,554,000
Gold redemption fund .....	33,252,000
Legal tender notes, silver, etc. ....	13,944,000
<b>Total reserve .....</b>	<b>\$308,333,000</b>
Bills discounted—secured by Government war obligations .....	142,623,000
Bills discounted—all other .....	333,246,000
Bills bought in open market .....	25,961,000
U. S. Government bonds .....	4,490,000
U. S. certificates of indebtedness .....	39,612,000
Bank premises .....	2,379,000
Uncollected items and other deductions from gross deposits .....	90,431,000
Five per cent redemption fund against Federal Reserve bank notes .....	1,820,000
All other resources .....	939,000
<b>TOTAL RESOURCES .....</b>	<b>\$949,834,000</b>



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:—JOHN G. LONGSDALE (1923), 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 (1923), Greenville, Miss.

CLASS C:—WM. McC. MARTIN (1921), St. Louis, *Chairman of Board and Federal Reserve Agent*; JOHN W. BOEHNE (1923), Evansville, Ind., *Deputy Chairman*; C. P. J. MOONEY (1922), Memphis, Tenn.

F. O. WATTS, St. Louis, Mo., *Member Federal Advisory Council*.

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, J. W. RINKLEFF, W. H. GLASGOW, S. F. GILMORE, E. C. ADAMS, and F. N. HALL, *Assistant Cashiers*; E. J. NOVY, *General Auditor*; L. H. BAILEY, H. L. TRAFTON, A. E. DEBRECHT, L. A. MOORE, C. E. MARTIN, E. I. NOWOTNY, *Assistant Auditors*.

LITTLE ROCK BRANCH. (Transit Number 81-13)

A. F. BAILEY, *Manager*; M. H. LONG, *Cashier*; F. A. COE, *Assistant 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, W. C. MONTGOMERY, F. M. SACKETT, GEORGE W. NORTON, and 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 .....	\$ 4,364,000	Gold and gold certificates .....	\$ 5,120,000
Surplus fund .....	5,884,000	Gold settlement fund .....	21,853,000
Government deposits .....	2,154,000	Gold with Foreign Agencies .....	155,000
Due to members—reserve account .....	65,660,000	Gold with Federal Reserve Agents .....	49,668,000
Deferred availability items .....	35,003,000	Gold redemption fund .....	6,087,000
Other deposits including foreign Government credits .....	542,000	Legal tender notes, silver, etc. ....	6,021,000
Federal Reserve notes in actual circulation .....	136,610,000	Total reserve .....	\$ 88,904,000
Federal Reserve bank notes in circulation, net liability ..	9,524,000	Bills discounted—Secured by Government	44,707,000
All other liabilities .....	3,899,000	war obligations .....	69,511,000
TOTAL LIABILITIES .....	\$263,640,000	Bills discounted—all other .....	1,146,000
		Bills bought in open market .....	1,153,000
		United States Government Bonds .....	16,082,000
		U. S. certificates of indebtedness .....	891,000
		Bank premises .....	40,000,000
		Uncollected items and other deductions	623,000
		from gross deposits .....	623,000
		Five per cent redemption fund against	
		Federal Reserve bank notes .....	
		All other resources .....	
		TOTAL RESOURCES .....	\$263,640,000

Ariz.  
Ark.  
Cal.  
Col.  
Conn.  
Del.  
D. C.  
Fla.  
Ga.  
Hawaii  
Ia.  
Ind.  
Iowa  
Ky.  
La.  
Maine  
Md.  
Mass.  
Mich.  
Minn.  
Miss.  
Mo.  
Mont.  
N. C.  
N. D.  
N. H.  
N. J.  
N. Y.  
Ohio  
Okla.  
Pa.  
R. I.  
S. C.  
Tenn.  
Tex.  
Verm.  
Va.  
W. Va.  
Wis.  
Wyo.



# FEDERAL RESERVE BANK INFORMATION

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

(Location—New York Life Bldg.)

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 886; State Banks 121.

C. T. JAFFRAY, *Member Federal Advisory Council*, Minneapolis, Minn.

### DIRECTORS

CLASS A:—THEODORE WOLD (1922), Minneapolis; J. C. BASSET (1923), Aberdeen, S. D.; 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 (1923), Helena, Mont.

CLASS C:—JOHN H. RICH (1923), Minneapolis, *Chairman of Board and Federal Reserve Agent*; W. H. LIGHTNER (1921), *Deputy Chairman*, St. Paul; C. H. BENEDICT (1922), Lake Linden, Mich.

