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KANSAS

Non-Bank Towns with **Nearest Banking Point** (Indexed Acces.), **Lawyers, Laws** (indexed) in back of this volume. For **Interest Rates, Holidays,** etc., see **Laws.**

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ²⁰New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchange, Due from Banks	Principal Correspondents.
Abbyville 200 Reno L14	State Bk. of Abbyville ●‡'01 $275–20% 83–702	F. G. Ray	C. W. Evans	J. C. Foulds	M. J. Foulds	$ 10,000	$ 13,890	$ 138,420		$ 91,340	$ 1,040	$ 12,840	$ 57,100	Drov. N., Kan. C.; 1st N., Hutchinson.
▲**Abilene** 5000 Dickinson H17	**ABILENE NATIONAL BANK** 83–145 Ⓢ●‡'87	G. A. Rogers	J. B. Case A. P. Rogers	G. W. Rees	C. W. Taylor	50,000	100,550	855,280	$ 50,000	577,170	101,500	30,500	346,670	N. City, N. Y.; Harris Tr. & Sav., Chi.; Com'l N., Kan C., Kan.; 1st N. and Inter-State N., Kan. C.
" ------ "	**CITIZENS BANK** Ⓢ●‡'85 16% 83–144	M. H. Malott	A. W. Rice	J. E. Johntz	E. L. Morse L. W. Latimer	50,000	85,000	760,000		562,000	160,500	22,500	150,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Com. Tr. Co. and Fid. N. Bk. & Tr. Co., Kan. C.
" ------ "	Commercial State Bank $200–6% 83–1109 Ⓢ‡$'11	A. G. Whitehair W. H. Boughner, *V. P.*	A. B. Seelye F. W. Karl	O. F. Borden	Ruby L. Iliff	25,000	10,000	205,000		200,000	14,750		50,000	Com. Tr. Co. and Federal Tr. Co., Kan. C.
" ------ "	Farmers Nat'l Bank Ⓢ●‡'07 $230–12% 83–146	R. M. White	W. C. Grigg	H. W. Rohrer	M. C. Gugler	50,000	68,000	485,000	46,000	374,000	77,500	28,000	170,000	Chase N., N. Y.; New Eng. N., Columbia N., and Drov. N., Kan.. C; Cent. N., Topeka.
Ada 225 Ottawa G15	**Ada State Bank** ●‡$'22 $250–10% 83–703	Newton Kreamer	Wm. M. Price	J. H. Kreamer	O. D. Price	10,000	11,270	106,000		110,000			16,000	Inter-State N., Kan. C.
Admire 225 Lyon I 20	State Bank of Admire ‡$'92 83–704	Herbert Miller		H. T. Chatterton		12,500	24,170	208,950		224,220	1,500	5,260	14,630	Com. Tr. Co., Kan. C.; Citiz. N. and Emporia State, Emporia.
Agenda 239 Republic E16	**Agenda State Bank** Ⓢ ●‡$'06 83–705	E. E. Baird	Henry Nelson	A. H. James		25,000	5,000	195,000		150,000	1,000	9,000	65,000	Home Tr. Co. and Drov. N., Kan. C.; Atchison Sav., Atchison; 1st N., Belleville and Wichita.
Agra 461 Phillips D11	Farmers National Bank 83–1386 ●‡'21	W. C. Dubois	Marion Scott	S. T. Furlong		25,000	14,030	99,200	13,260	119,680	2,820	5,750	23,230	Han. N., N. Y.; Federal Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
" ------ "	**First State Bank** Ⓢ●‡$'01 $150 83–706	W. D. Womer	L. E. Womer	J. D. Searight		25,000	2,500	150,000		150,000			27,500	Cent. N., Topeka; Fid. N. Bk. & Tr., Kan. C.
Alamota 20 Lane J6	Alamota State Bank ‡$'21 $100 83–1349	W. S. Freas	F. J. Vycital	W. F. Vycital		15,000		51,000		40,000			18,000	Com'l N., Kan. C.; Kan.; Ex. State, Dighton; State Ex., Hutchinson.
Albert 200 Barton J11	Farmers State Bank Ⓢ‡$'07 $350–25% 83–708	Joseph Schneider	L. W. Schneider	R. J. Pivonka		10,000	23,000	310,860		178,000			150,330	1st N., Great Bend and Wichita; Drov. N., Kan. C.
Alden 350 Rice J13	**Alden State Bank** ●‡$'04 $250–30% 83–709	R. J. Engel	W. R. Fair	J. H. Fair		10,000	12,070	117,440		91,870	2,060		45,580	Drov. N., Kan. C.; 1st N., Hutchinson
Alexander 200 Rush J9	Alexander State Bank ‡$'09 $300 83–710	N. P. Olson	G. A. Ryan	A. H. Young	R. J. Kueffer	10,000	22,000	154,190		155,770			28,420	Fid. N. Bk. & Tr., Kan. C.; 4th N., Wichita; Bk. of McCracken, McCracken.
Aliceville 100 Coffey K22	Farmers State Bank ‡$'08 $190–10% 83–711	D. W. Struble	J. Rudolph	F. M. Ferguson	Jessie L. Ferguson	10,000	9,000	71,700		62,000	10,700		18,000	1st N., Kan. C.
Allen 295 Lyon I 20	State Bank of Allen ‡$1900 10% 83–712	R. R. Mounkes	W. P. Day	J. H. Heick		10,000	11,500	140,000		110,000			15,000	Inter-State N., Kan. C.; Citiz. N., Emporia.
▲**Alma** 1000 Wabaunsee G20	Alma National Bank ●‡'89 10% 83–880	Fred Reuter	O. J. Hess	O. F. Deans	M. O. Palenske	50,000	25,000	300,000		197,000	47,500		125,000	Han. N., N. Y.; Com. Tr. Co. and Drov. N., Kan. C.
" ------ "	**Bank of Alma** Ⓢ‡$'95 12% 83–881	F. Stuewe	J. H. Stuewe	A. E. Stuewe	J. C. Stuewe	50,000	18,500	297,000		301,000	3,600	3,400	57,500	Han. N., N. Y.; New Eng. N., Kan. C.
" ------ "	Farmers National Bank Ⓢ‡'12 $175–10% 83–882	A. C. Schewe	F. J. Wagner	M. F. Mock	Harold Schmitz	25,000	13,390	152,370	6,250	132,220	7,500	12,770	44,500	N. Park, N. Y.; Fid. N. Bk. & Tr., Kan. C.
Almena 674 Norton D9	**ALMENA STATE BANK** $150–10% 83–469 Ⓢ●‡$'06	**E. E. AMES** **This Bank gets**	**E. E. KECKLEY** **out and Makes C**	**C. W. SMILEY** **ollections.**	**L. L. McHONE**	20,000	5,000	175,000		120,000	10,000	10,000	60,000	Cont. & Com'l N., Chi.; Fid. N. Bk. & Tr., Kan. C.; 1st N., Norton; Cent. N., Topeka.
		Send us Your B	**usiness. Corresp**	**ondence Invited.**										
" ------ "	First National Bank ‡'98 83–468	W. L. Schafer		Leonard Lovejoy	Irene Schafer Inez Wilson	50,000	14,000	384,000		368,000			74,000	Com. Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
Altamont 800 Labette O23	**Altamont State Bank** ●‡$'01 83–713	G. Torbert	C. A. Lane	W. L. Hudgen	Byron Dixon J. W. Hudgen	15,000	11,000	173,000		161,000			15,000	N. Bk. Com., St. L.; Com. Tr. Co., Kan. C., Mo; Com'l N., Independence.
" ------ "	Labette County State Bank ●‡$'15 83–1170	W. H. Drumheller	F. F. Foster	A. H. McCarty	Isaac McCarty	15,000	4,490	95,570		96,290			10,270	Com'l N., Kan. C.; West Side Union State, Parsons.
Alta Vista 500 Wabaunsee H19	**Alta Vista State Bank** ●‡$1900 $445–20% 83–578	A. H. Meseke	Chas. Faidley	F. A. Johnson		10,000	24,180	124,630		143,800	1,000	3,000	11,010	Han. N., N. Y.; Tra. N., Kan. C.; Bk. of Topeka, Topeka.
" "	Peoples State Bank ●‡$'06 $460 83–579	H. F. Dierking	Fred Zurbuchen	C. H. Dierking	Bertha Dierking	10,000	37,500	290,000		250,000	18,500	16,100	52,900	Com. Tr. Co., Stock Yds. N., and 1st N., Kan. C., Mo.; Merch. N., Topeka; State Reserve, Wichita.

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Kansas

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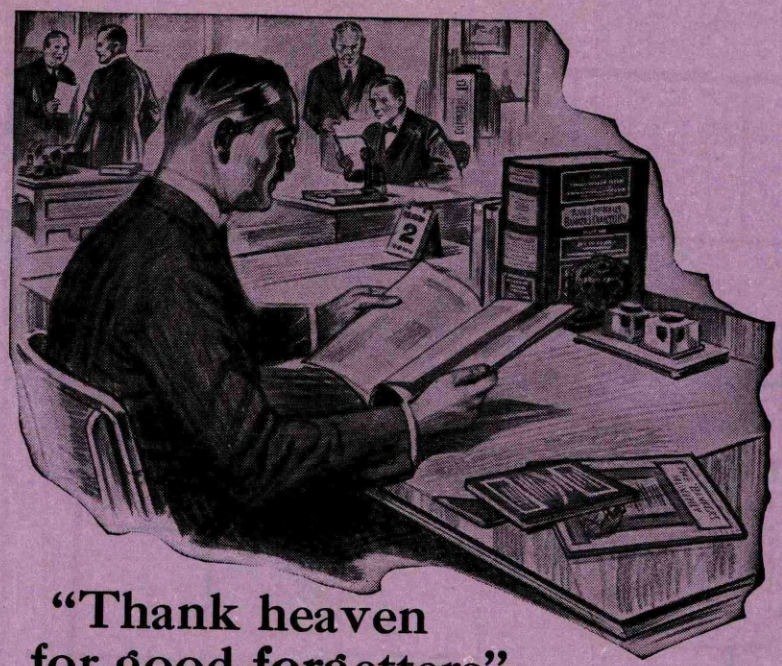

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Alton 400 Osborne E11	**FARMERS STATE BANK** $140 83-1206 ⓢ●‡§'16	J. W. Tucker	O. H. Gregory	W. H. Howell	Miss Alva Anderson G. E. Corporon	$ 25,000	$ 10 070	$ 203,560		$ 175,970		$ 8,000	$ 54,660	Chase N., N. Y.; Com'l N., Kan. C., Kan.; Drov. N., Kan. C., Mo.
" "	First State Bank $200 83-714 ⓢ●‡§'06	W. D. Lemley	H. A. Storer	C. K. Glenn	Verna Colbert Eleanor Patterson	40,000	20,000	225,000		200,000		10,050	61,140	Com. Tr. Co., Kan. C., Mo.; Atchison Sav., Atchison; Tootle-Lacy N., St. Jo.
Altoona 854 Wilson M22	Altoona State Bank $200 83-311 ⓢ‡§'04	C. E. Hayhurst		C. H. Beaty	Keith Hayhurst	15,000	12,630	143,560		152,890		5,360	13,250	Com. Tr. Co., Kan. C., Mo.; Com'l N., Independence.
" "	**CITIZENS STATE BANK** $200-10% 83-310 ⓢ‡§'86	O. T. Hayward	C. G. Hayward	M. F. Gerkin	J. T. Miller	16,000	8,000	165,340		161,540	$ 11,300		16,500	Inter-State N., Kan. C.: Com'l N., Independence.
Americus 493 Lyon I 20	**AMERICUS STATE BANK** 83-715 ⓢ●‡§'02	**J. M. DOWNING** **Special attentio** *Please send 15c w* **Always obligin**	**n given Bill of La** *ith each sight draft f* **g and accommod**	**E. L. HUNSAKER** **ding drafts, Cash** *or presentation and*	**and Time Items.** *25c for Credit Repo*	15,000	20,000	290,000		265,000	6,000		38,000	Com. Tr. Co. and Liberty F., Kan. C.; Citiz. N., Emporia.
" "	*Farmers National Bank*	*(Absorbed by Ameri*		*cus State Bank)*										
Ames 100 Cloud F15	The State Bank $225-15% 83-716 ‡§'09	J. W. Fury	C. L. Goernandt	E. F. Goernandt	D. R. Ainsworth	10,000	5,300	75,800	$ 15,000	71,300	600	3,900	16,800	Com. Tr. Co., Kan. C.; State Reserve, Wichita.
Andale 250 Sedgwick L15	Andale State Bank $200 83-717 ‡§'01	A. M. Reichenberger	F. N. Dreiling	W. H. Hecht		25,000	10,000							Com. Tr. Co. and Tra. N., Kan. C.; Union N. and State Reserve, Wichita.
Andover 150 Butler M17	Andover State Bank 83-1204 ●§'16	J. Earl Tanner		C. J. Bryant	E. J. Van Biber	10,000	11,430	69,670		42,140	17,120	3,160	28,680	4th N., Wichita; Com. Tr. Co., Kan. C.; Walnut Valley State, Eldorado.
Angola 50 Labette O23	Angola State Bank $265-10% 83-1161 ⓢ●‡§'14	R. H. Muzzy	John D. Evitts	J. C. McGee	Esther Jones	10,000	6,000	75,000		75,820	2,000	4,180	9,000	Am. State, Coffeyville; State Reserve, Wichita.
Anson 80 Sumner N16	Anson State Bank $175 83-718 ●‡§'05	Chas. McBride	J. M. Moomaw	S. C. Bishop		10,000	9,500	65,400		63,000	900		21,000	1st N., Wichita.
▲Anthony 3,200 Harper O15	**CITIZENS NATIONAL BANK** 8% 83-208 ⓢ●‡'02	W. A. Miller	C. E. Morris	P. O. Herold	M. R. Couch	100,000	24,640	773,940	38,900	367,650	290,350	19,000	260,480	N. Bk. Com., N. Y.; Fid. N. Bk. & Tr., Kan. C.; 4th N., Wichita.
" "	First National Bank $100 83-207 ⓢ●‡§'85	G. W. Halbower	W. M. Moore	W. P. Schmidt	A. L. Griesinger	75,000	10,000	250,000		175,000	60,000	30,000	70,000	Chase N., N. Y.; 1st N., Wichita; New Eng. N., Kan. C.
" "	**HOME STATE BANK** ◆ 83-1331 ●‡§'19	C. H. Wickham	August Ludeman	G. R. Fox	R. D. Meineke	25,000	7,500	275,000		190,000	15,000	2,500	100,000	N. City, N. Y.; Com. Tr. Co., Kan. C.; Kan. Reserve State, Topeka; State Sav. & Mtle., Wichita.
Arcadia 1200 Crawford M25	**HOME STATE BANK** $250-20% 83-719 ⓢ●‡§'08	**J. T. FOWLER** **Special attentio** *Please send 15c wi* **OLDEST AND**	**L. H. DUNTON** **n given Bill of La** *th each sight draft fo* **LARGEST BANK**	**GEO. R. MARTIN** **ding drafts, Cash** *r presentation and*	**and Time Items.** *25c for Credit Repor*	25,000	25,000	180,000		182,000	2,600	5,000	40,400	Drov. N., 1st N. and Com. Tr. Co., Kan. C., Mo.; 1st N., Pitt.
" "	Peoples State Bank $120 83-1340 ⓢ●‡§'19	W. C. Perry	C. Mason O. E. Bell	E. E. Stocker	G. W. Corporon	20,000	500	60,000		40,000	3,000	22,500	15,000	Home Tr. Co., Kan. C., Mo.
Argonia 450 Sumner O15	Farmers & Merch. State Bank $220 83-720 ●‡§'01	D. F. Herst	L. B. Mitchell	R. S. Hammond		20,000	11,500	161,000		128,000	1,500	9,000	54,000	Inter-State N., Kan. C.; 1st N., Wichita.
Arkansas City 14,000 Cowley O17	**HOME NATIONAL BANK** $350-20% 83-97 ⓢ●‡'90	**A. H. DENTON**	**R. A. BROWN**	**FOSS FARRAR**	**W. F. SHEA**	**100,000**	**165,390**	**3,108,700**	**50,000**	**1,512,190**	**379,170**	**79,990**	**1,452,740**	**N. Park, N. Y.; Com. Tr. Co., Fid. N. Bk. & Tr., and Inter-State N., Kan. C.; 1st N., Wichita.**
	OLDEST AND LARGEST BANK IN ARKANSAS CITY. PROMPT ATTENTION TO ALL BANKING MATTERS. "The Bank of Service."													
" "	**SECURITY NATIONAL BANK** $140 83-98 ⓢ●‡'05	W. C. Robinson	W. C. Robinson, Jr. R. C. Dixon	H. E. Cooper	F. H. Jepson B. T. Ausmus R. D. Hume	100,000	6,830	718,420	100,000	447,710	196,870	81,930	198,730	Mech. & Metals N., N. Y.; 1st N., Chi.; Southwest N., Wichita.
" "	Union State Bank 83-99 ⓢ●‡§'09	F. C. DeMott	Wm. H. Mitsch W. G. Dunn	J. W. Bricker	W. W. Albee Mary V. Sloan	50,000	25,610	629,320	1,390	477,350	57,890	36,610	134,570	N. City, N. Y.; 1st N., Kan. City, Mo.; Wichita State, Wichita.
Arlington 590 Reno L13	Citizens State Bank $300 83-614 ●‡§'87	H. C. Warner	A. B. Crabbs	J. E. Eaton	Kate Boody	12,500	20,000	124,070		138,260			21,370	Han. N., N. Y.; Com. Tr. Co., Kan. C.; Cent. State, Hutchinson.
" "	Farmers State Bank $150-8% 83-615 ●‡§'10	J. C. Kuhns	C. L. White	R. M. Taylor	L. L. Guyer	12,500	2,720	102,000		70,000	26,000		26,000	Chase N., N. Y.; State Reserve, Wichita; Citiz., Hutchinson.
Arma 2180 Crawford M25	Arma State Bank 83-1114 ⓢ●‡§'11	J. N. McDonald	B. F. Rodda	C. J. Pickering	James Hannah, *Sec.*	20,000	6,800	315,290		190,240	62,580	6,000	83,270	Han. N., N. Y.; Western Ex., Kan. C.
" "	Commercial State Bank $120 83-1321 ⓢ‡§'19	C. H. Walbert	W. C. Perry	C. H Hileman	Chas. I. Tinder	20,000	2,000	195,450		164,930			43,040	Stock Yds. N. and Home Tr. Co. Kan. C., Mo.; Pitt. State, Pitt.; Mid West State Ft. Scott.

