

The
Chase National Bank
NEW YORK

CAPITAL \$20,000,000

SURPLUS & PROFITS \$22,057,000

DEPOSITS (DEC. 29, 1922) \$466,350,000

SEE PAGE ADVERTISEMENT IN NEW YORK LIST

RAND McNALLY
BANKERS DIRECTORY
BLUE BOOK

JANUARY 1923

ESTABLISHED IN 1833

THE NATIONAL PROVINCIAL
AND UNION BANK OF ENGLAND,
LIMITED

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

WITH OVER 1000 OFFICES IN ENGLAND AND WALES

SEE ADVERTISEMENT ON INDEX PAGE TO LONDON

SEE BACK COVER

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ORGANIZED 1856



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GILBERT G. THORNE
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KENLY SAVILLE - - - - - ASST. CASHIER

Capital - - - - \$10,000,000.00
Surplus and Undivided Profits 23,884,086.00
Deposits - - - - 167,773,816.60

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BOSTON 10 State Street Telephone 8100 Main	MILWAUKEE First Wis. Nat'l Bk. Building Telephone 2590 Broadway	SEATTLE Hoge Building Telephone 2254 Elliott
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CLEVELAND Guardian Building Telephone (Bell) 763 Ontario	OMAHA First National Bank Building Telephone 3316 Jackson	WILKES-BARRE Miners' Bank Building Tel. (Bell) 2120 Wilkes-Barre
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DENVER 718 Seventeenth Street Telephone 1475 Main	PHILADELPHIA 1417 Chestnut Street Telephone 5400 Locust	TORONTO, CANADA 10 King Street East Telephone 6120 Main
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Government of Switzerland

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City of Chicago
State of Pennsylvania
State of Louisiana
City of San Francisco

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Pacific Gas and Electric Company
West Penn Power Company
American Light and Traction Company
Laclede Gas Light Company (St. Louis)

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International Paper Company
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State Bonds
Municipal Bonds

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Gas Securities
Oil Securities

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The company maintains its own appraisal, legal and engineering departments.

The company finances, with its own funds, every loan that is made by it, and the securities it has for sale are marketed by a national sales organization of 400 well informed bond salesmen.

BONDS The real estate mortgage bonds sold by the company constitute the safest investment it is possible to obtain. Every bond is secured by income-producing real estate, and is either a bond of a particular issue, or is a collateral trust bond issued against a group of smaller mortgages on deposit with a trustee.

GUARANTEE The Cleveland Discount Company declares its faith in every bond of any particular issue by guaranteeing to the purchaser the payment of both principal and interest. The collateral trust bonds, by their very nature, are the obligation to pay, of this company.

The resources of the company now exceed \$42,000,000, and the capital and surplus is in excess of \$10,000,000.

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CLEVELAND

LOS ANGELES
BALTIMORE

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FREDERICK CRAUFURD GOODENOUGH, Chairman

AUTHORISED CAPITAL	- - - -	£ 20,000,000
ISSUED AND PAID-UP CAPITAL	- - - -	15,592,372
RESERVE FUND	- - - -	8,250,000
DEPOSITS (30th June, 1922)	- - - -	321,167,218

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Agents and Correspondents throughout the World

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LONDON JOINT CITY AND MIDLAND BANK LIMITED

CHAIRMAN:

The Right Hon. R. McKENNA

JOINT MANAGING DIRECTORS:

FREDERICK HYDE EDGAR W. WOOLLEY

Subscribed Capital	- - -	£38,117,103
Paid-up Capital	- - -	10,860,852
Reserve Fund	- - -	10,860,852
Deposits (June 30, 1922)	- - -	368,230,831

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

OVER 1,650 OFFICES IN ENGLAND AND WALES

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Deputy-Chairman: Sir AUSTIN E. HARRIS, K. B. E.

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

(30th June, 1922)

(\$5 = £1)

CAPITAL SUBSCRIBED	-	\$359,323,900
CAPITAL PAID UP	- - -	71,864,780
RESERVE FUND	- - -	50,000,000
DEPOSITS, &c.	- - -	1,709,670,195
ADVANCES, &c.	- - -	618,724,620

THIS BANK HAS 1,600 OFFICES IN ENGLAND AND WALES

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WALDORF-ASTORIA, N. Y.	CHICAGO	PHILADELPHIA																	
BOSTON	WASHINGTON, D. C.																		
ATLANTA	MILWAUKEE																		
RICHMOND	NEW ORLEANS																		
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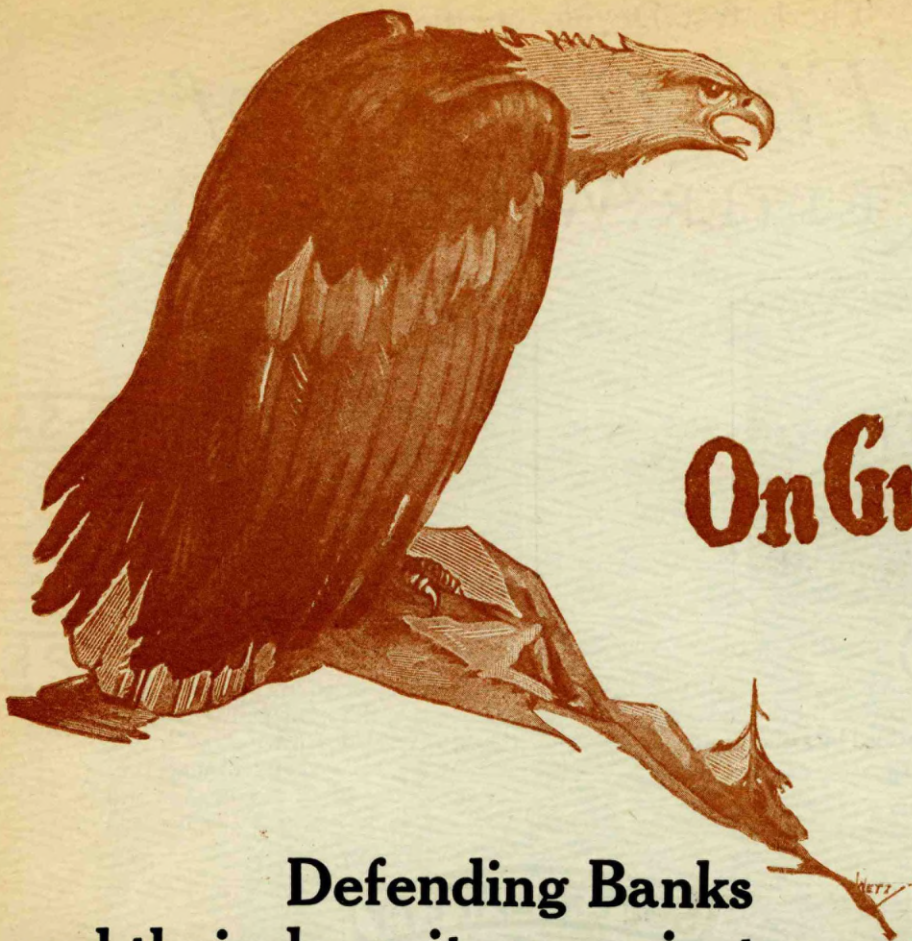
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The Largest Manufacturers of Bank Checks in the World

NEW YORK—165 William St.
ATLANTA

CHICAGO—State at Sixtieth
DES MOINES

DENVER—1200 Lawrence St.
SAN FRANCISCO

(See Inside Front Cover)

XIV

RAND McNALLY BANKERS DIRECTORY

AND
THE BANKERS REGISTER
WITH
LIST OF ATTORNEYS

Official Numbering Agent for American Bankers Association

THE BANKERS BLUE BOOK

94th EDITION — **January 1923** — 51st YEAR

(Made in the U. S. A.)

A Consolidation of
BANKERS DIRECTORY (Homan's and Sharp & Alleman's Edition)

¶ FOUNDED 1845 (Oldest Bank Directory in the United States) ¶

RAND McNALLY BANKERS DIRECTORY

¶ FOUNDED 1872 ¶

THE BANKERS REGISTER

¶ FOUNDED 1888 ¶

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RAND McNALLY & COMPANY, PUBLISHERS
CHICAGO (Head Office) NEW YORK
536 South Clark Street 40 East Twenty-Second Street

RAND McNALLY BANKERS DIRECTORY

AND THE BANKERS REGISTER WITH LIST OF ATTORNEYS

Official Numbering Agent for American Bankers Association

JANUARY, 1923

94th EDITION

51st YEAR

To Our Subscribers

This, the Ninety-Fourth Edition of the BANKERS BLUE BOOK, marks more than a half century of 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

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JANUARY, 1923, EDITION

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AUSTRALIA and NEW ZEALAND.

BANK OF NEW SOUTH WALES

(ESTABLISHED 1817.)

Paid-up Capital	- - -	\$25,000,000.00
Reserve Fund	- - -	18,000,000.00
Reserve Liability of Proprietors	- - -	25,000,000.00
		<u>\$68,000,000.00</u>
Aggregate Assets		
31st March, 1922	- - -	\$358,308,776.00



OSCAR LINES, General Manager

360 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	- - -	£3,000,000
Reserve Fund	- - -	2,460,000
Reserve Liability of Proprietors	- - -	3,000,000
		<u>£8,460,000</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.
OWEN E. FRIEND

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

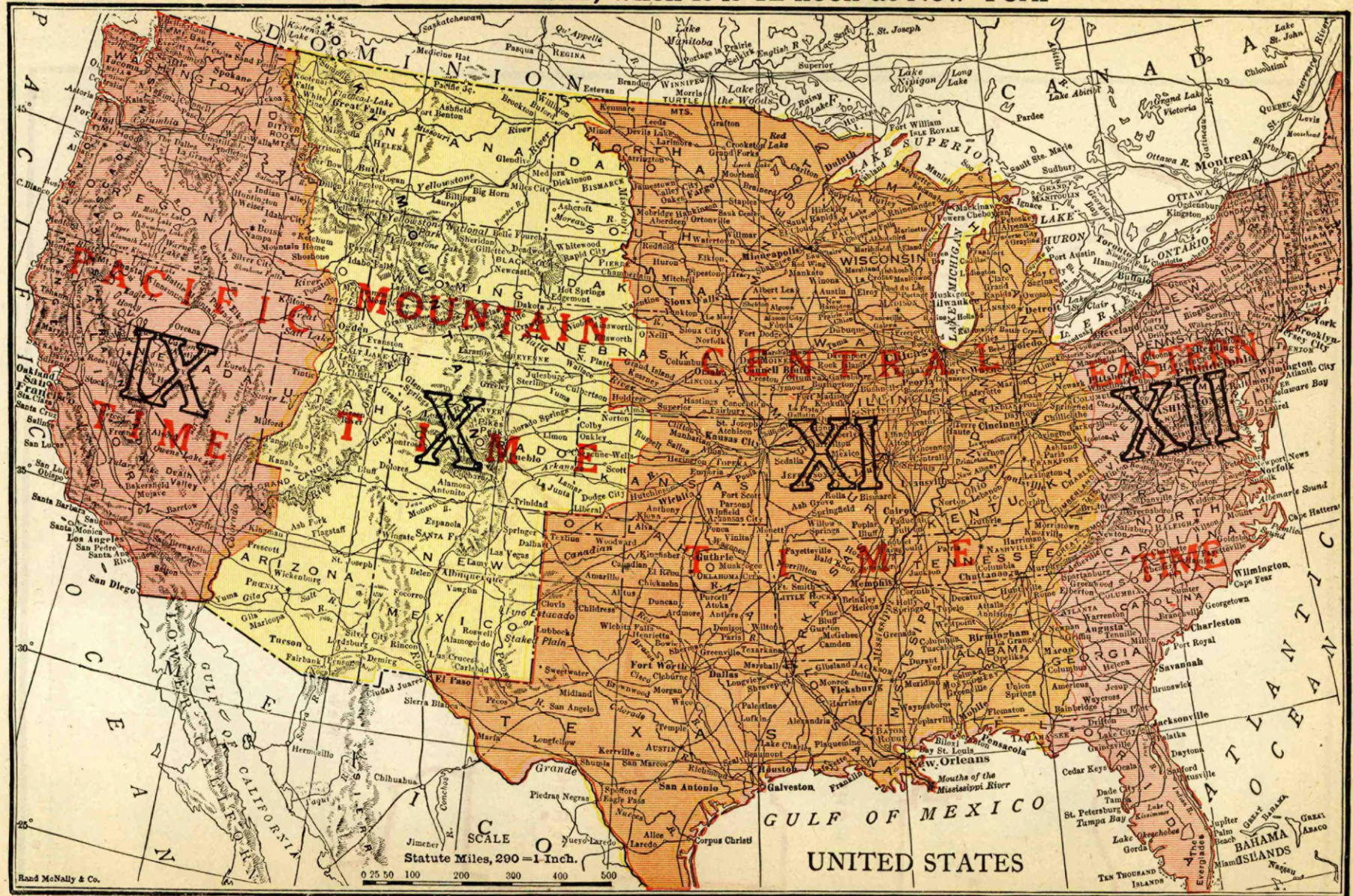
LONDON BOARD

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

225 Branches in New South Wales and Queensland

AGENTS AND CORRESPONDENTS THROUGHOUT THE WORLD

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	Number of Co's Reporting	ASSETS					LIABILITIES				Total Assets and Liabilities
		Stocks and Bonds	Loans, Notes and Mortgages	Cash on Hand and in Banks	Real Estate, B'nk-ing Houses, Etc.	Other Assets	Capital	Surplus and Un-divided Profits	Deposits and Due to Banks and Bankers	Other Liabilities	
Alabama	33	\$ 2,719,838.65	\$ 29,600,213.86	\$ 9,164,996.08	\$ 2,299,151.85	\$ 37,771.33	\$3,979,600.00	\$2,404,789.57	\$36,446,146.81	\$991,435.39	\$43,821,971.77
Arizona	12	1,182,743.70	6,540,441.60	2,067,813.85	412,253.78	317,603.75	846,400.00	547,017.22	8,527,492.82	599,946.64	10,520,856.68
Arkansas	40	3,136,713.82	35,205,423.33	10,925,993.80	2,361,174.80	438,680.76	5,599,500.00	2,636,997.93	39,975,169.35	3,856,619.23	52,068,286.51
California	26	232,360,695.61	478,161,063.55	129,756,406.62	27,900,504.65	11,653,081.59	45,170,000.00	29,700,848.33	793,404,898.21	11,556,005.48	879,831,752.02
Colorado	19	18,621,263.50	27,940,340.68	10,114,995.22	1,693,156.09	353,799.49	4,290,000.00	2,775,662.18	50,873,100.97	784,791.83	58,723,554.98
Connecticut	75	42,235,717.31	105,795,059.44	22,938,474.51	6,598,584.92	8,848,974.10	13,234,700.00	13,926,830.62	148,863,069.21	10,392,210.45	186,416,810.28
Delaware	15	12,169,884.93	25,296,247.52	5,225,982.50	1,987,041.39	441,341.51	4,791,000.00	4,083,594.96	34,163,521.54	2,082,381.35	45,120,497.85
Dist. of Col.	7	18,200,333.99	41,268,310.24	9,117,911.25	8,300,107.53	727,158.92	10,400,000.00	7,518,246.01	57,950,459.97	1,745,115.95	77,613,821.93
Florida	30	7,336,324.98	21,916,795.87	8,412,343.37	1,795,949.40	61,601.63	4,300,000.00	1,705,602.27	32,599,502.66	917,910.32	39,523,015.25
Georgia	18	6,109,223.45	29,183,201.81	7,407,200.95	2,203,374.72	866,979.69	6,823,510.00	5,369,108.80	30,713,640.63	2,863,721.19	45,769,980.62
Hawaii	6	1,175,974.83	3,851,441.23	1,105,779.55	223,046.98	276,038.53	1,631,340.00	1,198,544.84	3,252,071.35	550,324.93	6,632,281.12
Idaho	9	1,757,356.83	4,507,712.82	2,365,271.21	478,868.98	29,383.89	627,500.00	1,392,118.41	6,433,413.95	685,561.37	9,138,593.73
Illinois	102	265,990,294.94	701,829,052.38	234,862,389.43	17,143,580.53	43,712,066.48	72,336,190.68	89,074,115.77	1,029,051,817.52	73,075,259.79	1,263,537,383.76
Indiana	166	42,262,572.27	133,994,954.97	30,908,750.10	10,403,075.14	9,862,198.46	20,817,100.00	11,555,882.36	180,158,957.07	14,899,611.51	227,431,550.94
Iowa	93	12,954,857.90	64,041,607.30	12,176,112.14	2,551,314.84	2,670,459.61	8,925,000.00	5,539,775.16	71,595,899.79	8,333,676.84	94,394,351.79
Kansas	13	2,233,553.50	10,815,719.11	1,382,090.78	443,239.42	1,028,337.15	1,845,550.00	1,035,046.47	6,128,909.12	6,893,434.37	15,902,939.96
Kentucky	60	15,673,773.44	47,358,161.72	8,704,895.18	2,617,716.20	1,145,931.63	8,766,100.00	4,851,303.39	59,782,844.49	2,100,230.29	75,500,478.17
Louisiana	53	23,925,242.79	154,385,476.61	52,350,879.96	13,993,482.75	2,053,634.98	17,035,000.00	11,907,699.24	210,006,258.47	7,759,759.38	246,708,717.09
Maine	54	49,327,713.71	65,590,473.82	9,628,787.11	2,006,963.67	1,141,563.50	5,115,400.00	7,714,316.02	109,220,582.57	5,645,203.22	127,695,501.81
Maryland	28	56,615,699.83	99,802,165.01	44,814,777.53	5,659,159.36	2,234,825.59	14,014,150.00	19,823,483.60	172,197,174.58	3,091,819.14	209,126,627.32
Massachusetts	101	145,903,167.11	497,859,253.34	104,927,225.23	16,289,144.73	21,140,357.76	40,480,900.00	51,740,059.06	665,595,548.01	28,302,641.10	786,119,148.17
Michigan	11	10,409,487.42	26,998,263.85	9,518,144.20	890,064.92	2,039,682.15	7,050,000.00	7,547,063.89	34,326,442.73	932,135.92	49,855,642.54
Minnesota	25	16,071,918.26	19,778,468.02	7,252,916.45	818,301.41	4,729,744.12	7,585,000.00	3,876,212.72	31,813,973.44	5,376,162.10	48,651,348.26
Mississippi	32	5,615,527.18	22,047,140.73	6,248,507.84	934,772.80	552,067.75	2,670,000.00	1,722,552.22	28,838,224.60	2,167,239.48	35,398,016.30
Missouri	105	91,252,286.36	210,763,073.58	43,326,057.09	10,381,274.48	37,719,350.10	34,441,100.00	27,646,770.99	309,539,658.38	21,814,512.24	393,442,041.61
Montana	19	4,149,903.83	21,881,612.99	6,236,717.23	1,382,843.57	95,178.46	3,050,000.00	1,902,721.73	26,401,845.76	2,390,688.59	33,745,256.08
Nebraska	24	2,553,174.91	5,229,795.35	1,380,911.61	448,581.13	7,750,892.97	3,077,800.00	887,740.69	10,939,573.60	2,458,241.68	17,363,355.97
Nevada	3	523,742.21	2,823,493.74	1,022,206.81	59,007.63	21,324.64	320,000.00	113,907.02	3,875,667.81	140,200.20	4,449,775.03
N. Hampshire	13	6,842,246.84	10,036,121.61	992,918.12	219,982.37	17,099.12	780,000.00	1,457,244.35	15,807,056.12	64,067.59	18,108,368.06
New Jersey	133	250,796,726.53	335,493,530.17	70,614,875.12	17,310,563.30	8,591,495.43	33,800,000.00	39,905,560.79	591,267,027.88	17,834,601.88	682,807,190.55
New Mexico	8	263,032.84	5,116,584.69	624,491.05	306,349.87	41,056.04	835,000.00	223,902.23	5,034,069.08	258,543.18	6,351,514.49
New York	198	863,473,835.58	1,761,597,547.75	694,414,182.28	65,810,920.50	171,060,031.98	161,609,500.00	219,653,396.08	3,021,452,306.88	153,641,315.13	3,556,356,518.09
N. Carolina	102	7,121,142.32	90,758,350.48	17,299,969.12	4,265,589.18	904,482.82	11,117,571.90	7,635,220.23	93,205,151.39	8,391,590.40	120,349,533.92
N. Dakota	4	314,167.20	946,658.71	165,675.62	146,477.82	584,968.31	400,000.00	212,386.68	1,314,819.95	230,741.03	2,157,947.66
Ohio	76	168,446,743.55	630,451,832.23	117,059,834.31	38,090,156.23	16,730,207.54	62,656,850.00	49,819,418.46	821,241,926.46	37,060,578.94	970,778,773.86
Oklahoma	11	723,496.15	2,865,388.51	895,766.68	423,589.08	960,237.01	1,441,000.00	581,112.09	2,943,710.57	902,654.76	5,868,477.42
Oregon	8	2,839,551.36	4,043,374.88	1,788,923.17	965,577.62	145,750.79	1,712,800.00	980,994.53	6,382,154.86	707,228.43	9,783,177.82
Pennsylvania	367	473,142,716.42	811,836,313.82	179,375,610.45	75,186,999.12	23,931,888.83	123,492,362.49	231,075,677.82	1,153,277,566.39	55,627,921.94	1,563,473,528.64
Rhode Island	12	83,990,156.46	100,096,018.49	22,124,855.64	3,598,616.42	1,253,237.10	9,040,200.00	14,874,289.40	4,235,405.79	182,912,988.92	211,062,884.11
S. Carolina	22	2,082,675.26	13,406,351.95	1,956,907.10	957,628.17	92,293.30	2,110,090.00	1,046,905.51	13,974,350.09	1,364,510.18	18,495,855.78
S. Dakota	13	304,079.94	6,887,802.26	1,913,189.12	266,080.71	173,303.46	745,000.00	348,610.46	8,023,819.92	427,025.11	9,544,455.49
Tennessee	103	7,799,746.11	82,819,444.43	23,491,147.68	5,087,295.39	6,850,092.97	10,789,891.36	6,385,494.00	104,700,761.51	4,171,579.71	126,047,726.58
Texas	69	5,082,949.75	47,701,234.15	11,091,249.75	3,183,581.40	1,959,834.80	10,675,000.00	4,432,406.16	48,481,664.71	5,429,778.98	69,018,849.85
Utah	7	3,016,681.79	16,447,773.42	2,266,580.37	1,101,242.37	202,874.21	2,458,800.00	872,522.23	13,365,544.46	6,338,285.47	23,035,152.16
Vermont	39	13,778,518.64	47,219,831.01	3,680,639.00	845,102.24	1,481,294.08	2,516,000.00	3,875,029.10	59,070,541.55	1,543,814.32	67,005,384.97
Virginia	35	6,569,033.80	53,035,029.77	9,370,321.38	3,789,888.13	5,956,244.17	11,906,807.50	6,228,158.11	50,426,026.38	10,159,025.26	78,720,017.25
Washington	19	4,528,974.50	19,186,485.27	5,029,919.15	2,285,843.07	278,730.09	3,875,000.00	1,428,182.33	24,322,322.41	1,684,447.34	31,309,952.08
W. Virginia	31	10,389,829.77	43,135,540.09	6,967,152.48	2,893,342.71	694,818.32	6,412,300.00	5,009,773.29	48,232,393.36	4,426,216.72	64,080,683.37
Wisconsin	14	4,903,952.53	5,250,459.13	2,885,116.86	1,570,522.65	303,484.83	2,110,000.00	1,596,007.58	9,652,326.69	1,555,201.73	14,913,536.00
Wyoming	9	194,382.24	4,644,650.20	736,201.38	100,460.21	171,953.53	555,000.00	310,540.67	2,713,418.02	2,268,688.87	5,847,647.56
Totals	2,372	\$3,009,073,626.83	\$6,987,441,587.49	\$1,968,089,063.43	\$370,681,046.23	\$404,335,409.27	\$810,262,013.93	\$918,150,843.57	\$10,470,477,813.01	\$540,730,062.74	\$12,739,620,733.25

*Compiled by the United States Mortgage and Trust Company of New York in the twentieth annual edition of "Trust Companies of the United States," as of June 1922.