### OFFICERS

R. A. YOUNG, *Governor*; S. S. COOK, *Deputy Governor*; W. B. GERRY, *Deputy Governor*; FRANK C. DUNLOP, *Controller*; B. V. MOORE, *Cashier*; CURTIS L. MOSHER, *Assistant Federal Reserve Agent*; J. F. EBERSOLE, *Assistant Federal Reserve Agent*; HARRY YAEGER, *Field Representative*.

ASSISTANT CASHIERS:—GRAY WARREN, L. E. RAST, F. G. NORTON.

### HELENA BRANCH

O. A. CARLSON, *Manager*; R. E. TOWLE, *Cashier*; L. W. LONG, *Auditor and Assistant Federal Reserve Agent*.

LIABILITIES	RESOURCES
Capital paid in.....\$ 3,457,000	Gold and gold certificates.....\$ 9,125,000
Surplus..... 5,178,000	Gold settlement board, Federal Reserve Board..... 10,249,000
Government deposits..... 1,878,000	Gold with Foreign Agencies..... 89,000
Due to members—reserve account..... 43,882,000	Gold with Federal Reserve Agents..... 25,905,000
Deferred availability items..... 16,291,000	Gold redemption fund..... 3,079,000
Other deposits including Foreign Government credit.... 512,000	Legal tender notes, silver, etc..... 257,000
Federal Reserve notes in actual circulation..... 80,067,000	Total reserve..... \$ 48,704,000
Federal Reserve bank notes in circulation, net liability.. 7,713,000	Bills discounted—secured by Government war obligations..... 18,006,000
All other liabilities..... 3,269,000	Bills discounted—all other..... 63,663,000
TOTAL LIABILITIES.....\$162,247,000	Bills bought in open market..... 1,413,000
	U. S. Government bonds..... 116,000
	Bank premises..... 658,000
	U. S. certificates of indebtedness..... 8,480,000
	Uncollected items and other deductions from gross deposits..... 20,359,000
	Five per cent redemption fund against Federal Reserve bank notes..... 550,000
	All other resources..... 298,000
	TOTAL RESOURCES..... \$162,247,000



## FEDERAL RESERVE BANK INFORMATION

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

(10th & Grand Ave.)

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 1026; State Banks 63.

#### DIRECTORS

CLASS A:—W. J. BAILEY (1922), Atchison, Kan.; E. E. MULLANEY (1923), Hill City, Kan.; J. C. MITCHELL (1921), Denver, Colo.

CLASS B:—M. L. McCLURE (1922), Kansas City, Mo.; THOS. C. BYRNE (1921), Omaha, Neb.; HARRY W. GIBSON, (1923), Muskogee, Okla.

CLASS C:—ASA E. RAMSAY (1923), Kansas City, *Chairman of Board and Federal Reserve Agent*; F. W. FLEMING (1922), Kansas City, *Vice Chairman of Board*; R. H. MALONE (1921), Denver.

E. F. SWINNEY, Kansas City, Mo., *Member Federal Advisory Council*.

#### 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)

(16th & Lawrence)

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)

(1219 Farnam St.)

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 (Transit Number 39-24)

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

#### DIRECTORS

T. P. MARTIN, JR., Oklahoma City; DORSET CARTER, Oklahoma City; WM. MEE, Oklahoma City; E. K. THURMOND, Oklahoma City; C. E. DANIEL, Oklahoma City.

LIABILITIES		RESOURCES	
Capital paid in .....	\$ 4,457,000	Gold and gold certificates .....	\$ 4,016,000
Surplus fund .....	8,395,000	Gold settlement fund, F. R. B'd. ....	21,686,000
Government deposits .....	1,155,000	Gold with Foreign Agencies .....	158,000
Due to members—reserve account .....	74,521,000	Gold with Federal Reserve Agents .....	41,248,000
Deferred availability items .....	45,056,000	Gold redemption fund .....	4,853,000
Other deposits, including foreign Government credits .....	469,000	Legal tender notes, silver, etc. ....	2,313,000
Federal Reserve notes in actual circulation .....	111,874,000	Total reserve .....	\$ 74,274,000
Federal Reserve bank notes in circulation, net liability .....	14,241,000	Bills discounted—secured by Government war obligations .....	30,012,000
All other liabilities .....	4,855,000	Bills discounted—all other .....	81,082,000
TOTAL LIABILITIES .....	\$265,022,000	Bills bought in open market .....	2,017,000
	3	U. S. Government bonds .....	8,867,000
		United States Victory Notes .....	1,000
		U. S. certificates of indebtedness .....	12,820,000
		Bank premises .....	1,041,000
		Uncollected items and other deductions from gross deposits .....	53,618,000
		Five per cent redemption fund against Federal Reserve bank notes .....	916,000
		All other resources .....	374,000
		TOTAL RESOURCES .....	\$265,022,000



## FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 652; State Banks 161.

#### DIRECTORS

CLASS A:—J. T. SCOTT (1921), Houston, Tex.; ED. HALL (1923), Bryan, Tex.; B. A. MCKINNEY (1922), Dallas, Tex.