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KANSAS—Continued

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Arnold 75 Ness I8	**Arnold State Bank** ‡$'10 83-721	L. L. Clyne	Julius Huxmann	W. J. Harder		$ 10,000	$ 10,000	$ 150,000		$ 55,000			$ 97,000	Com. Tr. Co. and Drov. N., Kan. C.; State Ex., Hutchinson.
Asherville 100 Mitchell F14	**Farmers State Bank** ‡$'11 $150-12% 83-1112	F. A. Dickie	S. A. Pearson	F. O. Wells		12,000	12,000	60,000		70,000		$ 7,000	7,000	Drov. N., Kan. C.; Far. N., Salina.
Ash Grove 150 Lincoln G13	**Farmers State Bank** ‡$'17 83-1230	F. C. Larsen	Chas. Heller	J. E. Hepperly		10,000	2,390	65,000		48,000			16,000	Inter-State N., Kan. C.; Plan. State, Salina.
▲**Ashland** 1147 Clark O8	**CITIZENS STATE BANK** $300-20% 83-407 ‡$'06	R. N. MOLYNEUX—Collections presented the day received, and remitted on day of payment. We want your business. TRY US.	S. F. BROADIE	W. A. LONKER	S. E. GRIMES	27,000	30,000	275,850		161,660	$ 51,590	10,580	109,010	Chase N., N. Y.; Com. Tr. Co., Kan. C.; State Reserve, Wichita.
" ------ "	**Stockgrowers National Bank** $325 83-406 Ⓢ•‡'84	J. W. Berryman	N. A. Berryman	D. C. Rhodes	T. C. Key C. W. Avery	50,000	31,860	520,530		379,180	2,950	52,480	167,770	N. Bk. Com., N. Y.; Com. Tr. Co., Kan. C.; 1st N., Wichita.
Ashton 80 Sumner O17	**Ashton State Bank** ‡$'09 $275 83-723	R. H. Stewart		I. M. Stewart		10,000	13,510	117,980		97,050	30,500	2,670	11,270	Home N., Ark. City.
Ash Valley 250 (*Larned P. O.*) Pawnee K10	Ash Valley State Bank 83-1257 •‡$'18	Chas. Seeman, Jr.	Elmer Conard	N. M. Brown	F. A. Schartz	10,000	890	69,440		33,000	350		36,000	Fidelity State Sav., Topeka; 1st State Larned; 1st N. and Drov. N., Kan. C., Mo.
Assaria 254 Saline I 15	**Assaria State Bank** ‡$'02 $140-8% 83-688	John C. Short	E. S. Herman	M. E. Johnson	Helen L. Olson	45,000	12,000	200,000		225,000			30,000	Inter-State N., Kan. C.; Far. N., Salina.
▲**Atchison** 12,630 Atchison E23	***AMERICAN STATE BANK** Ⓢ•‡$'08 83-15	L. W. VOIGT A LIVE COMMERCIAL INSTITUTION. Special attention given Bill of Lading drafts, Cash and Time Items. *Please send 15c with each sight draft for presentation and 25c for Credit Reports.*	H. F. KLOSTERMEIER WM. KLOSTERMEIER	FRED M. ALLISON	W. T. JOCHEMS	50,000	65,000	1,000,000		690,000	75,000		350,000	N. City, N. Y.; Union Tr. Co., Chi.; Stock Yards N., Kan. C.; Am. N., St. Jo.
" ------ "	***ATCHISON SAVINGS BANK** $260-16% 83-13 Ⓢ•‡$'69	F. M. Woodford J. W. Allen, *Ch. Bd.*	W. H. Sawin H. M. Turner	F. A. Mangelsdorf	J. E. Clingan J. W. Hartman	125,000	55,970	2,140,320		1,642,790	30,370	133,840	514,290	N. Park, N. Y.; Union Tr. Co., Chi.; Com. Tr. Co., Kan. C.
" ------ "	***City National Bank** Ⓢ•‡'19 $120-6% 83-1836	J. W. Orr	J. W. Blair	R. G. Volk		100,000	5,000	250 000		250,000	45,000		60,000	N. City, N. Y.; Com. Tr. Co. and Fid. N. Bk. & Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
" ------ "	***Commerce Trust Company** $125-6% 83-16 Ⓢ†•$'16	Sheffield Ingalls	A. J. Schoenecker	Ellsworth Ingalls, *Tr.*		100,000	18,370	255,660	$ 9,590	125,820	96,360	139,890	21,540	Equitable Tr. Co., N. Y.; Atchison Sav., Atchison; New Eng. N., Kan. C., Mo.
" ------ "	***EXCHANGE NATIONAL BANK** $230-12% 83-11 •‡'59	W. P. WAGGENER—F. E. HARWI, *Ch. of Bd.* Collections presented the day received and remitted on day of payment, we want your collections. Requests for ratilding 25c accompanies each request prompt, personal attention, prov	R. W. RAMSAY	W. W. HETHERINGTON	E. E. MATTOCKS GEO. L. WOLF	200,000	182,390	3,095,100		1,765,930	469,430	27,720	1,214,400	N. City, N. Y.; 1st N., Chi.; Com. Tr. Co., Kan. C.; N. Bk. Com., St. L.; 1st N., St. Jo.
" ------ "	***Exchange State Bank** Ⓢ‡$'09 $210-12% 83-14	C. T. Raterman	W. W. Hethering-ton	Edward Iverson		50,000	60,000	440,000		376,000	57,000		117,000	Irving Bk.-Col. Tr. Co., N. Y.; Stock Yds. N., Kan. C.; Ex. N., Atchison.
" ------ "	**Atchison Clearing House** (*Members indicated by a **)	W. J. Bailey	Sheffield Ingalls	H. M. Turner, *Acting Sec.*										
Athol 294 Smith D12	**First State Bank** •‡$'03 83-724	J. R. Burrow	J. R. Burrow, Jr.	G. C. Hutcherson	A. E. Ottemann Mildred Ford	10,000	20,640	162,800		129,120	7,170	3,810	53,340	Fid. N. Bk. & Tr. Co., Kan. C.; Cent. N., Topeka; 1st N., Smith Center.
Atlanta 400 Cowley N18	**Citizens State Bank** ‡$'05 20% 83-725	Bert Smith	W. N. Venable	C. V. Foust	R. J. Deterding	15,000	18,710	178,540	8,700	159,000	13,950	7,660	40,320	1st N., Winfield; Com. Tr. Co., Kan. C.
Attica 744 Harper O13	**ATTICA STATE BANK** •‡$'98 83-726	C. R. Shannon	F. R. Zacharias	J. G. Kille		20,000	8,000	200,000		183,000			45,000	Han. N., N. Y.; 1st N., Kan. C.; Am. State, Wichita.
" ------ "	**FIRST NATIONAL BANK** •‡'13 83-1134	V. B. Ballard	W. A. Miller C. W. Larmer	A. A. Hilliard	Geo. L. Simpson	25,000	8 290	189,440	10,000	106,080	45,000	5,820	75,820	S. W. N. and 4th N., Wichita; Com. Tr. Co. and Fid. N. Bk. & Tr. Co., Kan. C.
▲**Atwood** 1000 Rawlins D4	**Farmers National Bank** $300-15% 83-1167 Ⓢ†'14	J. T. Short	W. B. Minney	Frank Prochazka	W. B. Minney Mildred Mullen	25,000	9,040	342,400		158,930	29,760	38,650	149,100	Han. N., N. Y.; Com. Tr. Co. and Drov. N., Kan. C.; Oma. N., Oma.; 1st N., St. Jo.
" ------ "	**Rawlins County State Bank** $200 83-480 Ⓢ•‡$'85	Henry Holthus	C. A. P. Falconer	Elmer Mullen	J. C. Bone H. J. Nietfeld	30,000	3,500	291,500		200,000	10,000	25,000	95,000	N. Bk. Com., N. Y.; Tootle-Lacy N., St. Jo.; Drov. N. and Com. Tr. Co., Kan. C.
" ------ "	**State Bank of Atwood** 83-481 Ⓢ•‡$'93	Fred Howard		Joe Yager	Mary Gerold C. C. Howard	15,000	14,970	235,150	2,000	143,140	18,230	16,790	88,960	Chase N., N. Y.; 1st N., Oma.; 1st N., Kan. C.
Auburn 90 Shawnee H21	**Security State Bank** ‡$'19 $110 83-1327	John Kresie	H. L. Bulkley	Paul Madden		10,000	1,610	52,950		34,610	3,670	4,400	21,880	Kan. Reserve State, Topeka; Com. Tr. Co., Kan. C.
Augusta 5000 Butler M18	*American National Bank*	(*Absorbed by First National Bank*)												
" ------ "	**G. W. BROWN & SON STATE BANK** 83-342 Ⓢ•$'69	W. E. BROWN	D. A. KIRCHNER R. C. BROWNLEE	O. C. JONES	H. E. CEASE	50,000	55,000	850,000	70,000	700,000	190,000		135,000	N. Bk. Com., N. Y.; Com. Tr. Co., Kan. C.; 1st N., Wichita; Ex. N., Tulsa.
		"Since '69", Oldest Bank in Southern Kansas. For Service send us your business. In the heart of the oil fields.												
" ------ "	**First National Bank** Ⓢ•'92 $210-8% 83-343	F. H. Penley		W. A. Penley R. B. Varner, *A. C.*	A. R. Peckham C. W. Penley	25,000	27,860	573,220	25,000	329,580	176,410	34,900	110,190	Chase N., N. Y.; Com. Tr. Co., Kan. C.; 4th N., Wichita.
" ------ "	**Prairie State Bank** Ⓢ•‡$'18 $350-30% 83-1293	R. A. Haines G. M. Smith, *Ch. of Bd.*	H. B. Garden Hugh Leonard	R. A. Haines	W. R. Peal R. L. McCauley	50,000	86,920	828,600		564,780	80,500	30,430	289,800	N. Park, N. Y.; 1st N. and 4th N., Wichita; 1st N., Tulsa; New Eng. N., Kan. C.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc. see Laws.

