

**The
Chase National Bank
NEW YORK**

CAPITAL \$15,000,000 SURPLUS & PROFITS \$20,133,000
DEPOSITS (APRIL 28, 1921) \$320,285,000

SEE PAGE ADVERTISEMENT IN NEW YORK LIST

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

BLUE BOOK— JULY 1921 —BLUE BOOK

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Union Bank of England,
LIMITED**

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CORNHILL OFFICE: (PRESCOTT'S) 59, CORNHILL, E. C. 3.

with numerous Branches in England and Wales.

SEE ADVERTISEMENT ON INDEX PAGE TO LONDON

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ORGANIZED 1856



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STANLEY F. KETCHAM - ASST. CASHIER
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Capital - - - \$10,000,000.00
Surplus and Undivided Profits 23,368,915.00
Total Resources- - \$212,722,000.00

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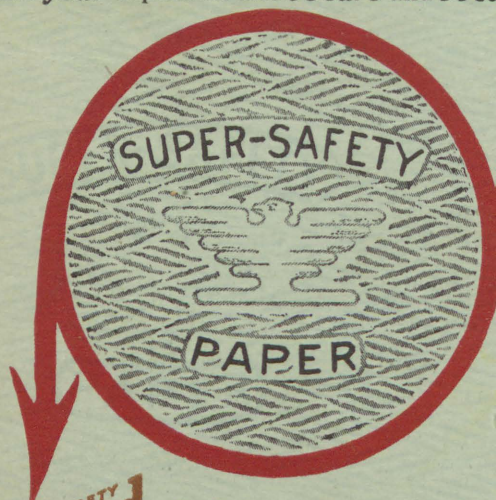
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These cards are only issued for purposes of identification and insurance—NOT for establishing credit of holders. With finger-prints made in the presence of a bank officer, they provide your customers with a much appreciated service.

Ask us how banks all over the country are now getting so much splendid prestige and **NEW** business with them.

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(See Page XX)

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BOSTON, MASS. 10 State St.	KANSAS CITY, MO. 1017 Baltimore Ave.	PITTSBURGH, PA. Farmers' Bank Bldg.	SPRINGFIELD, MASS. Third Nat'l Bank Bldg.
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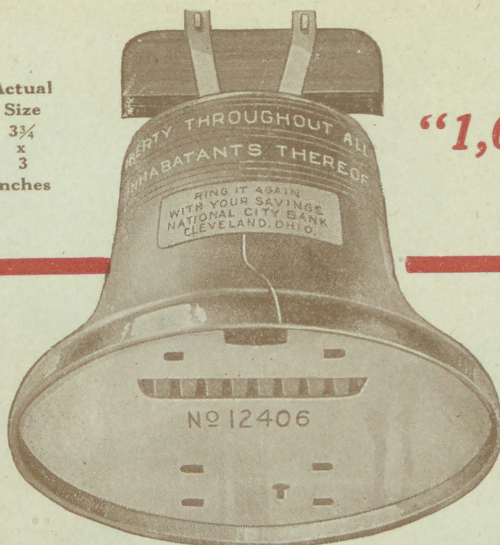
111 Broadway New York Bank of Wisconsin Bldg. Madison, Wis.	226 McKnight Building Minneapolis, Minn. Second Nat'l Bank Bldg. New Haven, Conn.	14 State Street Boston Dime Bank Building Detroit, Mich. First National Bank Bldg. Oklahoma City, Okla.
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Municipal Bonds

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Gas Securities
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Industrial Issues

Actual
Size
3 3/4
x
3
Inches



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The Liberty Insurance Bank of Louisville, Ky.—
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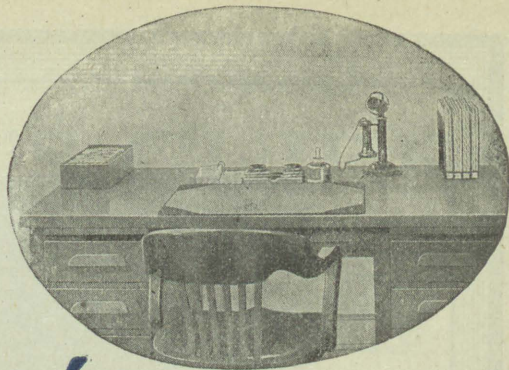
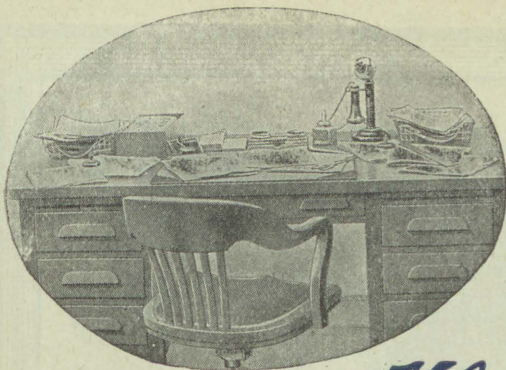
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A Kleradesk insures clear, quick thinking because it lets you work with only one problem before you at a time.

Fits into your present desk system.

Eliminates lost motion hunting for papers and letters.

Smooths out troubles caused by congestion of important papers.

Doubles your desk space by clearing the working top.

Distributes mail and memos; also holds papers where they will be out of the way, yet at hand when needed.

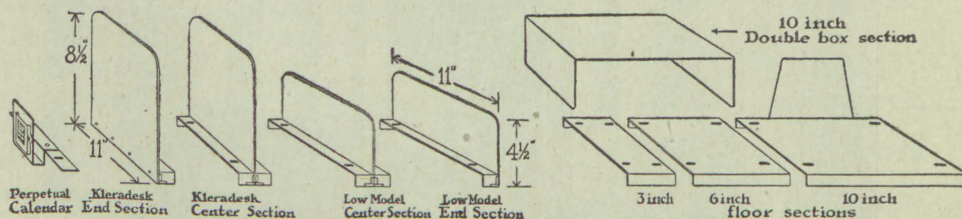
Enables you to keep your papers where they are not exposed to the gaze of everyone who visits your desk.

Eliminates duplicate handling of papers several times a day and the endless shuffling and re-shuffling that goes with putting them into different piles.

Breeze from window or electric fan can't blow papers out of vertical compartments.

Gives you just as many divisions as you want—no more, no less. Extra compartments added when needed.

Pays for itself in time saved and added efficiency.



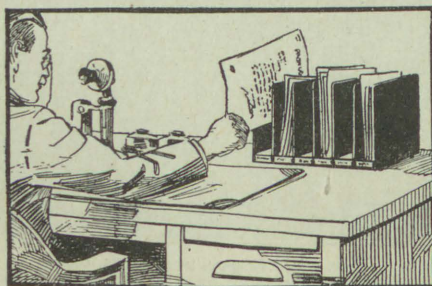
9 Standard, Interchangeable Steel Sections

The Kleradesk as the above diagram illustrates, can be built to suit the requirements of any desk. All sections fit together and are fastened by wing nut bolts—no tools required. Two upright sections when fastened together form a compartment adjustable from 1 inch to 1 3/4 inches wide; 3-inch, 6-inch and 10-inch floor sections can be had when extra width is needed. Compartments can be indexed front and back.

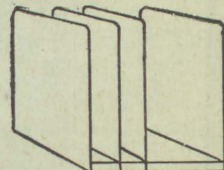


Model "A"

Green	\$ 7.85
Oak	13.50
Mahogany	20.25

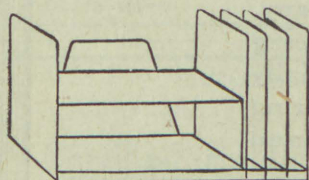


Takes less space than wire basket or wooden tray



Model "C"

Green	\$ 5.45
Oak	9.00
Mahogany	13.50

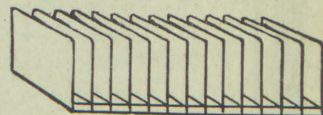


Model "D"

Green	\$ 7.90
Oak	14.00
Mahogany	21.00

The Kleradesk shown in the above illustration is our regular Model "G," 6-compartment equipment and is made up with two end and five center sections. It is an extremely popular model, its 6 compartments being adaptable to the needs of practically every business man's desk. Covers only 6 x 11 inches of a desk—less space than a single wire basket.

Model "G"—Olive Green Finish	\$ 8.40
" " Oak Finish	14.00
" " Mahogany Finish	21.00



Model "F" (4 1/2" high)

Green	\$12.60
Oak	21.00
Mahogany	31.50

Model "FF" (8 1/2" high)

Green	\$16.80
Oak	28.00
Mahogany	42.00

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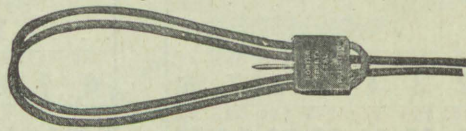
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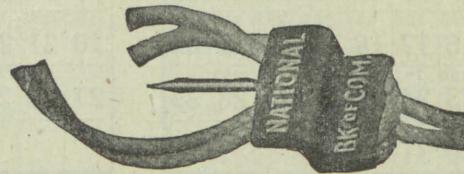
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1921

JULY

S	M	T	W	T	F	S
					182	183
					1	2
184	185	186	187	188	189	190
3	4	5	6	7	8	9
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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 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 J. Manning
Secretary.

COMMERCIAL STATE SAVINGS BANK

NASHUA, IOWA

Bankers Directory, Chicago, Ill.
Gentlemen:-
March 15, 1920
As we are
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.

The Swift Bank State Bank
The SWEET WATER, ALA. August 20
Rand McNally Bankers Directory,
Chicago, Ill.
Dear Sir:-
We wish to advise that we always buy
the January edition, because "Rand
McNally" is the best.
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.



The Rand McNally Bankers Directory gives to advertisers *a country-wide circulation*, covering a majority of the banks in America and thousands of the large corporations and lawyers, *a circulation three times that of any other similar publication* and larger than that of any other financial publication in America.

RAND McNALLY & COMPANY, Publishers

CHICAGO (Head Office) Rand-McNally Building

NEW YORK

BARCLAYS BANK LIMITED

HEAD OFFICE:

54, Lombard Street, LONDON, E. C. 3.

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

AUTHORISED CAPITAL - - - -	\$ 100,000,000
ISSUED AND PAID-UP CAPITAL -	77,961,860
RESERVE FUND - - - - -	41,250,000
DEPOSITS (31st December, 1920) - - -	1,638,941,850

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
 150 Branches in Scotland

THE UNION BANK OF MANCHESTER, LIMITED
 Head Office: MANCHESTER
 139 Branches in Lancashire, Cheshire,
 and the West Riding of Yorkshire.

THE ANGLO-EGYPTIAN BANK, LIMITED
 Head Office: 27 Clements Lane, London, E. C. 4
 Branches in Egypt and Palestine. Also at
 Gibraltar, Malta and Khartoum.

LONDON JOINT CITY & MIDLAND BANK LIMITED

CHAIRMAN:

The Rt. Hon. R. McKENNA

JOINT MANAGING DIRECTORS:

S. B. MURRAY

F. HYDE

E. W. WOOLLEY

Subscribed Capital - -	£38,116,050
Paid-up Capital - -	10,859,800
Reserve Fund - -	10,859,800
Deposits (Dec. 31st, 1920) - -	371,841,968

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" "Berengaria" Mauretania"

AFFILIATED BANKS:

BELFAST BANKING COMPANY, LTD.
 Over 110 Offices in Ireland

THE CLYDESDALE BANK, LTD.
 Over 160 Offices in Scotland



LLOYDS BANK LIMITED.

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

Deputy-Chairman: J. W. BEAUMONT PEASE.

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

CAPITAL SUBSCRIBED		(\$5=£1)
	\$353,444,900	
CAPITAL PAID UP	-	70,688,980
RESERVE FUND	-	50,000,000
DEPOSITS, &c.	-	1,731,987,765
ADVANCES, &c.	-	755,395,865

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.

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: Place del l'Opéra

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



Prospective depositors waiting, not to see a world's series, but to open bank accounts. Attracted by the only method of securing large numbers of savings accounts by which the incentive for opening an account is taken away if the account is closed.

—to successfully
persuade and actuate the public
to select and patronize *your* bank

it is necessary to use

the four primary “merchandising principles” of

attracting **ATTENTION**—
awakening **INTEREST**—
creating **DESIRE**—
and developing **ACTION**

Unusually attractive “points of constant contact,” presented pleasantly, embodying the irresistible logic of a desirable purpose, are producing splendid results for banks seeking more new business.

A remarkably successful bank “merchandiser,” cashier of a large bank, says,—“We set ourselves a definite goal to reach in a limited period of time. In that period 11,075 savings accounts had been opened. . . . In following out the idea of attractiveness, we made use of the most desirable savings passbook which we could obtain. . . building sentiment and affectionate regard into the business of banking; the fact that we were right has been proved conclusively

by the steadiness with which these accounts have grown and the small number of them which have been closed.”

Another banker, new business manager, said in a speech to the F. A. A.,—“Some may be inclined to doubt the advisability of using such an expensive passbook, but let me say that the accounts opened by means of these passbooks have grown remarkably. . . . The resulting publicity was well worth while.”

Still another bank opened 5,626 savings accounts in one day; then, a year later they secured 5,861 new accounts in a single day.

PERFECT BANK MERCHANDISING, expertly executed in every detail, made possible such wonderful results. Without false economy, but with intelligent merchandising, the above mentioned banks alertly adopted **proved** and **tested** methods of producing certain results—AND THEY GOT THE BUSINESS to their satisfaction and greater profit.

We are proud of our part in assisting to produce such profitable and pleasing volumes of new business. Write us, and we will gladly assist you too.

DEPOSITS DEVELOPMENT DEPARTMENT

The Bankers Supply Company

State Street at 60th, Chicago, Ill.

NEW YORK

CHICAGO

DENVER

ATLANTA

DES MOINES

SAN FRANCISCO



On Guard!

Defending Banks and their depositors against frauds, without greater cost

In thousands of towns and cities these INSURED checks are now being used by banks as a powerful influence to attract new business.

A master Bond, beautifully designed and framed to hang in the lobby, protects each bank. Individual \$1,000.00 Bonds guard your depositors, providing most perfect identification also. They give banks a valuable "point of contact" in their constant visible evidence of security against check raisers.

Is your bank helping to prevent a loss estimated at \$30,000,000 for a single year? Write us or see our representative.

SUPER-SAFETY
Insured
BANK-CHECKS



LOOK FOR
"THE MARK OF SAFETY"
Protected by individual bonds of
The American Guaranty Company.
These checks are the safest you
can use.
\$1,000.00 of check-alteration
insurance, issued to each user
without charge.

The Bankers Supply Company

The Largest Manufacturers of Bank Checks in the World

NEW YORK—165 William St.
ATLANTA

CHICAGO—State at Sixtieth
DES MOINES

DENVER—1200 Lawrence St.
SAN FRANCISCO

(See Inside Front Cover)

XX

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

Official Numbering Agent for American Bankers Association

THE BANKERS BLUE BOOK

91st EDITION — **July 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.

[illegible]

RAND McNALLY

BANKERS DIRECTORY

AND

THE BANKERS REGISTER

WITH

LIST OF ATTORNEYS

Official Numbering Agent for American Bankers Association

JULY, 1921

91st EDITION

49th YEAR

To Our Subscribers

This, the Ninety-First 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 RAND McNALLY 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 RAND McNALLY BANKERS 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 can 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 but more satisfactory to the user.
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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ALa.
Alas.
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al,

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
			<u>\$64,032,000.00</u>
Aggregate Assets			
31st March, 1920	- - -	- - -	<u>\$377,721,211.00</u>



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	- - -	<u>2,500,000</u>
		£7,220,000

HEAD OFFICE—SYDNEY, NEW SOUTH WALES.

LONDON OFFICE—18, BIRCHIN LANE, E. C.

