

The
Chase National Bank
NEW YORK

CAPITAL \$20,000,000

SURPLUS & PROFITS \$21,104,424

DEPOSITS (DECEMBER 31, 1921) \$359,162,590

SEE PAGE ADVERTISEMENT IN NEW YORK LIST

RAND M'CNALLY
BANKERS DIRECTORY
BLUE BOOK

JANUARY 1922

THE
National Provincial and
Union Bank of England,
LIMITED

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with numerous Branches in England and Wales.

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Capital - - - - \$10,000,000.00
 Surplus and Undivided Profits 22,894,260.23
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AUTHORISED CAPITAL - - - -	£ 20,000,000
ISSUED AND PAID-UP CAPITAL -	15,592,372
RESERVE FUND - - - - -	8,250,000
DEPOSITS (30th June, 1921) - - -	332,206,417

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CHAIRMAN:

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JOINT MANAGING DIRECTORS:

S. B. MURRAY

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Subscribed Capital - - -	£38,117,103
Paid-up Capital - - -	10,860,852
Reserve Fund - - -	10,860,852
Deposits (June 30th, 1921) - -	371,322,381

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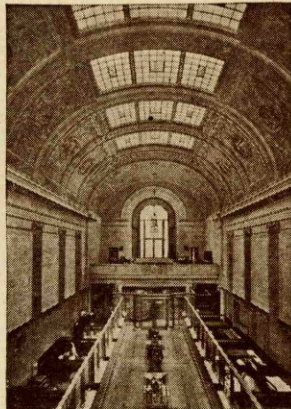
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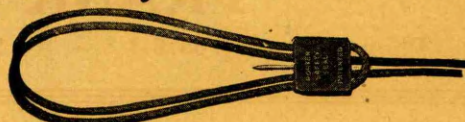
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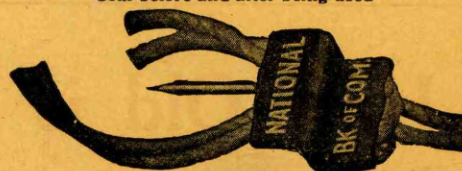
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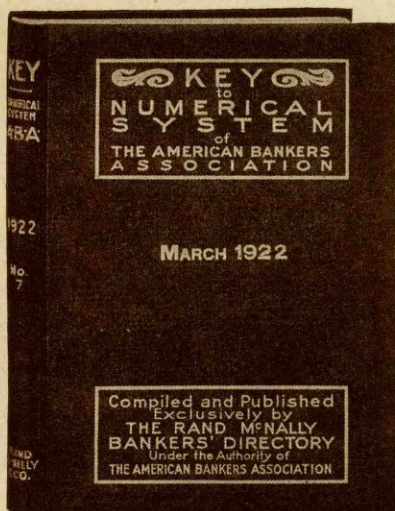


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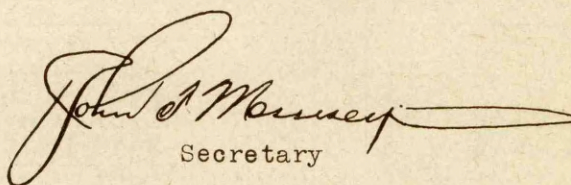
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CAPITAL SUBSCRIBED		(\$5=£1)
		\$359,323,900
CAPITAL PAID UP	-	71,864,780
RESERVE FUND	- . -	50,000,000
DEPOSITS, &c.	-	1,709,927,775
ADVANCES, &c.	- -	701,532,355

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Branches in Argentina, Brazil, Chile, Uruguay, Paraguay, Colombia,
Paris, New York and Lisbon.

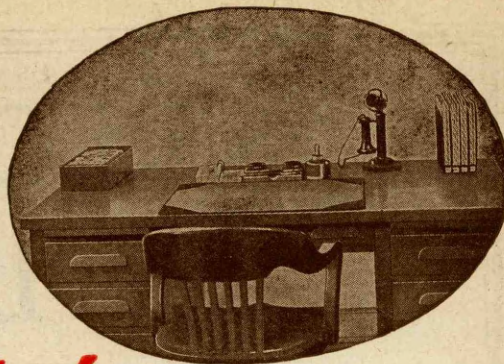
Auxiliary:

LLOYDS AND NATIONAL PROVINCIAL FOREIGN BANK LIMITED.

OFFICES in LONDON: 31, Threadneedle Street, E.C. 2; 71, Haymarket, S.W. 1 (West End Branch).

PARIS: Place de l'Opéra.

BIARRITZ, BORDEAUX, HAVRE, MARSEILLES, NICE, ROUBAIX, ST. JEAN DE LUZ;
BRUSSELS, ANTWERP; COLOGNE; GENEVA, ZURICH.



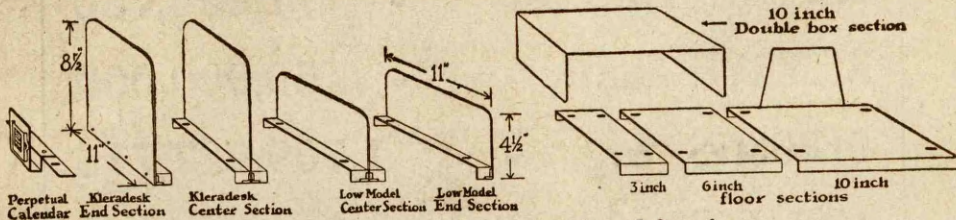
Kleradesk

REG. U.S. PAT. OFF. EST. U.S. PAT. OFF.

In the banking business it is vitally necessary to have many valuable papers where they are instantly available, yet out of the way and safe. Kleradesks meet this requirement perfectly.

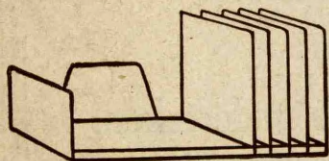
A Kleradesk insures clear, quick thinking because it lets you work with only one problem before you at a time. Fits into your present desk system. Eliminates lost motion hunting for papers and letters. Smooths out troubles caused by congestion of important papers. Doubles your desk space by clearing 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"

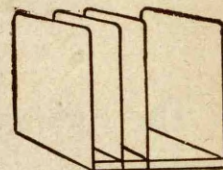
Green \$ 7.85
Oak 13.50
Mahogany 20.25



Takes less space than wire basket or wooden tray

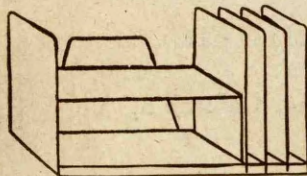
The Kleradesk shown in the above illustration is our regular Model "G," 6-compartment equipment and is made up with two end and five center sections. It is an extremely popular model, its 6 compartments being adaptable to the needs of practically every business man's desk. Covers only 6 x 11 inches of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

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



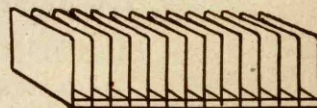
Model "C"

Green \$ 5.45
Oak 9.00
Mahogany 13.50



Model "D"

Green \$ 7.90
Oak 14.00
Mahogany 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

Ross-Gould 298 N. 10th St. St. Louis.

Established 1908 - Reg. U. S. Pat. Off.



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

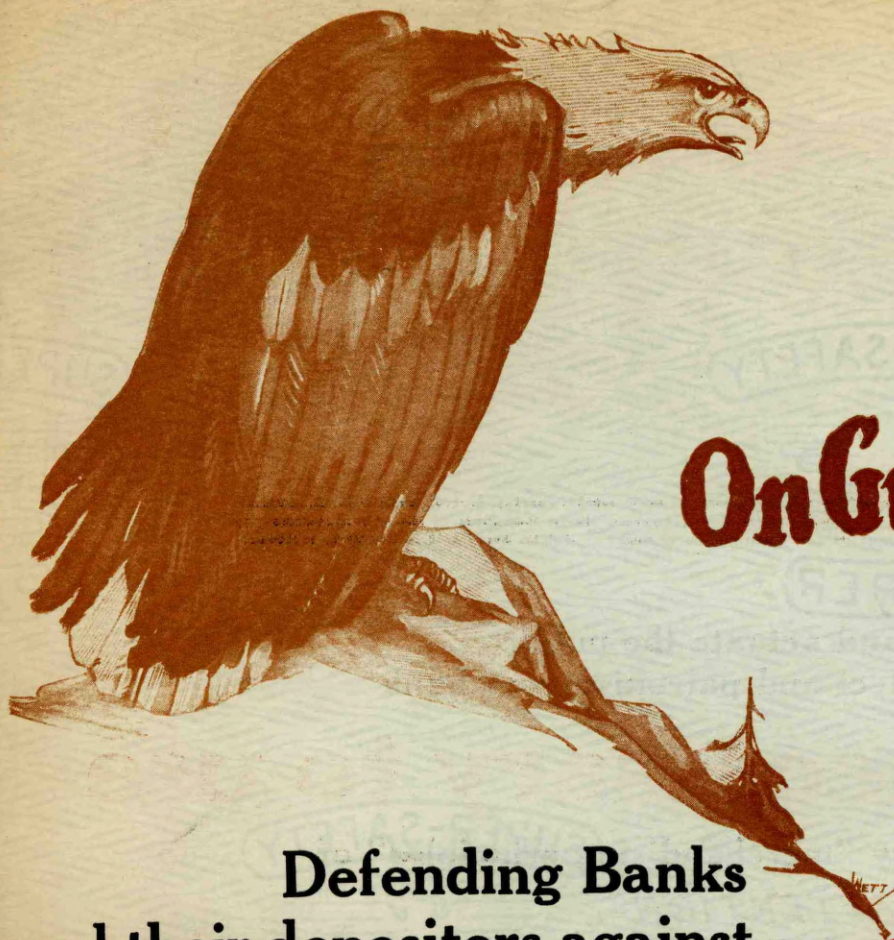
CHICAGO

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

Copyright 1981 by The Bankers Supply Co.



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

JANUARY, 1922

92d EDITION

50th YEAR

To Our Subscribers

This, the Ninety-Second Edition of the BANKERS BLUE BOOK, marks a half century of conscientious service to the bankers of the world, and the fact that nearly all 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



LIBRARY

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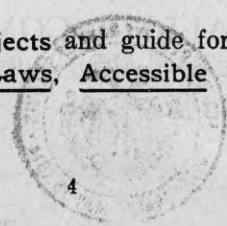
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Foreign Banks, Bonded Lawyers, Laws, Accessible Towns, and Directors are thumb indexed in back of this volume.



Jan
1922

AUSTRALIA and NEW ZEALAND.

BANK OF NEW SOUTH WALES

(ESTABLISHED 1817.)

Paid-up Capital	- - -	- -	\$24,826,000.00
Reserve Fund	- - -	- -	17,125,000.00
Reserve Liability of Proprietors	- - -	- -	24,826,000.00
			<u>\$66,777,000.00</u>
Aggregate Assets			
31st March, 1921	- - -	- -	<u>\$378,462,443.00</u>



OSCAR LINES, General Manager

358 BRANCHES and AGENCIES in the Australian States, New Zealand, Fiji, Papua (New Guinea), and London. The Bank transacts every description of Australasian 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	- - -	£2,909,025
Reserve Fund	- - -	2,360,000
Reserve Liability of Proprietors	-	<u>3,000,000</u>
		<u>£8,269,025</u>

HEAD OFFICE—SYDNEY, NEW SOUTH WALES.

LONDON OFFICE—18, BIRCHIN LANE, E. C.

SYDNEY BOARD

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

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The Hon. Sir THOMAS HUGHES, M. L. C.
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J. G. PACY, Accountant.

223 Branches in New South Wales and Queensland

AGENTS AND CORRESPONDENTS THROUGHOUT THE WORLD

12667



FEDERAL RESERVE BANK DISTRICTS

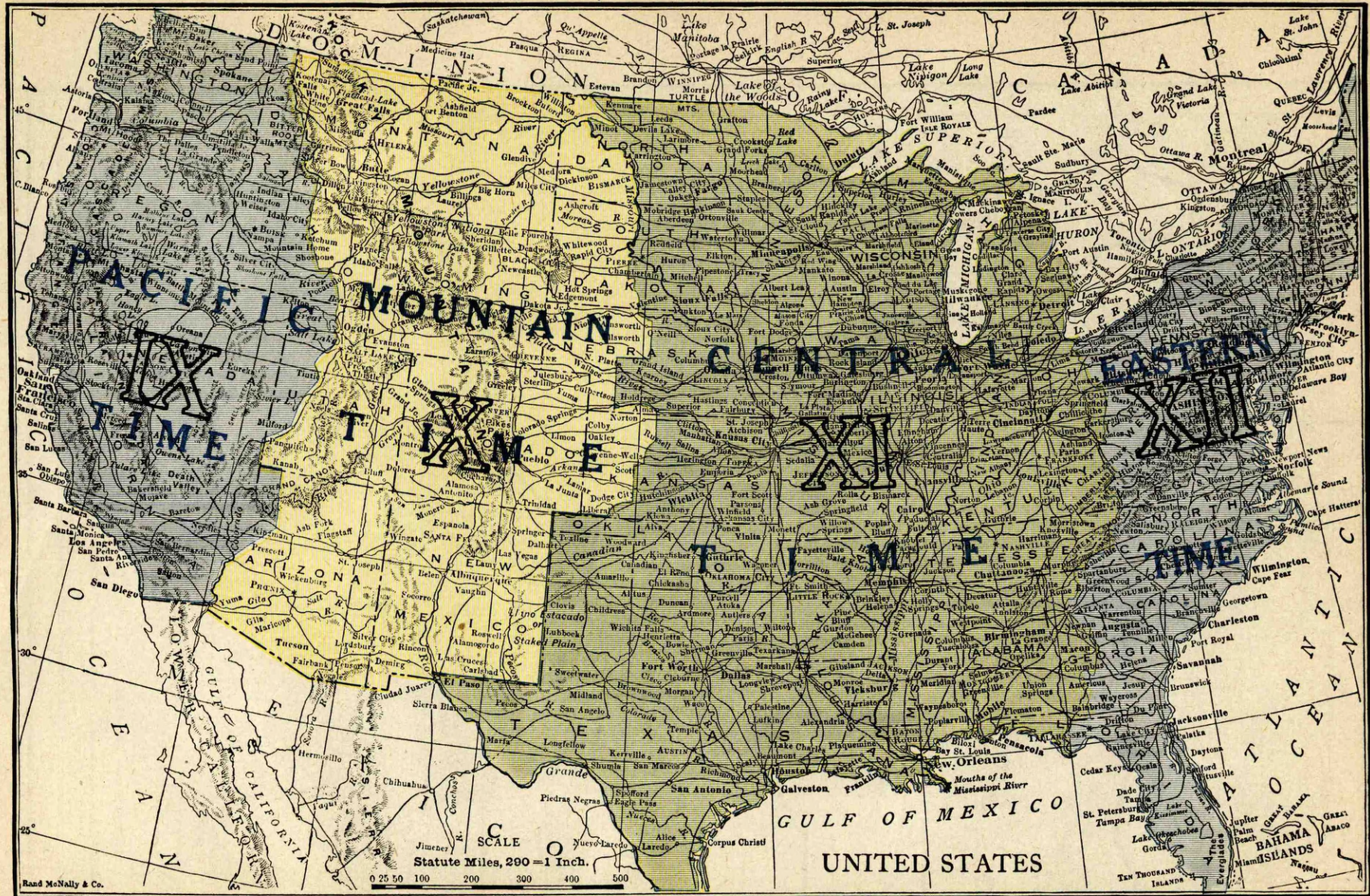
RAND McNALLY POPULAR MAP OF UNITED STATES

SCALE
Statute Miles, 240=1 Inch.

0 25 50 100 200 300 400 500

Rand McNally's New 11 x 14 Map of United States.
Copyright by Rand McNally & Co.

Map showing the Time in the Standard Railroad Time Belts of the United States, when it is 12 noon at New York.