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—					Years.	Years.	Years.	Years.	
Alabama	8	8	After	After	After	No grace	No grace	3	6	20	10
Alaska	8	12	After	After	Before	No grace	No grace	6	6	10	10
Arizona	6	10	After	After	After	No grace	No grace	3	6	5	6
Arkansas	6	10	After	After	After	No grace	No grace	3	5	3-10	5
California	7	Any rate	After	After	After	No grace	No grace	4	2-4	5	
Colorado	8	Any rate	After	After	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	6	Any rate	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	6	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	5-10	10
Alberta	5	Any rate	After	After	After	Grace	Grace	6	6	12	20
British Columbia	5	Any rate	After	After	After	Grace	Grace	6	6	20	20
Manitoba	5	Any rate	After	After	After	Grace	Grace	6	6	10	10
New Brunswick	5	Any rate	After	After	After	Grace	Grace	6	6	20	20
Nova Scotia	5	Any rate	After	After	After	Grace	Grace	6	6	20	20
Ontario	5	Any rate	After	After	After	Grace	Grace	6	6	20	20
Quebec	5	Any rate	After	After	After	Grace	Grace	5	5	30	
Saskatchewan	5	Any rate	After	After	After	Grace	Grace	6	6	12	20

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

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

‡ See laws, indexed in back of this volume.

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

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

RATES OF POSTAGE

DOMESTIC

CLASSES.	POSTAGE.	LIMIT WEIGHT.
First Class—Letters and sealed packages. Postal cards	2 cts. each oz. or fraction thereof	Four lbs.
Second Class—Newspapers, periodicals entered as second-class matter and sent by the publisher or news agent	1 ct. each	No limit.
Same when mailed by others than above	1 ct. per pound	No limit.
Third Class—Circulars, pamphlets, and other matter wholly in print, proofsheets, corrected proofsheets and manuscript copy accompanying same	1 ct. each 4 oz. or fraction, stamps affixed	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	1 ct. each 2 oz. or fraction thereof	
Special Delivery in addition to regular postage	Parcel Post Rates (see below)	
Registry Fee in addition to regular postage	10 cts.	
	10 cts.	

FOREIGN POSTAGE TABLE

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

Bahamas
Barbados
British Guiana
British Honduras
Canada
City of Shanghai, China
Cuba
Dominican Republic

Dutch West Indies
England
Ireland
Leeward Islands
Mexico
Newfoundland
New Zealand
Republic of Panama

Scotland
Trinidad (including Tobago)
Wales
Windward Islands (including Grenada, St. Vincent, The Grenadines, and St. Lucia)

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 available at the rate of one cent for each ounce or fraction of an ounce, regardless of distance. Parcels weighing more than four ounces are available 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	3d	4th	5th	6th	7th	8th
	Local rate	Zone rate	zone rate	zone rate	zone rate	zone rate	zone rate	zone 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 including Canada, named in United States Postal Guide except: the limit of weight on Foreign Parcel Post is 20 pounds to Ecuador and Mexico. Twenty-two pounds limit on Parcel Post to the following countries and their possessions, Argentina, Austria, Belgium, Brazil, Bulgaria, China, Colombia, Costa Rica, Denmark, Dominican Republic, Estonia, Finland, France, Germany, Guatemala, Haiti, Honduras, Jugo Slavia, Lettonia, Lithuania, Memel, Monaco, Nicaragua, Norway, Paraguay, Peru, Roumania, Salvador, Santo Domingo, Sweden, and Switzerland. Fifty pounds to Panama, and Shanghai, China. All parcel post shipments to Cuba and Peru must be accompanied by an invoice vised at the nearest consulate of the respective countries. Limited to three and one-half feet in length and to six feet in length and girth combined. Please note, however, that there are certain countries to which packages cannot be sent by parcel post. Your local post office should be consulted.

DOMESTIC MONEY ORDER BUSINESS

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

A money order can not be made payable to more than one person or firm.

Domestic Money Order Fees

For orders of \$2.50 or less	3c	Over \$30.00 and not exceeding \$ 40.00	15c
Over \$ 2.50 and not exceeding \$ 5.00	5c	" 40.00 " " 50.00	18c
" 5.00 " " 10.00	8c	" 50.00 " " 60.00	20c
" 10.00 " " 20.00	10c	" 60.00 " " 75.00	25c
" 20.00 " " 30.00	12c	" 75.00 " " 100.00	30c

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

INTERNATIONAL MONEY ORDERS

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

RATES FOR EXPRESS MONEY ORDERS

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

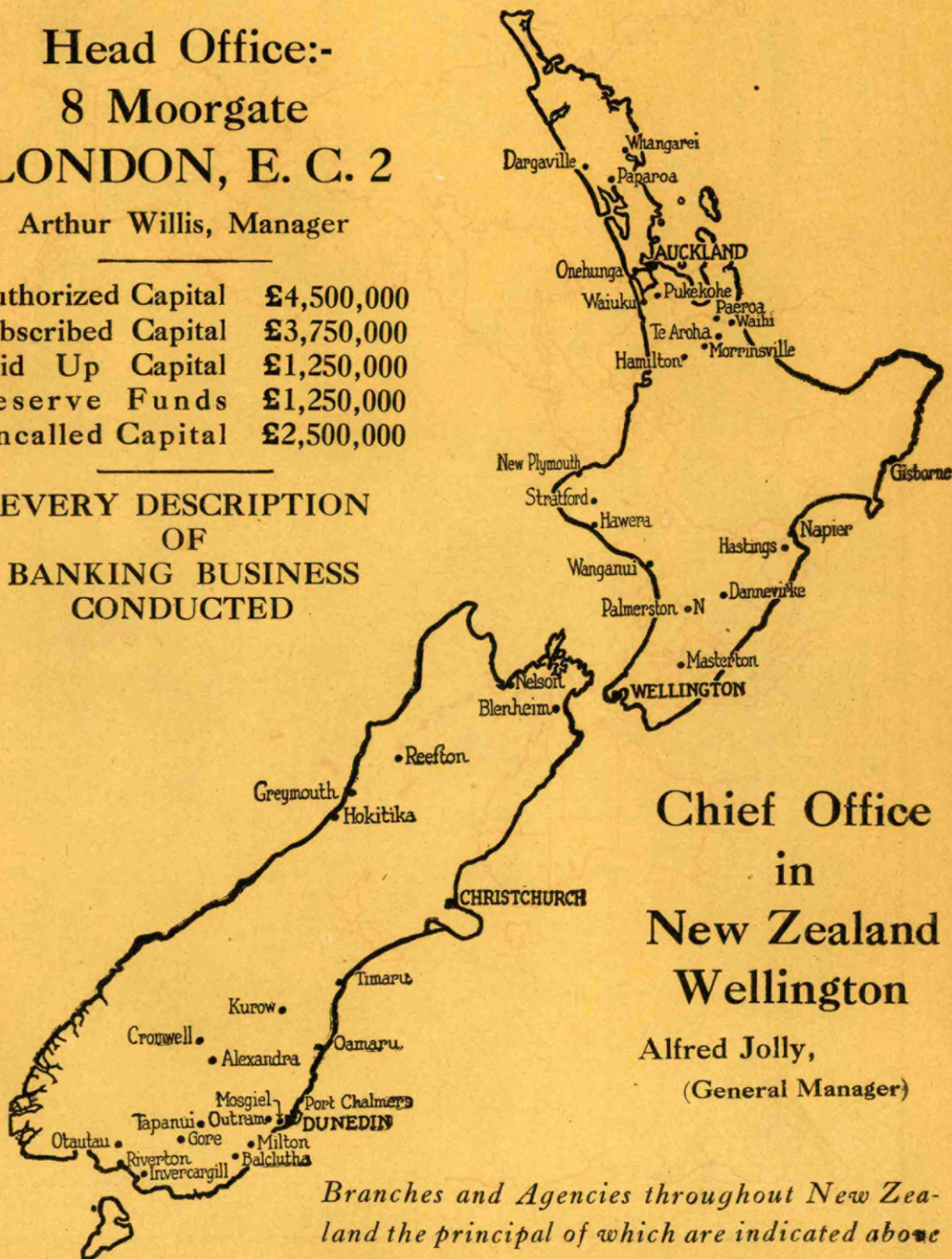
The NATIONAL BANK of NEW ZEALAND Limited

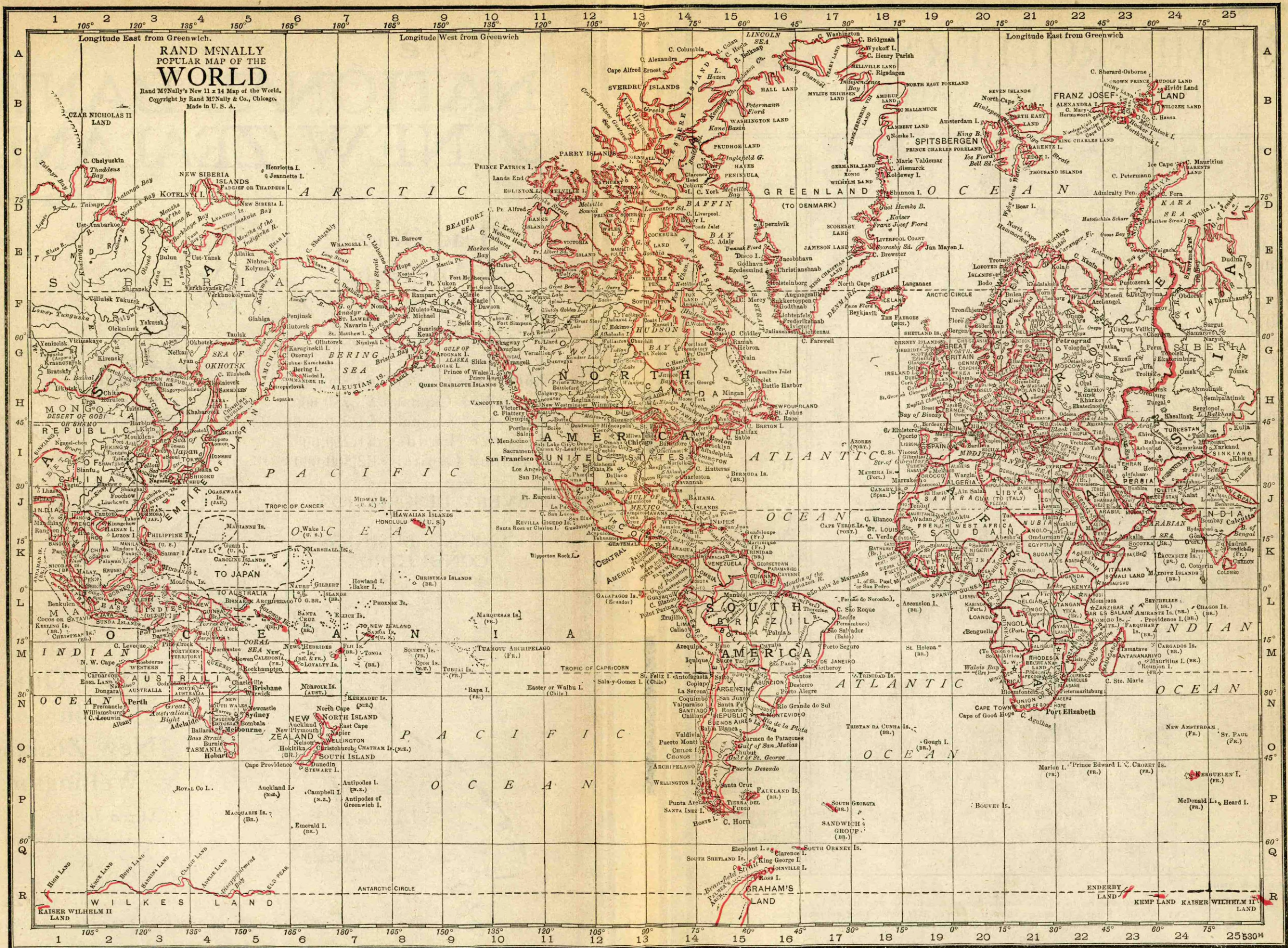
Head Office:-
8 Moorgate
LONDON, E. C. 2

Arthur Willis, Manager

Authorized Capital	£4,500,000
Subscribed Capital	£3,750,000
Paid Up Capital	£1,250,000
Reserve Funds	£1,250,000
Uncalled Capital	£2,500,000

EVERY DESCRIPTION
OF
BANKING BUSINESS
CONDUCTED





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	
													DATES	CALLS
1886										Th 7		T 28 82		
1887			F 4 66		F 13 70			M 1 80		W 5 65		W 7 63		
1888		T 14 69		M 30 76		S 30 61				Th 4 96		W 12 69		
1889		T 26 76			M 13 76		F 12 60		M 30 80			W 11 72		
1890		F 28 79			S 17 78		F 18 62			Th 2 76		F 19 78		
1891		M 26 69			M 4 67		Th 9 66		F 25 78			W 2 68		
1892			T 1 90		T 17 77		T 12 56		F 30 80			F 9 70		
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77		
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78		
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76		
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72		
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71		
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72		
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86		
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99		
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71		
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71			
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69			
1904	F 22 66		M 28 66			Th 9 73			T 6 89		Th 10 65			
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76			
1906	M 29 81			F 6 67		M 18 73			T 4 78		M 12 69			
1907	S 26 75		F 22 55		M 20 59			Th 22 94				T 3 103		
1908		F 14 73			Th 14 90		W 15 62		W 23 70		F 27 65			
1909		F 5 70		W 28 82		W 23 56			W 1 70		T 16 76			
1910	M 31 76		T 29 57			Th 30 93			Th 1 62		Th 10 70			
1911	S 7 58		T 7 59			W 7 92			F 1 86			T 5 95		
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83			
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73				
1914*	T 13 84		W 4 50			T 30 118			S 12 74		S 31 49	Th 31 61		
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51		
1916*			T 7 67		M 1 55	F 30 60			T 12 74		F 17 66	W 27 40		
1917*			M 5 68		T 1 57	W 20 50			T 11 83		T 20 70	M 31 41		
1918*			M 4 63		F 10 67	S 29 50		S 31 63			F 1 62	T 31 60		
1919*			T 4 63		M 12 69	M 30 49			F 12 74		M 17 66	W 31 44		
1920*		S 28 59			T 4 66	W 30 57			W 8 70		M 15 68	W 29 44		
1921		M 21 54		Th 28 66		Th 30 63			T 6 68			S 31 116		
1922			F 10 69		F 5 56	F 30 56			F 15 77			S 29 90		

* Six calls made.

KEY { First Figures in Square denote day of month call was made.
Other Figures in Square show number of days intervening between calls.
LETTERS in Square signify day of week call was made.

Courtesy of Crocker National Bank, San Francisco, Calif.

26 on Monday
45 " Tuesday
34 " Wednesday
30 " Thursday
37 " Friday
17 " Saturday
Total, 189

VALUES OF FOREIGN COINS

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 1, 1923.

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, and reenacted by section 522, Title IV, Act of September 21, 1922, 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, 1923, expressed in any such metallic currencies: *Provided, however*, that if no such value has been proclaimed, or if the value so proclaimed varies by five per centum or more from a value measured by the buying rate in the New York market at noon on the day of exportation, conversion shall be made at a value measured by such buying rate, as determined by the Federal Reserve Bank of New York and published by me as certified by said bank pursuant to the provisions of said Section 25 as amended.

A. W. MELLON, *Secretary.*

Values of Foreign Coins

COUNTRY.	LEGAL STANDARD.	MONETARY UNIT.	Value in Terms of U. S. Money.	REMARKS.	
Argentine Republic	Gold	Peso	\$0.9648	Currency: Paper, normally convertible at 44 per cent of face value; now inconvertible.	
Austria	Gold	Krone	.2026		
Belgium	Gold and silver	Franc	.1930	Member Latin Union; gold is actual standard.	
Bolivia	Gold	Boliviano	.3893	12½ bolivianos equal 1 pound sterling.	
Brazil	Gold	Milreis	.5462	Currency: Government paper normally convertible at 16 pence (= \$0.3244) per milreis.	
British Colonies in Australasia and Africa.	Gold	Pound sterling	4.8665		
British Honduras	Gold	Dollar	1.0000		
Bulgaria	Gold	Lev	.1930		
Canada	Gold	Dollar	1.0000		
Chile	Gold	Peso	.3650	Currency: Inconvertible paper.	
China	Silver	Tael	Amoy	.7832	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	.7808	
			Cheefoo	.7491	
			Chin Kiang	.7651	
			Fuchau	.7245	
			Haikwan	.7969	
			(customs)		
			Hankow	.7328	
			Kiaochow	.7589	
			Nankin	.7750	
			Niuchwang	.7345	
			Ningpo	.7530	
			Peking	.7635	
			Shanghai	.7154	
			Swatow	.7235	
			Takau	.7881	
			Tientsin	.7589	
Dol.	Yuan	.5070			
	Hongkong	.5151			
	British	.5151			
	Mexican	.5189			
Colombia	Gold	Peso	.9733	Currency: Government paper and gold.	
Costa Rica	Gold	Colon	.4653		
Cuba	Gold	Peso	1.0000		
Denmark	Gold	Krone	.2680		
Ecuador	Gold	Sucres	.4867		
Egypt	Gold	Pound (100 piasters)	4.9431	The actual standard is the British pound sterling, which is legal tender for 97½ piasters.	
Finland	Gold	Markka	.1930		
France	Gold and silver	Franc	.1930	Member Latin Union; gold is actual standard.	
Germany	Gold	Mark	.2382		
Great Britain	Gold	Pound sterling	4.8665		
Greece	Gold and silver	Drachma	.1930	Member Latin Union; gold is actual standard.	
Guatemala	Silver	Peso	.4777	Currency, inconvertible paper.	
Haiti	Gold	Gourde	.2000	Currency: Inconvertible paper.	
Honduras	Silver	Peso	.4777	Currency, bank notes.	
India (British)	Gold	Mohur & Sovereign	4.8665	The British sovereign and half sovereign are legal tender in India at 10 rupees per sovereign.	
Indo-China	Silver	Rupee	.2270		
Italy	Silver	Piaster	.5159		
Italy	Gold	Lira	.1930	Member Latin Union; gold is actual standard.	
Japan	Gold	Yen	.4985		
Liberia	Gold	Dollar	1.0000	Currency: Depreciated silver token coins. Custom duties are collected in gold.	
Mexico	Gold	Peso	.4985		
Netherlands	Gold	Guilder (florin)	.4020		
Newfoundland	Gold	Dollar	1.0000		
Nicaragua	Gold	Cordoba	1.0000		
Norway	Gold	Krone	.2680		
Panama	Gold	Balboa	1.0000		
Paraguay	Gold	Peso (Argentine)	.9648	Currency: Depreciated Paraguayan paper currency.	
Persia	Silver	Kran	.0880	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		
Portugal	Gold	Escudo	1.0805	Currency: Inconvertible paper.	
Roumania	Gold	Leu	.1930		
Russia	Gold	Ruble	.5146		
Salvador	Gold	Colon	.5000		
Santo Domingo	Gold	Doiia	1.0000		
Serbia	Gold	Dinar	.1930		
Siam	Gold	Tical	.3709		
Spain	Gold and silver	Peseta	.1930	Valuation is for gold peseta; currency is notes of the bank of Spain.	
Straits Settlements	Gold	Dollar	.5678		
Sweden	Gold	Krona	.2680		
Switzerland	Gold	Franc	.1930	Member Latin Union; gold is actual standard.	
Turkey	Gold	Piaster	.0440	(100 piasters equal to the Turkish £.)	
Uruguay	Gold	Peso	1.0342	Currency: Inconvertible paper.	
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.	Um.	Een.	Odun.	En.	En.
2	Two.	Deux.	Zwei.	Dos.	Due.	Dois.	Twee.	Dbā.	To.	Två.
3	Three.	Trois.	Drei.	Tres.	Tre.	Tres.	Drie.	Tza.	Tre.	Tre.
4	Four.	Quatre.	Vier.	Cuatro.	Quattro.	Quatro.	Vier.	Tschetire.	Fire.	Fyra.
5	Five.	Cinq.	Fünf.	Cinco.	Cinque.	Cinco.	Vyf.	Piat.	Fem.	Fem.
6	Six.	Six.	Sechs.	Seis.	Sei.	Seis.	Zes.	Schest.	Sex.	Sex.
7	Seven.	Sept.	Sieben.	Siete.	Sette.	Sete.	Zeven.	Sem.	Syu.	Sju.
8	Eight.	Huit.	Acht.	Ocho.	Otto.	Oito.	Acht.	Votem.	Otte.	Åtta.
9	Nine.	Neuf.	Neun.	Nueve.	Nove.	Nove.	Negen.	Deviat.	Ni.	Nio.
10	Ten.	Dix.	Zehn.	Diez.	Dieci.	Dez.	Tien.	Desat.	Ti.	Tio.
11	Eleven.	Onze.	Elf.	Once.	Undici.	Onze.	Elf.	Odinnatzat.	Elleve.	Elfvā.
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.	Dezeseis.	Zestien.	Schesnadzat.	Sexten.	Sexton.
17	Seventeen.	Dix-sept.	Siebzehn.	Diez y siete.	Diciassette.	Dezessete.	Zeventien.	Semnatzat.	Sydden.	Sjutton.
18	Eighteen.	Dix-huit.	Achtzehn.	Diez y ocho.	Diciotto.	Dezoito.	Achtien.	Vosemnatzat.	Atten.	Aderton.
19	Nineteen.	Dix-neuf.	Neunzehn.	Diez y nueve.	Diciannove.	Dezeneve.	Negentien.	Davetnazat.	Nitten.	Nitton.
20	Twenty.	Vingt.	Zwanzig.	Veinte.	Venti.	Vinte.	Twintig.	Dvatzat.	Tyve.	Tjugu.
21	Twenty-one.	Vingt-et-un.	Ein und zwanzig.	Viente y uno.	Venti'uno.	Vinte um.	Enen Twintig.	Dvatzat-odnar.	En og Tyve.	Tjuguen.
30	Thirty.	Trente.	Dreiszig.	Treinta.	Trenta.	Trinta.	Dertig.	Trudzat.	Tredive.	Trettio.
40	Forty.	Quarante.	Vierzig.	Cuarenta.	Quaranta.	Quarenta.	Veertig.	Sorok.	Fyrretyve.	Fyrtio.
50	Fifty.	Cinquante.	Fünfzig.	Cincuenta.	Cinquanta.	Cincoenta.	Vyftig.	Piatdesat.	Halvtredsinds-tyve.	Femtio.
60	Sixty.	Soixante.	Sechzig.	Sesenta.	Sessanta.	Sessenta.	Zestig.	Schestdesat.	Tredsindstyve.	Sextio.
70	Seventy.	Soixante-dix.	Siebenzig.	Setenta.	Settanta.	Setenta.	Zeventig.	Semdesat.	Halvfjerdssinds-tyve.	Sjuttio.
80	Eighty.	Quatre-vingt.	Achtzig.	Ochenta.	Ottanta.	Oitenta.	Tachtig.	Vosemdesat.	Firsindstyve.	Åttio.
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.	Tusen.	Tusen.
	Day.	Jour.	Tag.	Dia.	Giorno.	Dia.	Dag.	Den.	Dage.	Dag.
	Week.	Semaine.	Woche.	Semana.	Settimana.	Semana.	Week.	Nedela.	Uger.	Vecka.
	Month.	Mois.	Monat.	Mese.	Mese.	Maanden.	Maanden.	Maand.	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.	Auf Sicht.	A la vista.	A vista.	A vista.	Op sight a vista.	Po prediaviēni.	A vista.	Vid sigt.
	After sight.	A jours de vue.	Nach Sicht.	A. dias vista.	Dopo vista.	A. dias vista.	Dagen na zigt.	Po prediaviēni.	Efter Sigt.	Efter sigt.
	After date.	A jours de date.	Nach Dato, or nach Heute.	A. dias fecha.	Dopo dato.	A. dias data.	Dagen na dato.	Gato.	Efter dato.	Från dato.
	Pay to the order.	Payez a l'ordre.	Für mich, or uns an anweisung.	A la orden.	Pagate al l'ordine.	Pagase a ordem.	Voor my aan de Order.	Nlat it order.	Behag at betale til ordre.	Behagar att betala till ordre.
	I promise to pay.	Je payerai.	Werde ich, or werden wir bezahlen.	Pagare.	Paghero.	Pagarei.	Ik neem aan te betalen.	Ia obetschai.	Jeg forpligter mig at betale.	Jag förpligtar mig att betala.
	With interest.	Avec interets.	Mit Zinsen.	Con interes.	Con interesse.	Com intereses.	Met interest.	Is prozentamu.	Med rente.	Med ränta.

