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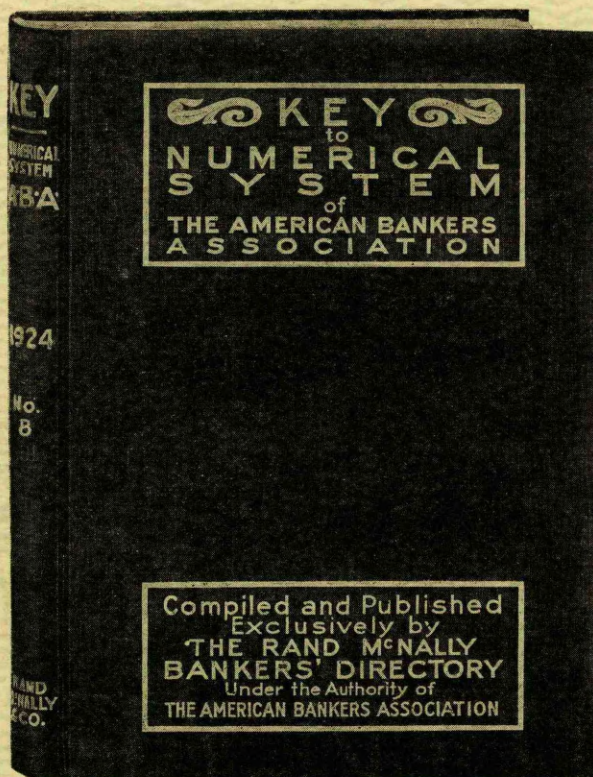
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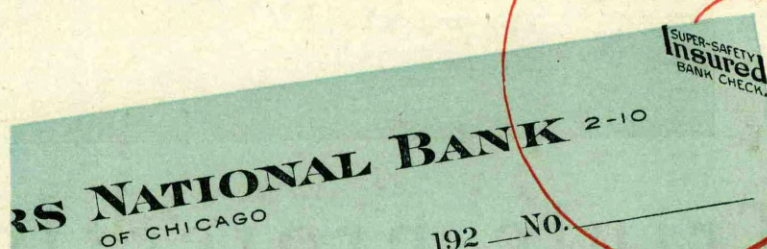
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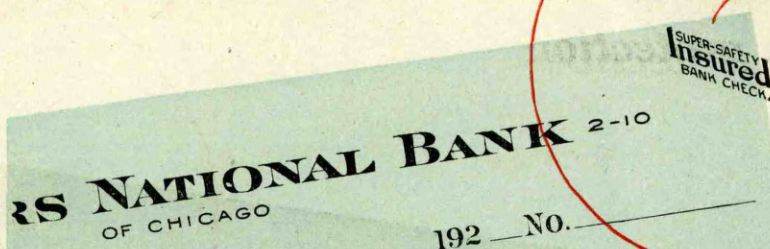
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CONTENTS

	PAGE		PAGE
Abstract of the Laws of the United States and Canada	2033	—Map (map of Canada)	opposite 1777
Abyssinia—Banks	1852	British East Africa—Attorneys	2022
Accessible Banking Points to Non-bank Towns	2181	—Banks	1852
Africa—Attorneys	2022	—Map (map of Africa)	opposite 1852
—Banks	1852	British Guinla—Attorneys	2030
—Map	opposite 1852	—Banks	1902
Alabama—Accessible Banking Points	2181	—Map (map of South America)	opposite 1902
—Attorneys	1909	British Honduras—Banks	1889
—Banks	33	Buffalo, N. Y.—Map	opposite 1104
—Bank Directors	2293	Bulgaria—Attorneys	2024
—Laws	2033	—Banks	1864
—Map, on "ALA" Index	opposite 36	—Map (map of Europe)	opposite 1850
—State Bankers Association Officers	8	California—Accessible Banking List	2186
—(Members shown in Bank List by † after name of bank)		—Attorneys	1913
—State Bank Officials and Bank Examiners	11	—Banks	92
Alaska—Accessible Banking Points	2183	—Bank Directors	2304
—Attorneys	1910	—Laws	2043
—Banks	56	—Map on Index "Calif"	opposite 93
—Bank Directors	2297	—State Bankers Association Officers	8
—Laws	2035	—(Members shown in Bank List by † after name of bank)	
—Map, on Alaska Index	opposite 56	—State Bank Officials and Bank Examiners	11
Albania—Banks	1863	Camerouns (Kamerun)—Banks	1852
Alberta—Accessible Banking Points	2277	—Map (See Map of Africa)	opposite 1852
—Attorneys	2017	Canada—Accessible Banking Points	2227
—Banks	1777	—Attorneys	2017
—Laws	2157	—Banks	1777
—Map, on Map of Canada	opposite 1777	—Bank Directors	2665
Algeria—Attorneys	2022	—Laws	2157
—Banks	1852	—Map on Index "Canada"	opposite 1777
American Bankers Association Officers	8	Canadian Bankers Association Officers	8
(Members shown in Bank List by † after name of bank)		Canary Islands—Attorneys	2022
A. B. A. Numerical Transit System Map	opposite 11	—Banks	1852
A. B. A. Transit Number		—Map (map of Africa)	opposite 1852
(Listed under name of each bank in Bank List)		Cape of Good Hope (see Union of South Africa)	1854
Anglo-Egyptian Sudan—Banks	1852	Cape Verde Islands—Attorneys	2022
—Map (see map of Africa)	opposite 1852	—Banks	1852
Angola—Banks	1852	—Map (map of Africa)	opposite 1852
Arabia—Banks	1856	Cardinal Numbers and Commercial Terms in Ten Languages	
Argentine Republic—Attorneys	2030	(Table of)	opposite 18
—Banks	1901	Celebes—Attorneys	2023
—Map, on Map of South America	opposite 1902	—Banks	1856
Arizona—Accessible Banking Points	2183	Central America—Attorneys	2029
—Attorneys	1911	—Banks	1899
—Banks	57	Central Reserve Cities	19
—Bank Directors	2297	Ceylon—Attorneys	2023
—Laws	2037	—Banks	1856
—Map on Index "Ariz"	opposite 58	Channel Islands—Attorneys	2024
—State Bankers Association Officers	8	—Banks	1864
—(Members shown in Bank List by † after name of bank)		—Map (Map of Europe)	opposite 1850
—State Bank Officials and State Bank Examiners	11	Chicago Map (central portion)	opposite 284
Arkansas—Accessible Banking Points	2184	Chili—Attorneys	2030
—Attorneys	1911	—Banks	1902
—Banks	62	—Map (Map of South America)	opposite 1902
—Bank Directors	2298	China—Attorneys	2023
—Laws	2040	—Banks	1856
—Map, on "Ark" Index	opposite 62	Chosen—Attorneys	2023
—State Bankers Association Officers	8	—Banks	1857
—(Members shown in Bank List by † after name of bank)		Cincinnati, Ohio, Map	opposite 1256
—State Bank Officials and Bank Examiners	11	Clearing Houses of the United States and Canada (List of)	16, 17
Asia—Attorneys	2023	(Members of shown in Bank List by a *: affiliated banks)	
—Banks	1856	by a †)	
Associations—American Bankers (Officers of)	8	Colombia—Attorneys	2030
(Members shown in Bank List by • after name of bank)		—Banks	1902
—Farm Mortgage Association of America (Officers)	10	—Map (Map of South America)	opposite 1902
—Membership List	opposite 10	Colorado—Accessible Banking Points	2189
—Investment Bankers Association of America Officers	11	—Attorneys	1915
(Members shown in Investments Lists by a †)		—Banks	155
—State Bankers Association Officers	8-9	—Bank Directors	2315
(Members shown in Bank List by † after name of bank)		—Laws	2047
Attorneys—United States and Canada (Bonded)	1909	—Map on Index "Col"	opposite 156
—Foreign Countries	2022	—State Bankers Association Officers	8
Australasia—Attorneys	2023	—(Members shown in Bank List by † after name of bank)	
—Banks	1859	—State Bank Officials and Bank Examiners	11
Austria—Attorneys	2024	Comptroller's Calls to The National Banks	opposite 7
—Banks	1863	(From September 9, 1886, to date)	
—Map on the Map of Europe	opposite 1850	Connecticut—Accessible Banking Points	2190
Azores Islands—Attorneys	2022	—Attorneys	1917
—Banks	1852	—Banks	176
—Map on Map of Africa	opposite 1852	—Bank Directors	2319
Bahamas—Banks	1900	—Laws	2050
—Map on Map of West Indies	opposite 1900	—Map	opposite 182
Baluchistan—Banks	1856	—State Bankers Association Officers	8
Bank Directors of the United States and Canada	2293	—(Members shown in Bank List by † after name of bank)	
Bank Examiners and State Bank Officials	11, 12, 13	—State Bank Officials and Bank Examiners	11
Bank Examiners (National)	14, 15	Correspondents	
Barbadoes—Attorneys	2030	(For each bank shown in Bank List under correspondents column.)	
—Banks	1900	Corsica—Banks	1864
—Map (West Indies)	opposite 1900	—Map (Map of Europe)	opposite 1850
Basutoland—Banks	1852	Costa Rica—Attorneys	2029
—Map (Map of Africa)	opposite 1852	—Banks	1899
Belgian Congo—Attorneys	2022	County of each Bank Town	
—Banks	1852	(Shown in Bank List under name of town)	
—Map (Map of Africa)	opposite 1852	County Seats	
Belgium—Attorneys	2024	(Shown in Bank and Attorney Lists by a • before name of town or city)	
—Banks	1864	Cuba—Attorneys	1917
—Map (Map of Europe)	opposite 1850	—Banks	1773
Bermudas—Attorneys	2029	—Bank Directors	2666
—Banks	1899	—Laws	2177
Bolivia—Attorneys	2030	—Map (See Map of West Indies)	opposite 1900
—Banks	1901	Cyprus—Attorneys	2023
—Map (map of South America)	opposite 1902	—Banks	1864
Borneo—Banks	1856	Czechoslovakia—Attorneys	2024
Boston & Vicinity (map of)	opposite 714	—Banks	1864
Brazil—Attorneys	2030	—Map (map of Europe)	opposite 1850
—Banks	1901	Daghestan—Banks	1865
—Map (map of South America)	opposite 1902	—Map (map of Europe)	opposite 1850
British Columbia—Accessible Banking Points	2278	Dates of the Regular Meetings of the State Legislatures	2032
—Attorneys	2017	Days of Grace	opposite 19
—Banks	1784	Delaware—Accessible Banking Points	2191
—Bank Directors	2665	—Attorneys	1917
—Laws	2160		

REFERENCE	PAGE		PAGE
Banks	188	—Laws	2059
Bank Directors	2323	—Map	opposite 218
Laws	2053	—State Bankers Association Officers	8
Map on Md. Index	opposite 694	(Members shown in Bank List by a † after name of bank)	
State Bankers Association Officers	8	—State Bank Officials and Bank Examiners	11
(Members shown in Bank List by a † after name of bank)		Germany—Attorneys	2024
—State Bank Officials and Bank Examiners	11	—Banks	1887
Denmark—Attorneys	2024	—Map (see Map of Europe)	opposite 1850
—Banks	1865	Gibraltar (see <i>Spain</i>)	1898
—Map (see map of Europe)	opposite 1850	Gold Coast and Ashanti—Attorneys	2022
Digest of Banking and Commercial Laws of the United States	2033	—Banks	1853
and Canada	2033	—Map (see Map of Africa)	opposite 1852
District of Columbia—Accessible Banking Points	2191	Grace on Sight Drafts for the United States and Canada	opposite 19
—Attorneys	1918	Greece—Attorneys	2028
—Banks	191	—Banks	1888
—Bank Directors	2323	—Map (see Map of Europe)	opposite 1850
—Laws	2055	Grenada—Attorneys	2030
—Map, Indexed "D. C."	opposite 192	—Banks	1900
—State Bankers Association Officers		—Map (see Map of West Indies)	opposite 1900
(Members shown in Bank List by a † after name of bank)		Guadaloupe—Attorneys	2030
Domestic Money Orders (see Postage Rates)	7	—Banks	19
Dominican Republic—Attorneys	2030	—Map (See Map of West Indies)	opposite 1850
—Banks	1900	Guatemala—Attorneys	2029
—Map (see map of West Indies)	opposite 1900	—Banks	2030
Dominion of Canada (map of), indexed "Canada"	opposite 1777	Haiti—Attorneys	2030
Dutch Guiana—Banks	1902	—Banks	1900
—Map (see map of South America)	opposite 1902	—Map (see Map of West Indies)	opposite 1900
Ecuador—Attorneys	2030	Hawaii—Accessible Banking Points	2194
—Banks	1902	—Attorneys	1922
—Map (see Map of South America)	opposite 1902	—Banks	254
Egypt—Attorneys	2022	—Bank Directors	2336
—Banks	1852	—Map, Indexed "Hawaii"	opposite 254
—Map (see Map of Africa)	opposite 1852	Holidays (See Interest Rates, Grace on Sight Drafts, Etc.)	opposite 19
England and Wales—Attorneys	2025	(See also Laws for Legal Holidays)	
—Banks	1866	Holland—Attorneys	2028
—Map on London Index	opposite 1874	—Banks	1889
Eritrea—Banks	1853	—Map (see Map of Europe)	opposite 1850
—Map (See Map of Africa)	opposite 1852	Honduras—Attorneys	2029
Estonia—Banks	1883	—Banks	1900
—Map (see Map of Europe)	opposite 1850	Hongkong—Attorneys	2023
Europe—Attorneys	2024	—Banks	1856
—Banks	1863	Hungary—Attorneys	2027
—Map indexed "Foreign"	opposite 1850	—Banks	1889
Examiners and Districts (National)	14, 15	—Map (see Map of Europe)	opposite 1850
Examiners (State and State Bank Officials)	11, 12, 13	Iceland—Attorneys	2028
Express Money Order Rates (see Postage Rates)	7	—Banks	1889
Farm Mortgage Bankers Association Members	opposite 10	—Map (see Map of Europe)	opposite 1850
Officers	10	Idaho—Accessible Banking Points	2195
Federal Farm Loan Board	32	—Attorneys	1922
Federal Land Banks and their data	32	—Banks	255
(Also listed in Bank List in Cities where located)		—Bank Directors	2336
Federal Reserve—Advisory Council	20	—Laws	2061
—Advisory Board	20	—Map, Indexed "Idaho"	opposite 256
Federal Reserve Bank Information	20 to 32	—State Bankers Association Officers	8
Federal Reserve Bank of Atlanta (District 6) with Branches	25	(Members shown in Bank List by a † after bank)	
—Boston (District 1)	21	—State Bank Officials and Bank Examiners	11
—Chicago (District 7) with Branch	26	Illinois—Accessible Banking Points	2196
—Cleveland (District 4) with Branches	23	—Attorneys	1923
—Dallas (District 11) with Branches	30	—Banks	267
—Kansas City, Mo. (District 10) with Branches	29	—Bank Directors	2339
—Minneapolis (District 9) with Branch	28	—Laws	2063
—New York (District 2) with Branch	22	—Map, Indexed "Illinois"	opposite 269
—Philadelphia (District 3)	23	Map of Chicago (Central portion)	opposite 286
—Richmond (District 5) with Branch	24	Map of Federal Reserve District 7	opposite 288
—San Francisco (District 12) with Branches	31	—State Bankers Association Officers	8
—St. Louis (District 8) with Branches	27	(Members shown in Bank List by a † after name of bank)	
Federal Reserve Map, showing the Twelve Districts	opposite 19	—State Bank Officials and Bank Examiners	11
of District 7	opposite 288	India—Attorneys	2023
Federal Reserve Districts in which Banking Town is located		—Banks	1857
(Is shown in Bold Face figure under name of town or see top		Indiana—Accessible Banking Points	2198
of first column bank pages)		—Attorneys	1929
Federal Reserve Members (State Banks and Trust Companies)		—Banks	397
(Shown in Bank List by a ♦ under name of bank)		—Bank Directors	2362
Federated Malay States—Banks	1857	—Laws	2067
Fernando Po—Banks	1853	—Map—Indexed "Ind"	opposite 396
—Map (see Map of Africa)	1852	—Map of Indianapolis	opposite 424
Fiji Islands—Attorneys	2023	—State Bankers Association Officers	8
—Banks	1859	(Members shown in Bank List by a † after name of bank)	
Finland—Attorneys	2024	—State Bank Officials and Examiners	11
—Banks	1883	Indianapolis—Map	opposite 424
—Map (see Map of Europe)	1850	Interest Rates (table of)	opposite 19
Flume—Banks	1883	(Also found under Laws of each state)	
—Map (see Map of Europe)	1850	Interest Rates by contract	opposite 19
Florida—Accessible Banking Points	2191	International Money Orders	7
—Attorneys	1918	Investment Bankers Association	10
—Banks	197	(Members shown by a ¶ in Investment Lists)	
—Bank Directors	2325	Investment Dealers (Selected List)	
—Laws	2057	(Following banks in each city where listed)	
—Map, Indexed "Fla"	opposite 203	Ionian Islands—Banks	1889
—State Bankers Association Officers	8	—Map (see Map of Europe)	opposite 1850
(Members shown in Bank List by a † after name of bank)		Iowa—Accessible Banking Points	2201
—State Bank Officials and Bank Examiners	11	—Attorneys	1932
Foreign Attorneys (Selected List)	2022	—Banks	460
—Banks	1852	—Bank Directors	2373
—Coins (Value of)	18	—Laws	2070
Foreign Languages (Table of cardinal numbers and com-		—Map—Indexed "Iowa"	opposite 461
mercial terms in ten languages)	opposite 18	—State Bankers Association Officers	8
Foreign Postage Table	7	(Members shown in Bank list by a † after name of bank)	
Fort Map showing United States Military Posts	opposite 32	—State Bank Officials and Examiners	11
France—Attorneys	2024	Ireland—Attorneys	2028
—Banks	1883	—Banks	1889
—Map (see Map of Europe)	opposite 1850	—Map (see Map of Europe)	opposite 1850
French Guiana—Attorneys	2030	Italy—Attorney	2028
—Banks	1902	—Banks	1890
—Map (see Map of South America)	opposite 1902	—Map (see Map of Europe)	opposite 1850
French Indo China—Banks	1857	Jamaica—Attorneys	2030
French Somoliland—Banks	1853	—Banks	1900
—Map (See Map of Africa)	opposite 1852	—Map (see Map of West Indies)	opposite 1190
Gambia—Attorneys	2022	Japan—Attorneys	2023
—Banks	1853	—Banks	1858
—Map (see Map of Africa)	opposite 1852	Java—Attorneys	2023
Georgia—Accessible Banking Points	2192	—Banks	1859
—Attorneys	1919	Joint Stock Land Banks and Territory	opposite 32
—Banks	215	(Also in proper places in Bank List)	
—Bank Directors	2328		

	PAGE		PAGE
Jugo Slavia—Attorneys	2029	—Bank	792
—Banks	1892	—Bank Directors	2443
—Map (see Map of Europe)	opposite 2202	—Laws	2089
Kansas—Accessible Banking Points	1938	—Map, indexed "Minn."	opposite 793
—Attorneys	566	—Map of Minneapolis	opposite 838
—Banks	2393	—Map of St. Paul	opposite 862
—Bank Directors	2072	—State Bankers Association, Officers	8
—Laws	opposite 566	(Members shown in Bank List by † after name of bank)	
—Map, indexed "Kans."	8	—State Bank Officials and Examiners	12
—State Bankers Association, Officers		Mississippi—Accessible Banking Points	2220
(Members shown in Bank List by † after name of bank)		—Attorneys	1958
—State Bank Officials and Examiners	11	—Banks	875
Kansas City, Kans. and Mo., Map	opposite 932	—Bank Directors	2460
Kentucky—Accessible Banking Points	2203	—Laws	2091
—Attorneys	1942	—Maps, indexed "Miss."	opposite 874
—Banks	630	—State Bankers Association, Officers	8
—Bank Directors	2408	(Members shown in Bank List by † after name of bank)	
—Laws	2075	—State Bank Officials and Examiners	12
—Map, indexed "Ky."	opposite 630	Missouri—Accessible Banking Points	2223
—State Bankers Association, Officers	8	—Attorneys	1959
—Members shown in Bank List by † after name of bank)		—Banks	894
—State Bank Officials and Examiners	11	—Bank Directors	2463
Laws of the United States and Canada (Digest of)	2033	—Laws	2093
Lawyers of the United States and Canada (Bonded)	1909	—Map, indexed "Mo."	opposite 894
Lawyers of Foreign Countries (Selected List)	2022	—Map of Kansas City, Kans. and Mo.	opposite 932
Leeward Islands—Attorneys	2030	—Map of St. Louis	opposite 974
—Banks	1900	—State Bankers Association, Officers	9
—Map (see Map of West Indies)	opposite 1900	(Members shown in Bank List by † after name of bank)	
Legal Rate of Interest (Table of)	opposite 19	—State Bank Officials and Examiners	12
(See also Laws)		Molucca Islands—Banks	1859
Legislatures (Dates of Regular Meetings)	2032	Money Orders (International and Domestic)	7
Lettonia—Banks	1892	Montana—Accessible Banking Points	2226
—Map (see Map of Europe)	opposite 1850	—Attorneys	1965
Liberia—Attorneys	2022	—Banks	989
—Banks	1853	—Bank Directors	2482
—Map (see Map of Africa)	opposite 1852	—Laws	2095
Location of Banking Towns and Cities on State Maps		—Map, indexed "Mont."	opposite 989
(Indicated by Guide Letter and Figure under each town)		—State Bankers Association, Officers	9
Lombok—Banks	1859	(Members shown in Bank List by † after name of bank)	
Louisiana—Accessible Banking Points	2209	—State Bank Officials and Examiners	12
—Attorneys	1945	Morocco—Attorneys	2022
—Banks	664	—Banks	1853
—Bank Directors	2415	—Map (see Map of Africa)	opposite 1852
—Laws	2077	Natal. See Union of South Africa	14-15
—Map, indexed "La."	opposite 664	National Bank, Examiners and Districts	opposite 33
—State Bankers Association, Officers	8	National Banks (number of)	2181
(Members shown in Bank List by † after name of bank)		Nearest—Accessible Banking Points	2227
—State Bank Officials and Examiners	11	Nebraska—Accessible Banking Points	1966
Luxembourg—Attorneys	2029	—Attorneys	1011
—Banks	1892	—Banks	2486
—Map (see Map of Europe)	opposite 1850	—Bank Directors	2098
Madagascar Island—Attorneys	2022	—Laws	opposite 1010
—Banks	1853	—Map, indexed "Neb."	9
—Map (see Map of Africa)	opposite 1850	—State Bankers Association, Officers	
Madeira Island—Attorneys	2022	(Members shown in Bank List by † after name of bank)	
—Banks	1853	—State Bank Officials and Examiners	12
—Map (see Map of Africa)	opposite 1852	Negotiable Instruments Law (States having)	2031
Maine—Accessible Banking Points	2211	(Also see Laws.)	
—Attorneys	1946	Nevada—Accessible Banking Points	2227
—Banks	684	—Attorneys	1970
—Bank Directors	2419	—Banks	1067
—Laws	2079	—Bank Directors	2497
—Map, indexed "Me."	opposite 684	—Laws	2101
—State Bankers Association, Officers	8	—Map, indexed "Nev."	opposite 1066
(Members shown in Bank List by † after name of bank)		—State Bankers Association, Officers	9
—State Bank Officials and Examiners	11	(Members shown in Bank List by † after name of bank)	
Malta—Attorneys	2029	—State Bank Officials and Examiners	12
—Banks	1892	New Britain—Banks	1859
—Map (see Map of Europe)	opposite 1850	New Brunswick—Accessible Banking Points	2280
Manitoba—Accessible Banking Points	2279	—Attorneys	2017
—Attorneys	2017	—Banks	1793
—Banks	1788	—Laws	2165
—Bank Directors	2665	—Map	opposite 1796
—Laws	2162	New Caledonia—Attorneys	2023
—Map	opposite 1792	—Banks	1859
Martinique—Attorneys	2030	Newfoundland—Accessible Banking Points	2281
—Banks	1901	—Attorneys	2017
—Map (see Map of West Indies)	opposite 1900	—Banks	1795
Maryland—Accessible Banking Points	2213	—Map on map of Canada	opposite 1777
—Attorneys	1947	New Hampshire—Accessible Banking Points	2228
—Banks	693	—Attorneys	1970
—Bank Directors	2421	—Banks	1068
—Laws	2082	—Bank Directors	2498
—Map, indexed "Md."	opposite 694	—Laws	2102
—State Bankers Association, Officers	8	—Map, indexed "N. H."	opposite 1068
(Members shown in Bank List by † after name of bank)		—State Bankers Association, Officers	9
—State Bank Officials and Examiners	11	(Members shown in Bank List by † after name of bank)	
Massachusetts—Accessible Banking Points	2215	—State Bank Officials and Examiners	12
—Attorneys	1948	New Ireland—Banks	1860
—Banks	711	New Jersey—Accessible Banking Points	2229
—Bank Directors	2425	—Attorneys	1970
—Laws	2084	—Banks	1073
—Map, indexed "Mass."	opposite 712	—Bank Directors	2500
Map of Boston and Vicinity	opposite 714	—Laws	2104
—State Bankers Association, Officers	8	—Map, indexed "N. J."	opposite 1072
(Members shown in Bank List by † after name of bank)		—State Bankers Association, Officers	9
—State Bank Officials and Examiners	11	(Members shown in Bank List by † after name of bank)	
Mauritius—Attorneys	2022	—State Bank Officials and Examiners	12
—Banks	1853	New Mexico—Accessible Banking Points	2230
—Map (see Map of Africa)	opposite 1852	—Attorneys	1972
Mesopotamia—Banks	1859	—Banks	1093
Mexico—Attorneys	2030	—Bank Directors	2507
—Banks	1849	—Laws	2106
—Map, indexed "Mexico"	opposite 1848	—Map, indexed "N. M."	opposite 1092
Michigan—Accessible Banking Points	2216	—State Bankers Association, Officers	9
—Attorneys	1949	(Members shown in Bank List by † after name of bank)	
—Banks	740	—State Bank Officials and Examiners	12
—Bank Directors	2434	New York—Accessible Banking Points	2231
—Laws	2087	—Attorneys	1972
—Map, indexed "Mich."	opposite 741	—Banks	1098
—State Bankers Association, Officers	8	—Bank Directors	2508
(Members shown in Bank List by † after name of bank)		—Laws	2108
—State Bank Officials and Examiners	12	—Map, indexed "N. Y."	opposite 1098
Minneapolis Map	opposite 838	—Map of Buffalo	opposite 1104
Minnesota—Accessible Banking Points	2219	—Map of N. Y. City (Southern Portion)	opposite 1121
—Attorneys	1953	—Map of Greater New York and Vicinity	opposite 1122