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dis.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.	President.	Vice-President	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Auline 200 Marion J17	Guaranty State Bank 83-1378	●‡$'20	G. O. Seaton	P. P. Unruh	W. F. Shale	H. R. Nelson	$ 15,000	$ 5,180	$ 104,120		$ 97,770			$ 26,530	Live Stock State, Kan. C.
Aurora 300 Cloud F16	**First State Bank** $275-20% 83-728	●‡$'08	W. W. Bowman	G. W. Gill	F. E. McCall	V. Letourneau	20,000	12,500	180,000		173,000		$ 14,500	27,500	Han. N., N. Y.; Com'l N., Kan. C.; 1st N., Concordia; Drov. N., Kan. C.
Axtell 617 Marshall D20	First National Bank 83-1310	‡'19	R. L. Helvering	Wm. C. Ford	R. W. Motes	Wm. Berry	25,000	7,250	163,520		103,260	$ 25,070	9,860	57,570	Com. Tr. Co., Kan. C., Mo.; Am. N. and Tootle-Lacy N., St. Jo.
" " "	**State Bank of Axtell** 83-446	‡$'90	M. B. Williams	Mrs. Anna Montgomery	Daniel Meara	Edward F. Meara Mary Ryan	15,000	14,890	257,180	$ 2,080	152,420	47,550	4,000	85,180	Chem. N., N. Y.; 1st N., St. Jo.; Com. Tr. Co. and Inter-State N., Kan. C.
Baileyville 200 Nemaha D20	**Baileyville State Bank** 20% 83-729	●‡$'95	J. M. Everts	D. N. Price	J. A. Heiman	Rachel Anderson	10,000	16,740	167,040		127,430		800	65,550	N. Bk. Com., N.Y.; 1st N. and Tootle-Lacy N., St. Jo.; Ex. N., Atchison.
Bala 100 Riley F18	Bala State Bank $120-5% 83-1329	ⓢ‡$'19	T. Martin	D. D. Llewelyn	John F. Pfeffer		10,000	2,100	49,920		50,390		200	7,970	Com'l N., Kan. C.; State Reserve, Wichita; Far. State, Clay Center.
Baldwin City 1137 Douglas H23	**Baldwin State Bank** 83-327	‡$'92	A. D. Butell	Chas. E. Beeks	W. M. Clark	C. B. Butell	30,000	17,000	300,000		295,000			25,000	Equitable Tr. Co., N. Y.; 1st N., Kan. C.
" " "	**Peoples State Bank** $200-10% 83-328	‡$'05	J. B. Ross	H. H. Hays		Beryl A. Mitchell	12,500	7,100	140,000		125,000	3,000	500	22,040	Han. N., N. Y.; Fid. N. Bk. & Tr., Kan. C.
Bancroft 150 Nemaha E21	*State Bank of Bancroft*		*(Liquidating)*												
Barnard 350 Lincoln G14	Farmers State Bank $240-8% 83-625	●‡$'04	Fred Kaul	H. L. Hinckley	J. C. Kaul	W. J. Barnum	15,000	22,380	136,570	130	81,730	9,710	5,050	77,580	Com. Tr. Co. and Inter-State N., Kan. C.
" " "	**FIRST NATIONAL BANK** $180-8% 83-624	ⓢ●‡'90	W. R. BLANDING—Special Attention given Bill of Lading Drafts, Cash and Time Items. *Please send 15c with each Sight Draft for presentation and 25c for each Report or Rating.* Oldest, Largest, and Strongest Bank here.	C. T. ABERCROMBIE	C. C. ABERCROMBIE	D. F. SHAFFER	25,000	16,830	193,930	24,500	117,370	26,750	5,600	110,540	Chase N., N. Y.; Drov. N., Kan. C., Mo.
Barnes 450 Washington D18	Barnes State Bank $200-15% 83-1110	ⓢ●‡$'11	Ed Hogue		W. C. Irwin	G. C. Hogue	10,000	4,770	89,290		69,690	5,240	6,800	22,330	Stock Yds. N., Kan. C.; Tootle-Lacy N., St. Jo.; Am. State, Atchison.
" " "	State Exchange Bank 83-731	ⓢ●‡$'86	F. W. Clark	J. W. Thompson	C. M. Clark		25,000	7,440	262,120		186,920	34,500	10,480	62,660	1st N., Kan. C.; Am. N., St. Jo.; Ex. N., Atchison.
Bartlett 200 Labette O24	ⁿBartlett State Bank $110 83-1423	ⓢ§'24	H. H. Olden		Grant Owen		10,000	1,000						11,000	
Basehor 200 Leavenworth G24	Basehor State Bank $160-12% 83-733	●‡$'22	E. G. Truskey	J. E. Heinly	R. M. Petherbridge		16,000	5,500	155,000		163,500			13,000	Com'l N., Kan. C., Mo.; Leav. N., Leav.
Bavaria 110 Saline H15	Farmers State Bank 83-1330	‡$'19	J. P. Burns	Julius Hintz	Walfred Johnson		10,000	1,700	58,000		55,000			7,000	Far. N., Salina; Drov. N., Kan. C.
BaxterSprings 4650 Cherokee O25	American National Bank 83-1263	ⓢ●‡'17	L. L. Cardin	W. T. Apple	J. B. Traylor	R. C. Gibson	50,000	11,990	468,000		199,030	111,990		228,700	Chatham & Phenix N., N. Y.; Fid. N. Bk. & Tr., Kan. C., Mo.; Conqueror Tr. Co., Joplin, Mo.
" " "	Baxter National Bank 83-292	●‡'01	F. S. Hall	A. L. Harvey	A. C. Hoyt	R. F. Gresser	25,000	19,770	513,890	25,000	179,830	184,610	26,660	192,550	Chase N., N. Y.; 1st N. and Com. Tr. Co., Kan. C.; Conquerer Tr. Co., Joplin, Mo.
" " "	**BAXTER STATE BANK** 36% 83-293	ⓢ●‡$'05	W. T. Hartley	Tarrence Conner	W. C. Hartley	G. C. Connor	25,000	67,200	1,032,070		455,430	200,300	29,880	438,660	Mech. & Metals N., N. Y.; New Eng. N., Inter-State N., and Drov. N., Kan. C.; Miners, Joplin; Ex. N., Tulsa.
Bazine 250 Ness J9	Bazine State Bank $175-10% 83-734	‡$'09	Adam Mehler	Peter Brack Fred Humburg	Wm. Vogelman	Sam. Staley	30,000	19,750	228,180		125,280	20,000	8,200	124,450	1st N., Great Bend; Tra. N., Kan. C.; Peo. N., Kan. C., Kan.
Beagle 250 Miami J24	Beagle State Bank 83-735	‡$'05	Oscar Grant	C. H. Dedrick	J. J. Cox		10,000	2,560	74,040		30,490			56,110	Peo. N., Kan. C.
Beardsley 75 Rawlins D4	Beardsley State Bank $150-12% 83-1303	‡$'18	J. S. Skolout	J. J. Sramek	F. E. Sramek	E. M. Sramek	10,000	2,890	89,960		38,480		3,940	59,120	Com. Tr. Co., Kan. C.
Beattie 500 Marshall D19	Beattie State Bank 83-581	ⓢ●‡$'05	C. E. Lohmuller	J. B. Lohmuller	O. V. Lohmuller	J. K. Thomas	25,000	2,500	170,000		160,000			12,880	Tootle-Lacy N., St. Jo.; 1st N., Kan. C.
" " "	First National Bank 83-1162	●‡'14	R. O. Crouse	J. D. Burnside	B. J. Heeney		25,000	8,000	150,000		135,000			45,000	Fid. N. Bk. & Tr. and 1st N., Kan. C., Mo.; 1st N., St. Jo.
Beaumont 250 Butler M19	Beaumont State Bank 10% 83-1100	●‡$'11	J. H. Porter	C. F. Shriver	W. H. Squier	F. W. Squier	10,000	10,000	75,000		70,000	500	2,230	20,000	Inter-State N., Kan. C.; 1st N. and Merch. State, Wichita; Eldorado N., Eldorado.
Beaver 65 Barton I12	Farmers National Bank $135-6% 83-1164	‡'18	A. J. Reif	Lambert Kultgen Peter Meyeres	Calvin Piester		25,000	9,000	98,050		57,050		3,500	71,500	Drovers N., Kan. C., Mo.
" " "	Farmers State Bank 83-1285	‡$'18	J. F. Stoskopf	R. V. Hitschmann	I. C. Forney		15,000	1,860	49,500		32,910		8,810	24,650	Tra. N., Kan. C., Mo.; State Ex., Hutchinson; State Reserve, Wichita.
Beeler 75 Ness I7	Beeler State Bank 83-1231	ⓢ‡$'16		C. N. Irvine A. S. Foulks	O. J. Weir	Grace F. Weir	15,000	4,860	59,530		55,460		4,400	19,530	N. Bk. of Ness City, Ness City; Com'l N., Kan. C., Kan.; State Ex., Hutchinson.
Bellaire 100 Smith D12	First State Bank 18% 83-736	ⓢ●‡$'06	J. R. Burrow	J. R. Burrow, Jr.	R. W. McLeod	W. E. Wilson	10,000	11,610	86,950		82,290	1,400	2,550	22,320	Fid. N. Bk. & Tr., Kan. C.; Cent. N., Topeka; 1st N., Smith Center.
Belle Plaine 839 Sumner N16	**Citizens State Bank** 83-417	ⓢ‡$'02	**A. L. Barner**	E. N. Bishop	C. E. Scudder	N. C. Hurst	25,000	3,930	185,860	620	136,460	1,500	17,190	60,260	Chase N., N. Y.; New Eng. N., Kan. C.; State Reserve, Wichita.
" " "	Valley State Bank 83-416	●‡$'97	J. A. Bender	Ira Wheeler	C. B. Lambe	E. Reed	25,000	18,500	248,500		230,000			60,000	N. Bk. Com., N. Y.; Inter-State N., Kan. C.; 4th N., Wichita.
▲**Belleville** 2700 Republic D15	**Belleville State Bank** 83-235	‡$1900	A. R. Moss	W. G. Saip	Henry Douglas		15,000	12,500	300,000		185,000			150,000	Han. N., N. Y.; Am. N., St. Jo.; Drov. N., Kan. C.
" " "	First National Bank 83-234	●‡'86	D. D. Bramwell	C. P. Carstensen G. H. Bramwell, *Active*	W. H. Billingsley	D. Dana Bramwell	50,000	21,830	612,810	50,000	465,550	67,650	26,980	174,450	N. Park, N. Y.; Inter-State N. and Home Tr. Co., Kan. C.
" " "	Peoples National Bank $150 83-236	●‡'10	E. A. Fulcomer	W. S. Ball	G. E. Fulcomer		40,000	9,230	176,250	40,000	138,830	49,070	25,210	52,360	Drov. N., Kan. C.; Cent. N., Topeka.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Belmont 100 Kingman M14	Belmont State Bank §'23 83-1413	Eugene Wallace	Otto F. Borgelt	W. W. Wells	Ruth Wells	$ 10,000								1st N., Kan. C.; Secur. State, Wichita; Am. N., Hutchinson.
▲**Beloit** 3315 Mitchell F14	**Beloit State Bank** ⓢ●‡$'87 83-187	J. W. Bartleson	J. W. Higgins	C. P. Bartleson	J. H. Bockman	45,000	$ 66,780	$ 809,190		$ 579,110	$ 17,900	$ 25,020	$ 298,900	**N. Bk. Com., N. Y.; 1st N., Chi.**; 1st N. Drov. N. and Tr. Com., **Kan. C.**; Am. N., St. Jo.
" ------ "	**FIRST NATIONAL BANK** ◆‡'84 $250-15% 83-186	Peter Eresch	E. E. Brewer Geo. F. Eresch	J. J. Kindscher	**Josie Eresch**	75,000	90,640	1,051,810	$ 75,000	736,510	132,580	23,500	399,860	N. City, N.Y.; **Columbia N.** and Fid. N. Bk. & Tr., **Kan. C.; Ex. N., Atchison.**
" ------ "	Guaranty State Bank ⓢ●‡$'22 83-1292	E. N. Daniels	E. E. Booker	C. R. Hubbard	H. E. Heidrick	35,000	9,300	334,080		206,280	18,080	1,100	152,910	N. City, N. Y.; Tootle-Lacy N., St. Jo.; Inter-State N., **Kan. C.**; State Reserve, Wichita.
Belpre 488 Edwards L11	Belpre State Bank §'24 83-1418	A. H. Moffet	J. E. Lunz	E. W. Olsen		10,000	2,500							
Belvue 199 Pottawatomie F 20	**Belvue State Bank** ‡ ●‡$'07 83-739	**F. G. Hooper**	J. M. Huston	W. C. Child		10,000	10,000	75,000	20,000	80,000		30,000	5,000	**Inter-State N., Kan. C., Mo.**; Kan. Reserve State, Topeka; 1st N., Wamego; Federal Tr. Co., Kan. C., Mo.
Bendena 125 Doniphan D23	**Bendena State Bank** ⓢ●‡$'04 8% 83-740	**W. Zimmerman**	**R. J. Johnson**	Albert F. Albers	W. H. Myers	10,000	10,000	70,500		97,000			10,000	**Am. N., St. Jo.**; Am. State, Atchison.
Benedict 275 Wilson M22	**Benedict State Bank** ●‡$'04 $200-15% 83-741	J. D. McCoid	C. W. Maxwell	J. D. McCoid	H. W. McCoid	10,000	9,000	90,000		90,000	1,000		10,000	Com'l N., Independence.
Bennington 371 Ottawa G15	**Bennington State Bank** ●‡$'84 $270-20% 83-648	**W. H. Rowe**	Geo. B. Smith	E. M. Morris		12,000	22,680	262,030		119,380	27,390		149,940	Bk. of America, N.Y.; Com. Tr. Co. and Drov. N., **Kan. C.**
" ------ "	**Farmers State Bank** ●‡$'05 83-649	**R. Rehberg**	W. H. Boardman	**W. S. Arbuthnot**	**R. J. Arbuthnot**	12,000	18,000	120,000		130,000		4,000	16,000	Com'l N. and Fid. N. Bk. & Tr., **Kan. C.**; N. Bk. of America, Salina.
Bentley 250 Sedgwick L16	**State Bank of Bentley** ●‡$'01 83-742	S. M. Shool	G. G. Williams	C. V. Basore	Margaret M. Jacques	10,000	10,000	104,020	8,930	120,86	500	3,270	8,330	1st N. and Union Stock Yds. N., **Wichita; Com. Tr. Co., Kan. C.**
Benton 224 Butler L17	**Benton State Bank** ●‡$'04 83-743	**James Parks**	L. L. Lane	Clyde McGrew		10,000	26,710	152,200		59,13	100,700	7,910	20,160	**4th N.** Wichita; Fid. N. Bk. & Tr., **Kan. C.**
Bern 300 Nemaha C21	**State Bank of Bern** ●‡$'89 16% 83-744	**George A. Guild**	Julius Hilt	H. L. Guild	Geo. W. Hofmann	30,000	18,250	271,350		220,000	21,200	3,000	75,400	**N. Park, N. Y.**; Cent. N., Topeka; Com'l N., Kan. C.; 1st N., St. Jo.
Beverly 400 Lincoln G14	**Beverly State Bank** ⓢ●‡$'08 $425 83-666	**J. J. Peate**	Waldo Hancock	R. D. Campbell	**H. E. Skinner** T. L. Campbell Helen De Graff	10,000	27,190	250,980		155,460	1,500	5,000	126,210	**Com. Tr. Co., Kan. C.**; Far. N., Salina.
" ------ "	**Union State Bank** ⓢ●‡$'09 $250 83-667	**H. H. Pagan**	R. Thews	G. R. Schroeder	Fleta A. Grim	15,000	15,910	103,740		87,440	150	17,800	29,260	Tra. N., Kan. C.; Plan. State, Salina.
Bigelow 160 Marshall E19	**Bigelow State Bank** ‡$'07 19% 83-745	**N. A. Brubaker**	**G. E. Raymond**	M. Brubaker		12,000	11,720	105,240		101,610	7,700		12,800	Federal Tr. Co., **Kan. C.**
Bird City 515 Cheyenne D3	Bird City State Bank ⓢ●‡$'06 83-746	William Burr	Henry Greisler	J. A. Anderson	Bertha L. Kerndt	25,000	6,640	137,220	12,000	146,500	2,200	26,460	5,690	Com'l N., Kan. C.; 1st N., St. Jo.
" ------ "	Farmers State Bank ⓢ●‡$'18 83-1298	Henry Weaver	J. E. Kite	A. B. Nickols	Wm. T. Venell	30,000	4,310	217,310		167,930	6,600		42,500	**Han. N., N. Y.**; Oma. N., Oma.; Com. Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
Bison 357 Rush I 10	**Bison State Bank** ●‡$'01 $125-10% 83-747	Fred Humburg	Sam'l Rothweiler	H. E. Meyer	B. H. Schwartzkopf	25,000	5,000	190,000		120,000			100,000	**Han. N., N. Y.**; Peo. N., **Kan. C.**; N. Bk. of America, Salina.
Black Wolf 45 Ellsworth H13	Black Wolf State Bank ⓢ‡$'19 83-1528	John Dlabal	John Brichacek	Ray Artas		10,000	1,140	65,000		38,310	12,140	2,020	23,660	New Eng. N., **Kan. C.**, Mo.; Farmers N., Salina.
Blaine 200 Pottawatomie E19	**Blaine State Bank** ●‡$'06 $370-35% 83-748	**T. M. O'Connor**	J. E. Cummings	D. L. Harrington	J. A. Harrington	10,000	27,280	140,000	12,470	170,000	9,750		10,000	Inter-State N., **Kan. C.**, Mo.
Bloom 200 Ford M8	Farmers State Bank ●‡$10 83-749	G. W. Weddle	L. C. Weddle	Emry Martin		10,000		50,000		31,000	1,000	5,000	23,000	Fid. N. Bk. & Tr., Kan. C., Am. N., Hutchinson.
Blue Mound 600 Linn K24	**BANK OF BLUE MOUND** ‡$'86 83-750	W. H. Bayless	C. L. Porter	W. H. Bayless, Jr.	Earl Horttor	10,000	10,060	204,700	8,740	201,380	1,500	3,330	27,290	N. Bk. Com., N. Y.; **Tra. N.** and **Com. Tr. Co., Kan. C.**, Mo.
" ------ "	**FARMERS STATE BANK** ‡$'13 $200-10% 83-1149	G. B. Robinson	M. M. Adams	**C. A. Hiatt**	Winnie Johnson	10,000	6,400	110,000		80,000	12,000	8,400	25,000	**N. Bk. Com., N. Y.**; 1st N. Com. Tr. Co.; and Drov. N., **Kan. C.**
Blue Rapids 1534 Marshall E19	Citizens State Bank ●‡$'05 83-282	A. I. Birchfield	W. W. Kendall	C. E. Cummings		15,000	9,960	237,880		185,400	9,000	32,330	36,110	**Com. Tr. Co., Kan. C., Mo.**; 1st N., Atchison.
" ------ "	**STATE BK. OF BLUE RAPIDS** 83-281 ●‡$'71	**F. O. Waynant**		W. J. Burr	Alice Youngquist	20,000	10,410	203,000		141,250	20,400	15,070	56,690	**Chem. N., N. Y.**; Ill. Merch. Tr. Co., **Chi.**; 1st N. and Com. Tr. Co., **Kan. C.**; Ex. N., Atchison; 1st N., St. Jo.
Bluff City 275 Harper O15	Farmers State Bank ‡$'17 $150 83-1268	Joseph Bruey	C. S. McCormick	Arthur King		15,000	3,790	74,680		56,240	2,030	3,900	23,720	Stock Ex., Caldwell; State Reserve, Wichita.
"	**State Bank of Bluff City** ‡$'87 83-751	W. A. Miller	D. C. Hawk	W. E. Babb		10,000	8,340	107,000		53,890	14,300	6,630	50,520	Inter-State N., **Kan. C.**; **4th N.**, Wichita, Citiz. N., Anthony.
Bogue 200 Graham F9	**Farmers State Bank** ●‡$'09 $225-20% 83-752	L. Messick	G. W. Minor	R. R. Kirkpatrick	**M. O. Kirkpatrick** J. L. Bergin	10,000	17,320	118,410	290	84,360	5,090	2,710	53,860	Com'l N., Kan. C., Kan.; Atchison Sav., Atchison; Farmers N., Salina.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Accos.), Lawyers, Laws (Indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ?New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⑤Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Bonner Springs Wy'd'te G24 2200	Commercial State Bank $150–8% 83-1272 ●‡$'18	Oscar Hyoort	M. S. Glynn	Roy Y. Stotts	Irene Harrington Lucille Harlow	$ 25,000	$ 6,000	$ 270,000		$ 230,000	$ 25,000		$ 40,000	Com'l N., Kan. C.
" "	Farmers State Bank $210–10% 83-812 ‡$'01	L. G. Frisbie	Fred. Candler J. L. Jackson	J. L. Jackson	Robert Riley	25,000	16,000	240,000		210,000	15,000	$ 5,000	50,000	Pioneer Tr. Co. and Stock Yds. N., Kan. C., Mo.
" "	First National Bank $150–8% 83-813 ‡'08	G. W. Mize	D. E. McNamara	C. S. Beecroft	H. Beecroft	25,000	11,560	212,240	$ 25,000	153,850	48,940	15,960	54,240	Com. Tr. Co., Kan. C., Mo.
Braziltion 100 Crawford M24	First State Bank ⑤‡$'10	J. H. Knopp	A. F. La Forge	O. F. Meyer	E. C. La Forge	10,000	4,100	59,330	5,280	58,710	700	9,060	10,220	1st N. and Drov. N., Kan. C.; 1st N., Girard.
Bremen 100 Marshall D18	Bremen State Bank ●‡$'07 83-754	E. Koeneke	W. Rabe	Julius E. Stohs		10,000	12,820	126,020	1,000	124,810			25,040	Citiz. State, Marysville; Am. N., St. Jo.
Brewster 400 Thomas F3	Brewster State Bank ⑤●‡$'05 83-755	I. W. Crumly	V. C. Eddy	C. A. Horney	H. E. Horney	10,000	20,710	212,300		119,550	100	8,570	113,490	1st N., Chi.; New Eng. N., Kan. C.
" "	Farmers State Bank ⑤●‡$'20 $160 83-1375	J. G. Guise	A. Showalter	C. R. McCall	Homer Elliott	20,000	4,650	115,000	2,200	90,500	15,000	10,350	26,000	1st N., Kan. C.; Citiz. N., Colby.
Bridgeport 100 Saline I15	Bridgeport State Bank ‡$'19 $110–6% 83-1325	John C. Short	Joel Anderson	E. B. Ericson		10,000	1,500	80,000		60,000			25,000	Inter-State N., Kan. C.; Reserve State and Plan. State, Salina; Assaria State, Assaria.
Bronson 590 Bourbon L23	Bank of Bronson ‡$'86 83-520	Chas. F. Horner	D. F. McCarty	Don S. Hawthorne	F. L. Orbison	20,000	11,500	256,380		237,260	3,100	5,970	37,990	Tra. N., Kan. C., Mo.; Citiz. N., Ft. Scott.
" "	Citizens State Bank ‡$'07 83-521	J. E. Zimmerman	T. Mason	D. C. Crosby	H. D. Crosby	10,000	10,000	150,000		135,000			35,000	Com. Tr. Co., Kan. C., Mo.; Citiz. N., Ft. Scott.
Brookville 250 Saline H15	Brookville State Bank $130–6% 83-756 ‡$'05	C. A. Johnson	Gus. Magnuson	A. E. Halsey		10,000	3,350	77,090		66,790	1,840	3,980	17,820	Com'l N., Kan. C.; Far. N., Salina.
Broughton 60 Clay F17	Broughton State Bank ⑤‡$'10 83-1116	J. C. Carson	J. L. Dunham	R. B. Hammerli	A. B. Hammerli	15,000	3,770	29,780	3,590	44,910	600	2,890	3,730	Home Tr. Co., Kan. C., Mo.; Union State, Clay Center.
Brownell 200 Ness I9	Brownell State Bank ●‡$'08 83-757	Ira Butler	Thos. Ryan	P. M. Reeves	Miss Eunice Beichley	15,000	15,000	165,000		165,000			15,000	Peo. N., Com. Tr. Co., and Fid. N. Bk. & Tr., Kan. C.
Bucklin 835 Ford M9	Bucklin State Bank ●‡$'88 8% 83-470	S. D. Aulls	C. A. Bunning	Marion Aulls		50,000	30,000	456,000		330,000	6,300	33,700	166,000	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Fid. N. Bk. & Tr. and Com. Tr. Co., Kan. C.; 1st N., Wichita and Hutchinson.
" "	Farmers State Bank ●‡$'09 83-471	J. F. Baldwin	A. E. King	Paul Taylor		25,000	7,620	108,250	32,850	113,140		20,100	40,410	Drov. N., Kan. C.; Fidelity Sav. State Bk., Topeka.
Bucyrus 150 Miami H25	Bucyrus State Bank ⑤●‡$'05 $300 83-758	R. O. Whitaker	F. E. Mossman	Herman Ecton	Miss Mary Whitaker	11,500	13,000	80,000		90,500	500		13,500	Com. Tr. Co., Kan. C.; Miami Co. N., Paola.
Buffalo 739 Wilson M22	Citizens State Bank ‡$'20 83-1376	J. E. Ward	F. H. Hines	Arthur Puckett	Lula Spencer	15,000	1,500	62,000		55,000	2,000		14,000	Federal Tr. Co., Kan. C.; Bk. of Com., Chanute.
" "	STATE BANK OF BUFFALO 83-759 ●‡$'87	GEO. T. GUERNSEY, JR. 15 CENTS sent 25 CENTS for e	W. A. McCAIN to us with each s ach credit report Oldest and Large	J. F. GUNBY ight draft for pre insures prompt, st Bank.	C. L. SUTHERLAND sentation, and personal attentio n.	30,000	17,500	175,000		160,000			25,000	Mech. & Metals N., N. Y.; Com. Tr. Co., Kan. C.; Com'l N., Independence.
Buhler 475 Reno K15	Buhler State Bank ⑤‡$'02 $185–8% 83-760	H. A. Martens	J. J. Buhler	H. B. Gerbrand	A. A. Reimer	25,000	21,000	195,000	4,000	130,000	26,000	7,000	82,000	1st N., Wichita; Fid. N. Bk. & Tr., Kan. C.; 1st N., Hutchinson.
Bunkerhill 300 Russell H12	Bunker Hill State Bank ●‡$'04 $341–10% 83-761	D. Gross	W. C. Hoopman C. A. Johnson	M. K. Mathews	Ruth Mathews	20,000	47,320	184,710		153,120	150	1,850	96,900	1st N., Kan. C.; Russell State, Russell.
Burden 441 Cowley N18	State Bank of Burden ●‡$'84 83-762	Samuel C. Day	F. D. Stodder	C. A. Truesdell	F. G. Stodder	25,000	25,000	275,000		250,000			75,000	Cont. & Com'l N., Chi.; Com. Tr. Co. and Fid. N. Bk. & Tr., Kan. C.
Burdett 350 Pawnee K9	Norris State Bank ●‡$'06 83-763	R. M. Norris	J. C. Browne	G. R. Norris	Muriel Moore	20,000	15,000	250,000		100,000	50,000		135,000	Bkrs. Tr. Co. and 1st N., N. Y.; Com. Tr. Co., Kan. C.; Guaranty Title & Tr. Co., Wichita.
Burdick 130 Morris I18	FARMERS STATE BANK $130 83-1311 ⑤●‡$'19	Wm. Atkinson	F. O. Peterson	F. W. Atkinson	A. R. Wallace F. B. Johnson	35,000	12,670	254,970	30,270	244,710		14,610	73,580	Ex. State, and Com'l N., Kan. C., Kan.; State Reserve, Witchita; Plan. State, Salina.
Burlingame 1600 Osage H21	First National Bank ●‡'89 $135–8% 83-818	J. T. Pringle	A. Pringle	F. M. Nelson	V. E. Miner	50,000	24,000	473,000		400,000	40,000		107,000	Bk. of Topeka, Topeka; 1st N. and Com. Tr. Co., Kan. C.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), **Lawyers, Laws** (indexed) in back of this volume. For **Interest Rates, Holidays,** etc., see **Laws.**