SYDNEY BOARD

C. J. COHEN, Esq., Chairman.
Hon. H. E. KATER, M. L. C., Deputy-Chairman.
Hon. H. MOSES, M. L. C.

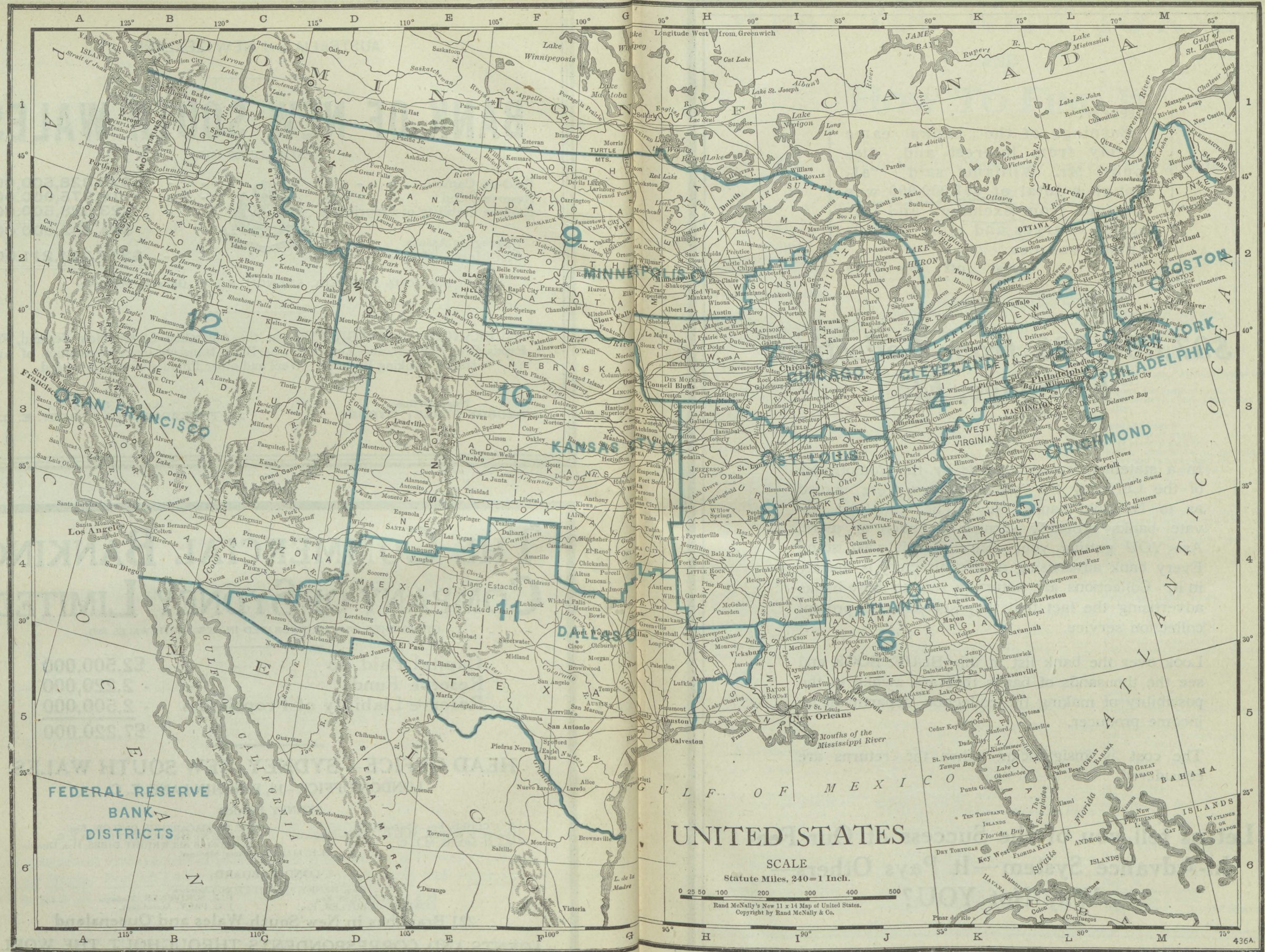
JAS. W. MACARTHUR ONSLOW, Esq.
The Hon. Sir THOMAS HUGHES, M. L. C.
Sir THOMAS ALLWRIGHT DIBBS, Hon. Director.
H. H. MASSIE, General Manager.

LONDON BOARD

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

221 Branches in New South Wales and Queensland

AGENTS AND CORRESPONDENTS THROUGHOUT THE WORLD



interest.

Earnings of the banks came largely from interest and discount, Mr. Williams said, "although a total of \$97,000,000 was obtained from exchange and collection charges and other miscellaneous sources.

aged off by the

\$97,000,000 from Collections Exchange, Etc.

In a statement recently made by the Comptroller of the Currency the above figures were quoted as to National banks, only. The state and private banks probably earned as much or more. Are YOU getting your share of this vast sum? Every bank advertising in this directory is sharing in it. Collections are naturally sent to those banks advertising the fact that they specialize in prompt collection service.

Look over the bank list in this BLUE BOOK and see the thousands of banks that are awake to the possibility of making the collection department an income producer.

The cost is insignificant when the returns are considered.

**Let us tell you of the Success of Our Fee-
In-Advance System—It Pays Others—
Why Not YOU?**

WHAT YOU WANT TO KNOW

AND

How To Find It

IN

Rand McNally Bankers Directory and Bankers Register

THE BLUE BOOK

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" " "	Officers of	Page 11.
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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	269	*8	384
Alaska.....	2	16	.....	18
Arizona.....	21	83	.....	104
Arkansas.....	85	404	*7	496
California.....	311	541	.....	852
Colorado.....	147	246	*5	398
Connecticut.....	64	150	7	221
Delaware.....	18	38	.....	56
District of Columbia.....	15	32	1	48
Florida.....	57	219	*1	277
Georgia.....	95	630	36	761
Hawaii.....	2	33	2	37
Idaho.....	82	132	*2	216
Illinois.....	494	1,405	.....	1,899
Indiana.....	253	671	*169	1,093
Iowa.....	353	1,355	210	1,918
Kansas.....	267	1,110	*2	1,379
Kentucky.....	135	468	.....	603
Louisiana.....	45	279	1	325
Maine.....	61	126	.....	187
Maryland.....	91	205	7	303
Massachusetts.....	164	309	*4	477
Michigan.....	118	573	192	883
Minnesota.....	338	1,202	.....	1,540
Mississippi.....	36	329	1	366
Missouri.....	132	1,542	*6	1,680
Montana.....	142	271	*7	420
Nebraska.....	185	1,017	.....	1,202
Nevada.....	11	24	.....	35
New Hampshire.....	56	70	.....	126
New Jersey.....	222	188	*12	422
New Mexico.....	50	87	.....	137
New York State.....	511	523	140	1,174
North Carolina.....	87	553	2	642
North Dakota.....	181	677	.....	858
Ohio.....	375	642	*123	1,140
Oklahoma.....	359	626	.....	985
Oregon.....	99	187	*2	288
Pennsylvania.....	865	618	*49	1,532
Rhode Island.....	17	43	.....	60
South Carolina.....	80	400	*3	483
South Dakota.....	132	566	*5	703
Tennessee.....	101	497	2	600
Texas.....	554	1,036	132	1,722
Utah.....	28	101	.....	129
Vermont.....	49	58	.....	107
Virginia.....	175	352	12	539
Washington.....	99	317	2	418
West Virginia.....	121	228	1	350
Wisconsin.....	152	847	.....	999
Wyoming.....	46	110	1	157
Grand Total, United States.....	8,190	22,405	1,154‡	31,749‡

*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.....	.....	.....	.....	425
British Columbia.....	.....	.....	.....	256
Manitoba.....	.....	.....	.....	364
Quebec.....	.....	.....	.....	2
New Brunswick.....	.....	.....	.....	126
Newfoundland.....	.....	.....	.....	58
Nova Scotia.....	.....	.....	.....	171
Ontario.....	.....	.....	.....	1,623
Prince Edward Island.....	.....	.....	.....	40
Saskatchewan.....	.....	.....	.....	1,166
Yukon.....	.....	.....	.....	597
.....	.....	.....	.....	3
Total, Canadian Banks and Bankers.....	.....	.....	.....	4,831

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

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

STATES AND TERRITORIES.	INTEREST RATES—NOTES AND ACCEPTANCES—GRACE.							STATUTES OF LIMITATIONS.			
	Legal Rate of Interest	Rate by Contract.	Notes and Acceptances Due on		Holidays falling on Sunday are observed the day—	Notes. Bills.	Sight Drafts.	Open Ac- counts.	Notes and Written Con- tracts.	Judg- ments.	Sealed Instru- ments wit- nessed.
			Holi- days.	Half Days.							
Per ct.	Per cent.						Years.	Years.	Years.	Years.	
Alabama	8	8	After	After	After	No grace	No grace	3	6	20	10
Alaska	8	12	After	After	Before	No grace	No grace	6	6	10	10
Arizona	6	10	After	After	After	No grace	No grace	3	6	5	6
Arkansas	6	10	After	After	After	No grace	No grace	3	5	3-10	5
California	7	Any rate	After	After	After	No grace	No grace	4	2-4	5	
Colorado	8	Any rate†	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	After	No grace	No grace	3	6	20	20
District of Columbia	6	8	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	10	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	6
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	10	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	8	After	After	After	No grace	No grace	6	6	10	6
Texas	6	10	After	After	After	No grace	No 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	6	20	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.

§ Any rate agreed upon is legal, on loans over \$300.00.

▲ On loans of \$300.00 or less, interest at rate of 42% per annum may be charged by firms registered with Bank Examiner.

RATES OF POSTAGE

DOMESTIC

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

FOREIGN POSTAGE TABLE

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

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

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

TABLE SHOWING RATES OF PARCEL POSTAGE

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

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

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

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

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

FOREIGN PARCEL POST RATES

Twelve cents per pound or fractions thereof. To many countries there is an additional transit rate. Eleven pounds is the limit to foreign points named in United States Postal Guide except: the limit of weight on Foreign Parcel Post is 20 pounds to Ecuador, Mexico, and Salvador. Twenty-two pounds to 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

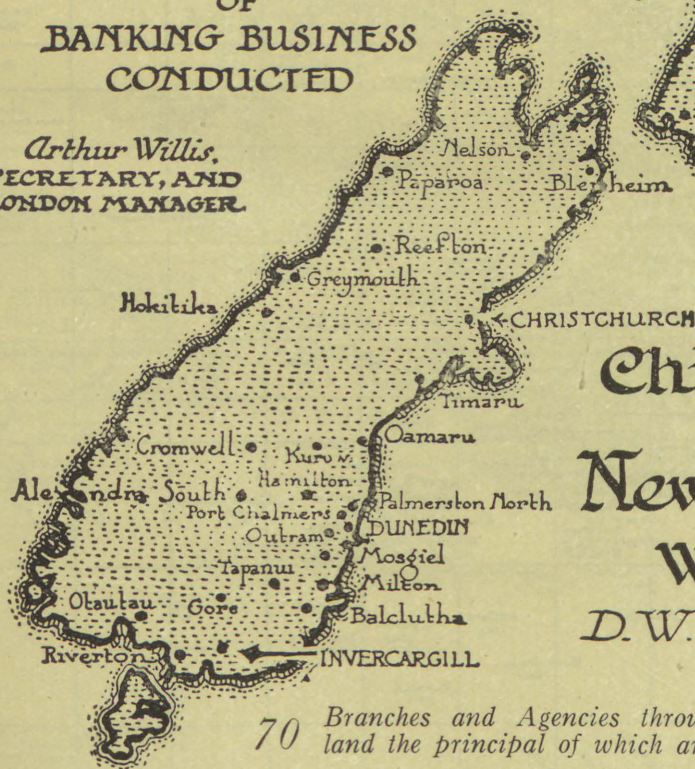
Limited

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



COMPTROLLER'S CALLS TO THE NATIONAL BANKS

FROM SEPTEMBER 9, 1886 TO DATE

YEAR	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEP.	OCT.	NOV.	DEC.	Dates and number of Calls made on respective dates
1886										Th 7		T 28 82	
1887			F 4 66		F 13 70			M 1 80		W 5 65		W 7 63	
1888		T 14 69		M 30 76		S 30 61				Th 4 96		W 12 69	1 10
1889		T 26 76			M 13 76		F 12 60		M 30 80			W 11 72	2 5
1890		F 28 79			S 17 78		F 18 62			Th 2 76		F 19 78	3 2
1891		M 26 69			M 4 67		Th 9 66		F 25 78			W 2 68	4 16
1892			T 1 90		T 17 77		T 12 56		F 30 80			F 9 70	5 10
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77	6 5
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78	7 9
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76	8 1
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72	9 9
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71	10 5
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72	11 4
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86	12 9
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99	13 6
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71	14 8
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71		15 5
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69		16 2
1904	F 22 66		M 28 66			Th 9 73			T 6 89		Th 10 65		17 6
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76		18 5
1906	M 29 81			F 6 67		M 18 73			T 4 78		M 12 69		19 3
1907	S 26 75		F 22 55		M 20 59			Th 22 94			T 3 103		20 5
1908		F 14 73			Th 14 90		W 15 62		W 23 70		F 27 65		21 2
1909		F 5 70		W 28 82		W 23 56			W 1 70		T 16 76		22 3
1910	M 31 76		T 29 57			Th 30 93			Th 1 62		Th 10 70		23 4
1911	S 7 58		T 7 59			W 7 92			F 1 86			T 5 95	24 1
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83		25 4
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73			26 5
1914*	T 13 84		W 4 50			T 30 118			S 12 74	S 31 49		Th 31 61	27 2
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51	28 9
1916*			T 7 67		M 1 55	F 30 60			T 12 74		F 17 66	W 27 40	29 6
1917*			M 5 68		T 1 57	W 20 50			T 11 83		T 20 70	M 31 41	30 13
1918*			M 4 63		F 10 67	S 29 50		S 31 63			F 1 62	T 31 60	31 8
1919*			T 4 63		M 12 69	M 30 49			F 12 74		W 17 66	W 31 44	
1920*		S 28 59			T 4 66	W 30 57			W 8 70		M 15 68	W 29 44	
1921		M 21 54		Th 28 66		Th 30 63							

DATES CALLS

1	10
2	5
3	2
4	16
5	10
6	5
7	9
8	1
9	9
10	5
11	4
12	9
13	6
14	8
15	5
16	2
17	6
18	5
19	3
20	5
21	2
22	3
23	4
24	1
25	4
26	5
27	2
28	9
29	6
30	13
31	8
	182

26 on Monday
45 " Tuesday
34 " Wednesday
29 " Thursday
34 " Friday
14 " Saturday
Total, 182

* Six calls made each year since 1914.

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

Courtesy of Crocker National Bank, San Francisco, Calif.

VALUES OF FOREIGN COINS

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY.

Washington, D. C., July 1, 1921

In pursuance of the provisions of section 25 of the act of August 27, 1894, as amended by Section 403, Title IV, of the Act of May 27, 1921, I hereby proclaim the following estimate by the Director of the Mint of the values of pure metal contents of foreign coins to be the values of such coins in terms of the money of account of the United States, to be followed in estimating the value of all foreign merchandise exported to the United States during the quarter beginning July 1, 1921, expressed in any such metallic currencies: *Provided*, however, that if no such value has been proclaimed, or if the value so proclaimed varies by five per centum or more from a value measured by the buying rate in the New York market at noon on the day of exportation, conversion shall be made at a value measured by such buying rate, as determined by the Federal Reserve Bank of New York and published by me as certified by said bank pursuant to the provisions of said Section 25 as amended.

A. W. MELLON, Secretary.

Values of Foreign Coins

COUNTRY.	LEGAL STANDARD.	MONETARY UNIT.	Value in Terms of U. S. Money.	REMARKS.
Argentine Republic	Gold	Peso	\$0.9648	Currency: Paper, normally convertible at 44 per cent of face value; now inconvertible.
Austria-Hungary	Gold	Krone	.2026	
Belgium	Gold and silver	Franc	.1930	Member Latin Union; gold is actual standard.
Bolivia	Gold	Boliviano	.3893	12½ bolivianos equal 1 pound sterling.
Brazil	Gold	Milreis	.5462	Currency: Government paper normally convertible at 16 pence (= \$0.3244) per milreis.
British Colonies in Australasia and Africa.	Gold	Pound sterling	4.8665	
Canada	Gold	Dollar	1.0000	
Central American States:				
Costa Rica	Gold	Colon	.4653	
British Honduras	Gold	Dollar	1.0000	
Nicaragua	Gold	Cordoba	1.0000	
Guatemala	Silver	Peso	.4320	{ Guatemala: Currency, inconvertible paper.
Honduras	Gold	Colon	.5000	{ Honduras: Currency, bank notes.
Salvador	Gold	Peso	.3650	Currency: Inconvertible paper.
Chile	Gold	Peso	.7082	
		Amoy	.7061	
		Canton	.6774	
		Cheefoo	.6918	
		Chin Kiang	.6551	
		Fuchau	.7206	
		Haikwan (customs).	.6626	
		Hankow	.6863	
		Kiaochow	.7008	
		Nankin	.6641	
		Niuchwang	.6809	
		Ningpo	.6904	
		Peking	.6469	
		Shanghai	.6542	
		Swatow	.7127	
		Takau	.6863	
		Tientsin	.4641	
		Yuan	.4658	
		Hongkong	.46 58	
		British	.4602	
		Mexican		
China	Silver	Tael		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.
		Dollar		The Yuan silver dollar of 100 cents is the monetary unit of the Chinese Republic; it is equivalent to .644+ of the Haikwan tael.
Colombia	Gold	Dollar	.9733	
Cuba	Gold	Peso	1.0000	
Denmark	Gold	Krone	.2680	
Ecuador	Gold	Sucre	.4867	
Egypt	Gold	Pound (100 piasters)	4.9431	Mexican silver pesos issued under Mexican decree of Nov. 13, 1918, are of silver content approximately 41% less than the dollar here quoted.
Finland	Gold	Markka	.1930	Currency: Government paper and gold.
France	Gold and silver	Franc	.1930	
Germany	Gold	Mark	.2382	
Great Britain	Gold	Pound sterling	4.8665	
Greece	Gold and silver	Drachma	.1930	Member Latin Union; gold is actual standard.
Haiti	Gold	Gourde	.2500	Currency: Inconvertible paper.
India (British)	Gold	Rupee	.4866	(10 rupees equal 1 pound sterling.)
Indo-China	Silver	Piaster	.4665	
Italy	Gold and silver	Lira	.1930	Member Latin Union; gold is actual standard.
Japan	Gold	Yen	.4985	
Liberia	Gold	Dollar	1.0000	Currency: Depreciated silver token coins. Customs duties are collected in gold.
Mexico	Gold	Peso	.4985	
Netherlands	Gold	Guilder (Florin)	.4020	
Newfoundland	Gold	Dollar	1.0000	
Norway	Gold	Krone	.2680	
Panama	Gold	Balboa	1.0000	
Paraguay	Gold	Peso (Argentine)	.9648	Currency: Depreciated Paraguayan paper currency.
Persia	{ Gold	Ashrafi	.0959	{ Currency: Silver circulating above its metallic value.
	{ Silver	Kran	.0795	{ God coin is a commodity only.
Peru	Gold	Libra	4.8665	
Philippine Islands	Gold	Peso	.5000	
Portugal	Gold	Escudo	1.0805	Currency: Inconvertible paper.
Roumania	Gold	Leu	.1930	
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.
Straits Settlements	Gold	Dollar	.5678	
Sweden	Gold	Krona	.2680	
Switzerland	Gold	Franc	.1930	Member Latin Union; gold is actual standard.
Turkey	Gold	Piaster	.0440	(100 piasters equal to the Turkish £.)
Uruguay	Gold	Peso	1.0342	
Venezuela	Gold	Bolivar	.1930	