	PAGE		PAGE
—Savings Bank Association of the State of New York	9	Philippine Islands—Attorneys	1992
—State Bankers Association, Officers	9	—Banks	1775
(Members shown in Bank List by † after name of bank)		—Laws	2127
—State Bank Officials and Examiners	12	—Map	opposite 1774
New York City Map (Southern Portion)	opposite 1121	Poland—Attorneys	2029
New York City Map (Greater New York and Vicinity)	opposite 1122	—Banks	1893
New South Wales—Attorneys	2023	—Map (see Map of Europe)	opposite 1850
—Banks	1860	Population of Banking Towns shown by figures under name of	
New Zealand—Attorneys	2023	Bank List and before town in Lawyers List.	
—Banks	1861	Portugal—Attorneys	2029
Nicaragua—Attorneys	2029	—Banks	1894
—Banks	1900	—Map (see Map of Europe)	opposite 1850
Nigeria—Attorneys	2022	Portuguese East Africa—Attorneys	2022
—Banks	1853	—Banks	1853
—Map (See Map of Africa)	opposite 1852	—Map (see Map of Europe)	opposite 1852
Non-Bank Towns showing nearest Banking Point	2181	Postage Rates and Regulations	7
North America (except U. S., Canada and Mexico) Banks	1899	Porto Rico—Attorneys	2030
Northern Territory—Banks	1862	—Banks	1776
North Carolina—Accessible Banking Points	2237	—Map (see Map of West Indies)	opposite 1900
—Attorneys	1975	Prince Edward Island—Accessible Banking Points	2288
—Banks	1175	—Attorneys	2019
—Bank Directors	2525	—Banks	1820
—Laws	2110	—Laws	2172
—Map, indexed "N. Car."	opposite 1174	—Map (see Map of Dominion of Canada)	opposite 1777
—State Bankers Association, Officers	9	Private Banks of the United States (number of)	opposite 33
(Members shown in Bank List by † after name of bank)		(Shown in Bank List by † after name of each bank)	
—State Bank Officials and Examiners	12	Quebec—Accessible Banking List	2284
North Dakota—Accessible Banking Points	2239	—Attorneys	2019
—Attorneys	1978	—Banks	1820
—Banks	1207	—Bank Directors	2666
—Bank Directors	2533	—Laws	2174
—Laws	2113	—Map	opposite 1826
—Map, indexed "N. Dak."	opposite 1206	Queensland—Attorneys	2023
—State Bankers Association, Officers	9	—Banks	1862
(Members shown in Bank List by † after name of bank)		Rates of Postage (Domestic and Foreign)	7
—State Bank Officials and Examiners	13	Republic of Panama—Banks	1900
Norway—Attorneys	2029	Reserve Cities and Central Reserve Cities	19
—Banks	1892	Reserves Required under Federal Reserve Act	19
—Map (see Map of Europe)	opposite 1850	Reunion—Banks	1859
Notes and Acceptances due on Holidays	opposite 19	Rhode Island—Accessible Banking Points	2255
Notes and Acceptances due on Half Days	opposite 19	—Attorneys	1993
Nova Scotia—Accessible Banking Points	2282	—Banks	1455
—Attorneys	2018	—Bank Directors	2591
—Banks	1796	—Laws	2127
—Bank Directors	2665	—Map indexed "R. I."	opposite 1456
—Laws	2166	—State Bankers Association, Officers	9
—Map	opposite 1796	(Members shown in Bank List by † after name of bank)	
Number of Banks in United States and Canada	33	—State Bank Officials and Examiners	13
Numerical System of the American Bankers Assn. Map showing		Rhodes—Banks	1859
following page	9	Rhodesia—Attorneys	2022
Numerical System of the A. B. A. (Explanation of)	15	—Banks	1853
Nyassaland—Attorneys	2022	—Map (see Map of Africa)	opposite 1852
—Bank	1853	Rumania—Attorneys	2029
—Map (see Map of Africa)	opposite 1852	—Banks	1895
Ohio—Accessible Banking Points	2240	—Map (see Map of Europe)	opposite 1850
—Attorneys	1981	Russia—Attorneys	2029
—Banks	1246	—Banks	1895
—Bank Directors	2541	—Map (see Map of Europe)	opposite 1850
—Laws	2116	St. Croix—Attorneys	2030
—Map, indexed "Ohio"	opposite 1246	—Banks	1901
—Map of Cincinnati	opposite 1256	—Map (see Map of West Indies)	opposite 1900
—State Bankers Association, Officers	9	St. Louis, Mo., Map	opposite 974
(Members shown in Bank List by † after name of bank)		St. Paul Map	opposite 862
—State Bank Officials and Examiners	13	St. Pierre et Miquelon—Banks	1839
Oklahoma—Accessible Banking Points	2244	—Map (Map of Dominion of Canada)	opposite 1777
—Attorneys	1984	St. Thomas—Banks	1901
—Banks	1312	—Map (see Map of West Indies)	opposite 1900
—Bank Directors	2555	Salvador—Attorneys	2030
—Laws	2119	—Banks	1900
—Map, indexed "Okla."	opposite 1312	—Map (see West Indies)	opposite 1900
—State Bankers Association, Officers	9	Samoa Island—Attorneys	2023
(Members shown in Bank List by † after name of bank)		—Banks	1862
—State Bank Officials and Examiners	13	Saskatchewan—Accessible Banking Points	2291
Ontario—Accessible Banking Points	2284	—Attorneys	2021
—Attorneys	2018	—Banks	1839
—Banks	1799	—Bank Directors	2666
—Bank Directors	2665	—Laws	2175
—Laws	2168	—Map (see Map of Dominion of Canada)	opposite 1777
—Map	opposite 1816	Savings Department (Banks Having)	
Orange Free States (see Union of South Africa)	1855	(Shown in Bank List by a © after name of bank)	
Oregon—Accessible Banking Points	2246	Scotland—Attorneys	2028
—Attorneys	1987	—Banks	1896
—Banks	1360	—Map (see Map of Europe)	opposite 1850
—Bank Directors	2564	Senegal—Attorneys	2022
—Laws	2123	—Banks	1854
—Maps, indexed "Ore."	opposite 1360	—Map (see Map of Africa)	opposite 1852
—State Bankers Association, Officers	9	Siam—Attorneys	2023
(Members shown in Bank List by † after name of bank)		—Banks	1859
—State Bank Officials and Examiners	13	Siberia—Banks	1859
—Palestine—Banks	1859	Sierra Leone—Attorneys	2022
Parcel Post Rates (Table of Foreign and Domestic)	7	—Banks	1854
Panama—Attorneys	2030	—Map (see Map of Africa)	opposite 1852
—Banks	1900	South America—Attorneys	2030
Papua—Attorneys	2023	—Banks	1901
—Banks	1862	—Map, indexed "So. Am."	opposite 1902
Paraguay—Attorneys	2030	South Australia—Attorneys	23
—Banks	1902	—Banks	1863
—Map (see Bank of South America)	opposite 1902	South Carolina—Accessible Banking Points	2256
Pennsylvania—Accessible Banking Points	2247	—Attorneys	1993
—Attorneys	1988	—Banks	1459
—Banks	1373	—Bank Directors	2592
—Bank Directors	2567	—Laws	2130
—Laws	2125	—Map, indexed "S. C."	opposite 1458
—Map, indexed "Penn"	opposite 1372	—State Bankers Association, Officers	9
—Map of Philadelphia and Vicinity	opposite 1413	(Members shown in Bank List by † after name of bank)	
—Map of Philadelphia (main portion)	opposite 1415	—State Bank Officials and Examiners	13
—Map of Philadelphia and Environs	opposite 1419	South Dakota—Accessible Banking Points	2257
—Map of Pittsburgh (main portion)	opposite 1426	—Attorneys	1995
—Map of Pittsburgh and Vicinity	opposite 1428	—Banks	1483
—State Bankers Association, Officers	8, 9	—Bank Directors	2597
(Members shown in Bank List by † after name of bank)		—Laws	2133
—State Bank Officials and Examiners	11, 12, 13	—Map, indexed "S. D."	opposite 1482
Persia—Banks	1859	—State Bankers Association Officers	9
Peru—Attorneys	2030	(Members shown in Bank List by † after name of bank)	
—Banks	1902	—State Bank Officials and Examiners	13
—Map (see Map of South America)	opposite 1902		

	PAGE		PAGE
South West Africa—Banks	1854	—Bank Directors	2631
—Map (see Map of Africa)	opposite 1854	—Laws	2140
Spain—Attorneys	2029	—Map	opposite 1634
—Banks	1898	—State Bankers Associations, Officers	9
—Map (see Map of Europe)	opposite 1850	(Members shown in Bank List by † after name of bank)	
State Bankers Associations and Officers	8, 9	—State Bank Officials and Examiners	13
(Members shown in Bank List by † after name of bank)		Value of Foreign Coins	18
State Bank Officials and Examiners	11, 12, 13	Venezuela—Attorneys	2030
State Banks of the United States (number of)	opposite 33	—Banks	1902
(Shown in Bank List by a † after name of bank)		—Map (see Map of South America)	opposite 1902
Statute of Limitations (arranged for quick reference)	opposite 19	Vermont—Accessible Banking Points	2264
(See also "Laws" Indexed)		—Attorneys	2005
Straits Settlement—Attorneys	2023	—Banks	1636
—Banks	1859	—Bank Directors	2633
Sumatra—Attorneys	2023	—Laws	2143
—Banks	1859	—Map, indexed "Va."	opposite 1640
Swaziland—Banks	1854	—State Bankers Association, Officers	9
—Map (see Map of Africa)	opposite 1852	(Members shown in Bank List by † after name of bank)	
Sweden—Attorneys	2029	—State Bank Officials and Examiners	13
—Banks	1898	Victoria—Attorneys	2023
—Map (see Map of Europe)	opposite 1850	—Banks	1863
Switzerland—Attorneys	2029	Virginia—Accessible Banking Points	2265
—Banks	1899	—Attorneys	2006
—Map (see Map of Europe)	opposite 1850	—Banks	1641
Syria—Banks	1859	—Bank Directors	2634
Tahiti—Attorneys	2023	—Laws	2145
—Banks	1863	—Map	opposite 1658
Taiwan (Formosa)—Attorneys	2023	—State Bankers Association, Officers	9
—Banks	1859	(Members shown in Bank List by † after name of bank)	
Tanganyika Territory—Banks	1853	—State Bank Officials and Examiners	13
—Map (see Map of Africa)	opposite 1852	Virgin Islands	
Tasmania—Attorneys	2023	Washington—Accessible Banking Points	2269
—Banks	1863	—Attorneys	2008
Tennessee—Accessible Banking Points	2257	—Banks	1672
—Attorneys	1997	—Bank Directors	2642
—Banks	1514	—Laws	2147
—Bank Directors	2604	—Map, indexed "Wash."	opposite 1672
—Laws	2135	—State Bankers Association, Officers	9
—Map, indexed "Tenn."	opposite 1514	(Members shown in Bank List by † after name of bank)	
—State Bankers Association, Officers	9	—State Bank Officials and Examiners	13
(Members shown in Bank List by a † after name of bank)		Western Australia—Attorneys	2023
—State Bank Officials and Examiners	13	—Banks	1865
Texas—Accessible Banking Points	2260	West Indies—Attorneys	2030
—Attorneys	1999	—Banks	1900
—Banks	1547	—Map	opposite 1900
—Bank Directors	2612	West Virginia—Accessible Banking Points	2271
—Laws	2137	—Attorneys	2010
—Map, indexed "Tex"	opposite 1550	—Banks	1694
—State Bankers Association, Officers	9	—Bank Directors	2646
—State Bank Officials and Examiners	13	—Laws	2150
(Members shown in Bank List by a † after name of bank)		—Map, indexed "W. Va."	opposite 1695
Timor—Banks	1859	—State Bankers Association, Officers	8, 9
Togo—Banks	1854	(Members shown in Bank List by † after name of bank)	
—Map (see Map of Africa)	opposite 1852	—State Bank Officials and Examiners	11, 12, 13
Total Number of Banks in the United States and Canada	opposite 33	Windward Island—Banks	1901
Total Statistics for the United States	opposite 33	—Map (see Map of West Indies)	opposite 1900
Towns without banks showing nearest Accessible Points	2181	Wisconsin—Accessible Banking Points	2274
Transvaal—Banks	1855	—Attorneys	2011
—Map (see Map of Africa)	opposite 1852	—Banks	1715
Trinidad—Banks	1901	—Bank Directors	2651
—Map (see Map of West Indies)	opposite 1900	—Laws	2152
Tripoli—Attorneys	2022	—Map, indexed "Wis."	opposite 1714
—Bank	1854	—Map of Milwaukee	opposite 1742
—Map (see Map of Africa)	opposite 1852	—State Bankers Association, Officers	9
Trust Powers (Banks having)		(Members shown in Bank List by † after name of bank)	
(Shown in Bank List by † after name of bank)		—State Bank Officials and Examiners	13
Tunisia—Attorneys	2022	World (Map of)	opposite 6
—Banks	1854	Wyoming—Accessible Banking Points	2276
—Map (see Map of Africa)	opposite 1852	—Attorneys	2016
Turkey in Asia—Attorneys	2029	—Banks	1764
—Banks	1859	—Bank Directors	2663
Turkey in Europe—Banks	1899	—Laws	2155
Union of South Africa—Attorneys	2022	—Map, indexed "Wyo."	opposite 1764
—Banks	1854	—State Bankers Association, Officers	9
—Map (see Map of Africa)	opposite 1852	(Members shown in Bank List by † after name of bank)	
Uruguay—Attorneys	2030	—State Bank Officials and Examiners	13
—Banks	1902	Yukon—Banks	1848
—Map (see Map of South America)	opposite 1902	Zanzibar Island—Attorneys	2022
Utah—Accessible Banking Points	2264	—Banks	1856
—Attorneys	2005	—Map (see Map of Africa)	opposite 1852
—Banks	1629		

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Reserve Liability of Proprietors	- - -	- - -	29,321,800.00
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Aggregate Assets			
30th September, 1922	- - -	- - -	\$365,628,738.00



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Subscribed Capital	- -	£38,117,103
Paid-up Capital	- -	10,860,852
Reserve Fund	- -	10,860,852
Deposits (Dec. 31, 1922)	- -	354,406,336

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

OVER 1700 OFFICES IN ENGLAND AND WALES

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

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Over 180 Offices in Scotland

THE LONDON CITY & MIDLAND EXECUTOR & TRUSTEE CO. LTD.



LLOYDS BANK LIMITED.

Chairman: J. W. BEAUMONT PEASE.

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

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

(31st December, 1922)

(\$5 = £1)

CAPITAL SUBSCRIBED	-	\$359,323,900
CAPITAL PAID UP	- - -	71,864,780
RESERVE FUND	- - -	50,000,000
DEPOSITS, &c.	- - - -	1,659,767,335
ADVANCES, &c.	- - - -	616,943,395

THIS BANK HAS OVER 1,600 OFFICES IN ENGLAND & WALES

Affiliated Banks:

THE NATIONAL BANK OF SCOTLAND LTD. THE LONDON AND RIVER PLATE BANK, LTD.

Auxiliary:

LLOYDS AND NATIONAL PROVINCIAL FOREIGN BANK LIMITED

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

ASK FOR RATES

THE BUYER'S GUIDE

ENVELOPES

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FOR
BANKS**

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FOR EVERY
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WALDORF-ASTORIA, N. Y.
CHICAGO WILKES-BARRE
BOSTON PHILADELPHIA
ATLANTA WASHINGTON, D. C.
RICHMOND MILWAUKEE
BALTIMORE NEW ORLEANS
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FREDONIA, KANSAS

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specializing
in the printing and lithographing of any and all bank
forms. Samples and prices on application.

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BANK NOTE COMPANY**

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CLARK & HARRISON STREETS
CHICAGO

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Checks, Drafts, Blank Books, Loose Leaf Devices, Stationery Office
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Service. Bank and Fire Proof Safes. Write for Catalogue or
samples.

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Fort Wayne Printing Co.

FORT WAYNE, INDIANA

BANK STATIONERS

Printers :: Lithographers

PASS BOOKS

BLANK BOOKS

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Our Process Letters compare favorably with letters
that are actually typewritten

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New Process Letters "Personalized Printing"

Individual's name changed on each piece

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Chicago—New York

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Write For Catalogue Showing Prices.

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High Grade Farm Mortgages

*Paying Attractive Rates
of Interest*

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

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

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

Drop Them a Line

1924

JANUARY

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

FEBRUARY

S	M	T	W	T	F	S
					32	33
					1	2
34	35	36	37	38	39	40
41	42	43	44	45	46	47
48	49	50	51	52	53	54
55	56	57	58	59	60	

MARCH

S	M	T	W	T	F	S
						61
						1
62	63	64	65	66	67	68
69	70	71	72	73	74	75
76	77	78	79	80	81	82
83	84	85	86	87	88	89
90	91					

APRIL

S	M	T	W	T	F	S
		92	93	94	95	96
		1	2	3	4	5
97	98	99	100	101	102	103
104	105	106	107	108	109	110
111	112	113	114	115	116	117
118	119	120	121			

MAY

S	M	T	W	T	F	S
				122	123	124
				1	2	3
125	126	127	128	129	130	131
132	133	134	135	136	137	138
139	140	141	142	143	144	145
146	147	148	149	150	151	152

JUNE

S	M	T	W	T	F	S
153	154	155	156	157	158	159
160	161	162	163	164	165	166
167	168	169	170	171	172	173
174	175	176	177	178	179	180
181	182					

JULY

S	M	T	W	T	F	S
		183	184	185	186	187
		1	2	3	4	5
188	189	190	191	192	193	194
195	196	197	198	199	200	201
202	203	204	205	206	207	208
209	210	211	212	213		

AUGUST

S	M	T	W	T	F	S
					214	215
					1	2
216	217	218	219	220	221	222
223	224	225	226	227	228	229
230	231	232	233	234	235	236
237	238	239	240	241	242	243

SEPTEMBER

S	M	T	W	T	F	S
		245	246	247	248	249
		1	2	3	4	5
251	252	253	254	255	256	257
258	259	260	261	262	263	264
265	266	267	268	269	270	271
272	273	274				

OCTOBER

S	M	T	W	T	F	S
			275	276	277	278
			1	2	3	4
279	280	281	282	283	284	285
286	287	288	289	290	291	292
293	294	295	296	297	298	299
300	301	302	303	304	305	

NOVEMBER

S	M	T	W	T	F	S
						306
						1
307	308	309	310	311	312	313
314	315	316	317	318	319	320
321	322	323	324	325	326	327
328	329	330	331	332	333	334

DECEMBER

S	M	T	W	T	F	S
		336	337	338	339	340
		1	2	3	4	5
342	343	344	345	346	347	348
349	350	351	352	353	354	355
356	357	358	359	360	361	362
363	364	365	366			

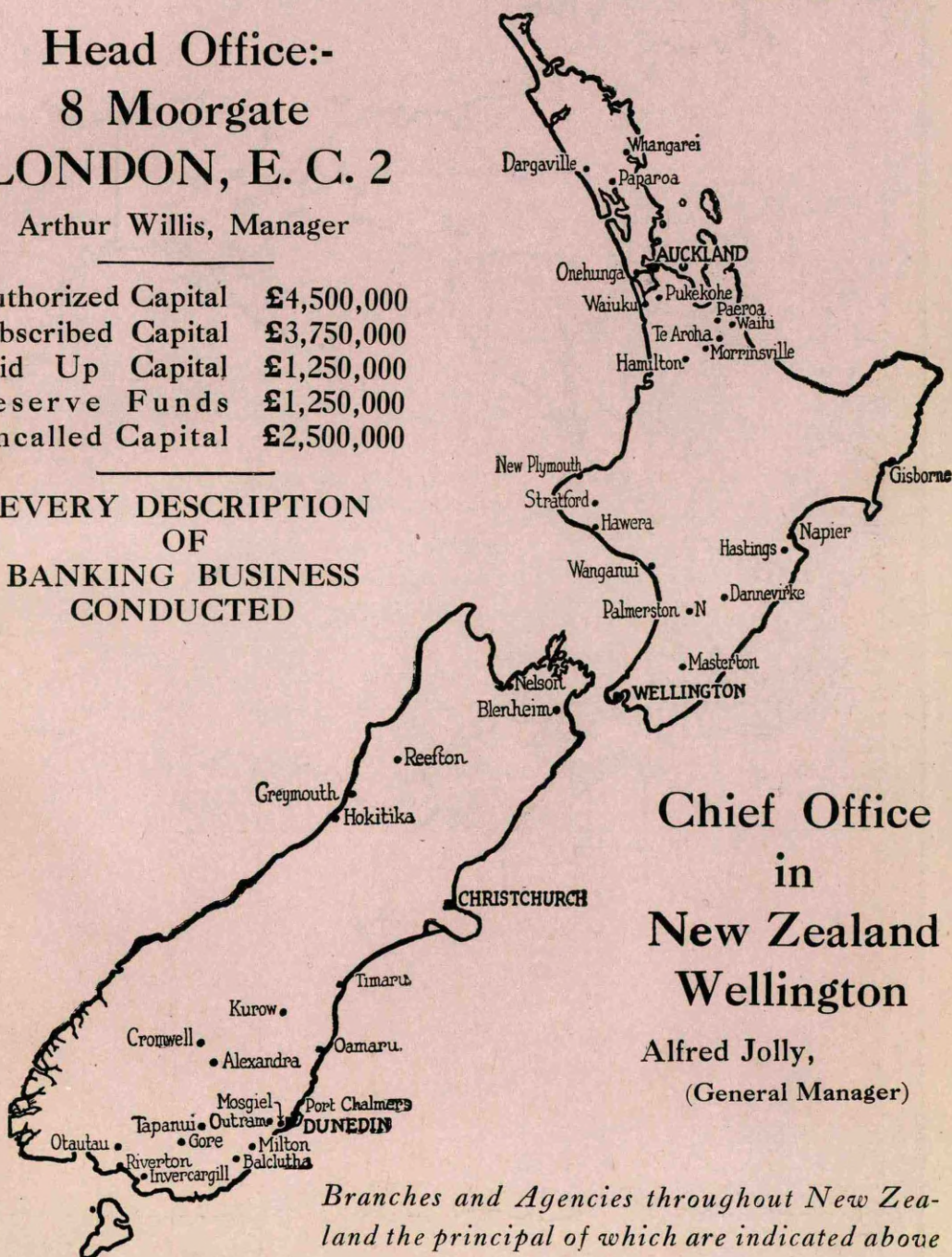
The NATIONAL BANK of NEW ZEALAND Limited

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

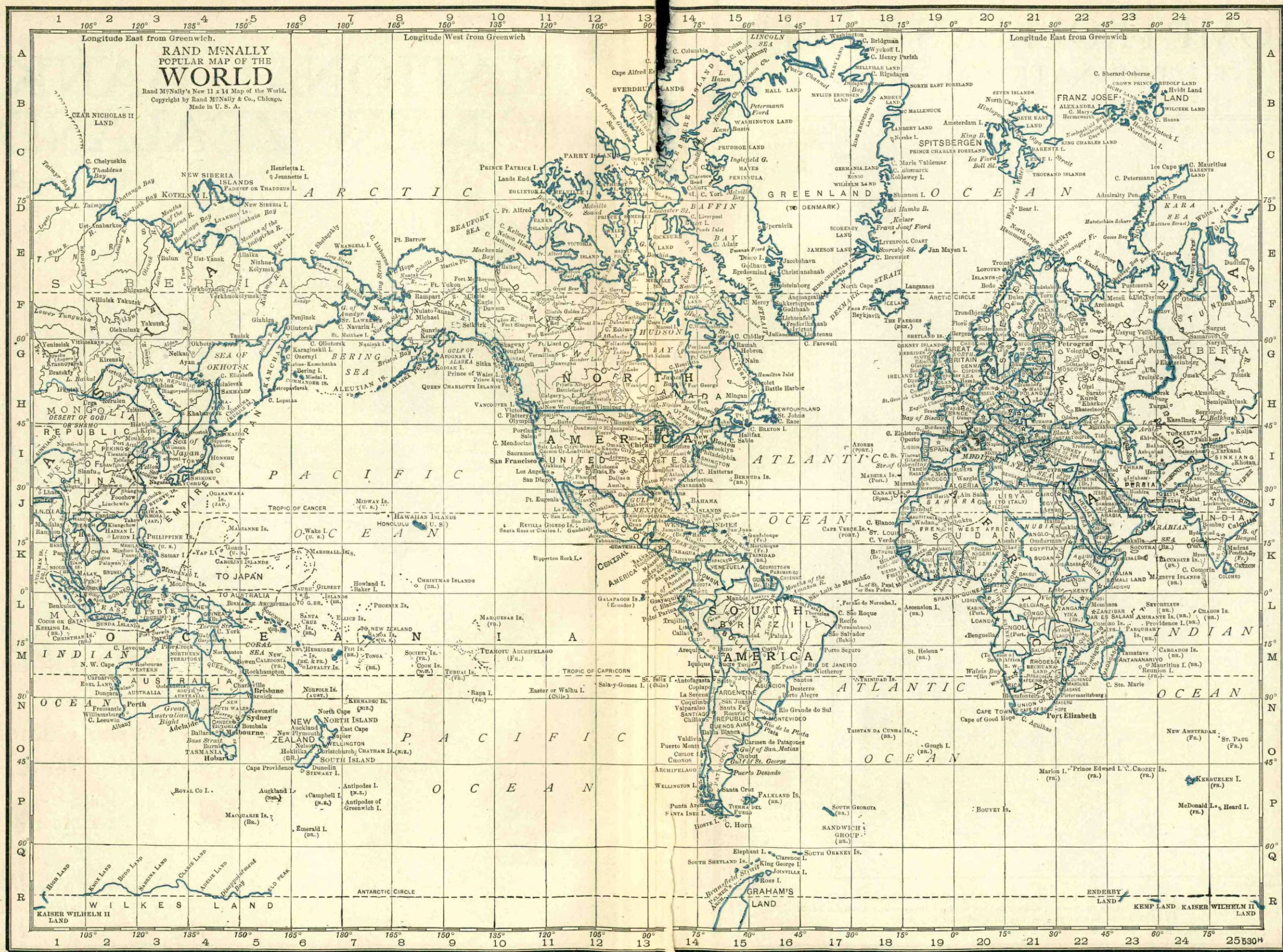
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OF
BANKING BUSINESS
CONDUCTED



Chief Office
in
New Zealand
Wellington

Alfred Jolly,
(General Manager)

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



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	1	10
1887			F 4 66		F 13 70			M 1 80		W 5 65		W 7 63	2	5
1888		T 14 69		M 30 76		S 30 61				Th 4 96		W 12 69	3	3
1889		T 26 76			M 13 76		F 12 60		M 30 80			W 11 72	4	16
1890		F 28 79			S 17 78		F 18 62			Th 2 76		F 19 78	5	11
1891		M 26 69			M 4 67		Th 9 66		F 25 78			W 2 68	6	6
1892			T 1 90		T 17 77		T 12 56		F 30 80			F 9 70	7	9
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77	8	1
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78	9	9
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76	10	6
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72	11	4
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71	12	9
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72	13	6
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86	14	8
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99	15	6
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71	16	2
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71		17	6
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69		18	5
1904	F 22 66		M 28 66			Th 9 73			T 6 89		Th 10 65		19	3
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76		20	5
1906	M 29 81			F 6 67		M 18 73			T 4 78		M 12 69		21	2
1907	S 26 75		F 22 55		M 20 59			Th 22 94				T 3 103	22	3
1908		F 14 73			Th 14 90		W 15 62		W 23 70		F 27 65		23	4
1909		F 5 70		W 28 82		W 23 56			W 1 70		T 16 76		24	1
1910	M 31 76		T 29 57			Th 30 93			Th 1 62		Th 10 70		25	4
1911	S 7 58		T 7 59			W 7 92			F 1 86			T 5 95	26	5
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83		27	2
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73			28	9
1914*	T 13 84		W 4 50			T 30 118			S 12 74	S 31 49		Th 31 61	29	7
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51	30	15
1916*			T 7 67		M 1 55	F 30 60			T 12 74		F 17 66	W 27 40	31	9
1917*			M 5 68		T 1 57	W 20 50			T 11 85		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		W 17 66	W 31 44		
1920*		S 28 59			T 4 66	W 30 57			W 8 70		M 15 68	W 29 44		
1921		M 21 54		Th 28 66		Th 30 63			T 6 68			S 31 116		
1922			F 10 69		F 5 56	F 30 56			F 15 77			S 29 90		
1923				T 3 95		S 30 88								

* 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
31 " Thursday
37 " Friday
18 " Saturday
Total, 191

RATES OF POSTAGE

DOMESTIC

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

FOREIGN POSTAGE TABLE

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

Argentina	Canary Islands	Guatemala	Newfoundland	Trinidad
Bahamas	Colombia	Haiti	New Zealand	(including Tobago)
Balearic Islands	Costa Rica	Honduras	Nicaragua	Uruguay
Bolivia	Cuba	Ireland	Paraguay	Wales
Barbados	Curacao	Jamaica	Peru	Windward Islands (including Grenada, St. Vincent, Grenadines, and St. Lucia)
Brazil	Dominican Republic	Labrador	Republic of Panama	
British Guiana	Dutch West Indies	Leeward Islands	Salvador	
British Honduras	Ecuador	Morocco	Scotland	
Canada	England	Mexico	Spain	

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, 70 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.

To the following countries the limit is 8 lbs., 12 oz.: Argentina, Balearic Islands, Bolivia, Brazil, Canary Islands, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, Guatemala, Honduras, Mexico, Morocco, Nicaragua, Paraguay, Peru, Salvador, Spain, Uruguay.

Limit of weight on single-volume books is 6 lbs., 9 oz., except to Cuba, Mexico, Panama and Salvador. No limit to Argentina, Balearic Islands, Bolivia, Brazil, Canada, Canary Islands, Colombia, Costa Rica, Dominican Republic, Ecuador, Guatemala, Honduras, Morocco, Nicaragua, Paraguay, Peru, Spain, Uruguay, the limit of weight is 11 lbs.

TABLE SHOWING RATES OF PARCEL POSTAGE

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

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

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

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

FOREIGN PARCEL POST RATES

Twelve cents per pound or fractions thereof. To many countries there is an additional transit rate.

Eleven pounds is the limit to foreign points including Canada, named in United States Postal Guide except: the limit of weight on Foreign Parcel Post is twenty-two pounds to the following countries and their possessions: Algeria, Alsace Lorraine, Argentina, Austria, Belgium, Brazil, Bulgaria, China, Colombia, Costa Rica, Curacao, Denmark, Dominican Republic, Ecuador, Estonia, Finland, France, Germany, Guatemala, Greenland, Haiti, Honduras, Latvia, Lithuania, Luxembourg, Memel, Mexico, Monaco, Nicaragua, Norway, Paraguay, Peru, Poland, Roumania, Salvador, Santo Domingo, Sweden, Switzerland, Turkey, Uruguay, Yugoslavia. Fifty pounds to Panama, and Shanghai, China; 4 lbs., 6 oz. to Cuba, also Mexico.

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. Special delivery to Canada 20 cents additional.

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	

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 Treasurer, F. A. Irish, vice-president First National Bank, Fargo, N. D.
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 Manager Protective Dept., L. W. Gammon, 110 East 42d St., New York City.
 Editor of the Journal, Jas. E. Clark, 110 East 42d St., New York City.
 Branch Office, 708 Colorado Bldg., Washington, D. C.

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 Treasurer, M. H. Crissman, cashier First National Bank, Paonia.

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 Secretary, Chas. E. Hoyt, So. Norwalk Tr. Co., So. Norwalk.
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 Vice-President, Robert P. Robinson, president Central National Bank, Wilmington.
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 Second Vice-President, V. B. Deyber, president Second National Bank, Washington.
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 Treasurer, A. S. Gately, cashier Lincoln National Bank, Washington.

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 Second Vice-President, C. E. Martin, vice-president Citizens Bank, Fort Valley.
 Third Vice-President, Abial Winn, asst. cashier Ashley Tr. Co., Valdosta.
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 First Vice-President, Luther Bond, president Royston Bank, Royston.
 Second Vice-President, R. B. Dixon, vice-president Citizens Bank, West Point.
 Secretary and Treasurer, L. R. Adams, 512 Hass Howell Bldg., Atlanta, Ga.
 General Counsel, Alex. W. Smith, Sr., Atlanta.

IDAHO BANKERS' ASSOCIATION.

President, J. S. Heckathorn, vice-president and cash., First National Bank, Moscow.
 Vice-President, A. D. Stanton, president Meridian State Bank, Meridian.
 Secretary, J. S. St. Clair, vice-president Boise City National Bank, Boise.
 Treasurer, P. J. Miller, cashier Lewiston National, Lewiston.

ILLINOIS BANKERS' ASSOCIATION.