BANKERS' ASSOCIATIONS, 1923

AMERICAN BANKERS' ASSOCIATION.

President, John H. Puelicher, president Marshall & Ilsley Bank, Milwaukee.
 First Vice-President, Walter W. Head, president Omaha National Bank, Omaha, Neb.
 Second Vice-President, Wm. E. Knox, president Bowery Savings Bank, New York, N. Y.
 Executive Manager, F. 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. Merzhon; 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.
 Editor of the Journal, Jas. E. Clark, 5 Nassau St., New York, N. Y.
 Branch Office, 708 Colorado Bldg., Washington, D. C.

ALABAMA BANKERS' ASSOCIATION.

President, Clyde Hendrix, president Tennessee Valley Bank, Decatur.
 Vice-President, Adolph Hohenberg, president First National Bank, Wetumpka.
 Secretary and Treasurer, Henry T. Bartlett, vice-president American Trust & Savings Bank, Birmingham, Ala.

ARIZONA BANKERS' ASSOCIATION.

President, C. F. Solomon, president National Bank Arizona, Phoenix.
 Vice-President, W. H. Thomson, vice-president Phoenix National Bank, Phoenix, Arizona.
 Secretary, Morris Goldwater, president Commercial Trust & Savings Bank, Prescott.
 Treasurer, J. R. Todd, assistant manager Valley Bank, Globe.

ARKANSAS BANKERS' ASSOCIATION.

President, Geo. H. Bell, cashier Planters Bank & Trust Co., Nashville.
 Vice-President, J. Nap Covey, cashier Citizens Bank, Gentry.
 Secretary, Robt. E. Wait, Little Rock.
 Treasurer, M. A. Patrick, cashier Peoples Exchange Bank, Russellville.

CALIFORNIA BANKERS' ASSOCIATION.

President, H. S. McKee, vice-president Merchants National Bank, Los Angeles.
 Vice-President, H. C. Carr, vice-president First National Bank, Porterville.
 Secretary, Frederick H. Colburn, 628 Mills Bldg., San Francisco.
 Treasurer, F. W. Wolfe, Asst. cashier The Bank of California, N. A., San Francisco.

CANADIAN BANKERS' ASSOCIATION.

President, Sir Frederick Williams-Taylor, general manager The Bank of Montreal, Montreal, Quebec.
 Secretary-Treasurer, Henry T. Ross, 607 Royal Trust Building, Montreal, Quebec.

COLORADO BANKERS' ASSOCIATION.

President, H. B. Mendenhall, cashier Rocky Ford National Bank, Rocky Ford.
 Vice-President, Clark G. Mitchell, vice-president Bankers Trust Co., Denver.
 Secretary, Paul Hardey, cashier Stock Yards National Bank, Denver.
 Treasurer, M. H. Crissman, cashier First National Bank, Paonia.

CONNECTICUT BANKERS' ASSOCIATION.

President, W. Perry Curtiss, president Union & New Haven Trust Co., New Haven.
 Vice-President, Edmund S. Wolf, president First National Bank, Bridgeport.
 Secretary, Chas. E. Hoyt, treasurer So. Norwalk Tr. Co., So. Norwalk.
 Treasurer, Walter B. Goddard, treasurer Stratford Trust Company, Stratford.

DELAWARE BANKERS' ASSOCIATION.

President, George T. Reed, cashier Milford Trust Co., Milford.
 Vice-President, Robert P. Robinson, president Central National Bank, Wilmington.
 Secretary and Treasurer, Haldeman C. Stout, vice-president Industrial Trust Co., Wilmington.

DISTRICT OF COLUMBIA BANKERS' ASSOCIATION.

President, Joshua Evans, Jr., vice-president Riggs National Bank, Washington.
 First Vice-President, H. V. Haynes, president Farmers & Mechanics National Bank, Washington.
 Second Vice-President, V. B. Deyber, president Second National Bank, Washington.
 Secretary, F. G. Addison, Jr., vice-president Security Savings and Commercial Bank, Washington.
 Treasurer, A. S. Gatley, cashier Lincoln National Bank, Washington.

FLORIDA BANKERS' ASSOCIATION.

President, Louis A. Bize, vice-president Citizens-American Bank and Trust Co., Tampa.
 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, H. P. Hunter, cashier First National Bank, Elberton.
 First Vice-President, J. S. Peters, vice-president Bank of Manchester, Manchester.
 Second Vice-President, J. S. Kennedy, cashier Atlanta N. B., Atlanta.
 Third Vice-President, C. E. Martin, vice-president Citizens Bank, Fort Valley.
 Fourth Vice-President, Abial Winn, ass't cashier Ashley Tr. Co., Valdosta.
 Secretary, Haynes McFadden, 312 Candler Bldg., Atlanta.
 Treasurer, E. L. Henderson, cashier Commercial Bank, Cedartown.
 General Counsel, Orville A. Park, Macon.

COUNTRY BANKERS' ASSOCIATION OF GEORGIA.

President, J. S. Peters, vice-president Bank of Manchester, Manchester.
 First Vice-President, M. L. Lee, cashier Moultrie Banking Co., Moultrie.
 Second Vice-President, Wilson M. Hardy, president Citizens Bank, Rome.
 Secretary and Treasurer, L. R. Adams, box 1515, Atlanta, Ga.
 General Counsel, Alex. W. Smith, Sr., Atlanta.

IDAHO BANKERS' ASSOCIATION.

President, Ross J. Comstock, president First National Bank, Rexburg.
 Vice-President, J. S. Heckathorn, cashier First National Bank, Moscow.
 Secretary, J. S. St. Clair, vice-president Boise City National Bank, Boise.
 Treasurer, I. W. Stoddard, cashier Farmers & Stockmens Bank, Montour.

ILLINOIS BANKERS' ASSOCIATION.

President, Wirt Wright, president National Stock Yards National Bank, National Stock Yards.
 Vice-President, M. A. Traylor, president First Trust and Savings Bank, Chicago.
 Secretary, M. A. Graettinger, 208 S. La Salle St., Chicago.
 Treasurer, C. A. Beers, president First Trust and Savings Bank, Rock Island.
 Assistant Secretary, Olive S. Jennings, Chicago.

INDIANA BANKERS' ASSOCIATION.

President, C. D. Billings, president First National Bank, Seymour.
 Vice-President, Claude S. Kitterman, president First National Bank, Cambridge City.
 Secretary, Andrew Smith, vice-president Indiana National Bank, Indianapolis.
 Treasurer, P. H. McCormick, vice-president First State Bank, North Judson.

IOWA BANKERS' ASSOCIATION.

President, A. M. Henderson, cashier First National Bank, Story City.
 Vice-President, W. A. Lane, cashier First National Bank, Waterloo.
 Secretary, Frank Warner, 600 Observatory Bldg., Des Moines.
 Treasurer, Thos. R. Watts, cashier Citizens Bank, Grand Junction.

KANSAS BANKERS' ASSOCIATION.

President, Thad C. Carver, president Peoples Bank, Pratt.
 Vice-President, C. W. Carey, president First National Bank, in Wichita, Wichita.
 Secretary, W. W. Bowman, Topeka.
 Assistant Secretary, F. M. Bowman, Topeka.
 Office Secretary, Eleanor Woodburn, Topeka.
 Treasurer, W. D. Womer, Manhattan.

KENTUCKY BANKERS' ASSOCIATION.

President, O. D. Thomas, vice-president Marion National Bank, Lebanon, Ky.
 Secretary, Harry G. Smith, 300 Louisville National Bank Bldg., Louisville.
 Treasurer, A. B. Renaker, cashier, Peoples Deposit Bank, Burlington, Ky.

LOUISIANA BANKERS' ASSOCIATION.

President, W. S. Craig, cashier Tallulah State Bank, Tallulah.
 Vice-President, C. G. Rives, Jr., vice-president Interstate Trust and Banking Co., New Orleans.
 Secretary, J. O. Barry, cashier Bank of Lafayette & Trust Co., Lafayette.
 Treasurer, W. J. Mitchell, vice-president Canal-Commercial Trust & Savings Bank, New Orleans.

MAINE BANKERS' ASSOCIATION.

President, A. S. Littlefield, president Rockland National Bank, Rockland.
 First Vice-President, F. C. Lynam, secretary-treasurer Bar Harbor Bkg. and Tr. Co., Bar Harbor.
 Second Vice-President, C. P. Merrill, treasurer Skowhegan Savings Bank, Skowhegan.
 Secretary, E. S. Kennard, cashier Rumford National Bank, Rumford.
 Treasurer, G. A. Safford, Secretary-treasurer Hallowell Trust & Banking Co., Hallowell.

MARYLAND BANKERS' ASSOCIATION.

President, S. A. Graham, cashier Farmers & Merchants Bank, Salisbury.
 Vice-President, T. Rowland Thomas, president National Bank of Baltimore, Baltimore.
 Secretary, Charles Hann, Merchants National Bank, Baltimore.
 Treasurer, Wm. Marriott, cashier Western National Bank, Baltimore.

MASSACHUSETTS BANKERS' ASSOCIATION.

President, Allan Forbes, president State Street Trust Co., Boston.
 Vice-President, Joseph H. Soliday, president Franklin Savings Bank, 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, H. H. Sanger, vice-president National Bank of Commerce, Detroit.
 Vice-President, B. P. Sherwood, president Grand Haven State Bank, Grand Haven.
 Second Vice-President, Paul J. Ullrich, president Ullrich Savings Bank, Mt. Clemens.
 Secretary, Mrs. H. M. Brown, Ass'n Office, 723 Ford Bldg., Detroit.
 Treasurer, W. W. Gasser, cashier Union National Bank, Marquette.
 General Counsel, Hal H. Smith, of Beaumont, Smith & Harris Detroit.

MINNESOTA BANKERS' ASSOCIATION.

President, P. J. Leeman, vice-president First National Bank, Minneapolis.
 Vice-President, C. A. Chapman, vice-president First National Bank, Rochester.
 Secretary, G. H. Richards, 601 Northwestern Bank Bldg., Minneapolis.
 Treasurer, J. J. Maloney, cashier Farmers State Bank, Heron Lake.

MISSISSIPPI BANKERS' ASSOCIATION.

President, E. P. Peacock, president Bank of Clarksdale, Clarksdale.
 Vice-President, H. C. Herring, president Pascagoula National Bank, Moss Point.
 Secretary, George B. Power, Jackson.
 Treasurer, A. L. Jagoe, president Commercial Bank & Trust Co., Okolona.

BANKERS ASSOCIATIONS, 1923—Continued

MISSOURI BANKERS' ASSOCIATION.

President, Dale S. Flowers, cashier Gentry County Bank, Albany.
 Vice-President, S. E. Trimble, vice-president and cashier Union National Bank, Springfield.
 Secretary, W. F. Keyser, Sedalia.
 Assistant Secretary, E. P. Neef, Sedalia.
 Treasurer, M. R. Sturtevant, vice-president Liberty Central Trust Co., St. Louis.

MONTANA BANKERS' ASSOCIATION.

President, Sam Stephenson, president First National Bank, Great Falls.
 Vice-President, F. E. Stranahan, president Stockmens National Bank, Fort Benton.
 Secretary, A. T. Hibbard, Helena.

NEBRASKA BANKERS' ASSOCIATION.

President, Dan J. Riley, president Dawson Bank, Dawson.
 Chairman, Executive Council, E. H. Gerhart, president First National Bank, Newman Grove.
 Secretary, William B. Hughes, mgr. Omaha Clearing House, Omaha.
 Treasurer, C. F. Brinkman, assistant vice-president United States National Bank, Omaha.

NEVADA BANKERS' ASSOCIATION.

President, W. H. Bridges, cashier Farmers Bank of Carson Valley, Minden.
 Vice-President, L. W. Knowles, vice-president Reno National Bank, Reno.
 Secretary, L. S. Reese, assistant cashier Farmers and Merchants National Bank, Reno.
 Treasurer, John Henderson, president, Henderson Banking Co., Elko.

NEW HAMPSHIRE BANKERS' ASSOCIATION.

President, Leslie P. Snow, president Rochester Trust Co., Rochester.
 Vice-President, W. E. Corbin, president Berlin National Bank.
 Vice-President, H. E. Richardson, president Littleton National Bank, Littleton.
 Secretary, Harry L. Addison, vice-president and cashier Merchants National Bank, Manchester.
 Treasurer, John D. Annis, cashier Farmers & Traders National Bank, Colebrook.

NEW JERSEY BANKERS' ASSOCIATION.

President, Rufus Keisler, Jr., vice-president Ironbound Trust Co., Newark.
 Vice-President, F. W. Shock, vice-president First National Bank, Spring Lake.
 Secretary, Wm. J. Field, vice-president Commercial Trust Company of New Jersey, Jersey City.
 Treasurer, Spencer S. Marsh, vice-president National Newark and Essex Banking Co., Newark.

NEW MEXICO BANKERS' ASSOCIATION.

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

NEW YORK STATE BANKERS' ASSOCIATION.

President, Howard Bissell, president Peoples Bank, Buffalo.
 Vice-President, Willis G. Nash, vice-president Irving Bank-Col. Tr. Co., New York City.
 Secretary, Edward J. Gallien, 128 Broadway, New York City.
 Treasurer, Frank E. Bridges, president National Bank of Liberty, Liberty.

SAVINGS BANK ASSOCIATION OF THE STATE OF NEW YORK

President, Victor A. Lersner, first vice-president Bowery Savings Bank, New York City.
 First Vice-President, Charles E. French, president Amsterdam Savings Bank, Amsterdam.
 General Secretary, Walter J. Reeves, 56 West 45th St., New York City.
 Treasurer, Adolphe F. Le Gost, vice-president United States Savings Bank, New York City.

NORTH CAROLINA BANKERS' ASSOCIATION.

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.
 Vice-President, T. A. Uzzell, president Peoples Bank, New Bern.
 Secretary, Alan T. Bowler, Raleigh.
 Treasurer, H. G. Kramer, cashier Savings Bank and Trust Co., Elizabeth City.
 Counsel, Willis Smith, Raleigh.

NORTH DAKOTA BANKERS' ASSOCIATION.

President, Manville H. Sprague, cashier First National Bank, Grafton.
 Vice-President, M. R. Porter, vice-president Scandinavian-American Bank, Minot.
 Secretary, W. C. Macfadden, Fargo.
 Treasurer, R. H. Farmer, president First Bank of Flaxton, Flaxton.
 Chairman Executive Council, Willard F. Hanks, cashier State Bank of Powers Lake.

OHIO BANKERS' ASSOCIATION.

President, W. H. Yeasting, president Commercial Savings Bank & Trust Co., Toledo.
 Vice-President, W. L. Allendorf, president The Commercial Banking & Trust Co., Sandusky.
 Secretary, S. A. Roach, Huntington Bank Bldg., Columbus.
 Asst. Secretary, G. E. Howard, Huntington Bank Bldg., Columbus.
 Treasurer, O. P. Norris, cashier National Bank of Barnesville, Barnesville.

OKLAHOMA BANKERS' ASSOCIATION.

President, G. E. Dowis, cashier First National Bank, Blackwell.
 Vice-President, H. C. Hughes, president Bank of Commerce, Sapulpa.
 Secretary, Eugene P. Gum, Oklahoma City.
 Assistant Secretary, Gertrude Corbitt, Oklahoma City.
 Treasurer, W. R. Lence, president Oklahoma State Bank, Enid.

OREGON BANKERS' ASSOCIATION.

President, Chas. H. Vaughan, cashier Butler Banking Co., Hood River.
 Vice-President, Edgar H. Sensenich, vice-president Northwestern National Bank, Portland.
 Secretary, J. L. Hartman, Hartman & Thompson, Bankers, Portland.
 Treasurer, J. W. Hoech, vice-president, Eastern Oregon Banking Co., Shaniko.

PENNSYLVANIA BANKERS' ASSOCIATION.

President, Edward J. Fox, president Easton Trust Co., Easton.
 Vice-President, Charles S. Caldwell, president Corn Exchange National Bank, Philadelphia.
 Secretary, C. F. Zimmerman, treasurer Lebanon County Trust Co., Lebanon.
 Treasurer, W. W. Potts, vice president Federal Title and Trust Co., Beaver Falls.

RHODE ISLAND BANKERS' ASSOCIATION.

President, C. H. W. Mandeville, vice-president and cashier National Exchange Bank, Providence.
 Vice-President, Albert R. Plant, president Blackstone Canal National Bank, Providence.
 Secretary, Edward A. Havens, assistant cashier Mechanics National Bank, Providence.
 Treasurer, W. Howard Perry, cashier National Bank of Commerce, Providence.

SOUTH CAROLINA BANKERS' ASSOCIATION.

President, C. L. Cobb, cashier Peoples National Bank, Rockhill.
 Vice-President, Robt. J. Woodside, president Farmers and Merchants and Woodside National Banks, Greenville.
 Secretary and Treasurer, James H. Craig, Columbia.

SOUTH DAKOTA BANKERS' ASSOCIATION.

President, D. M. Finnegan, vice-president First National Bank, Yankton.
 Vice-President, Andrew Kopperud, president Security Bank and Trust Co., Webster.
 Secretary, L. J. Welch, Mitchell.
 Treasurer, J. W. Stewart, president Farmers State Bank, Dallas.

TENNESSEE BANKERS' ASSOCIATION.

President, Thomas B. Carroll, vice-president and cashier Peoples Savings Bank, Jackson.
 Vice-President, C. R. Hathaway, vice-president Holston National Bank, Elizabethton.
 Vice-President, Robt. T. Bell, Jr., cashier Murfreesboro Bank and Trust Co., Murfreesboro.
 Vice-President, Geo. T. Lewis, cashier Bank of Crockett, Bells.
 Secretary, H. G. Huddleston, 1015 Independent Life Bldg., Nashville.
 Treasurer, H. L. Williamson, cashier 4th and 1st N., Nashville.

TEXAS BANKERS' ASSOCIATION.

President, M. C. Driscoll, vice-president Yoakum State Bank, Yoakum.
 Secretary, Wm. A. Philpott, Jr., Dallas.
 Treasurer, Ford Seale, cashier State National Bank, Garland.

UTAH BANKERS' ASSOCIATION.

President, H. E. Hatch, president Thatcher Bros., Bankers, Logan.
 First Vice-President, Frank B. Cook, president Columbia Trust Co., Salt Lake City.
 Second Vice-President, W. D. Candland, president North Sanpete Bank, Mt. Pleasant.
 Secretary and Treasurer, Carl R. Marcusen, cashier Price Commercial & Savings Bank, Price.

VERMONT BANKERS' ASSOCIATION.

President, Hollis E. Gray, treasurer Winooski Savings Bank, Winooski.
 Vice-President, C. L. Le Bourveau, cashier First National Bank, White River Junction.
 Secretary, C. S. Webster, treasurer Barton Savings Bank & Trust Co., Barton.
 Treasurer, Harold P. Perkins, cashier National White River Bank, Bethel.

VIRGINIA BANKERS' ASSOCIATION.

President, G. R. Ratcliffe, cashier Peoples National Bank, Manassas.
 Vice-President, E. W. Tinsley, vice-president and cashier Colonial National Bank, Roanoke.
 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, S. M. Jackson, president National Bank of Tacoma, Tacoma.
 Vice-President, R. H. Macartney, cashier Security National Bank, Cheeney.
 Secretary, Wm. Hatch Davis, 1016 Old National Bank, Spokane.
 Treasurer, C. K. McMillen, vice-president Northwestern National Bank, Bellingham.

WEST VIRGINIA BANKERS' ASSOCIATION.

President, Oscar C. Wilt, cashier Empire National Bank, Clarksburg.
 Vice-President, Fred J. Fox, cashier and secretary Security Trust Company, Wheeling.
 Secretary and Treasurer, Joseph S. Hill, State Banking Commissioner, Charleston.

WISCONSIN BANKERS' ASSOCIATION.

President, J. M. Smith, cashier Lumbermens Bank, Shell Lake.
 Vice-President, E. A. Reddeman, cashier National Bank of Commerce, Milwaukee.
 Secretary, George D. Bartlett, 203-9 Caswell Block, Milwaukee.
 Assistant Secretary, Wall G. Coapman, 203-9 Caswell Block, Milwaukee.
 Treasurer, Ira W. Parker, cashier Markesan State Bank, Markesan.

WYOMING BANKERS' ASSOCIATION.