TOWN AND COUNTY. ▲County Seats. Entire State in No. 10 Fed. Res. Dist. | ●Mem. A.B.A. ¶New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept. | PRESIDENT. | VICE-PRESIDENT. | CASHIER. | ASS'T CASHIER. | LIABILITIES. PAID-UP CAPITAL | SURPLUS AND PROFITS | DEPOSITS | Accepts. Letters of Cr. Etc. | RESOURCES. Loans and Discounts | Bonds and Securities | MISCELLANEOUS | Cash & Exchanges, Due from Banks | PRINCIPAL CORRESPONDENTS.

▲**Burlington** 2,300 Coffey J22	**Burlington State Bank** 83-1313 ⓢ‡$'19	A. J. Sanders	E. A. Stone H. L. McIntyre	**Mattie Hutchings**	Leone Sanders C. W. Williams	$ 25,000	$ 12,250	$ 228,200	$ 7,160	$ 179,740	----------	$ 7,350	$ 85,520	**Com'l N., Kan. C., Kan.**
" ------ "	*Farmers National Bank*	*(Closed May 10, 19*	24)											
" ------ "	Peoples National Bank 12% 83-239 ⓢ●‡'84	M. A. Limbocker	N. I. Nesbitt	H. E. Douglass	Kate L. Dreyer	75,000	42,090	1,045,470	50,400	577,370	$ 239,640	55,280	340,680	**Han. N., N. Y.; New Eng. N., Drov. N., and 1st N., Kan. C.**
Burns 622 Marion K18	Burns State Bank 83-588 ●‡$1900	E. S. McIntosh	A. Funke	C. L. Bruner	Glenn Riggs J. B. Lyles	25,000	30,000	200,000	----------	170,000	----------	25,000	60,000	**Mech. & Metals N., N. Y.; Com. Tr. Co., Kan. C.;** Prudential Tr. Co., Topeka.
" ------ "	Exchange State Bank ⓢ●‡$'07 $200-25% 83-589	B. C. Reaugh	J. P. Markey	H. F. Markey	C. A. Godding	25,000	5,000	140,000	22,000	148,500	----------	22,550	21,000	Home Tr. Co., **Kan. C.; 1st N., Wichita; Eldorado N., Eldorado.**
Burr Oak 700 Jewell D13	Burr Oak State Bank 83-363 ●‡$'05	J. P. Fair	R. L. Decker	T. W. Cline	L. M. Wood	50,000	29,980	260,100	----------	243,960	2,000	45,620	48,500	Tootle-Lacy N., St. Jo.; **Inter-State N., Kan. C.**
" ------ "	**JEWELL COUNTY NAT'L BK.** 83-362 ●‡'94	**P. H. O'BRIEN** **Oldest bank and only national bank in Burr Oak. We solicit your Correspondence on all banking matters. The negotiation of farm loans a specialty.**	**A. E. ENSIGN**	**H. A. MONBECK**	**D. W. DAVIS**	50,000	16,850	234,270	50,000	202,760	6,420	71,510	70,870	Liberty N. and 1st N., **Kan. C.**
Burrton 800 Harvey K15	**BURRTON STATE BANK** $250 83-472 ⓢ●‡$'99	**J. T. SHIVE** **Special attention to Collections, Cash Items and Bill of Lading Drafts.**	J. F. REMICK R. J. JONES	OSCAR JOHNSON	F. W. ARMSTRONG	35,000	2,000	255,280	59,410	241,020	17,550	73,520	19,600	1st N., Kan. C.; State Reserve, Wichita; State Ex., Hutchinson.
Bush City 100 Anderson J23	Bush City State Bank 83-1212 ‡$'16	P. L. Scott	W. C. Cook	P. D. Hansen	Nellie Groll	10,000	3,000	75,000	----------	60,000	7,050	3,600	17,350	Liberty N., Kan. C.; N. Bk. Com., Garnett.
Bushong 200 Lyon I 20	Bushong State Bank $200-4% 83-765 ⓢ●‡$'06	C. L. Stocks	J. C. Olds	Chas. E. Carey	Gustin Downing	12,500	4,760	117,630	----------	81,150	8,750	3,160	41,820	**Peo. Tr. Co., Kan. C.;** Citiz. N., **Emporia.**
Bushton 326 Rice I 13	Bushton State Bank $175-15% 83-766 ⓢ●‡$'98	Geo. Cramm	B. C. Shonyo	E. J. Bruegger	----------	25,000	12,000	231,000	----------	182,000	14,500	5,000	50,000	Chase N., N. Y.; **Com. Tr. Co., Kan. C.**
" ------ "	Farmers State Bank $125 83-1364 ●‡$'20	John Kuntz	F. J. Habiger	G. F. Schmidt	A. W. Herzog	20,000	5,000	105,660	8,300	74,820	5,900	21,550	36,680	Stock Yds. N., **Kan. C.,** Mo.; State Ex., Hutchinson; Plan. State, Salina.
Byers 200 Pratt L 11	Byers State Bank 83-1187 ●‡$'15	J. J. Moore	----------	E. Vance Green	Oval Garrison	10,000	10,000	65,000	----------	75,000	25,000	----------	10,000	1st N. and Drov. N., Kan. C., Mo.; 1st N., Hutchinson and Wichita.
Caldwell 2000 Sumner O15	Caldwell State Bank 83-238 ●‡$'09	Moses Dial	E. Q. Smith A. C. Showalter	I. E. Showalter	L. E. Viele	35,000	21,230	409,850	----------	375,350	4,440	12,440	73,840	Fid. N. Bk. & Tr., Kan. C.; 4th N., Wichita.
" ------ "	Home National Bank $175 83-1274 ●‡'18	C. S. Fossett	Leonard Massengill	G. H. Rhoades	----------	25,000	2,000	125,000	----------	90,000	2,000	----------	60,000	N. Bk. Com., N. Y.; Inter-State N., Kan. C.; 4th N., Wichita.
" ------ "	Stock Exchange Bank $407-24% 83-237 ⓢ●‡$'81	I. T. Gabbert	M. N. Overall	M. N. Overall	Jno. W. Nyce, Sr. E. M. Surguy	30,000	33,660	665,580	----------	444,890	110,600	----------	134,700	Seab. N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; 1st N., Wichita.
Cambridge 233 Cowley N19	Cambridge State Bank $325-20% 83-767 ‡$'07	J. J. Benjamin	S. M. Fall	----------	C. J. Smith	10,000	15,000	115,000	----------	110,000	----------	----------	18,000	Com'l N., Kan. C., Kan.; 1st N., Winfield.
Caney 3000 Montgomery O21	**CANEY VALLEY NAT'L BANK** $225 83-152 ⓢ●'86	**J. F. BLACKLEDGE** **Oldest and Largest Bank. Special attention given Bill of Lading Drafts, Cash** *Please send 15c with each sight draft for presentation and 25c for Credit Reports.*	**CHAS. OWEN**	**R. L. DE HON**	**A. L. UTTERBACK** **and Time Items.**	50,000	25,000	665,730	----------	325,960	173,140	34,860	201,500	N. City, **N. Y.;** New Eng. N., Kan. C.; Citiz.-1st N., Independence.
" ------ "	Home National Bank 83-153 ⓢ●‡1900	Wm. F. Gleeck	----------	Roy A. Smith	Agnes Kelly	40,000	7,270	341,070	40,000	226,580	65,590	44,360	91,810	N. Bk. Com., N. Y.; Com. Tr. Co., Kan. C.; Citiz.-1st N., Independence.
Canton 750 McPherson J16	**FARMERS STATE BANK** 83-475 ●‡$'07	W. W. Musick	G. A. Johnson	C. T. Lindgren	P. L. Ginder	15,000	17,000	175,000	----------	150,000	----------	----------	50,000	Inter-State N. and New Eng. N., **Kan. C.**
" ------ "	State Bank of Canton $300-30% 83-474 ●‡$'95	E. P. McGill	J. A. Frick	Lucien Gray	Ben Westbrook	10,000	12,000	140,000	----------	110,000	20,000	2,000	30,000	1st N., **Kan. C.;** McPherson & Citiz. State, McPherson; State Reserve, Wichita.
Carbondale 383 Osage H22	Carbondale State Bank 83-768 ‡$'86	P. W. Robison	Lewis Kinney	A. V. Robison	----------	20,000	6,400	145,000	----------	135,000	----------	----------	25,000	Topeka State, Topeka; Fid. N. Bk. & Tr., **Kan. C.;** Mnfrs. N., Leav.
Carlton 250 Dickinson I 16	Carlton State Bank $100-20% 83-769 ‡$'02	R. D. Hunter	E. R. Eliason	F. E. Nottorf	----------	10,000	12,130	142,500	----------	91,880	3,600	1,400	67,740	**Far. N.,** Salina; Drov. N., and Stock Yds. N., Kan. C.; Com'l N., Kan. C., Kan.
Cassoday 125 Butler K19	Cassoday State Bank $145 83-770 ‡$'06	L. Harsh	T. G. Watkins	H. K. Harsh	----------	10,000	10,000	67,000	----------	78,000	----------	----------	9,000	Tra. N., Kan. C., Mo.; Far. & Merch. N., Eldorado.
Castleton 175 Reno L14	State Bank of Castleton $275-8% 83-771 ‡$'05	Charles Hornbaker	John S. Smyth	C. E. Gibb	M. D. Voth	10,000	13,000	70,000	----------	59,700	1,000	2,600	29,700	Mech. & Metals N., N. Y.; Citiz., Hutchinson; Drov. N., Kan. C.; State Reserve, Wichita.
Cawker City 800 Mitchell E13	Commercial State Bk. $210 83-413 ●‡$'03	Charles Vasterling	Harm Schoen	F. J. Buist	M. M. Buist	25,000	24,970	179,190	19,100	153,600	12,350	40,520	42,100	Com'l N., Kan. C., Kan.; Com. Tr. Co., Kan. C.; St. Jo. Stock Yds. Bk., St. Jo.
" ------ "	Farmers & Merch. State Bk. 83-412 ●‡$'97	W. C. Cady	C. W. Bock	J. G. McClun	Marie Libby	10,000	50,000	340,000	----------	200,000	4,750	5,700	189,550	Mech. & Metals N., N. Y.; **Inter-State N., Kan. C.**