President, M. A. Traylor, president First Trust and Savings Bank, Chicago.
 Vice-President, Wayne Hummer, president La Salle National Bank, La Salle.
 Secretary, M. A. Graettinger, 208 S. La Salle St., Chicago.
 Treasurer, I. E. Merritt, president Hoopston National Bank, Hoopston.
 Assistant Secretary, Olive S. Jennings, 208 S. La Salle St., 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, C. E. Narey, president First National Bank, Spirit Lake.
 Vice-President, C. M. Keck, vice-president Commercial Savings Bank, Washington.
 Secretary, Frank Warner, 600 Observatory Bldg., Des Moines.
 Treasurer, F. S. Richards, cashier First National Bank, McGregor.

KANSAS BANKERS' ASSOCIATION.

President, C. W. Carey, president First National Bank Wichita.
 Vice-President, Ben. S. Paulen, president Wilson County Bank, Fredonia.
 Secretary, W. W. Bowman, Topeka.
 Assistant Secretary, F. M. Bowman, Topeka.
 Office Secretary, Eleanor Woodburn, Topeka.
 Treasurer, Bert E. Mitchner, cashier State Exchange Bank, Hutchinson.

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, C. G. Rives, Jr., vice-president Interstate Trust and Banking Co., New Orleans.
 Vice-President, W. D. Haas, president Commercial Bank & Trust Company, Alexandria.
 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, O. 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, T. Rowland Thomas, president National Bank of Baltimore, Baltimore.
 Vice-President, J. Enos Ray, Jr., president Prince Georges Bank, Hyattsville.
 Secretary, Charles Hann, Merchants National Bank, Baltimore.
 Treasurer, Wm. Marriott, cashier Western National Bank, Baltimore.

MASSACHUSETTS BANKERS' ASSOCIATION.

President, Joseph H. Soliday, president Franklin Savings Bank, Boston.
 Vice-President, Irving W. Book, president First National Bank, New Bedford.
 Secretary, George W. Hyde, vice-president First National Bank, Boston.
 Treasurer, J. H. Gifford, vice-president Merchants National Bank, Salem.

MICHIGAN BANKERS' ASSOCIATION.

President, B. P. Sherwood, president Grand Haven State Bank, Grand Haven.
 First Vice-President, Paul J. Ullrich, president Ullrich Savings Bank, Mt. Clemens.
 Second Vice-President, Fred S. Case, vice-president and cashier First National Bank, Sault Ste. Marie.
 Secretary, Mrs. H. M. Brown, Ass'n Office, 723 Ford Bldg., Detroit.
 Treasurer, A. J. Haviland, cashier Traverse City Bank, Traverse.
 General Counsel, Hal H. Smith, of Beaumont, Smith & Harris Detroit.

MINNESOTA BANKERS' ASSOCIATION.

President, C. A. Chapman, vice-president First National Bank, Rochester.
 Vice-President, F. P. Fellows, vice-president Capital Trust and Savings, Saint Paul.
 Secretary, G. H. Richards, Minneapolis.
 Treasurer, J. J. Maloney, cashier Farmers State Bank, Heron Lake.

MISSISSIPPI BANKERS' ASSOCIATION.

President, H. C. Herring, president Pascagoula National Bank, Moss Point.
 Vice-President, R. B. Clark, president Bank of Tupelo, Tupelo.
 Secretary, George B. Power, Jackson.
 Treasurer, J. W. Slaughter, cashier Columbus National Bank, Columbus.

MISSOURI BANKERS' ASSOCIATION.

President, S. E. Trimble, vice-president and cashier Union National Bank, Springfield.
 Vice-President, M. R. Sturtevant, vice-president Liberty Central Trust Co., St. Louis.
 Secretary, W. F. Keyser, Sedalia.
 Assistant Secretary, E. P. Neef, Sedalia.
 Treasurer, E. E. Amick, vice-president First National Bank, Kansas City.

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, L. W. Knowles, vice-president Reno National Bank, Reno.
 Vice-President, Jerry Sheehan, vice-president First National Bank, Winnemucca.
 Secretary, L. S. Reese, assistant cashier Farmers and Merchants National Bank, Reno.
 Treasurer, George F. Willis, cashier Lyon County Bank, Yerington.

NEW HAMPSHIRE BANKERS' ASSOCIATION.

President, Harry H. Dudley, president Mechanics National Bank, Concord.
 Secretary, Harry L. Additon, vice-president and cashier Merchants National Bank, Manchester.
 Treasurer, Ernest H. Trickey, cashier Wolfboro National Bank, Wolfboro.

NEW JERSEY BANKERS' ASSOCIATION.

President, F. W. Shock, vice-president First National Bank, Spring Lake.
 Vice-President, Spencer S. Marsh, vice-president National Newark and Essex Banking Co., Newark.
 Secretary, Wm. J. Field, vice-president Commercial Trust Company of New Jersey, Jersey City.
 Treasurer, F. C. Ferguson, president Union Trust-Hudson County National Bank, Jersey City.

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

NEW YORK STATE BANKERS' ASSOCIATION.

President, Willis G. Nash, vice-president Irving Bank-Col. Tr. Co., New York City.
 Vice-President, C. E. Treman, president Ithaca Trust Co., Ithaca.
 Secretary, Edward J. Gallien, 128 Broadway, New York City.
 Treasurer, G. G. Clarabut, vice-president Farmers National Bank, Rome.

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, 110 E. 42d St., New York City.
 Treasurer, Adolphe F. Le Gost, vice-president United States Savings Bank, New York City.

NORTH CAROLINA BANKERS' ASSOCIATION.

President, J. D. Biggs, president Farmers & Merchants Bank, Williamston.
 Vice-President, S. A. Hubbard, cashier Citizens Bank, Asheville.
 Vice-President, T. A. Uzzell, president Peoples Bank, New Bern.
 Vice-President, T. H. Shipman, president Brevard Banking Company, Brevard.
 Secretary, Paul P. Brown, Raleigh.
 Treasurer, H. G. Kramer, cashier Savings Bank and Trust Co., Elizabeth City.
 Counsel, Willis Smith, Raleigh.

NORTH DAKOTA BANKERS' ASSOCIATION.

President, M. R. Poretr, vice-president Scandinavian-American Bank, Minot.
 Vice-President, Blanding Fisher, president First National Bank, Devils Lake.
 Secretary, W. C. Macfadden, Fargo.
 Treasurer, R. H. Farmer, president First Bank of Flaxton, Flaxton.
 Chairman Executive Council, Manville H. Sprague, cashier First National Bank, Grafton.

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, F. W. Bryant, vice-president Central National Bank, Tulsa.
 Vice-President, H. N. Wilson, cashier First State Bank, Bokchito.
 Secretary, Eugene P. Gum, Oklahoma City.
 Assistant Secretary, Gertrude Corbitt, Oklahoma City.
 Treasurer, J. H. Coleman, cashier Farmers State Bank, Newkirk.

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, Charles S. Calwell, president Corn Exchange National Bank, Philadelphia.
 Vice-President, E. B. Harshaw, cashier Grove City National Bank, Grove City.
 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, Albert R. Plant, president Blackstone Canal National Bank, Providence.
 Vice-President, G. Burton Hibbert, Pawtucket Branch, R. I. Hospital Tr. Co., 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, Rock Hill.
 Vice-President, Robt. I. Woodside, president Farmers and Merchants and Woodside National Banks, Greenville.
 Secretary and Treasurer, James H. Craig, Columbia.

SOUTH DAKOTA BANKERS' ASSOCIATION.

President, A. Kopperud, president Security Bank and Trust Co., Webster.
 Vice-President, F. B. Stiles, vice-president First National Bank, Watertown.
 Secretary, L. J. Welch, Mitchell.
 Treasurer, H. C. Snodgrass, cashier State Bank of Interior, Interior.

TENNESSEE BANKERS' ASSOCIATION.

President, L. J. Pardue, president Cheatham County Bank, Ashland City.
 Vice-President, Chas. E. Taylor, vice-president Ducktown Banking Company, Ducktown.
 Vice-President, J. H. Ramer, cashier The Martin Bank, Martin.
 Vice-President, S. C. Lewis, president Dover Bank and Trust Co., Dover.
 Secretary, H. G. Huddleston, 1015 Independent Life Bldg., Nashville.
 Treasurer, L. A. DePriest, cashier Bank of Hollow Rock, Hollow Rock.

TEXAS BANKERS' ASSOCIATION.

President, A. M. Graves, cashier Red River National Bank, Clarksville.
 Secretary, Wm. A. Philpott, Jr., Dallas.
 Treasurer, Chester Harrison, asst. cashier Citizens National, Brownwood.

UTAH BANKERS' ASSOCIATION.

President, Frank B. Cook, president Columbia Trust Co., Salt Lake City.
 First Vice-President, M. S. Eccles, president First Utah National Bank, Ogden.
 Second Vice-President, N. S. Neilson, president Mt. Pleasant Commercial and Savings Bank, Mount 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, O. 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, E. W. Tinsley, vice-president and cashier Colonial National Bank, Roanoke.
 Vice-President, J. J. Scott, cashier Lynchburg Trust and Savings Bank, Bedford.
 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, R. H. Macartney, cashier Security National Bank, Cheeney.
 Vice-President, J. K. McCornack, president Security National Bank, Palouse.
 Secretary, Wm. Hatch Davis, 1016 Old National Bank, Spokane.
 Treasurer, H. J. Maury, president Winlock State Bank, Winlock.

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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, vice-president Capital City Bank, Charleston.

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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 State Bank, Worland.
 Secretary, Harry B. Henderson, Federal appraiser First Joint Stock Land Bank, Cheyenne.
 Treasurer, Geo. A. Bible, cashier, First National Bank, Rawlins.

ADDITIONAL BANKER'S ASSOCIATIONS

INVESTMENT BANKERS ASSOCIATION OF AMERICA

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

BOARD OF GOVERNORS

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John W. Prentiss, New York
J. W. Hornor, Jr., New York
Ray Morris, New York
George B. Caldwell, New York
Joseph A. Rushton, Chicago
Barrett Wendell, Jr., Chicago
Walter S. Brewster, Chicago
Howard F. Hansell, Jr., Philadelphia

J. Clark Moore, Jr., Philadelphia
Thomas N. Dysart, St. Louis
Fred S. Borton, Cleveland
Tom K. Smith, St. Louis
Thomas B. Gannett, Jr., Boston
Frank W. Remick, Boston
John G. Brogden, Baltimore
John W. MacGregor, Pittsburgh
J. A. Fraser, Toronto

Morris F. Fox, Milwaukee
Eugene E. Thompson, Washington
J. R. Edwards, Cincinnati
Eli T. Watson, New Orleans
Henry D. Thrall, Minneapolis
W. O. Chanute, Denver
James C. Willson, Louisville
Joel E. Ferris, Spokane

OFFICERS

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Vice-President, Philip S. Dalton, Boston
Vice-President, James C. Fenhagen, Baltimore
Vice-President, Arthur Sinclair, Jr., New York
Vice-President, Eugene M. Stevens, Chicago

Vice-President, Dean G. Witter, San Francisco
Secretary, Frederick R. Fenton, Chicago
Assistant Secretary, Clayton G. Schray, Chicago
Treasurer, McPherson Browning, Detroit

FARM MORTGAGE BANKERS ASSOCIATION OF AMERICA

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

E. D. Chassell, Secretary-Treasurer

OFFICERS

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St. Paul, Minn.
Vice-President, Frank Hayden, Guaranty Bank & Trust Co.,
Memphis, Tenn.

Vice-President, George M. Titus, vice-president Titus Loan &
Investment Co., Muscatine, Iowa.
Vice-President, E. L. Cralle, Atkinson, Warren & Henley Co.,
Oklahoma City, Okla.

BOARD OF GOVERNORS

1923

H. J. Curry, Pearsons-Taft Co., Chicago, Ill.
G. R. Ellis, Empire Loan & Trust Co., Americus, Ga.
W. M. Leonard, Financial Correspondent, Union Central Life In-
surance Co., Lincoln, Nebr.
R. L. Slaughter, Brown Bros., Austin, Texas.
F. W. Thompson, Merchants Loan & Trust Co., Chicago, Ill.
Joseph T. McNary, The State Savings and Trust Co., Indianap-
olis, Ind.

R. R. Rogers, Vermont Loan & Trust Co., Spokane, Wash.
Geo. F. Heindel, Phoenix Trust Co., Ottumwa, Iowa.
Byron H. Davis, Davis-Wellcome Mortgage Co., Topeka, Kansas.
R. O. Deming, Deming Investment Co., Oswego, Kansas.
Lester W. Hall, Fidelity National Bank & Trust Co., Kansas City,
Mo.
C. C. Bennett, Western Securities Investment Co., Denver, Colo.

THE FARM MORTGAGE BANKERS' ASSOCIATION OF AMERICA

E. D. CHASSELL, Secretary, 112 West Adams St., Chicago

Members of this association put their own money into mortgages on productive farm lands before offering them for sale. Conservative farm mortgage bankers make loans on the basis of average *productive value* of lands for a term of years and not on temporary *selling prices* in times of booms. For this reason the inflation of land prices has not depreciated the value of farm mortgages as dependable investments.

LIST OF MEMBERS AND ASSOCIATE MEMBERS

Officers On Opposite Page

ALABAMA

Ballard Brothers, Troy
Jemison & Company, Birmingham
Pinckard Investment Company, Montgomery

ARIZONA

Dwight B. Heard Investment Co., Phoenix

ARKANSAS

Conservative Loan Co., Little Rock
Security Mortgage Co., Texarkana
Young & Co. O. M., Stuttgart (Associate)

CALIFORNIA

Fresno Mortgage Co., Fresno

COLORADO

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

GEORGIA

Alexander & Garrett, Augusta
Atlanta Trust Co., Atlanta
Empire Loan & Trust Co., Americus
Georgia Loan & Trust Co., Macon
Sessions Loan & Trust Co., Marietta
Smith, Howard M., & Co., Macon
Northern Mortgage Co., Atlanta

IDAHO

Edgerton-Fabrick Co., Pocatello
Ehrhardt Investment Co., Lewiston
Twin Falls Title & Abstract Co., Twin Falls

ILLINOIS

American Bankers Insurance Co., The, Chicago (Associate)
Bernard Investment Co., Springfield
Beyer-Dempsey Co., Pekin
Brinkerhoff & Co., Springfield
Burr & Co., Hudson, Bloomington
Capen, Fred B., Bloomington
Causey, Walter G., Co., Peoria
Dime Savings & Trust Co., Peoria
First Trust and Savings Bank of Bloomington, Bloomington
First Trust & Savings Bank of Peoria, Peoria
Forman, Geo. M., & Co., Chicago
Goodell, A., & Sons Co., Loda
Home Savings & State Bank, Peoria
Illinois Merchants Trust Co., Chicago
Matheny, Dixon, Cole & Co., Springfield
Pearsons-Taft Co., Chicago
Peoria Life Insurance Co., Peoria (Associate)
Rockford Trust Co., Rockford
Security Trust Co., of Freeport, Freeport
Straus Brothers Company, The, Chicago
Thompson Farm Loans, Lacon
Toombs & Daily, Chicago
Trevitt-Mattis Banking Co., Champaign

INDIANA

American Central Life Insurance Co., Indianapolis (Associate)
Day, Thomas C., & Co., Indianapolis
Dickinson & Reed, Indianapolis
Dickinson Trust Co., Richmond
Evans, Devore & Co., Crawfordville
Farmers Trust Co., Indianapolis
State Savings & Trust Co., Indianapolis

IOWA

Adams, H. C., Algona
Allfree, Inc. H. B., Newton
American Commercial & Savings Bank, Davenport
American Mortgage & Securities Co., Manchester
Annis & Rohling Co., Council Bluffs
Butler & Rhodes, Fort Dodge
Central Trust Co., Des Moines
Clarion Savings Bank, Clarion
Crosley Investment Co., Webster City
Donahue & Hanson, Grinnell
Farmers & Citizens Savings Bank, De Witt
Farmers Bond & Mortgage Co., Des Moines
First National Bank, Rock Rapids
Gilmore Exchange Bank, Gilmore City
Iowa Loan & Trust Co., Des Moines
Iowa Securities Company, Waterloo
Johnson, Griff, Des Moines, (Associate)
Leavitt & Johnson Trust Co., Waterloo
Lougee, Inc. E. H., Council Bluffs
Mason City Loan & Trust Co., Mason City
Midland Mortgage Co., Cedar Rapids
Miller, J. W., Jr., Denison
Phoenix Trust Co., Ottumwa
Rich, George A., Fort Dodge
Royal Union Mutual Life Insurance Co., Des Moines (Associate)
Security Loan & Investment Co., Des Moines
Shepard, Hugh H., Mason City
Stanley-Henderson Company, Cedar Rapids
Titus Loan & Investment Co., Muscatine
Union Bond & Mortgage Co., Davenport
Union Trust Company, Clarinda
Van Evera, Geo. M., & Co., Des Moines
Wadsworth, J. G., & Co., Council Bluffs
Webber, John F., Ottumwa
Western Life Insurance Co., Des Moines (Associate)

KANSAS

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

KENTUCKY

Southern Trust Company, Louisville

LOUISIANA

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

MASSACHUSETTS

Interstate Mortgage Trust Co., Greenfield

MINNESOTA

Ballard and Company, Minneapolis
Capital Trust & Savings Bank, St. Paul
Clifford, Geo. B., & Co., Minneapolis
Crookston State Bank, Crookston
Drake-Jones Co., Minneapolis
Grandin & Company, Minneapolis
Merchants Trust & Savings Bank, St. Paul
Minneapolis Trust Co., Minneapolis
Minnesota Loan & Trust Co., Minneapolis
Northland Securities Co., Minneapolis
Northwestern Trust Co., St. Paul
Petters & Co., Minneapolis
Reed Mortgage & Investment Co., St. Paul
Saint Paul Trust & Savings Bank, Saint Paul
Sheldon Brothers Co., Minneapolis
Swift County Bank, Benson
Thacker Bond & Mortgage Co., Minneapolis
Ulland, J. S., Fergus Falls
Union Investment Co., Minneapolis
Waters, M. R., & Sons, Minneapolis
Wells-Dickey Co., Minneapolis
Wheeler-Misner Loan Co., Crookston

MISSOURI

Bankers Mortgage Co., Kansas City
Commerce Trust Co., Kansas City
Commonwealth Farm Loan Co., St. Louis
Crawford Loan & Abstract Co., Sedalia
Denton-Coleman Loan & Title Co., Butler
Duvall-Perceival Trust Co., Butler
Farmers Trust Co., Maryville
Fidelity National Bank & Trust Co., Kansas City
Gillam-Jackson Loan & Trust Co., Maryville
Hannibal Loan & Investment Co., Hannibal
Inter-State National Bank, The, Kansas City
Jameson, W. Ed., Fulton
Liberty Trust Co., Kansas City
Maxwell Investment Co., Kansas City
Missouri Savings Association Bank, Kansas City
New England Securities Co., Kansas City
Nixon Farm Mortgage Co., Boonville
Pioneer Trust Co., Kansas City
St. Louis Farm Mortgage Co., St. Louis
Sisson Loan & Title Co., Maryville
State Savings Trust Co., Springfield
Waddell Investment Company, Kansas City
Walton Trust Company, Kansas City

MONTANA

American Loan & Investment Co., Lewistown
North American Mortgage Co., Bozeman

NEBRASKA

Binder, Frank H., Omaha
Drake, E. G., & Co., Beatrice
Durland Trust Co., Norfolk
Equitable Trust Co., Omaha
Federal Trust Company, Lincoln
First Trust Co., Lincoln
First Trust Co., Omaha
Forgan Investment Co., Omaha
Heyn Co., Frederic L., Omaha
Kloke Investment Co., Omaha
Leonard, W. M., Lincoln
Lincoln Trust Company, Lincoln
Mason, W. F., Loup City
Maylard & Co., Norfolk
Omaha Bond & Mortgage Co., Omaha
Omaha Trust Company, Omaha
Peters Trust Co., Omaha
Pugh, George E., Stanton
United States Trust Co., Omaha
Woodward Brothers, Lincoln

NEW HAMPSHIRE

Putnam Investment Co., Concord

NEW YORK

Associated Mortgage Investors, Rochester

NORTH CAROLINA

Raleigh Banking & Trust Co., The, Raleigh

NORTH DAKOTA

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

OHIO

Rural Mortgage & Finance Co., The, Columbus

OKLAHOMA

Albright Title & Investment Co., Newkirk
American Investment Co., Oklahoma City
Atkinson, Warren & Henley Co., Oklahoma City
Clement Mortgage Co., The, Norman
Conservative Loan & Trust Co., Shawnee
Culbertson & Tomm, Muskogee
Equitable Farm Mortgage Co., Oklahoma City
Everest-Porter Mortgage Co., Oklahoma City
Exchange Trust Co., Tulsa
Fish & Co., Geo. R. Ardmore (Associate)
Godfrey Investment Co., The, Oklahoma City
Gum Brothers Co., Oklahoma City
Home Farm Mortgage Company, Vinita
Murray Investment Co., The, McAlester
Oklahoma Farm Mortgage Co., Oklahoma City
Thorne Investment Co., E. C., Oklahoma City
Walton Mortgage Co., Hobart

OREGON

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

SOUTH CAROLINA

Trust Company of South Carolina, Hartsville

SOUTH DAKOTA

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

TENNESSEE

American Trust Co., Nashville
Bankers Trust Co., Knoxville
Fidelity Trust Co., Knoxville
Guaranty Bank & Trust Co., Memphis
Nashville Trust Company, Nashville
Smith & Perkins, Memphis
Southern Trust Co., Clarksville
Volunteer State Life Insurance Co., The, Chattanooga (Associate)
Williamson, S. M. & Co., Memphis

TEXAS

Biggs Investment Co., Amarillo
Breg, Garrett & Co., Dallas
Brown Bros., Austin
Chandler & Co., E. B., San Antonio
Creager, A. Y., Co., Sherman
Dallas Trust & Savings Bank, Dallas
Empire Mortgage Company, Wichita Falls
Federal Mortgage Co., Dallas, Texas
Hamon-Whittington Mortgage Co., Amarillo
Mortgage Investment Co., of El Paso, El Paso
Realty Trust Co., Dallas
Reynolds Mortgage Co., Ft. Worth
Security Trust Co., Galveston
Standard Trust Co., San Antonio
Temple Trust Co., Temple
Texas Farm Mortgage & Investment Co., San Antonio
Texas Farm Mortgage Co., Dallas
Ward-Harrison Mortgage Co., Ft. Worth
Wimer, Richardson & Co., San Antonio

UTAH

Home Trust & Savings Co., The, Salt Lake City
Miller & Vicle, Salt Lake City
Utah Mortgage Loan Corporation, Logan

VIRGINIA

Southern Bond & Mortgage Co., Richmond
State & City Bank and Trust Company, Richmond

WASHINGTON

Farm Mortgage Security Co., The, Spokane
International Mortgage Bank, Spokane
Land Credit Mortgage Co., Spokane
Murphey, Favre & Co., Spokane
Netherlands Investment Company of America, Seattle
Northwestern & Pacific Hypotheekbank, Spokane
Oregon Mortgage Co., Ltd. The, Spokane
Union Trust Co., Spokane
Vermont Loan & Trust Co., Spokane

WISCONSIN

Hardy-Ryan Abstract Co., Waukesha
Ziegler & Co., B. C., West Bend

WYOMING

Union Trust Co., Cheyenne

INDEX

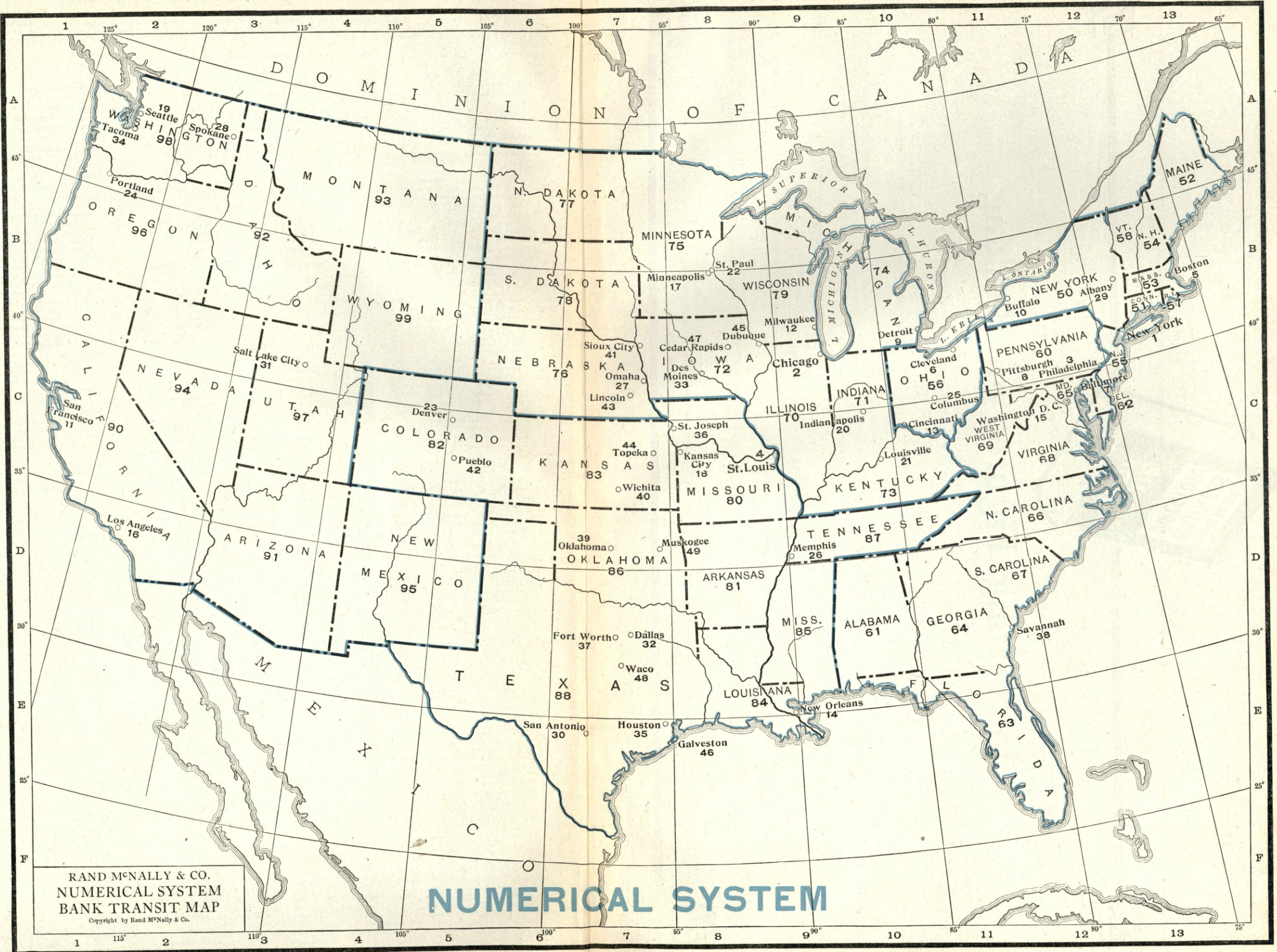
Prefix Numbers

CITIES

- 1 New York, N.Y.
- 2 Chicago, Ill.
- 3 Philadelphia, Pa.
- 4 St. Louis, Mo.
- 5 Boston, Mass.
- 6 Cleveland, Ohio
- 7 Baltimore, Md.
- 8 Pittsburgh, Pa.
- 9 Detroit, Mich.
- 10 Buffalo, N. Y.
- 11 San Francisco, Cal.
- 12 Milwaukee, Wis.
- 13 Cincinnati, Ohio
- 14 New Orleans, La.
- 15 Washington, D. C.
- 16 Los Angeles, Cal.
- 17 Minneapolis, Minn.
- 18 Kansas City, Mo.
- 19 Seattle, Wash.
- 20 Indianapolis, Ind.
- 21 Louisville, Ky.
- 22 St. Paul, Minn.
- 23 Denver, Colo.
- 24 Portland, Ore.
- 25 Columbus, Ohio
- 26 Memphis, Tenn.
- 27 Omaha, Neb.
- 28 Spokane, Wash.
- 29 Albany, N. Y.
- 30 San Antonio, Tex.
- 31 Salt Lake City, Utah
- 32 Dallas, Tex.
- 33 Des Moines, Ia.
- 34 Tacoma, Wash.
- 35 Houston, Tex.
- 36 St. Joseph, Mo.
- 37 Ft. Worth, Tex.
- 38 Savannah, Ga.
- 39 Oklahoma City, Okla.
- 40 Wichita, Kan.
- 41 Sioux City, Ia.
- 42 Pueblo, Colo.
- 43 Lincoln, Neb.
- 44 Topeka, Kan.
- 45 Dubuque, Ia.
- 46 Galveston, Tex.
- 47 Cedar Rapids, Ia.
- 48 Waco, Tex.
- 49 Muskogee, Okla.

STATES

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





Interesting Figures on Banking

THE growth of the banking business in the United States in the past forty-two years is almost beyond belief. If one takes a copy of the Rand McNally Bankers Directory, Blue Book, of the year 1880 and lays alongside of it a copy of the 1922 book, he will find the following interesting comparisons:

Banks in Book:	1880	1922
United States.....	6,130	31,549
Canada	402	4,768
Total	6,532	36,317

The figures for 1922 do not include corporations, firms, and individuals whose business is limited to the buying and selling of investments. Those for 1880 do include Private Bankers, of which there was a great number.

Carrying this comparison still further, one gets the following information:

	1880	1922
Number of Banks in United States ..	6,131	31,549
Number of Banks in Canada.....	402	4,768
Number of Pages in Directory	420	2,364
Number of Maps.....	0	100
Weight of Book.....	2 lbs.	9 lbs.

In 1880 the Directory gave only the names of the President, the Cashier, Capital, Surplus, and two correspondents.

In 1922, one finds the names of all officers and correspondents and the Capital, Surplus and Profits, Deposits, Loans, and Investments, and Cash and Exchange.