President, Bryant B. Brooks, president Wyoming National Bank, Casper.
 Vice-President, George C. Muirhead, vice-president Stock Growers Bank, Worland.
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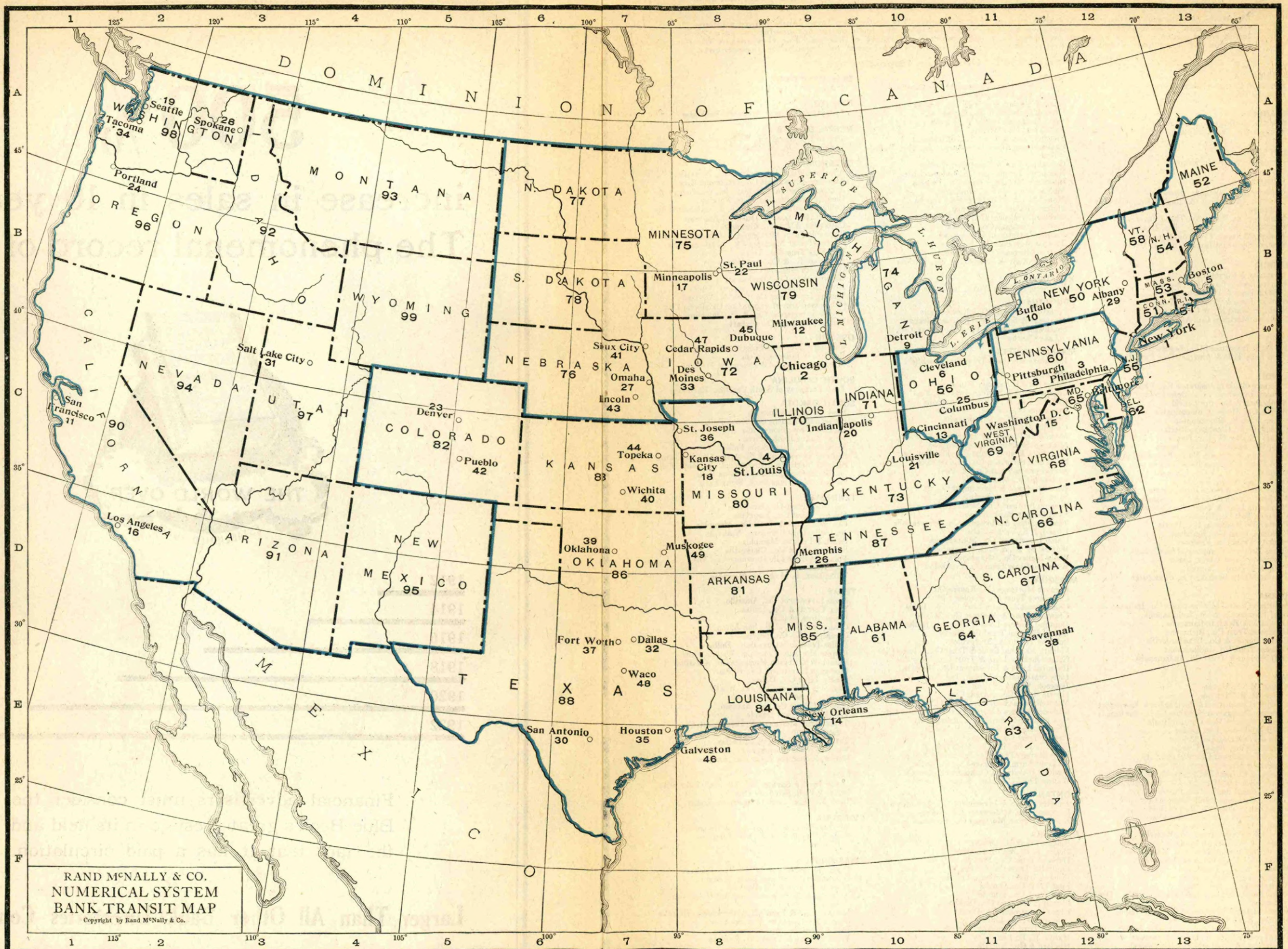
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"	G. S. Wiley, Trust Examiner.	Springfield.	"	George H. Magurn, Bank Examiner.	Rosindale.
"	W. E. Turner, Trust Examiner.	Springfield.	"	Burt O. McKinley, Bank Examiner.	Boston.
"	Harrison Mathewson, Trust Exam.	Springfield.	"	Arthur S. Morey, Bank Examiner.	Allston.
Ind.	Chas. W. Camp, Bank Commissioner.	Indianapolis.	"	Herbert Rogers, Bank Examiner.	Belmont.
"	Wm. F. Morris, Chief Bank Exam.	Pendleton.	"	Robert C. Seamans, Bank Examiner.	Salem.
"	Thos. D. Barr, Bank Examiner.	Indianapolis.	"	Eugene M. Sutherland, Bank Exam.	Natick.
"	Don P. Carpenter, Bank Examiner.	Ft. Wayne.	"	Kenneth I. Wilson, Bank Examiner.	Brockton.
"	Robert Prass, Bank Examiner.	Gary.	"	Harold E. Almy, Asst. Bk. Exam.	Dorchester.
"	Chas. J. Dowden, Bank Examiner.	Greensburg.	"	Edward H. Arnold, Asst. Bk. Exam.	Watertown.
"	Fred J. Whicker, Bank Examiner.	Clayton.	"	Charles J. Eldridge, Asst. Bk. Ex.	Watertown.
"	Carl L. White, Bank Examiner.	Camby.	"	Roland F. Blaisdell, Asst. Bk. Exam.	West Medford.
"	Clarence M. Lawrence, Bank Exam.	Princeton.	"	Arthur L. Brackett, Asst. Bk. Exam.	Wolaston.
Iowa	W. J. Murray, Supt. of Banking.	Des Moines.	"	Jos. L. Brighton, Asst. Bk. Exam.	Boston.
"	W. O. Reed, Deputy Supt.	Des Moines.	"	Walter E. Burbank, Asst. Bk. Exam.	Belmont.
"	J. A. Heng, Bank Examiner.	Davenport.	"	Forrest F. Bursley, Asst. Bk. Exam.	Somerville.
"	N. B. Shaffer, Bank Examiner.	Altoona.	"	Francis P. Carolan, Asst. Bk. Exam.	Brookline.
"	E. R. Mauss, Bank Examiner.	Spencer.	"	Jos. A. Chambers, Asst. Bk. Exam.	Brighton.
"	R. L. Bunce, Bank Examiner.	Burlington.	"	Ralph N. Crowsell, Asst. Bk. Exam.	Boston.
"	G. A. West, Bank Examiner.	Cedar Rapids.	"	Jos. F. Connellan, Asst. Bk. Exam.	Brookline.
"	J. A. Gorden, Bank Examiner.	Mason City.	"	Everett L. Crowell, Asst. Bk. Exam.	Brockton.
"	R. R. Blair, Bank Examiner.	Red Oak.	"	Lloyd M. Crowthor, Asst. Bk. Exam.	Boston.
"	B. Gronsted, Bank Examiner.	Des Moines.	"	Robert S. Baker, Asst. Bk. Exam.	Norwood.
"	R. W. Waite, Bank Examiner.	Waterloo.	"	Lawrence E. Donovan, Asst. Bk. Ex.	Brighton.
"	G. H. Walker, Bank Examiner.	Webster City.	"	Samuel W. Eldridge, Asst. Bk. Exam.	W. Medford.
"	V. J. Wilson, Bank Examiner.	Waterloo.	"	Howard D. Fergusson, Bk. Ex.	Melrose Highlands.
"	W. M. Knutson, Bank Examiner.	Council Bluffs.	"	Arthur W. Flint, Asst. Bk. Exam.	Wakefield.
"	V. L. Bartling, Bank Examiner.	Wakefield.	"	L. R. W. Leland, Bk. Exam.	Newtonville.
			"	Henry S. Maffitt, Asst. Bk. Exam.	Brookline.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Mass.	Winthrop L. Graham, Asst. Bk. Ex.	Revere.	Mo. (Cont.)	Bernard Hurwitz, Asst. (Blue Sky Dept.)	Jefferson City
(cont.)	Chester A. Gray, Asst. Bk. Exam.	Somerville.	Mont.	L. Q. Skelton, Supt. of Banks	Helena.
"	John S. Gwinn, Asst. Bk. Exam.	Beverly.	"	Geo. K. Dick, Deputy	Helena.
"	Frederick A. Harris, Asst. Bk. Ex.	Melrose.	"	V. O. Woolie, Deputy	Hardin.
"	Charles W. Herzog, Asst. Bk. Exam.	Brighton.	"	Mrs. G. Fitzpatrick, Clerk	Helena.
"	Paul H. Heywood, Asst. Bk. Exam.	Wakefield.	"	C. M. McCoy, Deputy	Billings.
"	Aaron Hobart, Jr., Asst. Bk. Ex.	Quincy.	"	S. L. Kleve, Deputy	Missoula.
"	Arthur W. Hood, Bk. Exam.	Atlantic.	"	H. E. Stewart, Deputy	Great Falls.
"	Harlow H. Hovey, Asst. Bk. Exam.	Stoneham.	Neb.	J. E. Hart, Secretary	Lincoln.
"	Paul O. Howley, Asst. Bk. Exam.	Lynn.	"	R. O. Chase, Bank Examiner	Lincoln.
"	Frank L. Hubbard, Asst. Bk. Exam.	Waverley.	"	B. B. Helmick, Bank Examiner	Hastings.
"	Harry P. Jones, Bk. Exam.	Belmont.	"	Ross Brown, Bank Examiner	Hastings.
"	Herbert L. Keoble, Asst. Bk. Ex.	Jamaica Plain.	"	Jay M. Riley, Bank Examiner	Lincoln.
"	Fredrick M. Libby, Asst. Bk. Exam.	Wakefield.	"	A. L. Bechter, Bank Examiner	Omaha.
"	Robert G. Leavitt, Asst. Bk. Exam.	Dorchester.	"	G. S. Eastman, Bank Examiner	Crawford.
"	Lawrence H. Marston, Asst. Bk. Ex.	Melrose.	"	E. A. Fricke, Bank Examiner	Omaha.
"	Wilbur W. McEwen, Asst. Bk. Ex.	Winchester.	"	C. G. Stoll, Bank Examiner	Kearney.
"	Harlan E. Miller, Asst. Bk. Ex.	Lowell.	"	L. C. Oppen, Bank Examiner	Lincoln.
"	Roger W. Nutt, Asst. Bk. Exam.	Dorchester.	Nev.	R. C. King, Chief of Bureau	Lincoln.
"	W. S. Parker, Asst. Bk. Exam.	Boston.	N. H.	Gilbert O. Ross, Bank Examiner	Carson City.
"	George F. Powers, Asst. Bk. Ex.	Arlington.	"	James O. Lyford, Chairman Bk. Com.	Concord.
"	John A. Reid, Asst. Bank Exam.	Wakefield.	"	Frederic S. Nutting, Bank Com.	Manchester.
"	John F. Rich, Asst. Bk. Exam.	Dorchester.	"	Guy H. Cutter, Bank Commissioner	Jaffrey.
"	Stephen M. Torrey, Asst. Bk. Ex.	Marblehead.	N. J.	Thomas K. Johnston, Deputy Com.	Trenton.
"	W. S. Savory, Asst. Bk. Exam.	Plymouth.	"	Christopher A. Gough, Asst. Deputy	Trenton.
"	Harry L. Sawyer, Asst. Bk. Exam.	Watertown.	"	Com.	Trenton.
"	John M. Snye, Bk. Exam.	Malden.	"	Horace B. Bower, Asst. Bank Examiner	Newark.
"	Harold B. Spurling, Asst. Bk. Ex.	East Lynn.	"	Alvan L. Fowler, Bank Examiner	Haddonfield.
"	Carleton E. Staples, Asst. Bk. Ex.	Brockton.	"	Chas. H. Dunham, Asst. Bk. Examiner	Plainfield.
"	Eugene F. Storrs, Asst. Bk. Exam.	Needham.	"	A. S. Amerman, Bank Examiner	Somerville.
"	B. F. Strand, Asst. Bank Exam.	Dorchester.	"	Robt. F. Minch, Bank Examiner	Newark.
"	John E. Turner, Asst. Bk. Exam.	Reading.	"	Chas. B. Veghte, Bank Examiner	Metuchen.
"	George V. Wallace, Jr., Asst. Bk. Ex.	Wakefield.	"	Geo. Compton, Bank Examiner	Trenton.
"	Lowell A. Warren, Asst. Bk. Exam.	Waltham.	"	Howard B. Conover, Asst. Bk. Ex.	Ventnor City.
"	Horace W. Whynot, Asst. Bk. Exam.	Roxbury.	"	G. Hayes Markley, Asst. Bk. Exam.	Westfield.
"	Arthur Welwood, Asst. Bk. Exam.	Wollaston.	"	Martin K. Fowler, Asst. Bank Exam.	Newark.
"	Elwood A. Wyman, Asst. Bk. Exam.	Whitman.	"	V. D. Peer, Asst. Bank Examiner	Summit.
Mich.	H. A. McPherson, Bank Com.	Howell and Lansing.	"	Jacob Kraus, Jr., Asst. Bank Exam.	Weehawken Heights
"	R. S. Mohrman, Deputy Bk. Com.	Lansing.	N. M.	J. B. Read, Bank Examiner	Santa Fe.
"	R. H. Larabee, Chief Clerk	Lansing.	"	J. O. Miller, Deputy Bank Examiner	Santa Fe.
"	S. E. Lamb, Chief Examiner	Lansing.	"	D. H. Henry, Deputy Bank Examiner	Santa Fe.
"	S. S. Clark, Bank Examiner	Grand Rapids.	N. Y.	George V. McLaughlin, Supt.	Albany.
"	W. C. Sturm, Bank Examiner	Ypsilanti.	"	Norman J. Macdonald, 1st Deputy	Brooklyn.
"	H. A. Millard, Bank Examiner	Saginaw.	"	George Overocker, 2d Deputy	Poughkeepsie.
"	L. J. O'Brien, Bank Examiner	Grand Rapids.	"	George A. Coleman, 3d Deputy	Poughkeepsie.
"	W. E. Birmingham, Bk. Examiner	Lansing.	"	F. H. Warder, 4th Deputy	New York City.
"	L. D. Bissell, Asst. Bank Examiner	Lansing.	"	A. T. Campbell, Chief Examiner	51 ChambersSt., N.Y. City
"	H. W. Gross, Bank Examiner	Ann Arbor.	"	Benjamin Blackford, Bk. Ex.	Syracuse.
"	D. E. Lawrence, Bank Examiner	Eaton Rapids.	"	H. J. Young, Bank Examiner	51 ChambersSt., N.Y.
"	C. O. Van Frank, Bank Examiner	Grand Rapids.	"	R. W. Humphrey, Bank Examiner	51 ChambersSt., N.Y.
"	L. C. Van Auker, Bk. Examiner	Lansing.	"	G. S. Adams, Bank Examiner	51 ChambersSt., N.Y.
"	M. E. Williams, Bank Examiner	Ann Arbor.	"	J. S. Love, Bank Examiner	51 ChambersSt., N.Y.
"	L. E. Gummerus, Asst. Bk. Examiner	Highland Park.	"	B. D. Haight, Bank Examiner	Rochester.
"	J. F. Martin, Bank Exam.	Flint.	"	Gordon F. Smith, Bank Examiner	51 ChambersSt., N.Y.
"	O. C. Zook, Bank Examiner	Ludington.	"	H. S. Andrews, Bank Examiner	51 ChambersSt., N.Y.
"	F. A. Cuthbertson, Bank Examiner	Lansing.	"	Claude Hutcinis, Bank Examiner	Buffalo.
"	C. E. Hubbard, Bank Examiner	River Rouge.	"	G. A. Plant, Bank Examiner	Albany.
"	L. R. Barnes, Asst. Bank Exam.	Boysie City.	"	N. T. Killip, Bank Examiner	Oswego.
"	A. L. Wilson, Asst. Bank Examiner	Scottville.	"	J. J. Kennedy, Bank Examiner	51 ChambersSt., N.Y.
"	S. L. Kidder, Asst. Bank Examiner	Hopkins.	"	Fletcher G. Crane, Bank Examiner	51 ChambersSt., N.Y.
"	H. C. Knickerbocker, Bk. Examiner	East Lansing.	"	Geo. W. Egbert, Chief Credit Bureau	Mariners Harbor.
"	W. E. Lobdell, Asst. Bank Exam.	Kalamazoo.	"	B. B. Bullock, Bank Examiner	New York City.
"	L. G. Kirby, Bank Examiner	Lansing.	"	A. H. Morey, Bank Examiner	Buffalo.
"	B. P. Greene, Examiner	Jackson.	"	Francis X. Werneken, Bk. Examiner	51 ChambersSt., N.Y.
"	R. E. Whiteman, Asst. Bank Exam.	Muskegon.	"	H. B. Kennedy, Bank Examiner	Auburn.
"	E. C. Reid, Asst. Bank Examiner	Davison.	"	Joseph H. Zweeres, Bank Examiner	Kensselaer.
"	Archie Smith, Asst. Bank Examiner	Ann Arbor.	"	John I. Mesick, Bank Examiner	51 ChambersSt., N.Y.
"	C. E. Kaye, Asst. Bank Examiner	Manistiquie.	"	F. W. Piderit, Bank Examiner	51 ChambersSt., N.Y.
"	F. H. Swarthout, Asst. Bk. Exam.	Oakwood.	"	Feter N. Shippee, Bank Examiner	Albany.
"	A. W. Harty, Asst. Bank Examiner	Allegan.	"	Nathaniel Orens, Bank Examiner	51 ChambersSt., N.Y.
Minn.	R. B. Rathbun, Supt. of Banks	Minneapolis.	"	Milton L. Mason, Bank Examiner	51 ChambersSt., N.Y.
"	Geo. H. Sivwright, Deputy Supt. of Banks	St. Paul.	"	L. Floyd Smith, Bank Examiner	Syracuse.
"	W. T. Hanneman, Bank Examiner	Minneapolis.	"	A. B. Clark, Bank Examiner	Buffalo.
"	Cities of First Class		"	S. I. Chittenden, Bank Examiner	51 ChambersSt., N.Y.
"	Wm. A. Smith, Bank Examiner	St. Paul.	"	G. F. Berger Jr., Bank Examiner	Buffalo.
"	In charge of liquidations.		"	Arthur B. Vogel, Bank Examiner	51 ChambersSt., N.Y.
"	O. I. Brandvold, Bank Examiner	Percus Falls.	"	Emmet W. Irving, Bank Examiner	51 ChambersSt., N.Y.
"	A. P. Rotert, Bank Examiner	St. Paul.	"	C. E. Nathaway, Bank Examiner	51 ChambersSt., N.Y.
"	H. J. Klossner, Bank Examiner	New Ulm.	"	Rho L. Bush, Bank Examiner	51 ChambersSt., N.Y.
"	H. M. Hauck, Bank Examiner	Mankato.	"	Louis N. Roe, Bank Examiner	51 ChambersSt., N.Y.
"	F. V. Artig, Bank Examiner	Sauk Rapids.	"	Ralph T. Simmons, Bank Examiner	51 ChambersSt., N.Y.
"	E. F. Kenrick, Asst. Bank Examiner	St. Paul.	"	Arthur Koch, Bank Examiner	Saratoga Springs.
"	Geo. P. Daily, Bank Examiner	E. Grand Forks.	"	G. M. Al, Bank Examiner	51 ChambersSt., N.Y.
"	John L. Haas, Bank Examiner	St. Paul.	"	F. L. H. Holzer, Bank Examiner	51 ChambersSt., N.Y.
"	Ernest W. Swanson, Bank Examiner	St. Paul.	"	Wm. Cuffney, Bank Examiner	51 ChambersSt., N.Y.
"	A. F. Schwiager, Bank Examiner	Montevideo.	"	Geo. E. Varcoe, Bank Examiner	51 ChambersSt., N.Y.
"	N. D. Dixon, Bank Examiner	Minneapolis.	"	Lawrence H. Geser, Bank Examiner	51 ChambersSt., N.Y.
"	H. R. Kneeland, Asst. Examiner	St. Peter.	"	Geo. A. Strack, Bank Examiner	51 ChambersSt., N.Y.
"	Guy F. Jensen, Asst. Examiner	Percus Falls.	"	L. W. Palmer, Bank Examiner	51 ChambersSt., N.Y.
"	E. F. Cook, Asst. Examiner	Rochester.	"	Frank B. McLaughlin, Bk. Examiner	Syracuse.
"	O. A. Dufva, Asst. Examiner	St. Paul.	"	Herbert O. Rogers, Bank Examiner	51 ChambersSt., N.Y.
"	Henry Lende, Asst. Examiner	Appleton.	"	Franklin W. Bright, Bank Exam.	51 ChambersSt., N.Y.
"	H. T. Aske, Asst. Examiner	Lanesboro.	"	George W. Smith, Jr., Bank Exam.	51 ChambersSt., N.Y.
"	G. V. Markey, Assistant Examiner	Adrian.	"	John A. Murray, Bank Examiner	Buffalo.
"	Jacob Rigg, Assistant Examiner	Ada.	"	Earl J. Baugert, Bank Examiner	Holland.
"	C. D. Lundin, Chief Clerk	St. Paul.	"	Fred T. Dolan, Bank Examiner	Albany.
Miss.	M. G. McNair, Bank Commissioner	Gulfport.	"	Charles Clarke, Bank Examiner	51 ChambersSt., N.Y.
"	E. M. Yerger, Bank Commissioner	Clarksdale.	"	Mortimer S. Cole, Bank Examiner	51 ChambersSt., N.Y.
"	Lewis E. Crook, Bank Commissioner	Meridian.	"	Reginald W. Pawling, Bank Exam.	51 ChambersSt., N.Y.
"	E. F. Anderson, Bank Examiner	Clinton.	"	Samuel Rauch, Bank Examiner	51 ChambersSt., N.Y.
"	J. B. Salmand, Bank Examiner	Lumberton.	"	Alfred L. Taylor, Bank Examiner	51 ChambersSt., N.Y.
"	S. W. Wardlow, Bank Examiner	Grenada.	"	Wm. D. Navin, Bank Examiner	51 ChambersSt., N.Y.
Mo.	F. C. Millsbaugh, Com. of Finance	Jefferson City.	"	Theodore J. Schulz, Bank Examiner	51 ChambersSt., N.Y.
"	A. J. Stanfield, Deputy Com. of Fin.	Jefferson City.	"	Charles D. Zimmer, Bank Examiner	51 ChambersSt., N.Y.
"	C. F. Mayes, Chief Clerk	Jefferson City.	"	John M. Egan, Bank Examiner	51 ChambersSt., N.Y.
"	Ruth Cashion, Asst.	Jefferson City.	"	Roy E. Miller, Bank Examiner	Jamestown.
"	D. R. Harrison, Bank Examiner	Eldon.	"	Ambrose J. Delaney, Bk. Exam.	Albany.
"	Ira James, Bank Examiner	Plattsburg.	"	Ther. B. F. Baier, Bank Examiner	New York City.
"	L. L. Clippard, Bank Examiner	Springfield.	"	John E. Masters, Bank Examiner	New York, N. Y.
"	Chas. W. Moody, Bank Examiner	Pierce City.	"	Guy F. Baker, Bank Examiner	New York.
"	Chas. N. Gilles, Bank Examiner	Clayton.	"	Clement H. Darby, Bank Exam.	Buffalo.
"	A. C. Martin, Bank Examiner	Kakoka.	N. C.	Clarence Latham, Chief Bank Ex.	Raleigh.
"	Don C. Dougan, Bank Examiner	Savannah.	"	M. C. Crawson, Bank Examiner	Raleigh.
"	Collins E. Bushnell, Bank Exam.	Bolivar.	"	W. C. Burnn, Bank Examiner	Raleigh.
"	Roy E. Niemann, Bank Examiner	St. Louis.	"	J. C. Gilkey, Bank Examiner	Raleigh.
"	Walton E. Todd, Bank Examiner	St. Joseph.	"	D. M. Darden, Bank Examiner	Raleigh.
"	A. L. Friesz, Bank Examiner	Brunswick.	"	H. L. Newbold, Bank Examiner	Raleigh.
"	Louis A. Miller, Bank Examiner	Appleton City.	"	W. L. Williams, Jr., Bank Examiner	Raleigh.
"	Sam Sharp, Jr., Bank Examiner	Montgomery City.	"	W. O. Crump, Bank Examiner	Raleigh.
"	H. G. Harrison, Bank Examiner	Piedmont.	"	Thurman Williams, Bank Examiner	Raleigh.
"	C. F. Mayes, Asst. Com.	Jefferson City.	"	John Mitchell	Raleigh.
"	H. C. Mueller, Building & Loan Exam.	St. Louis.	"	C. S. Grainger, Jr., Bank Examiner	Raleigh.
"	J. E. Sullivan, Building & Loan Exam.	Nevada.	"	L. H. Harrison, Bank Examiner	Raleigh.
"	J. E. McClellan, Building & Loan Examiner	Excelsior Springs.	"	R. B. Kerr, Bank Examiner	Raleigh.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
N. D.	Gilbert Semingson, State Bk. Exam.	Bismarck.	S. D.	John Hirning, Supt. of Banks	Pierre.
"	O. E. Bergstrom, Deputy	Devils Lake.	"	L. M. Larsen, Deputy Supt. of Banks	Pierre.
"	R. J. Murphy, Office Deputy	Bismarck.	"	A. F. Wosnuk, Bank Examiner	Aberdeen.
"	E. O. Nestoss, Deputy Examiner	Valley City.	"	E. J. Morris, Bank Examiner	Aberdeen.
"	K. C. Nelson, Deputy Examiner	Lakota.	"	A. E. Fossum, Bank Examiner	Mitchell.
"	F. J. Seeba, Deputy	Harvey.	"	Chris Hirning, Bank Examiner	Mitchell.
"	R. S. See, Deputy	Minot.	"	F. S. Lytle, Bank Examiner	Pierre.
"	Chas. Carpenter, Deputy (City and County)	Grafton.	"	F. S. Barber, Bank Examiner	Onida.
"	Hermann Scheffer, Deputy (City and County)	Bismarck.	"	W. E. Ward, Bank Examiner	Watertown.
"	C. T. Hopperstad, Deputy (City and County)	Minnewaukan.	Tenn.	S. S. McConnell, Supt. of Banks	Nashville.
"	O. T. Nelson, Deputy (City and County)	Stanley.	"	Hallum W. Goodloe, Asst. Supt. of Banks	Nashville.
"	Chas. E. Fouts, Deputy (City and County)	Towner.	"	H. B. Oliver, Bank Examiner	Milan.
"	L. E. Wambheim, Chief Deputy	Bismarck.	"	H. C. Crumbliss, Bank Examiner	Kingsston.
"	O. J. Elide, Deputy (City and County)	Devils Lake.	"	H. L. Grigsby, Bank Examiner	Dickson.
"	H. St. John, Deputy Examiner	Bismarck.	"	D. D. Robertson, Bank Examiner	Brownsville.
"	A. R. Reep, Special Deputy Exam.	Bismarck.	"	T. B. Dozier, Bank Examiner	Lebanon.
"	Marlin Jones, Deputy	Fargo.	"	I. H. Wilson, Asst. Bank Examiner	Columbia.
"	Crosby Richards, Special Deputy Examiners (City, County and Institution)	Dickinson.	Texas	J. L. Chapman, Insurance and Banking Com.	Austin.
Ohio	H. E. Scott, Superintendent	Columbus.	"	T. P. Priddie, Jr., Chief Clerk and Deputy Bank Com.	Austin.
"	Frank R. Ambrose, Asst. Supt.	Columbus.	"	John M. Scott, Deputy Insurance Commissioner	Austin.
"	F. A. Hunter, Attorney Examiner	Columbus.	"	W. L. Peterson, General Liquidating Agent	Austin.
"	Edgar Ervin, Attorney Trust Exam.	Columbus.	"	C. P. Rockwell, Actuary	Austin.
"	D. A. Miller, Chief Examiner	Columbus.	"	H. W. Barton, Bank Examiner	Austin.
"	George T. Blake, Foreign Ex. and Tr. Officer	Columbus.	"	John S. Wightman, Special Bank Examiner	Austin.
"	Clyde Sharp, Bank Examiner	Ada.	"	Chas. Kramer, Departmental Bk. Ex.	Austin.
"	A. W. Pleister, Bank Examiner	Cardington.	"	H. D. Wallace, Bank Examiner	Austin.
"	Ralph J. Romer, Bk. Examiner	Dayton.	"	W. A. Sandlin, Bank Examiner	Austin.
"	Henry J. Schulte, Bank Examiner	Cincinnati.	"	Wm. L. Edmond, Bank Examiner	Austin.
"	C. A. Seiple, Bank Examiner	Columbus.	"	Carl Carlson, Bank Examiner	Austin.
"	R. C. Parrish, Bank Examiner	Liberty Center.	"	A. S. Ferrell, Bank Examiner	Austin.
"	Thomas McDowdny, Bank Exam.	Upper Sandusky.	"	W. N. Greer, Bank Examiner	Austin.
"	L. C. Bucher, Bank Examiner	Dayton.	"	H. M. Walden, Bank Examiner	Austin.
"	C. W. Miller, Bank Examiner	Newark.	"	J. Oran Carter, Bank Examiner	Austin.
"	E. H. Blair, Bank Examiner	Columbus.	"	J. J. Jordan, Bank Examiner	Austin.
"	H. C. Lucas, Bank Examiner	Blanchester.	"	E. E. Hamilton, Bank Examiner	Austin.
"	J. E. Mason, Bank Examiner	Medina.	"	C. C. Campbell, Bank Examiner	Austin.
"	N. L. Lockwood, Bank Examiner	Frankfort.	"	S. S. Maret, Bank Examiner	Austin.
"	D. J. Schurr, Bank Examiner	Columbus.	"	A. Dowlen, Bank Examiner	Austin.
"	John L. Wolfe, Asst. Bank Examiner	Mt. Vernon.	"	H. W. Barton, Bank Examiner	Austin.
"	Eugene E. King, Asst. Bank Exam.	Deshler.	"	Jno. B. Hudson, Bank Examiner	Austin.
"	G. W. Seiple, Asst. Bank Examiner	Columbus.	"	A. E. Harroun, Bank Examiner	Austin.
"	Gordon W. Burr, Asst. Bk. Exam.	West Salem.	"	G. A. Swain, Bank Examiner	Austin.
"	P. P. Leonard, Asst. Trust Exam.	Cleveland.	"	F. L. Kennedy, Bank Examiner	Austin.
Okl.	Roy Wolcott, Commissioner	Oklahoma City.	"	Claud R. Truett, Bank Examiner	Austin.
"	H. C. Carpenter, Asst. Bk. Com.	Oklahoma City.	"	Karl H. Word, Bank Examiner	Austin.
"	W. J. Martin, Bank Examiner	Guthrie.	"	H. O. McCallon, Bank Examiner	Austin.
"	Ray P. King, Bank Examiner	Oklahoma City.	"	W. A. Williams, Bank Examiner	Austin.
"	J. D. Pennington, Bank Examiner	Okl. City.	"	J. H. Quota, Bank Examiner	Austin.
"	John Knox, Bank Examiner	Edmond.	Utah	N. T. Porter, Bank Commissioner	Centerville.
"	R. A. Patton, Bank Examiner	Claremore.	"	W. E. Evans, Bank Examiner	Salt Lake City.
"	J. W. Snyder, Bank Examiner	McAlester.	"	Aubrey Tolton, Bank Examiner	Salt Lake City.
"	D. A. Duncan, Bank Examiner	Oklahoma City.	"	J. P. Jacobson, Deputy Examiner	Salt Lake City.
"	C. McCoy, Bldg. and Loan Auditor	Oklahoma City.	Vt.	G. B. Carpenter, Bank Com.	Montpelier.
"	O. B. Motherseas, Bank Examiner	Wilburton.	"	Inez M. Besett, Chief Clerk	Montpelier.
Ore.	F. C. Bramwell, Supt. of Banks	Salem.	"	R. L. Kelleher, Bank Examiner	Montpelier.
"	W. M. Adair, Asst. Supt. and Ex.	Salem.	"	M. W. Huse, Bank Examiner	Montpelier.
"	Guy N. Hickok, Bank Examiner	Salem.	Va.	F. B. Richardson, Chief Examiner	Richmond.
"	S. L. Stewart, Bank Examiner	Salem.	"	L. R. Ritchie, Asst. Examiner	Richmond.
"	C. M. Sims, Bank Examiner	Salem.	"	C. T. Allen, Asst. Examiner	Kenbridge.
"	E. M. Watson, Bank Examiner	Salem.	"	B. J. Woodward, Asst. Examiner	Richmond.
"	E. A. Shinton, Secretary	Salem.	"	R. M. Charlton, Asst. Examiner	Christiansburg.
"	Tinkham Gilbert, Asst. Examiner	Salem.	"	P. W. Turner, Asst. Examiner	Richmond.
"	Doris Allen, Stenographer	Salem.	"	E. A. Leake, Asst. Examiner	Richmond.
Pa.	Peter G. Cameron, Commissioner	Harrisburg.	"	W. P. Shelton, Asst. Examiner	Richmond.
"	John W. Morrison, 1st Deputy Com.	Wayne.	Wash.	E. L. Farnsworth, Director, Taxation and Examination	Olympia.
"	H. H. Esbach, Chief of Building and Loan Bureau	Harrisburg.	"	John P. Duke, Supervisor of Banking	Olympia.
"	W. R. Calhoun, Chief Clerk	Harrisburg.	"	J. C. Minshull, Deputy Supervisor of Bkg.	Olympia.
"	G. H. Orth, Chief of Bureau of Private Banks, Steamship Agencies and Loan Companies	Harrisburg.	"	E. C. Carter, Bank Examiner	Yakima.
"	H. A. Groman, Bank Examiner	Bethlehem.	"	John A. Vanderpool, Bank Examiner	Bellevue.
"	Robt. R. Moore, Bank Examiner	Bethlevue.	"	Fred Stevens, Bank Examiner	Spokane.
"	Chas. A. Steele, Bank Examiner	Franklin.	"	H. S. Bennett, Bank Examiner	Tacoma.
"	Geo. W. Brown, Jr., Bank Examiner	Philadelphia.	"	R. L. Gentry, Bank Examiner	Spokane.
"	Thomas Dixon, Bank Examiner	2029 Brandywine St., Philadelphia.	"	R. R. Knapp, Bank Examiner	Seattle.
"	W. E. Burns, Bank Examiners	Harrisburg.	W. Va.	J. S. Hill, Commissioner of Banking	Charleston.
"	Harry J. Phillips, Bank Examiner	Etna.	"	Geo. M. Weekley, Asst. Com.	Spencer.
"	Wm. M. Boggs, Bank Examiner	Valencia.	"	F. O. Lamb, Asst. Com.	Charleston.
"	F. A. Heim, Bank Examiner	Williamsport.	"	W. B. Holden, Asst. Com.	Parkersburg.
"	W. R. Smith, Bank Examiner	814 N. 63d St., Phil.	"	E. L. Morrison, Asst. Com.	Charleston.
"	J. A. Taylor, Bank Examiner	Indiana.	"	C. S. Merriken, Sec. and Office Dep.	Charleston.
"	R. S. Ruth, Bank Examiner	Scranton.	"	Amy C. Eberbaugh, Asst. Secretary	Charleston.
"	L. W. Dennison, Bank Examiner	Warren.	Wis.	Marshall Cousins, Commissioner	Eau Claire.
"	M. P. Clancy, Bank Examiner	Wilksburg.	"	W. H. Richards, Deputy Com.	Black River Falls.
"	Frank Glatfelter, Bank Examiner	Columbia.	"	Thos. Herreid, Chief Examiner	Madison.
"	H. R. Knowles, Bank Examiner	Philadelphia.	"	C. E. Butters, Chief Clerk	Madison.
"	R. P. Ferguson, Bank Examiner	Charleroi.	"	R. B. Ellis, Bank Examiner	Madison.
"	Blake Harper, Bank Examiner	Chambersburg.	"	C. P. Diggles, Asst. Examiner	Madison.
"	A. Rise Bowman, Bank Examiner	Lebanon.	"	Chas. T. Shape, Bank Examiner	Milwaukee.
"	Geo. Dreisbach, Bank Examiner	Mauch Chunk.	"	C. L. Pittman, Asst. Examiner	Eau Claire.
"	Frank W. Jackson, Bank Examiner	Apollo.	"	W. C. Edwards, Bank Examiner	Madison.
"	L. R. Lloyd, Inspector of Private Bks.	Plymouth.	"	Charles Russell, Clerk	Madison.
"	Lloyd Stayer, Bank Examiner	Woodbury.	"	Ernest J. Kuehl, Examiner	Eau Claire.
"	Alvin M. Whitney, Bank Examiner	Coudersport.	"	G. W. Jamieson, Bank Examiner	Madison.
"	George M. Stroud, Bank Examiner	Chester.	"	N. E. Hanshous, Examiner	Eau Claire.
R. I.	Geo. H. Newhall, Bk. Commissioner	Providence.	"	Geo. O. F. Poundstone, Clerk	Mellon.
"	E. J. Littlefield, Deputy Com.	Providence.	"	Omer Houkom, Clerk	Blair.
"	W. L. Offer, Bank Examiner	Providence.	"	M. O. Tuhus, Examiner	Viroqua.
"	John T. Pollard, Bank Exam.	Providence.	"	Jno. E. Mahoney, Clerk	Madison.
"	R. L. Sayles, Bank Examiner	Providence.	"	C. M. Morrison, Clerk	Madison.
"	Irma H. Goodrum, Clerk	Providence.	"	E. F. Witsig, Asst. Examiner	Black River Falls.
"	Madeline T. Mulgrew, Clerk	Providence.	"	E. L. Richardson, Asst. Examiner	Fond du Lac.
S. C.	W. W. Bradley, State Bk. Exam.	Abbeville.	"	L. G. Herreid, Assistant Examiner	Blair.
"	A. S. Fant, Asst. Bank Examiner	Belton.	Wyo.	R. J. Hoffman, State Examiner	Cheyenne.
"	J. I. Townsend, Asst. Bk. Exam.	Greenwood.	"	S. A. Brown, Asst. State Examiner	Cheyenne.
			"	C. F. Dickinson, Asst. State Examiner	Cheyenne.
			"	R. S. Grier, Asst. State Examiner	Cheyenne.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