WHAT YOU WANT TO KNOW

AND

HOW TO FIND IT

IN

Rand McNally Bankers Directory and Bankers Register

THE BLUE BOOK

SUBJECT	EXPLANATION	HOW FOUND
Accessible Points	Towns without banks	See "Non-Bank Towns" below
American Bankers Association	Members of, indicated by a	* after name of bank.
" " "	Numerical System, Explanation of	Map opposite page 12.
" " "	Officers of	Page 11.
A. B. A. Transit Numbers	Assigned to banks exclusively by this Directory under the authority of The American Bankers Association	Under name of each bank.
Attorneys	(Bonded)	See "Lawyers" below.
Bank Exams. and State Officials	National and State, with addresses	Pages 13 to 17.
Bankers Associations	and Officers	Pages 11-12-13.
Banks	of United States, National, State, and Private; statement, officers, general information	Indexed alphabetically as to States, Towns and Banks.
Calendar	for year	Page XVI.
Canada	Banks of, giving all branches, officers, capital, correspondents, etc.	Indexed "Can.," Alphabetical as to Provinces.
Clearing Houses	in United States and Canada	Page 18 and at end of bank list in each city.
Clearing House Members	in each city, indicated by a	* before the name of bank.
Clearing House Affiliated Banks	in each city, indicated by a	+ before name of bank.
Closed Banks		Shown in proper place in Italics.
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 10.
State Bankers Associations	(Incorporated) indicated by a	‡ after name of bank.
State Banks	Arranged for quick reference	§ after name of bank.
Statutes of Limitations		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	106	267	*8	381
Alaska	3	16		19
Arizona	21	81		102
Arkansas	85	402	*6	493
California	304	562		866
Colorado	148	238	*4	390
Connecticut	64	154	8	226
Delaware	18	38		56
District of Columbia	15	37	1	53
Florida	61	217	*1	279
Georgia	96	596	36	728
Hawaii	2	37	2	41
Idaho	79	125	*2	206
Illinois	496	1,409		1,905
Indiana	255	681	*160	1,096
Iowa	350	1,345	204	1,899
Kansas	266	1,107	*2	1,875
Kentucky	135	467		602
Louisiana	43	269	1	313
Maine	60	128		188
Maryland	90	204	7	301
Massachusetts	163	309	*4	476
Michigan	120	578	193	891
Minnesota	339	1,185		1,524
Mississippi	36	329	1	366
Missouri	133	1,521	*6	1,660
Montana	139	263	*7	409
Nebraska	182	1,001		1,183
Nevada	11	25		36
New Hampshire	56	70		126
New Jersey	227	94	*14	435
New Mexico	48	82		130
New York State	507	528	139	1,174
North Carolina	87	550	2	639
North Dakota	181	667		848
Ohio	374	642	*120	1,136
Oklahoma	402	560		962
Oregon	98	181	*2	281
Pennsylvania	866	630	*49	1,545
Rhode Island	17	43		60
South Carolina	81	393	*3	477
South Dakota	131	562	*5	698
Tennessee	103	498	2	603
Texas	548	1,010	130	1,688
Utah	27	99		126
Vermont	49	59		108
Virginia	176	353	12	541
Washington	101	304	2	407
West Virginia	122	226	1	349
Wisconsin	153	849		1,002
Wyoming	46	103	1	150
Grand Total, United States.....	8,320	22,094	1,135‡	31,549‡

*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.....				413
British Columbia.....				288
Manitoba				363
Miquelon.....				2
New Brunswick.....				122
Newfoundland				55
Nova Scotia				172
Ontario				1,638
Prince Edward Island.....				39
Quebec.....				1,091
Saskatchewan.....				582
Yukon.....				3
Total, Canadian Banks and Bankers.....				4,768

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

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

STATES AND TERRITORIES.	INTEREST RATES—NOTES AND ACCEPTANCES—GRACE							STATUTES OF LIMITATIONS			
	Legal Rate of interest	Rate by Contract.	Notes and Acceptances Due on		Holidays falling on Sunday are observed the day—	Notes. Bills.	Sight Drafts.	Open Ac- counts.	Notes and Written Con- tracts.	Judg- ments.	Sealed Instru- ments wit- nessed.
			Holi- days.	Half Days.							
	Per ct.	Per cent.	Are payable and protestable the day—								
Alabama	8	8	After	After	After	No grace	No grace	3	6	20	10
Alaska	8	12	After	After	Before	No grace	No grace	6	6	10	10
Arizona	6	10	After	After	After	No grace	No grace	3	6	5	6
Arkansas	6	10	After	After	After	No grace	No grace	3	5	3-10	5
California	7	Any rate	After	After	After	No grace	No grace	4	2-4	5	
Colorado	8	Any rate	After	*	After	No grace	No grace	6	6	6-20	3-20
Connecticut	6	21	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	After	No grace	No grace	4	5	6	6
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	8
Nebraska	7	10	After	After	After	No grace	No grace	4	5	5	5
Nevada	7	12	After	After	After	No grace	No grace	4	6	6	6
New Hampshire	Any rate	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	6-30
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	6-10	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 Postal cards	2 cts. each oz. or fraction thereof 1 ct. each	Four lbs.
Second Class—Newspapers, periodicals entered as second-class matter and sent by the publisher or news agent Same when mailed by others than above	1 ct. per pound 1 ct. each 4 oz. or fraction, stamps affixed	No limit.
Third Class—Circulars, pamphlets, and other matter wholly in print, proofsheets, corrected proofsheets and manuscript copy accompanying same	1 ct. each 2 oz. or fraction thereof	No limit. 4 lbs. For packages over four pounds and all books, see Parcel Post Rates.
Fourth Class—Merchandise and matter not included in any of the above classes	Parcel Post Rates (see below)	
Special Delivery in addition to regular postage	10 cts.	
Registry Fee in addition to regular postage	10 cts.	

FOREIGN POSTAGE TABLE

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

Bahamas	Dutch West Indies	Scotland
Barbados	England	Trinidad (including Tobago)
British Guiana	Ireland	Wales
British Honduras	Leeward Islands	Windward Islands (including
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.

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	Over 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	Over \$10.00 to \$20.00	Over \$40.00 to \$50.00	Over \$75.00 to \$100.00
Over \$2.50 to 5.00	Over 20.00 to 30.00	Over 50.00 to 60.00	Over 100.00 at above rates.
Over 5.00 to 10.00	Over 30.00 to 40.00	Over 60.00 to 75.00	

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.

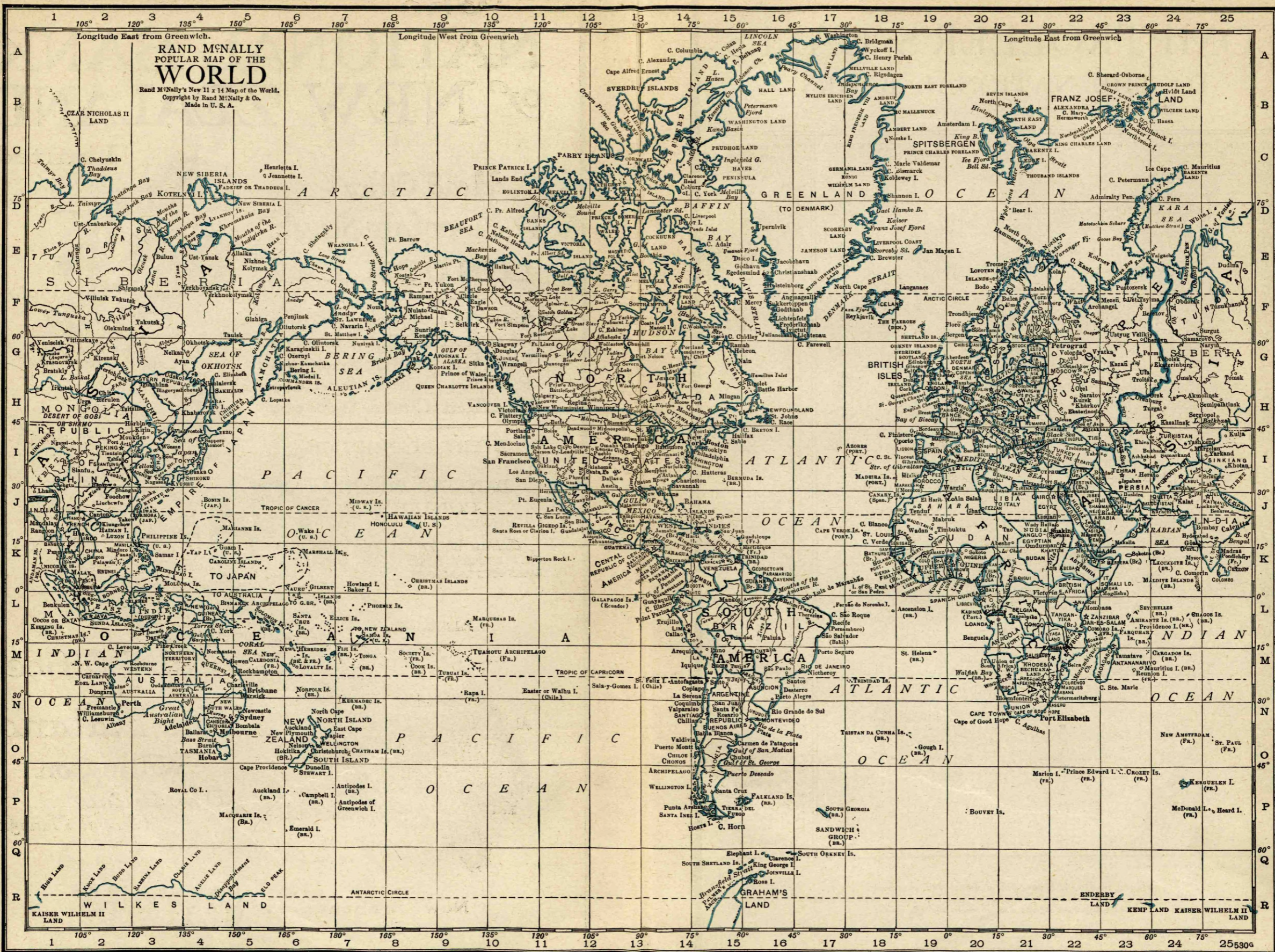


Chief Office
in
New Zealand
Wellington

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



**RAND McNALLY
POPULAR MAP OF THE
WORLD**

Rand McNally's New 11 x 14 Map of the World.
Copyright by Rand McNally & Co.
Made in U. S. A.

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 2882		
1887			F 4 66		F 1370			M 1 80		W 5 65		W 7 63		
1888		T 14 69		M 3076		S 3061				Th 4 96		W 12 69		
1889		T 2676			M 1376		F 1260		M 3080			W 1172		
1890		F 2879			S 1778		F 1862			Th 2 76		F 1978		
1891		M 2669			M 4 67		Th 9 66		F 2578			W 2 68		
1892			T 1 90		T 1777		F 1256		F 3080			F 9 70		
1893			M 6 87		Th 4 59		W 1269			T 3 83		T 1977		
1894		W 2871			F 4 65		W 1875			T 2 76		W 1978		
1895			T 5 76		T 7 63		Th 11 65		S 2879			F 1376		
1896		F 2877			Th 7 69		F 1468			F 6 84		Th 1772		
1897			T 9 82		F 1466		F 2370			T 5 74		W 1571		
1898		F 1865			Th 5 76		Th 1470		T 2068			Th 1 72		
1899		S 4 65		W 5 60		F 3086			Th 7 69			S 2 86		
1900		T 1373		Th 2672		F 2964			W 5 68			Th 1399		
1901		T 5 54		W 2478			M 1582		M 3077			T 1071		
1902		T 2577		W 3074			W 1677		M 1561		T 2571			
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 1769			
1904	F 2266		M 2866			Th 9 73			T 6 89		Th 1065			
1905	W 1162		T 1462		M 2976			F 2588			Th 9 76			
1906	M 2981			F 6 67		M 1873			F 4 78		M 1269			
1907	S 2675		F 2255		M 2059			Th 2294				T 3103		
1908		F 1473			Th 1490		W 1562		W 2370		F 2765			
1909		F 5 70		W 2882		W 2356			W 1 70		F 1676			
1910	M 3176		T 2957			Th 3093			Th 1 62		Th 1070			
1911	S 7 58		T 7 59			W 7 92			F 1 86			T 5 95		
1912		T 2077		Th 1858		F 1457			W 4 82		T 2683			
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 2173				
1914*	T 1384		W 4 50			T 30118			S 1274	S 3149		Th 3161		
1915*			Th 4 63		S 1 58	W 2353			Th 2 71		W 1069	F 3151		
1916*			T 7 67		M 1 55	F 3060			T 1274		F 1766	W 2740		
1917*			M 5 68		T 1 57	W 2050			T 1183		T 2070	M 3141		
1918*			M 4 63		F 1067	S 2950		S 3163			F 1 62	T 3160		
1919*			T 4 63		M 1269	M 3049			F 1274		M 1766	W 3144		
1920*		S 2859			T 4 66	W 3057			W 8 70		M 1568	W 2944		
1921		M 2154		Th 2866		Th 3063								

Dates and number of Calls made on respective dates

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., January 1, 1922.

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 Jan. 1, 1922, 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.