To make a copy of the Directory in 1922 required **five times** as much paper, and owing to increased cost of paper, about **eleven times** as much money to buy the paper as it did in 1880 (and about the same proportion holds good on type, binding materials, ink, etc.)

If one based his figures entirely upon the above comparisons, there would be from **five to six times** more hours of labor required to set the type, print and bind a copy of the directory in 1922 than in 1880, and the increase in the **cost** of this labor **per copy** would be over **twelve times** what it was in 1880. However, labor-saving devices and increased circulation have offset some of this increase so that instead of the labor costing **twelve times** as much **per copy** in 1922 as it did in 1880, it is in reality only about **six times** as much **per copy**.

An increase in the number of banks from 6,000 in 1880 to 36,000 in 1922 should require over **five times** as large a force of clerks to collect the information, compile, and edit the statistics. In fact, it does actually require **five times** as large a force, but at over **twelve times** the total cost, owing to increased wages. Here again, however, increased circulation has cut down the clerical **cost per copy** from **twelve times** to about **four times** what it was in 1880.

It costs over six times as much in postage to collect information from 36,000 banks as it does from 6000. In 1880 the book weighed two pounds. It now weighs nine pounds. During all these forty years and in spite of the conditions which we have enumerated, there have been only two increases in the price of the Bankers Directory.



STATE BANK OFFICIALS AND EXAMINERS, 1923

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Ala.	A. E. Jackson, Supt. of Banks	Montgomery.	Iowa	V. J. Wilson, Bank Examiner	Waterloo.
"	W. H. Montgomery, Bank Examiner	Montgomery.	"	W. M. Knutson, Bank Examiner	Council Bluffs.
"	S. B. Wilson, Bank Examiner	Birmingham.	"	V. L. Bartling, Bank Examiner	Wakfield.
"	H. G. Boyd, Bank Examiner	Montgomery.	"	N. A. Buck, Bank Examiner	"
"	J. E. Freeman, Jr., Bank Examiner	Montgomery.	"	L. G. Fuller, Bank Examiner	"
"	G. H. Foote, Bank Examiner	Birmingham.	Kansas	C. J. Peterson, Bank Com.	Topeka.
Ariz.	A. T. Hammons, Supt. of Banks	Phoenix.	"	Lewis Wilson, Asst. Bank Com.	Topeka.
"	J. S. Dodson, Chief Bank Examiner	Phoenix.	"	Mrs. Pearl Mundis, Special Assistant	Topeka.
"	A. R. Davis, Deputy Bank Examiner	Phoenix.	"	Harry Warren, Chief Bank Exam.	Topeka.
"	Minnie Seaman, acct.-Stenographer	Phoenix.	"	Hazel O. Chick, Chief Clerk	Topeka.
Ark.	Chas. McKee, Bank Commissioner	Little Rock.	"	F. C. Reissing, Spec. Asst. Blue Sky	Dept.
"	F. Lee Major, Asst. Bank Com.	Little Rock.	"	L. E. Roush, Supervisor Bldg. & Loan	Dept.
"	R. G. Dickinson, Asst. Commissioner	in charge of Building & Loan Associations.	"	J. W. Johnson, Asst. Supervisor Bldg.	Dept.
"	F. G. Redwine, Bank Examiner	Little Rock.	"	A. E. Speck, Deputy Bank Com.	Salina.
"	Oliver Phillips, Bank Examiner	Little Rock.	"	W. J. Coyle, Deputy Bank Com.	Sterling.
"	J. C. Dacus, Bank Examiner	Little Rock.	"	L. M. Hutchison, Deputy Bk. Com.	Topeka.
"	H. H. Cooper, Bank Examiner	Little Rock.	"	C. W. Edwards, Deputy Bank Com.	Topeka.
"	Jno. Lipscomb, Bank Examiner	Little Rock.	"	J. S. McMahon, Deputy Bank Com.	Kansas City, Mo.
Calif.	John Franklin Johnson, Supt. of Bks	7th Floor, United Bk. & Tr. Co., Bldg., San F.	"	P. V. Miller, Deputy Bank Com.	Highlands.
Colo.	Grant McPerson, Bank Com.	Denver.	"	W. S. Kennedy, Deputy Bank Com.	Salina.
"	Axel B. Olson, Chief Deputy Bank Commissioner	Denver.	"	J. A. Kell, Deputy Bank Com.	Salina.
"	Sidney W. Clark, Deputy Bank Com.	Denver.	"	Harry O'Brien, Deputy Bank Com.	Topeka.
"	M. M. Ewing, Deputy Bank Com.	Denver.	"	H. H. Olden, Deputy Bank Com.	Parsons.
"	John Jepson, Deputy Bank Com.	Denver.	"	C. H. Ryan, Deputy Bank Com.	Girard.
"	Walter J. Nelson, Deputy Bank Com.	Office, 125 State Office Bldg.	"	J. W. Scott, Deputy Bank Com.	Smith Center
Conn.	John B. Byrne, Commissioner	Putnam.	"	E. D. Wells, Deputy Bank Com.	Parsons.
"	Lester E. Shippee, Deputy Com.	East Killingly.	"	Dick Wilson, Deputy Bank Com.	Hutchinson.
"	Wm. P. Landon, Mgr. Bond Dept.	Hartford.	Ky.	J. P. Lewis, Banking Commissioner	Georgetown.
"	Earle Wms. Stamm, Chief Examiner	Norwich.	"	W. W. Peavyhouse, Dep. Bkg. Com.	Frankfort.
"	Mary E. Elwood, Bank Examiner	Hartford.	"	J. M. Crume, Bank Examiner	Hardinsburg.
"	Wm. H. Edwards, Bank Examiner	Portland.	"	G. R. Carson, Bank Examiner	Manchester.
"	C. Leon Wilcox, Bank Examiner	Hartford.	"	J. C. Pickerrill, Bank Examiner	Leitchfield.
"	Benj. H. Millard, Bank Examiner	Hartford.	"	L. M. Vance, Bank Examiner	Greensburg.
"	Clifford S. Burdge, Bank Examiner	Shelton.	"	N. M. Smock, Bank Examiner	Carrsville.
"	Victor I. Neilson, Bank Examiner	Hartford.	La.	J. S. Brock, State Bank Com.	New Orleans.
"	Karl B. Reynolds, Bank Examiner	Brantford.	"	Louis Buckner, Jr., Asst. Bk. Exam.	Shreveport.
"	John H. Brooks, Bank Examiner	Torrington.	"	A. R. Johnson, Jr., Asst. Bk. Exam.	New Orleans.
"	R. Gordon Baldwin, Bank Examiner	Bristol.	"	L. H. Snyder, Asst. Bank Examiner	New Orleans.
"	Thomas E. Prescott, Bank Examiner	Naugatuck.	"	O. H. Pittman, Chief Bank Examiner	New Orleans.
"	Harold P. Splain, Bank Examiner	New Haven.	"	M. Finnegan, Asst. Bank Examiner	New Orleans.
"	Fred H. Billings, Bank Examiner	Hartford.	"	A. L. Wedgeworth, Bank Exam.	Shreveport.
Dela.	Geo. L. Medill, State Bank Com.	Dover.	"	Verna Foil, Secretary	New Orleans.
"	Ira Lewis, Deputy Bank Com.	Dover.	Maine	Fred F. Lawrence, Bank Com.	Augusta.
"	Paul D. Lovett, Chief Clerk	Newark.	"	Geo. O. Fernald, Deputy Bank Com.	Augusta.
Fla.	R. A. Gray, Chief Clerk Bkg. Dept.	(in charge).	"	T. F. Parker, Bank Examiner	Belfast.
"	J. E. Perkins, Bank Examiner	Tallahassee.	"	L. P. Noble, Bank Examiner	Portland.
"	E. M. Porter, Bank Examiner	Tallahassee.	"	A. J. S. Keene, Bank Examiner	Auburn.
"	E. P. Jackson, Bank Examiner	Tallahassee.	"	Victor B. Pendexter, Asst. Bk. Exam.	Portland.
"	W. M. Wainwright, Bank Examiner	Tallahassee.	"	Clairdel Bradstreet, Chief Clerk	Augusta.
Ga.	T. R. Bennett, Supt. of Banks	Atlanta.	"	Ernest C. Stinson, Asst. Bank Exam.	Bangor.
"	E. A. Thompson, Asst. Supt.	Atlanta.	"	S. N. Annis, Securities Examiner	Augusta.
"	J. E. Cagle, Bank Examiner	Atlanta.	"	Woodbury Wallace, Asst. Examiner	Augusta.
"	R. B. Gunby, Bank Examiner	Columbus.	Md.	Geo. W. Page, Bank Commissioner	Baltimore.
"	E. B. Douglass, Bank Examiner	Talbotton.	"	Union Trust Bldg.	Baltimore.
"	W. D. Lloyd, Bank Examiner	Richland.	"	John J. Ghingher, Deputy Bank Commissioner	Union Trust Bldg.
"	J. B. Sasser, Bank Examiner	Camilla.	"	John D. Hospelhorn, Senior Exam.	Union Trust Bldg.
"	L. W. McRae, Bank Examiner	McRae.	"	Wm. J. Gerbig, Senior Examiner	Union Trust Bldg.
"	A. B. Kitchens, Bank Examiner	Atlanta.	"	E. C. Rusk, Senior Examiner	Baltimore.
"	J. H. Edge, Bank Examiner	Cairo.	"	W. J. Barrett, Jr., Senior Examiner	Baltimore.
"	R. S. Mell, Bank Examiner	Savannah.	"	T. H. Sherman, Senior Examiner	Baltimore.
Idaho	E. W. Porter, Commissioner	Boise.	"	A. C. Merrian, Jr., Senior Examiner	Baltimore.
"	H. G. A. Winter, Director	Boise.	"	L. B. Rowles, Senior Examiner, Union Trust Bldg.	Baltimore.
"	V. E. Warner, Deputy	Boise.	"	J. M. Harvey, Junior Examiner, Union Trust Bldg.	Baltimore.
"	E. L. King, Examiner	Boise.	Mass.	Joseph C. Allen, Com. of Banks	Newton Highlands.
"	C. W. Behrens, Examiner	Boise.	"	Roy A. Hovey, Deputy Com. of Banks	Wakefield.
"	A. I. Canfield, Examiner	Boise.	"	Nelson B. Davis, Chief Clerk	Newton Highlands.
"	Daisy Irvington, Secretary	Boise.	"	Herbert Rogers, Director of Div. of Credits	Belmont.
Illinois	Andrew Russel, Auditor, Main office	Springfield.	"	Arthur G. Asst. Director of Div. of Savings Banks	Farmington.
"	Chicago office, 1434 First National Bank Bldg.	Springfield.	"	W. H. Otis, Director of Div. of Trust Cos.	Melrose, Highland
"	Stuart Russel, Chief Bank Exam.	Springfield.	"	W. J. Fowler, Asst. Director of Div. of Trust Cos.	Beverly.
"	W. B. Whitlock, Asst. Chief Bank Examiner	Springfield.	"	O. M. Tucker, Director of Div. of Co-Operative Banks and Credit Unions	West Somerville
"	Carl H. Weber, Asst. Chief Bk. Exam.	Springfield.	"	W. S. Bosworth, Bank Examiner	Malden.
"	Ralph Fairbairn, Bank Examiner	1434 1st N. Bk. Bldg., Chicago.	"	Eugene Emsen, Bank Examiner	Malden.
"	F. E. Edgerton, Bank Examiner	1434 1st N. Bk. Bldg., Chicago.	"	W. B. Jensen, Bank Examiner	Frammingham.
"	Guy L. Bush, Bank Examiner	Chicago.	"	C. H. Answorth, Bank Examiner	Chelsea.
"	E. E. Nicholson, Bank Examiner	Springfield.	"	F. E. Wallace, Bank Examiner	Wakefield.
"	C. H. Ruedi, Bank Examiner	Springfield.	"	Nathan L. Whitten, Bank Examiner	Campello.
"	A. A. James, Bank Examiner	Springfield.	"	H. P. Jenks, Bank Examiner	Dorchester.
"	G. S. Wiley, Trust Examiner	Springfield.	"	G. C. Mansfield, Bank Examiner	Rockland.
"	W. E. Turner, Trust Examiner	Springfield.	"	R. J. Tubbs, Bank Examiner	Greenwood.
"	Harrison Mathewson, Bank Examiner	Springfield.	"	H. A. Clark, Bank Examiner	Wakefield.
"	A. J. Adams, Bank Examiner	Chicago.	"	H. J. Croughwell, Bank Examiner	West Peabody.
"	Q. J. Campbell, Bank Examiner	Chicago.	"	Charles A. Crowell, Bank Examiner	Salem.
"	B. G. Graff, Bank Examiner	Chicago.	"	W. E. Day, Bank Examiner	Chelsea.
"	J. B. Lennon, Bank Examiner	Springfield.	"	George F. Day, Bank Examiner	Plymouth.
"	E. R. Petrie, Bank Examiner	Springfield.	"	Ralph E. Ellis, Bank Examiner	Medford.
"	J. L. Northrup, Bank Examiner	Springfield.	"	J. J. Gorman, Bank Examiner	Woburn.
"	C. O. Wolf, Bank Examiner	Springfield.	"	John L. Keyes, Bank Examiner	Lowell.
"	H. L. Burnett, Jr., Bank Examiner	Springfield.	"	George H. Magurn, Bank Examiner	Roslindale.
"	W. E. Turner, Bank Examiner	Springfield.	"	Burt O. McKinley, Bank Examiner	Boston.
"	Frank Chew, Bank Examiner	Springfield.	"	Arthur S. Morey, Bank Examiner	Watertown.
"	Miller Weir, Consulting Examiner	Springfield.	"	Robert O. Seamans, Bank Examiner	Salem.
"	J. W. McClellan, Trust Examiner	Springfield.	"	Kenneth I. Wilson, Bank Examiner	Brockton.
Ind.	E. H. Wolcott, Bank Commissioner	Indianapolis.	"	Harold E. Almy, Asst. Bk. Exam.	Dorchester.
"	Thos. D. Barr, Deputy Commissioner	Indianapolis.	"	Edward H. Arnold, Asst. Bk. Exam.	Belmont.
"	Carl L. White, Chief Examiner	Camby.	"	Charles J. Bateman, Jr., Asst. Bk. Ex.	Watertown.
"	Robert Prass, Bank Examiner	Gary.	"	Arthur L. Brackett, Asst. Bk. Exam.	Wolaston.
"	Olin G. Symons, Bank Examiner	Lewisville.	"	Jos. L. Brighton, Asst. Bk. Exam.	West Somerville
"	J. C. Sanders, Bank Examiner	Bargersville.	"	Walter E. Burbank, Asst. Bk. Exam.	Belmont.
"	Don P. Carpenter, Bank Examiner	Brazil.	"	Forrest F. Bursley, Asst. Bk. Exam.	Somerville.
"	Fred J. Whicker, Bank Examiner	Clayton.	"	Francis P. Carolan, Asst. Bk. Exam.	Brookline.
"	C. W. Lawrence, Bank Examiner	Princeton.	"	Jos. A. Chambers, Asst. Bk. Exam.	Brighton.
"	J. Paul McMillan, Bank Examiner	Edinburg.	"	Ralph N. Crosswell, Asst. Bk. Exam.	Winthrop Highlands
Iowa	Robert L. Leach, Supt. of Banking	Des Moines.	"	Jos. F. Connellan, Asst. Bk. Exam.	Brookline.
"	Carl S. Foster, Deputy Supt.	Des Moines.	"	Everett L. Crowell, Asst. Bk. Exam.	Brockton.
"	J. A. Heng, Bank Examiner	Davenport.	"	Robert S. Baker, Asst. Bk. Exam.	Norwood.
"	N. B. Shaffer, Bank Examiner	Altoona.	"	Lawrence E. Donovan, Asst. Bk. Ex.	Brighton.
"	E. R. Mauss, Bank Examiner	Spencer.	"	Howard D. Ferguson, Bk. Ex.	Melrose Highlands.
"	R. L. Bunce, Bank Examiner	Burlington.	"	Arthur W. Flint, Asst. Bk. Exam.	Wakefield.
"	J. A. Parden, Bank Examiner	Mason City.	"	L. R. W. Leland, Bk. Exam.	Newtonville.
"	A. E. Rugg, Bank Examiner	Red Oak.	"	Phillip A. Damon, Asst. Bk. Exam.	Stoneham.
"	R. R. Blair, Bank Examiner	Waterloo.			