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Cedar 250 Smith E11	Cedar State Bank ‡$'08 $300 83-772	John M. Gray	Frank Iden Will Simpson	Richard Stanley		$ 10,000	$ 1,000	$ 78,400		$ 52,350		$ 32,220	$ 4,830	Drov. N. and Com. Tr. Co., Kan. C.; Cent. N., Topeka.
Cedar Bluffs 150 Decatur C6	**FIRST STATE BANK** ‡$'05 83-773	E. S. Kirtland	H. C. Smith	R. H. Craig	Mabel Kennedy	10,000	2,000	69,510	$ 19,850	66,330	$ 600	24,290	10,140	Com. Tr. Co., Kan. C.
Cedar Point 200 Chase J18	Cedar Point State Bank •‡$'14 $100-10% 83-774	E. C. Im Masche	J. W. Cope	S. G. Fisher	C. E. Wilson	20,000	20,070	128,760		115,250	1,400	7,500	44,680	Com'l N., Kan. C.; Ex. N., Cottonwood Falls; Com'l N. Bk. & Tr. Co., Emporia; State Reserve, Wichita.
Cedar Vale 1000 Chautauqua O19	**Cedar Vale Nat. Bank** •‡1900 83-399	J. J. Willson	G. J. Ramsey	H. M. Donelson	G. R. Willson Fay Webb	25,000	25,000	233,000	54,000	273,000	8,500	27,500	28,000	Han. N., N. Y.; Com. Tr. Co., Kan. C.
" ------ "	**CITIZENS NAT'L BANK** •‡'02 83-398	A. N. Shaver	E. H. Rogers	J. B. Miller		50,000	34,780	159,340	81,080	161,560	98,250	29,030	36,370	Inter-State N., Kan. C.; 1st N., Winfield.
Centerview 60 Edwards L10	Centerview State Bank ‡$'17 $100.50 83-1259	Tom Welsch	W. H. Newsom	P. W. Child		10,000	500	16,900	1,720	15,930	220	5,850	7,120	Com. Tr. Co., Kan. C.
Centerville 200 Linn J24	Centerville State Bank •‡$'04 $180-20% 83-775	J. C. Dexter	H. H. McGee	L. C. Brownback		10,000	5,000	160,000		99,000	2,500		60,000	N. Bk. Com., N. Y.; Inter-State N., Kan. C.; Miami Co. N., Paola.
Centralia 750 Nemaha D20	**CITIZENS STATE BANK** •‡$'87 83-487	R. E. Mather	L. D. Allen	L. D. Richardson	Mrs. L. D. Richardson	25,000	20,000	143,000		134,000	11,000		43,000	Com'l N., Kan. C., Kan.; Com. Tr. Co., Kan. C.; Ex. N., Atchison; 1st N., Seneca.
" ------ "	First National Bank •‡'87 $200-12% 83-486	F. P. Bowen	A. Oberndorf P. Donahue	J. B. Lohmuller	B. L. Lohmuller	37,500	37,000	200,000		200,000	50,000		60,000	Chatham & Phenix N., N. Y.; 1st N., Kan. C.; Tootle-Lacy N., St. Jo.
Centropolis 125 Franklin H23	Farmers State Bank ‡$'10 $125-10% 83-776	J. W. Flora	M. S. Watts	H. L. Cartzdafner		10,000	3,700	56,000		58,000	100	4,100	7,500	Drov. N., Kan. C.; 1st N., Ottawa; State Reserve, Wichita.
Chanute 10,500 Neosho M23	**BANK OF COMMERCE** ⓢ‡$'94 $140 83-69	N. S. Jones	J. E. Ward F. L. Breyfogle	W. H. Riley	Ethel Nelson	50,000	28,400	450,000		320,000	57,000		130,000	N. City, N. Y.; 1st N., Chi. and St. L.; New Eng. N., Kan. C.
" ------	**FIDELITY STATE BANK** 83-72 ⓢ•‡$'15	J. L. Robinson	I. C. Somers	J. E. Wood	G. F. Robinson	50,000	18,000	350,000		330,000	6,000		82,000	N. Bk. Com., N. Y.; N. Bk. Rep., Chi.; Com. Tr. Co., Kan. C.
" ------ "	**FIRST NATIONAL BANK** $250-12% 83-68 •‡'87	A. N. ALLEN LARGEST AND All Collections of receipt and THE ONLY NA	D. M. KENNEDY STRONGEST BA receive Prompt a are remitted TIONAL BANK	W. F. ALLEN NK IN NEOSHO nd Personal atte upon day of IN THE CITY.	B. S. COFER E. E. LOFGREN COUNTY. ntion upon day payment.	100,000	156,219	1,171,430	100,000	772,050	190,080	66,430	499,080	N. Park, N. Y.; Cont. & Com'l N., Chi.; 1st N., Drov. N., and Com. Tr. Co., Kan. C.; Liberty Cent. Tr. Co., St. L.
" ------ "	Neosho Valley State Bank $150 83-71 ⓢ•‡$'09	A. S. King	F. W. Montague	H. O. Turner		35,000	18,050	249,430		211,410	3,000	24,550	63,520	Han. N., N. Y.; Com. Tr. Co. and Tra. N., Kan. C.
" ------ "	Peoples-Home State Bk. •‡$'03 83-70	F. E. Bodley	J. L. Morrison	H. C. Bodley	William Gough	100,000	34,500	936,000		838,000			213,000	Chase N., N. Y.; N. Bk. Rep., Chi.; Fid. N. Bk. & Tr., Kan. C.
Chapman 853 Dickinson G17	Chapman State Bank •‡$ 86 83-429	A. J. Poor	P. Scanlan	W. N. Wilkins	E. P. Lay	50,000	17,000	163,380	68,390	192,280	2,300	20,100	84,080	Com. Tr. Co., Kan. C.
" ------ "	Peoples State Bank ⓢ•‡$'05 $300 83-430	John Carroll	C. J. Olson	Emery Buhrer	T. W. Carroll Jack Detrich Mary Meyer	15,000	21,370	189,280	1,170	177,250	1,140	5,860	42,570	Columbia N. and New Eng. N., Kan. C.; Far. N., Abilene; Plan. State, Salina.
Chase 300 Rice J13	Farmers State Bank •$'02 83-777	H. K. Lindsley	Wm. Jones	J. H. Lansing	Charlotte G. Lansing	20,000	5,800	190,000		190,000		11,760	15,000	1st N., Kan. C.; Lyons N., Lyons.
Chautauqua 401 Chautauqua O20	Chautauqua State Bank •‡$'15 10% 83-1178	Frank Clark	C. A. Callahan	Sidney Moore	Ethel Moore	10,000	7,500	48,000		37,000	3,800	3,700	21,000	Federal Tr. Co., Kan. C.; Independence State, Independence.
Cheney 750 Sedgwick M15	Cheney State Bank •‡$'04 $250 83-450	Otto Wulf	J. W. Weatherd	F. Zimmerman	C. O. Bomholt	10,000	10,000	135,000		98,000		11,000	46,000	4th N., Wichita.
" ------ "	Citizens State Bank •‡$'84 $350-12% 83-449	T. L. Northcutt	J. W. Northcutt	Virgil Davis		15,000	20,000	200,000		174,000			52,000	1st N., State Reserve, and Union N., Wichita; Com'l N., Kan. C.
Cherokee 1091 Crawford N25	First National Bank •‡1900 83-779	F. N. Chadsey	H. B. Kumm	J. H. Tharp	Bessie Buck	25,000	12,000	200,000		130,000	60,000		47,000	1st N., Kan. C.
" ------ "	First State Bank ⓢ•‡$'19 $120 83-1320	J. G. Miller	C. A. Loveland A. A. Montee	Robert M. Smith	Lela Martin	20,000	2,900	100,000		80,000	3,500		27,000	Stock Yds. N. and Home Tr. Co., Kan. C.; Pitt. State, Pitt.; Mid West State, Ft. Scott.
Cherryvale 5000 Montgomery N22	**MONTGOMERY COUNTY NAT. BANK** 83-142 ⓢ•‡'82	G. C. ROBERTSON Sight drafts m Request for cre	L. S. EMISON ust be accompan dit ratings, 25c.	C. R. HOWARD led with 15c.	GLADYS ROBERTSON	50,000	12,500	550,000		450,000	60,000	7,500	90,000	N. Bk. Com., St. L.; Com. Tr. Co., Kan. C.
" ------ "	Peoples State Bank ‡$'09 83-143	D. W. McKinley	Geo. Taaffe	W. M. Hood	Geo. L. Brown	25,000	17,980	454,780		351,180	7,240	19,710	119,610	Mech. & Metals N., N. Y.; 1st N., Kan. C. and St. L.
Chetopa 1900 Labette O24	**CHETOPA STATE BANK** ‡$'01 83-298	C. G. Whitby	A. E. von Trebra	A. E. von Trebra		25,000	19,350	287,190		239,460	23,090	7,860	61,130	Hanover N., N. Y.; Com. Tr. Co., Kan. C.; Neodesha N., Neodesha.
" ------ "	**NATIONAL BK. OF CHETOPA** 83-1318 •‡'19	R. H. MUZZY THE ONLY NA 15 CENTS sent 25 CENTS for	C. D. LYON TIONAL BANK to us with each each credit repor	R. F. O'BRIEN IN CHETOPA. sight draft for pr t insures prompt,	J. N. McBRIDE esentation, and personal attentio n.	25,000	2,500	200,000	25,000	140,000	35,000	27,500	50,000	Riverview State, Kan. C., Kan.; Inter-State N., Kan. C.; Citiz.-1st N., Independence.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Cimarron ....700 Gray L6	Citizens State Bank ....‡$'02 $300-30% 83-524	J. E. Wagner	R. L. Wagner Forrest Luther	R. L. Wagner	C. D. Dillman Gladys F. Eddington	$ 15,000	$ 16,000	$ 316,790		$ 221,990	$ 2,000	$ 5,090	$ 118,700	Fid. N. Bk. & Tr. Co., Kan. C., Mo.; 1st State, Larned; Kan. State, Dodge City.
" ..... "	Gray County State Bank $250 83-525 Ⓢ●‡$'04	C. E. Mackey	C. B. Erskine	.....	R. V. Butcher	10,000	13,310	237,890		137,130	,860	6,430	114,290	Com. Tr. Co., Kan. C., Mo.; 1st N., Hutchinson; Fidelity Sav. State, Topeka.
Circleville ....226 Jackson E21	Farmers State Bank ..‡$1900 83-780	M. H. Roller	J. W. Karns	T. J. Richardson	M. G. Johnson	10,000	15,000	125,000		92,000	.....	.....	38,000	New Eng. N., Kan. C.; 1st N., Seneca and Holton.
Claflin .....650 Barton I 12	CITIZEN'S STATE BANK $300-15% 3-551 Ⓢ●‡$'06	W. C. SCHUMACHER H. W. BORTZ Collections and FEE IN ADVAN	J. F. EVANS Requests for Cre CE: *Plain sight dr*	L. H. HUFF dit Reports MUS *afts, 15c; Credit Re*	W. A. PESCHKA VERNON SCHROEDER T be accompanie *ports, 50c.*	25,000	24,270	404,650		256,400	3,159	49,250	145,120	1st N., Great Bend; State Ex., Hutchinson; Liberty N., Kan. C.
" ..... "	Farmers & Merch. State Bank 20% 83-550 ●‡$'03	R. L. Hamilton	H. Oeser	H. M. Starr	.....	20,000	16,600	317,000		107,000	7,900	8,400	220,920	Chem. N., N. Y.; Com. Tr. Co., 1st N., and New Eng. N., Kan. C.; 1st N., Wichita and Great Bend; Plan. State, Salina.
Claudell .....50 Smith E11	Claudel State Bank ...Ⓢ‡$'17 83-1236	J. H. McCormick	J. T. Claudel	H. M. Thomas	.....	15,000	4,500	60,000		65,000	4,500	.....	10,000	Com'l N., Kan. C.; 1st N., Kensington.
▲Clay Center ..4000 Clay F17	Farmers State Bank..Ⓢ‡$'07 83-164	George W. Hanna	P. D. Hammel A. A. Shaw	C. A. Hammel	J. W. Obenland	50,000	28 390	346,150	$ 21,710	340,820	20,210	26,560	58,650	Han. N., N. Y.; Com'l N., Kan. C., Kan.; Kan. Reserve State, Topeka.
" ..... "	First National Bank ..Ⓢ●‡'83 10% 83-160	F. H. Myers	.....	A. J. Troup	Marie Brooks R. A. Brueggemann	50,000	180,000	770,000		500,000	155,000	.....	270,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Com. Tr. Co. and Drov. N., Kan. C., Mo.
..... "	Peoples National Bank Ⓢ●‡'85 10% 83-161	F. B. Fullington	Wm. Docking J. G. Cowell	J. H. Kerby	W. S. Ross	75,000	101,760	698,370	74,300	475,730	139,710	53,720	280,280	N. Park, N. Y.; 1st N. and Inter-State N., Kan. C.; Cent. N., Topeka; Merch. N., Lawrence.
" ..... "	UNION STATE BANK .Ⓢ●‡$'01 10% 83-162	Eric H. Swenson	P. A. Engert	Frank O. Oberg	Wm. Roth Jas. W. Chestnut	50,000	35,000	550,000		430,000	11,300	.....	140,000	N. Bk. Com., N. Y.; Fidelity N. Bk. & Tr. Co., Kan. C.
Clayton .....258 Norton D7	State Bank of Clayton..‡$'07 $220-25% 83-781	A. Schoen	J. E. Gleason John Warwick	G. W. Lempenau	L. T. Hixson	10,000	13,240	113,950		100,320	950	3,270	32,650	Com. Tr. Co., Kan. C.; 1st State, Norton; Tootle-Lacy N., St. Jo.
Clearwater ....650 Sedgwick N16	Home State Bank .....●‡$'05 83-537	Joseph Corr	J. C. Nickerson	Ray Broomfield	Ethel Broomfield	25,000	7,740	158,540		172,860	.....	.....	17,420	1st N., Wichita; New Eng. N., Kan. C.
" ..... "	State Bank of Clearwater $150-10% 83-536 ●‡$'99	Clay Harrington	Frank M. Dale	R. M. McKee	Myrtle Bigbee	20,000	10,030	140,840		130,810	.....	15,020	25,030	State Reserve, Wichita; Com. Tr. Co., Kan. C.
Cleburne .....225 Riley F19	Cleburne State Bank ...‡$'02 $160-5% 83-692	F. W. Toburen	Daniel Smerchek	J. M. Musil	J. F. Musil	20,000	12,500	110,600	5,520	121,460	1,000	17,920	8,250	Tra. N. and Com. Tr. Co., Kan. C.
" ..... "	Union State Bank.....‡$'10 $283.20-8% 83-693	J. A. Hawkinson	A. J. Holt	L. P. Woodburn	F. A. Velen, *Sec.*	10,000	17,320	65,060		75,600	500	2,970	13,310	Drov. N., Kan. C.
Clements .....150 Chase J18	Clements State Bank ....‡$'09 $177.50-6% 83-782	Geo. E. Dawson	Oscar Duehn	Geo. E. Dawson	.....	20,000	16,390	81,740		64,790	820	4,320	48,190	Stock Yds. N., Kan. C.; Citiz. N., Emporia.
Cleveland .....50 Kingman M14	Citizens State Bank...●‡$'19 $100 83-1319	D. A. Voran	Lelo Collingwood	F. L. Barrow	.....	15,000	2,500	58,000		55,400	300	6,300	13,500	Tra. N., Kan. C., Mo.; Citiz., Hutchinson.
Clifton .....840 Washington E16	Citizens State Bank...Ⓢ‡$'04 83-515	A. H. Yoey	A. H. Tegeler	Roy M. Dean	C. H. Tegeler	20,000	5,000	240,000		225,000	5,000	.....	35,000	Drov. N., Kan. C., Mo.; Topeka State and Peoples State, Topeka.
" ..... "	*Bank in Clay County* First National Bank ....‡'82 83-514	C. W. Snyder	Geo. W. Snyder	L. Pfister	Joe Haynes	25,000	10,000	320,000		250,000	.....	.....	100,000	Han. N., N. Y.; Com. Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
Climax .....200 Greenwood L20	Climax State Bank ....●‡$'09 $210-25% 83-783	E. L. Rice	Alvin Holmes	B. H. Carrithers	Juva Au Miller	10,000	9,000	85,000		80,000	.....	.....	24,000	Drov. N. and Tra. N., Kan. C.; Home N., Eureka.
Clyde .....1200 Cloud E16	Elk State Bank .....●‡$'97 10% 83-375	D. H. Atwood	R. H. Gill J. B. Sager	C. E. Murphy	R. C. Hardin	50,000	28,000	340,000		242,000	35,000	14,000	127,000	Han. N., N. Y.; New Eng. N., Kan. C.
" ..... "	Exchange National Bank 83-374 Ⓢ‡'88	J. B. Lower	J. A. Welch	C. L. Potter	W. H. Lowe M. O. French	25,000	18,530	399,450		233,550	64,780	6,000	138,650	Chase N., N. Y.; Columbia N. and Drov. N., Kan. C.; Tootle-Lacy N., St. Jo.
Coats .....500 Pratt N11	Coats State Bank .....‡$'02 83-784	J. M. Hellings	O. D. Newman	O. D. Newman	E. L. Johnson	25,000	6,000	120,000		100,000	.....	10,000	25,000	N. Park, N. Y.; Inter-State N., Kan. C., Kan.; 1st N., Wichita.
" ..... "	First National Bank....●‡'19 83-1338	I. N. Shriver	A. Staats	E. L. Trock	J. R. McNicholas	30,000	5,000	100,000		80,000	.....	.....	30,000	Com. Tr. Co., Kan. C., Mo.; 4th N., Wichita.
Codell .....150 Rooks G10	Codell State Bank .....‡$'06 $280-10% 83-785	S. R. Tucker	W. P. O'Brien	Pete Matson, Jr.	C. F. McReynolds	10,000	18,390	71,380		69,550	500	10,900	18,830	Com'l N., Kan. C., Kan.

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KANSAS—Continued

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Coffeyville 18,000 Montgomery O21	**AMERICAN STATE BANK** 83-33 Ⓢ•‡'08	R. H. MUZZY	M. H. WEIBLE	D. H. MARTIN	F. B. KEELER	$ 50,000	$ 60,000	$ 829,230	$ 40,600	$ 675,000	$ 75,000	$ 79,840	$ 150,000	Han. N., N. Y.; Tra. N. and Inter-State N., Kan. C.; Com'l N., Independence.
		Prompt attention given Collections and Correspondence.												
" ------ "	**CONDON NATIONAL BANK** 16% 83-31 Ⓢ†•‡'86	B. L. PERRY	F. S. MITCHELL	F. S. MITCHELL	W. A. BALL ETHEL M. TODD	200,000	134,580	2,288,520	100,000	1,199,150	636,280	30,000	857,660	Han. N., N. Y.; 1st N. and Com. Tr. Co., Kan. C.; N. Bk. Com., and 1st N., St. L.; Ox. N. and 1st N., Tulsa.
		SEND US YOUR BUSINESS FOR PROMPT AND EFFICIENT SERVICE.												
" ------ "	**FIRST NATIONAL BANK** 83-30 Ⓢ†•‡'85	E. E. WETTACK	CHAS. D. WELCH	F. S. WETTACK	T. W. HIGGINSON	100,000	131,540	1,628,600	88,000	686,570	643,850	36,890	580,770	1st N., N. Y.; New Eng. N., Kan. C.; N. Bk. Com., St. L.
		Send your Bill of Lading items and other collections to the "Pioneer Bank of Coffeyville."				Capital paid in 1885 . . . . . $ 50,000 Earned Capital, Surplus and undivided profits 200,000 Total Banking Capital $250,000								
▲Colby 1500 Thomas F4	**CITIZENS NATIONAL BANK** $150 83-1262 ‡'17	J. T. FITZGERALD	J. M. DONELAN	I. RICKEL	F. J. DECHANT	40,000	11,280	219,060	1,360	106,170	16,720	16,390	132,420	Com. Tr. Co. and Com'l N., Kan. C.; 1st N., Oma.
		Special attention given Bill of Lading Drafts, Cash and Time Items. *Please send 15c with each Sight Draft for presentation and 25c for Credit Reports.* The Personal Service Bank.												
" ------ "	**FAR. & MERCH. STATE BANK** $200-10% 83-365 Ⓢ•‡$'87	AUGUST LAUTERBACH	CHAS. E. STRICKLAND	S. H. ALEXANDER	A. W. LAUTERBACH	40,000	45,560	732,260	------	419,490	25,830	3,080	338,920	Han. N., N.Y.; Cont. & Com'l N., Chi.; Fid. N. Bk. & Tr., Kan. C.
		General Banking Business, with large and well established farm loan and insurance agency in connection. We specialize in escrow and collection matters, guaranteeing competent service and remittance on date of payment.												
" ------ "	**THOMAS COUNTY BANK** 83-364 Ⓢ•‡$'86	W. D. FERGUSON	I. W. CRUMLY F. L. SMITH	N. REIMERS	GLENN T. CRUMLY	25,000	43,600	601,450	------	346,750	40,300	14,000	269,000	1st N., Chi. and Kan. C.; Tootle-Lacy N., St. Jo.
		Special attention given Bill of Lading Drafts, Cash and Time Items. *Please send 15c with each Sight Draft for presentation and 25c for Credit Reports.* We invite your business.												
▲Coldwater 1800 Comanche O10	Coldwater National Bank 83-476 •‡'85	P. H. Thornton	D. H. Rich	V. J. Allderdice	T. C. Mahan	25,000	25,000	238,000	35,000	181,000	27,000	28,000	87,000	1st N., Wichita; Com. Tr. Co., Kan. C., Mo.
" ------ "	Peoples State Bank 83-477 $'05	R. W. Scott	J. C. Lewis	F. W. Jacks	W. T. Maris	25,000	25,000	200,000	------	215,000	------	------	35,000	4th N., Wichita; Fid. N. Bk. & Tr., Kan. C.
Collyer 250 Trego G7	First National Bank $160 83-786 •‡'06	E. E. Mullaney	James Walsh	R. J. Tague	S. Bailey	50,000	15,020	268,050	------	71,630	58,170	3,620	199,650	1st N. and Drov. N., Kan. C.
Colony 997 Anderson K23	Colony State Bank $400 83-787 ‡$'84	J. H. Skourup	W. J. Hatfield	Don H. Wageman	O. F. Owens	10,000	22,720	135,000	20,000	169,220	------	------	18,500	New Eng. N. and Drov. N., Kan. C.
" ------ "	First National Bank $125-6% 83-1355 •‡'20	M. L. Jones	H. E. Shumard	J. V. Lintner	H. R. Henderson	25,000	6,580	136,790	25,000	113,650	32,380	9,130	38,190	1st N., Kan. C.
▲Columbus 3500 Cherokee O25	**CHEROKEE CO. STATE BANK** 15% 83-191 •‡$'10	DAVID DUNBAR	C. F. BALDWIN	F. D. SAGE	MRS. LOREE GRISHAM PURL H. MARSHALL	50,000	20,000	335,000	------	300,000	35,000	------	60,000	Mech. & Metals N., N. Y.; Com. Tr. Co. and Tra. N., Kan. C.
		Special attention given Bill of Lading drafts, Cash and Time Items. *Please send 15c with each sight draft for presentation and 25c for Credit Reports.*												
" ------ "	Columbus State Bank 83-190 Ⓢ•‡$'97	J. E. Tutton	B. F. Steward	C. W. Van Zandt	O. O. Gordon	60,000	10,000	450,000	------	310,000	100,000	------	100,000	New Eng. N., Kan. C.; 1st N., St. L.
" ------ "	First National Bank 83-189 Ⓢ•‡'82	H. A. La Rue	A. H. Skidmore	F. C. Hainer	Paul E. Newlands Robert H. La Rue	50,000	44,600	635,140	24,600	355,560	121,280	15,080	262,430	Chase N., N. Y.; 1st N., Kan. C.; N. Bk. Com., St. L.
Colwich 262 Sedgwick L16	State Bank of Colwich $333.33-20% 83-788 •‡$'91	W. H. Burks	W. H. Crocker	C. Suellentrop	J. A. Suellentrop	10,000	13,500	200,000	------	113,500	200	------	100,000	Han. N., N. Y.; 4th N., Wichita; Inter-State N., Kan. C.