S. P. GILBERT, Jr., *Acting 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	Member Latin Union; gold is actual standard.	
Belgium	Gold and silver	Franc	.1930		
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	Currency: Inconvertible paper.	
British Honduras.	Gold	Dollar	1.0000		
Canada	Gold	Dollar	1.0000	Currency: Inconvertible paper.	
Chile	Gold	Peso	.3650		
China	Silver	Tael	Amoy	.8156	The tael is a unit of weight; not a coin. The customs unit is the Haikwan tael. The values of other taels are based on their relation to the value of the Haikwan tael. The Yuan silver dollar of 100 cents is the monetary unit of the Chinese Republic; it is equivalent to .644+ of the Haikwan tael.
			Canton	.8131	
			Chefoo	.7801	
			Chin Kiang	.7967	
			Fuchau	.7544	
			Haikwan	.8299	
			(customs)		
			Hankow	.7631	
			Kiaochow	.7903	
			Nankin	.8071	
			Ninchwang	.7648	
			Ningpo	.7841	
			Pekin	.7951	
			Shanghai	.7450	
			Swatow	.7534	
			Takau	.8207	
			Tientsin	.7903	
Yuan	.5344				
Dol.	Hongkong	.5364	Mexican silver pesos issued under Mexican decree of Nov. 13, 1918, are of silver content approximately 41% less than the dollar here quoted; and those issued under decree of October 27, 1919 contain about 51% less silver.		
	Mexican	.5404			
Colombia	Gold	Peso	.9733	Currency: Government paper and gold.	
Costa Rica	Gold	Colen	.4653	The actual standard is the British pound sterling, which is legal tender for 97½ piasters.	
Cuba	Gold	Peso	1.0000		
Denmark	Gold	Krone	.2680	Member Latin Union; gold is actual standard.	
Ecuador	Gold	Sucre	.4867		
Egypt	Gold	Pound (100 piasters)	4.9431		
Finland	Gold	Markka	.1930	Member Latin Union; gold is actual standard.	
France	Gold and silver	Franc	.1930		
Germany	Gold	Mark	.2382	Member Latin Union; gold is actual standard.	
Great Britain	Gold	Pound sterling	4.8665		
Greece	Gold and silver	Drachma	.1930		
Guatemala	Silver	Peso	.4975	Currency, inconvertible paper.	
Haiti	Gold	Gourde	.2000	Currency: inconvertible paper.	
Honduras	Silver	Peso	.4975	Currency, bank notes.	
India (British)	Gold	Rupee	.4866	(10 rupees equal 1 pound sterling.)	
Indo-China	Silver	Piaster	.5373	Member Latin Union; gold is actual standard.	
Italy	Gold	Lira	.1930		
Japan	Gold	Yen	.4985	Currency: Depreciated silver token coins. Custom duties are collected in gold.	
Liberia	Gold	Dollar	1.0000		
Mexico	Gold	Peso	.4985	Currency: Depreciated Paraguayan paper currency.	
Netherlands	Gold	Guilder (Florin)	.4020		
Newfoundland	Gold	Dollar	1.0000	Currency: Inconvertible paper.	
Nicaragua	Gold	Cordoba	1.0000		
Norway	Gold	Krone	.2680	Valuation is for gold peseta; currency is notes of the bank of Spain.	
Panama	Gold	Palboa	1.0000		
Paraguay	Gold	Peso (Argentine)	.9648		
Persia	Silver	Kran	.0916	Currency: Silver circulating above its metallic value. Gold coin is a commodity only, normally worth double the silver.	
Peru	Gold	Libra	4.8665		
Philippine Islands	Gold	Peso	.5000	Currency: Inconvertible paper.	
Portugal	Gold	Escudo	1.0805		
Roumania	Gold	Len	.1930	Currency: Inconvertible paper.	
Russia	Gold	Ruble	.5146		
Salvador	Gold	Colon	.5000	Currency: Inconvertible paper.	
Santo Domingo	Gold	Doilar	1.0000		
Serbia	Gold	Dinar	.1930	Valuation is for gold peseta; currency is notes of the bank of Spain.	
Siam	Gold	Tical	.3709		
Spain	Gold and silver	Peseta	.1930		
Straits Settlements.	Gold	Dollar	.5678	Member Latin Union; gold is actual standard.	
Sweden	Gold	Krona	.2680		
Switzerland	Gold	Franc	.1930	Member Latin Union; gold is actual standard.	
Turkey	Gold	Piaster	.0440		
Uruguay	Gold	Peso	1.0342	(100 piasters equal to the Turkish £.)	
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	Dba	To	Två
3	Three	Trois	Drei	Tres	Tre	Tres	Drie	Tza	Tre	Tre
4	Four	Quatre	Vier	Cuatro	Quattro	Quatro	Vier	Tschetire	Fire	Fyra
5	Five	Cinq	Fünf	Cinco	Cinque	Cinco	Vyf	Piat	Fem	Fem
6	Six	Six	Sechs	Seis	Sei	Seis	Zes	Schest	Sex	Sex
7	Seven	Sept	Sieben	Siete	Sette	Sete	Zeven	Sem	Syu	Sju
8	Eight	Huit	Acht	Ocho	Otto	Outo	Acht	Votem	Otte	Atta
9	Nine	Neuf	Neun	Nueve	Novo	Novo	Negen	Deviat	Ni	Nio
10	Ten	Dix	Zehn	Diez	Dieci	Dez	Tien	Desat	Ti	Tio
11	Eleven	Onze	Elf	Once	Undici	Onze	Elf	Odinnatzat	Elleve	Elfva
12	Twelve	Douze	Zwölf	Doce	Dodici	Doze	Twaalf	Devenzat	Tolv	Tolf
13	Thirteen	Treize	Dreizehn	Trece	Tredici	Treze	Dertien	Trenazat	Tretten	Tretton
14	Fourteen	Quatorze	Vierzehn	Catorce	Quattordici	Quatorze	Veertien	Cheterinazat	Fjorten	Fjorton
15	Fifteen	Quinze	Fünfzehn	Quince	Quindici	Quinze	Vyftien	Paznatzat	Femten	Femton
16	Sixteen	Seize	Sechzehn	Diez y seis	Sedici	Dezaseis	Zestien	Schesnadzat	Sexten	Sexton
17	Seventeen	Dix-sept	Siebzehn	Diez y siete	Diciassette	Dezasette	Zeventien	Semnatzat	Sytten	Sjutton
18	Eighteen	Dix-huit	Achtzehn	Diez y ocho	Diciotto	Dezocto	Achtien	Vosemnatzat	Atten	Aderton
19	Nineteen	Dix-neuf	Neunzehn	Diez y nueve	Diciannove	Dezaneve	Negentien	Davetnazat	Nitten	Nitton
20	Twenty	Vingt	Zwanzig	Veinte	Venti	Viete	Twintig	Dvatzat	Tyve	Tjugu
21	Twenty-one	Vingt-et-un	Ein und zwanzig	Viente y uno	Venti'uno	Vinte hum	Enen Twintig	Dvatzat-odnar	En og Tyve	Tjuguen
30	Thirty	Trente	Dreissig	Treinta	Trenta	Trinta	Dertig	Trudzat	Tredive	Trettio
40	Forty	Quarante	Vierzig	Cuarenta	Quaranta	Quarenta	Veertig	Sorok	Fyrretyve	Fyrtio
50	Fifty	Cinquante	Fünfzig	Cincuenta	Cinquanta	Cincoenta	Vyftig	Piatdesat	Halvtredsinds-tyve	Femtio
60	Sixty	Soixante	Sechzig	Sesenta	Sessanta	Secenta	Zestig	Schestdesat	Tredsindstyve	Sextio
70	Seventy	Soixante-dix	Siebenzig	Setenta	Settanta	Setenta	Zeventig	Semdesat	Halvfjerdinds-tyve	Sjuttio
80	Eighty	Quatre-vingt	Achtzig	Ochenta	Ottanta	Oiten a	Tachtig	Vosemdesat	Firsindstyve	Attio
90	Ninety	Quatre-vingt-dix	Neunzig	Noventa	Novanta	Noventa	Negentig	Devianosto	Halvfemsindstyve	Nittio
100	Hundred	Cent	Hundert	Cien	Cento	Cem	Honderd	Sto	Hundrede	Hundra
1000	Thousand	Mille	Tausend	Mil	Mille	Mil	Duizend	Tizatz	Tusinde	Tusen
	Day	Jour	Tag	Dia	Giorno	Dia	Dag	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	År
	On demand	A presentation	Nach Sicht, or bei Vorzeigung	A presentacion	A presentazione	A presentacao	Op vertoon	Po bziskam	Paa anfordring	På anfordring
	At sight	A vue	A vista	A la vista	A vista	A vista	Op sight a vista	Po prediavieni	A vista	Vid sigt
	After sight	A jours de vue	Nach Sicht	A dias vista	Dopo vista	A dias vista	Dagen na zigt	Po prediavieni	Efter Sigt	Efter sigt
	After date	A jours de date	Nach Dato, or nach Heute	A dias fecha	Dopo dato	A dias data	Dagen na dato	Gato	Efter dato	Från dato
	Pay to the order	Payez a l'ordre	Für mich, or ums an die Ordre	A la orden	Pagare al l'ordine	Pagase a ordem	Voor my aan de Order	Nlat it order	Behag at betale til odre	Behagar att betala till ordre
	I promise to pay	Je payerai	Werde ich, or werden wir bezahlen	Pagare	Paghero	Pagarei	Ik neem aan te betalen	Ia obetschai	Jeg forpligter mig att betale	Jag förpligtar mig att betala
	With interest	Avec interets	Mit Zinsen	Con interes	Con interesse	Com intereses	Met interest	Is procentamu	Med rente	Med ränta

BANKERS' ASSOCIATIONS, 1922

AMERICAN BANKERS' ASSOCIATION.

President, T. B. McAdams, vice-president Merchants National Bank, Richmond, Va.
First Vice-President, John H. Puseicher, president Marshall & Ilsley Bank, Milwaukee.
Second Vice-President, Walter W. Head, president Omaha National Bank, Omaha, Neb.
Executive Manager, Fred N. Shepherd, 5 Nassau St., New York City.
Treasurer, F. A. Irish, vice-president First National Bank, Fargo, N. D.
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.
Manager Protective Dept., L. W. Gammon, 5 Nassau St., New York.
Branch Office, 708 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, vice-president American Trust & Savings Bank, Birmingham, Ala.

ARIZONA BANKERS' ASSOCIATION.

President, W. M. C. Beach, vice-president Salt River Valley Bank, Mesa.
Vice-President, C. F. Solomon, president National Bank Arizona, Phoenix.
Secretary, Morris Goldwater, president Commercial Trust & Savings Bank, Prescott.
Treasurer, J. R. Todd, assistant manager Gila Valley Bank & Trust Co., Globe.

ARKANSAS BANKERS' ASSOCIATION.

President, H. L. Remmel, 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, Frederick Williams-Taylor, general manager The Bank of Montreal, Montreal, Quebec.
Secretary-Treasurer, Henry T. Ross, care of The Bank of Montreal, Montreal, Quebec.

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, William G. Taylor, vice-president Delaware Trust Co., Wilmington.
Vice-President, George Thomas Reed, cashier Milford Trust Co., Milford.
Secretary and Treasurer, Haldeman C. Stout, vice-president Industrial Trust Co., Wilmington.

DISTRICT OF COLUMBIA BANKERS' ASSOCIATION.

President, John B. Lerner, president Washington Loan & Trust Co., Washington.
First Vice-President, Joshua Evans, Jr., vice-president Riggs National Bank, Washington.
Second Vice-President, H. V. Haynes, president Farmers & Mechanics National Bank, Washington.
Secretary, Victor B. Deyber, president Second National Bank, Washington.
Treasurer, A. S. Gatley, 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.

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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.

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President, Claude D. Minor, cashier Peoples Bank & Trust Co., Perryville.
Secretary, Harry G. Smith, 300 Louisville National Bank Bldg., Louisville.
Treasurer, Ben Grogan, cashier Bank of Murray, Murray.

LOUISIANA BANKERS' ASSOCIATION.

President, Eugene Cazedessus, 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.

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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 National Bank, Baltimore.
Treasurer, Wm. Marrott, cashier Western National Bank, Baltimore.

MASSACHUSETTS BANKERS' ASSOCIATION.

President, W. M. King, president Northampton National Bank, Northampton.
Vice-President, Allan 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.

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

BANKERS ASSOCIATIONS, 1922—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, W. A. Clark, W. A. Clark and Brother, Bankers, Butte.
 Vice-President, Sam Stephenson, president First National Bank, Great Falls.
 Secretary, A. T. Hibbard, 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.

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 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.

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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.

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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.

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 Vice-President, C. S. White, vice-president First National Bank, Albuquerque.
 Secretary, R. L. Ormsbee, vice-president Capital City Bank, Santa Fe.
 Treasurer, W. A. Losey, cashier First National Bank, Hagerman.

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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.

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 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, Alan T. Bowler, Raleigh.
 Treasurer, T. A. Uzzell, president Peoples Bank, New Bern.

NORTH DAKOTA BANKERS' ASSOCIATION.

President, W. F. Hanks, cashier State Bank of Powers Lake, Powers Lake.
 Vice-President, Manvel H. Sprague, cashier First National Bank, Grafton.
 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 & Trust Co., 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, O. P. Norris, cashier National Bank of Barnesville, Barnesville.

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, C. F. Zimmerman, treasurer Lebanon County Trust Co., Lebanon.
 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. J. Welch, Mitchell.
 Treasurer, F. R. Smith, cashier Farmers State Bank, Platte.

TENNESSEE BANKERS' ASSOCIATION.

President, R. E. Mooney, vice-president City National Bank, Knoxville.
 Vice-President, John W. Bussell, Jr., vice-president and cashier, First National Bank, Lenoir City.
 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.
 Secretary, W. F. Augustine, vice-president Merchants National Bank, Richmond.
 Treasurer, W. S. Irby, vice-president and cashier Bank of Lunenburg, Kenbridge.

WASHINGTON BANKERS' ASSOCIATION.

President, G. W. Peddycord, president Bank of Colville, Colville.
 Vice-President, S. M. Jackson, president National Bank of Tacoma, Tacoma.
 Secretary, W. H. Martin, president Ritzville State Bank, Ritzville.
 Treasurer, Robert Jahnke, president First National Bank, Pasco.

WEST VIRGINIA BANKERS' ASSOCIATION.

President, H. B. Lewis, cashier Kanawha Banking & Trust Co., Charleston.
 Vice-President, Edward Nolley, president Wood County Bank, Parkersburg.
 Secretary and Treasurer, Joseph S. Hill, State Bank Commissioner, Charleston.

WISCONSIN BANKERS' ASSOCIATION.

President, Burton M. Smith, president Bank of North Lake, North Lake.
 Vice-President, J. M. Smith, cashier Lumbermens Bank, Shell Lake.
 Secretary, George D. Bartlett, 203-9 Caswell Block, Milwaukee.
 Assistant Secretary, Wall G. Coapman, 203-9 Caswell Block, Milwaukee.
 Treasurer, Henry Fetzer, president Bank of Sturgeon Bay, Sturgeon Bay.

WYOMING BANKERS' ASSOCIATION.

President, David L. Darr, president Big Horn County Bank, Basin.
 Vice-President, Bryant B. Brooks, president Wyoming National Bank, Casper.
 Secretary, Harry B. Henderson, cashier Wyoming Trust & Savings Bank, Cheyenne.
 Treasurer, Osgood Johnson, vice-president Stock Growers' Bank, Wheatland.

Where to Buy High Grade Farm Mortgages

*Paying Attractive Rates
of Interest*

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

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

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

Drop Them a Line

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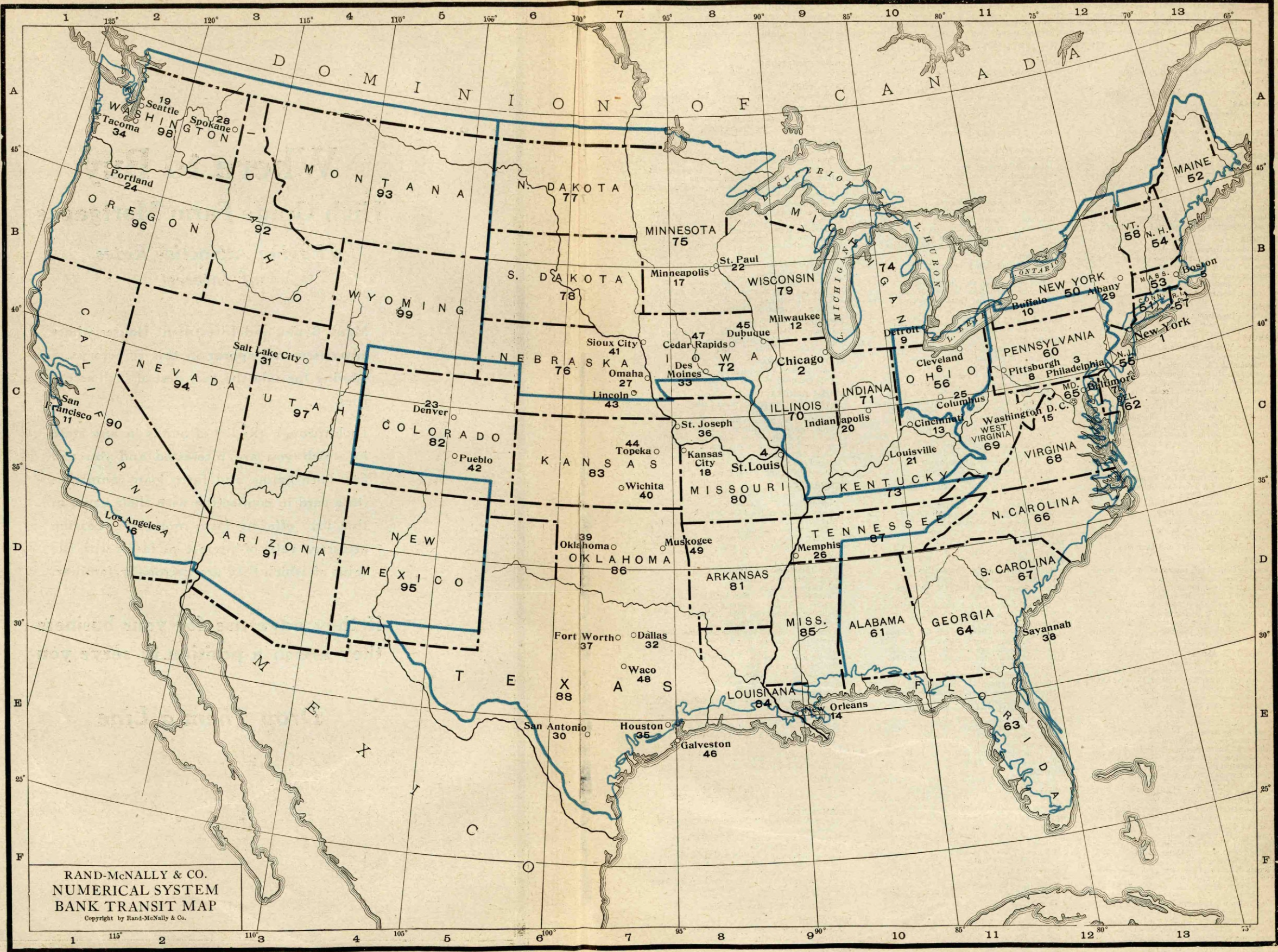
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CITIES

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 NUMERICAL SYSTEM
 BANK TRANSIT MAP
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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.