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Mass.	Winthrop L. Graham, Asst. Bk. Exam.	Revere.		J. E. Sullivan, Examiner	Nevada.
(cont.)	Chester A. Gray, Asst. Bk. Exam.	Somerville.	"	J. E. McClellan, Examiner	Kansas City.
"	John S. Gwinn, Asst. Bk. Exam.	Beverly.	"	C. M. Duncan, Examiner	Poplar Bluff.
"	Frederick A. Harris, Asst. Bk. Exam.	Melrose.	"	J. A. G. Reynolds, Examiner	Ava.
"	Charles W. Herzig, Asst. Bk. Exam.	Wollaston.			
"	Harlow H. Hovey, Asst. Bk. Exam.	Stoneham.	Mont.	L. Q. Skelton, Supt. of Banks	Helena.
"	Paul C. Howley, Asst. Bk. Exam.	Lynn.	"	Geo. K. Dick, Deputy	Helena.
"	Frank L. Hubbard, Asst. Bk. Exam.	Waverley.	"	Mrs. G. Fitzpatrick, Clerk	Helena.
"	Harry P. Jones, Bk. Exam.	Belmont.	"	C. M. McCoy, Deputy	Billings.
"	Herbert L. Keeble, Asst. Bk. Exam.	Melrose Highlands.	"	S. L. Kieve, Deputy	Missoula.
"	Fredrick M. Libby, Asst. Bk. Exam.	Wakefield.	"	H. E. Stewart, Deputy	Great Falls.
"	Robert G. Leavitt, Asst. Bk. Exam.	Dorchester.			
"	Lawrence H. Marston, Asst. Bk. Exam.	Melrose.	Neb.	K. C. Knudson, Chief Banking Bureau	Genoa.
"	Wilbur W. McEwen, Asst. Bk. Exam.	Lowell.	"	J. S. Hart, Secretary	Lincoln.
"	Harlan E. Miller, Asst. Bk. Exam.	Dorchester.	"	R. O. Chase, Bank Examiner	Hastings.
"	Roger W. Nutt, Asst. Bk. Exam.	Boston.	"	B. B. Helmick, Bank Examiner	Hastings.
"	R. S. Parker, Asst. Bk. Exam.	Arlington.	"	Ross Brown, Bank Examiner	Omaha.
"	George F. Powers, Asst. Bk. Exam.	Wakefield.	"	A. S. Bechter, Bank Examiner	Crawford.
"	John A. Reid, Asst. Bank Exam.	Dorchester.	"	E. A. Fricke, Bank Examiner	Omaha.
"	John F. Rich, Asst. Bk. Exam.	Marblehead.	"	L. O. Oppen, Bank Examiner	Lincoln.
"	Stephen M. Torrey, Asst. Bk. Exam.	Plymouth.	"	P. L. Zuelow, Chief of Bureau	Norfolk.
"	W. S. Savery, Asst. Bk. Exam.	Watertown.			
"	Harry L. Sawyer, Asst. Bk. Exam.	Malden.	Nev.	Gilbert C. Ross, Bank Examiner	Carson City.
"	John M. Slye, Bk. Exam.	East Lynn.	N. H.	James O. Lyford, Chairman Bk. Com.	Concord.
"	Harold B. Spurling, Asst. Bk. Exam.	Brockton.	"	Frederic S. Nutting, Bank Com.	Manchester.
"	Carleton E. Staples, Asst. Bk. Exam.	Needham.	"	Leon O. Gerry, Bank Commissioner	Madison.
"	Eugene F. Storrs, Asst. Bk. Exam.	Dorchester Center.	N. J.	Thomas K. Johnston, Deputy Com.	Trenton.
"	B. F. Strand, Asst. Bank Exam.	Reading.	"	Christopher A. Gough, Asst. Deputy Com.	Trenton.
"	John E. Turner, Asst. Bk. Exam.	Wakefield.	"	Horace Biddle, Asst. Bank Examiner	Newark.
"	George V. Wallace, Jr., Asst. Bk. Exam.	Waltham.	"	Alvan L. Fowler, Bank Examiner	Haddonfield.
"	Lowell A. Warren, Asst. Bk. Exam.	Roxbury.	"	Chas. H. Dunham, Asst. Bk. Examiner	Winfield.
"	Horace W. Whynot, Asst. Bk. Exam.	Wollaston.	"	A. S. Amerman, Bank Examiner	Somerville.
"	Arthur Welwood, Asst. Bk. Exam.	Whitman.	"	Robt. F. Minch, Bank Examiner	Newark.
Mich.	Elwood A. Wyman, Asst. Bk. Exam.	Howell and Lansing.	"	Chas. B. Veghte, Bank Examiner	Metuchen.
"	H. A. McPherson, Bank Com.	Lansing.	"	Geo. Compton, Bank Examiner	Trenton.
"	H. O. Mohrman, Deputy Bk. Com.	Lansing.	"	Howard B. Conover, Asst. Bk. Exam.	Ventnor City.
"	R. H. Larabee, Chief Clerk	Lansing.	"	G. Hayes Markley, Asst. Bk. Exam.	Westfield.
"	S. E. Lamb, Chief Examiner	Lansing.	"	Martin K. Fowler, Asst. Bank Exam.	Newark.
"	W. C. Sturm, Bank Examiner	Saginaw.	"	V. D. Peer, Asst. Bank Examiner	Summit.
"	H. A. Millard, Bank Examiner	Grand Rapids.	"	Jacob Kraus, Jr., Asst. Bank Exam.	Weehawken Heights.
"	L. J. O'Brien, Bank Examiner	Lansing.	"	Hugh H. Hilson, Bank Examiner	Trenton.
"	W. E. Birmingham, Bk. Examiner	Ann Arbor.			
"	L. D. Bissell, Bank Examiner	Eaton Rapids.	N. M.	L. B. Gregg, Bank Examiner	Santa Fe.
"	H. W. Gross, Bank Examiner	Grand Rapids.	"	L. D. Herron, Jr., Deputy Bk. Exam.	Santa Fe.
"	D. E. Lawrence, Bank Examiner	Lansing.	"	W. P. Saunders, Deputy Bk. Exam.	Santa Fe.
"	C. L. Van Frank, Bank Examiner	Ann Arbor.	"	J. B. Grant, Special Deputy Blue Sky Dept.	Santa Fe.
"	L. C. Van Auker, Bk. Examiner	Flint.	"	W. B. Wagoner, Special Deputy Insurance Dept.	Santa Fe.
"	M. E. Williams, Bank Examiner	Lansing.			
"	F. A. Cuthbertson, Bank Examiner	Boysie City.	N. Y.	George V. McLaughlin, Supt.	Albany.
"	L. R. Barnes, Asst. Bank Exam.	Scottville.	"	Norman J. Macdonald, 1st Deputy	Brooklyn.
"	A. L. Wilson, Asst. Bank Examiner	Hopkins.	"	George Overacker, 2d Deputy	Poughkeepsie.
"	S. L. Kidder, Asst. Bank Examiner	East Lansing.	"	George A. Coleman, 3d Deputy	Poughkeepsie.
"	H. C. Knickerbocker, Bk. Examiner	Kalamazoo.	"	F. H. Warder, 4th Deputy	New York City.
"	W. R. Lobdell, Asst. Bank Exam.	Lansing.	"	A. T. Campbell, Chief Examiner	51 ChambersSt., N.Y.
"	L. G. Kirby, Bank Examiner	Jackson.	"	Benjamin Blackford, Bk. Ex.	51 ChambersSt., N.Y.
"	B. P. Greene, Examiner	Muskegon.	"	H. J. Young, Bank Examiner	51 ChambersSt., N.Y.
"	R. E. Whiteman, Asst. Bank Exam.	Davison.	"	R. W. Humphrey, Bank Examiner	51 ChambersSt., N.Y.
"	E. C. Reid, Asst. Bank Examiner	Manistique.	"	G. S. Adams, Bank Examiner	51 ChambersSt., N.Y.
"	Archie Smith, Asst. Bank Examiner	Howell.	"	J. S. Love, Bank Examiner	51 ChambersSt., N.Y.
"	C. E. Kaye, Bank Examiner	Allegan.	"	B. D. Haight, Bank Examiner	51 ChambersSt., N.Y.
"	A. W. Hart, Asst. Bank Examiner	Battle Creek.	"	H. S. Andrews, Bank Examiner	51 ChambersSt., N.Y.
"	D. G. Gust, Asst. Bank Examiner	Detroit.	"	G. A. Plant, Bank Examiner	Oswego.
"	P. R. Baldwin, Asst. Bank Examiner	St. Paul.	"	N. T. Killip, Bank Examiner	51 ChambersSt., N.Y.
"	Herbert E. Smith, Asst. Bank Exam.	Lansing.	"	J. J. Kennedy, Bank Examiner	51 ChambersSt., N.Y.
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Minn.	Charles W. Lee, Asst. Bank Exam.	St. Paul.	"	B. B. Bullock, Bank Examiner	New York City.
"	A. J. Veigel, Supt. of Banks	St. Paul.	"	A. H. Morey, Bank Examiner	Buffalo.
"	Geo. H. Sivwright, Deputy Supt. of Banks	St. Paul.	"	Francis X. Werneken, Bk. Examiner	51 ChambersSt., N.Y.
"	John L. Haas, Bank Examiner	St. Paul.	"	H. B. Kennedy, Bank Examiner	Auburn.
"	Cities of First Class		"	Joseph H. Zweeres, Bank Examiner	Rensselaer.
"	Wm. A. Smith, Bank Examiner	St. Paul.	"	John I. Mesick, Bank Examiner	51 ChambersSt., N.Y.
"	In charge of liquidations		"	F. W. Piderit, Bank Examiner	51 ChambersSt., N.Y.
"	O. I. Brandvold, Bank Examiner	Fergus Falls.	"	Peter N. Shippee, Bank Examiner	Albany.
"	A. P. Rotert, Bank Examiner	New Ulm.	"	Nathanial Orens, Bank Examiner	51 ChambersSt., N.Y.
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"	F. V. Artig, Bank Examiner	St. Paul.	"	A. B. Clark, Bank Examiner	Buffalo.
"	W. J. Stutzman, Asst. Bk. Exam.	E. Grand Forks.	"	S. I. Chittenden, Bank Examiner	51 ChambersSt., N.Y.
"	Geo. P. Daily, Bank Examiner	Montevideo.	"	G. F. Berger Jr., Bank Examiner	Buffalo.
"	A. F. Schwieger, Bank Examiner	St. Peter.	"	Arthur B. Vogel, Bank Examiner	51 ChambersSt., N.Y.
"	N. D. Dixon, Bank Examiner	Fergus Falls.	"	Emmet W. Irving, Bank Examiner	51 ChambersSt., N.Y.
"	H. R. Kneeland, Asst. Examiner	Duluth.	"	O. E. Nathaway, Bank Examiner	51 ChambersSt., N.Y.
"	Robert S. Picha, Asst. Examiner	St. Paul.	"	Rho L. Bush, Bank Examiner	51 ChambersSt., N.Y.
"	John G. Schutz, Asst. Examiner	Appleton.	"	Louis N. Roe, Bank Examiner	51 ChambersSt., N.Y.
"	O. A. Dufva, Asst. Examiner	Lanesboro.	"	Ralph T. Simmons, Bank Examiner	51 ChambersSt., N.Y.
"	Henry Lende, Asst. Examiner	Worthington.	"	Arthur Koch, Bank Examiner	Saratoga Springs.
"	H. T. Aske, Asst. Examiner	Ada.	"	G. M. Aldrich, Bank Examiner	51 ChambersSt., N.Y.
"	G. V. Markey, Assistant Examiner	St. Paul.	"	F. L. H. Holzer, Bank Examiner	51 ChambersSt., N.Y.
"	Jacob Rigg, Assistant Examiner	Minneapolis.	"	Wm. Cuffney, Bank Examiner	51 ChambersSt., N.Y.
"	C. D. Lundin, Chief Clerk	St. Paul.	"	Geo. E. Varcoe, Bank Examiner	51 ChambersSt., N.Y.
"	Guy F. Jensen, Bank Examiner	St. Paul.	"	Lawrence H. Geser, Bank Examiner	51 ChambersSt., N.Y.
"	M. E. Walsh, Asst. Bank Examiner	Preston.	"	Geo. A. Strack, Bank Examiner	51 ChambersSt., N.Y.
"	E. A. Highum, Asst. Bank Examiner	Gulfport.	"	L. W. Palmer, Bank Examiner	51 ChambersSt., N.Y.
Miss.	M. G. McNair, Bank Commissioner	Clarksdale.	"	Herbert C. Rogers, Bank Examiner	51 ChambersSt., N.Y.
"	E. M. Yergler, Bank Commissioner	Meridian.	"	Franklin W. Bright, Bank Exam.	51 ChambersSt., N.Y.
"	Lewis E. Crook, Bank Commissioner	Clinton.	"	George W. Smith, Jr., Bank Exam.	51 ChambersSt., N.Y.
"	J. E. Anderson, Bank Examiner	Lumberton.	"	John A. Murray, Bank Examiner	Buffalo.
"	C. T. Johnson, Bank Examiner	Jefferson City.	"	Earl J. Bangert, Bank Examiner	Holland.
"	F. C. Millsap, Com. of Finance	Jefferson City.	"	Fred T. Bolan, Bank Examiner	51 ChambersSt., N.Y.
Mo.	A. J. Stanfield, Deputy Com. of Fin.	Jefferson City.	"	Charles Clarke, Bank Examiner	51 ChambersSt., N.Y.
"	B. T. Hurwitz, Deputy Com. Blue Sky Dept.	Jefferson City.	"	Mortimer S. Cole, Bank Examiner	51 ChambersSt., N.Y.
"	C. F. Mayes, Assistant	Jefferson City.	"	Reginald W. Pawling, Bank Exam.	51 ChambersSt., N.Y.
"	Ruth Cashion, Clerk	Jefferson City.	"	Samuel Ruch, Bank Examiner	51 ChambersSt., N.Y.
"	D. R. Harrison, Examiner	Plattsburg.	"	Alfred L. Taylor, Bank Examiner	51 ChambersSt., N.Y.
"	Ira James, Examiner	Springfield.	"	Wm. D. Navin, Bank Examiner	Schenectady.
"	Leon Clippard, Examiner	Pierce City.	"	Theodore J. Schulz, Bank Examiner	51 ChambersSt., N.Y.
"	Chas. W. Moody, Examiner	Clayton.	"	Charles D. Zimmer, Bank Examiner	51 ChambersSt., N.Y.
"	Chas. N. Gilles, Examiner	Kakoka.	"	John M. Egan, Bank Examiner	Schenectady.
"	A. C. Martin, Examiner	Savannah.	"	Roy E. Miller, Bank Examiner	Jamestown.
"	Claude L. Stout, Assistant	Bolivar.	"	Ambrose J. Delaney, Bk. Exam.	Albany.
"	C. E. Bushnell, Examiner	St. Louis.	"	Theo. B. Furman, Bank Examiner	New York City.
"	Roy E. Niemann, Examiner	St. Joseph.	"	Schuyler L. Baum, Bank Examiner	Syracuse.
"	Walton E. Todd, Examiner	Cole Camp.	"	John E. Masters, Bank Examiner	New York, N. Y.
"	J. D. Freund, Examiner	Kansas City.	"	Guy F. Baker, Bank Examiner	Buffalo.
"	Louis A. Miller, Examiner	Montgomery City.	"	Clement H. Darby, Bank Examiner	51 ChambersSt., N.Y.
"	Sam Sharp, Jr., Examiner	Gallatin.	"	Frank C. Maher, Bank Examiner	51 ChambersSt., N.Y.
"	Joe McElvain, Examiner	Silex.	"	Stanley W. Farrell, Bank Examiner	51 ChambersSt., N.Y.
"	B. L. Swan, Examiner	St. Louis.	"	Arthur P. McQuade, Bank Examiner	51 ChambersSt., N.Y.
"	H. C. Mueller, Examiner		"	Arthur W. Mischanko, Bank Exam.	51 ChambersSt., N.Y.
			N. C.	Clarence Latham, Chief Bank Ex.	Raleigh.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
N.C.(Con.)	W. L. Burns, Bank Examiner	Raleigh	R. I.	Geo. H. Newhall, Bk. Commissioner	Providence.
"	D. M. Darden, Asst. Bank Exam.	Raleigh.	"	E. J. Littlefield, Deputy Com.	Providence.
"	W. L. Williams, Bank Examiner	Raleigh.	"	W. L. Offer, Bank Examiner	Providence.
"	John Mitchell, Bank Examiner	Raleigh.	"	John T. Pollard, Bank Examiner	East Providence
"	G. N. Henson, Asst. Bank Exam.	Raleigh.	"	R. L. Sayles, Bank Examiner	Providence.
"	L. H. Harrison, Asst. Bank Exam.	Raleigh.	"	Albert B. Jeffers, Bank Examiner	Central Falls.
"	R. E. Kerr, Bank Examiner	Raleigh.	"	Irma H. Goodrum, Clerk	Providence.
N. D.	Gilbert Semington, State Bk. Exam.	Bismarck.	"	Madeline T. Mulgrew, Clerk	Providence.
"	L. E. Wambheim, Chief Dep. Exam.	Bismarck.	S. C.	W. W. Bradley, State Bk. Exam.	Abbeville.
"	R. J. Murphy, Office Deputy	Bismarck.	"	A. S. Fant, Asst. Bank Examiner	Belton.
"	E. O. Nest, Deputy Examiner	Valley City.	"	J. I. Townsend, Asst. Bk. Exam.	Greenwood.
"	O. E. Bergstrom, Deputy Examiner	Grand Forks.	S. D.	John Hirning, Supt. of Banks	Pierre.
"	F. J. Seeba, Deputy	Harvey.	"	L. M. Larsen, Deputy Supt. of Banks	Pierre.
"	R. S. See, Deputy	Minot.	"	U. G. Stevenson, Bank Examiner	Sioux Falls.
"	Chas. Carpenter, Deputy (City and County)	Grafton.	"	E. J. Morris, Bank Examiner	Aberdeen.
"	Hermann Scheffer, Deputy (City and County)	Bismarck.	"	A. E. Fossum, Bank Examiner	Mitchell.
"	O. T. Nelson, Deputy (City and County)	Stanley.	"	Chris Hirning, Bank Examiner	Mitchell.
"	Chas. E. Fouts, Deputy (City and County)	Towner.	"	F. S. Lytle, Bank Examiner	Pierre.
"	O. J. Eide, Deputy (City and County)	Devils Lake.	"	F. S. Barber, Bank Examiner	Onida.
"	A. R. Reep, Special Deputy Exam.	Bismarck.	"	W. E. Ward, Bank Examiner	Watertown.
"	Martin Jones, Deputy	Fargo.	Tenn.	S. S. McConnell, Supt. of Banks	Nashville.
"	Crosby Richards, Special Deputy Examiners (City, County and Institution)	Dickinson.	"	Hallum W. Goodloe, Asst. Supt. of Banks	Nashville.
Ohio.	H. E. Scott, Superintendent	Columbus.	"	H. B. Oliver, Bank Examiner	Milan.
"	Frank R. Ambrose, Asst. Supt.	Columbus.	"	H. O. Crumbliss, Bank Examiner	Kinston.
"	F. A. Hunter, Attorney Examiner	Columbus.	"	H. L. Grisby, Bank Examiner	Dickson.
"	Edgar Ervin, Attorney Trust Exam.	Columbus.	"	J. M. Davis, Bank Examiner	Lawrenceburg.
"	D. A. Filler, Chief Examiner	Columbus.	"	T. B. Dozier, Bank Examiner	Lebanon.
"	George T. Blake, Foreign Ex. and Tr. Officer	Columbus.	"	I. H. Wilson, Asst. Bank Examiner	Jackson.
"	Clyde Sharp, Bank Examiner	Ada.	Texas.	J. L. Chapman, Insurance and Banking Com.	Austin.
"	A. W. Pleister, Bank Examiner	Cardington.	"	T. P. Priddie, Jr., Chief Clerk and Deputy Bank Com.	Austin.
"	W. J. Skehau, Bank Examiner	Toledo.	"	John M. Scott, Deputy Insurance Commissioner	Austin.
"	Henry J. Schulte, Bank Examiner	Cincinnati.	"	W. L. Peterson, General Liquidating Agent	Austin.
"	O. A. Seiple, Bank Examiner	Columbus.	"	John S. Wightman, Special Bank Examiner	Austin.
"	R. C. Parrish, Bank Examiner	Liberty Center.	"	Chas. Kramer, Departmental Bk. Ex.	Austin.
"	Thomas McElowny, Bank Exam.	Upper Sandusky.	"	H. D. Wallace, Bank Examiner	Austin.
"	L. C. Bucher, Bank Examiner	Dayton.	"	W. A. Sandlin, Bank Examiner	Austin.
"	C. W. Miller, Bank Examiner	Newark.	"	Wm. L. Edmond, Bank Examiner	Austin.
"	E. H. Blair, Bank Examiner	Columbus.	"	Carl Carlson, Bank Examiner	Austin.
"	H. C. Lucas, Bank Examiner	Blanchester.	"	A. S. Ferrell, Bank Examiner	Austin.
"	J. E. Mason, Bank Examiner	Medina.	"	W. N. Greer, Bank Examiner	Austin.
"	H. L. Lockwood, Bank Examiner	Frankfort.	"	H. M. Walden, Bank Examiner	Austin.
"	D. J. Schurr, Bank Examiner	Columbus.	"	J. Oran Carter, Bank Examiner	Austin.
"	John L. Wolfe, Asst. Bank Examiner	Mt. Vernon.	"	J. J. Jordan, Bank Examiner	Austin.
"	Eugene E. King, Asst. Bank Exam.	Deshler.	"	E. E. Hamilton, Bank Examiner	Austin.
"	G. W. Seiple, Bank Examiner	Columbus.	"	C. O. Campbell, Bank Examiner	Austin.
"	Gordon W. Burr, Asst. Bk. Exam.	West Salem.	"	V. S. Marett, Bank Examiner	Austin.
"	Park G. Odgen, Trust Examiner	Columbus.	"	L. A. Dowlen, Bank Examiner	Austin.
"	O. A. Ladiack, Asst. Bank Exam.	New Philadelphia.	"	H. W. Barton, Bank Examiner	Austin.
Okla.	Joe H. Strain, Commissioner	Oklahoma City.	"	Jno. B. Hudson, Bank Examiner	Austin.
"	J. F. Kirby, Bank Commissioner	Oklahoma City.	"	A. E. Harroun, Bank Examiner	Austin.
"	W. C. Ernest, Bank Examiner	Oklahoma City.	"	G. A. Swalm, Bank Examiner	Austin.
"	J. D. Pennington, Bank Examiner	Oklahoma City.	"	F. L. Kennedy, Bank Examiner	Austin.
"	W. R. Samuels, Bank Examiner	Oklahoma City.	"	F. Gossett, Bank Examiner	Austin.
"	R. A. Patton, Bank Examiner	Claremore.	"	Karl W. Word, Bank Examiner	Austin.
"	J. W. Snyder, Bank Examiner	McAlester.	"	H. O. McCallon, Bank Examiner	Austin.
"	Hugh Gerner, Auditor	Oklahoma City.	"	W. A. Williams, Bank Examiner	Austin.
"	J. W. Johnson, Bldg. & Loan Auditor	Oklahoma City.	"	J. H. Quota, Bank Examiner	Austin.
"	O. B. Mutherseas, Bank Examiner	Wilburton.	Utah.	N. T. Porter, Bank Commissioner	Centerville.
"	J. M. Curtis, Bank Examiner	Purcell.	"	W. E. Evans, Bank Examiner	Salt Lake City.
"	H. E. Pendergrast, Bank Examiner	Haworth.	"	Aubrey Tolton, Bank Examiner	Salt Lake City.
"	Waldo Watkins, Bank Examiner	Oklahoma City.	"	J. P. Jacobson, Deputy Examiner	Salt Lake City.
"	Paul Whelan, Bank Examiner	Oklahoma City.	Vt.	R. C. Clark, Bank Commissioner	Montpelier.
"	E. E. Wilson, Bank Examiner	Blackwell.	"	Inez M. Besett, Chief Clerk	Montpelier.
"	A. B. Wight, Bank Examiner	Cashion.	"	R. L. Kelleher, Bank Examiner	Montpelier.
Ore.	F. C. Bramwell, Supt. of Banks	Salem.	Va.	M. E. Bristow, Chief Examiner	Richmond.
"	W. M. Adair, Asst. Supt. and Ex.	Salem.	"	L. R. Ritchie, Asst. Examiner	Richmond.
"	Guy N. Hickok, Bank Examiner	Salem.	"	C. T. Allen, Asst. Examiner	Kenbridge.
"	S. L. Stewart, Bank Examiner	Salem.	"	B. J. Woodward, Asst. Examiner	Richmond.
"	E. M. Watson, Bank Examiner	Salem.	"	R. M. Charlton, Asst. Examiner	Christiansburg.
"	E. A. Simonton, Secretary	Salem.	"	P. W. Turner, Asst. Examiner	Richmond.
"	Tinkham Gilbert, Asst. Examiner	Salem.	"	E. A. Leake, Asst. Examiner	Richmond.
"	Doris Allen, Stenographer	Salem.	Wash.	E. L. Farnsworth, Director, Taxation and Examination	Olympia.
Pa.	Peter G. Cameron, Commissioner	Harrisburg.	"	John P. Duke, Supervisor of Banking	Olympia.
"	John W. Morrison, 1st Deputy Com.	Wayne.	"	J. C. Minshull, Deputy Supervisor of Bkg.	Olympia.
"	H. H. Eshbach, Chief of Building and Loan Bureau	Harrisburg.	"	E. C. Carter, Bank Examiner	Yakima.
"	Chas. H. Graff, Second Deputy Com.	Kittanning.	"	John A. Vanderpool, Bank Examiner	Bellevue.
"	W. R. Calhoun, Chief Clerk	Harrisburg.	"	Fred Stevens, Bank Examiner	Spokane.
"	G. H. Orth, Chief of Bureau of Private Banks, Steamship Agencies and Loan Companies	Harrisburg.	"	H. S. Bennett, Bank Examiner	Tacoma.
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"	Robt. R. Moore, Bank Examiner	Bellevue.	"	R. R. Knapp, Bank Examiner	Seattle.
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"	Thomas Dixon, Bank Examiner	2029 Bradywine St., Philadelphia.	"	F. O. Lamb, Asst. Com.	Charleston.
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"	Harry J. Phillips, Bank Examiner	Etna.	"	E. L. Morrison, Asst. Com.	Charleston.
"	Wm. M. Boggs, Bank Examiner	Valencia.	"	C. S. Merriken, Sec. and Office Dep.	Charleston.
"	W. R. Smith, Bank Examiner	814 N. 63d St., Phil.	"	Amy C. Eberbaugh, Asst. Secretary	Charleston.
"	J. A. Taylor, Bank Examiner	Indiana.	Wis.	Dwight T. Parker, Commissioner	Fennimore.
"	R. S. Ruth, Bank Examiner	Scranton.	"	W. H. Richards, Deputy Com.	Black River Falls.
"	L. W. Dennison, Bank Examiner	Warren.	"	Thos. Herreld, Chief Examiner	Madison.
"	M. P. Clancy, Bank Examiner	Wilkesburg.	"	O. E. Butters, Chief Clerk	Madison.
"	Frank Glatfelter, Bank Examiner	Columbia.	"	R. B. Ellis, Bank Examiner	Madison.
"	H. R. Knowles, Bank Examiner	Philadelphia.	"	C. P. Digies, Asst. Examiner	Madison.
"	R. P. Ferguson, Bank Examiner	Charleron.	"	Chas. T. Shae, Bank Examiner	Milwaukee.
"	Blake Harper, Bank Examiner	Chambersburg.	"	C. L. Pittman, Asst. Examiner	Eau Claire.
"	A. Rise Bowman, Bank Examiner	Lebanon.	"	W. C. Edwards, Bank Examiner	Madison.
"	Geo. Dreisbach, Bank Examiner	Mauch Chunk.	"	Charles Russell, Clerk	Madison.
"	Frank W. Jackson, Bank Examiner	Apollo.	"	Ernest J. Kuehl, Examiner	Eau Claire.
"	G. H. Tlaine, Inspector of Private Bks.	Greensburg.	"	G. W. Jamieson, Bank Examiner	Madison.
"	Lloyd Stayer, Bank Examiner	Woodbury.	"	N. E. Hanshus, Examiner	Eau Claire.
"	Alvin M. Whitney, Bank Examiner	Coudersport.	"	Geo. O. F. Poundstone, Clerk	Mellon.
"	George M. Stroud, Bank Examiner	Chester.	"	Omer Houkom, Clerk	Blair.
"	R. E. Sandis, Bank Examiner	Miltonville.	"	M. O. Tuhus, Examiner	Viroqua.
"	J. O. Nloebrandt, Bank Examiner	Philadelphia.	"	Jno. E. Mahoney, Clerk	Madison.
"	J. G. Hallmett, Bank Examiner	St. Davids.	"	C. M. Morrison, Clerk	Madison.
"	W. R. Worth, Bank Examiner	Pittsburgh.	"	E. F. Witsig, Asst. Examiner	Black River Falls.
"	J. T. Stewart, Bank Examiner	Altoona.	"	E. L. Richardson, Asst. Examiner	Fond du Lac.
"	H. G. Graham, Jr., Bank Examiner	Philadelphia.	"	L. G. Herreld, Assistant Examiner	Blair.
"	H. L. Scott, Bank Examiner	Ben Avon, (Pittsburgh, P.O.)	Wyo.	C. C. Kircher, Asst. Bank Examiner	West Bend.
"	I. M. Beckman, Bank Examiner	Erie.	"	Byron S. Huie, State Examiner	Cheyenne.
"	G. H. Tlaine, Inspector Private Banks	Greensburg.	"	S. A. Brown, Asst. State Examiner	Cheyenne.
			"	C. F. Dickinson, Asst. State Exam.	Cheyenne.
			"	LeRoy Joyce, Asst. State Examiner	Cheyenne.
			"	W. R. Powers, Asst. Bank Exam.	Cheyenne.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

July 1, 1923

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
CHIEF NATIONAL BANK EXAMINERS	
Bean, Norwin S. (1)	45 Milk St., Boston, 9, Mass.
Borden, Daniel C. (2)	720 U. S. Custom House, New York, N. Y.
Newnam, 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.
Sims, Howard M. (7)	Room 605, 79 W. Monroe St., Chicago, Ill.
Wood, John S. (8)	1310 Federal Reserve Bank Bldg., St. Louis, Mo.
Harris, Thomas E. (9)	416 New York Life Bldg., Minneapolis, Minn.
Roberts, L. K. (10)	800 Federal Reserve Bk. Bldg., Kansas City, Mo.
Collier, Richard H. (11)	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.)	800 Federal Reserve Bk. Bldg., Kansas City, Mo.
Allsup, Archie S. (10) (J.G.)	800 Federal Reserve Bk. Bldg., Kansas City, Mo.
Alvey, John C. (2)	315 Stuyvesant Apts., Buffalo, N. Y.
Anheier, C. H. (12)	436-437 Hellman Bldg., Los Angeles, Calif.
Armstrong, George E. (10)	1226 Downing St., Denver, Colo.
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)	P. O. Box 222, Brownwood, Texas.
Basham, Albert A. (6)	P. O. Box 553, Atlanta, Ga.
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)	5414 Baltimore Ave., 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.
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)	416 Post Office Bldg., Philadelphia, Pa.
Chapman, Edw. L. (10)	800 Federal Reserve Bk. Bldg., Kansas City, Mo.
Chenault, John B. (4)	Maysville, Ky.
Chorpening, Ira L. (12)	1026 Orange St., Los Angeles, Calif.
Clement, Frank H. (2)	Box 926, Buffalo, N.Y., (Tel. 2, Cleveburn Place.)
Cloe, Wm. B. (5)	P. O. Box 1185, Huntington, W. Va. (Tel. 222-10th Ave.)
Coffin, George M. (1)	71 College St., New Haven, Conn.
Coffin, Gilbert S. (12)	403 Empire State Bldg., Spokane, Wash.
Colley, Leon H. (4) (J.G.)	527 Williamson Bldg., Cleveland, Ohio.
Connor, Joseph H. (8) (J.G.)	1310 Federal Reserve Bk. Bldg., St. Louis, Mo.
Cooney, Dan H. (2)	331 Federal Bldg., Milwaukee, Wis.
Cooper, Roy A. (10)	202 Barnes Bldg., Muskogee, Okla.
Cooper, Thomas A. (1)	40 Chapel St., Augusta, Me.
Oraig, Claude O. (7)	216 Federal Bldg., Des Moines, Iowa.
Crawley, Wm. C. (12)	1103 Alexander Bldg., San Francisco, Calif.
Crossen, Gail W. (6) (U)	Office Comptroller of Currency, Washington, D. C.
Culver, William A. (7)	720 U. S. Custom House, New York, N.Y.
Cutts, Arthur D. (U)	Office Comptroller of Currency, 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.
Derr, Ralph H. (3)	416 Post Office Bldg., Philadelphia, Pa.
Dillistin, William H. (1)	132 E. 21st St., Paterson, N. J.
Dooley, Thomas E. (1)	45 Milk Street, Boston, 9, Mass.
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)	415 New York Life Bldg., Minneapolis, Minn.
Ebnother, Charles W. (10)	800 Federal Reserve Bk. Bldg., Kansas City, Mo.
Embry, Jacob (11)	Care of Branch Federal Reserve Bank, Houston, Texas.
Evans, Clyde J. (6)	1120 Bell Bldg., Montgomery, Ala.
Evans, Wm. C. (11)	312 Magnolia Bldg., Dallas, Texas.
Faris, A. Burton (10)	111 E. Auburn Ave., Cincinnati, Ohio.
Filson, Chas. H. (10)	321 N. First St., Guthrie, Okla.
Fiman, Charles F. (9)	611 Minnehaha Bldg., Sioux Falls, S. D.
Fletcher, Thomas E. (6)	Cordele, Ga.
Folger, Wm. P. (5)	710 National Metropolitan Bank Bldg., Washington, D. C.
Fredlund, John O. (10) (J.G.)	800 Federal Reserve Bk. 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., (Tel. 422 Keeney St.)
Furbee, Ernest M. (4)	P. O. Box 1058, Pittsburgh, Pa., (Tel.: 900 Hill Ave., Wilkinsburg, 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 Luttrell St., Knoxville, Tenn.
Gilmore, Winfield C. (7)	514 W. North St., Decatur, Ill.
Goodell, George W. (10)	2070 Clermont St., Denver, Colo.
Graham, Richard W. (2)	720 U. S. Custom House, New York, N. Y.
Gough, Eugene H. (12)	310 Central Bldg., Seattle, Wash.
Graham, Chas. S. (2)	720 U. S. Custom House, New York, N.Y.
Graham, Herbert A. (5) (J.G.)	710 Nat'l Met. Bank Bldg., Wash., D. C.
Gray, Wm. M. (12)	163 Hill St., Ocean Park, Calif.
Greene, Thomas E. (J.G.)	45 Milk Street, Boston, 9, Mass.
Greenfield, James B. (7)	Room 605, 79 W. Monroe St., Chicago, Ill.
Griffey, Orville A. (10)	800 Federal Reserve Bk. Bldg., Kansas City, Mo.
Grissold, Wm. C. (4)	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.
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.
Hernndon, James B. Jr., (11)	(J. G.)
Hilliard, Walter B. (2)	312 Magnolia Bldg., Dallas, Texas.
Hodgson, R. M.	Care of War-Finance Corp'n, Southern Bldg., Wash., D. C.
Hooper, Marshall (12)	P. O. Box 993, Pocatello, Idaho.
Horner, Harry N. (10)	Davis, Okla.
Houston, Robert C. (7)	609 Spencer Ave., Marion, Ind.
Hughes, John P. (9)	611 Minnehaha Bldg., Sioux Falls, S. 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)	2610 F Street, 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, (J. G.)
Joseph, Edward M. (7)	Keegan Apts., 114 W. Madison St., Danville, Ill.
Kane, Thos. F. (5)	710 National Metropolitan Bank Bldg., Washington, D. C.
Kelly, Burdette (2)	P. O. Box 324, Kingston, N. Y., (Tel., 91 Downs St.)
Kennedy, Leon G. (10)	P. O. Box 517, Clinton, Okla., (Tel., 400 S. 7th St.)
Ketner, John H. (3)	416 Post Office Bldg., Philadelphia, Pa.
Knight, Marvin J. (11)	(J. G.)
Lahman, Howard S. (10)	312 Magnolia Bldg., Dallas, Texas.
Lamb, Ernest (11)	800 Federal Reserve Bk. Bldg., Kansas City, Mo.
Lamm, Foster R. (12) (J.G.)	2400 Park St., Greenville, Texas.
Lammond, W. Morris (6)	323 Yates Bldg., Boise, Idaho.
La Roque, Oscar K. (6)	120 U. S. Custom House, New Orleans, La. (W. F. C.)
Leyburn, Alfred P. (9)	Marion, S. C.
Logan, Joseph M. (12)	416 New York Life Bldg., Minneapolis, Minn.
Longmoor, Stanley A. (11)	436-437 Hellman Bldg., Los Angeles, Calif.
Lorang, Peter J. (1)	312 Magnolia Bldg., Dallas, Texas.
Long, Rm. 605, 79 W. Monroe St., Chicago, Ill.	
McBryde, W. Waller (6)	936 First National Bank Bldg., Birmingham, Ala., (Tel. 1918, 16th Ave., South)
McCans, A. B. (11)	312 Magnolia Bldg., Dallas, Texas.
McCreight, Harry A. (7)	(J. G.)
McGarvey, Frank S. (9)	Rm. 605, 79 W. Monroe St., Chicago, Ill. (J.G.)
McGrath, John C. (7)	416 New York Life Bldg., Minneapolis, Minn.
McKee, Herbert J. (4)	P. O. Box 592, Indianapolis, Ind., (Tel. 1701 College Ave., Harold Apts. No. 1.)
McKee, Joel S. (4)	527 Williamson Bldg., Cleveland, Ohio.
McKee, Joel S. (4)	P. O. Box 1058, Pittsburgh, Pa., (Tel. 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, Benj. (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, (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.
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)	800 Federal Reserve Bk. Bldg., Kansas City, Mo.
Morgan, Wm. M. (8)	205 Federal Bldg., Louisville, Ky. (Tele. 2009 Kenilworth Ave.)
Mueller, A. M. (10) (J.G.)	800 Federal Reserve Bk. Bldg., Kansas City, Mo.
Murphy, Daniel F. (1) (J.G.)	45 Milk Street, Boston, 9, Mass.
Noone, D. L. (10)	224 Federal Bldg., Salina, Kan., (Tel. Vallette Apt. 314 W. Ash.)
Norris, Frank L. (2)	1925 Seventh Ave., New York, N. Y.
Northcutt, V. Huborn (6)	P. O. Box 152, Jacksonville, Fla., (Tel. care of F. Clark, Hill Bldg.)

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued

NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.	NAME AND FEDERAL RESERVE DISTRICT.	ADDRESS.
Otto, Charles C. (12).....	1124 Walnut St., South Spokane, Wash.	Snapp, John W. (5) (J. G.).....	710 Nat'l Metropolitan Bank Bldg., Washington, D. C.
Parker, Edward F. (1).....	45 Milk St., Boston, 9, Mass.	Snyder, Vernon G. (3).....	P. O. Box 231, Sunbury, Pa. (Tele. 33 S. 11th St.)
Partridge, Paul (2).....	720 U. S. Custom House, New York, N. Y.	Stearns, E. Willey (2).....	720 U. S. Custom House, New York, N. Y.
Patterson, Bert K. (7).....	Room 605, 79 W. Monroe St., Chicago, Ill.	Stewart, Adelia M.....	Office Comptroller of Currency, Washington, D. C.
Pearson, Herbert (8).....	1310 Federal Reserve Bank Bldg., St. Louis, Mo.	Stewart, Charles A. (5).....	P. O. Box 63, East Falls, Church, Va.
Peightel, John C. (8).....	639 Delmar Ave., Springfield, Mo.	Storing, Chas. C. (9).....	Care of Paul C. Keyes, Aberdeen, S. D. (Tele. care of Mr. Brown, 610 Minnehaha Bldg.)
Penix, Jesse L. (11).....	Crawford Apts., Waco, Texas.	Stuart, Robert K. (7).....	Drawer "N," Sheldon, Iowa, (Tel.: 801 Ninth St.)
Peterson, F. Raymond (10).....	800 Federal Reserve Bk. Bldg., Kansas City, Mo.	Sullenberger, Sam F. (10).....	800 Federal Reserve Bk. Bldg., Kansas City, Mo.
Potter, Fulton F. (7).....	110 North Adams Ave., Mason City, Iowa.	Sutton, C. F.....	Honolulu, I. H.
Power, Robert E. (7).....	Room 605, 79 W. Monroe St., Chicago, Ill.	Thompson, K. W. (6).....	P. O. Box 182, Nashville, Tenn., (Tel. 329 P. O. Bldg.)
Procter, John L. (12).....	720 U. S. Custom House New York, N. Y.	Thorn, Leslie D. (11).....	Box 283, Mineola, Texas.
Ramsdell, Paul C. (5).....	710 Nat'l Metropolitan Bank Bldg., Washington, D. C.	Tucker, Grattan H. (5).....	P. O. Box 562, Raleigh, N. C. (Tel. 319 Com'l N. Bk. Bldg.)
Reed, William H. (10).....	800 Federal Reserve Bk. Bldg., Kansas City, Mo.	Vann, John R. (6) (G. J.).....	504 Post Office Bldg., Atlanta, Ga.
Regan, Wm. A. (9).....	416 New York Life Bldg., Minneapolis, Minn.	Vaughn, Norman D. (12).....	1107 A. Mattei Bldg., Fresno, Calif.
Reinholdt, Carl A. (8).....	1310 Federal Reserve Bank Bldg., St. Louis, Mo.	Waldron, Walter J. (12).....	1103 Alexander Bldg., San Francisco, Cal.
Riley, Jay M. (10).....	800 Federal Reserve Bk. Bldg., Kansas City, Mo.	Walker, Harry W. (7).....	Room 605, 79 W. Monroe St., Chicago, Ill.
Ritt, Albert L. (10) (J. G.).....	800 Federal Reserve Bk. Bldg., Kansas City, Mo.	Watson, Ernest H. (2).....	720 U. S. Custom House, New York, N. Y.
Robb, Ellis D. (2).....	720 U. S. Custom House, New York, N. Y.	Whiteman, Horace C. (3).....	P. O. Box 32, Altoona, Pa. (Tel.: 2104 Chestnut St.)
Robinson, E. Robt. (7).....	349 Auburn Ave., Grand Rapids, Mich.	Wilde, Max C. (12).....	406 Custom House, Portland, Oregon, (Tel. 689 E. 61 St., North.)
Rockey, Kenneth H. (2).....	720 U. S. Custom House, New York, N. Y.	Williams, C. L. (R).....	Wilmington, N. C.
Roots, J. Oscar (4).....	527 Williamson Bldg., Cleveland, Ohio.	Williams, F. D. (9).....	S. Montana Bldg., Helena, Mont.
Rorebeck, Edwin F. (2).....	Travelers Hotel, Watertown, N. Y.	Williams, R. C. (W. F. C.).....	War Finance Corporation, Southern Bldg., Washington, D. C.
Ryan, Frank J. (1) (J. G.).....	45 Milk St., Boston, 9, Mass.	Williams, T. M. (12).....	1103 Alexander Bldg., San Francisco, Calif.
Sawyer, Jr., J. T. (7).....	536 Lake Drive, Apt. 6, Milwaukee, Wis.	Willson, Earl V. K. (11).....	Mead Bldg., Rutland, Vt.
Sawyer, Jr., Lewis M. (12).....	436-437 Hellman Bldg., Los Angeles, Calif.	Wilson, Chas. F. (U).....	Office Comptroller of Currency, Washington, D. C.
Schofield, John W. (U).....	1539 Hayworth Ave., Hollywood, Calif.	Wilson, Edward B. (7).....	3910 Ingersoll Ave., Des Moines, Iowa.
Seal, John F. (2).....	720 U. S. Custom House, New York, N. Y.	Wilson, Robert F. (7).....	P. O. Box 592, Waterloo, Iowa.
Sellers, Wiley B. (J. G.) (11).....	312 Magnolia Bldg., Dallas, Texas.	Wilson, Wm. P. (11) (J. G.).....	Suite 312 Magnolia Bldg., Dallas, Texas.
Sheehan, Wm. F. (9).....	3 9th St., South, Fargo, N. D.	Wood, D. R. (5).....	P. O. Bldg., Martinsburg, W. Va. (Tele. 1117 W. King St.)
Shively, E. F. (4).....	P. O. Box 463, Columbus, Ohio., (Tel.: 10 14th Ave.)	Woods, J. K. (11).....	300 1st N. Bk. Bldg., Wichita Falls, Tex.
Sisk, Carl M. (3).....	539 Elm St., Reading, Pa., (Tel.: 315 N. 4th St.)	Wright, Irwin D. (9).....	416 New York Life Bldg., Minneapolis, Minn.
Smiley, Mervale, D. (9).....	416 New York Life Bldg., Minneapolis, Minn.	Wylie, Roby. W. (3).....	P. O. Box 244, Williamsport, Pa., (Tel.: Room 20 P. O. Bldg.)
Smith A. B. (9).....	3000 James Ave. South, Minneapolis, Minn.	Young, Wm. R. (8).....	407 Central State Natl. Bank Bldg., Memphis, Tenn.
Smith, Clarence F. (W. F. C.).....	War Finance Corp'n, Southern Bldg., Washington, D. C.	Younger, Cole J. (2).....	720 U. S. Custom House, New York, N. Y.
Smith, Geo. F. (3).....	416 Post Office Bldg., Philadelphia, Pa.		
Smith, George H. (4).....	P. O. Box 336, West Newton, Pa.		
Smith, John H. (9).....	416 New York Life Bldg., Minneapolis, Minn.		
Smith, Roy E. (10).....	Federal Bldg., Hastings, Neb.		
Smith, Wm. A. (8) (J. G.).....	1310 Federal Reserve Bank Bldg., St. Louis, Mo.		