TABLE OF CARDINAL NUMBERS AND COMMERCIAL TERMS IN TEN LANGUAGES

	ENGLISH.	FRENCH.	GERMAN.	SPANISH.	ITALIAN.	PORTUGUESE.	DUTCH.	RUSSIAN.	DANISH.	SWEDISH.
1	One	Un	Ein	Uno	Uno	Hum, M. Huma, F	Een	Odun	En	En
2	Two	Deux	Zwei	Dos	Due	Doue, M. Duas, F	Twee	Dbu	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	Cinco	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	Elfvå
12	Twelve	Douze	Zwölf	Doce	Dodici	Doze	Twaalf	Devenzat	Tolv	Tolf
13	Thirteen	Treize	Dreizehn	Trece	Tredici	Treze	Dertien	Trenazat	Tretten	Tretton
14	Fourteen	Quatorze	Vierzehn	Catorce	Quattordici	Quatorze	Veertien	Cheterinazat	Fjorten	Fjorton
15	Fifteen	Quinze	Fünfzehn	Quince	Quindici	Quinze	Vyftien	Paznatzat	Femten	Femton
16	Sixteen	Seize	Sechzehn	Diez y seis	Sedici	Dezaseis	Zestien	Schesnadzat	Sexten	Sexton
17	Seventeen	Dix-sept	Siebzehn	Diez y siete	Diciassette	Dezasette	Zeventien	Semnatzat	Syften	Sjutton
18	Eighteen	Dix-huit	Achtzehn	Diez y ocho	Diciotto	Dezocto	Achtien	Vosemnatzat	Atten	Aderton
19	Nineteen	Dix-neuf	Neunzehn	Diez y nueve	Diciannove	Dezaneve	Negentien	Davetnazat	Nitten	Nitton
20	Twenty	Vingt	Zwanzig	Veinte	Venti	Viete	Twintig	Dvatzat	Tyve	Tjugu
21	Twenty-one	Vingt-et-un	Ein und zwanzig	Viente y uno	Vent'uno	Vinte hum	Enen Twintig	Dvatzat-odnar	En og Tyve	Tjuguen
30	Thirty	Trente	Dreissig	Treinta	Trenta	Trinta	Dertig	Trudzat	Tredive	Trettio
40	Forty	Quarante	Vierzig	Cuarenta	Quaranta	Quarenta	Veertig	Sorok	Fyrretyve	Fyrtio
50	Fifty	Cinquante	Fünfzig	Cincuenta	Cinquanta	Cincoenta	Vyftig	Piatdesat	Halvtredsinds-tyve	Femtio
60	Sixty	Soixante	Sechzig	Sesenta	Sessanta	Secenta	Zestig	Schestdesat	Tredsindstyve	Sextio
70	Seventy	Soixante-dix	Siebenzig	Setenta	Settanta	Setenta	Zeventig	Semdesat	Halvfjerdsinds-tyve	Sjuttio
80	Eighty	Quatre-vingt	Achtzig	Ochenta	Ottanta	Oiten a	Tachtig	Vosemdesat	Firsindstyve	Attio
90	Ninety	Quatre-vingt-dix	Neunzig	Noventa	Novanta	Noventa	Negentig	Devianosto	Halvfemsindstyve	Nittio
100	Hundred	Cent	Hundert	Cien	Cento	Cem	Honderd	Sto	Hundrede	Hundra
1000	Thousand	Mille	Tausend	Mil	Mille	Mil	Duizend	Tizatz	Tusinde	Tusen
	Day	Jour	Tag	Dia	Giorno	Dia	Dag	Den	Dage	Dag
	Week	Semaine	Woche	Semana	Settimana	Semana	Week	Nedela	Uger	Vecka
	Month	Mois	Monat	Mes	Mese	Mez	Maanden	Mesatz	Maaned	Månad
	Year	Annee	Jahr	Ano	Anno	Anno	Jaar	God	Aar	Ar
	On demand	A presentation	Nach Sicht, or bei Vorzeigung	A presentacion	A presentazione	A presentacao	Op vertoon	Po bziskam	Paa anfordring	På anfordring
	At sight	A vue	A vista	A la vista	A vista	A vista	Op sight a vista	Po prediavieni	A vista	Vid sigt
	After sight	A jours de vue	Nach Sicht	A dias vista	Dopo vista	A dias vista	Dagen na zigt	Po prediavieni	Efter Sigt	Efter sigt
	After date	A jours de date	Nach Dato, or nach Heute	A dias fecha	Dopo dato	A dias data	Dagen na dato	Gato	Efter dato	Från dato
	Pay to the order	Payez a l'ordre	Für mich, or uns an die Ordre	A la orden	Pagate al l'ordine	Pagase a ordem	Voor my aan de order	Nlat it order	Behag at betale til ordre	Behagar att betala till ordre
	I promise to pay	Je payerai	Werde ich, or werden wir bezahlen	Pagare	Paghero	Pagarei	Ik neem aan te betalen	Ia obetschai	Jeg forpligter mig at betale	Jag förpligtar mig att betala
	With interest	Avec interets	Mit Zinsen	Con interes	Con interesse	Com intereses	Met interest	Is prozentamu	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 & Ilsley 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.
 Deputy Managers: Trust Company Division, L. A. Mershon. Savings Bank Division, L. D. Woodworth. National Bank Division, E. E. Mountjoy. State Bank Division, G. E. Allen.
 Branch Office, 710 Colorado Bldg., Washington, D. C.
 Manager Protective Dept., L. W. Gammon, 5 Nassau St., New York.
 Branch Office, 710 Colorado Bldg., Washington, D. C.

ALABAMA BANKERS' ASSOCIATION.

President, Oscar Wells, president First National Bank, Birmingham.
 Vice-President, Clyde Hendrix, president Tennessee Valley Bank, Decatur.
 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, H. L. Rummel, president Bankers Trust Co., Little Rock.
 Vice-President, Gus Strauss, president Citizens National Bank, Hot Springs.
 Secretary, Robt. E. Wait, Little Rock.
 Treasurer, Henry P. Anderson, vice-president Interstate National Bank, Helena.

CALIFORNIA BANKERS' ASSOCIATION.

President, W. S. Clayton, president First National Bank, San Jose.
 Vice-President, H. S. McKee, vice-president Merchants National Bank, Los Angeles.
 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, F. M. Clark, cashier Birmingham National Bank, Derby.
 Vice-President, W. Perry Curtiss, president Union & New Haven Trust Co., New Haven.
 Secretary, Chas. E. Hoyt, treasurer So. Norwalk Tr. Co., So. Norwalk.
 Treasurer, F. G. Sanford, cashier First National Bank, Stafford Springs.

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, A. Livingston, president Citizens Bank, Madison.
 Vice-President, Chas. A. Faircloth, president National City Bank, Tampa.
 Secretary and Treasurer, W. O. Boozer, vice-president American Trust Co., Jacksonville.

GEORGIA BANKERS' ASSOCIATION.

President, Courtney Thorpe, vice-president Savannah Bank & Trust Co., Savannah.
 First Vice-President, H. P. Hunter, cashier First National Bank, Elberton.
 Secretary, Haynes McFadden, 313 Candler Bldg., Atlanta.
 Treasurer, E. L. Henderson, cashier Commercial Bank, Cedartown.
 General Counsel, Orville A. Park, Macon.

COUNTRY BANKERS' ASSOCIATION OF GEORGIA.

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

IDAHO BANKERS' ASSOCIATION.

President, E. M. Ehrhardt, president Empire National Bank, Lewiston.
 Vice-President, Ross J. Comstock, president First National Bank, Rexburg.
 Secretary, J. W. Robinson, Boise.
 Treasurer, M. M. Belknap, vice-president Cottonwood State Bank, Cottonwood.

ILLINOIS BANKERS' ASSOCIATION.

President, J. A. Cathcart, vice-president First National Bank, Sidell.
 Vice-President, Wirt Wright, president National Stock Yards National Bank, National Stock Yards.
 Secretary, M. A. Graettinger, 208 S. La Salle St., Chicago.
 Treasurer, W. W. Crabb, cashier Tazewell County National Bank, Delavan.
 Assistant Secretary, Olive S. Jennings, Chicago.

INDIANA BANKERS' ASSOCIATION.

President, John A. Rhue, vice-president Marion National Bank.
 Vice-President, C. D. Billings, president First National Bank, Seymour.
 Secretary, Andrew Smith, vice-president Indiana National Bank, Indianapolis.
 Treasurer, Frank Dale Thompson, president Thompson State Bank, Edinburg.

IOWA BANKERS' ASSOCIATION.

President, Frank B. Yetter, vice-president Iowa National Bank, Davenport.
 Vice-President, E. R. Campbell, vice-president Commercial National Bank, Fort Dodge.
 Secretary, Frank Warner, 600 Observatory Bldg., Des Moines.
 Treasurer, C. P. Jordan, president First Savings Bank, Sutherland.

KANSAS BANKERS' ASSOCIATION.

President, F. J. Atwood, president First National Bank, Concordia.
 Vice-President, Thad C. Carver, president Peoples Bank, Pratt.
 Secretary, W. W. Bowman, Topeka.
 Assistant Secretary, F. M. Bowman, Topeka.
 Treasurer, C. E. Strickland, vice-president Farmers & Merchants State Bank, Colby.

KENTUCKY BANKERS' ASSOCIATION.

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

LOUISIANA BANKERS' ASSOCIATION.

President, Eugene Cazadessus, vice-president Bank of Baton Rouge, Baton Rouge.
 Vice-President, W. S. Craig, cashier Tallulah State Bank, Tallulah.
 Secretary, J. C. Barry, cashier Bank of Lafayette & Trust Co., Lafayette.
 Treasurer, W. J. Mitchell, vice-president Canal-Commercial Trust & Savings Bank, New Orleans.

MAINE BANKERS' ASSOCIATION.

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

MARYLAND BANKERS' ASSOCIATION.

President, G. W. Waters, Jr., president Citizens National Bank, Laurel.
 Vice-President, S. A. Graham, cashier Farmers & Merchants Bank, Salisbury.
 Secretary, Charles Hann, assistant-cashier Merchants First National Bank, Baltimore.
 Treasurer, Wm. Marriott, cashier Western National Bank, Baltimore.

MASSACHUSETTS BANKERS' ASSOCIATION.

President, W. M. King, president Northampton National Bank, Northampton.
 Vice-President, Allen Forbes, president State Street Trust Co., Boston.
 Secretary, George W. Hyde, vice-president First National Bank, Boston.
 Treasurer, J. H. Gifford, vice-president Merchants National Bank, Salem.

MICHIGAN BANKERS' ASSOCIATION.

President, E. S. Bice, vice-president First National Bank, Marquette.
 First Vice-President, H. H. Sanger, vice-president National Bank of Commerce, Detroit.
 Second Vice-President, B. P. Sherwood, president Grand Haven State Bank, Grand Haven.
 Secretary, Mrs. H. M. Brown, Ass'n Office, 723 Ford Bldg., Detroit.
 Treasurer, J. Edward Roe, president American State Savings Bank, Lansing.
 General Counsel, Hal H. Smith, of Beaumont, Smith & Harris, Detroit.

MINNESOTA BANKERS' ASSOCIATION.

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

MISSISSIPPI BANKERS' ASSOCIATION.

President, W. D. Davis, president Brookhaven Bank & Trust Co., Brookhaven.
 Vice-President, E. P. Peacock, president Bank of Clarksdale, Clarksdale.
 Secretary, George B. Power, Jackson.
 Treasurer, A. L. Jagoe, president Commercial Bank & Trust Co., Okolona.

BANKERS ASSOCIATIONS, 1921—Continued

MISSOURI BANKERS' ASSOCIATION.

President, J. E. Garm, vice-president Joplin National Bank, Joplin.
Vice-President, Dale S. Flowers, cashier Gentry County Bank, Albany.
Secretary, W. F. Keyser, Sedalia.
Assistant Secretary, E. P. Neef, Sedalia.
Treasurer, S. E. Trimble, vice-president and cashier Union National Bank, Springfield.

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, C. H. Randall, vice-president Security National Bank, Randolph.
Chairman Executive Council, Elmer Williams, president Commercial State Bank, Grand Island.
Secretary, William B. Hughes, mgr. Omaha Clearing House, Omaha.
Treasurer, F. W. Thomas, vice-president First National Bank, Omaha.

NEVADA BANKERS' ASSOCIATION.

President, Fred Grob, vice-president and cashier Bank of Fallon, Fallon.
Vice-President, W. H. Bridges, cashier Farmers Bank of Carson Valley, Minden.
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, Albert O. Brown, treasurer Amoskeag Savings Bank, Manchester.
Secretary, Harry L. Additon, vice-president and cashier Merchants National Bank, Manchester.
Treasurer, James S. Kellom, cashier Winchester National Bank, Winchester.

NEW JERSEY BANKERS' ASSOCIATION.

President, Charles H. Laird, Jr., vice-president West Jersey Trust Co., Camden.
Vice-President, Rufus Keisler, Jr., vice-president Ironbound Trust Co., Newark.
Secretary, Wm. J. Field, vice-president Commercial Trust Company of New Jersey, Jersey City.
Treasurer, Frederick F. Schock, vice-president First National Bank, Spring Lake.

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, vice-president Capital City Bank, Santa Fe.
Treasurer, W. A. Losey, cashier First National Bank, Hagerman.

NEW YORK STATE BANKERS' ASSOCIATION.

President, Jacob H. Herzog, vice-president National Commercial Bank & Trust Co., Albany, N. Y.
Vice-President, Howard Bissell, president Peoples Bank, Buffalo.
Secretary, Edward J. Gallien, 128 Broadway, N. Y. City.
Treasurer, A. A. G. Luders, trust officer Coal & Iron National Bank, New York City.

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, A. M. Dumay, president First National Bank, Washington.
Vice-President, C. E. Brooks, vice-president Citizens National Bank, Hendersonville.
Vice-President, J. D. Biggs, president Farmers & Merchants Bank, Williamston.
Vice-President, S. A. Hubbard, cashier The Battery Park Bank, Asheville.
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. E. 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, C. W. Dupuis, president Citizens National Bank, Cincinnati.
Vice-President, W. H. Yeasting, president Commercial Savings Bank & Trust Co., Toledo.
Secretary, S. A. Roach, 314 Huntington Bank Bldg., Columbus.
Asst. Secretary, G. E. Howard, 314 Huntington Bank Bldg., Columbus.
Treasurer, A. B. Taylor, president Lorain County Savings & Trust Co., Elyria.

OKLAHOMA BANKERS' ASSOCIATION.

President, D. S. Wolfinger, president City Guaranty Bank, Hobart.
Vice-President, G. E. Dowis, cashier First National Bank, Blackwell.
Secretary, Eugene P. Gum, Oklahoma City.
Assistant Secretary, Gertrude Corbitt, Oklahoma City.
Treasurer, F. M. Sowle, cashier First National Bank, McAlester.

OREGON BANKERS' ASSOCIATION.

President, Wm. G. Tait, president First National Bank, Medford.
Vice-President, Chas. H. Vaughan, cashier Butler Banking Co., Hood River.
Secretary, J. L. Hartman, Hartman & Thompson, Bankers, Portland.
Treasurer, Glenn R. Stapleton, president Gaston State Bank, Gaston.

PENNSYLVANIA BANKERS' ASSOCIATION.

President, Alexander Dunbar, vice-president and cashier, Bank of Pittsburgh, N. A., Pittsburgh.
Vice-President, Edward J. Fox, president Easton Trust Co., Easton.
Secretary, D. S. Kloss, vice-president First National Bank, Tyrone.
Treasurer, C. H. Moyer, cashier Second National Bank, Allentown.

RHODE ISLAND BANKERS' ASSOCIATION.

President, Arthur L. Perry, secretary and treasurer Washington Trust Co., Westerly.
Vice-President, C. H. W. Mandeville, vice-president and cashier National Exchange Bank, Providence.
Secretary, Edward A. Havens, assistant cashier Mechanics National Bank, Providence.
Treasurer, W. Howard Perry, assistant cashier National Bank of Commerce, 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, M. P. Beebe, president Bank of Ipswich, Ipswich.
Vice-President, D. M. Finnegan, vice-president First National Bank, Yankton.
Secretary, L. D. Welch, Mitchell.
Treasurer, F. R. Smith, cashier Farmers State Bank, Platte.