January 1, 1923

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
CHIEF NATIONAL BANK EXAMINERS	
Scott, Herbert W. (1)	45 Milk St., Boston, 9, Mass.
Borden, Daniel C. (2)	720 U. S. Custom House, New York, N. Y.
Newham, Stephen L. (3)	416 Post Office Bldg., Philadelphia, Pa.
Thomas, Thomas C. (4)	527 Williamson Bldg., Cleveland, Ohio.
Schechter, William J. (5)	710 Nat'l Metropolitan Bank Bldg., Washington, D. C.
Pole, J. Wm. (6)	504 Post Office Bldg., Atlanta, Ga.
Brown, Fred (7)	Room 605, 79 W. Monroe St., 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)	Suite 312 Magnolia Bldg., Dallas, Texas.
Machen, Harry L. (12)	1103 Alexander Bldg., San Francisco, Calif.

NATIONAL BANK EXAMINERS	
Affeldt, Jr., F. J. (7)	1301 N. Larch St., Lansing, Mich.
Allanson, Edward A. (3)	P. O. Box 61, Lancaster, Pa.
Allen, Edgar F. (10) (J.G.)	1515 Commerce Tr. Bldg., Kansas City, Mo.
Allsup, Archie S. (10) (J.G.)	1515 Commerce Tr. Bldg., Kansas City, Mo.
Alvey, John C. (11)	312 Magnolia Bldg., Dallas, Tex.
Anheier, C. H. (12)	436-437 Hellman Bldg., Los Angeles, Calif.
Armstrong, George E. (10)	1226 Downing St., Denver, Colo.
August, Russell T. (2)	480 Summer Ave., Newark, N. J.
Baker, Wm. B. (3)	416 Post Office Bldg., Philadelphia, Pa.
Baldrige, Wm. H. (9)	American Nat'l Bank, Billings, Mont. (P. O. Box 1328)
Barrett, John W. (3)	416 Post Office Bldg., Philadelphia, Pa.
Bartee, James S. (11)	312 Magnolia Bldg., Dallas, Texas.
Basham, Albert A. (6)	504 Post Office Bldg., Atlanta, Ga.
Bean, Norwin S. (1)	10 Federal Bldg., Manchester, N. H.
Bergman, Jr., Henry C. (10)	Coffeyville, Kan.
Best, John A. (R)	Care of First National Bank, Judsonia, Ark.
Black, Harold W. (1)	45 Milk St., Boston, 9, Mass.
Bly, J. Garver (7) (J.G.)	Farmland, Ind.
Boldin, Bernard E. (9) (J.G.)	416 New York Life Bldg., Minneapolis, Minn.
Borden, John C. (6)	1927 Rose Ave., Knoxville, Tenn.
Boysen, Alfred (3)	Post Office Bldg., Wilkes-Barre, Pa.
Bradley, Arthur R. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Brewer, Jr., H. F. (11)	369 First National Bank Bldg., El Paso, Texas.
Brock, Roland F. (10)	P. O. Box 574, Hutchinson, Kan., (Tel.: Care of Miss Eva Beem, 723 Rorabaugh Wiley Bldg.)
Brooks, Roger E. (5)	710 National Metropolitan Bank Bldg., Washington, D. C.
Brown, Charles V. (3)	416 Post Office Bldg., Philadelphia, Pa.
Byers, Ralph W. (2)	938 Salem Ave., Hillside Township, Union Co., N. J.
Carolan, Wm. B. (1)	45 Milk St., Boston, 9, Mass.
Carson, Thos. D. (5)	710 National Metropolitan Bank Bldg., Washington, D. C.
Chapman, Charles H. (3)	413 Post Office Bldg., Philadelphia, Pa.
Chapman, Edw. L. (10)	1515 Commerce Tr. Bldg., Kansas City, Mo.
Chenault, John B. (4)	Mayville, Ky.
Chorpening, Ira L. (12)	1026 Orange St., Los Angeles, Calif.
Clement, Frank H. (2)	Box 926, Buffalo, 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)	509 Empire Bldg., Spokane, Wash.
Congdon, Sidney B. (4)	P. O. Box 1058, Pittsburgh, Pa. (Tel. 4323-Dakota St.)
Cooney, Dan H. (7)	331 Federal Bldg., Milwaukee, Wis.
Cooper, Roy A. (10)	202 Barnes Bldg., Muskogee, Okla.
Cooper, Thomas A. (1)	40 Chapel St., Augusta, Me.
Craig, Claude O. (7)	216 Federal Bldg., Des Moines, Iowa.
Crawley, Wm. C. (12) (J.G.)	1103 Alexander Bldg., San Francisco, Calif.
Crossen, Gail W. (6)	504 Post Office Bldg., Atlanta, Ga.
Culver, William A. (7)	720 U. S. Custom House, New York, N.Y.
Cutts, Arthur D. (U)	Room 224 Treasury Dept., Washington, D. C.
Cutts, Leo M. (4)	P. O. Box 1058, Pittsburgh, Pa., (Tel.: 1303 Liverpool 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's Office, Treasury Dept., Washington, D. C.
Davis, Thomas H. (5)	510 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)	201 Capitol Bldg., Cheyenne, Wyo.
Dye, Samuel W. (8) (J.G.)	1310 Federal Reserve Bank Building, St. Louis, Mo.
Dwyer, Thomas R. (9)	416 New York Life Bldg., Minneapolis, Minn.
Embry, Jacob (11)	Care of Branch Federal Reserve Bank, Houston, Texas.
Evans, Clyde J. (6)	1120 Bell Bldg., Montgomery, Ala.
Evans, Wm. C. (11)	332 Post Office Bldg., Amarillo, Texas.
Faris, A. Burton (4)	111 E. Auburn Ave., Cincinnati, Ohio.
Filson, Chas. H. (10)	321 N. First St., Guthrie, Okla.
Fiman, Charles F. (9)	416 New York Life Bldg., Minneapolis, Minn.
Fletcher, Thomas E. (6)	Cordele, Ga.
Folger, Wm. P. (5)	710 National Metropolitan Bank Bldg., Washington, D. C.
Fredlund, John O. (10) (J.G.)	1515 Commerce Tr. Bldg., Kansas City, Mo.
Funsten, Jr., James B. (2)	720 U. S. Custom House, New York, N.Y.
Funsten, Wm. P. (7)	Box 425, Evanston, Ill.
Furbie, Ernest M. (4)	P. O. Box 1058, Pittsburgh, Pa., (Tel.: 801 Wood St., Wilksburg, Pa.)