TOWN AND COUNTY. ▲County Seats Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $ Last Sale % Div. Ⓢ Sav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	Cash & Exchanges, Due from Banks	PRINCIPAL CORRESPONDENTS.
▲**Concordia** ...5000 Cloud E15	**CLOUD COUNTY BANK** 83-139 Ⓢ●‡§'78	**W. M. PECK**	**W. T. WRIGHT**	**J. C. PECK**	**JOHN WILCOX**	$ 100,000	$ 52,000	$ 800,000		$ 573,000	$ 52,000	$ 27,000	$ 300,000	N. Bk. Com., N. Y.; Inter-State N. and 1st N., Kan. C.
" ------ "	**CONCORDIA STATE** $330-15% 83-1117 **BANK** Ⓢ● ‡§'11	E. A. CORY **Save time and g** **FEE IN ADVAN**	M. V. B. VAN DE MARK G. W. COWLE **et service on Coll** **CE:** *Plain sight*	C. E. CORY **ections and Cred** *drafts, 15c; 25c.*	T. J. CORY ELLA McBRIDE **It Reports by sen** *minimum if paid.*	25,000 **ding** *Credit*	27,000 *Report*	360,000 *s, 25c.*	--------- *TRY U*	282,000 *S.*	----------	----------	130,000	N. Park, N. Y.; Drov. N. and Columbia N., Kan. C.; Tootle-Lacy N., St. Jo.
" ------ "	Farmers & Merch. State Bk. $400-25% 83-141 Ⓢ●‡§'03	A. A. Wilson	Robert Misell	J. R. Carlgren G. H. Cook, *A. Cash.*	J. A. Brady Beldon Bowen	25,000	50,000	650,000	----------	480,000	2,000	63,000	180,000	Chatham & Phenix N. and N. City, N. Y.; Am. N., St. Jo.; Com. Tr. Co. and Fidelity N., Kan. C.
" ------ "	First National Bank Ⓢ●‡'83 $200-12% 83-140	F. J. Atwood	E. C. Whitcher O. W. Wasmer	E. B. Whipp	Lawrence Johnson Gordon Huggerth H. B. Myers	100,000	32,000	555,440	$ 10,000	467,800	137,000	45,000	137,640	Han. N., N. Y.; Drov. N., Kan. C.
Conway ...1125 McPherson J15	Conway State Bank ●‡§'15 $200-8% 83-1175	J. T. Burton	E. E. Schlatter	R. C. Webb	Elizabeth H. Webb	10,000	10,960	77,660	1,010	64,580	130	3,100	31,830	Drov. N., Kan. C.; McPherson & Citiz. State and Peo. State, McPherson.
Conway Springs Sumner N15 1120	First National Bank ●‡'06 83-338	H. F. Lane	J. F. Gooch	J. E. Mathes	W. C. Carroll	25,000	27,490	122,150	19,990	105,200	20,050	10,790	58,590	Chase N., N. Y.; 1st N., Kan. C. and Wichita.
" ------ "	State Bk. of Conway Springs $210 83-339 ●‡§'84	R. A. McIlhenny	F. C. Myers	H. B. Hunt	Lloyd Bishop	25,000	11,850	121,490	----------	103,590	12,900	13,200	28,660	Ill. Merch. Tr. Co., Chi.; 1st N., Wichita; Com. Tr. Co., Kan. C.
Copeland ...200 Gray M6	Copeland State Bank ●‡§'15 $225 83-1177	J. H. Collingwood	W. W. Ward	G. T. Emmons	W. O. Hainline	10,000	10,000	187,080	----------	86,250	----------	----------	117,990	Fidelity Sav. State, Topeka.; Drov. N., Kan. C.
Corbin ...150 Sumner O16	Corbin State Bank ‡§'11 $125-8% 83-789	Wm. Smith	O. P. Brownback	Lester C. Hoppes	Nettie Staley	10,000	6,350	66,500	----------	58,000	3,500	----------	20,500	Stock Ex., Caldwell.
Corning ...400 Nemaha E20	Farmers State Bank ‡§'88 83-790	Joseph Stiers	C. L. Payne	J. E. Woodworth	Frank Hannum	25,000	40,000	205,000	----------	190,000	----------	----------	76,000	Ex. N., Atchison; Com'l N., Kan. C., Kan.; Com. Tr. Co., Kan. C.
Corwin ...125 Harper O13	Corwin State Bank ‡§'16 $155-10% 83-1213	J. J. Benjamin	John Carroll	Ray Washburn	----------	10,000	6,490	68,970	4,830	36,170	----------	5,300	48,820	4th N., Wichita; Drov. N., Kan. C.
▲**CottonwoodFalls** ChaseJ19 1044	Chase County National Bank 83-408 ●‡'82	J. B. Sanders	Albert Matti C. H. Garrison	W. W. Sanders	W. E. Stewart	100,000	93,000	350,000	----------	570,000	----------	----------	76,000	1st N., Kan. C.
" ------ "	Exchange National Bank ●‡'88 $250-12% 83-409	F. G. Siler	W. F. Norton	W. B. Penny	W. R. Mushrush	75,000	85,000	337,000	----------	388,000	76,000	54,000	80,000	Com. Tr. Co., Fid. N. Bk. & Tr., and Columbia N., Kan. C.
▲**Council Grove** Morris I 19 2800	Citizens State Bank Ⓢ●‡§'12 $150-8% 83-1123	Gabriel Frank	Hugh Stewart	M. E. Leatherwood	Pearl Leatherwood	25,000	17,500	200,560	25,580	200,170	16,000	11,470	41,000	Chase N., N. Y.; New Eng. N., Kan. C.
" ------ "	Council Grove Nat. Bank ●‡'82 $200-12% 83-215	A. H. Prater	E. F. Hebrank	C. S. Prater	Esther B. Linn	50,000	48,370	460,960	48,400	299,880	173,980	12,000	121,880	Han. N., N. Y.; Cont. & Com'l N., Chi.; Cent. N., Topeka; 1st N. and Drov. N., Kan. C.
" ------ "	Farmers & Drovers Bk. ‡§'82 10% 83-216	W. H. White	T. W. Whiting C. H. White, *Active*	J. W. Campbell	Maude B. Moser	80,000	92,500	560,000	----------	400,000	50,220	20,330	250,000	N. City, N. Y.; Com. Tr. Co. and Inter-State N., Kan. C.
Courtland ...425 Republic D15	Peoples State Bank Ⓢ●‡§'11 83-1111	Adolph Johnson	E. C. Whitcher	H. E. Bramwell	G. F. Bramwell	15,000	7,700	116,000	----------	105,000	1,500	----------	25,000	1st N., Concordia; Drov. N., Kan. C.; 1st N., St. Jo.
" ------ "	Swedish-American State Bk 83-1133 Ⓢ●‡§'13	Wm. Freeburg	E. M. Sothers	C. C. Green	H. E. Moore	25,000	8,680	258,680	----------	231,440	1,500	8,750	50,670	Han N., N. Y.; Inter-State N., Kan. C.
Covert ...150 Osborne F12	Covert State Bank ‡§'16 83-1238	N. A. Bossing	O. M. Madison	N. A. Bossing	Velma Bowen	15,000	1,510	48,870	15,390	57,250	----------	----------	23,510	Com'l N., Kan. C.
Coyville ...232 Wilson M21	Coyville State Bank ●‡§'06 $225-10% 83-792	J. T. Cooper	J. R. Greathouse	Hops Willoughby	Hazle Findley Harold Greathouse	10,000	9,000	90,000	5,000	80,000	20,000	7,000	7,000	Com'l N., Kan. C.; Wilson Co., Fredonia.
Crestline ...150 Cherokee O25	Farmers & Miners State Bank $142 83-1278 Ⓢ●‡§'18	H. C. Hamlet	J. W. Hamilton	W. T. Hamlet	----------	10,000	1,500	28,000	----------	32,000	----------	2,000	5,000	Tra. N., Kan. C.; Conqueror Tr. Co., Joplin.
Crystalsprings 120 Harper O14	*Crystal Springs State Bank*	*(Voluntary Liquidation)*												
Cuba ...500 Republic D16	Farmers State Bank Ⓢ●‡§'19 $150 83-1344	Otto Vacha	Albert Herink	Victor Veroda	Steven Benyshek	15,000	1,870	275,480	----------	139,620	25,140	34,490	93,090	Com'l N., Kan. C.; Far. State, Clay Center; Am. N., St. Jo.; State Reserve, Wichita.
Cullison ...232 Pratt M11	Cullison State Bank Ⓢ●‡§'08 83-794	G. W. Lemon	H. A. Barbee	A. J. Krehbiel	R. W. Fraizer	10,000	16,700	126,830	----------	38,030	15,650	----------	96,420	Com'l N., Kan. C.; 1st N., Pratt and Hutchinson.
Culver ...234 Ottawa H15	Culver State Bank Ⓢ●‡§'02 $140-15% 83-795	F. W. Halsey	E. M. Allison	R. D. Laney	Roy Van Wie	15,000	500	88,000	----------	94,500	----------	----------	9,000	Fid. N. Bk. & Tr., Kan. C.; Far.N., Salina.
Cummings ...100 Atchison E23	Farmers State Bank ‡§'21 $120 83-1400	Theo. Anthony	M. Amend	W. F. Doud	----------	10,000	1,200	37,300	----------	31,500	850	3,850	12,300	Stock Yds. N., St. Jo.; Am. State, Atchison; Bk. of Topeka, Topeka; Federal Tr. Co., Kan. C.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. ┬Trust Powers. $Last Sale %Div. ⓢSav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Cunningham 451 Kingman M13	First State Bank ‡$'23 $125 83-1415		T. J. Long W. S. Gibbons	E. C. Crow	Hazel Tapp	$ 15,000	$ 2,000	$ 150,000		$ 135,000			$ 20,000	Fed. Tr. Co., Kan. C.
Damar 225 Rooks F9	**DAMAR STATE BANK** ●‡$'05 $450 83-797	J. A. Eichman, Sr.	F. E. Arpin	G. H. Gross	F. E. Newell	10,000	10,000	115,000		75,000			49,000	Com. Tr. Co., Kan. C.; Far. N., Salina.
Danville 200 Harper N14	Danville State Bank ●‡$'05 20% 83-798	K. K. McKeever	E. F. Drouhard	E. R. Wulf	L. F. Drouhard	10,000	9,700	110,000	$ 20,000	119,700			30,000	Fid. N. Bk. & Tr., Kan. C.; S. W. N., Wichita.
Dearing 295 Montgomery O22	Dearing State Bank ⓢ‡$'07 83-799	J. C. Hester	W. F. Lawson	E. L. Runyan	G. P. Allen	10,000	5,370	64,500	230	60,660			19,440	Com. Tr. Co., Kan. C., Mo.; Condon N., Coffeyville; Fidelity State and Com'l N., Independence.
Deerfield 284 Kearny K4	Deerfield State Bank ‡$'07 83-800	A. G. Campbell	C. A. Miller	C. B. Campbell	E. R. Eyman	10,000	10,000	93,690	1,720	65,540		$ 2,200	47,670	1st N., Kan. C., Mo. and Wichita.
Delavan 100 Morris I 18	Delavan State Bank ●‡$'06 $135 83-801	W. W. Ray	F. W. Atkinson	A. L. Owen	W. C. Owen	12,000	6,500	47,570	7,930	63,600		5,160	5,240	1st N., Herington; Ex. State, Kan. C., Kan.
Delia 300 Jackson F21	Delia State Bank ‡$'06 83-802	I. B. Alter	Wm. Howerton	A. E. Moore	E. M. Moore	10,000	6,100	85,600		83,000			9,610	Tra. N. and Com. Tr. Co., Kan. C.; Cent. N., Topeka.
Delphos 850 Ottawa F15	**FIRST NATIONAL BANK** ●‡'04 $200-12% 83-436	JAS. T. BROWN 15 CENTS sent	H. H. SWEET to us with each si	F. B. PARTRIDGE ight draft for pres	VERA M. LANE entation and	25,000	19,950	273,090	20,000	138,510	$ 22,100	13,500	163,930	N. Park, N. Y.; New Eng. N. and Drov. N., Kan. C.; 1st N., St. L.; Tootle-Lacy N., St. Jo.
" ------ "	State Bank of Delphos ●‡$'80 10% 83-435	H. D. Billings	J. S. Olds	G. N. Billings		20,000	37,000	413,000		283,000	32,000	13,000	142,000	Chase N., N. Y.; Com. Tr. Co., Fid. N. Bk. & Tr., and 1st N., Kan. C.
Denison 240 Jackson F22	Denison State Bank ‡$'01 20% 83-803	C. P. Humphrey	David Coleman	W. A. Coleman	O. M. Humphrey	15,000	13,010	167,340		125,810	9,210	4,890	55,430	N. City, N. Y.; Com. Tr. Co., Kan. C., Mo.; Com'l N., Kan. C.
Denmark 30 Lincoln G13	Denmark State Bank ‡$'17 $140 83-1244	A. Marshall	C. Munch	B. T. Gilkison		10,000	3,140	84,110		27,320	5,700	3,300	60,930	Com. Tr. Co., Kan. C.
Dennis 150 Labette N23	Dennis State Bank ‡$'12 $300 83-1125	O. H. Ball	J. G. Cook	Floyd Hild	J. H. Lower	10,000	5,220	67,080	3,750	61,290	500	19,510	4,750	Montg. Co. N., Cherryvale; Citiz. State, Edna.; Angola State, Angola.
Densmore 10(Norton D8	Farmers State Bank ‡$'09 83-804	M. H. Sinclair	Louis J. Voss	Carrie M. Archer		15,000	21,140	144,720		124,260		2,350	54,240	Com., Tr. Co., Kan. C.; 1st N., Logan.
Denton 193 Doniphan D3	Bank of Denton ●‡$'94 83-805	G. A. Roberts	J. J. Alt	C. L. Burke		10,000	13,000	230,000		185,000			68,000	Am. N., St. Jo.; Tra. N., Kan. C.
Derby 300 Sedgwick M17	Farmers & Merch. State Bank 83-806 ⓢ●‡$'07	T. D. Wardell	J. E. Cook	J. J. Butterfield	E. P. Butterfield	10,000	15,090	153,360		109,320	17,650	3,300	48,180	Com. Tr. Co., Kan. C.; 1st N., Wichita.
DeSoto 350 Johnson H24	De Soto State Bank ‡$'01 83-807	B. S. Taylor	C. S. Hambleton	Harry E. Miller	R. R. Osborne	16,000	10,220	247,470		169,020	4,200		68,190	Drov. N. and Western Ex., Kan. C.; 1st N., Olathe; Merch. N., Lawrence.; Bk. of Topeka, Topeka.
Devon 150 Bourbon L 25	Devon State Bank ‡$'15 83-1183	J. L. Kepley	L. L. Ritchie C. D. Jones	J. C. Kennedy	Ardis Stewart	10,000	3,500	46,780		48,020			5,830	Com. Tr. Co. and Waldo State, Kan. C., Mo.; Ft. Scott State, Ft. Scott.
Dexter 497 Cowley O19	Farmers & Merch. State Bk. 83-573 ●‡$'08	Fred Shrader	J. J. Esch	W. R. Coffey	B. F. McDaniel Marie Snyder	15,000	14,890	219,200		131,010	4,350	80	105,490	Com. Tr. Co., Kan. C.; The State, Winfield; State Reserve, Wichita.
▲**Dighton** 525 Lane I 6	Exchange State Bank ‡$'10 $175-10% 83-657	W. S. Freas	Herman Gillette	H. B. Ferris		40,000	2,600	278,000		140,000	7,000		173,600	Drov. N., Kan. C.; State Ex., Hutchinson; 4th N., Wichita.
" ------ "	First National Bank ●‡'86 $200-10% 83-656	J. H. Cavanaugh	H. T. Hineman	Fred Hyames	Eugene O'Keefe Arle Boltz	40,000	34,780	3,105,201	25,970	268,550	28,190	12,470	102,060	Com. Tr. Co., Kan. C., Mo.; 1st N., Hutchinson.
▲**Dodge City** 7000 Ford L6	First National Bank ⓢ●‡'04 83-174	G. B. Dugan	P. H. Young	G. E. Laughead	C. E. Osborne	100,000	31,810	1,118,950	39,300	645,490	118,600	58,660	467,320	N. City, N. Y.; Cont. & Com'l N., Chi.; Com. Tr. Co., Kan. C.
" ------ "	Kansas State Bank ⓢ●‡$'07 $187-12% 83-175	A. Russell	B. R. Royse Geo. B. Rose	B. F. Zimmerman	T. P. Russell	35,000	23,000	484,000		326,000	68,000	49,000	99,000	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; State Ex., Hutchinson; State Reserve, Wichita.
" ------ "	State Bank of Dodge City $200-16% 83-173 ⓢ●‡$'92	C. C. Scates	M. M. Gwinner R. R. Wilson	S. F. Gish	Elma Schmidt R. L. Jones	50,000	47,000	545,500		400,000	39,000	33,000	160,000	N. City, N. Y.; 1st N. and Drov. N., Kan. C.; 1st N., State Reserve, Wichita.
Dorrance 300 Russell H12	Dorrance State Bank ●‡$'04 $150 83-808	H. H. Anspaugh	F. M. Crabtree	George Halbe		35,000	2,410	156,190		62,900		15,800	120,900	Irving Bk.-Col. T. Co., N. Y.; 1st N. and Drov. N., Kan. C.; Reserve State, Salina.
Douglass 1000 Butler M17	Exchange State Bank ‡$'99 18% 83-493	D. P. Blood	L. N. Blood	C. P. Blood	W. R. Cronk	25,000	15,070	305,040		133,510	89,520	4,900	117,180	N. Bk. Com., N. Y.; 1st N., Kan. C., Winfield, and Wichita.
" ------ "	State Bank of Douglass ●‡$'98 12% 83-492	Edw. Lessman	C. E. Middlekauff	J. A. Middlekauff	A. V. Karter	10,000	30,000	150,000		75,000	35,000		80,000	Chase N., N. Y.; Com. Tr. Co. and Fid. N. Bk. & Tr., Kan. C.; 4th N., Wichita.
Dover 150 Shawnee G21	Dover State Bank ⓢ‡$'05 12% 83-809	W. F. Riley	Floyd Ross	H. M. Philips	C. J. Winter	10,000	17,500	120,000		105,000	2,500		32,000	Drov. N. and Inter-State N., Kan. C.; Merch. N., Topeka.
Downs 1894 Osborne E12	**DOWNS NATIONAL BANK** ●‡'19 83-315	A. VANDER GIESEN The only Natio	A. W. HEFLEY nal Bank in Dow	C. L. CUSHING ns.	MERLE CUSHING	30,000	19,180	210,920	24,600	232,220			52,480	Chase N., N. Y.; Drov. N. and Com. Tr. Co., Kan. C.; Ex. N., Atchison.
		15 CENTS sent	to us with each s	ight draft for pre	sentation.									
		25 CENTS for e	ach credit report	insures prompt, p	ersonal attention.									
" ------ "	**STATE BANK OF DOWNS** ●‡$'92 83-314	D. H. Harrison	D. H. Lockridge M. W. Hardman	D. B. Harrison	W. H. Harrison	35,000	48,750	561,040		383,690	7,590	4,010	249,490	N. Bk. Com., N. Y.; Inter-State N., and New Eng. N., and Drov. N., Kan. C.; Ex. N., Atchison, Tootle-Lacy N., St. Jo.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Dresden 250 Decatur E6	Dresden State Bank 83-696 ‡$'05	C. L. Frickey	Henry Sage	B. S. Bowman	M. H. Bowman	$ 10,000	$ 12,000	$ 130,000		$ 70,000	$ 1,000	$ 1,400	$ 80,000	Inter-State N., Kan. C., Mo.: Cent. N., Topeka: Far. N., Oberlin: 1st N., Norton.
" "	First State Bank 21% 83-697 ‡$'05	C. H. Law	G. H. Lippleman G. D. Benton	David Muirhead	J. H. Muirhead King Muirhead	10,000	12,100	189,510		107,990	4,490	6,490	92,640	1st N. and Com. Tr. Co., Kan. C.; Oberlin N., Oberlin.
Dunavant 100 Jefferson F23	Farmers State Bank $115 83-1142 ●†$'13	J. K. Montgomery	J. W. Sherwood	Dan Goddard		10,000	3,150	36,110		40,080	570	3,610	5,010	Inter-State N., Kan. C.
Dunlap 300 Morris I 19	Farmers Bank 83-810 ⓢ●‡$'84	F. W. Thomas	D. H. Waters	E. W. Adam	Ethel R. Alldredge	12,500	15,000	115,000		130,000			12,000	Peo. N., Kan. C.: Bk. of Topeka, Topeka.
" "	Guaranty State Bank $125 83-1288 ●†$'18	J. S. McPeek	Valentine Arm	C. L. Haucke	Sylvia M. Haucke	10,000	2,500	100,000		90,000	7,300		15,200	Fid. N. Bk. & Tr., Kan. City, Mo.; Fidelity State & Sav., Emporia.
Duquoin 100 Harper N14	*Duquoin State Bank*	(*Consolidated with*	*Security State Bank*,	*Harper, Kan.*)										
Durham 275 Marion J16	Durham State Bank $260-25% 83-811 ●‡$'04	J. J. Benjamin	Adam Youk	F. E. White	E. L. White	15,000	12,800	130,000		103,000			46,000	Drov. N., Kan. C., Mo.; Com'l N., Kan. C.; State Ex., Hutchinson; Union N., Wichita.
Dwight 195 Morris H19	*Dwight State Bank*	(*Closed August* 8, 1924)												
" "	Farmers State Bank $150-6% 83-1367 ●‡$'21	C. W. Johnson	O. J. Flack	E. T. Beck	H. R. Johnson	15,000	6,170	135,000		96,000			60,170	Com'l N., Kan. C.; Columbia N., Kan. C., Mo.: 1st N. and State Reserve, Wichita.
Earleton 381 Neosho M22	Earleton State Bank $200-5% 83-813 ‡$'07	E. A. George	E. J. Baird	B. E. Adamson		10,000	3,370	71,180	$ 5,750	73,550		1,180	11,270	Liberty N., Kan. C.; 1st N., Chanute.
Easton 300 Leavenworth F23	Easton State Bank $130-10% 83-814 ⓢ‡$'02	R. Mayer	W. T. Hines	R. W. Stafford	Halsy Fevurly	30,000	6,300	197,000	600	148,000	12,000	4,700	58,000	1st N., Kan. C.; Leav. N., Leav.; State Reserve, Wichita.
Edgerton 400 Johnson H23	Edgerton State Bank $250-10% 83-815 ●‡$1900	Frank Braun	J. R. Whitla	W. F. Braun	Adah Braun C. I. Cristler	20,000	23,000	167,050		153,910	7,200	12,730	36,200	Federal Tr. Co. and Home Tr. Co., Kan. C.; Miami Co. N., Paola.
Edmond 213 Norton E 19	First National Bank 83-816 ●‡'08	O. A. Sproul	W. H. Miller	G. D. Gibson	W. B. McCall	25,000	5,000	85,000	1,500	90,000	6,500	1,000	16,500	Com. Tr. Co., Kan. C.
Edna 500 Labette O23	Citizen's State Bank 83-591 ⓢ●‡$'02	S. J. Dobson	Chas. R. Kallenberger	J. F. Holten	C. E. Kallenberger	15,000	10,000	135,780	2,110	128,140	2,870	12,280	19,600	Tra. N., Kan. C.; Com'l N., Independence; Am. State, Coffeyville.
" "	**FIRST NATIONAL BANK** $150 83-590 ⓢ●‡'99	W. L. CONNEWAY— WE MAKE A S Fee of 15c must These charges d	WALTER T. DUNCAN— PECIALTY OF C accompany each o not apply to B-L	C. T. CUNNINGHAM— OLLECTIONS. sight draft for pr Drafts and Cash	esentation. If co Items. PAY AND	25,000 llected, G E T T	15,730 25c min HE SER	134,820 imum f VICE.	34,140 ee. Cre	125,060 dit repo	36,950 rts 25c	26,200 each.	21,470	Com. Tr. Co., Kan. C.; Citiz.-1st N., Independence.
Edwardsville 203 Wyandotte G24	Edwardsville State Bank 10% 83-817 ‡$'07	J. A. Thompson	James Trant	D. S. Haines	Miss Dana Dee Haines	10,000	2,800	43,860		28,430	3,320		24,450	Com'l N., Kan. C.
Effingham 616 Atchison E22	Farmers & Merch. State Bank 83-483 ‡$'05	Fred Sutter	L. T. Hawk	W. C. Roche	Clarence Hegarty	12,000	12,000	185,000		150,000			34,000	1st N., Kan. C.; Fx. N., Atchison; 1st N., St. Jo.; Topeka State, Topeka.
" "	State Bk. of Effingham 83-482 ●‡$'89	J. R. Snyder	A. E. Mayhew	C. L. Cummings	Minnie L. Critchfield	20,000	16,000	185,000		140,000	7,500		75,000	Com. Tr. Co., Kan. C.; Ex. N., Atchison; Tootle-Lacy N., St. Jo.
Elbing 230 Butler K17	Elbing State Bank 8% 83-818 ‡$'10	Herrm Janzen	Wm. Kehr	L. M. Durham	Bessie M. Durham	10,000	10,300	70,000		66,000	2,500		21,800	Fid. N. Bk. & Tr., Kan. C., Mo.; 4th N., Wichita.
▲**Eldorado** 11,000 Butler L18	**CITIZENS STATE BANK** 10% 83-183 ⓢ●‡$'99	N. F. FRAZIER, JR. Prompt, Efficie We Invite Your	SETH FRAZIER G. R. ATHERTON nt Service our Sp Business.	R. H. KILGORE ecialty.	ED CORMAN	50,000	78,270	1,481,470		1,053,160	155,510	90,000	310,840	N. Bk. Com., N. Y.; New Eng. N., Kan. C.; 1st N., Wichita; Ex. N., Tulsa.
" "	Eldorado National Bank 12% 83-184 ●†'02	R. H. Hazlett	R. H. Bradford		S. R. Clifford M. L. Arnold	50,000	150,000	2,300,000		1,600,000	60,000	90,000	750,000	N. Park, N. Y.; Cont. & Com'l N., Chi.; 1st N., Kan. C., Mo. and Wichita.
" "	**FARMERS & MERCH. NAT. BK.** 83-182 ⓢ●‡'94	A. J. HOLDERMAN C. D. WILSON R. B. RALSTON JOHN ELLIS Accounts of Corporations, Merchants and Individuals are solicited on favorable terms. OLDEST BANK.		RALPH TOLLE	HOMER E. IRA	50,000	52,000	670,000	200,000	775,000			197,000	Han. N., N. Y.; 1st N. Kan. C. and Wichita.
" "	ⁿSecurity State Savings Bk. 83-1422 ⓢ‡$'24	W. Sowers	C. C. Zimmerman	L. D. Hadley	Lee A. Ow	25,000	12,500	260,000		120,000	127,500		50,000	Han. N., N. Y.; Fed. Tr. Co., Kan. C.; State Reserve, Wichita; Kan. Reserve State, Topeka.
" "	**WALNUT VALLEY STATE BK.** $100 83-1407 ⓢ‡$'23	F. H. Cron	T. B. Ellsberry	J. Earl Tanner		50,000		282,000		119,500	115,500		72,000	4th N. and 1st N., Wichita; Fid. N. Bk. & Tr. Co., Kan. C.; Citiz. State, Eldorado.
Elgin 600 Chautauqua O 20	Elgin State Bank $150-10% 83-819 ●‡$1900	Frank Potter	F. B. Rippetoe	Joseph Dvorak		25,000	5,000	175,000		165,000	2,500		25,000	Seab. N., N.Y.; Citiz. 1st N., Independence; Fid. N. Bk. & Tr. Co., Kan. C.; Producers N., Tulsa.