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ALABAMA

Jemison & Company, Inc., Birmingham

ARIZONA

Heard Investment Co., Dwight B., Phoenix

ARKANSAS

Security Mortgage Co., Texarkana
Young & Co., O. M., Stuttgart

CALIFORNIA

Fresno Mortgage Co., Fresno

COLORADO

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

GEORGIA

Alexander & Garrett, Augusta
Empire Loan & Trust Co., Americus
Georgia Loan & Trust Co., Macon
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
Bernard Investment Co., Springfield
Brinkerhoff & Co., Springfield
Burr & Co., Hudson, Bloomington
Capen, Fred B., Bloomington
Carson, G. F., Company, Peoria
Causey, Walter G., Co., Peoria
Dime Savings & Trust Co., Peoria
First Joint Stock Land Bank, Chicago
First Trust & Savings Bank, Bloomington
First Trust & Savings Bank, Chicago
First Trust & Savings Bank, Peoria
Forman, Geo. M., & Co., Chicago
Goodell, A., & Sons Co., Loda
Home Savings & State Bank, Peoria
Matheny, Dixon, Cole & Co., Springfield
Merchants Loan & Trust Co., Chicago
Pearsons-Taft Co., Chicago
Peoria Life Insurance Co., Peoria
Rockford Trust Co., Rockford
Security Trust Co., Freeport
Thompson Farm Loans, Lacon
Toombs & Daily, Chicago
Trevett-Mattis Banking Co., Champaign

INDIANA

American Central Life Insurance Co., Indianapolis
Day, Thomas C., & Co., Indianapolis
Dickinson & Reed, Indianapolis
Dickinson Trust Co., Richmond
Evans, Devore & 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
Crooks, W. H., Boone
Crosley Investment Co., Webster City
Donahue & Hanson, Grinnell
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
Johnson, Griff, Supt. of Investments for Equitable Life Insurance Co. of Iowa, Des Moines
Leavitt & Johnson Trust Co., Waterloo
Lougee, E. H., Council Bluffs
Mason City Loan & Trust Co., Mason City
Midland Mortgage Co., Cedar Rapids
Miller, J. W., Jr., Denison
Phoenix Trust Co., Ottumwa
Rich, George A., Fort Dodge
Royal Union Mutual Life Insurance Co., Des Moines
Security Loan & Investment Co., Des Moines
Shepard, Hugh H., Mason City
Stanley-Henderson Company, Cedar Rapids
Titus Loan & Investment Co., Muscatine
Union Bond & Mortgage Co., Davenport
Union Trust Company, Clarinda
Van Evera, Geo. M., & Co., Des Moines
Wadsworth, J. G., & Co., Council Bluffs
Western Life Insurance Co., Des Moines

KANSAS

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

LOUISIANA

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

MASSACHUSETTS

Interstate Mortgage Trust Co., Greenfield

MINNESOTA

Capital Trust & Savings Bank, St. Paul
Clifford, Geo. B., & Co., Minneapolis
Crocketon State Bank, Crookston
Drake-Ballard Co., Minneapolis
Grandin Investment Co., Minneapolis
Merchants Trust & Savings Bank, St. Paul
Minneapolis Trust Co., Minneapolis
Minnesota Loan & Trust Co., Minneapolis
Northland Securities Co., Minneapolis
Northwestern Trust Co., St. Paul
Petters & Co., Minneapolis
Reed Mortgage & Investment Co., St. Paul
Saint Paul Trust & Savings Bank, Saint 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
Waters, M. R., & Sons, Inc., Minneapolis
Wells-Dickey Co., Minneapolis
Wheeler-Misner Loan Co., Crookston

MISSISSIPPI

The Clarksdale Savings Bank, Clarksdale

MISSOURI

Bankers Mortgage Co., Kansas City
Commerce Trust Co., Kansas City
Commonwealth Farm Loan Co., St. Louis
Crawford Loan & Abstract Co., Sedalia
Denton-Coleman Loan & Title Co., Butler
Duvall-Perceval Trust Co., Butler
Farmers Trust Co., Maryville
Fidelity National Bank & Trust Co., Kansas City
First Mortgage Trust Company, Kansas City
Gillam-Jackson Loan & Trust Co., Maryville
Hannibal Loan & Investment Co., Hannibal
Jameson, W. Ed., Fulton
Liberty Trust Co., Kansas City
Maxwell Investment Co., Kansas City
Missouri Savings Association Bank, Kansas City
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

MONTANA

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

NEBRASKA

Binder, Frank H., Omaha
Drake, E. G., & Co., Beatrice
Durland Trust Co., Norfolk
Equitable Trust Co., Omaha
First Trust Co., Omaha
First Trust Co., Lincoln
Forgan Investment Co., Omaha
Kloke Investment Co., Omaha
Leonard, W. M., 922 Terminal Bldg., Lincoln
Lincoln Trust Company, Lincoln
Mason, W. F., Loup City
Maylard & Co., Norfolk
Omaha Bond & Mortgage Co., Omaha
Omaha Trust Company, 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

DeNault Company, W. B., Jamestown
Lander, E. J., & Co., Grand Forks

OKLAHOMA

Albright Title & Investment Co., Newkirk
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 & Tomm, Muskogee
Equitable Farm Mortgage Co., Oklahoma City
Everest-Porter Mortgage Co., Oklahoma City
Exchange Trust Co., Tulsa
Fish, Geo. R., & Co., Ardmore
Godfrey-Brewer Investment Co., The, Oklahoma City
Gum Brothers Co., Oklahoma City
Home Farm Mortgage Company, Vinita
Murray Investment Co., The, McAlester
Oklahoma Farm Mortgage Co., Oklahoma City
Thorne Investment Co., E. C., Oklahoma City
Walton Mortgage Co., Hobart

OREGON

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

SOUTH CAROLINA

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

SOUTH DAKOTA

Citizens Investment Co., Sioux Falls
Hill & Hill, Inc., Parker
Hollister Bros., Sioux Falls
James Valley Bank, Huron
McKinney & Allen, Inc., Sioux Falls
Security Investment & Mortgage Co., Brookings
Security Mortgage & Investment Co., Sioux Falls
Sioux Falls National Bank, Sioux Falls
Sioux Falls Savings Bank, Sioux Falls

TENNESSEE

American Trust Co., Nashville
Fidelity Trust Co., Knoxville
Guaranty Bank & Trust Co., Memphis
Mortgage Agency & Loan Corporation, Memphis
Smith & Perkins, Memphis
Southern Trust Co., Clarksville
Williamson, S. M., & Co., Memphis

TEXAS

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
Realty Trust Co., Dallas
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., Dallas
Wimer, Richardson & Co., San Antonio

UTAH

Home Trust & Savings Co., The, Salt Lake City
Miller & Viele, Salt Lake City

VIRGINIA

Old Dominion Trust Co., Richmond
Southern Bond & Mortgage Co., Richmond

WASHINGTON

Anderson Mortgage & Investment Co., F. W., Spokane
Farm Mortgage Security Co., The, Spokane
Iolland Bank, Spokane
Holland-Washington Mortgage Co., Seattle
International Mortgage Bank, Spokane
Murphy, Faye & 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
Hardy-Ryan Abstract Co., Waukesha

WYOMING

Union Trust Co., Cheyenne

ADDITIONAL BANKER'S ASSOCIATIONS

INVESTMENT BANKERS ASSOCIATION OF AMERICA

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

BOARD OF GOVERNORS

John W. Prentiss, New York
J. W. Hornor, Jr., New York
Ray Morris, New York
Arthur Sinclair, Jr., New York
George B. Caldwell, New York
Joseph A. Rushton, Chicago
Heman Gifford, Chicago
Roy C. Osgood, Chicago
Howard F. Hansell, Jr., Philadelphia

Julian H. Harris, Detroit
E. G. Tillotson, Cleveland
David R. Francis, Jr., St. Louis
Thomas N. Dysart, St. Louis
Thomas B. Gannett, Jr., Boston
Philip S. Dalton, Boston
James C. Fenhagen, Baltimore
John G. Brogden, Baltimore
John W. MacGregor, Pittsburgh
J. A. Fraser, Toronto
Dean G. Witter, San Francisco

Morris F. Fox, Milwaukee
Eugene E. Thompson, Washington
J. R. Edwards, Cincinnati
Henry D. Thrall, Minneapolis
Richard M. Day, Denver
James C. Willson, Louisville

OFFICERS

President, Howard F. Beebe, New York
Vice-President, Thomas S. Gates, Philadelphia
Vice-President, N. Penrose Hallowell, Boston
Vice-President, R. S. Hecht, New Orleans
Vice-President, John A. Prescott, Kansas City

Vice-President, Eugene M. Stevens, Chicago
Secretary, Frederick R. Fenton, Chicago
Assistant Secretary, Clayton G. Schray, Chicago
Treasurer, McPherson Browning, Detroit

FARM MORTGAGE BANKERS ASSOCIATION OF AMERICA

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

OFFICERS

President, Kingman N. Robins, Associated Mortgage Investors,
Rochester, N. Y.
Vice-President, Frank Hayden, Guaranty Bank & Trust Co., Mem-
phis, Tenn.

Vice-President, George M. Titus, Titus Loan & Investment Co.,
Muscatine, Iowa.
Vice-President, J. S. Ulland, Fergus Falls, Minn.
Secretary and Treasurer, E. D. Chassell, 112 W. Adams St.,
Chicago, Ill.

BOARD OF GOVERNORS

1922-1923

R. B. Ballard, Drake-Ballard Co., Minneapolis, Minn.
H. J. Curry, Pearsons-Taft Co., Chicago, Ill.
G. R. Ellis, Empire Loan & Trust Co., Americus, Ga.
W. G. Breg, Breg, Garrett & Co., Dallas, Texas
F. W. Thompson, Merchants Loan & Trust Co., Chicago, Ill.
R. R. Rogers, Vermont Loan & Trust Co., Spokane, Wash.