TENNESSEE BANKERS' ASSOCIATION.

President, R. E. Mooney, president City National Bank, Knoxville.
Vice-President, John W. Russell, Jr., vice-president and cashier, First National Bank, Knoxville.
Vice-President, Julian Fisher, cashier Smith County Bank, Carthage.
Vice-President, L. C. Humes, vice-president and cashier Guaranty Bank & Trust Co., Memphis.
Secretary, H. G. Huddleston, 1015 Independent Life Bldg., Nashville.
Treasurer, W. H. Eppes, cashier Claiborne County Bank, Tazewell.

TEXAS BANKERS' ASSOCIATION.

President, Warren P. Andrews, vice-president First National Bank, Fort Worth.
Secretary, Wm. A. Philpott, Jr., Dallas.
Treasurer, F. E. Chamberlain, vice-president Donley County State Bank, Clarendon.

UTAH BANKERS' ASSOCIATION.

President, J. T. Farrer, cashier Provo Commercial & Savings Bank, Provo.
First Vice-President, J. E. Shepard, president Cache Valley Banking Co., Logan.
Second Vice-President, J. H. Grut, cashier Continental National Bank, Salt Lake City.
Secretary and Treasurer, Carl R. Marcusen, cashier Price Commercial & Savings Bank, Price.

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, N. H. Williams, president First National Bank, Chase City.
Vice-President, G. R. Ratcliffe, cashier Peoples National Bank, Manassas.
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Secretary, Harry B. Henderson, cashier Wyoming Trust & Savings Bank, Cheyenne.
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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

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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. Conservative farm mortgage bankers make loans on the basis of average *productive value* of lands for a term of years and not on temporary *selling prices* in times of booms. For this reason the inflation of land prices has not depreciated the value of farm mortgages as dependable investments.

MEMBERSHIP LIST—Officers on Opposite Page

ALABAMA

Jemison & Company, Inc., Birmingham
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ARIZONA

Dwight B. Heard Investment Co., Phoenix

ARKANSAS

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COLORADO

Bankers Trust Company, Denver
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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
Twin Falls Title & Abstract Co., Twin Falls

ILLINOIS

American Bankers Insurance Co., Chicago
Brinkerhoff & Co., Springfield
Burr & Co., Hudson, Bloomington
Capeh, 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
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Forman, Geo. M., & Co., Chicago
Goodell, A., & Sons Co., Loda
Home Savings & State Bank, Peoria
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Pearsons-Taft Land Credit Co., Chicago
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Ulrich & Co., Nicholas, 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
Alfree, H. B., Inc., Newton
American Commercial & Savings Bank, Davenport
American Mortgage & Securities Co., Cedar Rapids
Annis & Rohling Co., 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
Iowa Securities Company, Waterloo
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
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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
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Humphrey Investment Co., Independence
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Metcalf, Wilder S., Lawrence
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Thomas Mortgage Co., Emporia
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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
Morton 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
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MISSISSIPPI

The Clarksdale Savings Bank, Clarksdale

MISSOURI

Bankers Mortgage Co., Kansas City
Central Missouri Trust Co., Jefferson 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 Farm Mortgage Co., Boonville
Pioneer Trust Co., Kansas City
Rolston & Rolston, Queen City
Sisson Loan & Title Co., Maryville
State Savings Trust Co., Springfield
St. Louis Farm Mortgage Co., St. Louis
Walton Trust Co., Butler
Wells-Hine Trust Co., Savannah

MONTANA

American Loan & Investment Co., Lewistown
Bankers Loan & Mortgage Co., Billings
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First Mortgage Loan Co. of Montana, Great Falls
Merchants Loan Co., Billings
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North American Mortgage Co., Bozeman

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American Trust Co., Lincoln
Binder, Frank H., Omaha
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Durland Trust Co., Norfolk
Equitable Trust Co., Omaha
First Trust Co., Omaha

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First Trust Co., Lincoln
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Kloke Investment Co., Omaha
Leonard, W. M., 922 Terminal Bldg., Lincoln
Lincoln Trust Company, Lincoln
Mason, W. F., Loup City
Maylard & Co., Norfolk
Omaha Trust Company, Omaha
Payne Investment Co., Omaha
Peters Trust Co., Omaha
Pugh, 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 & Trust Co., Shawnee
Culbertson & Tamm, Muskogee
Dickinson-Reed-Randerson Co., Oklahoma City
Equitable Farm Mortgage Co., Oklahoma City
Everest-Porter Mortgage Co., Oklahoma City
Exchange Trust Co., Tulsa
Fish, Geo. R., & Co., Ardmore
Gum Brothers Co., Oklahoma City
Home Farm Mortgage Company, Vinita
Murray Investment Co., The, McAlester
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 Bros., Sioux Falls
James Valley Bank, Huron
McKinney & Allen, Inc., Sioux Falls
Security Mortgage & Investment Co., Sioux Falls
Sioux Falls National Bank, Sioux Falls
Wood Farm Mortgage Co., G. L., Milbank

TENNESSEE

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

TEXAS

American National Insurance Co. of Galveston, Galveston
Biggs Investment Co., Amarillo
Breg, Garrett & Co., Dallas
Brown Bros., Austin
Chandler & Co., E. B., San Antonio
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 & Viele, Salt Lake City

VIRGINIA

Old Dominion Trust Co., Richmond

WASHINGTON

Anderson Mortgage & Investment Co., F. W., Spokane
Farm Mortgage Security Co., The, Spokane
Holland Bank, Spokane
Holland-Washington Mortgage Co., Seattle
International Mortgage Bank, Spokane
Murphey, Favre & Co., Spokane
Northwestern & Pacific Hypotheekbank, Spokane
Oregon Mortgage Co., The, Spokane
Union Trust Co., Spokane
Vermont Loan & Trust Co., Spokane

WISCONSIN

Farm Mortgage Loan Co., Oconomowoc

WYOMING

Union Trust Co., Cheyenne

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FARM MORTGAGE BANKERS ASSOCIATION OF AMERICA

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

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Ill.

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1921-1922

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H. J. Curry, Pearsons-Taft Land Credit Co., Chicago, Ill.
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J. W. Wheeler, Capital Trust & Savings Bank, St. Paul, Minn.
E. L. Cralle, Atkinson, Warren & Henley Co., Oklahoma City, Okla.

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Vice-President Whitney-Central National Bank
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3d Vice-Pres. MARTIN T. NELSON
President Citizens State Bank
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1st Vice-Pres. WOODS CONES
President Cones State Bank
Pierce, Neb.

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

4th Vice-Pres. JOHN HIRNING
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Pierre, S. D.

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

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STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Ala.	H. H. Montgomery, Supt. of Banks	Montgomery.	Kan.	O. S. Bowman, Deputy Bank Com.	Topeka.
"	V. H. Northcutt, Bank Examiner	Troy.	"	L. M. Hutchison, Deputy Bk. Com.	Hutchinson.
"	S. B. Wilson, Bank Examiner	Birmingham.	"	C. W. Edwards, Deputy Bank Com.	Topeka.
"	H. G. Boyd, Bank Examiner	Montgomery.	"	E. L. Misak, Deputy Bank Com.	Chanute.
"	H. L. McCain, Bank Examiner	Decatur.	"	W. H. Mitsch, Deputy Bank Com.	Hutchinson.
"	C. R. Keener, Assistant	Montgomery.	"	Russell Howard, Deputy Bank Com.	Ottawa.
Ariz.	Chas. W. Fairfield, Supt. of Banks	Phoenix.	"	V. E. Miner, Deputy Bank Com.	Topeka.
"	J. C. Darcey, Deputy Supt. of Banks	Phoenix.	"	C. W. Ebnother, Deputy Bank Com.	Topeka.
"	H. M. Moritz, Bank Examiner	Phoenix.	"	W. S. Kennedy, Deputy Bank Com.	Norton.
"	K. G. Freeland, Asst. Bk. Exam.	Phoenix.			
Ark.	W. T. Maxwell, Bank Commissioner	Little Rock.	Ky.	J. P. Lewis, Banking Commissioner	Georgetown.
"	F. Lee Major, Asst. Bank Com.	Little Rock.	"	W. W. Peavyhouse, Dep. Bkg. Com.	Hazard.
"	F. A. Pope, Asst. Commissioner in charge of Investment Companies	Little Rock.	"	E. M. Swain, Bank Examiner	Louisville.
"	F. G. Redwine, Bank Examiner	Little Rock.	"	Argus Francis, Bank Examiner	Glasgow.
"	C. W. Baughman, Bank Examiner	Arkadelphia.	"	E. J. Doss, Bank Examiner	Shelbyville.
"	Oliver Phillips, Bank Examiner	Little Rock.	"	Geo. Tinsley, Bank Examiner	Barboursville.
"	J. C. Dacus, Bank Examiner	Little Rock.	"	J. E. Isaacs, Asst. Bk. Examiner	Lebanon.
"	R. G. Dickinson, Bank Examiner	Little Rock.	"	A. M. Clark, Bank Examiner	Richmond.
"	H. H. Cooper, Asst. Bank Examiner	Little Rock.	La.	L. E. Thomas, State Bk. Com.	Shreveport.
Calif.	Jonathan S. Dodge, Supt. of Banks	7th Floor, Merch. N. Bk. Bldg., San F.	"	Louis Buckner, Jr., Asst. Bk. Exam.	Shreveport.
Colo.	Grant McFerson, Bank Com.	Denver.	"	J. S. Brock, Asst. Bank Examiner	New Orleans.
"	Axel B. Olson, Chief Deputy Bank Commissioner	Denver.	"	Lee A. Plauche, Asst. Bk. Examiner	New Orleans.
"	Sidney W. Clark, Deputy Bank Com.	Denver.	"	I. H. Snyder, Asst. Bank Examiner	New Orleans.
"	M. M. Ewing, Deputy Bank Com.	Denver.	"	O. H. Pittman, Asst. Bank Examiner	New Orleans.
"	J. Perry Reynolds, Deputy Bank Com.	Denver.	"	M. Finnegan, Asst. Bank Examiner	New Orleans.
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"	J. K. Bissland, Deputy Com.	Thompsonville.	"	J. R. Watkins, Secretary	Shreveport.
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"	Wm. H. Edwards, Bank Examiner	Portland.	"	Geo. C. Fernald, Deputy Bank Com.	Augusta.
"	Wm. P. Landon, Bank Examiner	Hartford.	"	T. F. Parker, Bank Examiner	Belfast.
"	J. B. Byrne, Bank Examiner	Putnam.	"	L. P. Noble, Bank Examiner	Auburn.
"	C. Leon Wilcox, Bank Examiner	Windsor Locks.	"	A. J. S. Keene, Bank Examiner	Auburn.
"	George A. Finn, Bank Examiner	Greenwich.	"	Victor B. Pendexter, Asst. Bk. Exam.	Portland.
"	L. E. Shippee, Bank Examiner	East Killingly.	"	Claridel Bradstreet, Chief Clerk	Augusta.
"	B. H. Millard, Bank Examiner	Springdale.	"	Ernest C. Stinson, Asst. Bank Exam.	Bangor.
"			"	S. N. Annis, Asst. Examiner	Waterville.
Del.	Geo. L. Medill, State Bank Com.	Dover.	Md.	Geo. W. Page, Bank Commissioner	Baltimore.
"	Ira Lewis, Deputy Bank Com.	Dover.	"	Union Trust Bldg.	Baltimore.
"	Harold W. Horsey, Chief Clerk	Dover.	"	John J. Ghingher, Deputy Bank Commissioner	Baltimore.
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"	E. P. Jackson, Bank Examiner	Tallahassee.	"	E. G. Rusk, Junior Examiner	Baltimore.
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"	J. E. Cagle, Bank Examiner	Atlanta.	"	A. C. Merrian, Jr., Junior Examiner	Baltimore.
"	R. B. Gunby, Bank Examiner	Columbus.	"	L. B. Rowles, Junior Examiner	Baltimore.
"	B. J. Kincaid, Bank Examiner	Thomasville.	"	Trust Bldg.	Baltimore.
"	Oscie Smith, Bank Examiner	West Point.	Mass.	Joseph C. Allen, Com. of Banks	Newton Highlands.
"	J. S. Hollinshead, Bank Examiner	Decatur.	"	W. O. Lovell, Director of Savings Bk.	Watertown.
"	E. B. Douglass, Bank Examiner	Talbotton.	"	Div.	Watertown.
"	W. D. Lloyd, Bank Examiner	Richland.	"	Roy A. Hovey, Director of Trust Co.	Wakefield.
"	E. A. Stubbs, Bank Examiner	Atlanta.	"	Div.	Wakefield.
"	J. B. Sasser, Bank Examiner	Camilla.	"	Ernest C. Mulvey, Director Foreign Bankers Div. and Credit Union Div.	Readville.
"	J. H. Edge, Bank Examiner	Cairo.	"	W. H. Otis, Asst. Director of Trust Co. Div.	Melrose Highland.
"	L. W. McRae, Bank Examiner	McRae.	"	O. M. Tucker, Director of Co-Operative Bank Division	West Somerville.
"	P. C. Searcy, Bank Examiner	Thomasville.	"	W. S. Bosworth, Bank Examiner	Malden.
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"	H. G. A. Winter, Chief Deputy Bank Commissioner	Boise.	"	W. B. Jensen, Bank Examiner	Framingham.
"	E. V. Beck, Deputy Bank Com.	Boise.	"	C. B. Answorth, Bank Examiner	Chelsea.
"	V. E. Warner, Deputy	Boise.	"	G. T. Barry, Bank Examiner	Newtonville.
Illinois.	Andrew Russel, Auditor, Main office: Springfield. Chicago office: 1434 First National Bank Bldg.	Springfield.	"	F. E. Wallace, Bank Examiner	Greenwood.
"	W. B. Whitlock, Asst. Chief Bank Examiner	Springfield.	"	Nathan L. Whitten, Bank Examiner	Campello.
"	H. S. Savage, Asst. Chief Bank Exam.	1434 1st N. Bk. Bldg., Chicago.	"	Arthur Guy, Bank Examiner	Framingham.
"	Stuart Russel, Asst. Chief Bk. Exam.	Springfield.	"	H. P. Jenks, Bank Examiner	Dorchester.
"	Ralph Fairbairn, Bank Examiner	1434 1st N. Bk. Bldg., Chicago.	"	G. O. Mansfield, Bank Examiner	Rockland.
"	F. E. Edgerton, Bank Examiner	1434 1st N. Bk. Bldg., Chicago.	"	Henry J. Croughwell, Bank Exam.	West Peabody.
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"	E. E. Nicholson, Bank Examiner	Springfield.	"	Ralph E. Ellis, Bank Examiner	Medford.
"	Carl H. Weber, Bank Examiner	Springfield.	"	John L. Keyes, Bank Examiner	Lowell.
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"	R. B. Graves, Deputy Bank Com.	Topeka.	"	Paul H. Heywood, Asst. Bk. Exam.	Wakefield.
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"	Kenneth I. Wilson, Asst. Bk. Exam.	Brockton.	N. M.	J. B. Read, Bank Examiner.	Santa Fe.
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"	A. E. Gale, Bank Examiner.	Grand Haven.	"	B. D. Haight, Bank Examiner.	Rochester.
"	L. J. O'Brien, Bank Examiner.	Grand Rapids.	"	Gordon F. Smith, Bank Examiner.	51 Chambers St., N.Y.
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"	L. D. Bissell, Asst. Bank Examiner.	Lansing.	"	Claude Hutclins, Bank Examiner.	Buffalo.
"	L. P. Kalahar, Bank Examiner.	Saginaw.	"	G. A. Plant, Bank Examiner.	Albany.
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"	C. L. Van Frank, Asst. Bank Exam.	Grand Rapids.	"	Geo. W. Gilbert, Chief Credit Bureau.	Mariners Harbor.
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"	L. C. Van Aulen, Asst. Bk. Examiner.	Lansing.	"	A. H. Morey, Bank Examiner.	Buffalo.
"	M. E. Williams, Asst. Bk. Exam.	Ann Arbor.	"	Francis X. Werneken, Bk. Examiner.	51 Chambers St., N.Y.
"	L. E. Gummerus, Asst. Bank Exam.	Highland Park.	"	H. B. Kennedy, Bank Examiner.	Auburn.
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"	F. A. Cuthbertson, Asst. Bk. Exam.	Lansing.	"	John I. Mesick, Bank Examiner.	51 Chambers St., N.Y.
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"	Geo. H. Sivwright, Deputy Supt. of	Banks.	"	Nathaniel Orens, Bank Examiner.	51 Chambers St., N.Y.
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"	W. T. Hansen, Bank Examiner.	Minneapolis.	"	A. H. Snodgrass, Bank Examiner.	51 Chambers St., N.Y.
"	Cities of First Class.		"	L. Floyd Smith, Bank Examiner.	Syracuse.
"	P. A. Rotert, Bank Examiner.	St. Paul.	"	A. B. Clark, Bank Examiner.	Buffalo.
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"	In charge of liquidations.		"	S. I. Chittenden, Bank Examiner.	51 Chambers St., N.Y.
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"	F. V. Artig, Bank Examiner.	Minneapolis.	"	Emmet W. Irving, Bank Examiner.	51 Chambers St., N.Y.
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"	A. B. Lowry, Bank Examiner.	Princeton.	"	Clyde L. Taylor, Clerk.	Raleigh.
"	A. C. Hasenjaeger, Bank Examiner.	Marthasville.	N. D.	O. E. Lofthus State Bank Examiner.	Bismarck.
"	Collins E. Bushnell, Bank Exam.	Bolivar.	"	Gilbert Semingson, Chief Deputy.	Bismarck.
"	Robert E. Niemann, Bank Examiner.	St. Louis.	"	W. S. Mitchell, Office Deputy.	Bismarck.
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"	D. W. Ross, Bank Examiner.	Kansas City.	"	F. B. McAnaney, Deputy.	Devils Lake.
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"	Louis A. Miller, Chief Clerk.	Jefferson City.	"	John Bena, Deputy.	Lankin.
Mont.	L. Q. Skelton, Supt. of Banks.	Helena.	"	L. E. Dickerson, Deputy.	Beach.
"	A. W. Springhorn, Deputy Supt.	Helena.	"	Chas. Carpenter, Deputy.	Grafton.
"	Geo. K. Dick, Deputy.	Helena.	"	Hermann Scheffer, Deputy.	Bismarck.
"	R. E. Dunn, Deputy.	Helena.	"	M. E. Howland, Deputy.	Valley City.
"	Mrs. G. Fitzpatrick, Clerk.	Helena.	"	J. W. Tanger, Deputy.	Minot.
Neb.	J. E. Hart, Secretary.	Lincoln.	"	Albert Lonson, Deputy.	Minot.
"	R. O. Chase, Bank Examiner.	Lincoln.	"	L. E. Wambheim, Deputy.	Bismarck.
"	B. B. Helmick, Bank Examiner.	Hastings.	"	G. O. Bjore, Deputy.	Fargo.
"	Ross Brown, Bank Examiner.	Hastings.	Ohio.	H. E. Scott, Superintendent.	Columbus.
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"	L. C. Oppen, Bank Examiner.	Lincoln.			
"	R. C. King, Chief of Bureau.	Lincoln.			