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KANSAS—Continued

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Elk City 900 Montgomery N21	Citizens State Bank ⓢ●‡$'15 $125 83-1171	E. E. Lugeanbeal	J. L. Newkirk	Charles Spurgeon		$ 15,000	$ 6,000	$ 120,000		$ 115,000			$ 15,000	Com. Tr. Co., Kan. C.; Com'l N., Independence; State Reserve, Witchita.
" ------ "	First National Bank ●‡'81 83-820	W. D. Myers	P. E. Pinkston	T. M. Boston		25,000	50,360	517,040	$ 25,000	359,580	$ 29,900	$ 22,300	205,630	Com. Tr. Co. and 1st N., Kan. C.; Citiz.-1st N., Independence.
Elk Falls 293 Elk N20	Elk Falls State Bank ‡$'02 $120 83-821	E. A. Chaffin	E. L. Woodward	H. E. Turner	Susana C. Turner	10,000	1,390	73,150		64,340		4,030	16,170	New Eng. N., Kan. C., Mo.; Independence State, Independence.
Elkhart 1500 Morton O1	*Elkhart State Bank*	*(Taken over by First National Bank)*												
" ------ "	First National Bank ●‡'18 83-1279	H. E. Green	A. J. Gerber	G. R. Gear	J. R. Pate	25,000	6,420	221,000		172,000	22,000	20,420	38,000	Com. Tr. Co., Kan. C.; Am. N., Hutchinson.
" ------ "	Morton County State Bank 83-1115 ‡$'11	Mayo Thomas	M. C. Combs	H. A. Martin	H. B. Combs, Bertha Carpenter	10,000	10,000	25,000		175,000	15,000		50,000	Com. Tr. Co., Kan. C.
Ellinwood 1200 Barton J12	**CITIZENS STATE BANK** 83-390 ⓢ●‡$'89	Henry Rader		H. A. Knipp	E. A. Smith	25,000	7,500	320,000		150,000	50,000		152,500	Mech. & Metals N., N. Y.; Com. Tr. Co. and Columbia N., Kan. C.; State Reserve, Witchita.
" ------ "	**PEOPLES STATE BANK** $400-20% 83-391 ⓢ●‡$'08	Fred Wolf	Nicholas Sprinker	E. D. Isern	Winnie Bockemohle	25,000	30,840	517,520		321,740	53,950	4,890	192,780	Chatham & Phenix N., N. Y.; 1st N., Com. Tr. Co., and Inter-State N., Kan. C.; State Ex., Hutchinson; State Reserve, Witchita.
Ellis 2025 Ellis H9	**ELLIS STATE BANK** ⓢ●‡$'99 $225 83-323	**J. W. NICHOLSON** **15 CENTS sent** **25 CENTS for e**	**R. A. NICHOLSON** **F. I. MERRILL** **to us with each** **ach credit report**	**L. S. JOHNSON** **sight draft for pr** **insures prompt,**	**E. J. ZERFAS** **esentation and** **personal attentio**	50,000	58,260	474,870		354,150	20,310	4,310	204,360	N. City, N. Y.; Com. Tr. Co. and Drov. N., Kan. C., Mo.
" ------ "	Farmers State Bank ⓢ●‡$'16 $200 83-1235	G. W. Cross	Casper Kippes	J. C. Kippes	E. J. Wilson	25,000	9,690	253,870		138,840	2,610	32,560	99,790	Fid. N. Bk. & Tr. Co., Kan. C., Mo.; Far. N., Salina; Com'l N., Kan. C.
" ------ "	**FIRST NATIONAL BANK** 83-324 ⓢ●‡'06	**A. I. CROMB** **All Banking M** **Bill of Lading**	**G. H. LEISENRING** **atters Promptly** **Drafts, Cash and**	**E. B. RUHAAK** **Handled.** **Time Items giv**	**ANNETTE RUHAAK** **en particular att**	50,000	280	244,130		188,580	2,460	58,040	45,320	**ention.** N. City, N. Y.: 1st N., Kan. C.
▲**Ellsworth** 2065 Ellsworth I13	**CENTRAL NATIONAL BANK** 83-248 ⓢ●‡'85	G. T. Tremble	B. L. Gardanier, E. D. Schemerhorn	W. H. Holt	Roy Rice, A. H. Barofsky	100,000	103,590	1,208,940	24,700	965,160	38,740	91,360	341,970	Han. N., N. Y.; Fid. N. Bk. & Tr., Drov. N., and New Eng. N., Kan. C., Mo.
" ------ "	Citizens State Bank ⓢ●‡$1900 $450-10% 83-249	Henry McManes	Robert Allan	F. D. Sperry	G. R. Allan	50,000	90,820	550,780	14,760	507,470	4,230	49,970	144,690	N. Bk. Com., N. Y.; 1st N. and Com. Tr. Co., Kan. C., Mo.
" ------ "	**ELLSWORTH STATE BANK** 83-1233 ⓢ●‡$'17	**C. G. COCHRAN** **All Banking M** **Bill of Lading**	**H. E. MORRIS** **atters Promptly** **Drafts, Cash and**	**FRANK STOUT** **Handled.** **Time Items giv**	**EDWARD ARTAS** **en particular att**	50,000	2,500	150,000		190,000			21,000	**ention.** N. Bk. Com., N. Y.; Inter-State N., Kan. C., Mo.
Elmdale 248 Chase J19	Peoples Exchange Bank $150 83-822 ‡$'91	Edward Thurston	L. B. Breese	Keith Drummond		50,000	25,740	173,440	10,000	183,710	9,200	12,670	53,590	Han. N., N. Y.; Columbia N. and Inter-State N., Kan. C.; Citiz. N., Emporia.
Elmo 150 Dickinson I 16	Elmo State Bank ●‡$'06 83-823	P. J. Cairns	E. Daugherty	Jay Daugherty	A. M. McGarry	10,000	6,000	110,000		100,000			18,000	Com'l N., Kan. C.; Federal Tr. Co., Kan. C., Mo.; Dickinson Co., Enterprise.
Elsmore 237 Allen L23	State Bank of Elsmore ●‡$'99 83-824	Frank Goyette	C. G. Krokstrom	D. R. Goyette	A. F. Ohlfest, Nannie Goyette	10,000	5,070	122,840		102,130			35,780	Peo. N. and Riverview State, Kan. C., Kan.; Drov. N., Kan. C., Mo.
Ely	*(See Ash Valley)*													
Elyria 100 McPherson J15	Elyria State Bank ‡$'13 83-1129	E. B. Krehbiel	P. P. Kaufman	C. H. Hiebert		10,000	6,000	50,000		51,000			12,000	Drov. N., Kan. C.; McPherson & Citiz. State, McPherson; 1st N., Wichita.
Emmett 230 Pottawatomie F20	Emmett State Bank ●‡$'05 $100 83-825	H. A. Lasswell		Frank J. Harper	F. V. Lunger	25,000	17,000	125,000	13,000	155,000			25,000	Tra. N. and Com. Tr. Co., Kan. C.; Cent. N., Topeka.