George F. Heindel, Phoenix Trust Co., Ottumwa, Iowa
Joseph T. McNary, State Savings & Trust Co., Indianapolis, Ind.
Byron H. Davis, Davis-Wellcome Mortgage Co., Topeka, Kan.
R. O. Deming, Deming Investment Company, Oswego, Kans.
J. W. Wheeler, Capital Trust & Savings Bank, St. Paul, Minn.
E. L. Cralle, Atkinson, Warren & Henley Co., Oklahoma City, Okla.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
N. C.	John Mitchell	Raleigh.	Pa.	John P. Volk, Bank Examiner	Sharon.
(cont.)	C. S. Grainger, Jr., Bank Examiner	Raleigh.		Henry F. Walton, Jr., Bank Exam.	Holmesburg, Phil.
	L. H. Harrison, Bank Examiner	Raleigh.		Alvin M. Whitman, Bank Examiner	Coudersport.
	R. E. Kerr, Bank Examiner	Raleigh.	R. I.	Geo. H. Newhall, Commissioner	Providence.
	Clyde L. Taylor, Clerk Bkg. Dept.	Raleigh.		E. J. Littlefield, Deputy Com.	Providence.
N. D.	Gilbert Semington, State Bk. Exam.	Bismarck.		W. L. Offer, Bank Examiner	Providence.
	O. E. Bergstrom, Chief Deputy	Bismarck.		John T. Pollard, Bank Exam.	Providence.
	R. J. Murphy, Office Deputy	Bismarck.		R. L. Sayles, Bank Examiner	Providence.
	O. A. Engemoen, Deputy	Valley City.		Irma H. Goodrum, Clerk	Providence.
	F. B. McAnaney, Deputy	Devils Lake.		Madeline T. Mulgrew, Clerk	Providence.
	John Bena, Deputy	Lankin.	S. C.	James H. Craig, State Bk. Exam.	Columbia.
	L. E. Dickerson, Deputy	Beach.		A. S. Fant, Asst. Bank Examiner	Belton.
	Chas. Carpenter, Deputy (City and County)	Grafton.		W. W. Bradley, Asst. Bk. Examiner	Abbeville.
	Hermann Scheffer, Deputy (City and County)	Bismarck.		J. I. Townsend, Asst. Bk. Exam.	Greenwood.
	M. E. Howland, Deputy (City and County)	Valley City.	S. D.	John Hirling, Supt. of Banks	Pierre.
	O. T. Nelson, Deputy (City and County)	Minot.		Clyde Dunning, Deputy Supt. of Banks	Pierre.
	Chas. E. Fouts, Deputy (City and County)	Towner.		A. F. Wosnuk, Bank Examiner	Aberdeen.
	L. E. Wambheim, Deputy	Bismarck.		E. J. Morris, Bank Examiner	Aberdeen.
	Arthur B. Butcher, Deputy (City and County)	Valley City.		A. E. Fossum, Bank Examiner	Mitchell.
	J. A. Stoen, Deputy	Minot.		Chris Hirling, Bank Examiner	Mitchell.
	C. E. Fodness, Deputy	Minot.		F. S. Lytle, Bank Examiner	Pierre.
	Martin Jones, Deputy	Fargo.		F. S. Barber, Bank Examiner	Onida.
Ohio	H. E. Scott, Superintendent	Columbus.		W. E. Ward, Bank Examiner	Watertown.
	Frank R. Ambrose, Asst. Supt.	Columbus.		J. E. Witten, Bank Examiner	Wall.
	F. A. Hunter, Attorney Examiner	Columbus.		E. M. Hood, Bank Examiner	Winner.
	D. A. Filler, Chief Examiner	Columbus.	Tenn.	S. S. McConnell, Supt. of Banks	Nashville.
	George T. Blake, Foreign Ex. and Tr. Officer	Columbus.		Hallum W. Goodloe, Asst. Supt. of Banks	Nashville.
	Clyde Sharp, Bank Examiner	Ada.		H. B. Oliver, Bank Examiner	Milan.
Ohio (cont.)	A. W. Pleister, Bank Examiner	Cardington.		H. C. Crumbliss, Bank Examiner	Kingston.
	Ralph J. Romer, Bk. Examiner	Dayton.		H. L. Grigsby, Bank Examiner	Dickson.
	Henry J. Schulte, Bank Examiner	Cincinnati.		D. D. Robertson, Bank Examiner	Brownsville.
	C. A. Seiple, Bank Examiner	Columbus.		T. B. Dozier, Bank Examiner	Lebanon.
	O. C. Shanower, Bank Examiner	Bowling Green.		I. H. Wilson, Asst. Bank Examiner	Columbia.
	Thomas McEldowny, Bank Exam.	Upper Sandusky.	Texas	Ed. Hall, Insurance and Banking Com.	Austin.
	C. C. Bucher, Bank Examiner	Dayton.		T. P. Priddie, Jr., Chief Clerk and Deputy Bank Com.	Austin.
	C. W. Miller, Bank Examiner	Newark.		John M. Scott, Deputy Insurance Commissioner	Austin.
	E. H. Blair, Bank Examiner	Columbus.		F. P. Wood, General Liquidating Agent	Austin.
	H. C. Lucas, Bank Examiner	Blanchester.		C. P. Rockwell, Actuary	Austin.
	W. J. Skehan, Bank Examiner	Toledo.		H. W. Barton, Departmental Bank Examiner	Austin.
	D. J. Schurr, Bank Examiner	Columbus.		John S. Wightman, Special Bank Examiner	Austin.
	John L. Wolfe, Asst. Bank Examiner	Mt. Vernon.		Chas. Kramer, Bank Examiner	Austin.
	Eugene E. King, Asst. Bank Exam.	Deshler.		H. D. Wallace, Bank Examiner	Austin.
	G. W. Seiple, Asst. Bank Examiner	Columbus.		W. A. Sandlin, Bank Examiner	Austin.
	Gordon W. Burr, Asst. Bk. Exam.	West Salem.		H. T. Bridges, Bank Examiner	Austin.
Okla.	Fred G. Dennis, Commissioner	Oklahoma City.		Carl Carlson, Bank Examiner	Austin.
	Roy Walcott, Asst. Bk. Commissioner	Oklahoma City.		A. S. Ferrell, Bank Examiner	Austin.
	W. J. Martin, Bank Examiner	Guthrie.		W. N. Greer, Bank Examiner	Austin.
	Ray P. King, Bank Examiner	Oklahoma City.		H. M. Walden, Bank Examiner	Austin.
	H. C. Carpenter, Bank Examiner	Oklahoma City.		J. Oran Carter, Bank Examiner	Austin.
	John Knox, Bank Examiner	Edmond.		J. J. Jordan, Bank Examiner	Austin.
	R. A. Patton, Bank Examiner	Claremore.		D. B. Diggs, Bank Examiner	Austin.
	C. G. Seaton, Bank Examiner	Enid.		C. C. Campbell, Bank Examiner	Austin.
	J. W. Snyder, Bank Examiner	McAlester.		V. S. Marcit, Bank Examiner	Austin.
	Geo. B. Lovett, Bank Examiner	Cheyenne.		L. A. Dowlen, Bank Examiner	Austin.
	D. A. Duncan, Special Collector	Oklahoma City.		A. H. Eubanks, Bank Examiner	Austin.
	C. McCoy, Bldg. and Loan Auditor	Oklahoma City.		Jno. B. Hudson, Bank Examiner	Austin.
Ore.	F. C. Bramwell, Supt. of Banks	Salem.		E. O. Snead, Bank Examiner	Austin.
	W. M. Adair, Asst. Supt. and Ex.	Salem.		G. A. Swaim, Bank Examiner	Austin.
	O. B. Robertson, Bank Examiner	Salem.		F. L. Kennedy, Bank Examiner	Austin.
	F. W. Bland, Bank Examiner	Salem.		Claud R. Truett, Bank Examiner	Austin.
	S. L. Stewart, Bank Examiner	Salem.		A. L. Slaughter, Bank Examiner	Austin.
	C. M. Sims, Bank Examiner	Salem.		W. L. Peterson, Bank Examiner	Austin.
	E. A. Simonton, Secretary	Salem.		H. O. McCallon, Bank Examiner	Austin.
	Tinkham Gilbert, Asst. Examiner	Salem.	Utah	N. T. Porter, Bank Commissioner	Centerville.
Pa.	John S. Fisher, Commissioner	Indiana.		W. E. Evans, Bank Examiner	Salt Lake City.
	John W. Morrison, 1st Deputy Com.	Harrisburg.		Aubrey Tolton, Bank Examiner	Salt Lake City.
	P. G. Cameron, 2d Deputy Com.	Harrisburg.		J. P. Jacobson, Deputy Examiner	Salt Lake City.
	Jos. S. Riley, Bank Examiner	1628 N. 19th St., Phil.	Vt.	G. B. Carpenter, Bank Com.	Montpelier.
	H. H. Eshbach, Chief of Building and Loan Bureau	Harrisburg.		Inez M. Besett, Chief Clerk	Montpelier.
	W. R. Calhoun, Chief Clerk	Harrisburg.		R. L. Kelleher, Bank Examiner	Montpelier.
	G. H. Orth, Chief of Bureau of Private Banks, Steamship Agencies and Loan Companies	Harrisburg.		M. W. Huse, Bank Examiner	Montpelier.
	H. A. Groman, Bank Examiner	Bethlehem.	Va.	F. B. Richardson, Chief Examiner	Richmond.
	H. R. Moyer, Bank Examiner	Quakertown.		L. R. Ritchie, Asst. Examiner	Richmond.
	Robt. R. Moore, Bank Examiner	Bellevue.		C. T. Allen, Asst. Examiner	Kenbridge.
	Chas. A. Steele, Bank Examiner	Franklin.		B. J. Woodward, Asst. Examiner	Richmond.
	Chas. Cavett, Bank Examiner	1351 Arnold St. Pittsburgh.		R. M. Charlton, Asst. Examiner	Christiansburg.
	W. H. Anstine, Bank Examiner	Dallastown.		S. E. Tudor, Asst. Examiner	Nassawadox.
	Thomas Dixon, Bank Examiner	2029 Brandywine St., Philadelphia.		E. A. Leake, Asst. Examiner	Richmond.
	Robert Ostermaier, Bank Examiner	448 Fourth Ave., Pittsburgh.	Wash.	E. L. Farnsworth, Director, Taxation and Examination	Olympia.
	A. A. Keiser, Bank Examiner	Jenkintown.		John P. Duke, Supervisor of Banking	Olympia.
	J. T. Henry, Bank Examiner	4901 Walton Ave., Philadelphia.		J. O. Minshull, Deputy Supervisor of Bkg.	Olympia.
	A. F. Daix, 3d, Bank Examiner	2318 Columbia Philadelphia, Ave.		E. C. Carter, Bank Examiner	Yakima.
	Harry J. Phillips, Bank Examiner	Etna.		John A. Vanderpoel, Bank Examiner	Bellevue.
	Geo. H. Wagner, Bank Examiner	2826 Oxford St., Phil.		Fred Stevens, Bank Examiner	Spokane.
	Ch. H. Graff, Bank Examiner	Kittanning.		H. S. Bennett, Bank Examiner	Tacoma.
	Wm. M. Boggs, Bank Examiner	Valencia.		R. L. Gentry, Bank Examiner	Spokane.
	F. A. Helm, Bank Examiner	Williamsport.		R. R. Knapp, Bank Examiner	Seattle.
	W. R. Smith, Bank Examiner	814 N. 63d St., Phil.		McKinley Ellis, Bank Examiner	Spokane.
	A. Taylor, Bank Examiner	Indiana.	W. Va.	J. S. Hill, Commissioner of Banking	Charleston.
	R. W. Knowles, Bank Examiner	6321 Ross St., Phil.		Geo. M. Weekley, Asst. Com.	Spencer.
	R. S. Ruth, Bank Examiner	Scranton.		F. P. Clark, Asst. Com.	Alderson.
	L. W. Dennison, Bank Examiner	Warren.		W. B. Holden, Asst. Com.	Parkersburg.
	George Bateman, Bank Examiner	West Chester.		E. L. Morrison, Asst. Com.	Charleston.
	D. A. Henderson, Jr., Bank Examiner	Brookville.		C. S. Merriken, Sec. and Office Dep.	Charleston.
	P. F. Snyder, Bank Examiner	Lititz.	Wis.	Marshall Cousins, Commissioner	Madison.
	M. P. Claney, Bank Examiner	Wilkinsburg.		W. H. Richards, Deputy Com.	Black River Falls.
	Edward Bellis, Bank Examiner	Jenkintown.		Thos. Herred, Chief Examiner	Madison.
	Frank Glatfelter, Bank Examiner	Columbia.		C. E. Butters, Chief Clerk	Madison.
	H. R. Knowles, Bank Examiner	Ridley Park.		R. B. Ellis, Bank Examiner	Madison.
	R. P. Ferguson, Bank Examiner	Charleroi.		H. N. Nelson, Bank Examiner	Amherst Junction.
	N. F. Heckler, Bank Examiner	1633 N. 8th Street, Philadelphia.		Chas. T. Shape, Bank Examiner	Milwaukee.
	Blake Harper, Bank Examiner	Chambersburg.		O. F. Schwenker, Bank Examiner	Eau Claire.
	A. Rise Bowman, Bank Examiner	Lebanon.		W. C. Edwards, Bank Examiner	Madison.
	Geo. Dreisbach, Bank Examiner	Mauch Chunk.		Wm. L. Carey, Bank Examiner	Madison.
	Edw. J. Frysinger, Bank Examiner	Chester.		Ernest J. Kuehl, Asst. Examiner	Eau Claire.
	Frank W. Jackson, Bank Examiner	Apollo.		G. W. Jamieson, Bank Examiner	Madison.
	L. R. Lloyd, Inspector of Private Bks.	Plymouth.		N. E. Hanshus, Asst. Examiner	Eau Claire.
	Lloyd Stayer, Bank Examiner	Woodbury.		P. H. Linley, Bank Examiner	Milwaukee.
				M. O. Tuhus, Asst. Examiner	Viroqua.
				Foster W. Irish, Asst. Examiner	Madison.
			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

January 1, 1922

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
CHIEF NATIONAL BANK EXAMINERS	
Mulloney, D. C. (1)	45 Milk St., Boston, Mass.
Borden, Daniel C. (2)	720 U. S. Custom House, New York, N. Y.
Newnham, Stephen L. (3)	416 Post Office Bldg., Philadelphia, Pa.
Thomas, Thomas C. (4)	527 Williamson Bldg., Cleveland, Ohio.
Schachter, William J. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.
Pole, J. Wm. (6)	507 Post Office Bldg., Atlanta, Ga.
Brown, Fred (7)	804 Rector Bldg., Chicago, Ill.
Wood, John S. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Sims, Howard M. (9)	416 New York Life Bldg., Minneapolis, Minn.
Roberts, L. K. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Collier, Richard H. (11)	727 Linz Bldg., Dallas, Texas.
Machen, Harry L. (12)	525 First National Bank Bldg., San Francisco, Calif.

SUPERVISING NATIONAL BANK EXAMINERS	
Stearns, E. W. (1, 2)	720 U. S. Custom House, New York, N. Y.
Kennedy, J. L. (7, 9)	Drawer N, Sheldon, Iowa. (Telegrams, Smith Apts.)
Gough, E. H. (8, 10)	Boonville, Indiana.
Murphy, David, (11)	Lock Box 386, Mexia, Texas. (Tele. care of Western Union.)
Machen, H. L. (12)	708 Trust & Savings Bldg., Los Angeles, Calif.

NATIONAL BANK EXAMINERS	
Affeldt, Jr., F. J. (7)	1301 N. Larch St., Lansing, Mich.
Albert, H. E. (12)	406 U. S. Custom House, Portland, Ore. (Tele. 404 Villa St. Clara.)
Alvey, J. C. (11)	727 Linz Bldg., Dallas, Texas.
Anheier, C. H. (12)	525 First National Bank Bldg., San Francisco, Calif.
Armstrong, George E. (10)	1226 Downing St., Denver, Colo.
August, R. T. (2)	480 Summer Ave., Newark, N. J.
Baker, Wm. B. (3)	416 Post Office Bldg., Philadelphia, Pa.
Baldridge, Wm. H. (9)	206 Minnehaha Bldg., Sioux Falls, S. D.
Barrett, J. W. (3)	416 Post Office Bldg., Philadelphia, Pa.
Bartee, James S. (11)	727 Linz Bldg., Dallas, Texas.
Bean, Norwin S. (1)	19 Federal Bldg., Manchester, N. H.
Beaty, Claude H. (2)	720 U. S. Custom House, New York, N. Y.
Bergman, Jr., H. C. (10)	Coffeyville, Kan.
Best, John A.	Care of First National Bank, Judsonia, Ark.
Bing, A. E. (5)	P. O. Box 562, Raleigh, N. C. (Tele. 507 N. Blount St.)
Birchhead, Oliver W. (2)	720 U. S. Custom House, New York, N. Y.
Bishop, M. Lyle (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Black, Harold W. (1)	45 Milk Street, Boston, Mass.
Borden, John C. (6)	1927 Rose Ave., Knoxville, Tenn.
Boysen, Alfred (3)	416 Post Office Bldg., Philadelphia, Pa.
Bradley, Arthur R. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Breg, Clarence E. (11)	P. O. Box 222, Brownwood, Tex. (Tele. Care of Southern Hotel.)
Brewer, Jr., H. F. (11)	369 First National Bank Bldg., El Paso, Texas.
Brock, Roland F. (10)	P. O. Box 574, Hutchinson, Kan. (Tele. Care of Miss Eva Beem, 723 Rorabaugh Tiley Bldg.)
Brooks, Roger E. (5)	217 National Metropolitan Bank Bldg., Washington, D. C.
Brown, Charles V. (3)	416 Post Office Bldg., Philadelphia, Pa.
Buckles, Ward M. (3)	416 Post Office Bldg., Philadelphia, Pa.
Byers, Ralph W. (2)	938 Salem Ave., Hillside Township, Union Co., N. J.
Camp, Albert B. (4)	P. O. Box 423, Cleveland, Ohio.
Carolan, James J. (1)	45 Milk St., Boston, Mass.
Carson, Thos. D. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.
Chapman, C. H. (3)	413 Post Office Bldg., Philadelphia, Pa.
Chenault, John B. (4)	Maysville, Ky.
Chorpensing, Ira I. (12)	525 First National Bank Bldg., San Francisco, Calif.
Clayton, Russell P. (2)	84 Main St., Kingston, N. Y.
Cloe, Wm. B. (5)	P. O. Box 1185, Huntington, W. Va. (Tel. 1222—10th Ave.)
Coffin, George M. (1)	71 College St., New Haven, Conn.
Coffin, Gilbert S. (12)	525 First National Bank Bldg., San Francisco, Calif.
Congdon, Sidney B. (4)	527 Williamson Bldg., Cleveland, Ohio.
Cook, Reuben R. (11)	P. O. Box 681, Fort Worth, Texas.
Cooney, Dan H. (7)	804 Rector Bldg., Chicago, Ill.
Cooper, Roy A. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Cooper, T. A. (1)	40 Chapel St., Augusta, Me.
Craig, Claude O. (7)	804 Rector Bldg., Chicago, Ill.
Crossen, Gail W.	Room 219, Treasury Department, Washington, D. C.
Culver, William A. (7)	804 Rector Bldg., Chicago, Ill.
Cutts, Leo M. (4)	P. O. Box 1058, Pittsburgh, Pa. (Tele. 925 Fulton St., N. S.)
Dalton, John W. (5)	P. O. Box 958, Charlotte, N. C. (Tele. Mecklenberg Hotel.)
Davenport, Henry B.	Assigned Chief, Examining Division, Comptroller of the Currency, Rm. 219, Treasury Dept., Washington, D. C.
Davis, Thomas H. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.
De Baun, Claud (2)	720 U. S. Custom House, New York, N. Y.
Dillistin, William H. (2)	132 E. 21st St., Paterson, N. J.
Doty, Robert W. (3)	P. O. Box 981, Harrisburg, Pa.
Du Bois, Nathan S. (3)	416 Post Office Bldg., Philadelphia, Pa.
Dunaway, W. W. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Dwyer, Thomas R. (9)	Care of Branch, Federal Reserve Bank, Helena, Mont.
Embry, Jacob (11)	Federal Land Bank, Houston, Texas.
Evans, Clyde J. (6)	1120 Bell Bldg., Montgomery, Ala.
Evans, Wm. C. (12)	525 First National Bank Bldg., San Francisco, Calif.