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STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Ohio (cont.)	A. W. Pleister, Bank Examiner	Cardington.	S. D.	John Hinning, Supt. of Banks	Pierre.
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"	O. A. Seiple, Bank Examiner	Columbus.	"	E. J. Morris, Bank Examiner	Aberdeen.
"	O. C. Shanower, Bank Examiner	Bowling Green.	"	A. E. Fossum, Bank Examiner	Mitchell.
"	Thomas McEldowny, Bank Exam.	Upper Sandusky.	"	U. G. Stevenson, Bank Examiner	Yankton.
"	L. C. Bucher, Bank Examiner	Dayton.	"	F. S. Lytle, Bank Examiner	Pierre.
"	C. W. Miller, Bank Examiner	Newark.	"	F. S. Barber, Bank Examiner	Onida.
"	E. H. Blair, Bank Examiner	Columbus.	"	W. E. Ward, Bank Examiner	Watertown.
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Okla.	Fred G. Dennis, Commissioner	Oklahoma City.	"	D. D. Robertson, Bank Examiner	Brownsville.
"	Roy Walcott, Asst. Bk. Commissioner	Oklahoma City.	"	T. B. Dozier, Bank Examiner	Lebanon.
"	W. J. Martin, Bank Examiner	Guthrie.	"	I. H. Wilson, Asst. Bank Examiner	Columbia.
"	Ray P. King, Bank Examiner	Oklahoma City.	Texas	Ed. Hall, Insurance and Banking Com.	Austin.
"	H. C. Carpenter, Bank Examiner	Oklahoma City.	"	Chas. V. Johnson, Deputy Insurance Commissioner	Austin.
"	John Knox, Bank Examiner	Edmond.	"	Iva M. Aday, Deputy Bank Com.	Austin.
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"	C. G. Seaton, Bank Examiner	Enid.	"	C. P. Rockwell, Actuary	Austin.
"	J. W. Snyder, Bank Examiner	McAlester.	"	Chas. Kramer, Bank Examiner	Austin.
"	Geo. B. Lovett, Bank Examiner	Cheyenne.	"	Fred C. Culp, Bank Examiner	Austin.
"	D. A. Duncan, Special Collector	Oklahoma City.	"	W. A. Sandlin, Bank Examiner	Austin.
"	C. McCoy, Bldg. and Loan Auditor	Oklahoma City.	"	H. T. Bridges, Bank Examiner	Austin.
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"	O. B. Robertson, Bank Examiner	Salem.	"	W. N. Greer, Bank Examiner	Austin.
"	F. W. Bland, Bank Examiner	Salem.	"	H. W. Barton, Bank Examiner	Austin.
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Pa.	John S. Fisher, Commissioner	Indiana.	"	J. J. Jordan, Bank Examiner	Austin.
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"	P. G. Cameron, 2d Deputy Com.	Harrisburg.	"	C. O. Campbell, Bank Examiner	Austin.
"	Jos. S. Riley, Bank Examiner	1528 N. 19th St., Philadelphia.	"	V. S. Marett, Bank Examiner	Austin.
"	H. H. Eshbach, Chief of Building and Loan Bureau	Harrisburg.	"	L. A. Dowlen, Bank Examiner	Austin.
"	W. R. Calhoun, Chief Clerk	Harrisburg.	"	A. H. Eubanks, Bank Examiner	Austin.
"	G. H. Orth, Chief of Bureau of Private Banks, Steamship Agencies and Loan Companies	Harrisburg.	"	Jno. B. Hudson, Bank Examiner	Austin.
"	H. A. Groman, Bank Examiner	Bethlehem.	"	T. P. Priddie, Jr., Bank Examiner	Austin.
"	H. R. Moyer, Bank Examiner	Quakertown.	"	E. O. Sneed, Bank Examiner	Austin.
"	Robt. R. Moore, Bank Examiner	Bellevue.	"	G. A. Swain, Bank Examiner	Austin.
"	Chas. A. Steele, Bank Examiner	Franklin.	"	John S. Wightman, Bank Examiner	Austin.
"	Chas. Cavett, Bank Examiner	2804 Centre Ave., Pittsburgh.	"	Nolan Taylor, Bank Examiner	Austin.
"	W. H. Anstine, Bank Examiner	Dallastown.	"	A. L. Slaughter, Bank Examiner	Austin.
"	Thomas Dixon, Bank Examiner	2029 Brandywine St., Philadelphia.	"	W. L. Peterson, Bank Examiner	Austin.
"	Robert Ostermaier, Bank Examiner	448 Fourth Ave., Pittsburgh.	"	O. L. Thomas, Bank Examiner	Austin.
"	A. A. Keiser, Bank Examiner	Jenkintown.	Utah	N. T. Porter, Bank Commissioner	Centerville.
"	J. T. Henry, Bank Examiner	4901 Walton Ave., Philadelphia.	"	W. E. Evans, Bank Examiner	Salt Lake City.
"	A. F. Daix, 3d, Bank Examiner	2318 Columbia Philadelphia Ave.	"	Aubrey Tolton, Bank Examiner	Salt Lake City.
"	Harry J. Phillips, Bank Examiner	Etna.	"	J. P. Jacobson, Deputy Examiner	Salt Lake City.
"	Geo. H. Wagner, Bank Examiner	2826 Oxford St., Philadelphia.	Vt.	G. B. Carpenter, Bank Com.	Montpelier.
"	C. H. Graff, Bank Examiner	Kittanning.	"	Inez M. Besett, Chief Clerk	Montpelier.
"	Wm. M. Boggs, Bank Examiner	Valencia.	"	R. L. Kelleher, Bank Examiner	Montpelier.
"	F. A. Heim, Bank Examiner	Williamsport.	"	M. W. Huse, Bank Examiner	Montpelier.
"	W. R. Smith, Bank Examiner	814 N. 63d St., Philadelphia.	Va.	F. B. Richardson, Chief Examiner	Richmond.
"	J. A. Taylor, Bank Examiner	Indiana.	"	L. R. Ritchie, Asst. Examiner	Richmond.
"	R. W. Knowles, Bank Examiner	6321 Ross St., Philadelphia.	"	C. T. Allen, Asst. Examiner	Kenbridge.
"	R. S. Ruth, Bank Examiner	Scranton.	"	B. J. Woodward, Asst. Examiner	Richmond.
"	L. W. Dennison, Bank Examiner	Warren.	"	R. M. Charlton, Asst. Examiner	Christiansburg.
"	George Bateman, Bank Examiner	West Chester.	"	S. E. Tudor, Asst. Examiner	Richmond.
"	D. A. Henderson, Jr., Bank Examiner	Brookville.	Wash.	Claude P. Hay, Bank Commissioner	Olympia.
"	M. P. Clancy, Bank Examiner	Lititz.	"	J. C. Minshall, Deputy Bank Com.	Olympia.
"	Edward Bellis, Bank Examiner	Jenkintown.	"	E. C. Carter, Bank Examiner	Spokane.
"	Frank Glatfelter, Bank Examiner	Columbia.	"	C. R. Hupp, Bank Examiner	Oakesdale.
"	H. R. Knowles, Bank Examiner	Ridley Park.	"	Fred Stevens, Bank Examiner	Spokane.
"	R. P. Ferguson, Bank Examiner	Charleroi.	"	H. S. Bennett, Bank Examiner	Tacoma.
"	N. F. Heckler, Bank Examiner	1633 N. 8th Street, Philadelphia.	"	R. L. Gentry, Bank Examiner	Seattle.
"	Blake Harper, Bank Examiner	Chambersburg.	"	R. R. Knapp, Bank Examiner	Seattle.
"	A. Rise Bowman, Bank Examiner	Lebanon.	W. Va.	J. S. Hill, Commissioner of Banking	Charleston.
"	Geo. Dreisbach, Bank Examiner	Mauch Chunk.	"	Geo. M. Weekley, Asst. Com.	Spencer.
"	Edw. J. Frysinger, Bank Examiner	Chester.	"	F. P. Clark, Asst. Com.	Alderson.
"	Frank W. Jackson, Bank Examiner	Apollo.	"	W. B. Holden, Asst. Com.	Parkersburg.
"	L. R. Lloyd, Inspector of Private Bks.	Plymouth.	"	E. L. Morrison, Secretary and Office Deputy	Charleston.
R. I.	Geo. H. Newhall, Commissioner	Providence.	Wis.	Marshall Cousins, Commissioner	Madison.
"	E. J. Littlefield, Deputy Com.	Providence.	"	W. H. Richards, Deputy Com.	Black River Falls.
"	W. L. Offer, Bank Examiner	Providence.	"	Thos. Herreld, Chief Examiner	Madison.
"	John T. Pollard, Bank Exam.	Providence.	"	C. E. Butters, Chief Clerk	Madison.
"	R. L. Sayles, Bank Examiner	Providence.	"	R. B. Ellis, Bank Examiner	Madison.
S. C.	James H. Craig, State Bk. Exam.	Columbia.	"	H. N. Nelson, Bank Examiner	Amherst Junction.
"	A. S. Faut, Asst. Bk. Examiner	Belton.	"	Chas. T. Shape, Bank Examiner	Milwaukee.
"	W. W. Bradley, Asst. Bk. Examiner	Abbeville.	"	C. F. Schwenker, Bank Examiner	Eau Claire.
"	J. I. Townsend, Asst. Bk. Exam.	Greenwood.	"	W. C. Edwards, Bank Examiner	Madison.
			"	Wm. L. Carey, Bank Examiner	Madison.
			"	Geo. D. Luscher, Bank Examiner	Milwaukee.
			"	G. W. Jamieson, Bank Examiner	Madison.
			"	N. E. Hanshus, Asst. Examiner	Eau Claire.
			"	P. H. Linley, Bank Examiner	Milwaukee.
			Wyo.	R. J. Hoffman, Bank Examiner	Cheyenne.
			"	A. L. Putnam, Asst. Bank Examiner	Cheyenne.
			"	C. F. Dickinson, Asst. Bank Examiner	Cheyenne.
			"	R. S. Grier, Asst. Bank Examiner	Cheyenne.
			"	B. R. Talbot, Asst. Bank Examiner	Cheyenne.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