CLASS B:—MARION SANSOM (1922), Ft. Worth, Texas; FRANK KELL (1921), Wichita Falls, Texas; J. J. CULBERTSON (1923), Paris, Texas.

CLASS C:—W. F. RAMSEY (1923), 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*; W. B. NEWSOME, *Deputy Chairman*; C. C. HALL, *Assistant Federal Reserve Agent and Secretary*; R. H. GILBERT, *Assistant Federal Reserve Agent*; R. L. VAN ZANDT, *Governor*; LYNN P. TALLEY, *Deputy Governor*; SAM R. LAWDER, *Cashier*; R. B. COLEMAN, *Assistant Cashier*; W. O. FORD, *Assistant Cashier*; D. P. REORDAN, *Assistant Cashier*; FRED HARRIS, *Assistant Cashier*; JAMES L. LUMPKIN, *Assistant Cashier*; C. B. TEAGARDEN, *General Auditor*; CHAS. C. HUFF, *Counsel*.

R. L. BALL, *Member Federal Advisory Council*, San Antonio, Tex.

### EL PASO BRANCH. (Transit Number 88-1)

W. C. WEISS, *Manager*; M. CRUMP, *Cashier*; ALLEN SAYLES, *Assistant Cashier*; W. P. CLARKE, *Assistant Federal Reserve Agent*.

#### 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*; FLOYD IKARD, *Cashier*; LAWRENCE E. DIGNAN, *Assistant Cashier*; R. L. KING, *Assistant Federal Reserve Agent*.

#### DIRECTORS

E. F. GOSSETT, GUY M. BRYAN, FRANK ANDREWS, R. M. FARRAR, and J. J. DAVIS.

LIABILITIES		RESOURCES	
Capital paid in .....	\$ 4,098,000	Gold and gold certificates .....	\$ 9,903,000
Surplus fund .....	4,152,000	Gold settlement fund, F. R. B'd .....	2,361,000
Government deposits .....	1,798,000	Gold with Foreign Agencies .....	86,000
Due to members—reserve account .....	44,593,000	Gold with Federal Reserve Agents .....	26,484,000
Deferred availability items .....	28,308,000	Gold redemption fund .....	4,447,000
Other deposits, including foreign Government credits ..	268,000	Legal tender notes, silver, etc. ....	4,351,000
Federal Reserve notes in actual circulation .....	79,474,000	Total reserve .....	\$ 47,632,000
Federal Reserve bank notes in circulation—net liability ..	7,124,000	Bills discounted—secured by Government war obligations .....	15,037,000
All other liabilities .....	2,869,000	Bills discounted—all others .....	53,848,000
TOTAL LIABILITIES .....	\$172,684,000	Bills bought in open market .....	247,000
		U. S. Government Bonds .....	3,979,000
		U. S. certificates of indebtedness .....	8,300,000
		Bank premises .....	1,639,000
		Uncollected items and other deductions from gross deposits .....	40,355,000
		Five per cent redemption fund against Federal Reserve bank notes .....	586,000
		All other resources .....	1,061,000
		TOTAL RESOURCES .....	\$172,684,000



## FEDERAL RESERVE BANK INFORMATION

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

(315 Battery St.)

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 633; State Banks 200.

#### DIRECTORS

CLASS A:—C. K. McINTOSH (1922), San Francisco; JOHN WILLIS BAER (1923), Pasadena, Calif.; M. A. BUCHAN (1921), Palo Alto, Calif.

CLASS B:—E. H. COX (1922), Madera; A. B. C. DOHRMAN (1923), San Francisco; J. A. MCGREGOR (1921), San Francisco.

CLASS C:—JOHN PERRIN (1923), San Francisco, *Chairman of Board and Federal Reserve Agent*; WALTON N. MOORE (1921), San Francisco, *Deputy Chairman of Board*; WILLIAM SPROULE (1922), San Francisco, Calif.  
A. L. MILLS, *Member Federal Advisory Council*, Portland, Ore.