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
Faris, A. B. (4)	111 E. Auburn Ave., Cincinnati, Ohio.
Filson, Chas. H. (10)	321 N. First St., Guthrie, Okla. (Tele. Western Union.)
Fiman, Charles F. (9)	405 Northern Pacific Ave., Fargo, N. D.
Finney, R. Gordon (5)	217 National Metropolitan Bank Bldg., Washington, D. C.
Fletcher, Thomas E. (6)	Cordele, Ga.
Fletcher, W. H. (4)	527 Williamson Bldg., Cleveland, Ohio.
Folger, Wm. P. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.
Fulton, I. J. (4)	527 Williamson Bldg., Cleveland, Ohio.
Funsten Jr., J. B. (2)	720 U. S. Custom House, New York, N. Y.
Funsten, Wm. P. (7)	1115 Davis St., Evanston, Ill.
Furbee, Ernest M. (4)	527 Williamson Bldg., Cleveland, Ohio.
Garrett, Robert D.	Care of Div. of Insolvent National Banks, Office of Controller of Currency, Washington, D. C.
Goodell, George W. (10)	2070 Clermont St., Denver, Colo.
Goodhart, Richard W. (2)	720 U. S. Custom House, New York, N. Y.
Gough, E. H. (8)	Boonville, Ind.
Gray, Wm. M. (12)	163 Hill St., Ocean Park, Calif.
Greene, Bruce P. (7)	804 Rector Bldg., Chicago, Ill.
Greenfield, James B. (7)	804 Rector Bldg., Chicago, Ill.
Griffey, Orville A. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Griswold, Wm. C. (7)	804 Rector Bldg., Chicago, Ill.
Hackney, Wm. N. (10)	Room 2, King Bldg., Norfolk, Neb.
Hageman, F. W. L. (4)	527 Williamson Bldg., Cleveland, O.
Hamilton, Wm. B. (11)	727 Linz Bldg., Dallas, Texas.
Hane, Henry B. (4)	527 Williamson Bldg., Cleveland, Ohio.
Haneke, Edward C. (4)	P. O. Box, 151 Lima, Ohio. (Tel.: 1144 Brice Ave.)
Harrington, T. J. (2)	720 U. S. Custom House, New York, N. Y.
Harris, Thos. E. (12)	Bristol Hotel, Boise, Idaho.
Hartman, Chas. H. (3)	P. O. Box 61, Lancaster, Pa. (Tel.: 132 N. Duke St.)
Haugen, N. E. (7)	2803 Grand Ave., Des Moines, Iowa.
Hedrick, G. G. (11)	727 Linz Bldg., Dallas, Texas.
Hendrickson, Galbert R. (2)	720 U. S. Custom House, New York, N. Y.
Hilliard, Walter B. (2)	720 U. S. Custom House, New York, N. Y.
Hodgson, R. M. (6)	507 Post Office Bldg., Atlanta, Ala.
Horn, Charles F. (2)	720 U. S. Custom House, New York, N. Y.
Hornor, Harry N. (10)	Davis, Okla.
Houston, Robert C. (7)	609 Spencer Ave., Marion, Ind.
Hurley, M. J. (1)	Federal Bldg., Montpelier, Vt.
Hutt, Wm. E. (11)	Sherman, Texas.
James, Arthur L. (12)	1515 10th St., Sacramento, Calif.
Johnson, Emery T. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Johnson, Robin M.	Care of First National Bank, Hearne, Tex.
Joseph, Edward M. (7)	Isabel Apts., 9 W. Madison St., Danville, Ill.
Kane, Thos. F. (5)	217 National Metropolitan Bank Bldg., Washington, D. C.
Kelly, Burdett (4)	P. O. Box 284, Mansfield, Ohio. (Tele. 55 Rowland.)
Kennedy, Hal W. (10)	Lock Box 515, Hobart, Okla. (Tele. Care of Tolbert & Tolbert, 7 Abstract Bldg.)
Kennedy, J. L. (8)	1310 Federal Bank Bldg., St. Louis, Mo.
Klein, Benton (2)	P. O. Box 465, Albany, N. Y.
Lahman, H. S. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Lamb, Ernest (11)	P. O. Box 386, Pittsburg, Texas.
LaMonnd, W. Morris (6)	120 U. S. Custom House, New Orleans, La.
La Roque, O. K. (5)	Marion, S. C.
Leyburn, Alfred P. (9)	405 N. Pacific Ave., Fargo, N. D.
Logan, Joseph M. (12)	525 First National Bank Bldg., San Francisco, Calif.
Longmoor, Stanley A. (11)	727 Linz Bldg., Dallas, Texas.
Lorang, Peter J. (9)	416 New York Life Bldg., Minneapolis, Minn.
Loveland, C. S. (12)	525 First National Bank Bldg., San Francisco, Calif.
Madland, L. L. (19)	244 Broadwater Ave., Billings, Mont.
McBryde, W. W. (6)	936 First National Bank Bldg., Birmingham, Ala.
McCans, A. B. (11)	727 Linz Bldg., Dallas, Texas.
McGrath, John C. (7)	P. O. Box 592, Indianapolis, Ind. (Tel.: 2029 Colleve Ave., Domo Apts. No. 3)
McKee, Herbert J. (4)	527 Williamson Bldg., Cleveland, Ohio.
McKee, Joel S. (4)	P. O. Box 1058, Pittsburgh, Pa. (Tel.: Room 512 Federal Bldg.)
McMullan, J. R. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.
McPike, Ben M. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Mann, Stuart H. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Mansfield, Fred S. (11)	727 Linz Bldg., Dallas, Texas.
Marcuse, Benjamin (2)	560 W. 144th St., New York, N. Y.
Martin, Charles H. (12)	1770 W. Lewis St., San Diego, Calif.
Martin, Leo H. (12)	525 First National Bank Bldg., San Francisco, Calif.
Maxey, Charles T. (12)	406 U. S. Custom House, Portland, Ore. (Tel.: Hotel Cornelius.)
Mertens, Charles R. (7)	Shelbyville, Ill.
Miller, R. J. (4)	527 Williamson Bldg., Cleveland, Ohio.
Minor, W. G. (7)	Camelton, Ind.
Montgomery, Robert (4)	509 Nat'l Bank of W. Va. Bldg., Wheeling, W. Va.
Moon, Earl W. (7)	335 Federal Bldg., Rock Island, Ill.
Moore, George M. (5)	512 Va. Ry. & Power Bldg., Richmond, Va.
Morgan, Wm. M. (8)	205 Federal Bldg., Louisville, Ky. (Tele. 1647 Beechwood Ave.)
Noone, D. L. (10)	224 Federal Bldg., Salina, Kan. (Tel.: 134 S. 9th St.)
Norris, Frank L. (2)	1925 Seventh Ave., New York, N. Y.
Northcutt, V. H. (6)	Care of Receiver, Heard National Bank, Jacksonville, Fla.
Olmstead, Harry (7)	804 Rector Bldg., Chicago, Ill.
Parker, Edward F. (1)	45 Milk St., Boston, Mass.

LIST OF NATIONAL BANK AND EXAMINERS AND DISTRICTS—Continued

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.	NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
Parker, Wm. R. (8)	1418 Rankin Blvd., St. Louis, Mo.	Stuart, Robert K. (7)	Drawer "N", Sheldon, Iowa, (Tel.: 801 Ninth St.)
Partridge, Paul (2)	720 U. S. Custom House, New York, N. Y.	Sullenberger, Sam F. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Patterson, Bert K. (9)	416 N. Y. Life Bldg., Minneapolis, Minn.	Thompson, A. D. (11)	207 Elmira St., San Antonio, Texas.
Peightel, John C. (8)	701 Loran Ave., Springfield, Mo.	Thompson, K. W. (6)	P. O. Box 182, Nashville, Tenn.
Penix, J. L. (11)	Crawford Apts., Waco, Texas.	Thompson, Oscar (12)	708 Trust & Savings Bldg., Los Angeles, Calif.
Potter, Fulton E. (7)	110 North Adams Ave., Mason City, Iowa	Thorn, Leslie D. (11)	727 Linz Bldg., Dallas, Texas.
Power, Robert E. (7)	804 Rector Bldg., Chicago, Ill.	Thornton, Harry M. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Reed, William H. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.	Vaughn, Norman D. (12)	525 First National Bank Bldg., San Francisco, Calif.
Regan, Wm. A. (9)	416 New York Life Bldg., Minneapolis, Minn.	Walker, Harry W. (9)	P. O. Box 71, Huron, S. D., (Tel.: 515 Montana Ave.)
Reinholdt, Carl A. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.	Watson, Ernest H. (7)	407 Federal Bldg., Indianapolis, Ind.
Riddell, Charles F. (7)	804 Rector Bldg., Chicago, Ill.	Whipple, A. P. (4)	527 Williamson Bldg., Cleveland, Ohio.
Robb, Ellis D. (7)	Chamberlain Hotel, Des Moines, Iowa.	Whiteman, Horace C. (3)	P. O. Box 32, Altoona, Pa., (Tel.: care of Hotel Penn Alto.)
Robinson, E. Robt. (7)	349 Auburn Ave., Grand Rapids, Mich.	Wilde, Max C. (12)	525 First National Bank Bldg., San Francisco, Calif.
Roots, J. Oscar (7)	804 Rector Bldg., Chicago, Ill.	Williams, F. D. (9)	Branch Federal Reserve Bank, Helena, Mont.
Rovensky, Joseph C. (2)	720 U. S. Custom House, New York, N. Y.	Williams, R. C. (7)	804 Rector Bldg., Chicago, Ill.
Sawyer, Jr., J. T. (7)	535 Downer Ave., Milwaukee, Wis.	Williams, T. M. (12)	525 First National Bank Bldg., San Francisco, Calif.
Sawyer, Jr., L. M. (12)	509 Empire Bldg., Spokane, Wash.	Willson, Earl V. K. (11)	Mead Bldg., Rutland, Vt.
Scott, H. W. (1)	45 Milk Street, Boston, Mass.	Wilson, Chas. F. (9)	Room 219, Treasury Dept., Washington, D. C.
Sheehan, Wm. F. (9)	405 North Pacific Ave., Fargo, N. D.	Wilson, E. B. (7)	804 Rector Bldg., Chicago, Ill.
Shively, E. F. (4)	P. O. Box 463, Columbus, Ohio., (Tel.: 985 Manhattan Ave., Dayton, Ohio.)	Wilson, Mark A. (7)	804 Rector Bldg., Chicago, Ill.
Sisk, Carl M. (3)	539 Elm St., Reading, Pa., (Tel.: 315 N. 4th St.)	Wilson, Robert F. (7)	P. O. Box 592, Waterloo, Iowa.
Smiley, Mervale D. (9)	416 New York Life Bldg., Minneapolis, Minn.	Wilson, William M. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Smith, A. B. (9)	3000 James Ave. South, Minneapolis, Minn.	Wood, D. R. (5)	P. O. Bldg., Martinsburg, W. Va. (Tele. 1117 W. King St.)
Smith, Clarence F. (7)	804 Rector Bldg., Chicago, Ill.	Woods, J. K. (7)	804 Rector Bldg., Chicago, Ill.
Smith, Geo. F. (3)	416 Post Office Bldg., Philadelphia, Pa.	Woodside, Hal (8)	541 South Clay Ave., Kirkwood, Mo.
Smith, George H. (4)	P. O. Box 164, West Newton, Pa.	Wright, Irwin D. (9)	416 New York Life Bldg., Minneapolis, Minn.
Smith, John H. (9)	416 New York Life Bldg., Minneapolis, Minn.	Wylie, Robt. W. (3)	416 Post Office Bldg., Philadelphia, Pa.
Smith, Roy E. (10)	Federal Bldg., Hastings, Neb.	Young, Clifford (7)	804 Rector Bldg., Chicago, Ill.
Snyder, Vernon G. (3)	P. O. Box 231, Sunbury, Pa. (Tele. 33 S. 11th St.)	Young, Wm. R. (8)	1101 Central Ave., Hot Springs, Ark.
Stearns, E. Willey (2)	720 U. S. Custom House, New York, N. Y.		
Stewart, Adella M.	Room 217, Treasury Dept., Washington, D. C.		
Stewart, Charles A. (5)	217 National Metropolitan Bldg., Washington, D. C.		

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 a bank's name 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.

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

Aberdeen, S. D.	Chicago, Ill.	Grand Rapids, Mich.	London, Ontario	Palestine, Tex.	Sioux Falls, S. D.
Adrian, Mich.	Chillicothe, Mo.	Great Falls, Mont.	Long Beach, Cal.	Parsons, Kans.	South Bend, Ind.
Akron, Ohio	Cincinnati, Ohio	Greensboro, N. C.	Lorain, Ohio	Paris, Ky.	Spartansburg, S. C.
Albany, Ga.	Cleveland, Ohio	Greensburg, Pa.	Los Angeles, Cal.	Passadena, Cal.	Spokane, Wash.
Albany, N. Y.	Colo. Spgs., Colo.	Greenville, Miss.	Louisville, Ky.	Passaic, N. J.	Springfield, Ill.
Albany, Ore.	Columbia, S. C.	Greenville, S. C.	Lowell, Mass.	Pensacola, Fla.	Springfield, Mass.
Allentown, Pa.	Columbus, Ga.	Guthrie, Okla.		Peoria, Ill.	Springfield, Mo.
Altoona, Pa.	Columbus, Ohio			Philadelphia, Pa.	Springfield, Ohio
Amarillo, Tex.	Connellsville, Pa.	Hagerstown, Md.	Macon, Ga.	Phoenix, Ariz.	Stamford, Conn.
Ann Arbor, Mich.	Condele, Ga.	Halifax, Nova Scotia	Mansfield, Ohio	Pine Bluff, Ark.	Stockton, Cal.
Asheville, N. C.	Corsicana, Tex.	Hamilton, Ohio	Mason City, Ia.	Pittsburg, Kan.	Superior, Wis.
Atchison, Kans.		Hamilton, Ontario	McAlester, Okla.	Pittsburgh, Pa.	Syracuse, N. Y.
Atlanta, Ga.		Hammond, Ind.	Medford, Ore.	Portland, Me.	
Augusta, Ga.	Dallas, Tex.	Hannibal, Mo.	Medford, Ore.	Portland, Ore.	Tacoma, Wash.
Aurora, Ill.	Danville, Ill.	Harrisburg, Pa.	Medford, Ore.	Providence, R. I.	Tampa, Fla.
Austin, Tex.	Davenport, Iowa	Hartford, Conn.	Medford, Ore.	Pueblo, Colo.	Terre Haute, Ind.
	Dayton, Ohio	Hastings, Neb.	Medford, Ore.		Texarkana, Ark.
	Decatur, Ill.	Hawkinsville, Ga.	Medford, Ore.		Toledo, Ohio
Bakersfield, Cal.	Denver, Colo.	Helena, Ark.	Medford, Ore.		Topeka, Kan.
Baltimore, Md.	Des Moines, Iowa	Helena, Mont.	Medford, Ore.		Toronto, Ontario
Bangor, Me.	Detroit, Mich.	Henderson, Ky.	Medford, Ore.		Trenton, N. J.
Bartlesville, Okla.	Dickinson, N. D.	Holyoke, Mass.	Medford, Ore.		Tulsa, Okla.
Bay City, Mich.	Dothan, Ala.	Homestead, Pa.	Medford, Ore.		Twin Falls, Ida.
Beaumont, Tex.	Dublin, Ga.	Houston, Tex.	Medford, Ore.		
Bellingham, Wash.	Dubuque, Iowa	Huntington, W. Va.	Medford, Ore.		Uniontown, Pa.
Berkeley, Cal.	Duluth, Minn.	Hutchinson, Kans.	Medford, Ore.		
Billings, Mont.			Medford, Ore.		Valdosta, Ga.
Binghamton, N. Y.	Edmonton, Alta.	Indianapolis, Ind.	Medford, Ore.		Vancouver, Br. Col.
Birmingham, Ala.	Elberton, Ga.		Medford, Ore.		Vicksburg, Miss.
Bloomington, Ill.	El Paso, Tex.	Jackson, Mich.	Medford, Ore.		Victoria, Br. Col.
Boise, Ida.	Emporia, Kan.	Jacksonville, Fla.	Medford, Ore.		Vidalia, Ga.
Boston, Mass.	Ennis, Tex.	Jacksonville, Ill.	Medford, Ore.		
Bowling Green, Ky.	Erie, Pa.	Jamestown, N. Y.	Medford, Ore.		Waco, Tex.
Brandon, Man.	Estherville, Ia.	Jamestown, N. D.	Medford, Ore.		Washington, D. C.
Blantford, Ont.	Eugene, Ore.	Johnstown, Pa.	Medford, Ore.		Washington, Ga.
Brookfield, Mo.	Evansville, Ind.	Joplin, Mo.	Medford, Ore.		Waterbury, Conn.
Brunswick, Ga.			Medford, Ore.		Waterloo, Ia.
Buffalo, N. Y.	Fall River, Mass.	Kalamazoo, Mich.	Medford, Ore.		Webster City, Ia.
Butler, Pa.	Fargo, N. D.	Kansas City, Kan.	Medford, Ore.		Wheeling, W. Va.
	Flint, Mich.	Kansas City, Mo.	Medford, Ore.		Wichita, Kan.
	Fort Wayne, Ind.	Knoxville, Tenn.	Medford, Ore.		Wilkesbarre, Pa.
	Fort Worth, Tex.		Medford, Ore.		Williamsport, Pa.
Calgary, Alberta	Franklin, Pa.	LaCross, Wis.	Medford, Ore.		Wilmington, Del.
Camden, N. J.	Frederick, Md.	Lancaster, Pa.	Medford, Ore.		Wilmington, N. C.
Canton, Ohio	Frederick, Neb.	Lansing, Mich.	Medford, Ore.		Winnipeg, Man.
Cape Girardeau, Mo.	Fresno, Cal.	La Salle, Ill.	Medford, Ore.		Winona, Minn.
Cedar Rapids, Ia.		Lawrence, Kan.	Medford, Ore.		Worcester, Mass.
Charleston, S. C.	Gaffney, S. C.	Lebanon, Pa.	Medford, Ore.		
Charleston, W. Va.	Gainesville, Fla.	Lethbridge, Alta.	Medford, Ore.		Yakima, Wash.
Charlotte, N. C.	Galveston, Tex.	Lewistown, Mont.	Medford, Ore.		York, Pa.
Chattanooga, Tenn.	Gary, Ind.	Lexington, Ky.	Medford, Ore.		Youngstown, Ohio.
Cheraw, S. C.	Grand Forks, N. D.	Lima, Ohio	Medford, Ore.		
Chester, Pa.	Grand Island, Neb.	Lincoln, Neb.	Medford, Ore.		
Chester, S. C.	Grand Junction, Colo.	Little Rock, Ark.	Medford, Ore.		
Cheyenne, Wyo.			Medford, Ore.		