Jan. 14, 1921

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.	NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
CHIEF NATIONAL BANK EXAMINERS			
Mulloney, D. C. (1).....	45 Milk St., Boston, Mass.	Funsten, Jr., J. B. (2).....	720 U. S. Custom House, New York, N. Y.
Smith, Sherrill (2).....	720 U. S. Custom House, New York, N. Y.	Funsten, Wm. P. (7).....	804 Rector Bldg., Chicago, Ill.
Newnam, Stephen L. (3).....	416 Post Office Bldg., Philadelphia, Pa.	Garrett, Robert D.	Care of Div. of Insolvent National Banks, Office of Controller of Currency, Washington, D. C.
Thomas, Thomas C. (4).....	527 Williamson Bldg., Cleveland, Ohio.	Goodell, George W. (10)...	2070 Clermont St., Denver, Colo.
Doughton, J. K. (5).....	512 Va. Ry. & Power Bldg., Richmond, Va.	Gray, Wm. M. (12).....	163 Hill St., Ocean Park, Calif.
Pole, J. Wm. (6).....	507 Post Office Bldg., Atlanta, Ga.	Greene, Bruce P. (7).....	804 Rector Bldg., Chicago, Ill.
Borden, Daniel C. (7).....	804 Rector Bldg., Chicago, Ill.	Griffey, Orville A. (10)...	202 Barnes Bldg., Muskogee, Okla.
Wood, John S. (8).....	1310 Federal Reserve Bank Bldg., St. Louis, Mo.	Griffin, James L. (6).....	507 Post Office Bldg., Atlanta, Ga.
Brown, Fred (9).....	416 New York Life Bldg., Minneapolis, Minn.	Hackney, Wm. N. (10).....	Room 2, King Bldg., Norfolk, Neb. (Tele. 1144 Brice Ave.)
Roberts, L. K. (10).....	1515 Commerce Trust Bldg., Kansas City, Mo.	Hageman, F. W. L. (4).....	527 Williamson Bldg., Cleveland, O.
Collier, Richard H. (11)...	727 Linz Bldg., Dallas, Texas.	Halldorson, P. E. (9).....	416 New York Life Bldg., Minneapolis, Minn.
Machen, Harry L. (12).....	525 First National Bank Bldg., San Francisco, Calif.	Haneke, Edward C. (4).....	P. O. Box 151, Lima, Ohio.
SUPERVISING NATIONAL BANK EXAMINERS			
Stearns, E. W. (1, 2).....	720 U. S. Custom House, New York, N.Y.	Hargreaves, R. L. (12).....	708 Trust & Savings Bldg., Los Angeles, Calif.
Kennedy, J. L. (7, 9).....	Drawer N, Sheldon, Iowa. (Telegrams, Smith Apts.)	Haugen, N. E. (7).....	2803 Grand Ave., Des Moines, Iowa.
Gough, E. H. (8, 10).....	Boonville, Indiana.	Hayes, Jr., Ben (7).....	P. O. Box 574, Hutchinson, Kan. (Tele. Bisonte Hotel.)
Murphy, David, (11).....	Lock Box 386, Mexia, Texas. (Tele. care of Western Union.)	Hendrickson, Gilbert R. (2)	720 U. S. Custom House, New York, N.Y.
Machen, H. L. (12).....	708 Trust & Savings Bldg., Los Angeles, Calif.	Hilliard, Walter B. (2).....	720 U. S. Custom House, New York, N.Y.
NATIONAL BANK EXAMINERS			
Affeldt, Frederick J. (7)...	804 Rector Bldg., Chicago, Ill.	Hodgson, R. M. (6).....	507 Post Office Bldg., Atlanta, Ala.
Albert, H. E. (12).....	406 U. S. Custom House, Portland, Ore. (Tele. 404 Villa St. Clara.)	Horn, Charles F. (2).....	720 U. S. Custom House, New York, N.Y.
Albertson, Eard (6).....	507 Post Office Bldg., Atlanta, Ga.	Horn, Harry N. (10).....	Davis, Okla.
Alvey, J. C. (11).....	727 Linz Bldg., Dallas, Tex.	Houston, Robert C. (7).....	609 Spencer Ave., Marion, Ind.
Anderson, Francis M. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.	Hurley, M. J. (1).....	Federal Bldg., Montpelier, Vt.
Anheier, C. H. (9).....	416 New York Life Bldg., Minneapolis, Minn.	Hutt, Wm. E. (11).....	Sherman, Texas.
Armstrong, George E. (4)...	527 Williamson Bldg., Cleveland, Ohio.	James, Arthur L. (12).....	912 O St., Sacramento, Calif.
August, R. T. (2).....	720 U. S. Custom House, New York, N.Y.	Jernegan, Edward S. (12)...	459 1/2 Blackstone Ave., Fresno, Calif.
Baker, Wm. B. (3).....	416 Post Office Bldg., Philadelphia, Pa.	Jernigan, H. T.	727 Linz Bldg., Dallas, Texas.
Barrett, J. W. (3).....	Box 32, Altoona, Pa.	Johnson, Robin M.	Care of First National Bank, Hearne, Tex.
Beall, J. Harvey (7).....	331 Federal Bldg., Milwaukee, Wis.	Joseph, Edward M. (7).....	804 Rector Bldg., Chicago, Ill.
Bean, Norwin S. (1).....	10 Federal Bldg., Manchester, N. H.	Kane, Thos. F. (5).....	217 National Metropolitan Bank Bldg., Washington, D. C.
Beaty, Claude H. (2).....	720 U. S. Custom House, New York, N.Y.	Kelly, Burdett (4).....	P. O. Box 284, Mansfield, Ohio. (Tele. 55 Rowland.)
Bergman, Jr., Henry C. (10)	Coffeyville, Kan.	Kennedy, Hal W. (10).....	Lock Box 515, Hobart, Okla. (Tele. Care of Tolbert & Tolbert, 7 Abstract Bldg.)
Best, John A.	Care of First National Bank, Judsonia, Ark.	Klein, Benton (2).....	P. O. Box 455, Albany, N. Y.
Bing, A. E. (5).....	P. O. Box 562, Raleigh, N. C. (Tele. 507 N. Blount St.)	Lamb, Ernest (1).....	P. O. Box 386, Pittsburg, Texas.
Birchhead, Oliver W. (2)...	720 U. S. Custom House, New York, N.Y.	Lammond, W. Morris (6)...	507 Post Office Bldg., Atlanta, Ga.
Bishop, M. Lyle (10).....	1515 Commerce Trust Bldg., Kansas City, Mo.	La Roque, O. K. (5).....	Marion, S. C.
Black, Harold W. (1).....	45 Milk Street, Boston, Mass.	Longmoor, Stanley A. (11)	727 Linz Bldg., Dallas, Texas.
Borden, John C. (6).....	1927 Rose Ave., Knoxville, Tenn.	Lorang, Peter J. (9).....	416 New York Life Bldg., Minneapolis, Minn.
Bradley, Arthur R. (10)...	1515 Commerce Trust Bldg., Kansas City, Mo.	Loveland, C. S. (2).....	525 First National Bank Bldg., San Francisco, Calif.
Breg, Clarence E. (11).....	727 Linz Bldg., Dallas, Tex.	Madland, L. L. (9).....	244 Broadwater Ave., Billings, Mont.
Brewer, Henry F. (11).....	312 First National Bank Bldg., El Paso, Texas.	McBryde, W. W. (6).....	542 Volunteer Life Bldg., Chattanooga, Tenn.
Brooks, Roger E. (5).....	217 Metropolitan Bank Bldg., Washington, D. C.	McCans, A. B. (11).....	501 Southland Life Bldg., Dallas, Texas.
Brown, Charles V. (3).....	416 Post Office Bldg., Philadelphia, Pa.	McClerkin, G. M. (10).....	1418 First National Bank Bldg., Omaha, Neb. (Tele. 42 Angeles Apt.)
Buckles, Ward M. (9).....	416 Post Office Bldg., Philadelphia, Pa.	McGrath, John C. (7).....	P. O. Box 592, Indianapolis, Ind.
Byers, Ralph W. (2).....	39 N. 11th St., Newark, N. J.	McLean, Martin (12).....	310 Central Bldg., Seattle, Wash. (Tele. 936 35th Ave.)
Camp, Albert B. (4).....	P. O. Box 423, Cleveland, Ohio.	McPike, Ben M. (8).....	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Carson, Thos. D. (5).....	512 Va. Ry. & Power Bldg., Richmond, Va.	Mann, Stuart H. (8).....	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Challman, L. Oscar (10)...	Capitol Bldg., Cheyenne, Wyo.	Mansfield, Fred S. (11)...	727 Linz Bldg., Dallas, Texas.
Chapman, C. H. (3).....	413 Post Office Bldg., Philadelphia, Pa.	Marceus, Benjamin (2)...	560 W. 144th St., New York, N. Y.
Chenault, John B. (4).....	Maysville, Ky.	Martin, Charles H. (12)...	Room 808, First Nat'l Bank Bldg., San Diego, Calif. (Tele. 1770 W. Lewis.)
Chorpensing, Ira I. (9).....	Care of Cataract Hotel, Sioux Falls, S. D.	Martin, Leo H. (12).....	525 First National Bank Bldg., San Francisco, Calif.
Clayton, Russell P. (2).....	26 Van Buren St., Kingston, N. Y.	Maxey, Charles T. (12)...	525 First National Bank Bldg., San Francisco, Calif.
Cloe, Wm. B. (5).....	P. O. Box 1185, Huntington, W. Va. (Tele. P. O. Bldg.)	Mertens, Charles R. (7)...	Shelbyville, Ill.
Coffin, George M. (1).....	Hotel Garde, New Haven, Conn.	Miller, J. Francis (4).....	Box 493, Beaver, Pa.
Coffin, Gilbert S. (2).....	525 First National Bank Bldg., San Francisco, Calif.	Miller, R. J. (4).....	527 Williamson Bldg., Cleveland, Ohio.
Congdon, George C. (3).....	P. O. Box 497, Williamsport, Pa.	Minor, W. G. (7).....	Cannelton, Ind.
Congdon, Sidney P. (4).....	527 Williamson Bldg., Cleveland, Ohio.	Mitchell, Wm. F. (2).....	P. O. Box 636, Buffalo, N. Y. (Tele. 270 Le Roy Ave.)
Conniff, H. F. (6).....	507 Post Office Bldg., Atlanta, Ga.	Montgomery, Robert (4)...	509 Nat'l Bank of W. Va. Bldg., Wheeling, W. Va.
Cook, Reuben R. (11).....	527 Linz Bldg., Dallas, Texas.	Moon, Earl (7).....	335 Federal Bldg., Rock Island, Ill.
Cooney, Dan H. (7).....	804 Rector Bldg., Chicago, Ill.	Morgan, Wm. M. (8).....	205 Federal Bldg., Louisville, Ky. (Tele. 1647 Beechwood Ave.)
Cooper, T. A. (1).....	40 Chapel St., Augusta, Me.	Noone, Dennis L. (10)...	1515 Commerce Trust Bldg., Kansas City, Mo.
Crocker, Sherwood (10)...	718 Grant St., Denver, Colo. (Tele. via Western Union.)	Norris, Frank L. (2).....	1925 Seventh Ave., New York, N. Y.
Crossen, Gail W.	Room 217, Treasury Department, Washington, D. C.	Northcutt, V. H. (11)...	727 Linz Bldg., Dallas, Texas.
Dalton, John W. (5).....	P. O. Box 958, Charlotte, N. C. (Tele. Mecklenberg Hotel.)	Paden, Frank G. (8).....	407 Central State Nat'l Bank Bldg., Memphis, Tenn. (Tele. Rm. 403 Central State Nat'l Bank Bldg.)
Davenport, Henry B.	Assigned Chief, Examining Division, Comptroller of the Currency, Rm. 217, Treasury Dept., Washington, D. C.	Parker, Edward F. (1).....	45 Milk St., Boston, Mass.
Davis, Thomas H. (5).....	512 Va. Ry. & Power Bldg., Richmond, Va.	Parker, Wm. R. (8).....	1418 Rankin Blvd., St. Louis, Mo.
Dillistin, William H. (2)...	132 E. 21st St., Paterson, N. J.	Partridge, Paul (7).....	804 Rector Bldg., Chicago, Ill.
Donough, Milton E. (2).....	416 Post Office Bldg., Philadelphia, Pa.	Patterson, Bert K. (9)...	Branch Federal Reserve Bank, Helena, Mont.
Du Bois, Nathan S. (3).....	416 Post Office Bldg., Philadelphia, Pa.	Peightel, John C. (8).....	701 Loran Ave., Springfield, Mo.
Dwyer, Thomas R. (9).....	416 New York Life Bldg., Minneapolis, Minn.	Penix, J. L. (11).....	Crawford Apts., Waco, Texas.
Emory, Jacob (11).....	727 Linz Bldg., Dallas, Tex.	Potter, Fulton F. (7).....	804 Rector Bldg., Chicago, Ill.
Evans, Clyde J. (6).....	Hotel Thompson, Montgomery, Ala.	Rapp, John F. (4).....	527 Williamson Bldg., Cleveland, Ohio.
Faris, A. B. (4).....	111 E. Auburn Ave., Cincinnati, Ohio.	Reed, William H. (10)...	1515 Commerce Trust Bldg., Kansas City, Mo.
Filson, Chas. H. (10).....	321 N. First St., Guthrie, Okla. (Tele. via Western Union.)	Regan, Wm. A. (9).....	416 New York Life Bldg., Minneapolis, Minn.
Fiman, Charles F. (9).....	416 New York Life Bldg., Minneapolis, Minn.	Riddell, Charles F. (7)...	804 Rector Bldg., Chicago, Ill.
Finney, R. Gordon (5).....	217 Metropolitan Bank Bldg., Washington, D. C.	Robb, Ellis D. (7).....	Colonial Apartments, Waterloo, Iowa.
Fletcher, N. H. (4).....	527 Williamson Bldg., Cleveland, Ohio.	Robinson, E. Robt. (7)...	349 Auburn Ave., Grand Rapids, Mich.
Fletcher, Thomas E. (6)...	Cordele, Ga.	Roper, W. B. (6).....	507 Post Office Bldg., Atlanta, Ga.
Folger, Wm. P. (5).....	512 Va. Ry. & Power Bldg., Richmond, Va.	Sawyer, Jr., John T. (7)...	535 Downer Ave., Milwaukee, Wis.
Fulton, I. J. (4).....	527 Williamson Bldg., Cleveland, Ohio.	Sawyer, L. M. (12).....	509 Empire Bldg., Spokane, Wash.
		Scott, H. W. (1).....	45 Milk Street, Boston, Mass.
		Shively, E. F. (4).....	P. O. Box 1058, Pittsburgh, Pa. (Tele. 512 Federal Bldg.)
		Sims, Howard M. (4).....	805 E. Broad St., Columbus, Ohio.

LIST OF NATIONAL BANK AND EXAMINERS AND DISTRICTS—Continued

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.	NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
Sisk, Carl M. (3).....	F. R. D. No. 1, Douglasville, Pa. (Tele. Birdsboro, Pa.).	Vaughn, Norman D. (12) ..	525 First National Bank Bldg., San Francisco, Calif.
Smiley, Mervale D. (9) ..	416 New York Life Bldg., Minneapolis, Minn.	Walker, Harry W. (9) ..	P. O. Box 71, Huron, S. D. (Tele. care of T. H. Campbell, 1st N. Bank).
Smith, A. B. (9).....	3000 James Ave. South, Minneapolis, Minn.	Watson, Ernest H. (7).....	804 Rector Bldg., Chicago, Ill.
Smith, Clarence F. (7).....	804 Rector Bldg., Chicago, Ill.	Whipple, A. P. (4).....	527 Williamson Bldg., Cleveland, Ohio.
Smith, George H. (4).....	P. O. Box 164, West Newton, Pa.	Whiteman, Horace C. (3) ..	416 Post Office Bldg., Philadelphia, Pa.
Smith, John H. (9).....	416 New York Life Bldg., Minneapolis, Minn.	Wilde, Max C. (12).....	1501 Hays St., Boise, Idaho.
Smith, Roy E. (10).....	Federal Bldg., Hastings, Neb.	Williams, F. D. (9).....	416 New York Life Bldg., Minneapolis, Minn.
Snyder, Vernon G. (3).....	P. O. Box 231, Sunbury, Pa. (Tele. 33 S. 11th St.).	Williams, R. C. (7).....	804 Rector Bldg., Chicago, Ill.
Stewart, Adelia M.....	Room 217, Treasury Dept., Washington, D. C.	Williams, T. M. (10).....	1515 Commerce Trust Bldg., Kansas City, Mo.
Stewart, Charles A. (5) ..	217 National Metropolitan Bldg., Washington, D. C.	Willson, Earl V. K. (1) ..	Mead Bldg., Rutland, Vt.
Stringfellow, J. B. (6).....	821, 13th St. S. W. Roanoke, Va.	Wilson, Chas. F.....	Room 217, Treasury Dept., Washington, D. C.
Stuart, Robert K. (7).....	407 Federal Bldg., Indianapolis, Ind.	Wilson, George N. (6).....	507 Post Office Bldg., Atlanta, Ga.
Sullenberger, Sam F. (10) ..	1513 Commerce Trust Bldg., Kansas City, Mo.	Wilson, Mark A. (7).....	804 Rector Bldg., Chicago, Ill.
Taylor, Creed (6).....	507 Post Office, Atlanta, Ga.	Wilson, Robert E. (7).....	804 Rector Bldg., Chicago, Ill.
Thompson, A. D. (11).....	207 Elmira St., San Antonio, Texas.	Wilson, William M. (10) ..	1515 Commerce Trust Bldg., Kansas City, Mo.
Thompson, K. W. (6).....	P. O. Box 132, Nashville, Tenn.	Wood, D. R. (5).....	P. O. Bldg., Martinsburg, W. Va. (Tele. 1117 W. King St.).
Thompson, Oscar (12).....	617 McCormick Bldg., Salt Lake City, Utah. (Tele. University Club.)	Woods, J. K. (6).....	1515 Commerce Tr. Bldg., Kansas City, Mo.
Thornton, Harry M. (10) ..	1515 Commerce Trust Bldg., Kansas City, Mo.	Woodside, Hal (8).....	541 South Clay Ave., Kirkwood, Mo.
Tidwell, C. R. (6).....	507 Post Office Bldg., Atlanta, Ga.	Wright, Irwin D. (9).....	416 New York Life Bldg., Minneapolis, Minn.
Tutwiler, J. R. (6).....	507 Post Office Bldg., Atlanta, Ga.	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.....	London, Ontario.....	Palestine, Tex.....	Sherman, Tex.....
Adrian, Mich.....	Chillicothe, Mo.....	Great Falls, Mont.....	Long Beach, Cal.....	Parsons, Kans.....	Sioux City, Iowa.....
Akron, Ohio.....	Cincinnati, Ohio.....	Greensboro, N. C.....	Lorain, Ohio.....	Paris, Ky.....	Sioux Falls, S. D.....
Albany, Ga.....	*Cleveland, Ohio.....	Greensburg, Pa.....	*Los Angeles, Cal.....	Passaic, N. J.....	South Bend, Ind.....
Albany, N. Y.....	Coeur d'Alene, Ida.....	Greenville, Miss.....	*Louisville, Ky.....	Pasadena, Cal.....	Spartanburg, S. C.....
Albany, Ore.....	Colo. Spgs., Colo.....	Greenville, S. C.....	Lowell, Mass.....	Pensacola, Fla.....	*Spokane, Wash.....
Allentown, Pa.....	Columbia, S. C.....	Guthrie, Okla.....		Peoria, Ill.....	Springfield, Ill.....
Altoona, Pa.....	Columbus, Ga.....	Hagerstown, Md.....		*Philadelphia, Pa.....	Springfield, Mass.....
Amarillo, Tex.....	*Columbus, Ohio.....	Halifax, Nova Scotia.....	Macon, Ga.....	Pine Bluff, Ark.....	Springfield, Mo.....
Ann Arbor, Mich.....	Connellsville, Pa.....	Hamilton, Ohio.....	Mansfield, Ohio.....	Pittsburg, Kan.....	Springfield, Ohio.....
Asheville, N. C.....	Cordele, Ga.....	Hamilton, Ontario.....	Mason City, Ia.....	Pittsburgh, Pa.....	Stamford, Conn.....
Atchison, Kans.....	Corsicana, Tex.....	Hammond, Ind.....	McAlester, Okla.....	Portland, Me.....	Stockton, Cal.....
Atlanta, Ga.....	Dallas, Tex.....	Hannibal, Mo.....	Medford Ore.....	Portland, Ore.....	Superior, Wis.....
Augusta, Ga.....	Danville, Ill.....	Harrisburg, Pa.....	Medicine Hat, Alta.....	Providence, R. I.....	Syracuse, N. Y.....
Aurora, Ill.....	Davenport, Iowa.....	Hartford, Conn.....	Memphis, Tenn.....	Pueblo, Colo.....	
Austin, Tex.....	Dayton, Ohio.....	Hastings, Neb.....	*Milwaukee, Wis.....		Tacoma, Wash.....
	Decatur, Ill.....	Hawkinsville, Ga.....	*Minneapolis, Minn.....		Tampa, Fla.....
Bakersfield, Cal.....	Denver, Colo.....	Helena, Ark.....	Minot, N. D.....	Quebec, Quebec.....	Texas, Ark.....
Baltimore, Md.....	Des Moines, Iowa.....	Helena, Mont.....	Mobile, Ala.....	Quincy, Ill.....	Texarkana, Ark.....
Bangor, Me.....	Detroit, Mich.....	Henderson, Ky.....	Montclair, N. J.....		Toledo, Ohio.....
Bartlesville, Okla.....	Dickinson, N. D.....	Holyoke, Mass.....	Montgomery, Ala.....		Topeka, Kan.....
Bay City, Mich.....	Dothan, Ala.....	Homestead, Pa.....	Montreal, Quebec.....		Toronto, Ontario.....
Beaumont, Tex.....	Dublin, Ga.....	Houston, Tex.....	Moose Jaw, Sask.....	Raleigh, N. C.....	Trenton, N. J.....
Bellingham, Wash.....	Dubuque, Iowa.....	Huntington, W. Va.....	Muncie, Ind.....	Reading, Pa.....	Tulsa, Okla.....
Berkeley, Cal.....	Duluth, Minn.....	Hutchinson, Kans.....	Muscatoine, Ia.....	Regina, Sask.....	Twin Falls, Idaho.....
Billings, Mont.....	Edmonton, Alta.....	Indianapolis, Ind.....	*Muskogee, Okla.....	Reno, Nev.....	Uniontown, Pa.....
Binghamton, N. Y.....	Elberton, Ga.....	Jackson, Mich.....		Richmond, Va.....	
Birmingham, Ala.....	El Paso, Tex.....	Jacksonville, Fla.....	*Nashville, Tenn.....	Ritzville, Wash.....	Valdosta, Ga.....
Bloomington, Ill.....	Emporia, Kan.....	Jacksonville, Ill.....	Nebraska City, Neb.....	Rochester, Minn.....	Vancouver, Br. Col.....
Boise, Ida.....	Ennis, Tex.....	Jamestown, N. Y.....	New Albany, Ind.....	Rochester, N. Y.....	Vicksburg, Miss.....
Boston, Mass.....	Erie, Pa.....	Jamestown, N. D.....	New Bedford, Mass.....	Rockford, Ill.....	Victoria, Br. Col.....
Bowling Green, Ky.....	Estherville, Ia.....	Johnstown, Pa.....	New Brighton, Pa.....	Rock Island, Ill.....	Vidalia, Ga.....
Brandon, Man.....	Eugene, Ore.....	Joplin, Mo.....	New Castle, Pa.....	Roswell, N. M.....	
Brantford, Ont.....	Evansville, Ind.....	Kalamazoo, Mich.....	New Haven, Conn.....		Waco, Tex.....
Brookfield, Mo.....	Fall River, Mass.....	Kansas City, Kan.....	Newnan, Ga.....	Sacramento, Cal.....	Washington, D. C.....
Brunswick, Ga.....	Fargo, N. D.....	*Kansas City, Mo.....	New Orleans, La.....	Saginaw, Mich.....	Washington, Ga.....
Buffalo, N. Y.....	Flint, Mich.....	Knoxville, Tenn.....	Newport News, Va.....	Saint John, N. B.....	Waterbury, Conn.....
Butler, Pa.....	Fort Wayne, Ind.....	Lancaster, Pa.....	New York, N. Y.....	*Saint Joseph, Mo.....	Waterloo, Ia.....
	Fort Worth, Tex.....	Lansing, Mich.....	Norfolk, Va.....	*Saint Louis, Mo.....	Wheeling, W. Va.....
Calgary, Alberta.....	Franklin, Pa.....	La Salle, Ill.....	Norristown, Pa.....	*Saint Paul, Minn.....	Wichita, Kan.....
Camden, N. J.....	Fremont, Neb.....	Lawrence, Kan.....		Salisbury, N. C.....	Wilkesbarre, Pa.....
Canton, Ohio.....	Fresno, Cal.....	Lawton, Okla.....	Oakland, Cal.....	Salt Lake City, Utah.....	Williamsport, Pa.....
Cape Girardeau, Mo.....	Gaffney, S. C.....	Lethbridge, Alta.....	Ocala, Fla.....	San Antonio, Tex.....	Wilmington, Del.....
Cedar Rapids, Iowa.....	Gainesville, Fla.....	Lewistown, Mont.....	Ogden, Utah.....	San Bernardino, Cal.....	Wilmington, N. C.....
Charleston, S. C.....	Galveston, Tex.....	Lexington, Ky.....	Oil City, Pa.....	San Diego, Cal.....	Winnipeg, Man.....
Charleston, W. Va.....	Gary, Ind.....	Lima, Ohio.....	*Oklahoma, Okla.....	San Francisco, Cal.....	Winona, Minn.....
Charlotte, N. C.....	Grand Forks, N. D.....	Lincoln, Neb.....	Omaha, Neb.....	San Jose, Cal.....	Worcester, Mass.....
Chattanooga, Tenn.....	Grand Island, Nebr.....	Little Rock, Ark.....	Orange, N. J.....	Santa Monica, Cal.....	
Cheraw, S. C.....			Osage, Ia.....	Saskatoon, Sask.....	Yakima, Wash.....
Chester, Pa.....			Oshkosh, Wis.....	Savannah, Ga.....	York, Pa.....
Chester, S. C.....			Ottawa, Ontario.....	Scranton, Pa.....	Youngstown, Ohio.....
Cheyenne, Wyo.....			Owensboro, Ky.....	Seattle, Wash.....	Zanesville, Ohio.....
				Sedalia, Mo.....	