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
Garrett, Robert D. (R)	Care of Div. of Insolvent National Banks, Office of Controller of Currency, Washington, D. C.
Gilbert, Headley B. (6) (G.)	628 Latreile St., Knoxville, Tenn.
Gilmore, Winfield C. (7)	514 W. North St., Decatur, Ill.
Goodell, George W. (10)	2070 Clermont St., Denver, Colo.
Goodhart, Richard W. (2)	P. O. Box 926, Buffalo, N. Y., (Tel.: 97 Linwood Ave.)
Gough, Eugene H. (12)	310 Central Bldg., Seattle, Wash.
Graham, Chas. S. (2)	720 U. S. Custom House, New York, N.Y.
Gray, Wm. M. (12)	163 Hill St., Ocean Park, Calif.
Greenfield, James B. (7)	Room 605, 79 W. Monroe St., Chicago, Ill.
Griffey, Orville A. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Griswold, Wm. C. (7)	527 Williamson Bldg., Cleveland, Ohio.
Hackney, Wm. N. (10)	Room 2, King Bldg., Norfolk, Neb.
Hamilton, Wm. B. (11)	P. O. Box 222, Brownwood, 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)	1103 Alexander Bldg., San Francisco, Calif.
Hartman, Chas. H. (3)	416 Post Office Bldg., Philadelphia, Pa.
Haugen, Nels E. (7)	2803 Grand Ave., Des Moines, Iowa.
Hedrick, G. C. (11) (J.G.)	312 Magnolia Bldg., Dallas, Texas.
Herdon, James B. Jr., (11)	312 Magnolia Bldg., Dallas, Texas.
Hillard, Walter B. (2)	Hotel Ithaca, Ithaca, N. Y.
Hodgson, R. M.	Care of War-Finance Corp'n, Southern Bldg., Wash., D. C.
Hooper, Marshall (12)	1103 Alexander Bldg., San Francisco, Calif.
Horner, Harry N. (10)	Davis, Okla.
Houston, Robert C. (7)	609 Spencer Ave., Marion, Ind.
Hughes, John P. (9)	405 Northern Pacific Ave., Fargo, N. D.
Hurley, Michael J. (1)	Federal Bldg., Montpelier, Vt.
Hutt, Wm. E. (11)	Sherman, Texas.
Idleman, Perry L. (12)	310 Central Bldg., Seattle, Wash.
James, Arthur L. (12)	1515 10th St., Sacramento, Calif.
Johnson, Carl E. H. (7)	Room 605, 79 W. Monroe St., Chicago, Ill.
Johnson, Robin M. (R)	Care of First Nat'l Bank, Hearne, Tex.
Jorres, Gustave W. (12)	436-437 Hellman Bldg., Los Angeles, Calif.
Joseph, Edward M. (7)	Keegan Apts., 11½ W. Madison St., Evanville, Ill.
Kane, Thos. F. (5)	710 National Metropolitan Bank Bldg., Washington, D. C.
Kelly, Burdette (2)	P. O. Box 324, Kingston, N. Y.
Kennedy, Leon G. (10)	P. O. Box 517, Clinton, Okla.
Klein, Benton (2)	21 Woodlawn Ave., Albany, N. Y.
Knight, Marvin J. (11)	(J. G.) 312 Magnolia Bldg., Dallas, Texas.
Lahman, Howard S. (10)	1515 Commerce Trust Bldg., Kansas City, Mo.
Lamb, Ernest (11)	312 Magnolia Bldg., Dallas, Texas.
Lamm, Foster R. (12) (J.G.)	228 Post Office Bldg., Boise, Idaho.
La Roche, Oscar K. (5)	120 U. S. Custom House, New Orleans, La. (W. F. C.)
Leiburn, Alfred P. (9)	416 New York Life Bldg., Minneapolis, Minn.
Logan, Joseph M. (12)	436-437 Hellman Bldg., Los Angeles, Calif.
Longmoor, Stanley A. (11)	312 Magnolia Bldg., Dallas, Texas.
Lorang, Peter J. (1)	Care of War-Finance Corp'n, Southern Bldg., Wash., D. C.
McBryde, W. Waller (6)	936 First National Bank Bldg., Birmingham, Ala.
McCans, A. B. (11)	312 Magnolia Bldg., Dallas, Texas.
McGrath, John C. (7)	P. O. Box 592, Indianapolis, Ind., (Tel. 1701 College Ave., Harold Apts. No. 1.)
McKee, Herbert J. (4)	527 Williamson Bldg., Cleveland, Ohio.
McKee, Joel S. (4)	P. O. Box 1058, Pittsburgh, Pa., (Tel.: Room 512 Federal Bldg.)
McLean, Chas. H. (1) (J.G.)	310 Central Bldg., Seattle, Wash.
McMullan, J. R. (5)	710 National Metropolitan Bank Bldg., Washington, D. C.
McPike, Ben M. (8)	1052 South First St., Evansville, Ind.
Madland, Leland L. (9)	416 New York Life Bldg., Minneapolis, Minn.
Maguire, Edw. J. (2) (J.G.)	720 U. S. Custom House, New York, N.Y.
Maloney, III, Wm. W. (12)	720 U. S. Custom House, New York, N.Y. (J. G.)
Mann, Stuart H. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Mansfield, Fred S. (11)	312 Magnolia Bldg., Dallas, Texas.
Marcuse, Benjamin (2)	560 W. 144th St., New York, N. Y.
Martin, Leo H. (12)	1103 Alexander Bldg., San Francisco, Calif.
Maxey, Charles T. (12)	406 U. S. Custom House, Portland, Ore., (Tel.: Hotel Cornelius.)
Miles, Albert F. (5) (J.G.)	710 Nat'l Metropolitan Bank Bldg., Washington, D. C.
Millard, Samuel T. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Minor, W. G. (7)	Cannelton, Ind.
Montgomery, Robert (4)	509 Nat'l Bank Bldg., Wheeling, W. Va.
Moon, Earl W. (7)	335 Federal Bldg., Rock Island, Ill.
Moore, George M. (5)	P. O. Box 752, Cumberland, Md. (Tele. Queen City Hotel.)
Moore, Samuel A. (10)	1515 Commerce Tr. Bldg., Kansas City, Mo.
Morgan, Wm. M. (8)	205 Federal Bldg., Louisville, Ky. (Tele. 2009 Kenilworth Ave.)
Mueller, A. M. (10) (J.G.)	1515 Commerce Trust Bldg., Kansas City, Mo.
Noone, D. L. (10)	224 Federal Bldg., Salina, Kan.
Norris, Frank L. (2)	1925 Seventh Ave., New York, N. Y.
Northcutt, V. Huborn (6)	P. O. Box 152, care of F. Clark, Hill Bldg., Jacksonville, Fla.
Otto, Charles C. (12)	1124 Walnut St., South Spokane, Wash.
Parker, Edward F. (1)	45 Milk St., Boston, 9, Mass.
Partridge, Paul (2)	720 U. S. Custom House, New York, N. Y.
Patterson, Bert K. (7)	Room 605, 79 W. Monroe St., Chicago, Ill.
Pearson, Herbert (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Peightel, John C. (8)	639 Delmar Ave., Springfield, Mo.
Penix, Jesse L. (11)	Crawford Apts., Waco, Texas.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.	NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
Peterson, F. Raymond (10).....	1515 Commerce Trust Bldg., Kansas City, Mo.	Stewart, Charles A. (5).....	P. O. Box 63, East Falls, Church, Va.
Potter, Fulton F. (7).....	110 North Adams Ave., Mason City, Iowa.	Storing, Chas. C. (9).....	611 Minnehaha Bldg., Sioux Falls, S. D. (Tele. care of Mr. Brown, 610 Minnehaha Bldg.)
Power, Robert E. (7).....	Room 605, 79 W. Monroe St., Chicago, Ill.	Stuart, Robert K. (7).....	Drawer "N," Sheldon, Iowa, (Tel.: 801 Ninth St.)
Procter, John L. (12).....	P.O. Box 993, Pocatello, Idaho. (Tele. care of M. L. Roberts, 134 So. Garfield Ave.)	Sullenberger, Sam F. (10).....	1515 Commerce Trust Bldg., Kansas City, Mo.
Ramsdell, Paul C. (5).....	710 Nat'l Metropolitan Bank Bldg., Washington, D. C.	Sutton, C. F.....	Honolulu, I. H.
Reed, William H. (10).....	1515 Commerce Tr. Bldg., Kansas City Mo.	Thompson, Allison D. (11).....	207 East Elmira St., San Antonio, Texas.
Regan, Wm. A. (9).....	416 New York Life Bldg., Minneapolis, Minn.	Thompson, K. W. (6).....	P. O. Box 182, Nashville, Tenn.
Reinholdt, Carl A. (8).....	1310 Federal Reserve Bank Bldg., St. Louis, Mo.	Thorn, Leslie D. (11).....	Box 283, Mineola, Texas (Tele.: Min-604)
Ritt, Albert L. (10) (J.G.).....	1515 Commerce Trust Bldg., Kansas City, Mo.	Tucker, Grattan H. (5).....	P. O. Box #62, Raleigh, N. C.
Robb, Ellis D. (2).....	720 U. S. Custom House, New York, N. Y.	Vann, John R. (6).....	504 Post Office Bldg., Atlanta, Ga.
Robinson, E. Robt. (7).....	349 Auburn Ave., Grand Rapids, Mich.	Vaughn, Norman D. (12).....	1107 A. Mattei Bldg., Fresno, Calif.
Rockey, Kenneth H. (2).....	720 U. S. Custom House, New York, N. Y.	Waldron, Walter J. (12).....	1103 Alexander Bldg., San Francisco, Calif.
Roots, J. Oscar (7).....	1515 Commerce Tr. Bldg., Kansas City, Mo.	Walker, Harry W. (7).....	Room 605, 79 W. Monroe St., Chicago, Ill.
Rorebeck, Edwin F. (2).....	Travelers Hotel, Watertown, N. Y.	Watson, Ernest H. (2).....	720 U. S. Custom House, New York, N. Y.
Ryan, Frank J. (1) (J.G.).....	45 Milk St., Boston, 9, Mass.	Whiteman, Horace C. (3).....	P. O. Box 32, Altoona, Pa. (Tel.: 2104 Chestnut St.)
Sawyer, Jr., J. T. (7).....	536 Lake Drive, Apt. 6, Milwaukee, Wis.	Wilde, Max C. (12).....	406 Custom House, Portland, Oregon.
Sawyer, Jr., Lewis M. (12).....	436-437 Hellman Bldg., Los Angeles, Calif.	Williams, C. L. (R).....	Care of Heard National Bank, Jacksonville, Fla.
Schofield, John W. (9).....	1639 Hayworth Ave., Hollywood, Calif.	Williams, F. D. (9).....	8 Montana Bldg., Helena, Mont.
Sheehan, Wm. F. (9).....	3 9th St., South, Fargo, N. D.	Williams, L. H. (9).....	P. O. Box 958 Aberdeer, S. Dak. (Tel.: Care of Paul Keys, Federal Bldg.)
Shively, E. F. (4).....	P. O. Box 463, Columbus, Ohio., (Tel.: 10 14th Ave.)	Williams, R. C. (W. F. C.).....	War Finance Corporation, Southern Bldg., Washington, D. C.
Sisk, Carl M. (3).....	539 Elm St., Reading, Pa., (Tel.: 315 N. 4th St.)	Williams, T. M. (12).....	1103 Alexander Bldg., San Francisco, Calif.
Smiley, Mervale, D. (9).....	416 New York Life Bldg., Minneapolis, Minn.	Willson, Earl V. K. (11).....	Mead Bldg., Rutland, Vt.
Smith A. B. (9).....	3000 James Ave. South, Minneapolis, Minn.	Wilson, Chas. F. (W.).....	Room 217, Treasury Dept., Washington, D. C.
Smith, Clarence F. (W.F.C.).....	War Finance Corp'n, Southern Bldg., Washington, D. C.	Wilson, Edward B. (7).....	3910 Ingersoll Ave., Des Moines, Iowa.
Smith, Geo. F. (3).....	416 Post Office Bldg., Philadelphia, Pa.	Wilson, Robert F. (7).....	P. O. Box 592, Waterloo, Iowa.
Smith, George H. (4).....	P. O. Box 336, West Newton, Pa.	Wilson, Wm. P. (11) (J.G.).....	Suite 312 Magnolia Bldg., Dallas, Texas.
Smith, John H. (9).....	416 New York Life Bldg., Minneapolis, Minn.	Wood, D. R. (5).....	P. O. Bldg., Martinsburg, W. Va. (Tele. 1117 W. King St.)
Smith, Roy (10).....	Federal Bldg., Hastings, Neb.	Woods, J. K. (11).....	Suite 312 Magnolia Bldg., Dallas, Texas.
Smith, Wm. A. (8) (J.G.).....	1310 Federal Reserve Bank Bldg., St. Louis, Mo.	Wright, Irwin D. (9).....	416 New York Life Bldg., Minneapolis, Minn.
Snapp, John W. (5) (J.G.).....	710 Nat'l Metropolitan Bank Bldg., Washington, D. C.	Wylie, Roby. W. (3).....	P. O. Box 244, Williamsport, Pa., (Tel.: Room 20 P. O. Bldg.)
Snyder, Vernon G. (3).....	P. O. Box 231, Sunbury, Pa. (Tele. 33 S. 11th St.)	Young, Wm. R. (8).....	407 Central State Natl. Bank Bldg., Memphis, Tenn.
Stearns, E. Willey (2).....	720 U. S. Custom House, New York, N. Y.	Younger, Cole J. (2).....	720 U. S. Custom House, New York, N. Y.
Stewart, Adelia M.....	Room 217, Treasury Dept., Washington, D. C.		

(a) Omit figure "9" in telegrams. (J. G.) National Bank Examiner, Junior Grade.
NOTE:—Unless otherwise indicated the telegraph address is the same as the mail address.

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 name of city in this list denotes Clearing House examination.

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

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

Aberdeen, S. D.	Cincinnati, Ohio	Greenville, Miss.	Lowell, Mass.	Parsons, Kans.	Seattle, Wash.
Adrian, Mich.	Cleveland, Ohio	Greenville, S. C.	Lynn, Mass.	Paris, Ky.	Sedalia, Mo.
Akron, Ohio	Colo. Spgs., Colo.	Guthrie, Okla.	Macon, Ga.	Pasadena, Cal.	Sherbrooke, Que.
Albany, Ga.	Columbia, S. C.	Hagerstown, Md.	Madison, Wis.	Pasadena, N. J.	Sherman, Tex.
Albany, N. Y.	Columbus, Ga.	Halifax, Nova Scotia	Manhattan, Kan.	Pensacola, Fla.	Sioux City, Ia.
Allentown, Pa.	Columbus, Ohio	Hamilton, Ohio	Manfield, Ohio	Peoria, Ill.	Sioux Falls, S. D.
Altoona, Pa.	Connellsville, Pa.	Hamilton, Ontario	Manches'er, N. H.	Philadelphia, Pa.	South Bend, Ind.
Amarillo, Tex.	Condele, Ga.	Hammond, Ind.	Mason City, Ia.	Phillipsburg, N. J.	Spartansburg, S. C.
Ann Arbor, Mich.	Corsicana, Tex.	Hannibal, Mo.	McAlester, Okla.	Phoenix, Ariz.	Spokane, Wash.
Asheville, N. C.	Dallas, Tex.	Harrisburg, Pa.	Medicine Hat, Alta.	Pine Bluff, Ark.	Springfield, Ill.
Atchison, Kans.	Danville, Ill.	Hartford, Conn.	Memphis, Tenn.	Pittsburg, Kan.	Springfield, Mass.
Atlanta, Ga.	Davenport, Iowa	Hastings, Neb.	Meridian, Miss.	Pittsburg, Pa.	Springfield, Mo.
Augusta, Ga.	Dayton, Ohio	Hawkinsville, Ga.	Minneapolis, Minn.	Pocatello, Ida.	Springfield, Ohio
Aurora, Ill.	Decatur, Ill.	Hazleton, Pa.	Minot, N. D.	Pontiac, Mich.	Stamford, Conn.
Austin, Tex.	Denver, Colo.	Helena, Ark.	Mobile, Ala.	Portland, Me.	Steenbenville,
Bakersfield, Cal.	Des Moines, Iowa	Helena, Mont.	Moline, Ill.	Portland, Ore.	Stockton, Cal.
Baltimore, Md.	Detroit, Mich.	Henderson, Ky.	Montclair, N. J.	Providence, R. I.	Superior, Wis.
Bangor, Me.	Dickinson, N. D.	Holyoke, Mass.	Montgomery, Ala.	Pueblo, Colo.	Syracuse, N. Y.
Bartlesville, Okla.	Dothan, Ala.	Homestead, Pa.	Montreal, Quebec	Quebec, Quebec	Tacoma, Wash.
Battle Creek, Mich.	Dublin, Ga.	Hot Springs, Ark.	Moosic, Pa.	Quincy, Ill.	Tampa, Fla.
Bay City, Mich.	Dubuque, Iowa	Houston, Tex.	Muncie, Ind.	Raleigh, N. C.	Terre Haute, Ind.
Beaumont, Tex.	Duluth, Minn.	Huntington, W. Va.	Muscatoine, Ia.	Reading, Pa.	Texasarkana, Ark.
Bellingham, Wash.	Edmonton, Alta.	Hutchinson, Kans.	Muskogee, Okla.	Red Wing, Minn.	Toledo, Ohio
Berkeley, Cal.	Elberton, Ga.	Indianapolis, Ind.	Nashville, Tenn.	Regina, Sask.	Topeka, Kan.
Billings, Mont.	El Paso, Tex.	Jackson, Mich.	Nebraska City, Neb.	Reno, Nev.	Teronto, Ontario
Binghamton, N. Y.	Emporia, Kan.	Jacksonville, Fla.	New Albany, Ind.	Richmond, Va.	Trenton, N. J.
Birmingham, Ala.	Enid, Okla.	Jacksonville, Ill.	Newark, N. J.	Ritzville, Wash.	Tucson,
Bismark, N. D.	Ennis, Tex.	Jamestown, N. Y.	New Bedford, Mass.	Roanoke, Va.	Tulsa, Okla.
Bloomington, Ill.	Erie, Pa.	Jamestown, N. D.	New Brighton, Pa.	Rochester, Minn.	Twin Falls, Ida.
Boise, Ida.	Estherville, Ia.	Johnstown, Pa.	New Castle, Pa.	Rochester, N. Y.	Valdosta, Ga.
Boston, Mass.	Eugene, Ore.	Joplin, Mo.	New Haven, Conn.	Rockford, Ill.	Vancouver, Br. Col.
Bowling Green, Ky.	Evansville, Ind.	Kalamazoo, Mich.	Newnan, Ga.	Rock Island, Ill.	Vicksburg, Miss.
Brandon, Man.	Fall River, Mass.	Kansas City, Kan.	New Orleans, La.	Rocky Mount, N. C.	Victoria, Br. Col.
Blanford, Ont.	Fairbalt, Minn.	Kansas City, Mo.	Newport News, Va.	Rome, Ga.	Waco, Tex.
Brookfield, Mo.	Fargo, N. D.	Knoxville, Tenn.	New York, N. Y.	Roswell, N. M.	Washington, D. C.
Brunswick, Ga.	Flint, Mich.	LaCrosse, Wis.	Norfolk, Va.	Sacramento, Cal.	Washington, Ga.
Buffalo, N. Y.	Fort Wayne, Ind.	Lancaster, Pa.	Norristown, Pa.	Saginaw, Mich.	Waterbury, Conn.
Butler, Pa.	Fort William, Ont.	Lansing, Mich.	Oakland, Cal.	Saint John, N. B.	Waterloo, Ia.
Calgary, Alberta	Fort Worth, Tex.	La Salle, Ill.	Ocala, Fla.	Saint Joseph, Mo.	Webster City, Ia.
Camden, N. J.	Franklin, Pa.	Leavenworth, Kan.	Oelwein, Ia.	Saint Louis, Mo.	Wheeling, W. Va.
Canton, Ohio	Frederick, Md.	Lebanon, Pa.	Orden, Utah	Saint Paul, Minn.	Wichita, Kan.
Cape Girardeau, Mo.	Fremont, Neb.	Lethbridge, Alta.	Oil City, Pa.	Salisbury, N. C.	Wilkesbarre, Pa.
Casper, Wyo.	Fresno, Cal.	Lewistown, Mont.	Okla.	Salt Lake City, Utah	Williamsport, Pa.
Cedar Rapids, Ia.	Gainesville, Fla.	Lexington, Ky.	Omaha, Neb.	San Antonio, Tex.	Wilmington, Del.
Charleston, S. C.	Galveston, Tex.	Lima, Ohio	Orange, N. J.	San Bernardino Cal.	Wilmington, N. C.
Charleston, W. Va.	Gary, Ind.	Lincoln, Ill.	Oranburg, S. C.	San Diego, Cal.	Winnipeg, Man.
Charlotte, N. C.	Gastonia, N. C.	Lincoln, Neb.	Osage, Ia.	San Francisco, Cal.	Winona, Minn.
Chattanooga, Tenn.	Glasgow, Ky.	Little Rock, Ark.	Oskosh, Wis.	San Jose, Cal.	Worcester, Mass.
Cheraw, S. C.	Grand Forks, N. D.	London, Ontario	Ottawa, Ontario	Santa Barbara, Cal.	Yakima, Wash.
Chester, Pa.	Grand Island, Neb.	Long Beach, Cal.	Owensboro, Ky.	Santa Monica, Cal.	York, Pa.
Chester, S. C.	Grand Rapids, Mich.	Lorain, Ohio	Palestine, Tex.	Saskatoon, Sask.	Youngstown, Ohio
Cheyenne, Wyo.	Great Falls, Mont.	Los Angeles, Cal.		Savannah, Ga.	Zanesville, Ohio
Chicago, Ill.	Greensboro, N. C.	Louisville, Ky.		Scranton, Pa.	
Chillicothe, Mo.	Greensburg, Pa.				

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



Reserve Cities

- | | |
|--------------------------|-----------------------------|
| Albany, N. Y. | Milwaukee, Wis. |
| 6. Atlanta, Ga. | 9. Minneapolis, Minn. |
| Br.5. Baltimore, Md. | Muskogee, Okla. |
| Br.6. Birmingham, Ala. | Br.6. Nashville, Tenn. |
| 1. Boston, Mass. | Br.6. New Orleans, La. |
| Brooklyn, N. Y. | Oakland, Cal. |
| Br.2. Buffalo, N. Y. | Ogden, Utah |
| Cedar Rapids, Iowa | Br.10. Oklahoma City, Okla. |
| Charleston, S. C. | Br.10. Omaha, Neb. |
| Chattanooga, Tenn. | Peoria, Ill. |
| Br.4. Cincinnati, O. | 3. Philadelphia, Pa. |
| 4. Cleveland, O. | Br.4. Pittsburgh, Pa. |
| Columbus, O. | Br.12. Portland, Ore. |
| 11. Dallas, Texas | Pueblo, Colo. |
| Br.10. Denver, Colo. | 5. Richmond, Va. |
| Des Moines, Iowa | St. Joseph, Mo. |
| Br.7. Detroit, Mich. | 8. St. Louis, 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. |
| Br.8. Memphis, Tenn. | |

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.*

..... *Comptroller of the Currency.*

EDMUND PLATT, *Vice-Governor*

ADOLPH C. MILLER

CHARLES S. HAMLIN

JOHN R. MITCHELL

W. 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.*

WALTER WYATT, *General Counsel.*

WALTER W. STEWART, *Director, Division of
Analysis and Research.*

M. JACOBSON, *Statistician.*

E. A. GOLDENWEISER, *Associate Statis-
tician.*

E. L. SMEAD, *Chief, Division of Bank
Operations.*

FEDERAL ADVISORY COUNCIL—(1923)

ALFRED L. AIKEN, Boston, District No. 1

PAUL M. WARBURG, New York, District No. 2
Vice-President.

LEVI L. RUE, Philadelphia, District No. 3
President.

CORLISS E. SULLIVAN, Cleveland, District
No. 4

JOHN M. MILLER, JR.,
Richmond, District No. 5

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

JOHN J. MITCHELL, Chicago, District No. 7

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

GEORGE H. PRINCE,
Minneapolis, District No. 9

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

R. L. BALL, Dallas, District No. 11

D. W. TWOHY, San Francisco, 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 388; State Banks 40.

DIRECTORS

CLASS A:—THOMAS P. BEAL (1923), Boston; F. S. CHAMBERLAIN (1925), New Britain, Conn.; EDWARD S. KENNARD (1925), Rumford, Maine.

CLASS B:—E. R. MORSE (1925), 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 (1925), Providence, R. I.; ALLEN HOLLIS (1924), Concord, N. H., *Deputy Chairman*.

ALFRED L. AIKEN, Boston, Mass., *Member Federal Advisory Council*.

OFFICERS

FREDERIC H. CURTISS, *Chairman and Federal Reserve Agent*; W. P. G. HARDING, *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	\$ 8,126,000
Surplus	16,483,000
Government deposits	119,000
Due to members—reserve account	124,810,000
Other deposits	869,000
Total deposits	125,798,000
Federal Reserve notes in actual circulation	211,213,000
Federal Reserve bank notes in circulation, net liability...	150,000
Deferred availability items	55,609,000
All other liabilities	2,052,000
TOTAL LIABILITIES	419,430,000

RESOURCES

Gold and gold certificates	\$ 15,984,000
Gold settlement fund, F. R. Board	28,827,000
Gold with Federal Reserve Agents	150,228,000
Gold redemption fund	9,074,000
Legal tender notes, silver, etc.	7,937,000
Total reserve	\$212,045,000
Bills discounted—secured by Government obligations	25,036,000
Bills discounted—all others	44,935,000
Bills bought in open market	25,706,000
U. S. Bonds and Notes	7,282,000
U. S. certificates of indebtedness—One year certificates (Pittman act)	750,000
U. S. certificates of indebtedness—all others	24,054,000
Bank premises	5,251,000
Five per cent redemption fund against Federal Reserve bank notes	422,000
Uncollected items	73,504,000
All other resources	446,000
TOTAL RESOURCES	\$419,431,000

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

<i>Class</i>	<i>Group</i>		<i>Term Expires Dec. 31</i>	<i>Class</i>	<i>Group</i>		<i>Term Expires Dec. 31</i>
A	1	GATES W. MCGARRAH, New York City Chairman, The Mechanics and Metals National Bank	1925	B	2	RICHARD H. WILLIAMS, Madison, N. J. Williams & Peters, New York City	1923
A	2	ROBERT H. TREMAN, Ithaca, N. Y. President, The Tompkins County National Bank	1923	B	3	FRANK L. STEVENS, North Hoosick, N. Y. President Stevens and Thompson, Inc.	1924
A	3	CHARLES SMITH, Oneonta, N. Y. President, The Citizens National Bank	1924	C		PIERRE JAY, New York City, <i>Chairman</i> .	1925
B	1	OWEN D. YOUNG, New York City Chairman General Electric Company	1925	C		WILLIAM L. SAUNDERS, Plainfield, N. J., <i>Deputy Chairman</i> . Chairman Ingersoll-Rand Company	1923
				C		CLARENCE M. WOOLLEY, New York City President American Radiator Co.	1924

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>	JAY E. CRANE, <i>Assistant Secretary</i>
J. HERBERT CASE, <i>Deputy Governor</i>	EDWIN R. KENZEL, <i>Deputy Governor</i>	L. RANDOLPH MASON, <i>General Counsel</i>
LOUIS F. SAILER, <i>Deputy Governor</i>	DUDLEY H. BARROWS, <i>Secretary</i>	JESSE H. PHILBIN, <i>Ass't. Gen. Counsel</i>

SENIOR OFFICERS

GILBERT E. CHAPIN, <i>Controller of Loans</i>	JOSEPH D. HIGGINS, <i>Controller at Large</i>
RAY M. GIDNEY, <i>Controller at Large</i>	J. WILSON JONES, <i>Controller of Administration</i>
ARTHUR W. GILBERT, <i>Controller of Cash and Controller of Collections</i>	EDWIN R. KENZEL, <i>Controller of Investments. Protem.</i>
LAURENCE H. HENDRICKS, <i>Controller of Fiscal Agency Functions</i>	LESLIE R. ROUNDS, <i>Controller of Accounts</i>

JUNIOR OFFICERS

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

AUDITOR	FRANCIS OAKEY, <i>General Auditor</i>	EDWARD L. DODGE, <i>Manager, Auditing Department</i>
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FEDERAL RESERVE AGENT

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

CARL SNYDER, *General Statistician*

WILLIAM H. DILLISTIN, *Manager, Bank Examinations Department* W. RANDOLPH BURGESS, *Mgr., Reports Dept.*

BUFFALO BRANCH. (Transit Number 10-26)

DIRECTORS

E. J. BARCALO, Buffalo, N. Y.	JOHN A. KLOEPFER, Buffalo, N. Y.	ELLIOTT C. McDOUGAL, Buffalo, N. Y.
FRED J. COE, Niagara Falls, N. Y.	THOMAS E. LANNIN, Rochester, N. Y.	HARRY T. RAMSDALL, Buffalo, N. Y.
	WALTER W. SCHNECKENBURGER, <i>Manager</i> , Buffalo, N. Y.	