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 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.*

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—(1922)

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

GEO. A. PRINCE, St. Paul, District No. 9

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

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

D. W. TWOHY, Spokane, District No. 12

FEDERAL RESERVE BANK INFORMATION

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

(30 Pearl St.)

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut, except Fairfield County. Membership: National Banks 396; State Banks 40.

DIRECTORS

CLASS A:—THOMAS P. BEAL (1923), Boston; F. S. CHAMBERLAIN (1922), New Britain, Conn.; EDWARD S. KENNARD (1924), Rumford, Maine.

CLASS B:—E. R. MORSE (1922), Proctor, Vermont; PHILIP R. ALLEN (1923), East Walpole, Mass.; C. G. WASHBURN (1924), 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 (1924), Concord, N. H., *Deputy Chairman*.

PHILIP STOCKTON, Boston, Mass., *Member Federal Advisory Council*.

OFFICERS

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

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

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

LIABILITIES

Capital paid in	\$ 7,936,000
Surplus	16,342,000
Reserved for government franchise tax	3,099,000
Government deposits	5,425,000
Due to members—reserve account	110,098,000
Other deposits	1,244,000
Total deposits	116,767,000
Federal Reserve notes in actual circulation	206,026,000
Federal Reserve bank notes in circulation, net liability...	6,333,000
Deferred availability items	40,187,000
All other liabilities	1,220,000
TOTAL LIABILITIES	\$397,910,000

RESOURCES

Gold and gold certificates	\$ 6,975,000
Gold settlement fund	39,463,000
Gold with Federal Reserve Agents	163,025,000
Gold redemption fund	24,717,000
Legal tender notes, silver, etc.	11,546,000
Total reserve	\$245,726,000
Bills discounted—secured by Government obligations	26,515,000
Bills discounted—all others	42,413,000
Bills bought in open market	12,140,000
U. S. Bonds and Notes	1,653,000
U. S. certificates of indebtedness—One year certificates (Pittman act)	9,950,000
U. S. certificates of indebtedness—all others	1,669,000
Bank premises	4,713,000
Five per cent redemption fund against Federal Reserve bank notes	422,000
Uncollected items	52,269,000
All other resources	430,000
TOTAL RESOURCES	\$397,910,000

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

PIERRE JAY, New York City <i>Chairman.</i>	CHARLES SMITH, Oneonta, N. Y.
WILLIAM L. SAUNDERS, Plainfield, N. J. <i>Deputy Chairman.</i>	FRANK L. STEVENS, North Hoosick, N. Y.
JAMES S. ALEXANDER, New York City	CHARLES A. STONE, New York City
	ROBERT H. TREMAN, Ithaca, N. Y.
	RICHARD H. WILLIAMS, Madison, N. J.

CLARENCE M. WOOLLEY, New York City
MEMBER FEDERAL ADVISORY COUNCIL
PAUL M. WARBURG, New York City

OFFICERS

GENERAL OFFICERS

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

SENIOR OFFICERS

J. HERBERT CASE, <i>Controller of Foreign Rel., Pro tem.</i>	LAWRENCE H. HENDRICKS, <i>Controller at Large</i>
GILBERT E. CHAPIN, <i>Controller of Loans</i>	JOSEPH D. HIGGINS, <i>Controller of Cash and Custodies</i>
RAY M. GIDNEY, <i>Controller at Large</i>	J. WILSON JONES, <i>Controller of Fiscal Ag'cy Functions</i>
ARTHUR W. GILBERT, <i>Controller of Administration</i>	EDWIN R. KENZEL, <i>Controller of Investments, Pro tem.</i>
GEORGE L. HARRISON, <i>Controller of Collections, Pro tem.</i>	LESLIE R. ROUNDS, <i>Controller of Accounts</i>

JUNIOR OFFICERS

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

AUDITOR

FRANCIS OAKEY, *General Auditor*
EDWARD L. DODGE, *Manager, Auditing Department.*

FEDERAL RESERVE AGENT

PIERRE JAY, *Federal Reserve Agent*
SHEPARD MORGAN, *Assistant Federal Reserve Agent*

WILLIAM H. DILLISTIN, <i>Manager, Bank Examinations Department</i>	CARL SNYDER, <i>Manager, Statistics Department</i>
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BUFFALO BRANCH. (Transit Number 10-26)

DIRECTORS

E. J. BARCALO, Buffalo, N. Y.	THOMAS E. LANNIN, Rochester, N. Y.
FRED J. COE, Niagara Falls, N. Y.	ELLIOTT C. McDOUGAL, Buffalo, N. Y.
JOHN B. KLOEPFFER, Buffalo, N. Y.	HARRY T. RAMSDELL, Buffalo, N. Y.
WALTER W. SCHNECKENBURGER, Buffalo, N. Y.	

OFFICERS

WALTER W. SCHNECKENBURGER, <i>Manager</i>	HALSEY W. SNOW, JR., <i>Cashier</i>	CLIFFORD L. BLAKESLEE, <i>Asst. Cashier</i>
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LIABILITIES	RESOURCES
Capital paid in.....	\$ 27,114,000
Surplus.....	59,318,000
Reserved for government franchise taxes.....	20,608,000
Government deposits.....	18,298,000
Due to members—reserve account.....	684,241,000
All other deposits.....	13,553,000
Total deposits.....	716,092,000
Federal Reserve notes in actual circulation.....	663,329,000
Federal Reserve bank notes in circulation, net liability...	21,391,000
Deferred availability items.....	94,209,000
All other liabilities.....	5,139,000

TOTAL LIABILITIES.....\$1,607,200,000

Gold and gold certificates.....	\$289,926,000
Gold settlement fund.....	141,463,000
Gold with Federal Reserve Agents.....	623,110,000
Gold redemption fund.....	15,000,000
Legal tender notes, silver, etc.....	44,615,000
Total cash reserve.....	\$ 1,114,114,000
Bills discounted—secured by Government war obligation.....	141,863,000
Bills discounted—all others.....	71,194,000
Bills bought in open market.....	47,313,000
U. S. Bonds and Notes.....	9,272,000
U. S. certificates of indebtedness.—One year certificates (Pitman Act).....	36,400,000
Certificates of indebtedness—all others....	55,533,000
Bank premises.....	6,810,000
Five per cent redemption fund against Federal Reserve bank notes.....	1,647,000
Uncollected items.....	119,412,000
All other resources.....	3,642,000

TOTAL RESOURCES.....\$1,607,200,000

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 653; State Banks 51.

DIRECTORS

CLASS A:—JOS. WAYNE, JR. (1923), Philadelphia; FRANCIS DOUGLAS (1924), Wilkes Barre, Pa.; M. J. MURPHY (1922), Montclair, N. J.

CLASS B:—ALBA B. JOHNSON (1922), Philadelphia; EDWIN S. STUART (1923), Philadelphia; CHARLES K. HADDON (1924), 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 (1924), 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 and WALTER T. GROSSCUP, *Assistant Federal Reserve Agents*.

LEVI L. RUE, Philadelphia, *Member Federal Advisory Council*.

LIABILITIES	RESOURCES
Capital paid in	Gold coin and certificates
\$ 8,736,000	\$ 1,776,000
Surplus fund	Gold settlement fund
17,564,000	52,695,000
Reserved for Government franchise taxes	Gold with Federal Reserve Agents
3,619,000	146,185,000
Government deposits	Gold redemption fund
706,000	9,752,000
Due to members—reserve account	Legal tender notes, silver, etc.
96,964,000	6,230,000
All other deposits	Total cash reserve
1,327,000	\$216,638,000
Total deposits	Bills discounted—secured by Government obligations
98,997,000	70,213,000
Federal Reserve notes in actual circulation	Bills discounted—all others
205,198,000	20,103,000
Federal Reserve bank notes in circulation, net liability	Bills bought in open market
5,802,000	15,277,000
Deferred availability items	U. S. bonds and notes
45,947,000	3,690,000
All other liabilities	U. S. certificates of indebtedness—One year certificates (Pittman Act)
1,464,000	12,000,000
TOTAL LIABILITIES	U. S. Gov. certificates of indebtedness—all others
\$387,327,000	298,000
	Municipal warrants
	95,000
	Bank premises
	536,000
	Uncollected items
	47,354,000
	Five per cent redemption fund against Federal Reserve bank notes
	700,000
	All other resources
	423,000
	TOTAL RESOURCES
	\$387,327,000

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 768; State Banks 116.

DIRECTORS

CLASS A:—ROBERT WARDROP (1923), Pittsburgh; CHESS LAMBERTON (1922), Franklin, Pa.; O. N. SAMS, (1924), Hillsboro, Ohio.

CLASS B:—THOS. A. COMBS (1923), Lexington, Ky.; R. P. WRIGHT (1922), Erie, Pa.; JOHN STAMBAUGH, (1924), Youngstown, Ohio.

CLASS C:—DAVID C. WILLS (1920), Cleveland, *Chairman of Board*; L. B. WILLIAMS, (1922), Cleveland, Ohio, *Deputy Chairman of Board*; W. W. KNIGHT, (1924), Toledo, Ohio.

CORLISS E. SULLIVAN, Cleveland, Ohio, *Member Federal Advisory Council*.

OFFICERS

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

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

CINCINNATI BRANCH. (Transit Number 13-43)

(Fourth and Walnut)

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

DIRECTORS

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

FEDERAL RESERVE BANK INFORMATION

(District No. 4. Continued from page 23.)

PITTSBURGH BRANCH. (Transit Number 8-30)

(Liberty Avenue and Anderson Street)

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

DIRECTORS

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

LIABILITIES	RESOURCES
Capital paid in	Gold coin and certificates
Surplus fund	Gold settlement fund
Reserved for Government franchise tax	Gold with Federal Reserve Agents
Government deposits	Gold redemption fund
Due to members—reserve account	Legal tender notes, silver, etc.
All other deposits	
Total Deposits	Total reserve
Federal Reserve notes in actual circulation	Bills discounted—secured by Government obligations
Federal Reserve bank notes in circulation, net liability	Bills discounted—all other
Deferred availability items	Bills bought in open market
All other liabilities	U. S. Bonds and Notes
TOTAL LIABILITIES	U. S. certificates of indebtedness—One year certificates (Pittman act)
	U. S. certificates of indebtedness—all others
	Bank premises
	Five per cent redemption fund against Federal Reserve bank notes
	Uncollected items
	All other resources
	TOTAL RESOURCES

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 559; State Banks 66.

DIRECTORS

CLASS A:—JOHN F. BRUTON (1922), Wilson, N. C.; L. E. JOHNSON (1923), Alderson, W. Va.; CHAS. E. RIEMAN (1924), Baltimore, Md.

CLASS B:—EDMUND STRUDWICK (1924), 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 (1924), 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. PEUPLE, *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*; GEORGE S. SLOAN, *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	Gold and gold certificates
Surplus	Gold settlement fund
Reserved for Government franchise tax	Gold with Federal Reserve Agents
Government deposits	Gold redemption fund
Due to members—reserve account	Legal tender notes, silver, etc.
All other deposits	
Total deposits	Total reserve
Federal Reserve notes in actual circulation	Bills discounted—secured by Government obligations
Federal Reserve bank notes in circulation, net liability	Bills discounted—all other
Deferred availability items	Bills bought in open market
All other liabilities	U. S. Bonds and Notes
TOTAL LIABILITIES	U. S. certificates of indebtedness—One year certificates (Pittman act)
	Bank premises
	Uncollected items
	Five per cent redemption fund against Federal Reserve bank notes
	All other resources
	TOTAL RESOURCES

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 386; State Banks 129.

DIRECTORS

CLASS A:—JOHN K. OTTLEY (1924) Atlanta, Ga.; OSCAR NEWTON (1922), Jackson, Miss.; PETER R. KITTLES (1923), Sylvania, Ga.

CLASS B:—LEON C. SIMON (1923), New Orleans; J. A. McCRARY (1924), Decatur, Ga.; W. H. HARTFORD (1922), Nashville, Tenn.

CLASS C:—JOS. A. McCORD (1923), Atlanta, *Chairman of Board*; W. H. KETTIG (1922), *Deputy Chairman of the Board*, Birmingham, Ala.; LINDSEY HOPKINS (1924), Atlanta.

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*; J. M. SLATTERY, *Secretary*; M. W. BELL, *Cashier*; CREED TAYLOR, *General Auditor*; R. A. SIMS, *Assistant Cashier*; W. B. ROPER, *Assistant Cashier*; W. R. PATTERSON, *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*; W. S. McLARIN, Jr., *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. M. 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. N. GROOVER, *Acting Manager*; D. E. AVERY, *Acting Assistant Manager*.

LIABILITIES		RESOURCES	
Capital paid in	\$ 4,189,000	Gold and gold certificates	\$ 5,103,000
Surplus	8,708,000	Gold settlement fund	14,444,000
Reserved for Government franchise tax	4,448,000	Gold with Federal Reserve Agents	44,895,000
Government deposits	8,949,000	Gold redemption fund	5,906,000
Due to members—reserve account	45,223,000	Legal tender notes, silver, etc.	5,442,000
All other deposits	393,000		
Total deposits	54,565,000	Total reserve	\$ 75,790,000
Federal Reserve notes in actual circulation	123,387,000	Bills discounted—secured by Government obligations	25,346,000
Federal Reserve bank notes in circulation, net liability ..	8,116,000	Bills discounted—all other	69,080,000
Deferred availability items	16,920,000	Bills bought in open market	3,644,000
All other liabilities	1,322,000	U. S. bonds and notes	10,980,000
		U. S. certificates of indebtedness—one year certified (Pittman act)	8,564,000
		U. S. certificates of indebtedness all—others	2,000
		Bank premises	1,055,000
		Uncollected items	25,938,000
		Five per cent redemption fund against Federal Reserve bank notes	512,000
		Other resources	744,000
TOTAL LIABILITIES	\$221,655,000	TOTAL RESOURCES	\$221,655,000

FEDERAL RESERVE BANK INFORMATION

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

(79 W. Monroe St.)

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

Membership: National Banks 1066; State Banks 377.