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

Central Reserve Cities

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

=

Reserve Cities

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

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

FEDERAL RESERVE BANK INFORMATION

FEDERAL RESERVE BOARD

WASHINGTON, D. C.

Ex-officio Members

A. W. MELLON, *Secretary of the Treasury, Chairman.*

D. R. CRISSINGER, *Comptroller of the Currency.*

W. P. G. HARDING, *Governor*

EDMUND PLATT, *Vice-Governor*

ADOLPH C. MILLER

CHARLES S. HAMLIN

JOHN R. MITCHELL

Wm. W. HOXTON, *Secretary.*

W. L. EDDY, *Assistant Secretary.*

W. M. IMLAY, *Fiscal Agent.*

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

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

WALTER S. LOGAN, *General Counsel.*

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

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

M. JACOBSON, *Statistician.*

E. A. GOLDENWEISER, *Associate Statistician.*

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

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 397; State Banks 41.

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 H. METCALF (1922), Providence, R. I.; ALLEN HOLLIS (1921), Concord, N. H., *Vice-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

Capital paid in	\$ 7,911,000
Surplus	15,711,000
Reserved for government franchise tax	2,201,000
Government deposits	476,000
Due to members—reserve account	105,156,000
Deferred availability items	43,430,000
Other deposits	927,000
Total deposits	105,559,000
Federal Reserve notes in actual circulation	250,317,000
Federal Reserve bank notes in circulation, net liability...	10,255,000
All other liabilities	1,833,000
TOTAL LIABILITIES	\$438,127,000

RESOURCES

Gold and gold certificates	\$ 7,845,000
Gold settlement fund	40,739,000
Gold with Federal Reserve Agents	182,843,000
Gold redemption fund	14,745,000
Legal tender notes, silver, etc.	17,819,000
Total reserve	\$263,991,000
Bills discounted—secured by Government obligations	35,497,000
Bills discounted—all others	56,408,000
Bills bought in open market	9,146,000
U. S. Bonds and Notes	555,000
U. S. Gov. certificates of indebtedness	19,119,000
Bank premises	3,638,000
Five per cent redemption fund against Federal Reserve bank notes	772,000
Uncollected items	48,462,000
All other resources	539,000
TOTAL RESOURCES	\$438,127,000

FEDERAL RESERVE BANK INFORMATION

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

TERRITORY IN DISTRICT—The State of New York and the following counties in New Jersey: Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, and Warren and the County of Fairfield, Connecticut. Membership: National Banks 658; 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

BENJ. STRONG, *Governor*
 J. HERBERT CASE, *Deputy Governor*
 GEORGE L. HARRISON, *Deputy Governor*
 LOUIS F. SAILER, *Deputy Governor*
 EDWIN R. KENZEL, *Deputy Governor*
 DUDLEY H. BARROWS, *Secretary*
 JAY E. CRANE, *Assistant Secretary*
 EDWARD H. HART, *General Counsel*
 L. RANDOLPH MASON, *Assistant General Counsel*

SENIOR OFFICERS

J. HERBERT CASE, *Controller of Foreign Relations, Pro tem., Controller of Loans*
 JOSEPH D. HIGGINS, *Controller of Cash and Custodies*
 J. WILSON JONES, *Controller of Fiscal Agency Functions*
 ARTHUR W. GILBERT, *Controller of Administration*
 EDWIN R. KENZEL, *Controller of Investments, Pro tem.*
 LAURENCE H. HENDRICKS, *Controller at Large*
 LESLIE R. ROUNDS, *Controller of Accounts*
 GEORGE L. HARRISON, *Controller of Collections, Pro tem.*

JUNIOR OFFICERS

GILBERT E. CHAPIN, *Manager, Loan Department*
 WALTER B. MATTESON, *Manager, Certificates of Indebtedness Department and Manager, Securities Department*
 CHARLES H. COE, *Manager, Check Department*
 JOSEPH L. MORRIS, *Manager, Credit Department*
 JAY E. CRANE, *Manager, Foreign Department*
 HENRY R. MURRAY, *Manager, Collection Department*
 EDWIN C. FRENCH, *Manager, Custody Department*
 ROBERT M. O'HARA, *Manager, Bill Department*
 BETHUNE M. GRANT, *Manager, Government Securities Sales Department*
 JOHN E. RAASCH, *Manager, Methods and Supplies Department*
 WILLIAM A. HAMILTON, *Manager, Cash Department*
 JAMES M. RICE, *Manager, Government Bond Department*
 HOWARD M. JEFFERSON, *Manager, Personnel Development Department*
 LESLIE R. ROUNDS, *Manager, Accounting Department, Pro tem.*
 ADOLPH J. LINS, *Manager at Large*
 I. WARD WATERS, *Manager, Office Service Department and Personnel Service Department*
 A. W. GILBERT, *Manager Pro tem., Building Maintenance Department*
 S. S. VAN SANT, *Manager, Discount Department*

AUDITOR

FRANCIS OAKEY, *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*
 CARL SNYDER, *Manager, Statistics Department*
 WILLIAM H. DILLISTIN, *Manager, Bank Examinations Department*

BUFFALO BRANCH. (Transit Number 10-26)

R. M. GIDNEY, *Manager*; W. W. SCHNECKENBURGER, *Cashier*; HALSEY W. SNOW, Jr., *Assistant Cashier*.
 CLIFFORD L. BLAKESLEE, *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	\$ 26,896,000	Gold and gold certificates	\$231,748,000
Surplus	56,414,000	Gold settlement fund	71,043,000
Reserved for government franchise taxes	16,655,000	Gold with Federal Reserve Agents	509,810,000
Government deposits	950,000	Gold redemption fund	36,000,000
Due to members—reserve account	665,765,000	Legal tender notes, silver, etc.	85,081,000
All other deposits	13,616,000		
Total deposits	680,331,000	Total cash reserve	\$ 933,682,000
Federal Reserve notes in actual circulation	675,424,000	Bills discounted—secured by Government war obligation	184,525,000
Federal Reserve bank notes in circulation, net liability ..	26,142,000	Bills discounted—all others	229,500
Deferred availability	85,681,000	Bills bought in open market	10,600,000
All other liabilities	7,114,000	U. S. Bonds and Notes	1,070,000
		U. S. certificates of indebtedness	63,617,000
		Bank premises	5,252,000
		Five per cent redemption fund against Federal Reserve bank notes	1,983,000
		Uncollected items	121,101,000
		All other resources	3,337,000
TOTAL LIABILITIES	\$1,574,667,000	TOTAL RESOURCES	\$1,574,667,000

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*; 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.
RICHARD L. AUSTIN, *Federal Reserve Agent*; ARTHUR E. POST, *Assistant Federal Reserve Agent*.

LIABILITIES		RESOURCES	
Capital paid in	\$ 8,616,000	Gold coin and certificates	\$ 2,054,000
Surplus fund	17,010,000	Gold settlement fund	49,329,000
Reserved for Government franchise taxes	2,602,000	Gold with Federal Reserve Agents	119,437,000
Government deposits	427,000	Gold redemption fund	8,312,000
Due to members—reserve account	96,690,000	Legal tender notes, silver, etc.	5,917,000
All other deposits	1,303,000		
Total deposits	98,420,000	Total cash reserve	\$185,049,000
Federal Reserve notes in actual circulation	224,125,000	Bills discounted—secured by Government war obligations	96,691,000
Federal Reserve bank notes in circulation, net liability...	10,522,000	Bills discounted—all others	37,660,000
Deferred availability items	47,397,000	Bills bought in open market	6,089,000
All other liabilities	1,828,000	U. S. bonds and notes	1,848,000
		U. S. certificates of indebtedness	28,010,000
		Bank premises	529,000
		Uncollected items	53,201,000
		Five per cent redemption fund against Federal Reserve bank notes	700,000
		All other resources	743,000
TOTAL LIABILITIES	\$410,520,000	TOTAL RESOURCES	\$410,520,000

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 766; State Banks 113.

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*; L. B. WILLIAMS, (1922), Cleveland, Ohio, *Deputy Chairman of Board*; HARRY P. WOLFE (1921), Columbus, Ohio.
CORLISS E. SULLIVAN, Cleveland, Ohio, *Member Federal Advisory Council*.

OFFICERS

D. C. WILLS, <i>Federal Reserve Agent</i> J. C. NEVIN, <i>Secretary and Asst. Federal Reserve Agent</i> G. A. STEPHENSON, <i>Manager, Bank Relations Department</i> WM. H. FLETCHER, <i>Manager, Department of Examination</i> F. V. GRAYSON, <i>Auditor</i> B. V. CHAPPEL, <i>Assistant Secretary</i>	E. R. FANCHER, <i>Governor</i> M. J. FLEMING, <i>Deputy Governor</i> F. J. ZURLINDEN, <i>Deputy Governor</i> H. G. DAVIS, <i>Cashier</i> W. F. TAYLOR, <i>Asst. Cashier</i> H. F. STRATER, <i>Asst. Cashier</i> C. W. ARNOLD, <i>Asst. Cashier</i> G. H. WAGNER, <i>Asst. Cashier</i> D. B. CLOUSER, <i>Asst. Cashier</i> C. L. BICKFORD, <i>Asst. Cashier</i>
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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	\$ 11,047,000	Gold coin and certificates	\$ 6,042,000
Surplus fund	20,305,000	Gold settlement fund	50,538,000
Reserved for Government franchise tax	1,435,000	Gold with Federal Reserve Agents	188,562,000
Government deposits	1,098,000	Gold redemption fund	4,635,000
Due to members—reserve account	130,810,000	Legal tender notes, silver, etc.	6,633,000
All other deposits	980,000		
Total Deposits	132,888,000	Total reserve	\$256,410,000
Federal Reserve notes in actual circulation	255,402,000	Bills discounted—secured by Government	
Federal Reserve bank notes in circulation, net liability...	17,070,000	war obligations	52,066,000
Deferred availability items	49,114,000	Bills discounted—all other	94,960,000
All other liabilities	3,203,000	Bills bought in open market	3,231,000
TOTAL LIABILITIES	\$490,464,000	U. S. Bonds and Notes	844,000
		U. S. certificates of deposits	21,808,000
		Bank premises	2,170,000
		Five per cent redemption fund against	
		Federal Reserve bank notes	1,239,000
		Uncollected items	56,761,000
		All other resources	975,000
		TOTAL RESOURCES	\$490,464,000

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 558; State Banks 62.

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.; EDWIN C. GRAHAM (1922), Washington, D. C.

CLASS C:—CALDWELL HARDY (1923), Richmond, *Chairman of Board*; JAMES A. MONCURE (1922), Richmond, *FREDERIC A. DELANO* (1921), Washington, D. C.

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

OFFICERS

CALDWELL HARDY, *Chairman and Federal Reserve Agent*; A. H. DUDLEY, *Assistant Federal Reserve Agent*; J. G. FRY, *Assistant Federal Reserve Agent*; GEORGE J. SEAY, *Governor*; CHAS. A. PEPLE, *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*; HUGH LEACH, *Assistant Auditor*.

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	\$ 5,412,000	Gold and gold certificates	\$ 2,658,000
Surplus	10,561,000	Gold settlement fund	21,370,000
Reserved for Government franchise tax	1,547,000	Gold with Federal Reserve Agents	33,818,000
Government deposits	1,406,000	Gold redemption fund	13,782,000
Due to members—reserve account	50,686,000	Legal tender notes, silver, etc.	4,140,000
All other deposits	480,000		
Total deposits	52,572,000	Total reserve	\$ 75,768,000
Federal Reserve notes in actual circulation	120,976,000	Bills discounted—secured by Government	
Federal Reserve bank notes in circulation, net liability...	6,021,000	war obligations	25,975,000
Deferred availability items	40,030,000	Bills discounted—all other	73,815,000
All other liabilities	1,557,000	Bills bought in open market	2,638,000
TOTAL LIABILITIES	\$238,676,000	U. S. Bonds and Notes	1,233,000
		U. S. certificates of indebtedness	9,260,000
		Bank premises	2,046,000
		Uncollected items	46,943,000
		Five per cent redemption fund against	
		Federal Reserve bank notes	463,000
		All other resources	535,000
		TOTAL RESOURCES	\$238,676,000

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 378; State Banks 116.

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. HARLAN, *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. (Transit Number 38-49)

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

LIABILITIES

Capital paid in	\$ 4,097,000
Surplus	8,343,000
Reserved for Government franchise tax	2,549,000
Government deposits	3,630,000
Due to members—reserve account	43,872,000
All other deposits	381,000
Total deposits	47,883,000
Federal Reserve notes in actual circulation	153,137,000
Federal Reserve bank notes in circulation, net liability	10,208,000
Deferred availability items	15,731,000
All other liabilities	1,117,000

TOTAL LIABILITIES

RESOURCES

Gold and gold certificates	\$ 4,391,000
Gold settlement fund	12,006,000
Gold with Federal Reserve Agents	60,866,000
Gold redemption fund	6,013,000
Legal tender notes, silver, etc.	6,482,000
Total reserve	\$ 89,778,000
Bills discounted—secured by Government war obligations	38,667,000
Bills discounted—all other	67,631,000
Bills bought in open market	1,225,000
U. S. bonds and notes	8,747,000
U. S. certificates of indebtedness	14,577,000
Bank premises	752,000
Uncollected items	20,303,000
Five per cent redemption fund against Federal Reserve bank notes	593,000
Other resources	792,000

TOTAL RESOURCES

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, umberland, 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 1065; State Banks 363.