OFFICERS

WALTER W. SCHNECKENBURGER, <i>Manager</i>	HALSEY W. SNOW, JR., <i>Cashier</i>	CLIFFORD L. BLAKESLEE, <i>Asst. Cashier</i>
	ELMER L. THEOBALD, <i>Assistant Cashier</i>	

LIABILITIES

Capital paid in	\$ 28,688,000
Surplus	60,197,000
Government deposits	979,000
Due to members—reserve account	707,106,000
All other deposits	12,251,000
Total deposits	720,336,000
Federal Reserve notes in actual circulation	599,001,000
Federal Reserve bank notes in circulation, net liability	2,450,000
Deferred availability items	113,477,000
All other liabilities	6,531,000

RESOURCES

Gold and gold certificates	\$121,730,000
Gold settlement fund F. R. Board	186,672,000
Gold with Federal Reserve Agents	709,059,000
Gold redemption fund	10,919,000
Legal tender notes, silver, etc.	27,602,000
Total reserves	\$ 1,055,982,000
Bills discounted—secured by Government obligations	125,487,000
Bills discounted—all others	19,323,000
Bills bought in open market	45,790,000
U. S. Bonds and Notes	41,497,000
U. S. certificates of indebtedness.—One year certificates (Pittman Act)	3,000,000
Certificates of indebtedness—all others	72,190,000
Bank premises	10,760,000
Five per cent redemption fund against Federal Reserve bank notes	149,000
Uncollected items	154,328,000
All other resources	2,175,000

TOTAL LIABILITIES \$1,530,680,000

TOTAL RESOURCES \$1,530,680,000

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 658; State Banks 58.

DIRECTORS

CLASS A:—JOS. WAYNE, JR. (1923), Philadelphia; FRANCIS DOUGLAS (1924), Wilkes Barre, Pa.; JOHN C. COSGROVE (1925), Hastings, Pa.

CLASS B:—ALBA B. JOHNSON (1925), 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 (1925), 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, W. J. DAVIS, JAMES M. TOY, R. M. MILLER, Jr., F. W. LABOLD and S. R. EARL.

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	
Capital paid in	\$ 9,327,000
Surplus fund	17,945,000
Government deposits	761,000
Due to members—reserve account	112,257,000
All other deposits	766,000
Total deposits	113,784,000
Federal Reserve notes in actual circulation	221,536,000
Federal Reserve bank notes in circulation, net liability	76,000
Deferred availability items	50,659,000
All other liabilities	2,300,000

TOTAL LIABILITIES.....\$415,627,000

RESOURCES	
Gold coin and certificates	\$ 19,256,000
Gold settlement fund, F. R. Board	12,909,000
Gold with Federal Reserve Agents	186,110,000
Gold redemption fund	4,925,000
Legal tender notes, silver, etc.	13,887,000
Total cash reserve	\$237,087,000
Bills discounted—secured by Government obligations	39,618,000
Bills discounted—all others	14,020,000
Bills bought in open market	22,817,000
U. S. bonds and notes	24,325,000
U. S. certificates of indebtedness—One year certificates (Pittman Act)	500,000
U. S. Gov. certificates of indebtedness—all others	17,750,000
Bank premises	639,000
Uncollected items	58,364,000
Five per cent redemption fund against Federal Reserve bank notes	75,000
All other resources	432,000

TOTAL RESOURCES.....\$415,627,000

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 767; State Banks 118.

DIRECTORS

CLASS A:—ROBERT WARDROP (1923), Pittsburgh; CHESS LAMBERTON (1925), Franklin, Pa.; O. N. SAMS, (1924), Hillsboro, Ohio.

CLASS B:—THOS. A. COMBS (1923), Lexington, Ky.; R. P. WRIGHT (1925), Erie, Pa.; JOHN STAMBAUGH, (1924), Youngstown, Ohio.

CLASS C:—DAVID C. WILLS (1923), Cleveland, *Chairman of Board*; L. B. WILLIAMS, (1925), 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

T. J. DAVIS, 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, JOHN R. McCUNE, GEORGE DE CAMP, Pittsburgh, Pa.

LIABILITIES	
Capital paid in	\$ 11,708,000
Surplus fund	22,509,000
Government deposits	123,000
Due to members—reserve account	151,807,000
All other deposits	1,543,000
Total Deposits	\$153,473,000
Federal Reserve notes in actual circulation	257,372,000
Federal Reserve bank notes in circulation, net liability...	444,000
Deferred availability items	60,901,000
All other liabilities	2,946,000
TOTAL LIABILITIES	\$509,353,000

RESOURCES	
Gold coin and certificates	\$ 13,338,000
Gold settlement fund	84,638,000
Gold with Federal Reserve Agents	183,086,000
Gold redemption fund	4,764,000
Legal tender notes, silver, etc.	5,050,000
Total reserve	\$290,876,000
Bills discounted—secured by Government obligations	28,147,000
Bills discounted—all other	22,534,000
Bills bought in open market	53,302,000
U. S. Bonds and Notes	11,896,000
U. S. certificates of indebtedness—One year certificates (Pittman act)	500,000
U. S. certificates of indebtedness—all others	19,827,000
Bank premises	7,043,000
Five per cent redemption fund against Federal Reserve bank notes	89,000
Uncollected items	74,612,000
All other resources	527,000
TOTAL RESOURCES	\$509,353,000

DISTRICT No. 5—Bank Located at Richmond. (Transit Number 68-3) (9th & Franklin Sts.)

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 563; State Banks 68.

DIRECTORS

CLASS A:—JOHN F. BRUTON (1925), 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 (1925), Washington, D. C.

CLASS C:—CALDWELL HARDY (1923), Richmond, *Chairman of Board*; ROBERT LASSITER (1925), Charlotte, N. C.; FREDERIC A. DELANO (1924), Washington, D. C.

JOHN M. MILLER, Jr. *Member Federal Advisory Council*, Richmond, Va.

OFFICERS

CALDWELL HARDY, *Chairman of Board and Federal Reserve Agent*; J. G. FRY, *Assistant Federal Reserve Agent*; R. H. LEE, *Assistant Federal Reserve Agent*; GEORGE J. SEAY, *Governor*; CHAS. A. PEPLE, *Deputy Governor*; R. H. BROADDUS, *Deputy Governor*; ALBERT S. JOHNSTONE, *Assistant to the Governor*; J. S. WALDEN, Jr., *Assistant to the Governor*; GEORGE H. KEESEE, *Cashier*; C. V. BLACKBURN, *Assistant Cashier*; THOMAS MARSHALL, Jr., *Assistant Cashier*; W. W. DILLARD, *Assistant Cashier*; EDWARD WALLER, Jr., *Assistant Cashier*; GEORGE S. SLOAN, *Assistant Cashier*; MAXWELL G. WALLACE, *Counsel*; E. G. GRADY, *Controller of Accounts*; J. T. GARRETT, *Manager Bank Relations Department*, HUGH LEACH, *Auditor*.

BALTIMORE BRANCH. (Transit Number 7-27) (South and Redwood Sts.)

A. H. DUDLEY, *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*.

DIRECTORS

A. H. DUDLEY, H. B. WILCOX, CARTER G. OSBURN, WALDO NEWCOMER, and WILLIAM INGLE, Balt.

LIABILITIES	
Capital paid in	\$ 5,595,000
Surplus	11,030,000
Government deposits	336,000
Due to members—reserve account	59,123,000
All other deposits	752,000
Total deposits	\$60,211,000
Federal Reserve notes in actual circulation	103,398,000
Federal Reserve bank notes in circulation, net liability...	914,000
Deferred availability items	44,959,000
All other liabilities	1,348,000
TOTAL LIABILITIES	\$227,455,000

RESOURCES	
Gold and gold certificates	\$ 5,549,000
Gold settlement fund, F. R. Board	14,583,000
Gold with Federal Reserve Agents	65,003,000
Gold redemption fund	4,061,000
Legal tender notes, silver, etc.	9,329,000
Total reserve	\$ 98,525,000
Bills discounted—secured by Government obligations	25,024,000
Bills discounted—all other	31,813,000
Bills bought in open market	1,614,000
U. S. Bonds and Notes	1,241,000
U. S. certificates of indebtedness—One year certificates (Pittman act)	1,360,000
Other certificates	6,000,000
Bank premises	2,571,000
Uncollected items	58,543,000
Five per cent redemption fund against Federal Reserve bank notes	188,000
All other resources	696,000
TOTAL RESOURCES	\$227,455,000

FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 389; State Banks 142.

DIRECTORS

CLASS A:—JOHN K. OTTLEY (1924) Atlanta, Ga.; OSCAR NEWTON (1925), 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 (1925), Nashville, Tenn.

CLASS C:—JOS. A. McCORD (1923), Atlanta, *Chairman of Board*; W. H. KETTIG (1925), *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 and Federal Reserve Agent*; L. C. ADELSON, *Deputy Governor*; J. L. CAMPBELL, *Deputy Governor*; W. H. KETTIG, *Deputy Chairman*; 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*; W. H. TOOLE, *Manager Fiscal Agent Department*.

FEDERAL RESERVE AGENT DEPARTMENT

JOS. A. McCORD, *Federal Reserve Agent*; WARD ALBERTSON, *Assistant Federal Reserve Agent*; W. S. JOHNS, *Assistant Federal Reserve Agent*, (*In Charge of Examinations*.)

RANDOLPH & PARKER, *General Counsel*.

BIRMINGHAM BRANCH. (Transit Number 61-18)

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

DIRECTORS

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

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 SAUSSY, C. P. KENDALL, and GILES L. WILSON, Jacksonville.

NASHVILLE BRANCH. (Transit Number 87-10)

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

DIRECTORS

W. H. HARTFORD, *Chairman*; J. E. CALDWELL, E. A. LINDSEY, and P. M. DAVIS, Nashville.
T. A. EMBRY, Winchester.

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*; P. J. PROSSER, JR., *Assistant Cashier*; LAWSON BROWN, *Assistant Federal Agent*.

DIRECTORS

P. H. SAUNDERS, New Orleans, *Chairman*; A. P. BUSH, Mobile, Ala.; J. E. BOUDEN, Jr., New Orleans; LEON C. SIMON, New Orleans, La.; R. S. HECHT, New Orleans, La.; F. W. FOOTE, Hattiesburg, Miss.; JAS. P. BUTLER, JR., New Orleans, La.

SAVANNAH AGENCY. (Transit Number 38-49)

R. N. GROOVER, *Acting Manager*; D. E. AVERY, *Acting Assistant Manager*.

LIABILITIES

Capital paid in	\$ 4,309,000
Surplus	9,114,000
Government deposits	458,000
Due to members—reserve account	55,253,000
All other deposits	527,000
Total deposits	56,238,000
Federal Reserve notes in actual circulation	129,493,000
Federal Reserve bank notes in circulation, net liability	349,000
Deferred availability items	19,702,000
All other liabilities	1,391,000

TOTAL LIABILITIES

RESOURCES

Gold and gold certificates	\$ 5,542,000
Gold settlement fund, F. R. Board	24,769,000
Gold with Federal Reserve Agents	103,668,000
Gold redemption fund	2,489,090
Legal tender notes, silver, etc.	4,936,000
Total reserve	\$141,404,000
Bills discounted—secured by Government obligations	3,036,000
Bills discounted—all other	26,632,000
Bills bought in open market	10,579,000
U. S. bonds and notes	143,000
U. S. certificates of indebtedness—one year certificated (Pittman act)	499,000
U. S. certificates of indebtedness all — others	2,031,000
Bank premises	2,110,000
Uncollected items	33,340,000
Five per cent redemption fund against Federal Reserve bank notes	468,000
Other resources	354,000

TOTAL RESOURCES

FEDERAL RESERVE BANK INFORMATION

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

(230 La Salle 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

Class A—Directors

ELBERT L. JOHNSON, Waterloo, Iowa (1923)
GEORGE M. REYNOLDS, Chicago, Ill. (1924)
CHARLES H. MCNIDER, Mason City, Iowa (1925)

Class B—Directors

AUGUST H. VOGEL, Milwaukee, Wis. (1924)
STANFORD T. CRAPO, Detroit, Mich. (1925)

Class C—Directors

JAMES SIMPSON, Chicago, Ill. (1923)
WILLIAM A. HEATH, Evanston, Ill. (1924)
FRANK C. BALL, Muncie, Ind. (1925)

Officers

WILLIAM A. HEATH, Chairman and Federal Reserve Agent.
JAMES SIMPSON, Deputy Chairman
WALTER F. McLALLEN, Secretary

Division of Issue

WALTER F. McLALLEN, Asst. Federal Reserve Agent.

Division of Examinations

WILLIAM H. WHITE, Assistant Federal Reserve Agent, Manager
CHARLES G. RUTLEDGE, Acting Assistant Federal Reserve Agent

Division of Bank Relations

EVERETT L. HARRIS, Manager

Division of Statistics and Analysis

FRANK M. HUSTON, Manager

Division of Audit

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

Counsel

CHARLES L. POWELL

Member Federal Advisory Council

JOHN J. MITCHELL, Chicago, Ill.

Banking Officials

JAMES B. McDUGAL, Governor
JOHN 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
ALLEN R. LeROY, Manager, Loans (Iowa)
RALPH H. BUSS, Manager, Loans (Michigan and Wisconsin) 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.
IRVING FISCHER, 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

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	\$ 14,772,000
Surplus	29,025,000
Government deposits	384,000
Due to members—reserve account	264,175,000
All other deposits	3,252,000
Total deposits	\$267,811,000
Federal Reserve notes in actual circulation	428,298,000
Federal Reserve bank notes in circulation, net liability...	1,269,000
Deferred availability items	67,447,000
All other liabilities	3,668,000
TOTAL LIABILITIES	\$812,290,000

RESOURCES

Gold and gold certificates	\$ 50,724,000
Gold settlement fund, F. R. Board	47,795,000
Gold with Federal Reserve Agents	405,216,000
Gold redemption fund	7,542,000
Legal tender notes, silver, etc.	18,575,000
Total reserve	\$ 529,852,000
Bills discounted—secured by Government obligations	29,106,000
Bills discounted—all other	58,994,000
Bills bought in open market	11,762,000
U. S. bonds and notes	7,270,000
U. S. certificates of indebtedness—One year certificates (Pittman act)	1,667,000
U. S. certificates of indebtedness—all others	70,452,000
Bank premises	7,781,000
Uncollected items	93,849,000
Five per cent redemption fund against Federal Reserve bank notes	665,000
All other resources	892,000
TOTAL RESOURCES	\$812,290,000

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 489; State Banks 121.

DIRECTORS

CLASS A:—JOHN G. LONSDALE (1923), St. Louis; J. C. UTTERBACK (1924), Paducah, Ky.; JOHN C. MARTIN (1925), Salem, Ill.

CLASS B:—ROLLA WELLS (1924), St. Louis; WILLIAM B. PLUNKETT (1925), 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 (1925), 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. HAILL, J. W. RINKLEFF, W. H. GLASGOW, S. F. GILMORE, E. C. ADAMS, and F. N. HALL, *Assistant Cashiers*; E. J. NOVY, *General Auditor*; H. L. TRAFTON, A. E. DEBRECHT, E. I. NOWOTNY, L. A. MOORE, C. E. MARTIN, and L. T. WALKER, *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, JOHN M. DAVIS, J. E. ENGLAND, Jr., C. S. McCAIN 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

Capital paid in	\$ 4,813,000
Surplus fund	9,388,000
Government deposits	1,282,000
Due to members—reserve account	71,362,000
All other deposits	2,154,000
Total deposits	74,799,000
Federal Reserve notes in actual circulation	97,272,000
Federal Reserve bank notes in circulation, net liability ..	457,000
Deferred availability items	40,694,000
All other liabilities	1,232,000
TOTAL LIABILITIES	228,655,000

RESOURCES

Gold and gold certificates	\$ 2,443,000
Gold settlement fund, F. R. Board	17,433,000
Gold with Federal Reserve Agents	72,522,000
Gold redemption fund	2,345,000
Legal tender notes, silver, etc.	8,158,000
Total reserve	\$102,901,000
Bills discounted—Secured by Government obligations	16,549,000
Bills discounted—all other	13,638,000
Bills bought in open market	12,623,000
United States Bonds and Notes	16,765,000
U. S. certificates of indebtedness—One year certificates (Pittman act)	571,000
U. S. certificates of indebtedness—all others	13,781,000
Bank premises	971,000
Uncollected items	50,454,000
Five per cent redemption fund against Federal Reserve bank notes	213,000
All other resources	379,000
TOTAL RESOURCES	\$228,655,000

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 877; State Banks 137.

GEORGE H. PRINCE, *Member Federal Advisory Council*, St. Paul, Minn.

DIRECTORS

CLASS A:—THEODORE WOLD (1925), Minneapolis; J. C. BASSETT (1923), Aberdeen, S. D.; W. C. McDOWELL, (1924), Marion, N. Dak.

CLASS B:—F. R. BIGELOW (1925), St. Paul; N. B. HOLTER (1923), Helena, Mont.; F. P. HIXON (1924), La Crosse, Wis.

CLASS C:—JOHN H. RICH (1923), Minneapolis, *Chairman of Board and Federal Reserve Agent*; HOMER P. CLARK (1924), *Deputy Chairman*, St. Paul; GEO. W. McCORMICK (1925), Menominee, Mich.

OFFICERS

JOHN H. RICH, *Chairman and Federal Reserve Agent*; HOMER P. CLARK, *Deputy Chairman*; CURTIS L. MOSHER, *Secretary Board of Directors and Assistant Federal Reserve Agent*; J. F. EBERSOLE, *Assistant Federal Reserve Agent*; HARRY YAEGER, *Field Representative*; FRED M. BAILEY, *Manager Bank Examination Department*; R. A. YOUNG, *Governor*; W. B. GEERY, *Deputy Governor*; S. S. COOK, *Deputy Governor*; F. C. DUNLOP, *Controller*; B. V. MOORE, *Cashier*; GRAY WARREN, *Assistant Cashier*; L. E. RAST, *Assistant Cashier*; H. C. CORE, *Assistant Cashier*; ANDREAS UELAND, *Legal Counsel*.

MEMBER OF FEDERAL ADVISORY COUNCIL

GEORGE H. PRINCE, *Chairman Board of Directors*, Merchants National Bank, St. Paul, Minn.

HELENA BRANCH. (Transit Number 93-26)

DIRECTORS

T. A. MARLOW, Helena, *Chairman*; LEE M. FORD, Great Falls; R. O. KAUFMAN, Helena; C. J. KELLY, Butte; H. W. ROWLEY, Billings.

OFFICERS

H. L. ZIMMERMAN, *Assistant Federal Reserve Agent and Auditor*; R. E. TOWLE, *Manager*; H. F. BROWN, *Cashier*; R. E. SCHUMACHER, *Assistant Cashier*; T. B. WEIR, *Legal Counsel*.

LIABILITIES		RESOURCES	
Capital paid in	\$ 3,535,000	Gold and gold certificates	\$ 7,581,000
Surplus	7,468,000	Gold settlement board, Federal Reserve Board	22,493,000
Government deposits	693,000	Gold with Federal Reserve Agents	46,372,000
Due to members—reserve account	47,914,000	Gold redemption fund	3,593,000
All other deposits	969,000	Legal tender notes, silver, etc.	803,000
Total deposits	49,576,000		
Federal Reserve notes in actual circulation	60,027,000	Total reserve	\$ 80,842,000
Federal Reserve bank notes in circulation, net liability ..	115,000	Bills discounted—secured by Government obligations	2,177,000
Deferred availability items	16,106,000	Bills discounted—all other	18,902,000
All other liabilities	1,588,000	U. S. bonds and notes	11,109,000
		Bank premises	1,057,000
		U. S. certificates of indebtedness—One year certificates (Pittman act)	500,000
		U. S. certificates of indebtedness—all others	2,499,000
		Municipal Warrants	40,000
		Uncollected items	19,362,000
		Five per cent redemption fund against Federal Reserve bank notes	196,000
		All other resources	1,781,000
TOTAL LIABILITIES	\$138,415,000	TOTAL RESOURCES	\$138,415,000

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 1108; State Banks 43.

DIRECTORS

CLASS A:—E. E. MULLANEY (1923), Hill City, Kan.; J. C. MITCHELL (1924), Denver, Colo.; FRANK W. SPONSIBLE (1925), Paolo, Kan.

CLASS B:—HARRY W. GIBSON, (1923), Muskogee, Okla.; THOS. C. BYRNE (1924), Omaha, Neb.; M. L. MCCLURE (1925), Kansas City, Mo.

CLASS C:—ASA E. RAMSAY (1923), Kansas City, *Chairman of Board and Federal Reserve Agent*; HEBER HORD, (1924) Central City, Neb., *Vice Chairman of Board*; FRED O. ROOF (1923), Denver, Colo.

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

OFFICERS

ASA E. RAMSAY, *Federal Reserve Agent*; C. K. BOARDMAN, *Secretary and Asst. Federal Reserve Agent*; W. J. BAILEY, *Governor*; C. A. WORTHINGTON, *Deputy Governor*; J. W. HELM, *Cashier*.

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

S. A. WARDELL, *Auditor*; WALTER ROBINSON, *Manager, Department of Examination*.

DENVER BRANCH (Transit Number 23-19)

(16th & Lawrence)

C. A. BURKHARDT, *Manager*; JOS. E. OLSON, *Cashier*; A. J. CONWAY, *Assistant Cashier*; R. W. SMITH, *Branch Auditor*.

DIRECTORS

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

OMAHA BRANCH (Transit Number 27-12)

(1219 Farnam St.)

L. H. EARHART, *Manager*; G. A. GREGORY, *Cashier*; WM. PHILLIPS, and W. D. LOWER, *Assistant Cashiers*; J. W. JONES, *Branch Auditor*.

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)

(2nd & Broadway)

C. E. DANIEL, *Manager*; R. O. WUNDERLICH, *Cashier*; R. L. MATHES, *Assistant Cashier*; OLIVER A. LEAMON, *Branch Manager*.

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	\$ 4,593,000	Gold and gold certificates	\$ 2,661,000
Surplus fund	9,646,000	Gold settlement fund, F. R. B'd	29,405,000
Government deposits	862,000	Gold with Federal Reserve Agents	52,250
Due to members—reserve account	80,608,000	Gold redemption fund	2,323,000
All other deposits	3,085,000	Legal tender notes, silver, etc.	3,160,000
Total deposits	\$84,555,000	Total reserve	\$ 89,799,000
Federal Reserve notes in actual circulation	72,230,000	Bills discounted—secured by Government obligations	9,767,000
Federal Reserve bank notes in circulation, net liability ..	3,034,000	Bills discounted—all other	20,669,000
Deferred availability items	43,652,000	Bills bought in open market	402,000
All other liabilities	1,574,000	U. S. Bonds and Notes	27,418,000
TOTAL LIABILITIES	\$219,314,000	U. S. certificates of indebtedness—One year certificates (Pittman Act)	821,000
		U. S. certificates of indebtedness—all others	12,647,000
		Bank premises	5,169,000
		Uncollected items	51,577,000
		Five per cent redemption fund against Federal Reserve bank notes	200,000
		All other resources	845,000
		TOTAL RESOURCES	\$219,314,000

FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 664; State Banks 197.

DIRECTORS

CLASS A:—J. T. SCOTT (1924), Houston, Tex.; HOWELL E. SMITH, (1923), McKinney, Tex.; W. H. PATRICK (1925), Clarendon, Tex.

CLASS B:—MARION SANSOM (1925), Ft. Worth, Texas; FRANK KELL (1924), Wichita Falls, Texas; J. J. CULBERTSON (1923), Paris, Texas.

CLASS C:—A. B. NEWSOME (1924), *Acting Chairman of Board and Federal Reserve Agent*; CLARENCE E. LENZ (1923), Dallas.

OFFICERS

W. B. NEWSOME, *Acting Federal Reserve Agent*; 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*; 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, E. M. HURD, A. P. COLES, and W. W. TURNEY, El Paso.