(a) Omit figure "9" in telegrams. (J. G.) National Bank Examiner, Junior Grade.

(R) Acting Receiver of National Bank.

(W. F. C.) Detailed for temporary duty to War Finance Corporation.

(U) Unassigned.

NOTE:—Unless otherwise indicated the telegraph address is the same as the mail address.

Numerical System of the A. B. A.

In 1911 the American Bankers Association adopted what is known as the "Numerical Transit System," which has proved of great benefit to the banking world.

The Clearing House Section of the Association, realizing the necessity for a uniform system of bank numbers, called a meeting in Chicago, December 12 and 13, 1910, to evolve a plan and work out the details of numbering all the banks in the country. The Executive Council of the American Bankers Association at its meeting in Nashville, May 2, 1911, unanimously adopted the system devised by the committee and authorized the publication of the A. B. A. KEY BOOK containing the names of the banks and the numbers assigned.

EXPLANATION OF SYSTEM

The reserve cities were each designated by a prefix number, with the exception of Brooklyn, which was included with New York City, Kansas City, Kan., which was included with Kansas City, Mo., and South Omaha, which was included with Omaha. Buffalo, N. Y., and Memphis, Tenn., on account of their size and importance as banking centers were included with the reserve cities. The cities were numbered from 1 to 49, inclusive, in the order of their population according to the Government Census of 1910. The lower numbers were thus assigned to the larger cities.

The Treasurer and Assistant Treasurers of the United States and the Post Offices were also numbered in these cities.

The state prefix numbers, together with clearing house numbers, were used in numbering the banks in the largest city in each state other than the reserve cities; all other cities being designated by the use of the state prefix and the numbers given to the banks, which are continued in the relative order of the population of the cities in each state. Each bank is numbered in consecutive order according to seniority in each city or town, excepting in towns having only one bank, in which case the banks are numbered in alphabetical order according to towns.

Rand McNally & Co. of Chicago, publishers of the Key to Numerical System of The American Bankers Association, assign numbers to new banks as they are organized and supply, upon request, the number of any bank which does not appear in the Key, and in March and September each year publish and supply upon request, free of charge, supplements containing all changes which have taken place since any previous issue of the Key or of any supplement.

The Eighth Edition will be published in May, 1924. In order to secure a "Key Book" place your order NOW!

CLEARING HOUSES IN THE UNITED STATES AND CANADA

Babson's Statistical Organization of Wellesley Hills, Mass. says: "One of the best measurements of a locality's purchasing power is in the amount of the deposits in its banks. Moreover, one of the best measurements of a locality's prosperity is the relative rate at which the amount on deposit in its banks is increasing."

This compilation of deposits in the cities having Clearing Houses gives total deposits of *all* banks and will be a valuable reference for comparisons.

CITY	DEPOSITS	CITY	DEPOSITS
Aberdeen, S. D.	\$ 7,030,997.28	•El Paso, Tex.	\$25,876,541.06
Adrian, Mich.	6,249,616.06	Emporia, Kan.	4,671,589.00
Akron, Ohio	73,867,210.36	Enid, Okla.	8,172,736.68
Albany, Ga.	3,248,000.00	Ennis, Tex.	1,806,618.65
•Albany, N. Y.	213,676,090.00	Erie, Pa.	41,816,499.98
Allentown, Pa.	31,389,396.36	Estherville, Iowa	5,326,840.00
Altos, Pa.	14,519,030.00	Eugene, Ore.	6,403,355.19
Amarillo, Tex.	8,307,450.00	Evansville, Ind.	41,621,920.00
Ann Arbor, Mich.	13,350,893.07	Fall River, Mass.	25,026,621.12
Asheville, N. C.	15,000,000.00	Fargo, N. D.	13,531,652.70
Atchison, Kan.	6,219,000.00	Faribault, Minn.	4,951,761.88
•Atlanta, Ga.	112,684,531.33	Flint, Mich.	33,870,512.49
Augusta, Ga.	67,701,820.00	Fort Wayne, Ind.	54,065,217.75
Aurora, Ill.	14,939,302.92	Fort William, Ont.	
Austin, Tex.	14,378,858.82	•Fort Worth, Tex.	56,211,440.00
Bakersfield, Calif.	10,272,760.00	Franklin, Pa.	9,805,530.87
•Baltimore, Md.	509,395,250.00	Frederick, Md.	22,229,240.00
Bangor, Me.	36,211,087.81	Fremont, Neb.	1,882,049.81
Bartlesville, Okla.	7,922,740.00	Fresno, Calif.	13,029,030.00
Battle Creek, Mich.	24,165,380.71	Gainesville, Fla.	3,912,489.28
Bay City, Mich.	22,666,461.01	•Galveston, Tex.	21,895,540.00
Beaumont, Tex.	21,039,760.00	Gary, Ind.	17,239,575.85
Bellingham, Wash.	8,982,680.00	Gastonia, N. C.	8,260,300.00
Berkeley, Calif.	16,030,162.00	Glasgow, Ky.	2,388,000.00
Billings, Mont.	5,949,986.33	Grand Forks, N. D.	7,239,670.00
Binghamton, N. Y.	33,310,630.00	Grand Island, Neb.	8,297,630.00
•Birmingham, Ala.	65,832,930.00	•Grand Rapids, Mich.	53,104,382.93
Bismarck, N. D.	3,794,308.60	Great Falls, Mont.	3,561,553.00
Bloomington, Ill.	13,344,801.94	Green Bay, Wis.	11,394,644.17
Boise, Idaho	11,392,510.00	Greensboro, N. C.	17,680,756.05
•Boston, Mass.	1,606,648,930.00	Greensburg, Pa.	18,589,360.00
Bowling Green, Ky.	4,455,040.00	Greenville, Miss.	3,569,403.88
Brandon, Man.		Greenville, S. C.	15,745,490.00
Brantford, Ont.		Guthrie, Okla.	4,180,730.00
Brookfield, Mo.	1,922,930.00	Hagerstown, Md.	3,709,232.77
Brunswick, Ga.	3,286,649.63	Halifax, N. S.	
•Buffalo, N. Y.	429,937,725.00	Hamilton, Ohio	11,641,000.00
Butler, Pa.	16,597,575.00	Hamilton, Ont.	
Calgary, Alta.		Hammond, Ind.	9,953,000.00
Camden, N. J.	50,645,890.00	Hannibal, Mo.	5,730,600.00
Canton, Ohio	41,598,138.04	Harrisburg, Pa.	39,938,378.25
Cape Girardeau, Mo.	5,022,204.86	Hartford, Conn.	162,820,000.00
Casper, Wyo.	13,064,205.81	Hastings, Neb.	5,225,382.97
•Cedar Rapids, Iowa	41,271,630.00	Hawkinsville, Ga.	509,684.41
Champaign, Ill.	10,006,830.00	Hazleton, Pa.	22,293,410.00
Charleston, S. C.	33,154,580.00	Helena, Ark.	5,101,100.00
Charleston, W. Va.	38,939,107.97	•Helena, Mont.	11,816,104.00
Charlotte, N. C.	10,981,446.00	Henderson, Ky.	4,521,390.26
•Chattanooga, Tenn.	38,136,000.00	Holyoke, Mass.	45,273,941.37
Cheraw, S. C.	1,136,096.45	Homestead, Pa.	9,931,290.00
Chester, Pa.	22,592,804.00	Hot Springs National Park, Ark.	5,607,228.34
Chester, S. C.	2,747,930.00	•Houston, Tex.	94,340,231.00
Cheyenne, Wyo.	15,347,601.43	Huntington, W. Va.	21,196,063.30
•Chicago, Ill.	2,141,346,460.00	•Hutchinson, Kan.	7,234,000.00
Chillicothe, Mo.	3,777,189.00	•Indianapolis, Ind.	147,282,039.00
•Cincinnati, Ohio	236,538,795.21	Jackson, Mich.	17,746,760.00
•Cleveland, Ohio	728,984,890.00	•Jacksonville, Fla.	58,932,390.00
Colorado Springs, Colo.	16,319,160.03	Jacksonville, Ill.	8,648,323.42
Columbia, S. C.	18,934,243.12	Jamestown, N. Y.	25,477,073.47
Columbus, Ga.	9,888,710.00	Jamestown, N. D.	2,705,180.00
•Columbus, Ohio	95,510,620.00	Johnstown, Pa.	36,377,190.00
Connellsville, Pa.	10,321,730.00	Joplin, Mo.	8,537,706.23
Cordele, Ga.	1,022,780.00	Kalamazoo, Mich.	18,546,053.00
Corsicana, Tex.	7,078,234.25	•Kansas City, Kan.	27,022,473.74
•Dallas, Tex.	108,790,380.00	•Kansas City, Mo.	289,136,208.25
Danville, Ill.	10,828,160.00	Kingston, Ont.	
Davenport, Iowa	43,933,039.13	Kitchener, Ont.	
Dayton, Ohio	49,206,320.24	Knoxville, Tenn.	28,603,230.00
Decatur, Ill.	14,854,981.01	•LaCrosse, Wis.	12,734,689.07
•Denver, Colo.	165,585,009.46	Lancaster, Pa.	37,222,610.00
•Des Moines, Iowa	85,000,000.00	Lansing, Mich.	24,935,223.26
•Detroit, Mich.	589,509,410.00	LaSalle, Ill.	5,560,000.00
Dickinson, N. D.	2,656,017.84	Lawrence, Kan.	5,011,520.00
Dothan, Ala.	2,789,811.18	Leavenworth, Kan.	9,065,000.00
Dublin, Ga.	3,699,000.00	Lebanon, Pa.	9,446,050.00
•Dubuque, Iowa	18,879,580.30	Lethbridge, Alta.	
Duluth, Minn.	49,691,723.63	Lewistown, Mont.	4,495,065.95
Edmonton, Alta.		Lexington, Ky.	20,961,430.00
Elberton, Ga.	1,185,220.00		

• Reserve City. • before name of city in above list denotes Clearing House examination.

Officers, members * and affiliated members + may be found by referring to above cities in the Bank List, following the banks.

CLEARING HOUSES IN THE UNITED STATES AND CANADA—Continued

CITY	DEPOSITS	CITY	DEPOSITS
Lima, Ohio	\$11,626,610.00	Reading, Pa.	\$49,849,330.00
Lincoln, Ill.	4,411,639.29	Red Wing, Minn.	4,925,791.61
•Lincoln, Neb.	34,998,000.00	Regina, Sask.	
•Little Rock, Ark.	39,225,378.00	Reno, Nev.	14,340,620.79
London, Ont.		•Richmond, Va.	111,899,281.25
Long Beach, Calif.	51,889,316.94	•Ritzville, Wash.	1,269,630.00
Lorain, Ohio	12,048,057.22	Roanoke, Va.	22,076,818.80
•Los Angeles, Calif.	805,459,500.00	Rochester, Minn.	7,068,690.78
•Louisville, Ky.	126,632,850.00	Rochester, N. Y.	280,000,000.00
Lowell, Mass.	77,893,810.00	Rockford, Ill.	24,419,471.85
Lynn, Mass.	59,066,670.00	Rock Island, Ill.	16,861,340.00
Macon, Ga.	20,107,539.89	Rocky Mount, N. C.	5,300,000.00
Madison, Wis.	20,086,252.24	Rome, Ga.	4,080,360.00
Manchester, N. H.	60,697,840.00	Sacramento, Calif.	54,724,700.00
Mansfield, Ohio	11,438,289.51	Saginaw, Mich.	36,223,910.00
Manhattan, Kan.	2,419,892.41	St. John, N. B.	
Mason City, Iowa	9,485,196.19	•St. Joseph, Mo.	45,706,861.59
McAlester, Okla.	5,532,610.00	••St. Louis, Mo.	524,308,460.00
Medicine Hat, Alta.		••St. Paul, Minn.	134,208,000.00
•Memphis, Tenn.	93,584,650.00	Salisbury, N. C.	2,418,160.00
Meridian, Miss.	9,905,024.00	••Salt Lake City, Utah	65,093,460.00
•Milwaukee, Wis.	226,009,310.00	•San Antonio, Tex.	49,459,284.00
•Minneapolis, Minn.	261,063,000.00	San Bernardino, Calif.	7,720,504.60
Minot, N. D.	4,891,960.00	San Diego, Calif.	54,336,389.00
Mobile, Ala.	27,186,006.33	•San Francisco, Calif.	1,051,426,660.00
Moline, Ill.	16,949,774.40	San Jose, Calif.	17,940,870.00
Moncton, N. B.		Santa Barbara, Calif.	7,798,880.00
Montclair, N. J.	21,622,230.00	Santa Monica, Calif.	2,101,760.00
•Montgomery, Ala.	14,098,727.76	Santa Rosa, Calif.	2,288,983.65
Montreal, Que.		Saskatoon, Sask.	
Moose Jaw, Sask.		•Savannah, Ga.	73,033,220.00
Muncie, Ind.	14,700,000.00	Scranton, Pa.	98,089,489.00
Muscataine, Iowa	11,678,944.27	•Seattle, Wash.	156,594,485.00
•Muskogee, Okla.	14,221,364.60	Sedalia, Mo.	5,441,841.84
•Nashville, Tenn.	61,886,561.69	Sherbrooke, Que.	
Nebraska City, Neb.	2,660,000.00	Sherman, Tex.	4,958,370.85
New Albany, Ind.	7,783,590.00	•Sioux City, Iowa	40,355,940.00
Newark, N. J.	274,626,180.00	Sioux Falls, S. D.	19,800,920.82
New Bedford, Mass.	25,351,287.55	South Bend, Ind.	29,931,865.68
New Brighton, Pa.	13,700,782.91	South St. Paul, Minn.	5,626,681.00
New Castle, Pa.	15,079,448.21	Spartanburg, S. C.	8,698,457.97
•New Haven, Conn.	111,725,171.00	•Spokane, Wash.	47,364,299.00
Newnan, Ga.	1,508,341.97	Springfield, Ill.	28,186,730.00
•New Orleans, La.	208,020,770.00	Springfield, Mass.	121,994,020.00
Newport News, Va.	11,614,577.03	Springfield, Mo.	19,055,620.00
New Westminster, B. C.		Springfield, Ohio	18,004,721.57
•New York, N. Y.	6,367,266,000.00	Stamford, Conn.	30,291,730.00
Norfolk, Va.	52,917,350.00	Steubenville, Ohio	18,525,350.00
Norristown, Pa.	16,951,580.00	Stockton, Calif.	20,613,100.00
•Oakland, Calif.	145,010,053.92	Superior, Wis.	10,139,454.00
Ocala, Fla.	3,500,000.00	Syracuse, N. Y.	100,180,414.00
Oelwein, Iowa	2,813,700.00	•Tacoma, Wash.	19,685,690.00
•Ogden, Utah	16,699,400.00	Tampa, Fla.	30,788,956.76
Oil City, Pa.	16,196,370.00	Terre Haute, Ind.	27,595,620.00
•Oklahoma, Okla.	56,225,670.00	Texarkana, Ark.-Tex.	12,365,000.00
Okmulgee, Okla.	9,576,817.26	•Toledo, Ohio	128,230,460.00
•Omaha, Neb.	115,290,250.00	•Topeka, Kan.	27,959,350.00
Orange, N. J.	20,351,020.00	Toronto, Ont.	
Orangeburg, S. C.	5,590,020.00	Trenton, N. J.	69,186,581.38
Osage, Iowa	2,442,010.00	Tucson, Ariz.	7,383,890.00
Oshkosh, Wis.	3,207,644.82	•Tulsa, Okla.	68,841,034.64
Ottawa, Ont.		Twin Falls, Idaho	2,167,059.60
Owensboro, Ky.	9,510,492.34	Valdosta, Ga.	5,833,680.00
Palestine, Tex.	2,414,650.00	Vancouver, B. C.	
Paris, Ky.	3,113,968.63	Vicksburg, Miss.	11,311,700.00
Parsons, Kan.	3,295,000.00	Victoria, B. C.	
•Pasadena, Calif.	21,475,570.00	•Waco, Tex.	14,986,000.00
Passaic, N. J.	33,725,980.00	•Washington, D. C.	190,853,879.48
Pensacola, Fla.	6,951,450.00	Washington, Ga.	1,000,000.00
•Peoria, Ill.	34,762,041.86	Waterbury, Conn.	50,833,250.00
•Philadelphia, Pa.	963,821,729.00	Waterloo, Iowa	13,217,729.00
Phillipsburg, N. J.	5,303,650.00	Webster City, Iowa	3,564,460.00
Phoenix, Ariz.	18,991,617.00	Wheeling, W. Va.	45,491,260.00
Pine Bluff, Ark.	11,580,760.00	•Wichita, Kan.	42,464,755.11
Pittsburg, Kan.	6,782,344.00	Wilkes-Barre, Pa.	55,997,683.40
•Pittsburgh, Pa.	781,539,570.00	Williamsport, Pa.	21,305,540.00
Pocatello, Idaho	3,626,961.03	Wilmington, Del.	67,357,600.00
Pontiac, Mich.	15,677,560.00	Wilmington, N. C.	17,563,387.27
Portland, Me.	84,655,720.00	Winchester, Va.	5,068,130.00
•Portland, Ore.	139,730,871.14	Winnipeg, Man.	
Prince Albert, Sask.		Winona, Minn.	15,065,000.00
Providence, R. I.	308,960,100.00	Worcester, Mass.	69,467,414.00
•Pueblo, Colo.	20,210,599.09	Yakima, Wash.	8,221,126.00
Quebec, Que.		York, Pa.	22,998,345.74
Quincy, Ill.	22,173,348.20	Youngstown, Ohio	55,753,823.75
Raleigh, N. C.	17,324,260.00	Zanesville, Ohio	16,527,609.00

• Reserve City. • before name of city in above list denotes Clearing House examination.

Officers, members * and affiliated members + may be found by referring to above cities in the Bank List, following the banks.

VALUES OF FOREIGN COINS

TREASURY DEPARTMENT. OFFICE OF THE SECRETARY.
Washington, D. C., July 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 July 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.

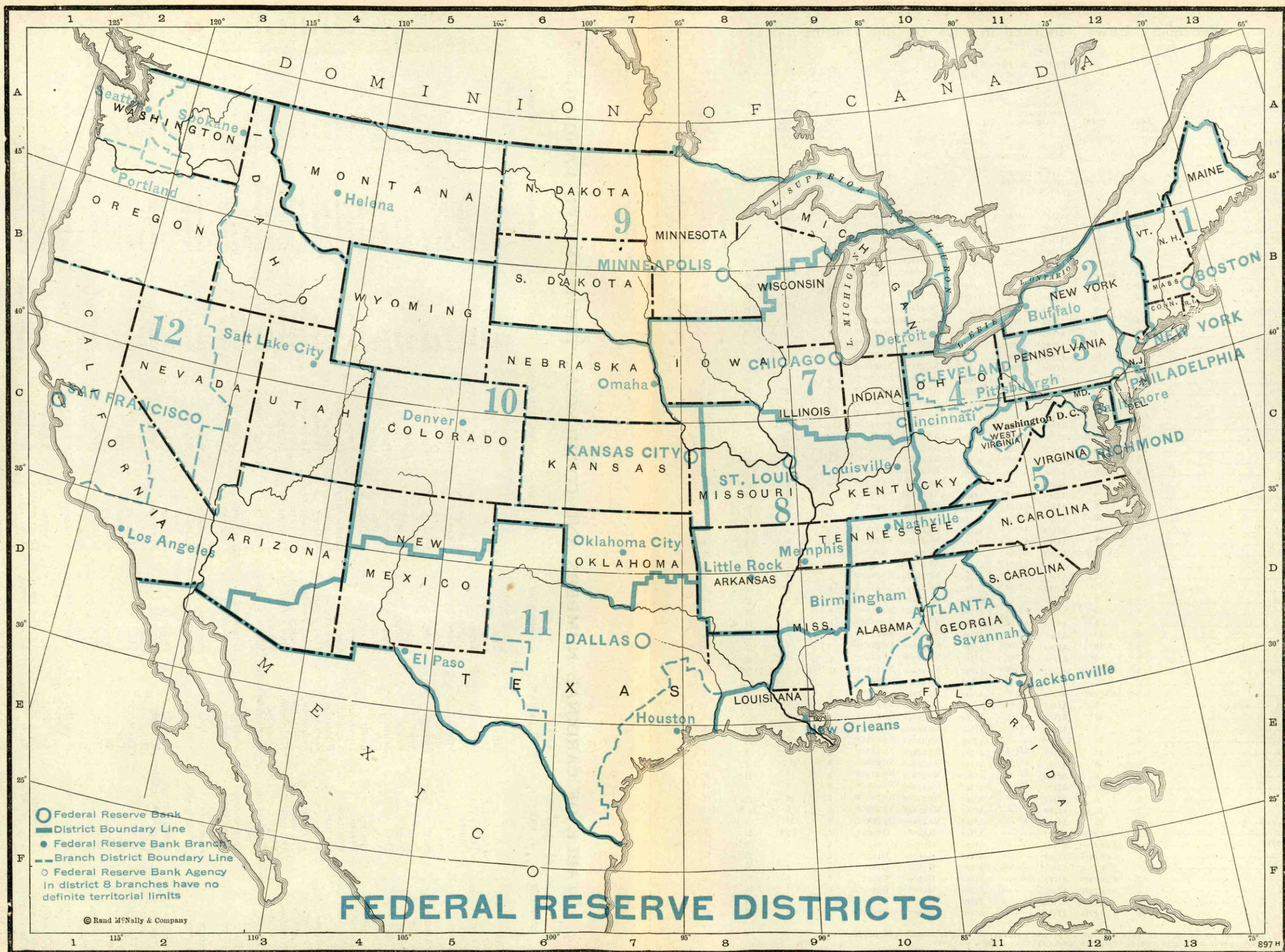
S. P. GILBERT, *Acting Secretary of the Treasury.*

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	Member Latin Union; gold is actual standard. 12½ bolivianos equal 1 pound sterling. Currency: Government paper normally convertible at 16 pence (= \$0.3244) per milreis.
Belgium	Gold and silver	Franc	.1930	
Bolivia	Gold	Boliviano	.3893	
Brazil	Gold	Milreis	.5462	
British Colonies in Australasia and Africa.	Gold	Pound sterling	4.8665	Currency: Inconvertible paper.
British Honduras	Gold	Dollar	1.0000	
Bulgaria	Gold	Lev	.1930	
Canada	Gold	Dollar	1.0000	
Chile	Gold	Peso	.3650	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. Mexican silver pesos issued under Mexican decree of Nov. 13, 1913, are of silver content approximately 41% less than the dollar here quoted; and those issued under decree of October 27, 1919 contain about 51% less silver. Currency: Government paper and gold. United States is principal circulating medium. The actual standard is the British pound sterling, which is legal tender for 97½ piasters. Member Latin Union; gold is actual standard. Member Latin Union; gold is actual standard. Currency, inconvertible paper. Currency: National bank notes redeemable on demand in American dollars. Currency, bank notes. The British sovereign and half sovereign are legal tender in India at 10 rupees per sovereign. Member Latin Union; gold is actual standard. Currency: Depreciated silver token coins. Customs duties are collected in gold. Currency: Depreciated Paraguayan paper currency. Currency: Silver circulating above its metallic value. Gold coin is a commodity only, normally worth double the silver. Currency: Inconvertible paper. Valuation is for gold peseta; currency is notes of the bank of Spain.
		Amoy	.7912	
		Canton	.7888	
		Cheefoo	.7567	
		Chin Kiang	.7729	
		Fuchau	.7318	
		Haikwan	.8050	
		(customs)		
		Hankow	.7403	
		Kiaochow	.7667	
		Nankin	.7829	
		Niuchwang	.7420	
		Ningpo	.7607	
		Peking	.7713	
		Shanghai	.7227	
		Swatow	.7308	
		Takau	.7962	
		Tientsin	.7667	
		Yuan	.5127	
		Hongkong	.5204	
		British	.5204	
		Mexican	.5242	
China	Silver	Tael		
		Dol.		
Colombia	Gold	Peso	.9733	
Costa Rica	Gold	Colon	.4653	
Cuba	Gold	Peso	1.0000	
Denmark	Gold	Krone	.2680	
Dominican Republic	Gold	Dollar	1.0000	
Ecuador	Gold	Sucre	.4867	
Egypt	Gold	Pound (100 piasters)	4.9431	
Finland	Gold	Markka	.1930	
France	Gold and silver	Franc	.1930	
Germany	Gold	Mark	.2382	
Great Britain	Gold	Pound sterling	4.8665	
Greece	Gold and silver	Drachma	.1930	
Guatemala	Silver	Peso	.4826	
Haiti	Gold	Gourde	.2000	
Honduras	Silver	Peso	.4826	
India (British)	{ Gold	Mohur & Sovereign	4.8665	
	{ Silver	Rupee	.2293	
Indo-China	Silver	Piaster	.5212	
Italy	Gold	Lira	.1930	
Japan	Gold	Yen	.4985	
Liberia	Gold	Dollar	1.0000	
Lithuania	Gold	Litas	.1000	
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	
Persia	Silver	Kran	.0889	
Peru	Gold	Libra	4.8665	
Philippine Islands	Gold	Peso	.5000	
Portugal	Gold	Escudo	1.0805	
Rumania	Gold	Leu	.1930	
Russia	Gold	Ruble	.5146	
Salvador	Gold	Colon	.5000	
Serbia	Gold	Dinar	.1930	
Siam	Gold	Tical	.3709	
Spain	Gold and silver	Peseta	.1930	
Straits Settlements	Gold	Dollar	.5678	
Sweden	Gold	Krona	.2680	
Switzerland	Gold	Franc	.1930	
Turkey	Gold	Piaster	.0440	
Uruguay	Gold	Peso	1.0342	
Venezuela	Gold	Bolivar	.1930	