DIRECTORS AND OFFICERS

WILLIAM A. HEATH, Chairman
JAMES SIMPSON, Deputy Chairman
WALTER F. McLALLEN, Secretary

Class A—Directors

GEORGE M. REYNOLDS, Chicago, Ill. (1921)
CHARLES H. McNIDER, Mason City, Iowa (1922)
ELBERT L. JOHNSON, Waterloo, Iowa (1923)

Class B—Directors

AUGUST H. VOGEL, Milwaukee, Wis. (1921)
JOHN W. BLODGETT, Grand Rapids, Mich. (1922)
ALBERT R. ERSKINE, South Bend, Ind. (1923)

Class C—Directors

WILLIAM A. HEATH, Evanston, Ill. (1921)
FRANK C. BALL, Muncie, Ind. (1923)
JAMES SIMPSON, Chicago, Ill. (1923)

Federal Reserve Agent's Department

WILLIAM A. HEATH, Federal Reserve Agent
WALTER F. McLALLEN, Asst. Federal Reserve Agent.
WILLIAM H. WHITE, Assistant Federal Reserve Agent,
Manager, Department of Examinations
CHARLES G. RUTLEDGE, Acting Assistant Federal
Reserve Agent and Examiner
MARK A. WILSON, Examiner
CHARLES F. RIDDELL, Examiner
BRUCE P. GREENE, Examiner
CLIFFORD S. YOUNG, Examiner
EVERETT L. HARRIS, Manager, Bank Relations Dept.
FRANK M. HUSTON, Manager, Statistical and Analy-
tical Department.

Auditing Department

FRANCIS R. BURGESS, Auditor
WALTER A. HOPKINS, Assistant Auditor

Law Department

CHARLES L. POWELL, Counsel

Member Federal Advisory Council

JOHN J. MITCHELL, Chicago, Ill.
JAMES B. McDOUGAL, Governor
J. H. BLAIR, Deputy Governor
CHARLES R. McKAY, Deputy Governor
STERLING B. CRAMER, Deputy Governor

Loans and Credits

KENT C. CHILDS, Controller of Loans and Credits
CLARKE WASHBURN, Manager, Loans (Iowa)
RALPH H. BUSS, Manager, Loans (Michigan and Wis-
consin) Discount Department
FRANK R. HANRAHAN, Manager, Loans (Illinois and
Indiana)
EUGENE A. DELANEY, Manager, Credit Department

Investments

CLARKE WASHBURN, Controller of Investments
ALBA W. DAZEY, Manager, Investment Department.

Member Bank Accounts

FRANK J. CARR, Controller of Member Bank Accounts
JOSEPH C. CALLAHAN, Manager, Member Bank
Accounts Department

Cash and Custodies

OTTO J. NETTERSTROM, Controller of Cash and
Custodies
JESSE G. ROBERTS, Manager, Cash Department
ROBERT E. COULTER, Manager, Cash Custody Dept.
FRED BATEMAN, Manager, Securities Department.

Collections

WILLIAM C. BACHMAN, Controller of Collections.
WILLIAM C. BACHMAN, Manager, Check Dept.
LOUIS G. PAVEY, Manager, Collection Department.

Accounting

ARTHUR H. VOGT, Controller of Accounting
WALTER A. HANSON, Manager, Accounting Dept.
RICHARD C. HUELSMAN, Manager, Planning Dept.

Administration

JAMES H. DILLARD, Controller of Administration
WILBUR K. LYLE, Manager, Personnel Department.
LOUIS G. MEYER, Manager, Service Department
FRANK A. LINDSTEN, Manager, Disbursing Dept.

Fiscal Agency

DON A. JONES, Controller of Fiscal Agency Functions
JOHN H. RUMBAUGH, Manager, Government Bond
Department
EVERETT L. HARRIS, Manager, Government Financing
Department

DETROIT BRANCH. (Transit No. 9-29)

(128 W. Congress St.)

Directors

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

Officers

JOHN G. BASKIN, Asst. Federal Reserve Agent
HERBERT H. GARDNER, Acting Assistant Federal
Reserve Agent

GEORGE T. JARVIS, Assistant Auditor
HENRY M. BUTZEL, Counsel
ROBERT B. LOCKE, Manager
WILLIAM R. CATION, Cashier
JOHN B. DEW, Assistant Cashier
FRANK J. MAURICE, Assistant Cashier

LIABILITIES

Capital paid in.....	\$ 14,261,000
Surplus.....	28,980,000
Reserved for Government franchise tax.....	7,605,000
Government deposits.....	1,386,000
Due to members—reserve account.....	229,508,000
All other deposits.....	2,631,000
Total deposits.....	\$233,525,006
Federal Reserve notes in actual circulation.....	444,851,000
Federal Reserve bank notes in circulation, net liability...	18,594,000
Deferred availability items.....	57,970,000
All other liabilities.....	4,907,000
TOTAL LIABILITIES.....	\$810,693,000

RESOURCES

Gold and gold certificates.....	\$ 20,065,000
Gold settlement fund.....	61,667,000
Gold with Federal Reserve Agents.....	243,358,000
Gold redemption fund.....	23,561,000
Legal tender notes, silver, etc.....	18,178,000
Total reserve.....	\$ 366,829,000
Bills discounted—secured by Government war obligations.....	107,380,000
Bills discounted—all other.....	208,200,000
Bills bought in open market.....	3,590,000
U. S. bonds and notes.....	4,490,000
U. S. certificates of indebtedness.....	36,228,000
Bank premises.....	3,876,000
Uncollected items.....	76,110,000
Five per cent redemption fund against Federal Reserve bank notes.....	1,825,000
All other resources.....	2,165,000
TOTAL RESOURCES.....	\$810,693,000

FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 485; State Banks 101.

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

Capital paid in	\$ 4,503,000
Surplus fund	8,346,000
Reserved for Government franchise tax	787,000
Government deposits	1,108,000
Due to members—reserve account	57,290,000
All other deposits	798,000
Total deposits	59,196,000
Federal Reserve notes in actual circulation	102,499,000
Federal Reserve bank notes in circulation, net liability ..	6,286,000
Deferred availability items	27,474,000
All other liabilities	1,839,000

TOTAL LIABILITIES.....\$210,930,000

RESOURCES

Gold and gold certificates	\$ 2,763,000
Gold settlement fund	13,902,000
Gold with Federal Reserve Agents	54,237,000
Gold redemption fund	4,367,000
Legal tender notes, silver, etc.	12,549,000
Total reserve	\$ 87,818,000
Bills discounted—Secured by Government war obligations	31,428,000
Bills discounted—all other	48,385,000
Bills bought in open market	272,000
United States Bonds and Notes	1,164,000
U. S. certificates of indebtedness	12,219,000
Bank premises	627,000
Uncollected items	27,837,000
Five per cent redemption fund against Federal Reserve bank notes	523,000
All other resources	657,000

TOTAL RESOURCES.....\$210,930,000

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 883; State Banks 132.

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, F. G. NORTON, H. C. CORE and H. F. BROWN.

HELENA BRANCH. (Transit Number 93-26)

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

LIABILITIES		RESOURCES	
Capital paid in.....	\$ 3,551,000	Gold and gold certificates.....	\$ 8,366,000
Surplus.....	6,980,000	Gold settlement board, Federal Reserve Board.....	10,102,000
Reserved for Government franchise tax.....	1,369,000	Gold with Federal Reserve Agents.....	20,304,000
Government deposits.....	1,900,000	Gold redemption fund.....	3,010,000
Due to members—reserve account.....	45,450,000	Legal tender notes, silver, etc.....	891,000
All other deposits.....	497,000	Total reserve.....	\$ 42,673,000
Total deposits.....	47,847,000	Bills discounted—secured by Government war obligations.....	6,772,000
Federal Reserve notes in actual circulation.....	59,541,000	Bills discounted—all other.....	65,112,000
Federal Reserve bank notes in circulation, net liability..	5,316,000	U. S. bonds and notes.....	122,000
Deferred availability items.....	12,876,000	Bank premises.....	657,000
All other liabilities.....	1,571,000	U. S. certificates of indebtedness.....	8,000,000
		Uncollected items.....	15,219,000
		Five per cent redemption fund against Federal Reserve bank notes.....	275,000
		All other resources.....	221,000
TOTAL LIABILITIES.....	\$139,051,000	TOTAL RESOURCES.....	\$139,651,000

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, Colo.

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, WM. PHILLIPS, and W. D. LOWER, *Assistant Cashiers*.

DIRECTORS

W. J. COAD, 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	
Capital paid in.....	\$ 4,347,000
Surplus fund.....	9,159,000
Reserved for Government franchise tax.....	1,557,000
Government deposits.....	946,000
Due to members—reserve account.....	69,803,000
All other deposits.....	808,000
Total deposits.....	\$71,557,000
Federal Reserve notes in actual circulation.....	79,195,000
Federal Reserve bank notes in circulation, net liability.....	13,500,000
Deferred availability items.....	36,342,000
All other liabilities.....	1,507,000
TOTAL LIABILITIES.....	\$217,164,000

RESOURCES	
Gold and gold certificates.....	\$ 2,064,000
Gold settlement fund, F. R. B'd.....	32,020,000
Gold with Federal Reserve Agents.....	32,926,000
Gold redemption fund.....	4,336,000
Legal tender notes, silver, etc.....	3,340,000
Total reserve.....	\$ 74,686,000
Bills discounted—secured by Government war obligations.....	24,102,000
Bills discounted—all other.....	55,929,000
Bills bought in open market.....	25,000
U. S. Bonds and Notes.....	8,868,000
U. S. certificates of indebtedness.....	8,396,000
Bank premises.....	2,649,000
Uncollected items.....	41,031,000
Five per cent redemption fund against Federal Reserve bank notes.....	916,000
All other resources.....	562,000
TOTAL RESOURCES.....	\$217,164,000

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: Valencía, Bernalillo, Torrance, Guadalupe, and Quay, all Louisiana north of the southern boundaries of the following counties: Sabine, Natchitoches, Grant, LaSalle, Catahoula, and Concordia; the following counties in Oklahoma: Atoka, Marshall, Bryan, Choctaw, Coal, Pushmataha, McCurtain, and Johnston, and the following counties in Arizona: Pima, Graham, Greenlee, Cochise, and Santa Cruz.

Membership: National Banks 661; State Banks 207.

DIRECTORS

CLASS A:—J. T. SCOTT (1921), Houston, Tex.; HOWELL E. SMITH, (1923), McKinney, 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*; DWIGHT P. REORDAN, *Assistant Federal Reserve Agent*; R. L. VAN ZANDT, *Governor*; R. R. GILBERT, *Cashier*; R. B. COLEMAN, *Assistant Cashier*; W. O. FORD, *Assistant Cashier*; FRED HARRIS, *Assistant Cashier*; JAMES L. LUMPKIN, *Assistant Cashier*; REECE T. FREEMAN, *Assistant Cashier*; C. B. TEAGARDEN, *General Auditor*; D. S. S. LAWHON, *Assistant General Auditor*; CHAS. C. HUFF, *Counsel*; E. B. STROUD, Jr., *Office 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)

FLOYD IKARD, *Manager*; LAWRENCE E. DIGNAN, *Cashier*; M. D. JENKINS, *Assistant Cashier*; R. L. KING, *Assistant Federal Reserve Agent*.

DIRECTORS

FLOYD IKARD, GUY M. BRYAN, FRANK ANDREWS, R. M. FARRAR of Houston and J. J. DAVIS, of Galveston.

LIABILITIES	
Capital paid in.....	\$ 4,218,000
Surplus fund.....	6,033,000
Government deposits.....	2,901,000
Due to members—reserve account.....	42,624,000
All other deposits.....	399,000
Total deposits.....	45,924,000
Federal Reserve notes in actual circulation.....	46,642,000
Federal Reserve bank notes in circulation—net liability..	4,346,000
Deferred availability items.....	22,908,000
All other liabilities.....	2,303,000
TOTAL LIABILITIES.....	\$132,374,000

RESOURCES	
Gold and gold certificates.....	\$ 8,637,000
Gold settlement fund, F. R. B'd.....	3,582,000
Gold with Federal Reserve Agents.....	13,070,000
Gold redemption fund.....	5,421,000
Legal tender notes, silver, etc.....	5,413,000
Total reserve.....	\$ 36,123,000
Bills discounted—secured by Government	
war obligations.....	12,277,000
Bills discounted—all others.....	52,809,000
Bills bought in open market.....	169,000
U. S. Bonds and Notes.....	3,979,000
U. S. certificates of indebtedness.....	2,900,000
Bank premises.....	1,962,000
Uncollected items.....	20,587,000
Five per cent redemption fund against	
Federal Reserve bank notes.....	361,000
All other resources.....	1,207,000
TOTAL RESOURCES.....	\$132,374,000

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 644; State Banks 220.

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.

OFFICERS

JOHN PERRIN, *Federal Reserve Agent*; S. G. SARGENT and H. C. BRECK, *Assistant Federal Reserve Agents*. JNO U. CALKINS, *Governor*, WM. A. DAY, *Deputy Governor*; IRA CLERK, *Assistant, Deputy Governor*; L. C. PONTIOUS, *Assistant Deputy Governor*; W. N. AMBROSE, *Cashier*; W. M. HALE, C. D. PHILLIPS, F. H. HOLMAN, C. E. EARHART, JAY L. REED, H. N. MANGELS, M. McRITCHIE, H. M. CRAFT, and E. C. MAILLIARD, *Assistant Cashiers*.

GAVIN McNAB, *Counsel*; H. S. HOUSE, *Auditor*.

A. L. MILLS, *Member Federal Advisory Council*, Portland, Ore.

LOS ANGELES BRANCH, (Transit Number 16-16)

Washington Bldg., 3rd and Spring Sts.)

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

DIRECTORS

C. J. SHEPHERD, Los Angeles; 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, *Assistant Manager*; J. P. BLANCHARD, *Assistant Cashier*.

DIRECTORS

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

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

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

R. B. MOTHERWELL, *Manager*; J. C. GALBRAITH, *Assistant Manager*, 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*; G. H. SCHMIDT, *Assistant Manager*; B. A. RUSSELL, *Assistant Cashier*.

DIRECTORS

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

SPOKANE BRANCH, (Transit Number 28-1)

(Post St. and Main Ave.)

W. L. PARTNER, *Manager*; D. L. DAVIS, *Assistant Manager*; 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

Capital paid in.....	\$ 7,318,000
Surplus fund.....	14,194,000
Reserved for Government franchise tax.....	2,083,000
Government deposits.....	1,729,000
Due to members—reserve account.....	110,055,000
All other deposits.....	8,761,000
Total deposits.....	\$120,545,000
Federal Reserve notes in actual circulation.....	227,210,000
Federal Reserve bank notes in circulation, net liability...	6,744,000
Deferred availability items.....	29,065,000
All other liabilities.....	2,938,000
TOTAL LIABILITIES.....	\$410,097,000

RESOURCES

Gold and gold certificates.....	\$ 18,839,000
Gold settlement fund, F. R. B'd.....	34,543,000
Gold with Federal Reserve Agents.....	138,877,000
Gold redemption fund.....	11,865,000
Legal tender notes, silver, etc.....	3,074,000
Total reserve.....	\$207,198,000
Bills discounted—Secured by Government war obligations.....	42,600,000
Bills discounted—all other.....	105,574,000
Bills bought in open market.....	2,503,000
U. S. bonds and notes.....	809,000
U. S. certificates of indebtedness.....	11,189,000
Bank premises.....	559,000
Uncollected items.....	36,550,000
Five per cent redemption fund against Federal Reserve bank notes.....	544,000
All other resources.....	2,671,000
TOTAL RESOURCES.....	\$410,097,000

FEDERAL LAND BANK INFORMATION

FEDERAL FARM LOAN BOARD

WASHINGTON, D. C.

ANDREW W. MELLON, *Chairman*

CHARLES E. LOBDELL, *Farm Loan Commissioner*

W. S. A. SMITH

ASBURY F. LEVER

WM. H. JOYCE

WM. H. JOYCE, *Acting Secretary*

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

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, and New Jersey.
CAPITAL, \$1,422,465.

DIRECTORS—EDWARD H. THOMSON, *President*; B. G. MCINTYRE, *Vice-President*; HUGH S. MCCONNOR, *Secretary*; JOHN 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, \$1,465,070.

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, \$1,937,415.

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, \$1,866,720.

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, \$2,061,710.

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, \$2,756,015.

DIRECTORS—E. C. 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, \$2,687,015.

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, \$2,013,685.

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, \$2,465,635.

DIRECTORS—M. H. GOSSETT, *President*; J. A. THOMPSON, *Vice-President*; JOHN Van de MARK, *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, \$1,603,040.

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, \$2,635,922.

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*.