HOUSTON BRANCH. (Transit Number 35-4)

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

DIRECTORS

FLOYD IKARD, E. F. GOSSETT, GUY M. BRYAN, FRANK ANDREWS, and R. M. FARRAR of Houston,

LIABILITIES	
Capital paid in	\$ 4,195,000
Surplus fund	7,394,000
Government deposits	1,076,000
Due to members—reserve account	52,499,000
All other deposits	583,000
Total deposits	54,158,000
Federal Reserve notes in actual circulation	39,685,000
Federal Reserve bank notes in circulation—net liability ..	1,274,000
Deferred availability items	27,532,000
All other liabilities	1,807,000
TOTAL LIABILITIES	\$136,045,000

RESOURCES	
Gold and gold certificates	\$ 10,046,000
Gold settlement fund, F. R. B'd	12,657,000
Gold with Federal Reserve Agents	22,587,000
Gold redemption fund	1,789,000
Legal tender notes, silver, etc.	6,092,000
Total reserve	\$ 53,171,000
Bills discounted—secured by Government obligations	922,000
Bills discounted—all others	13,208,000
Bills bought in open market	23,397,000
U. S. Bonds and Notes	2,629,000
U. S. certificates of indebtedness—One year certificates (Pittman Act.)	500,000
Other certificates	8,310,000
Bank premises	2,095,000
Uncollected items	29,741,000
Five per cent redemption fund against Federal Reserve bank notes	146,000
All other resources	1,856,000
TOTAL RESOURCES	\$136,045,000

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 616; State Banks 210.

DIRECTORS

CLASS A:—C. K. McINTOSH (1925), San Francisco; JOHN WILLIS BAER (1923), Pasadena, Calif.; M. A. BUCHAN (1924), Palo Alto, Calif.

CLASS B:—E. H. COX (1925), 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 (1925), 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, C. E. EARHART, JAY L. REED, H. N. MANGELS, M. McRITCHIE, H. M. CRAFT, E. C. MAILLIARD, and S. A. McEACHRON, *Assistant Cashiers*.

F. H. HOLMAN, *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*; G. H. SCHMIDT, *Assistant Manager*; H. C. VOGELSANG, *Assistant Manager*; J. D. PAXTON, *Assistant Cashier*.

DIRECTORS

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

PORTLAND BRANCH, (Transit Number 24-1)

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

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

DIRECTORS

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

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

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

R. B. MOTHERWELL, *Manager*; J. C. GALBRAITH, *Assistant Manager*; A. B. NORDLING, *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; LAFAYETTE 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. F. BACKUS, M. A. ARNOLD, CHAS. H. CLARKE, CHAS. E. PEABODY, Seattle, Wash.

SPOKANE BRANCH, (Transit Number 28-1)

(Post St. and Main Ave.)

W. L. PARTNER, *Manager*; D. L. DAVIS, *Assistant Manager*; EVAN BERG, *Assistant Cashier*.

DIRECTORS

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

LIABILITIES

Capital paid in.....	\$ 7,565,000
Surplus fund.....	15,199,000
Government deposits.....	735,000
Due to members—reserve account.....	134,367,000
All other deposits.....	4,414,000
Total deposits.....	\$139,516,000
Federal Reserve notes in actual circulation.....	244,596,000
Federal Reserve bank notes in circulation, net liability...	100,000
Deferred availability items.....	37,764,000
All other liabilities.....	2,810,000

TOTAL LIABILITIES.....\$447,550,000

RESOURCES

Gold and gold certificates.....	\$ 18,971,000
Gold settlement fund, F. R. B'd.....	27,404,000
Gold with Federal Reserve Agents.....	202,745,000
Gold redemption fund.....	4,364,000
Legal tender notes, silver, etc.....	2,869,000
Total reserve.....	\$256,353,000
Bills discounted—Secured by Government obligations.....	11,556,000
Bills discounted—all other.....	28,722,000
Bills bought in open market.....	38,302,000
U. S. bonds and notes.....	27,617,000
U. S. certificates of indebtedness—One year certificates (Pittman Act.).....	1,332,000
U. S. certificates of indebtedness—all other Bank premises.....	17,150,000
Uncollected items.....	1,780,000
Five per cent redemption fund against Federal Reserve bank notes.....	59,826,000
All other resources.....	19,000
	4,893,000

TOTAL RESOURCES.....\$447,550,000

FEDERAL FARM LOAN BOARD

WASHINGTON, D. C.

ANDREW W. MELLON, *Chairman*

CHARLES E. LOBDELL, *Farm Loan Commissioner*

ROBERT A. COOPER
JOHN H. GUILL, JR.

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, \$1,849,045.

DIRECTORS—EDWARD H. THOMSON, *President*; B. G. MCINTYRE, *Vice-President*; EDWIN FORBUSH, *Secretary*; JOHN J. MERRIMAN, *Treasurer*, and HERBERT MYRICK, *Registrar*.

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

TERRITORY IN DISTRICT—Pennsylvania, Delaware, Maryland, Virginia, West Virginia, and the District of Columbia.
CAPITAL, \$2,126,645.

DIRECTORS—VULOSKO VAIDEN, *President*; D. G. HARRY, *Vice-President*; CALVIN R. TITLOW, *Secretary*; EDWARD E. JONES, *Treasurer*, and JOHN H. MURRAY, *Registrar*.

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

TERRITORY IN DISTRICT—North Carolina, South Carolina, Georgia, and Florida.
CAPITAL, \$2,748,110.

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

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

TERRITORY IN DISTRICT—Ohio, Indiana, Kentucky, and Tennessee.
CAPITAL, \$3,314,110.

DIRECTORS—JAMES B. DAVIS, *President*; H. A. SOMMERS, *Vice-President*; L. B. CLORE, *Secretary*; HERMAN F. MONROE, *Treasurer*, and A. P. SANDLES, *Registrar*.

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

TERRITORY IN DISTRICT—Alabama, Mississippi, and Louisiana.
CAPITAL, \$3,057,945.

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

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

TERRITORY IN DISTRICT—Illinois, Missouri and Arkansas.
CAPITAL, \$2,996,695.

DIRECTORS—H. P. BESTOR, *President*; CARL E. HOPKINS, *Vice-President*; O. J. LLOYD, *Secretary*; M. F. DICKINSON, *Treasurer*, and W. W. FRY, *Registrar*.

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

TERRITORY IN DISTRICT—Michigan, Wisconsin, Minnesota, and North Dakota.
CAPITAL, \$4,146,875.

DIRECTORS—E. G. QUAMME, *President*; BENJ. F. FAAST, *Vice-President*; H. K. JENNINGS, *Secretary*; PAUL A. PREUS, *Treasurer*, and W. S. HARRIS, *Registrar*.

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

TERRITORY IN DISTRICT—Iowa, Nebraska, South Dakota, and Wyoming.
CAPITAL, \$3,787,115.

DIRECTORS—D. P. HOGAN, *President*; JOSEPH M. CAREY, *Vice-President*; C. M. GRUENTHER, *Secretary*; E. D. MORCOM, *Treasurer*, and WARREN C. BAKER, *Registrar*.

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

TERRITORY IN DISTRICT—Oklahoma, Kansas, Colorado, and New Mexico.
CAPITAL, \$3,078,705.

DIRECTORS—MILAS LASATER, *President*; J. B. McMANUS, *Vice President*; L. J. PETTIJOHN, *Secretary*; A. N. ROCHESTER, *Treasurer*, and F. M. WILSON, *Registrar*.

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

TERRITORY IN DISTRICT—The State of Texas.
CAPITAL, \$3,797,150.

DIRECTORS—M. H. GOSSETT, *President*; J. A. THOMPSON, *Vice-President*; JOHN Van de MARK, *Secretary*; R. D. JOHNSON, *Treasurer*, and D. J. WOODWARD, *Registrar*.

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

TERRITORY IN DISTRICT—California, Nevada, Utah, and Arizona.
CAPITAL, \$2,146,845.

DIRECTORS—W. D. ELLIS, *President*; A. M. MORTON, *Secretary*; R. T. EVANS, *Treasurer*, and J. T. WILSON, *Registrar*.

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

TERRITORY IN DISTRICT—Washington, Oregon, Montana, and Idaho.
CAPITAL, \$3,948,710.

DIRECTORS—D. G. O'SHEA, *President*; DAVID S. WALLACE, *Vice-President*; A. B. THOMPSON, *Secretary*; GEORGE M. DREHER, *Treasurer*, and A. W. CAWTHORN, *Registrar*.

Joint Stock Land Banks.

No.	Chartered	Title	Location	States in which operating
58.	8-19-22.	The First Joint Stock Land Bank of Montgomery.....	Montgomery, Ala.	Ala. & Ga.
50.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Los Angeles.....	Los Angeles, Cal.	Cal. & Ariz.
26.	9-19-19.	The California Joint Stock Land Bank of San Francisco.....	San Francisco, Cal.	Ore. & Cal.
49.	5-29-22.	The Pacific Coast Joint Stock Land Bank of San Francisco.....	San Francisco, Cal.	Cal. & Nev.
60.	9-23-22.	The Atlanta Joint Stock Land Bank of Atlanta.....	Atlanta, Ga.	Ga. & Ala.
*29.	11-11-19.	The First Illinois & Missouri Joint Stock Land Bank of Champaign.....	Champaign, Ill.	Mo. & Ill.
4.	7-25-17.	The Chicago Joint Stock Land Bank of Chicago.....	Chicago, Ill.	Iowa & Ill.
33.	2-24-22.	The First-Trust Joint Stock Land Bank of Chicago.....	Chicago, Ill.	Iowa & Ill.
55.	7-24-22.	The Midwest Joint Stock Land Bank of Edwardsville.....	Edwardsville, Ill.	Ill. & Mo.
44.	5-4-22.	The Central Illinois Joint Stock Land Bank of Greenville.....	Greenville, Ill.	Ind. & Ill.
12.	1-24-19.	The Illinois Joint Stock Land Bank of Monticello.....	Monticello, Ill.	Iowa & Ill.
31.	12-4-19.	The State Savings Joint Stock Land Bank of Quincy.....	Quincy, Ill.	Mo. & Ill.
10.	12-20-18.	The First Joint Stock Land Bank of Ft. Wayne.....	Ft. Wayne, Ind.	Ohio & Ind.
3.	6-28-17.	The Fletcher Joint Stock Land Bank of Indianapolis.....	Indianapolis, Ind.	Ill. & Ind.
27.	10-1-19.	The Lafayette Joint Stock Land Bank of Lafayette.....	Lafayette, Ind.	Ill. & Ind.
72.	1-11-23.	The Burlington Joint Stock Land Bank of Burlington.....	Burlington, Iowa.	Ia. & Ill.
19.	5-15-19.	The Central Iowa Joint Stock Land Bank of Des Moines.....	Des Moines, Ia.	Minn. & Ia.
15.	4-22-19.	The Des Moines Joint Stock Land Bank of Des Moines.....	Des Moines, Iowa	Minn. & Iowa
1.	4-24-17.	The Iowa Joint Stock Land Bank of Sioux City.....	Sioux City, Ia.	S. D. & Ia.
54.	7-13-22.	The First Kansas-Oklahoma Joint Stock Land Bank of Kansas City.....	Kansas City, Kans.	Kans. & Okla.
28.	11-10-19.	The Kansas-Missouri Joint Stock Land Bank of Topeka.....	Topeka, Kans.	Mo. & Kans.
		(Not Operating)		
*24.	8-19-19.	The Guarantee Joint Stock Land Bank of Wichita.....	Wichita, Kans.	Okla. & Kans.
61.	9-29-22.	The Wichita Joint Stock Land Bank of Wichita.....	Wichita, Kans.	Kans. & Okla.
35.	4-1-22.	The Kentucky Joint Stock Land Bank of Lexington.....	Lexington, Ky.	Ohio & Ky.
43.	5-3-22.	The Louisville Joint Stock Land Bank of Louisville.....	Louisville, Ky.	Ind. & Ky.
62.	10-3-22.	The Union Joint Stock Land Bank of Louisville.....	Louisville, Ky.	Ky. & Tenn.
*30.	11-24-19.	The First Joint Stock Land Bank of Louisiana.....	Lake Charles, La.	Tex. & La.
36.	4-10-22.	The First Joint Stock Land Bank of New Orleans.....	New Orleans, La.	Miss. & La.
11.	1-14-19.	The First Joint Stock Land Bank of Minneapolis.....	Minneapolis, Minn.	Iowa & Minn.
41.	5-2-22.	The Minneapolis-Trust Joint Stock Land Bank of Minneapolis.....	Minneapolis, Minn.	N. D. & Minn.
21.	6-25-19.	The Southern Minnesota Joint Stock Land Bank of Redwood.....	Redwood Falls, Minn.	S. D. & Minn.
71.	12-30-22.	The Bankers Joint Stock Land Bank of Booneville.....	Booneville, Mo.	Mo. & Ark.
67.	11-13-22.	The Southeast Missouri Joint Stock Land Bank of Cape Girardeau.....	Cape Girardeau, Mo.	Mo. & Ark.
5.	1-9-18.	The Kansas City Joint Stock Land Bank of Kansas City.....	Kansas City, Mo.	Mo. & Kans.
65.	10-23-22.	The Missouri Joint Stock Land Bank of Kansas City.....	Kansas City, Mo.	Mo. & Okla.
37.	4-14-22.	The Liberty-Central Joint Stock Land Bank of St. Louis.....	St. Louis, Mo.	Ill. & Mo.
34.	3-27-22.	The St. Louis Joint Stock Land Bank of St. Louis.....	St. Louis, Mo.	Ark. & Mo.
13.	4-15-19.	The Montana Joint Stock Land Bank of Helena.....	Helena, Mont.	Idaho & Mont.
14.	4-17-19.	The Fremont Joint Stock Land Bank of Fremont.....	Fremont, Nebr.	Iowa & Nebr.
8.	7-12-18.	The Lincoln Joint Stock Land Bank of Lincoln.....	Lincoln, Nebr.	Iowa & Nebr.
*17.	5-8-19.	The Peters Joint Stock Land Bank of Omaha.....	Omaha, Nebr.	Iowa & Nebr.
42.	5-2-22.	The New York & New Jersey Joint Stock Land Bank of Newark.....	Newark, N. J.	N. Y. & N. J.
40.	5-2-22.	The N. Y. & Pa. Joint Stock Land Bank of New York.....	New York City	N. Y. & Pa.
20.	6-11-19.	The Virginia-Carolina Joint Stock Land Bank of Elizabeth City, N. C.....	Elizabeth City, N. C.	N. C. & Va.
52.	7-5-22.	The North Carolina Joint Stock Land Bank of Durham.....	Durham, N. C.	N. C. & Va.
57.	8-16-22.	The Greensboro Joint Stock Land Bank of Greensboro.....	Greensboro, N. C.	N. C. & Tenn.
51.	6-6-22.	The Atlantic Joint Stock Land Bank of Raleigh.....	Raleigh, N. C.	N. C. & S. C.
*46.	5-19-22.	The North State Joint Stock Land Bank of Raleigh.....	Raleigh, N. C.	N. C. & Va.
73.	1-12-23.	The Ohio Joint Stock Land Bank of Cincinnati.....	Cincinnati, Ohio	Ohio & Ind.
32.	2-23-22.	The First Joint Stock Land Bank of Cleveland.....	Cleveland, Ohio	Mich. & Ohio
70.	12-14-22.	The Ohio-Pennsylvania Joint Stock Land Bank of Cleveland.....	Cleveland, Ohio	Ohio & Pa.
59.	9-6-22.	The First Joint Stock Land Bank of Dayton.....	Dayton, Ohio	Ohio & Ind.
45.	5-12-22.	The Oregon-Washington Joint Stock Land Bank of Portland.....	Portland, Ore.	Wash. & Ore.
47.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Portland.....	Portland, Ore.	Wash. & Ore.
63.	10-13-22.	The Portland Joint Stock Land Bank of Portland.....	Portland, Ore.	Ore. & Wash.
74.	1-17-23.	The Pennsylvania-Maryland Joint Stock Land Bank of Harrisburg.....	Harrisburg, Pa.	Pa. & Md.
68.	11-14-22.	The Pennsylvania Joint Stock Land Bank of Philadelphia.....	Philadelphia, Pa.	Pa. & Md.
39.	4-24-22.	The First Carolinas Joint Stock Land Bank of Columbia.....	Columbia, S. C.	N. C. & S. C.
7.	6-22-18.	The Arkansas Joint Stock Land Bank of Memphis.....	Memphis, Tenn.	Ark. & Tenn.
6.	6-22-18.	The Mississippi Joint Stock Land Bank of Memphis.....	Memphis, Tenn.	Miss. & Tenn.
64.	10-20-22.	The Fourth & First Joint Stock Land Bank of Nashville.....	Nashville, Tenn.	Tenn. & Ky.
22.	7-3-19.	The Dallas Joint Stock Land Bank of Dallas.....	Dallas, Texas	Okla. & Texas
53.	7-5-22.	The First-Trust Joint Stock Land Bank of Dallas.....	Dallas, Texas	Tex. & Okla.
16.	4-23-19.	The First Texas Joint Stock Land Bank of Houston.....	Houston, Texas	Okla. & Texas
25.	9-15-19.	The San Antonio Joint Stock Land Bank of San Antonio.....	San Antonio, Texas	Okla. & Texas
48.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Salt Lake City.....	Salt Lake City	Idaho & Utah
*18.	5-12-19.	The Colonial Joint Stock Land Bank of Norfolk.....	Norfolk, Va.	N. C. & Va.
*23.	7-19-19.	The Union Joint Stock Land Bank of Richmond.....	Richmond, Va.	N. C. & Va.
56.	8-15-22.	The Shenandoah Valley Joint Stock Land Bank of Staunton.....	Staunton, Va.	Va. & W. Va.
66.	10-30-22.	The Agricultural Joint Stock Land Bank of Charleston.....	Charleston, W. Va.	W. Va. & Ohio
2.	5-7-17.	The Virginian Joint Stock Land Bank of Charleston.....	Charleston, W. Va.	W. Va. & Ohio
69.	12-6-22.	The Greenbrier Joint Stock Land Bank of Lewisburg.....	Lewisburg, W. Va.	W. Va. & Va.
9.	9-6-18.	The Bankers Joint Stock Land Bank of Milwaukee.....	Milwaukee, Wis.	Minn. & Wis.
38.	4-18-22.	The First Joint Stock Land Bank of Cheyenne.....	Cheyenne, Wyo.	Colo. & Wyo.

*Liquidated.

TOTAL STATISTICS FOR 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	LIABILITIES			RESOURCES	
					Capital	Surplus and Profits	Deposits	Loans, Discounts, Bonds and Other Securities	Cash and Due from Banks
Alabama	106	267	*8	381	\$ 24,969,070	\$ 20,114,906	\$ 229,516,420	\$ 210,592,830	\$ 65,759,900
Alaska	3	16		19	805,000	521,830	9,223,230	6,925,370	3,577,990
Arizona	22	78		100	6,594,774	4,220,500	72,500,430	65,672,450	17,645,216
Arkansas	88	400	4	492	25,475,325	15,165,560	214,805,920	183,590,550	72,574,790
California	278	611		889	173,684,270	127,598,229	2,607,280,506	2,427,665,479	466,041,828
Colorado	142	232	3	377	22,176,500	19,012,832	323,456,280	279,353,575	83,629,799
Connecticut	62	160	6	228	34,771,000	73,217,210	798,237,663	829,299,770	75,921,480
Delaware	18	40		58	8,504,375	12,786,520	111,659,190	122,689,580	11,865,460
Dist. of Col.	14	37	2	53	23,470,867	18,548,890	207,184,120	198,036,151	35,396,300
Florida	63	223	*1	287	20,315,800	11,202,443	229,805,548	198,832,474	58,831,533
Georgia	99	622	39	760	48,525,746	42,885,330	369,450,830	357,952,041	96,263,030
Hawaii	2	34	1	37	5,871,340	4,070,450	54,721,060	51,940,860	12,871,600
Idaho	78	114	*2	194	9,290,680	4,837,220	82,860,680	79,543,860	18,866,590
Illinois	502	1,421		1,923	298,063,633	232,521,330	3,260,885,303	2,975,941,837	752,533,842
Indiana	247	707	*148	1,102	79,156,719	59,991,640	804,206,420	791,294,950	146,378,240
Iowa	353	1,326	192	1,871	98,233,350	62,831,486	973,458,570	964,679,944	151,617,330
Kansas	262	1,083	*2	1,347	48,252,590	33,864,423	457,389,509	416,681,395	112,945,125
Kentucky	139	470		609	42,577,920	35,902,274	524,941,090	418,044,140	82,125,194
Louisiana	51	259	1	311	41,095,630	28,165,530	426,924,782	386,359,970	101,146,080
Maine	60	130		190	12,345,400	26,442,510	341,313,605	352,796,781	27,626,510
Maryland	85	206	15	306	37,871,150	61,371,200	633,387,770	623,858,160	107,546,400
Massachusetts	158	310	*3	471	104,892,500	251,587,950	2,968,225,960	3,039,541,298	383,944,195
Michigan	119	581	189	889	92,061,475	85,376,554	1,317,224,179	1,270,056,773	216,083,495
Minnesota	336	1,135		1,471	77,334,500	53,599,102	973,602,761	926,044,340	183,359,083
Mississippi	32	325	1	358	17,242,050	12,245,720	185,894,905	167,011,000	46,738,190
Missouri	134	1,514	*3	1,651	124,905,000	94,345,514	1,290,042,023	1,182,021,025	318,222,395
Montana	124	244	*6	374	19,090,000	10,133,710	161,249,340	154,753,160	39,108,142
Nebraska	182	981		1,163	47,945,450	27,379,890	468,795,450	426,042,350	112,873,110
Nevada	12	23		35	3,221,400	1,668,100	32,943,660	29,551,930	7,737,410
New Hampshire	56	70	1	127	6,997,500	20,925,450	207,769,512	221,572,951	14,889,612
New Jersey	236	202	*16	454	73,857,680	108,230,399	1,467,423,377	1,480,915,555	175,335,030
New Mexico	43	68		111	5,885,000	3,089,510	52,973,630	51,530,631	10,684,270
New York State	515	562	132	1,209	459,970,638	961,788,214	11,762,569,422	10,458,556,797	2,360,205,005
North Carolina	87	544	1	632	49,552,168	26,716,579	371,571,686	349,940,550	85,961,411
North Dakota	180	669	1	850	21,049,500	10,267,130	200,402,293	198,957,480	35,578,620
Ohio	365	664	*100	1,129	157,908,600	161,366,421	2,104,017,065	2,042,368,186	357,957,409
Oklahoma	441	478		919	42,794,780	17,205,230	420,466,942	380,003,530	129,201,322
Oregon	98	176	*1	275	31,795,500	23,315,770	259,896,430	233,309,478	59,823,270
Pennsylvania	871	866	*56	1,593	279,750,698	517,368,969	3,983,153,200	4,076,805,375	691,768,112
Rhode Island	17	42		59	47,800,700	71,118,305	353,719,320	383,446,640	38,721,150
South Carolina	83	384	*2	469	29,783,972	19,562,033	214,505,554	228,163,679	41,018,740
South Dakota	130	558	*5	693	19,995,400	10,908,040	239,498,050	225,237,760	48,178,730
Tennessee	105	488	1	594	43,284,845	26,959,652	406,540,633	376,862,311	102,718,990
Texas	431	769	100	1,300	126,830,748	80,294,630	1,002,085,593	873,543,396	326,076,756
Utah	22	97		119	12,076,600	7,035,810	126,608,310	117,684,457	28,961,660
Vermont	47	59		106	7,926,000	16,095,160	175,267,490	184,967,210	15,653,220
Virginia	183	358	10	551	53,545,012	47,786,390	477,370,068	500,444,761	82,648,500
Washington	116	280		396	45,858,500	34,311,510	382,142,799	333,437,860	81,951,439
West Virginia	124	224	3	351	32,106,454	30,510,960	346,314,490	342,866,341	63,131,360
Wisconsin	156	849		1,005	60,621,800	41,960,238	748,985,060	712,472,347	134,948,795
Wyoming	46	99	1	146	6,665,000	5,393,020	75,535,250	65,644,810	19,568,433
Grand Total, U. S.	8,123	21,855	1,056‡	31,034	3,164,800,609	3,673,818,273	45,510,003,378	42,975,506,148	8,714,312,091

*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									387
British Columbia									248
Manitoba									341
Miquelon									2
New Brunswick									134
Newfoundland									51
Nova Scotia									162
Ontario									1,629
Prince Edward Island									38
Quebec									1,245
Saskatchewan									545
Yukon									3
Total, Canadian Banks and Bankers									4,785