DIRECTORS AND OFFICERS

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

Class A—Directors

GEORGE M. REYNOLDS, Chicago, Ill. (1924)
CHARLES H. McNIDER, Mason City, Iowa (1922)
ELBERT L. JOHNSON, Waterloo, Iowa (1923)

Class B—Directors

AUGUST H. VOGEL, Milwaukee, Wis. (1924)
JOHN W. BLODGETT, Grand Rapids, Mich. (1922)
ALBERT R. ERSKINE, South Bend, Ind. (1923)

Class C—Directors

WILLIAM A. HEATH, Evanston, Ill. (1924)
FRANK C. BALL, Muncie, Ind. (1922)
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
HARRY OLMSTEAD, 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.

Banking Officials

JAMES B. McDUGAL, 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

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 and
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, Chairman

Officers

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

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

LIABILITIES

Capital paid in	\$ 14,307,000
Surplus	30,536,000
Reserved for Government franchise tax	10,838,000
Government deposits	7,687,000
Due to members—reserve account	229,110,000
All other deposits	2,942,000
Total deposits	\$239,739,000
Federal Reserve notes in actual circulation	409,355,000
Federal Reserve bank notes in circulation, net liability	7,234,000
Deferred availability items	52,925,000
All other liabilities	3,957,000
TOTAL LIABILITIES	\$768,891,000

RESOURCES

Gold and gold certificates	\$ 21,836,000
Gold settlement fund	83,940,000
Gold with Federal Reserve Agents	314,511,000
Gold redemption fund	23,999,000
Legal tender notes, silver, etc.	14,212,000
Total reserve	\$ 458,498,000
Bills discounted—secured by Government obligations	60,344,000
Bills discounted—all other	135,709,000
Bills bought in open market	5,296,000
U. S. bonds and notes	11,551,000
U. S. certificates of indebtedness—One year certificates (Pittman act)	14,667,000
U. S. certificates of indebtedness—all others Bank premises	4,321,000
Uncollected items	6,180,000
Five per cent redemption fund against Federal Reserve bank notes	68,972,000
All other resources	1,664,000
TOTAL RESOURCES	\$768,891,000

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 483; State Banks 105.

DIRECTORS

CLASS A:—JOHN G. LONGSDALE (1923), St. Louis; J. C. UTTERBACH (1924), Paducah, Ky.; SAMUEL A. ZIEGLER (1922), Albion, Ill.

CLASS B:—ROLLA WELLS (1924), St. Louis; WILLIAM B. PLUNKETT (1922), Little Rock, Ark.; LE ROY PERCY (1923), Greenville, Miss.

CLASS C:—WM. McC. MARTIN (1924), 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, and L. T. WALTER, *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. SWEARINGEN.

MEMPHIS BRANCH. (Transit Number 26-3)

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

DIRECTORS

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

LIABILITIES		RESOURCES	
Capital paid in.....	\$ 4,603,000	Gold and gold certificates.....	\$ 3,212,000
Surplus fund.....	9,114,000	Gold settlement fund.....	20,728,000
Reserved for Government franchise tax.....	1,512,000	Gold with Federal Reserve Agents.....	66,375,000
Government deposits.....	2,946,000	Gold redemption fund.....	3,485,000
Due to members—reserve account.....	62,873,000	Legal tender notes, silver, etc.....	9,351,000
All other deposits.....	788,000	Total reserve.....	\$103,151,000
Total deposits.....	66,607,000	Bills discounted—Secured by Government obligations.....	23,533,000
Federal Reserve notes in actual circulation.....	96,654,000	Bills discounted—all other.....	42,496,000
Federal Reserve bank notes in circulation, net liability..	3,895,000	Bills bought in open market.....	148,000
Deferred availability items.....	29,813,000	United States Bonds and Notes.....	1,332,000
All other liabilities.....	1,499,000	U. S. certificates of indebtedness—One year certificates (Pittman act).....	6,569,000
TOTAL LIABILITIES.....	\$213,697,000	U. S. certificates of indebtedness—all others.....	220,000
		Bank premises.....	628,000
		Uncollected items.....	34,326,000
		Five per cent redemption fund against Federal Reserve bank notes.....	523,000
		All other resources.....	771,000
		TOTAL RESOURCES.....	\$213,697,000

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 886; State Banks 138.

GEO. A. PRINCE, *Member Federal Advisory Council*, St. Paul, Minn.

DIRECTORS

CLASS A:—THEODORE WOLD (1922), Minneapolis; J. C. BASSET (1923), Aberdeen, S. D.; WESLEY C. McDOWELL, (1924), Marion, N. Dak.

CLASS B:—F. R. BIGELOW (1922), St. Paul; F. P. HIXON (1924), La Crosse, Wis.; NORMAN B. HOLTER (1923), Helena, Mont.

CLASS C:—JOHN H. RICH (1923), Minneapolis, *Chairman of Board and Federal Reserve Agent*; HOMER P. CLARK (1924), *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 YAEGGER, *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*; H. L. ZIMMERMANN, *Auditor and Assistant Federal Reserve Agent*.

LIABILITIES		RESOURCES	
Capital paid in.....	\$ 3,569,000	Gold and gold certificates.....	\$ 9,117,00
Surplus.....	7,303,000	Gold settlement board, Federal Reserve Board.....	26,886,000
Reserved for Government franchise tax.....	2,395,000	Gold with Federal Reserve Agents.....	16,856,000
Government deposits.....	1,413,000	Gold redemption fund.....	2,765,000
Due to members—reserve account.....	40,067,000	Legal tender notes, silver, etc.....	756,000
All other deposits.....	551,000		
Total deposits.....	42,031,000	Total reserve.....	\$ 56,380,000
Federal Reserve notes in actual circulation.....	57,482,000	Bills discounted—secured by Government obligations.....	7,525,000
Federal Reserve bank notes in circulation, net liability..	4,180,000	Bills discounted—all other.....	44,814,000
Deferred availability items.....	12,240,000	U. S. bonds and notes.....	291,000
All other liabilities.....	1,457,000	Municipal Warrants.....	89,000
		Bank premises.....	769,000
		U. S. certificates of indebtedness—One year certificates (Pitman act).....	4,450,000
		U. S. certificates of indebtedness—all others.....	14,000
		Uncollected items.....	15,092,000
		Five per cent redemption fund against Federal Reserve bank notes.....	235,000
		All other resources.....	998,000
TOTAL LIABILITIES.....	\$130,657,000	TOTAL RESOURCES.....	\$130,657,000

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 1061; State Banks 45.

DIRECTORS

CLASS A:—W. J. BAILEY (1922), Atchison, Kan.; E. E. MULLANEY (1923), Hill City, Kan.; J. C. MITCHELL (1924), Denver, Colo.

CLASS B:—M. L. McCLURE (1922), Kansas City, Mo.; THOS. C. BYRNE (1924), Omaha, Neb.; HARRY W. GIBSON, (1923), Muskogee, Okla.

CLASS C:—ASA E. RAMSAY (1923), Kansas City, *Chairman of Board and Federal Reserve Agent*; HERBER HORD, (1924) Central City, Neb., *Vice Chairman of Board*; F. W. FLEMING (1922), Kansas City.

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		RESOURCES	
Capital paid in.....	\$ 4,602,000	Gold and gold certificates.....	\$ 2,492,000
Surplus fund.....	9,330,000	Gold settlement fund, F. R. B'd.....	33,731,000
Reserved for Government franchise tax.....	1,824,000	Gold with Federal Reserve Agents.....	28,567,000
Government deposits.....	1,722,000	Gold redemption fund.....	3,027,000
Due to members—reserve account.....	67,364,000	Legal tender notes, silver, etc.....	6,464,000
All other deposits.....	618,000		
Total deposits.....	\$69,704,000	Total reserve.....	\$ 74,281,000
Federal Reserve notes in actual circulation.....	69,667,000	Bills discounted—secured by Government obligations.....	15,741,000
Federal Reserve bank notes in circulation, net liability .	10,741,000	Bills discounted—all other.....	51,976,000
Deferred availability items.....	34,057,000	Bills bought in open market.....	1,400,000
All other liabilities.....	2,035,000	U. S. Bonds and Notes.....	8,868,000
TOTAL LIABILITIES.....	\$201,960,000	U. S. certificates of indebtedness—One year certificates (Pittman Act).....	5,320,000
		U. S. certificates of indebtedness—all others.....	15,000
		Municipal Warrants.....	150,000
		Bank premises.....	4,425,000
		Uncollected items.....	58,212,000
		Five per cent redemption fund against Federal Reserve bank notes.....	916,000
		All other resources.....	656,000
		TOTAL RESOURCES.....	\$201,960,000

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

Membership: National Banks 656; State Banks 200.

DIRECTORS

CLASS A:—J. T. SCOTT (1924), Houston, Tex.; HOWELL E. SMITH, (1923), McKinney, Tex.; B. A. MCKINNEY (1922), Dallas, Tex.

CLASS B:—MARION SANSOM (1922), Ft. Worth, Texas; FRANK KELL (1924), 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 (1924), 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*; B. A. MCKINNEY, *Governor*; R. G. EMERSON, *Deputy 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*; V. J. GRUND, *General Auditor*; D. 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

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

LIABILITIES

Capital paid in	\$ 4,203,000
Surplus fund	7,113,000
Government deposits	5,759,000
Due to members—reserve account	42,969,000
All other deposits	314,000
Total deposits	49,042,000
Federal Reserve notes in actual circulation	36,292,000
Federal Reserve bank notes in circulation—net liability ..	2,764,000
Deferred availability items	25,941,000
All other liabilities	2,041,000
TOTAL LIABILITIES	\$127,396,000

RESOURCES

Gold and gold certificates	\$ 7,248,000
Gold settlement fund, F. R. B'd	10,574,000
Gold with Federal Reserve Agents	11,417,000
Gold redemption fund	2,651,000
Legal tender notes, silver, etc.	6,603,000
Total reserve	\$ 38,493,000
Bills discounted—secured by Government obligations	9,512,000
Bills discounted—all others	41,879,000
Bills bought in open market	165,000
U. S. Bonds and Notes	2,830,000
U. S. certificates of indebtedness—One year certificates (Pittman Act.)	1,900,000
Bank premises	2,176,000
Uncollected items	27,445,000
Five per cent redemption fund against Federal Reserve bank notes	156,000
All other resources	3,040,000
TOTAL RESOURCES	\$127,396,000

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 631; State Banks 226.

DIRECTORS

CLASS A:—C. K. McINTOSH (1922), San Francisco; JOHN WILLIS BAER (1923), Pasadena, Calif.; M. A. BUCHAN (1924), Palo Alto, Calif.

CLASS B:—E. H. COX (1922), Madera; A. B. C. DOHRMAN (1923), San Francisco; Wm. T. SESNON (1924), Soquel, Cal.

CLASS C:—JOHN PERRIN (1923), San Francisco, *Chairman of Board and Federal Reserve Agent*; WALTON N. MOORE (1924), San Francisco, *Deputy Chairman of Board*; WILLIAM SPROULE (1922), San Francisco, Calif.

OFFICERS

JOHN PERRIN, *Chairman of Board and 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, G. H. SCHMIDT, H. M. CRAFT, and E. C. MAILLIARD, *Assistant Cashiers*.

H. S. HOUSE, *Auditor*, A. C. AGNEW, *Attorney*.

D. W. TWOHY, *Member Federal Advisory Council*, Spokane, Wash.

LOS ANGELES BRANCH, (Transit Number 16-16)

Washington Bldg., 3rd and Spring Sts.)

C. J. SHEPHERD, *Manager*; H. C. VOGELSANG, *Acting Assistant Manager*; J. P. PAXTON, *Acting Assistant Cashier*; L. C. MEYER, *Acting Assistant Cashier*.

DIRECTORS

C. J. SHEPHERD, Los Angeles; A. J. WATERS, Los Angeles; J. F. SARTORI, Los Angeles; H. M. ROBINSON Pasadena; 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*; A. B. NORDING, *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*; B. A. RUSSELL, *Assistant Cashier*.

DIRECTORS

C. R. SHAW, M. E. 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*; S. A. MAC-EACHRON, *Assistant Cashier*.

DIRECTORS

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

LIABILITIES

Capital paid in.....	\$ 7,374,000
Surplus fund.....	15,207,000
Reserved for Government franchise tax.....	2,835,000
Government deposits.....	10,248,000
Due to members—reserve account.....	111,237,000
All other deposits.....	3,783,000
Total deposits.....	\$125,268,000
Federal Reserve notes in actual circulation.....	244,252,000
Federal Reserve bank notes in circulation, net liability....	4,734,000
Deferred liability items.....	20,945,000
Liabilities.....	\$299,487,000

RESOURCES

Gold and gold certificates.....	\$ 18,203,000
Gold settlement fund, F. R. B'd.....	37,444,000
Gold with Federal Reserve Agents.....	221,422,000
Gold redemption fund.....	3,259,000
Legal tender notes, silver, etc.....	3,430,000
Total resource.....	\$283,758,000
Bills discounted—Secured by Government obligations.....	20,961,000
Bills discounted—all other.....	50,301,000
Bills bought in open market.....	20,822,000
U. S. bonds and notes.....	2,685,000
U. S. certificates of indebtedness—One year certificates (Pitman Act.).....	7,880,000
U. S. certificates of indebtedness—all other.....	115,000
Bank premises.....	810,000
Unallocated items.....	37,408,000
Reserve.....	394,000
Reserve.....	6,628,000

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

C. R. HEFLIN, *Assistant 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, \$1,542,605.

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, \$1,596,125.

DIRECTORS—VULASKO VAIDEN, *President*; D. FRED SHAMBERGER, *Vice-President*; CALVIN R. TITLOW, *Secretary*; E. E. JONES, *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, \$2,055,455.

DIRECTORS—D. A. HOUSTON, *President*; L. I. GUION, *Vice-President*; HOWARD C. ARNOLD, *Secretary*; H. H. ROOT, *Treasurer* and O. A. SHERRY; R. H. WELCH, *Registrar*.

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

TERRITORY IN DISTRICT—Ohio, Indiana, Kentucky, and Tennessee.
CAPITAL, \$2,301,100.

DIRECTORS—WALTER HOWELL, *President*; H. A. SOMMERS, *Vice-President*; JAMES B. DAVIS, *Secretary*; L. B. CLORE, *Treasurer* and A. P. SANDLES; M. R. TODD, *Registrar*.

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

TERRITORY IN DISTRICT—Alabama, Mississippi, and Louisiana.
CAPITAL, \$2,149,450.

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

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

TERRITORY IN DISTRICT—Illinois, Missouri and Arkansas.
CAPITAL, \$2,335,500.

DIRECTORS—HERMAN W. DANFORTH, *President*; CARL E. HOPKINS, *Vice-President*; O. J. LLOYD, *Secretary*; L. L. BEAVERS, *Treasurer*, and W. W. FRY; H. P. BESTOR, *Registrar*.

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

TERRITORY IN DISTRICT—Michigan, Wisconsin, Minnesota, and North Dakota.
CAPITAL, \$3,046,275.

DIRECTORS—E. G. QUAMME, *President*; E. SWENSON, *Vice-President*; H. K. JENNINGS, *Secretary*; PAUL A. PREUS, *Treasurer*, and W. S. HARRIS; D. J. McKENZIE, *Registrar*.

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

TERRITORY IN DISTRICT—Iowa, Nebraska, South Dakota, and Wyoming.
CAPITAL, \$3,027,535.

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, \$2,290,535.

DIRECTORS—MILAS LASATER, *President*; J. B. McMANUS, *Vice President*; A. N. ROCHESTER, *Secretary*; CALEB DAGG, *Treasurer*, and F. M. WILSON; C. A. RYKER, *Registrar*.

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

TERRITORY IN DISTRICT—The State of Texas.
CAPITAL, \$2,779,960.

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, \$1,717,280.

DIRECTORS—W. D. ELLIS, *President*; JOHN GUILL, Jr., *Vice-President*; A. M. MORTON, *Secretary*; R. T. EVANS, *Treasurer* and J. T. WILSON; E. Q. NORMAN, *Registrar*.

TERRITORY IN DISTRICT
CAPITAL, \$2,973,280