TABLE OF CARDINAL NUMBERS AND COMMERCIAL TERMS IN TEN LANGUAGES

	ENGLISH.	FRENCH.	GERMAN.	SPANISH.	ITALIAN.	PORTUGUESE.	DUTCH.	RUSSIAN.	DANISH.	SWEDISH.
1	One	Un.	Ein	Uno	Uno	Um	Een	Odun	En	En
2	Two	Deux	Zwei	Dos	Due	Dois	Twee	Dbá	To	Två
3	Three	Trois	Drei	Tres	Tre	Tres	Drie	Tza	Tre	Tre
4	Four	Quatre	Vier	Cuatro	Quattro	Quatro	Vier	Tschetire	Fire	Fyra
5	Five	Cinq	Fünf	Cinco	Cinque	Cinco	Vyf	Piat	Fem	Fem
6	Six	Six	Sechs	Seis	Sei	Seis	Zes	Schest	Sex	Sex
7	Seven	Sept.	Sieben	Siete	Sette	Sete	Zeven	Sem	Syu	Sju
8	Eight	Huit	Acht	Ocho	Otto	Oito	Acht	Votem	Otte	Ätta
9	Nine	Neuf	Neun	Nueve	Nove	Nove	Negen	Deviat	Ni	Nio
10	Ten	Dix	Zehn	Diez	Dieci	Dez	Tien	Desat	Ti	Tio
11	Eleven	Onze	Elf	Once	Undici	Onze	Elf	Odinnatzat	Elleve	Elfva
12	Twelve	Douze	Zwölf	Doce	Dodici	Doze	Twaalf	Devenzat	Tolv	Tolf
13	Thirteen	Treize	Dreizehn	Trece	Tredici	Treze	Dertien	Trenazat	Tretten	Tretton
14	Fourteen	Quatorze	Vierzehn	Catorce	Quattordici	Quatorze	Veertien	Cheterinazat	Fjorten	Fjorton
15	Fifteen	Quinze	Fünfzehn	Quince	Quindici	Quinze	Vyftien	Paznatzat	Femten	Femton
16	Sixteen	Seize	Sechzehn	Diez y seis	Sedici	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	Dreissig	Treinta	Trenta	Trinta	Dertig	Trudzat	Tredive	Trettio
40	Forty	Quarante	Vierzig	Cuarenta	Quaranta	Quarenta	Veertig	Sorok	Fyrretyve	Fyrtio
50	Fifty	Cinquante	Fünfzig	Cincuenta	Cinquanta	Cincoenta	Vyftig	Piatdesat	Halvtredsinds-tyve	Femtio
60	Sixty	Soixante	Sechzig	Sesenta	Sessanta	Sessenta	Zestig	Schestdesat	Tredsindstyve	Sextio
70	Seventy	Soixante-dix	Siebenzig	Setenta	Settanta	Setenta	Zeventig	Semdesat	Halvfjerdsinds-tyve	Sjuttio
80	Eighty	Quatre-vingt	Achtzig	Ochenta	Ottanta	Oitenta	Tachtig	Vosemdesat	Firsindstyve	Ättio
90	Ninety	Quatre-vingt-dix	Neunzig	Noventa	Novanta	Noventa	Negentig	Devianosto	Halvfemsindstyve	Nittio
100	Hundred	Cent	Hundert	Cien	Cento	Cem	Honderd	Sto	Hundrede	Hundra
1000	Thousand	Mille	Tausend	Mil	Mille	Mil	Duizend	Tizatz	Tusinde	Tusen
	Day	Jour	Tag	Dia	Giorno	Dia	Dag	Den	Dage	Dag
	Week	Semaine	Woche	Semana	Settimana	Semana	Week	Nedela	Uger	Vecka
	Month	Mois	Monat	Mes	Mese	Mez	Maanden	Mesatz	Maaned	Månad
	Year	Annee	Jahr	Ano	Anno	Anno	Jaar	God	Aar	År
	On demand	A presentation	Nach Sicht, or bei Vorzeigung	A presentacion	A presentazione	A presentacao	Op vertoon	Po bziskam	Paa anfordring	På anfordring
	At sight	A vue	Auf Sicht	A la vista	A vista	A vista	Op sight a vista	Po prediavieni	A vista	Vid sigt
	After sight	A jours de vue	Nach Sicht	A dias vista	Dopo vista	A dias vista	Dagen na zigt	Po prediavieni	Efter Sigt	Efter sigt
	After date	A jours de date	Nach Dato, or nach Heute	A dias fecha	Dopo dato	A dias data	Dagen na dato	Gato	Efter dato	Från dato
	Pay to the order	Payez a l'ordre	Für mich, or uns an anweisung	A la orden	Pagare 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



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

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

STATES AND TERRITORIES.	INTEREST RATES—NOTES AND ACCEPTANCES—GRACE							STATUTES OF LIMITATIONS			
	Legal Rate of interest	Rate by Contract.	Notes and Acceptances Due on		Holidays falling on Sunday are observed the day—	Notes. Bills.	Sight Drafts.	Open Ac- counts.	Notes and Written Con- tracts.	Judg- ments.	Sealed Instru- ments wit- nessed.
			Holi- days.	Half Days.							
Per ct.	Per cent.						Years.	Years.	Years.	Years.	
Alabama	8	8	After	After	After	No grace	No grace	3	6	20	10
Alaska	8	12	After	After	Before	No grace	No grace	6	6	10	10
Arizona	6	10	After	After	After	No grace	No grace	3	6	5	6
Arkansas	6	10	After	After	After	No grace	No grace	3	5	3-10¶	5
California	7	Any rate	After	After	After	No grace	No grace	4	2-4	5	
Colorado	8	Any rate‡	After	*	Aft r	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		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		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	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	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	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	No grace	No grace	6	6	10-20	10-20
Wyoming	8	12	After	After	After	No grace	No grace	8	10	5-10	10
Alberta	5	Any rate	After		After	Grace	Grace	6	6	12	20
British Columbia	5	Any rate	After		After	Grace	Grace	6	6	20	20
Manitoba	5	Any rate	After		After	Grace	Grace	6	6	10	10
New Brunswick	5	Any rate	After		After	Grace	Grace	6	6	20	20
Nova Scotia	5	Any rate	After		After	Grace	Grace	6	6	20	20
Ontario	5	Any rate	After		After	Grace	Grace	6	6	20	20
Quebec	5	Any rate	After		After	Grace	Grace	5	5	30	
Saskatchewan	5	Any rate	After		After	Grace	Grace	6	6	12	20

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

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

¶ See laws, indexed in back of this volume.

‡ 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.

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

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.*

HENRY M. DAWES, *Comptroller of the Currency.*

D. R. CRISSINGER, *Governor*

EDMUND PLATT, *Vice-Governor*

ADOLPH C. MILLER

CHARLES S. HAMLIN

GEORGE R. JAMES

EDWARD H. CUNNINGHAM

W. W. HOXTON, *Secretary.*

W. L. EDDY, *Assistant Secretary.*

W. M. IMLAY, *Fiscal Agent.*

J. F. HERSON, *Chief Federal Reserve Examiner.*

WALTER WYATT, *General Counsel.*

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

M. JACOBSON, *Statistician.*

E. A. GOLDENWEISER, *Associate Statistician.*

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.

C. 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

FESTUS J. WADE, 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 389; State Banks 38.

DIRECTORS

CLASS A:—ALFRED L. RIPLEY (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, 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	\$ 8,066,000
Surplus	16,312,000
Government deposits	572,000
Due to members—reserve account	127,730,000
Other deposits	1,449,000
Total deposits	129,751,000
Federal Reserve notes in actual circulation	207,219,000
Deferred availability items	54,011,000
All other liabilities	783,000
TOTAL LIABILITIES	416,142,000

RESOURCES

Gold and gold certificates	\$ 17,319,000
Gold settlement fund, F. R. Board	69,058,000
Gold with Federal Reserve Agents	176,640,000
Gold redemption fund	9,480,000
Reserves Other than Gold	7,990,000
Total reserve	\$280,487,000
Nonreserve cash	11,670,000
Bills discounted—secured by Government obligations	21,607,000
Bills discounted—all others	16,520,000
Bills bought in open market	20,318,000
U. S. Bonds and Notes	5,702,000
U. S. certificates of indebtedness	237,000
Bank premises	4,434,000
Uncollected items	55,030,000
All other resources	137,000
TOTAL RESOURCES	\$416,142,000

FEDERAL RESERVE BANK INFORMATION

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

TERRITORY IN DISTRICT—The State of New York and the following counties in New Jersey: Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, and Warren and the County of Fairfield, Connecticut. Membership: National Banks 658; State Banks 134.

DIRECTORS

Class	Group	Term Expires Dec. 31	Class	Group	Term Expires Dec. 31
A	1	GATES W. MCGARRAH, New York City Chairman, The Mechanics and Metals National Bank	B	3	FRANK L. STEVENS, North Hoosick, N. Y. President Stevens and Thompson, Inc.
A	2	ROBERT H. TREMAN, Ithaca, N. Y. President, The Tompkins County National Bank	C		PIERRE JAY, New York City, <i>Chairman</i> . 1925
A	3	CHARLES SMITH, Oneonta, N. Y. President, The Citizens National Bank	C		WILLIAM L. SAUNDERS, Plainfield, N. J., <i>Deputy Chairman</i> . 1923
B	1	OWEN D. YOUNG, New York City Chairman General Electric Company	C		Chairman Ingersoll-Rand Company 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>
ARTHUR W. GILBART, <i>Controller of Cash and Controller of Collections</i>	J. WILSON JONES, <i>Controller of Administration</i>
EDWIN R. KENZEL, <i>Controller of Investments. Protem.</i>	
LAURENCE H. HENDRICKS, <i>Controller of Fiscal Agency Functions</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, *Manager, Office Service Department and Manager, Personnel Service Department*

AUDITOR LESLIE R. ROUNDS, *Acting General Auditor* EDWARD L. DODGE, *Manager, Auditing Department*

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. KLOEPPER, Buffalo, N. Y.	ELLIOTT C. MCDUGAL, Buffalo, N. Y.
FRED J. COE, Niagara Falls, N. Y.	THOMAS E. LANNIN, Rochester, N. Y.	HARRY T. RAMSDELL, 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	\$ 29,169,000
Surplus	59,800,000
Government deposits	875,000
Due to members—reserve account	707,626,000
Other deposits	19,768,000
Total deposits	728,269,000
Federal Reserve notes in actual circulation	559,876,000
Deferred availability items	105,667,000
All other liabilities	3,864,000

RESOURCES

Gold and gold certificates	\$180,082,000
Gold settlement fund F. R. Board	225,554,000
Gold with Federal Reserve Agents	637,891,000
Gold redemption fund	8,405,000
Reserves other than Gold	18,742,000
Total reserves	\$ 1,070,674,000
Non-reserve cash	10,385,000
Bills discounted—secured by Government obligations	133,017,000
Bills discounted—all others	30,300,000
Bills bought in open market	73,552,000
U. S. Bonds and Notes	5,541,000
U. S. certificates of indebtedness	20,609,000
Bank premises	12,062,000
Uncollected items	128,946,000
All other resources	1,559,000

TOTAL LIABILITIES.....\$1,486,645,000

TOTAL RESOURCES.....\$1,486,645,000

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 663; State Banks 60.

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*; WM. G. MCCREEDY, *Comptroller*.

LIABILITIES

Capital paid in	\$ 9,762,000
Surplus fund	18,749,000
Government deposits	873,000
Due to members—reserve account	114,949,000
Other deposits	1,892,000
Total deposits	117,714,000
Federal Reserve notes in actual circulation	202,253,000
Deferred availability items	49,497,000
All other liabilities	1,247,000

TOTAL LIABILITIES.....\$399,222,000

RESOURCES

Gold coin and certificates	\$ 24,800,000
Gold settlement fund, F. R. Board	31,027,000
Gold with Federal Reserve Agents	159,303,000
Gold redemption fund	7,643,000
Reserves Other than Gold	4,132,000
Total cash reserve	\$226,905,000
Non-reserve cash	4,571,000
Bills discounted—secured by Government obligations	42,393,000
Bills discounted—all others	24,128,000
Bills bought in open market	21,125,000
U. S. bonds and notes	24,705,000
U. S. certificates of indebtedness (Pittman Act)	348,000
Municipal warrants	55,000
Bank premises	715,000
Uncollected items	53,790,000
All other resources	487,000

TOTAL RESOURCES.....\$399,222,000

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*
G. A. STEPHENSON, *Manager, Bank Relations Department*
WM. H. FLETCHER, *Assistant Federal Reserve Agent and Manager, Department of Examination*
J. B. ANDERSON, *Assistant Federal Reserve Agent and Manager Statistical Department*
F. V. GRAYSON, *Auditor*
B. V. CHAPPEL, *Assistant Secretary*

E. R. FANCHER, *Governor*
M. J. FLEMING, *Deputy Governor*
F. J. ZURLINDEN, *Deputy Governor*
J. C. NEVIN, *Cashier and Secretary*
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, CHARLES D. ARMSTRONG, GEORGE DE CAMP, Pittsburgh, Pa.

LIABILITIES	
Capital paid in	\$ 12,040,000
Surplus fund	23,495,000
Government deposits	376,000
Due to members—reserve account	167,164,000
All other deposits	2,634,000
Total Deposits	\$170,174,000
Federal Reserve notes in actual circulation	229,283,000
Deferred availability items	59,884,000
All other liabilities	1,516,000
TOTAL LIABILITIES	\$496,392,000

RESOURCES	
Gold coin and certificates	\$ 12,615,000
Gold settlement fund	65,847,000
Gold with Federal Reserve Agents	211,212,000
Gold redemption fund	1,513,000
Reserves other than Gold	6,053,000
Total reserve	\$297,240,000
Non-reserve cash	3,383,000
Bills discounted—secured by Government obligations	36,050,000
Bills discounted—all other	22,088,000
Bills bought in open market	41,460,000
U. S. Bonds and Notes	12,304,000
U. S. certificates of indebtedness	7,141,000
Bank premises	8,455,000
Uncollected items	67,589,000
All other resources	682,000
TOTAL RESOURCES	\$496,392,000

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	\$ 5,720,000
Surplus	11,288,000
Government deposits	362,000
Due to members—reserve account	59,608,000
All other deposits	1,359,000
Total deposits	\$61,329,000
Federal Reserve notes in actual circulation	77,653,000
Deferred availability items	48,102,000
All other liabilities	849,000
TOTAL LIABILITIES	\$204,941,000

RESOURCES	
Gold and gold certificates	\$ 8,610,000
Gold settlement fund, F. R. Board	24,440,000
Gold with Federal Reserve Agents	34,918,000
Gold redemption fund	4,329,000
Reserves other than Gold	6,631,000
Total reserve	\$ 78,928,000
Non-reserve Cash	2,266,000
Bills discounted—secured by Government obligations	24,140,000
Bills discounted—all other	39,085,000
Bills bought in open market	2,277,000
U. S. Bonds and Notes	1,341,000
Bank premises	2,617,000
Uncollected items	53,877,000
All other resources	410,000
TOTAL RESOURCES	\$204,941,000

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 390; State Banks 143.

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*; H. F. CONNIFF, *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 61-19)

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*; F. C. VASTERLING, *Assistant Cashier*; LAWSON BROWN, *Assistant Federal Reserve Agent*.

DIRECTORS

P. H. SAUNDERS, New Orleans, *Chairman*; A. P. BUSH, Mobile, Ala.; J. E. BOUDEN, Jr., New Orleans La.; 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, *Manager*; D. E. AVERY, *Assistant Manager*.

LIABILITIES

Capital paid in	\$ 4,415,000
Surplus	8,942,000
Government deposits	158,000
Due to members—reserve account	55,829,000
All other deposits	743,000
Total deposits	56,730,000
Federal Reserve notes in actual circulation	133,802,000
Deferred availability items	17,622,000
All other liabilities	937,000

TOTAL LIABILITIES

RESOURCES

Gold and gold certificates	\$ 5,970,000
Gold settlement fund, F. R. Board	23,873,000
Gold with Federal Reserve Agents	90,319,000
Gold redemption fund	2,663,000
Reserve other than Gold	7,451,000
Total reserve	-130,276,000
Nonreserve cash	7,474,000
Bills discounted—secured by Government obligations	3,887,000
Bills discounted—all other	26,999,000
Bills bought in open market	27,179,000
U. S. bonds and notes	556,000
U. S. certificates of indebtedness	7,000
Bank premises	2,524,000
Uncollected items	23,163,000
Other resources	383,000

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 374.

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

ROBERT MUELLER, Decatur Ill. (1923)
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. McDOUGAL, Governor
JOHN H. BLAIR, Deputy Governor
CHARLES R. McKAY, 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
JOSEPH C. CALLAHAN, Manager, Member Bank Accounts Department

Investments

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

Administration

JAMES H. DILLARD, Controller of Administration
ROBERT J. HARGREAVES, Manager, Personnel Department
LOUIS G. MEYER, Manager, Service Department
FRANK A. LINDSTEN, Manager, Disbursing Dept.
WALTER A. HANSON, Manager, Accounting Dept.
RICHARD C. HUELSMAN, Manager, Planning 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
WILLIAM R. CATION, Chairman, *ex officio*
JAMES T. KEENA

Officers

JOHN G. BASKIN, Asst. Federal Reserve Agent
WILLIAM C. SCHRADER, Acting Assistant Federal Reserve Agent

GEORGE T. JARVIS, Assistant Auditor
WILLIAM R. CATION, Manager
JOHN B. DEW, Cashier
HARLAN J. CHALFORT, Assistant Cashier
HERBERT H. GARDNER, Assistant Cashier
HENRY M. BUTZEL, Assistant Counsel

LIABILITIES

Capital paid in.....	\$ 15,014,000
Surplus.....	30,398,000
Government deposits.....	455,000
Due to members—reserve account.....	292,137,000
All other deposits.....	6,385,000
Total deposits.....	\$298,977,000
Federal Reserve notes in actual circulation.....	396,773,000
Federal Reserve bank notes in circulation, net liability...	529,000
Deferred availability items.....	71,508,000
All other liabilities.....	1,792,000
TOTAL LIABILITIES.....	\$814,991,000

RESOURCES

Gold and gold certificates.....	\$ 51,826,000
Gold settlement fund, F. R. Board.....	133,473,000
Gold with Federal Reserve Agents.....	361,869,000
Gold redemption fund.....	5,912,000
Reserves other than gold.....	13,707,000
Total reserve.....	\$ 566,787,000
Non-reserve cash.....	7,510,000
Bills discounted—secured by Government obligations.....	32,949,000
Bills discounted—all other.....	50,829,000
Bills bought in open market.....	33,354,000
U. S. bonds and notes.....	7,008,000
U. S. certificates of indebtedness.....	21,444,000
Bank premises.....	8,715,000
Uncollected items.....	85,482,000
Five per cent redemption fund against Federal Reserve bank notes.....	65,000
All other resources.....	848,000
TOTAL RESOURCES.....	\$814,991,000

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 500; State Banks 124.

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.

FESTUS J. WADE, St. Louis, Mo., *Member Federal Advisory Council*.

OFFICERS

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

DIRECTORS

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

LIABILITIES

Capital paid in	\$ 4,933,000
Surplus fund	9,665,000
Government deposits	27,000
Due to members—reserve account	75,377,000
All other deposits	2,921,000
Total deposits	78,325,000
Federal Reserve notes in actual circulation	75,376,000
Deferred availability items	36,597,000
All other liabilities	980,000

TOTAL LIABILITIES..... 205,876,000

RESOURCES

Gold and gold certificates	\$ 3,449,000
Gold settlement fund, F. R. Board	23,540,000
Gold with Federal Reserve Agents	58,655,000
Gold redemption fund	3,413,000
Reserves other than gold	17,555,000
Total reserve	\$106,612,000
Non-reserve cash	4,533,000
Bills discounted—Secured by Government obligations	14,224,000
Bills discounted—all other	17,117,000
Bills bought in open market	10,569,000
United States Bonds and Notes	14,878,000
U. S. certificates of indebtedness	55,000
Bank premises	955,000
Uncollected items	36,651,000
All other resources	282,000

TOTAL RESOURCES..... \$205,876,000

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 875; State Banks 131.

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

R. A. YOUNG, *Governor*; W. B. GEERY, *Deputy Governor*; B. V. MOORE, *Deputy Governor*; HARRY YAEGER, *Assistant Deputy Governor*; FRANK C. DUNLOP, *Controller*; GRAY WARREN, *Cashier*; L. E. RAST, *Assistant Cashier*; H. C. CORE, *Assistant Cashier*; H. I. ZIEMER, *Assistant Cashier*; W. C. LANGDON, *Assistant Cashier*; A. R. LARSON, *Assistant Cashier*; ANDREAS UELAND, *Counsel*.

JOHN H. RICH, *Chairman and Federal Reserve Agent*; HOMER P. CLARK, *Deputy Chairman*; CURTIS L. MOSHER, *Assistant Federal Reserve Agent*; J. F. EBERSOLE, *Assistant Federal Reserve Agent*; FRED M. BAILEY, *Manager Bank Examination Department*.

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.....	\$ 3,561,000	Gold and gold certificates.....	\$ 8,025,000
Surplus.....	7,473,000	Gold settlement board, Federal Reserve Board.....	15,959,000
Government deposits.....	148,000	Gold with Federal Reserve Agents.....	46,789,000
Due to members—reserve account.....	48,856,000	Gold redemption fund.....	1,595,000
All other deposits.....	2,456,000	Reserves other than Gold.....	757,000
Total deposits.....	51,460,000	Total reserve.....	\$ 73,125,000
Federal Reserve notes in actual circulation.....	55,092,000	Nonreserve cash.....	1,989,000
Deferred availability items.....	14,510,000	Bills discounted—secured by Government obligations.....	5,395,000
All other liabilities.....	1,132,000	Bills discounted—all other.....	20,322,000
TOTAL LIABILITIES.....	\$133,228,000	Bills bought in open market.....	2,000
		U. S. bonds and notes.....	14,874,000
		Bank premises.....	1,270,000
		U. S. certificates of indebtedness.....	16,000
		Uncollected items.....	14,549,000
		All other resources.....	1,686,000
		TOTAL RESOURCES.....	\$133,228,000

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 1115; State Banks 39.

DIRECTORS

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

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

CLASS C:—M. L. McCLURE (1923), Kansas City, *Chairman of Board and Federal Reserve Agent*; HEBER HORD, (1924) Central City, Neb., *Vice Chairman of Board*; FRED O. ROOF (1925), Denver, Colo.

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

OFFICERS

M. L. McCLURE, *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)

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

DIRECTORS

C. C. PARKS, Denver; A. C. FOSTER, Denver; J. E. OLSON, Denver; JOHN EVANS, Denver; MURDO MACKENZIE, Denver.

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*; T. GORDON SANDERS, *Assistant Auditor*.

DIRECTORS

W. J. COAD, Omaha; GEO. E. ABBOTT, Cheyenne, Wyo.; L. H. EARHART, Omaha; J. E. MILLER, 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, *Assistant Auditor*.

DIRECTORS

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

LIABILITIES

Capital paid in.....	\$ 4,596,000
Surplus fund.....	9,488,000
Government deposits.....	907,000
Due to members—reserve account.....	82,066,000
All other deposits.....	5,284,000
Total deposits.....	\$88,257,000
Federal Reserve notes in actual circulation.....	60,589,000
Federal Reserve bank notes in circulation, net liability.....	733,000
Deferred availability items.....	37,646,000
All other liabilities.....	887,000
TOTAL LIABILITIES.....	\$202,196,000

RESOURCES

Gold and gold certificates.....	\$ 3,166,000
Gold settlement fund, F. R. B'd.....	33,687,000
Gold with Federal Reserve Agents.....	32,026,000
Gold redemption fund.....	3,411,000
Reserves other than Gold.....	3,388,000
Total reserve.....	\$ 75,678,000
Nonreserve cash.....	3,665,000
Bills discounted—secured by Government obligations.....	18,774,000
Bills discounted—all other.....	26,305,000
Bills bought in open market.....	129,000
U. S. Bonds and Notes.....	33,029,000
U. S. certificates of indebtedness.....	188,000
Bank premises.....	4,935,000
Uncollected items.....	38,208,000
Five per cent redemption fund against Federal Reserve bank notes.....	100,000
All other resources.....	1,185,000
TOTAL RESOURCES.....	\$202,196,000

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 199.

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:—LYNN P. TALLEY (1925), *Chairman of Board and Federal Reserve Agent*; W. B. NEWSOME (1924), *Deputy Chairman of Board*; CLARENCE E. LINZ (1923), Dallas.

OFFICERS

LYNN P. TALLY, *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*; W. O. FORD, *Assistant Cashier*; FRED HARRIS, *Assistant Cashier*; JAMES L. LUMPKIN, *Assistant Cashier*; REECE T. FREEMAN, *Assistant Cashier*; W. D. GENTRY, *Assistant Cashier*; V. J. GRUND, *General Auditor*; R. L. FOULKS, *Assistant 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)

R. B. COLEMAN, *Manager*; M. D. JENKINS, *Cashier*; L. G. PONDROM, *Assistant Cashier*; S. H. LEAVELL, *Assistant Federal Reserve Agent*.

DIRECTORS

R. B. COLEMAN, E. F. GOSSETT, GUY M. BRYAN, FRANK ANDREWS, and R. M. FARRAR of Houston

LIABILITIES

Capital paid in	\$ 4,197,000
Surplus fund	7,496,000
Government deposits	1,024,000
Due to members—reserve account	49,139,000
All other deposits	623,000
Total deposits	50,786,000
Federal Reserve notes in actual circulation	27,195,000
Federal Reserve bank notes in circulation—net liability ..	391,000
Deferred availability items	22,117,000
All other liabilities	1,917,000
TOTAL LIABILITIES	\$114,099,000

RESOURCES

Gold and gold certificates	\$ 10,656,000
Gold settlement fund, F. R. B'd	8,511,000
Gold with Federal Reserve Agents	12,391,000
Gold redemption fund	1,076,000
Reserves other than gold	4,477,000
Total reserve	\$ 37,111,000
Nonreserve cash	4,378,000
Bills discounted—secured by Government obligations	3,675,000
Bills discounted—all others	24,063,000
Bills bought in open market	10,988,000
U. S. Bonds and Notes	3,380,000
U. S. certificates of indebtedness	6,000
Bank premises	1,942,000
Uncollected items	20,302,000
Five per cent redemption fund against Federal Reserve bank notes	26,000
All other resources	2,234,000
TOTAL RESOURCES	\$114,099,000

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 610; State Banks 203.

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. PONTIUS, *Assistant Deputy Governor*; W. M. AMBROSE, *Cashier*; W. M. HALE, C. D. PHILLIPS, C. E. EARHART, H. N. MANGELS, M. McRITCHIE, H. M. CRAFT, E. C. MAILLIARD, and S. A. McEACHRON, *Assistant Cashiers*.

F. H. HOLMAN, *General 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; 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.....	\$ 7,805,000
Surplus fund.....	15,263,000
Government deposits.....	561,000
Due to members—reserve account.....	150,038,000
All other deposits.....	3,915,000
Total deposits.....	\$154,514,000
Federal Reserve notes in actual circulation.....	202,589,000
Deferred availability items.....	37,489,000
All other liabilities.....	1,719,000

RESOURCES

Gold and gold certificates.....	\$ 20,802,000
Gold settlement fund, F. R. B'd.....	43,903,000
Gold with Federal Reserve Agents.....	171,711,000
Gold redemption fund.....	3,939,000
Reserves other than gold.....	3,605,000
Total reserve.....	\$243,360,000
Non-reserve cash.....	6,907,000
Bills discounted—Secured by Government obligations.....	30,692,000
Bills discounted—all other.....	35,754,000
Bills bought in open market.....	29,897,000
U. S. bonds and notes.....	27,572,000
U. S. certificates of indebtedness.....	24,000
Bank premises.....	2,308,000
Uncollected items.....	37,786,000
All other resources.....	4,479,000

TOTAL LIABILITIES.....\$419,379,000

TOTAL RESOURCES.....\$419,379,000

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, *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, \$1,932,985.

DIRECTORS—EDWARD H. THOMSON, *President*; B. G. MCINTYRE, *Vice-President*; EDWIN FORBUSH, *Secretary*; J. J. MERRIMAN, *Treasurer*; HERBERT MYRICK, *Director at Large*; G. F. WARREN, and C. R. TREAT; WM. H. BROWNING, Jr., *Registrar*.

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

TERRITORY IN DISTRICT—Pennsylvania, Delaware, Maryland, Virginia, West Virginia, and the District of Columbia.
CAPITAL, \$2,288,875.

DIRECTORS—VULOSKO VAIDEN, *President*; D. C. HARRY, *Vice-President*; CALVIN B. TITLOW, *Secretary*; HORACE S. WYNN, *Treasurer*; JOHN H. MURRAY, *Director at Large*; A. D. IRELAND, and I. P. WHITEHEAD; RALPH K. FLETCHER, *Registrar*.

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

TERRITORY IN DISTRICT—North Carolina, South Carolina, Georgia, and Florida.
CAPITAL, \$2,835,580.

DIRECTORS—D. A. HOUSTON, *President*; L. I. GUION, *Vice-President*; HOWARD C. ARNOLD, *Secretary*; ALLAN GREELEY, *Treasurer*; WALTER TOMS WRAY, *Director at Large*; ALAN JOHNSTONE and C. E. VANCE; R. H. WELCH, *Registrar*.

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

TERRITORY IN DISTRICT—Ohio, Indiana, Kentucky, and Tennessee.
CAPITAL, \$3,587,280.

DIRECTORS—JAMES B. DAVIS, *President*; H. A. SOMERS, *Vice-President*; L. B. CLORE, *Secretary*; HERMAN F. MONROE, *Treasurer*; ERNEST RICE, *Director at Large*; GEORGE WILBUR, and A. P. SANDLES; M. R. TODD, *Registrar*.

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

TERRITORY IN DISTRICT—Alabama, Mississippi, and Louisiana.
CAPITAL, \$3,364,360.

DIRECTORS—T. F. DAVIS, *President*; R. T. GOODWYN, *Vice-President*; C. C. GASPARD, *Secretary*; J. V. De GRUY, *Treasurer*; J. M. KOONCE, *Director at Large*; F. S. SWALM, and J. S. ALLEN; W. S. REESE, *Registrar*.

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

TERRITORY IN DISTRICT—Illinois, Missouri and Arkansas.
CAPITAL, \$3,140,305.

DIRECTORS—H. P. BESTOR, *President*; W. D. GIBBS, *Vice-President*; O. J. LLOYD, *Secretary*; M. F. DICKINSON, *Treasurer*; C. E. HOPKINS, *Director at Large*; W. W. MARTIN, and L. M. BURGE; E. B. CLARK, *Registrar*.

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

TERRITORY IN DISTRICT—Michigan, Wisconsin, Minnesota, and North Dakota.
CAPITAL, \$4,565,805.

DIRECTORS—E. G. QUAMME, *President*; BENJ. F. FAAST, *Vice-President*; H. K. JENNINGS, *Secretary*; PAUL A. PREUS, *Treasurer*; SAMUEL TORGERTSON, *Director at Large*; A. C. ERICKSON, and E. G. VAN LEUVEN; D. J. McKENZIE, *Registrar*.

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

TERRITORY IN DISTRICT—Iowa, Nebraska, South Dakota, and Wyoming.
CAPITAL, \$4,159,430.