#### OFFICERS

JNO U. CALKINS, *Governor*; WM. A. DAY, *Deputy Governor*; IRA CLERK, *Assistant Deputy Governor*; W. N. AMBROSE, *Cashier*; W. M. HALE, C. D. PHILLIPS, F. H. HOLMAN, C. E. EARHART, JAY L. REED, H. C. MANGELS, M. McRITCHIE, H. M. CRAFT, and E. C. MAILLIARD, *Assistant Cashiers*.

S. G. SARGENT, *Assistant Federal Reserve Agent*; H. C. BRECK, *Assistant Federal Reserve Agent*; GAVIN McNAB, *Counsel*; H. S. HOUSE, *Auditor*.

### LOS ANGELES BRANCH, (Transit Number 16-16)

Washington Bldg., 3rd and Spring Sts.)

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

#### DIRECTORS

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

### PORTLAND BRANCH, (Transit Number 24-1)

(Lumberman's Bldg., 5th and Stark Sts.)

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

#### DIRECTORS

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

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

(Deseret National Bank Bldg., Main and 1st South Sts.)

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

(2nd Avenue and Spring St.)

C. R. SHAW, *Manager*; D. L. DAVIS, *Cashier*; C. A. BEMIS, *Assistant Cashier*.

#### DIRECTORS

C. R. SHAW, M. F. BACKUS, M. A. ARNOLD, CHAS. H. 3CLARKE, CHAS. E. PEABODY, Seattle, Wash.

### SPOKANE BRANCH, (Transit Number 28-1)

(Post St. and Main St.)

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

#### DIRECTORS

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

LIABILITIES	RESOURCES
Capital paid in.....\$ 6,895,000	Gold and gold certificates.....\$ 28,508,000
Surplus fund..... 11,662,000	Gold settlement fund, F. R. B'd..... 28,492,000
Government deposits..... 4,389,000	Gold with Foreign Agencies..... 152,000
Due to members—reserve account..... 112,661,000	Gold with Federal Reserve Agents..... 119,060,000
Deferred availability items..... 31,479,000	Gold redemption fund..... 10,369,000
Other deposits, including foreign Government credits.... 4,288,000	Legal tender notes, silver, etc..... 1,136,000
Federal Reserve notes in actual circulation..... 270,745,000	<b>Total reserve..... \$187,717,000</b>
Federal Reserve bank notes in circulation, net liability... 8,136,000	Bills discounted—Secured by Government
All other liabilities..... 7,385,000	war obligations..... 49,623,000
<b>TOTAL LIABILITIES.....\$457,672,000</b>	Bills discounted—all other..... 115,063,000
	Bills bought in open market..... 47,266,000
	U. S. Government bonds..... 2,632,000
	U. S. certificates of indebtedness..... 11,092,000
	Bank premises..... 362,000
	Uncollected items and other deductions
	from gross deposits..... 42,608,000
	Five per cent redemption fund against
	Federal Reserve bank notes..... 665,000
	All other resources..... 644,000
	<b>TOTAL RESOURCES..... \$457,692,000</b>

ds.  
 Ariz.  
 Ark.  
 Cal.  
 Col.  
 Conn.  
 Del.  
 D. C.  
 Fla.  
 Ga.  
 Hawaii  
 Idaho  
 Ill.  
 Ind.  
 Iowa  
 Kan.  
 Ky.  
 La.  
 Maine  
 Md.  
 Mich.  
 Minn.  
 Miss.  
 Mo.  
 Mont.  
 Neb.  
 Nev.  
 N. H.  
 N. J.  
 N. Y.  
 N. C.  
 N. D.  
 Ohio  
 Okla.  
 Ore.  
 Pa.  
 R. I.  
 S. C.  
 S. D.  
 Tenn.  
 Tex.  
 Utah  
 Va.  
 W. Va.  
 W. Y.  
 Wis.  
 W. Va.



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, \$1,421,915.  
DIRECTORS—EDWARD H. THOMSON, *President*; B. G. McINTYRE, *Vice-President*; HUGH S. McCONNOR, *Secretary*; JOHN J. MERRIMAN, *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, \$1,469,550.  
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, \$1,676,170.  
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, \$1,934,430.  
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, \$1,877,815.  
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, \$2,067,780.  
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, \$2,747,670.  
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, \$2,687,200.  
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, \$2,012,145.  
DIRECTORS—MILAS LASATER, *President*; J. B. McMANUS, *Vice President*; A. N. ROCHESTER, *Secretary*; CALEB DAGG, *Treasurer*, and F. M. WILSON; RALPH VOORHEES, *Registrar*.

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

TERRITORY IN DISTRICT—The State of Texas.  
CAPITAL, \$2,445,430.  
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, \$1,607,280.  
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, \$2,644,130.  
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*.