DIRECTORS—D. P. HOGAN, *President*; JOHN CARMODY, *Vice-President*; WARD K. NEWCOMB, *Secretary*; E. D. MORCOM, *Treasurer*; A. KOPPERUD, *Director at Large*; W. E. LUCHSINGER and J. C. UNDERWOOD; SAMUEL H. BLACKWELL, *Registrar*.

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

TERRITORY IN DISTRICT—Oklahoma, Kansas, Colorado, and New Mexico.
CAPITAL, \$3,316,815.

DIRECTORS—MILAS LASATER, *President*; FLOYD M. WILSON, *Vice President*; L. B. MYERS, *Vice President*; W. E. FISHER, *Secretary*; A. N. ROCHESTER, *Treasurer*; D. C. ROYER, *Director at Large*, and FAY SPERRY; C. A. RYKER, *Registrar*.

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

TERRITORY IN DISTRICT—The State of Texas.
CAPITAL, \$4,166,760.

DIRECTORS—M. H. GOSSETT, *President*; S. A. LINDSAY, *Vice-President*; JOHN Van de MARK, *Secretary*; R. D. JOHNSON, *Treasurer*; F. E. CHURCHILL, *Director at Large*; ROWAN MILLS and J. M. NEELY; JAS. H. BRANARD, *Registrar*.

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

TERRITORY IN DISTRICT—California, Nevada, Utah, and Arizona.
CAPITAL, \$2,274,985.

DIRECTORS—W. D. ELLIS, *President*; JOHN T. WILSON, *Vice President*; A. M. MORTON, *Secretary*; R. T. EVANS, *Treasurer*; GEORGE SAWYER, *Director at Large*; S. S. SMITH and SIMS ELY; E. Q. NORMAN, *Registrar*.

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

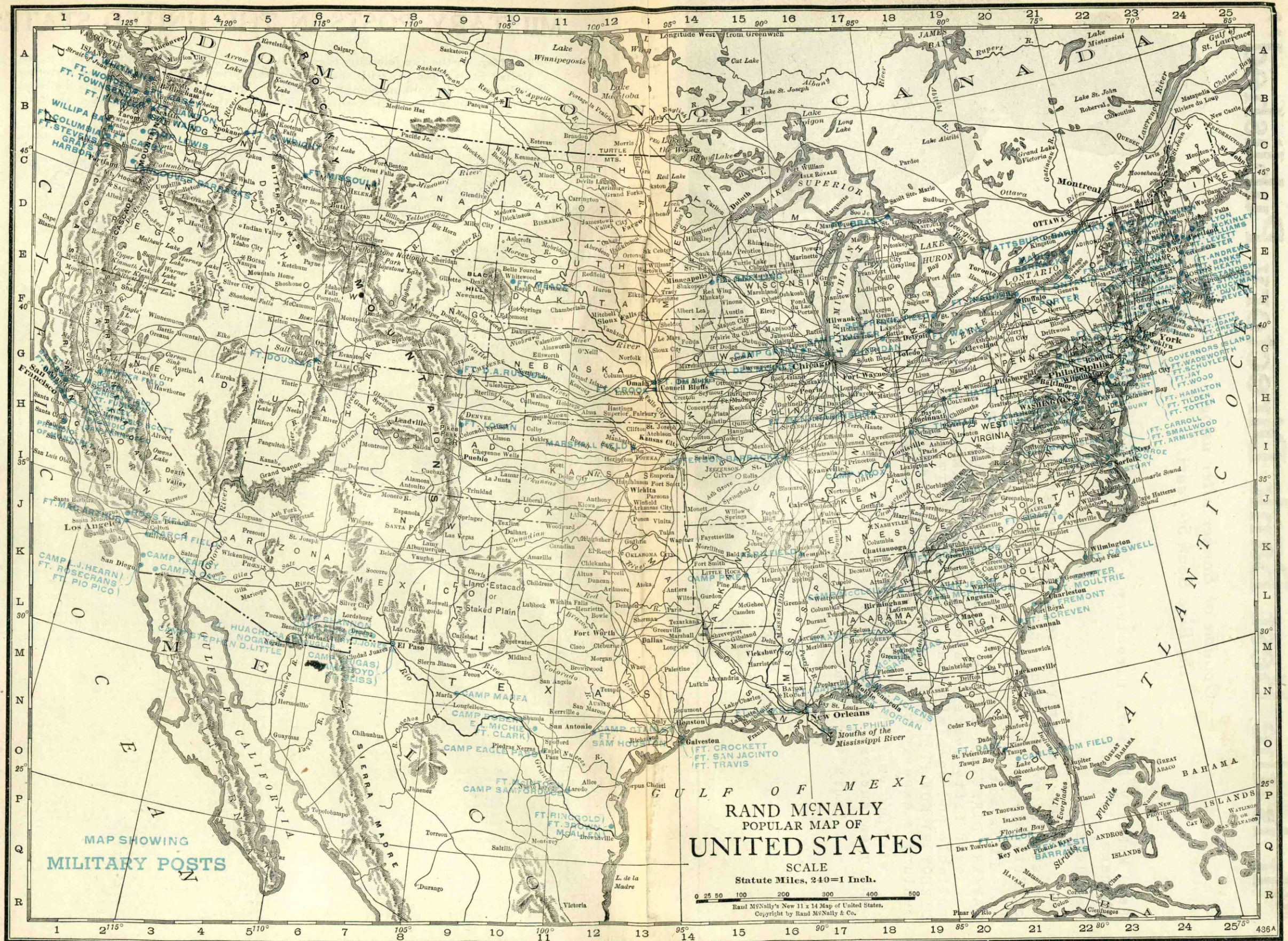
TERRITORY IN DISTRICT—Washington, Oregon, Montana, and Idaho.
CAPITAL, \$4,175,112.

DIRECTORS—D. G. O'SHEA, *President*; M. E. LEWIS, *Vice-President*; A. B. THOMPSON, *Secretary*; GEORGE M. DREHER, *Treasurer*; W. S. McCORMICK, B. D. THOMPSON and A. W. CATHORN; L. J. BIRDSEYE, *Registrar*.

MILITARY POSTS IN THE UNITED STATES

The Map on the two following pages shows the location of all Military Posts in the United States together with the name of the forts. Below is given the postoffice address and the banking point for each fort. The nearest banking point is indicated in *italic type* marked with *, where it differs from the Post Office address of the fort.

Name	Post Office Address	Name	Post Office Address
ADAMS, FT.	Newport, R. I.	MADISON	
ALLEN, FT. ETHAN	Ft. Ethan Allen, Vt. * <i>Essex Junction, Vt.</i>	BARRACKS	Sackets Harbor, N. Y., * <i>Watertown</i>
ANDREWS, FT.	Ft. Andrews, Mass. * <i>Boston.</i>	MANSFIELD, FT.	Watch Hill, R. I., * <i>Westerly</i>
ARMISTEAD, FT.	Baltimore, Md.	MARCHFIELD	Riverside, Calif.
BAKER, FT.	Sausalito, Calif.	MARFA, CAMP	Marfa, Tex.
BALDWIN, FT.	Popham Beach, Me. * <i>Bath, Me.</i>	MARSHALL FIELD	Junction City, Kansas
BANKS, FT.	Winthrop Station, Boston, Mass.	MATHER FIELD	Mills, Calif., * <i>Sacramento</i>
BARRANCAS, FT.	Ft. Barrancas, Fla. * <i>Pensacola.</i>	MAXWELL FIELD	Montgomery, Ala.
BARRY, FT.	Ft. Barry, Calif. * <i>San Francisco.</i>	MEADE, CAMP	Camp Meade, Md., * <i>Baltimore</i>
BLISS, FT.	Ft. Bliss, Tex. * <i>El Paso.</i>	MEADE, FORT	Fort Meade, S. D., * <i>Sturgis</i>
BOLLING FIELD	Anacostia, Washington, D. C.	MICHIE, CAMP	
BOYD, CAMP	Ft. Bliss, Tex. * <i>El Paso.</i>	ROBERT E. L.	Del Rio, Tex.
BRADY, FT.	Sault Ste. Marie, Mich.	MICHIE, FT.	New London, Conn.
BRAGG, FT.	Camp Bragg, N. C. * <i>Fayetteville.</i>	MILEY, FT.	San Francisco, Calif.
BROWN, FT.	Brownsville, Tex.	MILLER FIELD	Rosebank, Staten Island, * <i>New York, N. Y.</i>
CAMPO	Campo, Calif. * <i>National City.</i>	MISSOULA, FT.	Missoula, Mont.
CANBY, FT.	Ilwaco, Wash.	MITCHEL FIELD	Garden City, N. Y., * <i>New York City</i>
CARLSTROM FIELD	Arcadia, Fla.	MONROE, FT.	Ft. Monroe, Va., * <i>Phoebus</i>
CARROLL, FT.	Baltimore, Md.	MORGAN, FT.	Ft. Morgan, Ala., * <i>Mobile</i>
CASEY, FT.	Ft. Casey, Wash. * <i>Port Townsend.</i>	MOTT, FT.	Salem, N. J.
CASWELL, FT.	Southport, N. C.	MOULTRIE, FT.	Moultrieville, S. C., * <i>Charleston</i>
CHIGAS CAMP	Santa Fe St. Bridge, El Paso, Tex.	MYER, FT.	Ft. Myer, Va., * <i>Washington, D. C.</i>
CLARK, FT.	Brackettville, Tex.	NIAGARA, FT.	Yountstown, N. Y., * <i>Niagara Falls</i>
COLUMBIA, FT.	Fort Columbia, Wash. * <i>Ilwaco, Wash.</i>	NOGALES	Nogales, Ariz.
CONSTITUTION, FT.	Newcastle, N. H. * <i>Portsmouth.</i>	OGLETHORPE, FT.	Fort Oglethorpe, Ga., * <i>Chattanooga, Tenn.</i>
CRISSEY FIELD	Presidio, San Francisco, Calif.	OMAHA, FT.	Omaha, Nebr.
CROCKETT, FT.	Galveston, Tex.	ONTARIO, FT.	Oswego, N. Y.
CROOK, FT.	Ft. Crook, Nebr. * <i>Omaha.</i>	PARK FIELD	Millington, Tenn.
CUSTER, CAMP	Camp Custer, Mich. * <i>Battle Creek.</i>	PICKENS, FT.	Ft. Barrancas, Fla., * <i>Pensacola</i>
DADE, FT.	Ft. Dade, Fla. * <i>Tampa.</i>	PIKE CAMP	Little Rock, Ark.
DELAWARE, FT.	Delaware City, Del.	PIO PICO, FT.	San Diego, Calif.
DES MOINES, FT.	Ft. Des Moines, Ia. * <i>Des Moines</i>	PLATTSBURG	
DEVENS, CAMP	Camp Devens, Mass. * <i>Ayer</i>	BARRACKS	Plattsburg, N. Y.
DIX, CAMP	Camp Dix, N. J. * <i>Wrightstown</i>	POPHAM, FT.	Bath, Me.
DOUGLAS, CAMP	Douglas, Ariz.	PORTER, FT.	Buffalo, N. Y.
DOUGLAS, FT.	Ft. Douglas, Utah, * <i>Salt Lake City.</i>	PREBLE, FT.	Portland, Me.
DUPONT, FT.	Delaware City, Del.	PRESIDIO OF	
DUVALL, FT.	Boston Harbor, Boston, Mass.	MONTEREY	Presidio of Monterey, Calif., * <i>Monterey</i>
EAGLE PASS, CAMP	Eagle Pass, Tex.	PRESIDIO OF	
EUSTIS, FT.	Camp Eustis, Va., * <i>Newport News</i>	SAN FRANCISCO	Presidio Station, San Francisco, Calif., * <i>San Francisco</i>
FISHERMAN'S ISLAND	Kiptopeke, Va., * <i>Cape Charles</i>	REVERE, FT.	Hull, Mass., * <i>Hingham</i>
FLAGLER, FT.	Ft. Flagler, Wash., * <i>Port Townsend</i>	RINGGOLD, FT.	Riogrando, Tex.
FOSTER, FT.	Kittery, Me.	RODMAN, FT.	New Bedford, Mass.
FREMONT, FT.	Ft. Fremont, S. C., * <i>Beaufort</i>	ROSECRANS, FT.	Point Loma, Calif., * <i>San Diego</i>
FUNSTON, FT.	San Francisco, Calif.	ROSS FIELD	Arcadia, Calif.
FURLONG, CAMP	Columbus, N. M., * <i>Deming</i>	RUCKMAN, FT.	Boston Harbor, Boston, Mass., * <i>Boston</i>
GAINES, FT.	Dauphin Island, Ala., * <i>Mobile</i>	RUSSELL, FT. D. A. F.	Boston Russell, Wyo., * <i>Cheyenne</i>
GETTY, FT.	Ft. Greble, R. I., * <i>Newport</i>	ST. PHILIP, FT.	Ft. St. Philip, La., * <i>New Orleans</i>
GOVERNORS ISLAND	New York Harbor, N. Y. City	SAMFORDYCE CAMP	Samfordyce, Tex., * <i>Riogrando</i>
GRANT, CAMP	Camp Grant, Ill., * <i>Rockford</i>	SAN JACINTO, FT.	Galveston, Tex.
GRAY'S HARBOR	Coast Defense of Columbia River, Wash.	SAULSBURY, FT.	Milford, Del.
GREBLE, FT.	Ft. Greble, R. I., * <i>Newport</i>	SCHUYLER, FT.	Westchester, N. Y., * <i>New York City</i>
HAMILTON, FT.	Ft. Hamilton, N. Y., * <i>New York City</i>	SCOTT WINFIELD, FT.	Ft. Winfield Scott, Calif., * <i>San Francisco</i>
HANCOCK, FT.	Ft. Hancock, N. J., * <i>Sea Bright</i>	SCREVEN, FT.	Ft. Screven, Ga., * <i>Savannah</i>
HARRISON, FT.		SELFLEDGE, FIELD	Mount Clemens, Mich.
BENJAMIN	Ft. Benjamin Harrison, Ind., * <i>Indianapolis</i>	SHANNON CAMP	Hachita, N. M., * <i>Deming</i>
HAYES, FT.	Ft. Hayes, Ohio, * <i>Columbus</i>	SHERIDAN, FT.	Ft. Sheridan, Ill., * <i>Highland Park</i>
HEARN, CAMP		SLOCUM, FT.	Ft. Slocum, N. Y., * <i>New York City</i>
Laurence J.	Imperial Beach, Calif., * <i>San Diego</i>	SMALLWOOD, FT.	Baltimore, Md.
HEATH, FT.	Winthrop, Boston, Mass.	SNELLING, FT.	Ft. Snelling, Minn., * <i>St. Paul</i>
HOUSTON, FT.		STANDISH, FT.	Boston, Mass.
SAM	Ft. Sam Houston, Tex., * <i>San Antonio</i>	STANLEY, CAMP	Camp Stanley, Tex., * <i>San Antonio</i>
HOWARD, FT.	Ft. Howard, Md., * <i>Baltimore</i>	STARK, FT.	Portsmouth, N. H.
HOYLE, FT.	Edgewood, Md., * <i>Oakland</i>	STEVENS, FT.	Ft. Stephens, Ore., * <i>Astoria</i>
HUACHUCA, FT.	Ft. Huachuca, Ariz., * <i>Tombstone</i>	STORY, FT.	Cape Henry, Va., * <i>Norfolk</i>
HUNT, FT.	Ft. Hunt, Va., * <i>Washington, D. C.</i>	STRONG, FT.	Boston, Mass.
JACKSON, FT.	New Orleans, La.	SUMTER, FT.	Moultrieville, S. C., * <i>Charleston</i>
JAY, FT.	New York City, N. Y.	TAYLOR, FT.	Key West, Fla.
JEFFERSON		TERRY, FT.	Ft. Terry, N. Y., * <i>New London, Conn.</i>
BARRACKS	Jefferson Barrack, Mo., * <i>St. Louis</i>	THOMAS, FT.	Ft. Thomas, Newport, Ky., * <i>Newport</i>
JESUP, CAMP	Camp Jesup, Ga., * <i>Atlanta</i>	TILDEN, FT.	Ft. Tilden, Rockaway Park, L. I., N. Y., * <i>New York City</i>
KEARNY, FT.		TOTTEN, FT.	Ft. Totten, N. Y., * <i>New York City</i>
PHILIP	Ft. Greble, Va., * <i>Newport</i>	TOWNSEND, FT.	Port Townsend, Wash.
KEARNY, CAMP	Camp Kearny, Calif., * <i>San Diego</i>	TRAVIS, FT.	Galveston, Tex.
KEY WEST		VANDOVER BARRACKS	Vancouver, Wash.
BARRACKS	Key West, Fla.	WADSWORTH, FT.	Rosebank, Staten Island, N. Y., * <i>New York City</i>
KNOX CAMP	Stithton, Ky.	WARD, FT.	Ft. Ward, Wash., * <i>Seattle</i>
LAWTON, FT.	Seattle, Wash.	WARREN, FT.	Boston, Mass.
LEE HALL, VA.	Leehall, Va., * <i>Newport</i>	WASHINGTON, FT.	Ft. Washington, Md., * <i>Washington, S. C.</i>
LEVETT, FT.	Portland, Me.	WAYNE, FT.	Detroit, Mich.
LEWIS, CAMP	Camp Lewis, Wash.	WETHERILL, FT.	Jamestown, R. I., * <i>Newport</i>
LOGAN, FT.	Ft. Logan, Colo., * <i>Littleton</i>	WHITMAN, FT.	La Conner, Wash.
LYON, FT.	Portland, Me.	WILLIAMS, FT.	Cape Cottage, Me., * <i>Portland</i>
MacARTHUR, FT.	San Pedro, Calif.	WILLAPA BAY	Raymond, Wash.
McCLARY, FT.	Portsmouth, N. H.	WOOD, FT.	New York City
McCLELLAN, CAMP	Camp McClellan, N. H., * <i>Anniston, Ala.</i>	WOOL, FT.	Ft. Monroe, Va., * <i>Phoebus</i>
McDOWELL, FT.	Angel Island, Calif., * <i>San Francisco</i>	WORDEN, FT.	Port Townsend, Wash.
McINTOSH, FT.	Laredo, Tex.	WRIGHT, FT. GEORGE	Spokane, Wash.
McKINLEY, FT.	Portland, Me.	WRIGHT, FT. H. G.	Fisher's Island, N. Y., * <i>New London, Conn.</i>
McPHERSON, FT.	Ft. McPherson, Ga., * <i>Atlanta</i>		
McREE, FT.	Ft. Barrancas, Fla., * <i>Pensacola</i>		



"It is the Best Bank Directory Published"

—*Opinion of Banker after using
the Blue Book 50 years.*

Rand McNally Bankers Directory,
Chicago, Ill.

Gentlemen:

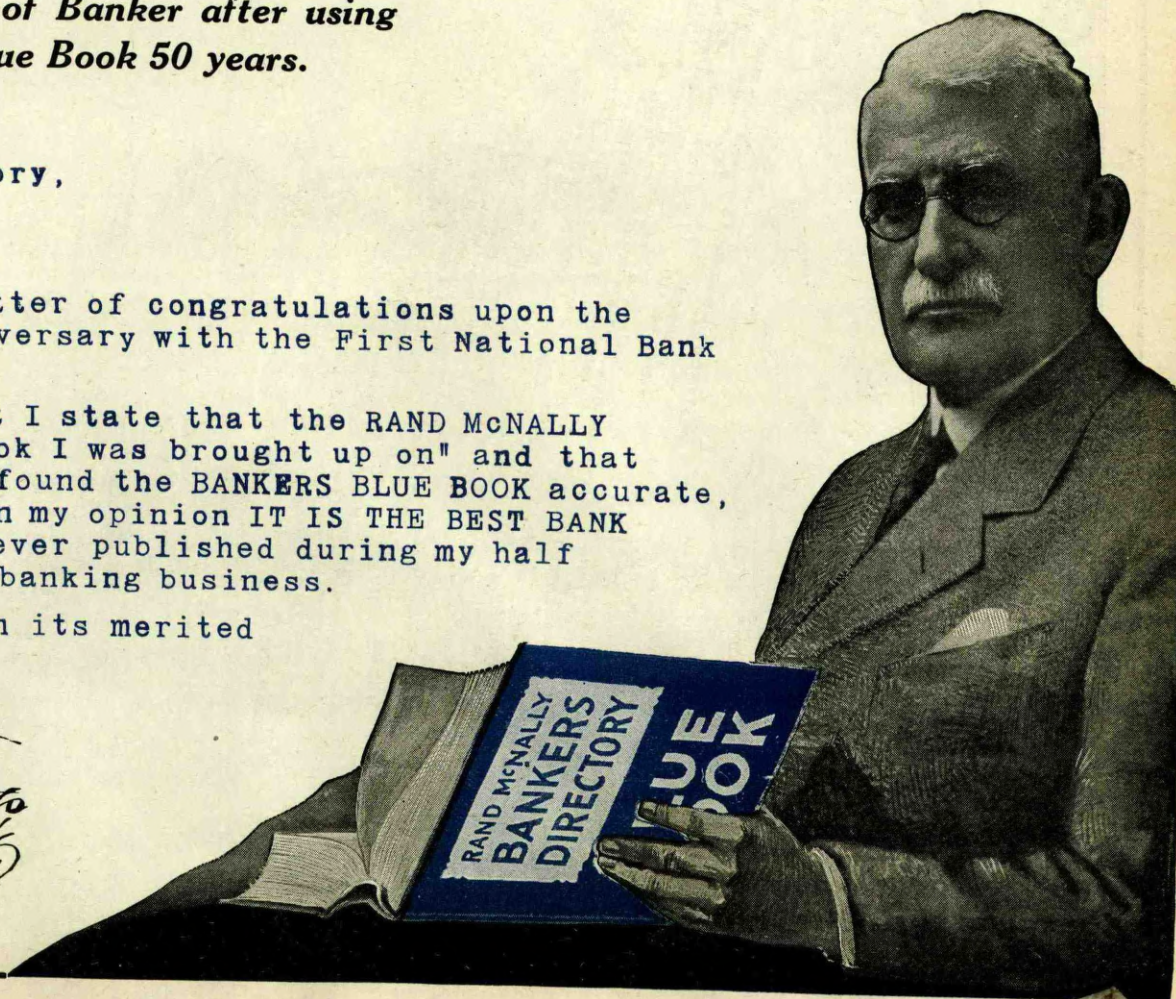
I thank you for your letter of congratulations upon the occasion of my fiftieth anniversary with the First National Bank of Princeton.

It is with pleasure that I state that the RAND McNALLY BANKERS DIRECTORY is the "book I was brought up on" and that for over fifty years I have found the BANKERS BLUE BOOK accurate, reliable and complete, and in my opinion IT IS THE BEST BANK DIRECTORY NOW PUBLISHED, or ever published during my half century's experience in the banking business.

Wishing your publication its merited continued success, I am

Yours very truly,

W. C. Roberts
P.



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 Illinois 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..... (Not Operating)	Topeka, Kans.	Mo. & Kans.
*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.
76.	4-7-23.	The Maryland-Virginia Joint Stock Land Bank of Baltimore.....	Baltimore, Md.	Md. & Va.
79.	5-9-23.	The Bankers Joint Stock Land Bank of Detroit.....	Detroit, Mich.	Mich. & Ohio
*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.
77.	4-9-23.	The Equitable Joint Stock Land Bank of Macon.....	Macon, Mo.	Mo. & Iowa
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.
63.	10-13-22.	The Northwest Joint Stock Land Bank of Portland.....	Portland, Ore.	Ore. & Wash.
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.
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 Tennessee 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
75.	3-26-23.	The Texas-Oklahoma Joint Stock Land Bank of San Antonio.....	San Antonio, Texas	Tex. & Okla.
48.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Salt Lake City.....	Salt Lake City	Idaho & Utah
78.	5-2-23.	The Potomac Joint Stock Land Bank of Alexandria.....	Washington, D. C.	Va. & Md.
*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	105	271	*8	384	\$ 25,528,900	\$ 21,149,308	\$ 243,936,840	\$ 229,362,280	\$ 60,968,700
Alaska	3	16		19	780,000	487,320	8,564,160	7,197,310	2,590,230
Arizona	20	76		96	6,295,676	4,125,370	72,453,750	64,449,330	18,790,170
Arkansas	89	402	4	495	25,247,625	14,671,050	234,752,050	203,862,391	68,528,830
California	279	649		928	177,007,020	124,935,220	2,754,561,000	2,596,405,463	446,101,690
Colorado	141	226	3	370	21,041,500	17,943,950	322,849,730	280,463,810	81,453,403
Connecticut	62	159	6	227	36,847,300	75,837,990	842,210,500	877,294,866	76,421,054
Delaware	18	41		59	8,306,775	12,260,340	87,657,700	98,591,780	8,759,090
Dist. of Col.	14	37	2	53	23,496,820	19,026,859	212,150,560	218,607,351	35,227,950
Florida	60	232		293	21,354,000	10,821,260	276,977,792	230,440,963	78,417,040
Georgia	100	610	39	749	48,530,906	42,557,160	370,838,230	375,481,782	90,109,220
Hawaii	2	32	1	35	5,871,340	4,236,280	56,583,940	52,733,640	12,850,830
Idaho	74	107	*2	183	8,790,000	4,205,360	82,116,480	78,790,150	17,444,280
Illinois	507	1,416		1,923	294,705,550	276,337,250	3,233,127,726	3,080,639,910	724,861,461
Indiana	246	731	*141	1,108	80,586,783	59,860,900	866,594,480	856,105,600	152,297,550
Iowa	351	1,324	188	1,863	87,754,806	59,872,640	1,065,586,536	1,013,789,939	189,496,405
Kansas	265	1,065	*2	1,332	45,950,500	32,131,612	450,511,066	444,530,381	111,087,799
Kentucky	139	475		614	45,398,895	35,300,335	439,600,025	440,122,493	84,739,541
Louisiana	51	259	1	311	39,968,540	24,563,140	410,255,270	385,003,474	85,882,530
Maine	60	131		191	12,410,400	27,119,000	349,610,795	362,694,160	25,641,260
Maryland	84	208	15	307	38,260,117	62,304,742	645,738,161	642,434,687	102,991,510
Massachusetts	160	304	*3	467	109,117,500	251,774,218	3,099,183,984	3,139,838,619	318,083,379
Michigan	120	583	184	887	86,710,695	86,732,798	1,388,437,142	1,339,210,120	219,888,971
Minnesota	338	1,132		1,470	77,324,500	51,678,140	1,020,247,057	967,159,312	179,247,578
Mississippi	32	327	1	360	17,020,530	11,699,189	205,209,220	184,153,850	48,963,000
Missouri	133	1,501	*3	1,637	123,018,400	92,919,531	1,313,850,811	1,233,392,501	295,420,898
Montana	118	226	*6	350	17,300,000	8,902,350	155,116,360	149,163,830	34,419,902
Nebraska	181	968		1,149	45,653,400	25,006,640	504,788,049	452,859,292	121,701,890
Nevada	12	23		35	3,221,400	1,618,740	32,604,078	29,767,310	7,547,420
New Hampshire	56	69	1	126	7,407,500	21,978,570	218,623,410	234,132,640	14,854,520
New Jersey	242	213	*16	471	81,231,000	112,634,500	1,547,182,600	1,563,791,130	172,200,465
New Mexico	43	65		108	5,800,000	2,680,600	53,192,180	52,036,512	9,887,360
New York State	520	578	132	1,225	492,119,543	1,038,006,719	12,145,851,912	11,524,086,015	2,086,497,172
North Carolina	85	532	1	618	37,765,101	25,999,370	390,225,422	365,821,380	85,929,731
North Dakota	183	654	1	838	20,434,500	9,868,100	204,255,788	199,464,490	37,949,500
Ohio	361	669	*99	1,129	164,930,920	159,451,543	2,230,087,020	2,186,749,590	367,296,505
Oklahoma	452	459		911	41,011,180	15,714,940	431,810,152	360,599,520	126,611,119
Oregon	97	174	*1	272	22,518,700	13,064,120	269,297,080	244,579,590	58,850,490
Pennsylvania	872	681	*55	1,608	291,744,724	547,534,301	4,332,273,492	4,449,948,745	719,909,631
Rhode Island	17	42		59	15,901,300	35,885,110	393,325,360	406,393,670	39,204,000
South Carolina	84	362	*1	447	28,749,968	18,491,410	221,642,302	227,516,371	43,985,900
South Dakota	130	553	*5	688	19,189,200	10,278,730	258,293,350	234,908,735	54,054,870
Tennessee	105	488	1	594	43,346,138	27,726,640	421,617,123	394,345,811	98,525,776
Texas	437	752	89	1,278	121,187,778	74,391,788	968,510,138	892,606,971	261,489,654
Utah	22	59		119	12,223,535	7,083,410	131,364,810	123,323,170	27,907,830
Vermont	47	97		106	7,751,000	19,433,820	179,302,800	191,874,860	15,748,170
Virginia	183	361	10	554	56,914,112	49,946,744	499,203,934	525,020,011	83,062,560
Washington	118	277		395	34,644,203	21,540,130	467,121,850	425,580,510	95,404,443
West Virginia	125	223	3	351	26,200,210	24,932,600	302,578,810	301,188,200	51,029,360
Wisconsin	155	846		1,001	60,848,000	43,936,110	817,723,330	771,296,860	147,248,168
Wyoming	45	93	1	139	6,673,600	5,061,490	77,764,890	70,194,890	18,059,890
Grand Total, U. S.	8,143	21,768	1,021‡	30,932	\$3,132,092,090	\$3,745,719,437	\$47,307,361,245	\$45,750,006,175	\$8,315,790,855

*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	364
British Columbia	240
Manitoba	312
Miquelon	2
New Brunswick	130
Newfoundland	47
Nova Scotia	161
Ontario	1,566
Prince Edward Island	36
Quebec	1,225
Saskatchewan	523
Yukon	3
Total, Canadian Banks and Bankers	4,609