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KANSAS—Continued

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ?New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Emporia 13,000 Lyon J20	***CITIZENS NATIONAL BANK** 83-75 ⓢT●‡'86	C. H. NEWMAN F. C. NEWMAN, *Ch. of Bd.*	E. H. REES H. W. FISHER H. E. PEACH	I. F. ACHESON	E. K. LORD R. S. EVERETT	$ 200,000	$ 260,000	$2 200 000		$2 200 000	$ 224,000		$ 600,000	Han. N., N.Y.; Columbia N. and Com. Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
	Oldest and Largest Bank in Lyon County Special attention given collections "THRIFT HEADQUARTERS"													
" ------ "	***COMMERCIAL NATIONAL BANK & TRUST CO.** $145-5% 83-77 ⓢ●‡'13	F. M. ARNOLD	H. A. OSBORN	W. MAX HARRIS	F. H. ARNOLD	100,000	22,970	571,460	$ 157,350	394,330	170,270	$ 7,070	280,100	N. Park, N. Y.; Liberty N. and Fid. N. Bk. & Tr., Kan. C., Mo.; Com'l N.; Kan. C., Kan.; Bk. of Topeka, Topeka.
	THE PERSONA L SERVICE BAN K. Strong. Care ful, conservative. Minimum fee 15c must accompa ny all sight drafts for presentation and 50c with each request for rating.													
" ------ "	***Emporia State Bank** ●‡$'01 83-76	W. Wayman	C. F. Grob H. A. Wayman	L. W. Wayman	A. S. Young L. M. Loomis	50,000	100,000	650,000		600,000	50,000		150,000	Han. N., N. Y.; 1st N., Kan. C.
" ------ "	*Fidelity State & Savings Bk. $115 83-1301 ⓢ●†‡'18	W. W. Finney	O. A. Kirkendall Jas. V. Marshall	F. A. Baird		50,000	5,000	325,000		267,380	27,650		33,000	Com. Tr. Co. and Inter-State N., Kan. C., Mo.
" ------ "	***Lyon County State Bank** 83-78 ⓢ●‡$'13	W. M. Price	C. M. Wilson	F. P. Day	G. E. Russell W. G. Price	50,000	12,340	345,390	2,450	219,960	51,750	48,000	90,460	Com. Tr. Co., Kan. C.; Cent. N., Topeka.
" ------ "	**THOMAS MORTGAGE CO.** '08 6%	L. D. Thomas H. B. Thomas, *V. P.*	J. M. Hilton W. G. Roberts	R. W. Thomas, *Sec.*	G. M. Thomas, *Tr.*	250,000								1st N. and Harris Tr. & Sav., Chi.; Citiz. N., Emporia; Pacific-S. W. Tr. & Sav., Los A.
	We have for sal e at all times hig h-class Loans on Los Angeles cl ty property.				Kansas farms and									
" ------ "	**WARREN MORTGAGE COMPANY** '76	F. P. WARREN We offer for sale at all times Gilt Edge Kans as Farm Mortgag es which appeal to the conservative inve stor.	F. O. LAKIN	W. B. MARBOURG. *Sec.*	WM. A. LARKIN. *Tr.*	100,000								Atlantic N., Bos.; Citiz. N., Emporia.
" ------ "	**Emporia Clearing House** (*Members indicated by a* *)	Will Wayman	J. S. Adam	H. A. Osborn, *Sec.*	C. H. Newman, *Tr.*									
Englevale 200 Crawford M25	Farmers State Bank ●‡$'19 83-1306	H. H. Karns	F. Cunningham	E. J. Webb		10,000	1,000	50,150		38,370	6,100	9,720	6,960	Home Tr. Co., Kan. C., Mo.; Pitt. State, Pitt., Kan.; Midwest State, Ft. Scott.
Englewood 466 Clark O8	First National Bank ●‡'08 $100 83-564	George Kenneck	Leonard Cox	L. R. Flint		25,000	10,000	160,000		133,000			45,000	New Eng. N., Kan. C.; 1st N., Wichita.
Ensign 100 Gray M7	Peoples State Bank ●‡$'14 $100 83-1157	Linn Frazier	A. O. Hamilton	G. W. Daugherty	E. M. Daugherty	15,000	2,500	150,000		100,000	12,500		50,000	Drov. N., Kan. C.; State Reserve, Wichita.
Enterprise 967 Dickinson H17	**DICKINSON COUNTY BANK** $200-8% 83-463 ⓢ●‡$'94	B. A. Flack	J. F. Buhrer	W. L. Hoffman	Anna W. Staatz	50,000	31,570	431,160	6,890	299,480	79,240	49,820	100,080	Seab. N., N. Y.; Cont'l & Com'l N., Chi.; Com'l N. and Com. Tr. Co., Kan. C.
▲Erie 1500 Neosho M23	Allen State Bank ●‡$'83 $250-10% 83-336	Will. T. Allen	George Gaston	W. E. Craig		25,000	13,880	233,880		179,800	45,630	9,500	37,840	Bk. of America, N. Y.; Com. Tr. Co., Kan. C.
" ------ "	Bank of Erie ●‡$'92 $300-15% 83-337	B. W. Garvin	Marion Johnson L. R. Kyle	Norton Thayer		25,000	37,500	300,000		257,500	35,000	10,000	60,000	Equitable Tr. Co., N. Y.; 1st N., Kan. C.
Esbon 450 Jewell D13	**FARMERS STATE BANK** $200 83-659 ⓢ●‡$'07	J. C. HERSHNER Special attentio n given Bill of La ding drafts, Cash and Time Items. *Please send* 15c *w ith each sight draf t for presentation* and 25c *for Credit Reports.*	FLORA STIDHAM	V. DAVIS		15,000	17,000	190,000		192,000			23,000	Federal Tr. Co., Kan. C.
" ------ "	State Bank of Esbon ●‡$1900 83-658	J. K. Beachy	R. W. Frost E. E. Duncan	L. R. Chandler		25,000	11,970	225,220		194,690	1,000	2,000	64,510	Com. Tr. Co. and 1st N., Kan. C.; Tootle-Lacy N., St. Jo.
Eskridge 759 Wabaunsee H20	Eskridge State Bank ‡$1900 83-428	W. T. Eckles	A. A. Parks	B. C. Taylor		10,000	30,000	200,000		180,000	5,000		35,000	Seab. N., N. Y.; Inter-State N., Kan. C.; Bk. of Topeka, Topeka.
" ------ "	Security State Bank ‡$'84 83-427	Geo. G. Waugh		W. K. Waugh	J. Y. Waugh	10,000	39,110	405,680		253,750	8,200	3,000	189,840	N. City, N. Y.; 1st N., Drov. N., and Com. Tr. Co., Kan. C.
Eudora 650 Douglas G23	Home State Bank ‡$'23 $175 83-1409	Adolph Lotz, Jr.	Conrad Altenbernd	Harry A. Smith	H. A. Schubert	10,000	2,500	100,000		60,000	7,500		40,000	Com'l N., Kan. C.; Peo. State, Lawrence.
" ------ "	Kaw Valley State Bank 83-497 ⓢ‡$'99	William Lothholz	C. W. McKeen	C. E. Cory	O. A. Durr	10,000	23,250	230,280		195,680			67,840	1st N. and Fid. N Bk. & Tr., Kan. C.; Merch. N., Lawrence.

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Eureka 2606 Greenwood L20	Citizens National Bank ●‡'01 83-227	L. A. Ladd	W. H. Evans O. G. Bitler	H. F. Rockhill		$ 50,000	$ 22,280	$ 460,190	$ 39,830	$ 366,820	$ 52,000	$ 7,240	$ 146,240	N.Y. Tr. Co., N.Y.; Fid. N. Bk. & Tr., Kan. C.; Com'l N., Kan. C., Kan.
" ------ "	H. D. TUCKER / EUREKA BANK ⓢ●‡'70 $300-20% 83-225	H. D. TUCKER	F. H. HULL	L. A. GOULD	EDWIN TUCKER	50,000	48,090	772,360	----------	684,950	3,830	38,900	142,760	1st N., N. Y.; 1st N. and Inter-State N., Kan. C., Mo.; Com'l N. and Ex. State, Kan. C.
	FIRST AND OL DEST ESTABLIS HED BANK. Special attentio n given Bill of La ding drafts, Cash Please send 15c wi th each sight draft for presentation and 50c for Credit Repor and Time Items. ts.													
" ------ "	First Nat'l Bank in Eureka 83-226 ⓢ●‡'83	R. W. Moore	E. L. Barrier	Thos. W. Morgan		50,000	11,010	269,430	75,080	306,670	23,600	17,500	57,760	Mech. & Metals N., N. Y.; Com. Tr. Co., Kan. C.
" ------ "	Home National Bank ●‡'04 $285-15% 83-228	Elwood Marshall	Samuel Holmes	M. E. Holmes	E. J. Marshall	25,000	52,000	528,950	6,250	390,210	27,300	2,000	192,690	N. Bk. Com., N. Y.; New Eng. N. and Inter-State N., Kan. C.
" ------ "	Pioneer Trust Co. ⓢ†‡$'19 83-1816	D. C. Johnson	A. L. French H. A. Longwell	M. E. S. Botkin, *Sec. and Tr.*		100,000	16,380	65,060	296,600	348,100	----------	85,850	44,090	Eureka Bk., Eureka.
Everest 450 Brown D22	State Bank of Everest ●‡$'95 16% 83-620	R. C. Jones	O. R. Jones	R. H. Jones	C. W. Uhl	10,000	10,500	115,000	----------	117,000	5,500	----------	15,000	Western Ex., Kan. C.; Ex. N., Atchison; 1st St. N., Hutchinson.
" ------ "	Union State Bank ●‡$'01 $300-16% 83-621	H. M. Means	Frank Honnell	F. G. Todd		20,000	11,100	174,800	220	158,070	2,680	620	44,750	Inter-State N., Kan. C.; St. Jo. Stock Yds., St. Jo.; Ex. N., Atchison; Morrill & Janes, Hiawatha.
Fairview 450 Brown D21	Fairview State Bank ⓢ‡$'88 83-826	Frank Van Dalsem	F. L. Schilling	E. W. Schofield	J. R. Attwood	30,000	16,500	157,000	----------	170,000	1,000	15,500	17,000	Han. N., N. Y.; Am. N., St. Jo.; Inter-State N. and Western Ex., Kan. C.
" ------ "	FARMERS NATIONAL BANK 83-1271 ⓢ●‡'18	John Lortscher	S. H. Bruce	A. J. Burns		25,000	6,850	122,020	----------	104,670	984	11,450	36,760	Han. N., N. Y.; Com. Tr. Co., Kan. C.; 1st N., St. Jo.
Fall River 379 Greenwood M21	Bank of Fall River ●‡$'84 $200-12% 83-827	I. W. Brodrick	B. M. Brown	W. Q. Wickersham	A. L. Brodrick	25,000	11,740	153,190	----------	86,100	9,340	600	86,440	Com. Tr. Co. and Inter-State N., Kan. C.; State Bk. of Fredonia and Wilson Co., Fredonia; Union N., Wichita.
Falun 150 Saline I 15	Falun State Bank ⓢ‡$'05 160-8% 83-828	J. F. Sandberg	Gus Eckwall	L. D. Short	E. J. Snyder	35,000	5,500	160,000	----------	160,000	5,000	----------	65,000	Seab. N., N. Y.; Com. Tr. Co., Kan. C., Mo.; Far. N., Salina.
Farlington 175 Crawford M25	*Farlington State Bank*	(*Closed July 25, 1924*)												
Fellsburg 100 Edwards L 10	Farmers State Bank ‡$'15 83-1207	A. Gatterman	J. R. Fatzer	S. A. Aupperle	Mabel Terry	12,000	12,000	105,000	----------	85,000	1,500	----------	40,000	Fid. N. Bk. & Tr. Co., Kan. C.
Florence 2000 Marion J 18	ⁿCitizens State Bank §'24 83-1424	F. G. Walter	W. E. Taylor	I. J. Quinn	M. M. Ginette	25,000	3,340	83,270	----------	38,870	5,220	12,500	55,030	Federal Tr. Co., Kan. C.; State Reserve, Wichita.
" ------ "	FLORENCE STATE BANK 10% 83-353 ⓢ●‡$'08	B. K. Graham	W. F. Ayes	F. B. Graham	E. H. Titus	50,000	54,880	517,700	2,230	475,650	54,260	17,950	76,930	N. P., N. Y.; Inter-State N., Kan. C.; 1st N., Wichita.
Fontana 206 Miami I 24	Fontana State Bank ⓢ●‡$'07 83-829	F. W. Matthews	E. A. Shinkle	D. V. Ricketts	W. E. Collins	10,000	10,150	107,050	----------	102,680	1,150	15,740	7,620	Drov. N., Kan. C.; Miami Co. N., Paola.
Ford 350 Ford M8	Ford State Bank ●‡$'07 $170 83-830	V. C. Robb	----------	G. B. Smith	----------	20,000	3,770	137,310	----------	85,590	----------	6,000	69,490	Drov. N. and Federal Tr. Co., Kan. C., Mo.; 1st N., Hutchinson.
Formoso 400 Jewell D14	HENRY DUNSTAN / FIRST NATIONAL BANK ●‡'06 10% 83-612	HENRY DUNSTAN	E. C. PATTERSON	L. L. BURCHINAL	A. R. KINGSLEY HAZEL PAYNE	25,000	12,240	221,940	----------	160,990	20,650	3,510	86,130	1st N., St. Jo.; Drov. N., Kan. C.
	Collections and Requests for Cred it Reports MUST by FEE IN ADV ANCE: *Plain Sigh t Drafts*, 15c; *Credit* be accompanied *Reports*, 50c.													
" ------ "	UNION STATE BANK ⓢ●‡$'07 12% 83-613	J. P. FAIR / 15 CENTS sent 50 CENTS for e	A. D. FINK to us with each si ach credit report	R. V. JONES ght draft for pres insures, prompt p	D. K. BALCH entation, and ersonal attention.	30,000	18,840	206,770	----------	191,190	2,150	3,100	59,160	Com. Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
Ft. Leavenworth Leav. F24 2000	Army National Bank ⓢ●‡'07 83-831	H. Y. Lemon	B. E. White	G. W. Parker		25,000	17,510	488,960	28,460	312,750	142,300	2,750	102,130	N. City, N.Y.; Com. Tr. Co., Kan. C.; Leav. N., Leav.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁷⁄₈New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	LIABILITIES. SURPLUS AND PROFITS	LIABILITIES. DEPOSITS	LIABILITIES. Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	RESOURCES. Bonds and Securities	RESOURCES. MISCELLANEOUS	RESOURCES. CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
▲Ft. Scott 13,000 Bourbon L25	**CITIZENS NATIONAL BANK** 83-56 ⓢ†●‡'84	C. D. SAMPLE	I. O. TRASK J. T. BEATTY	T. M. GIVENS	F. A. BALDWIN H. E. PARRISH C. L. KONANTZ	$ 100,000	$ 114,220	$1 882 580	$ 100,000	$1 313 090	$ 399,820	$ 33,720	$ 450,160	N. Bk. Com., N. Y.; Is N., Chi., Kan. C., and Wichita.
		OLDEST AND LARGEST BANK IN BOURBON COUNTY.												
		Special attention given Bill of Lading drafts, Cash and Time Items.												
		Please send 15c with each sight draft for presentation and 25c for Credit Reports.												
" ------ "	**CITY STATE BANK** 83-60 ⓢ●‡$'20	J. T. Fleming	F. R. Alford	W. T. Seagrave	----------	25,000	2,700	73,300	----------	74,000	----------	10,200	16,800	Guaranty Tr. Co., N. Y.; Tra. N., Kan. C.
" ------ "	**MIDWEST STATE BANK** 83-61 ⓢ●‡$'20	J. G. Miller	W. C. Perry	J. W. Montee	A. C. Bean	25,000	----------	254,990	21,680	166,980	37,810	19,640	77,230	Federal Tr. Co., and Home Tr. Co., Kan. C.; Pitt. State, Pitt., Kan.
------ "	Peoples State Bank ⓢ●‡$'10 $200-6% 83-59	P. H. McAfee	E. E. Dix	John C. Hill	E. P. Freeman	25,000	19,000	393,000	----------	311,000	17,000	11,000	98,000	Mech. & Metals N., N. Y.; Western Ex., Kan. C., Mo.
Fostoria 125 Pottawatomie E 19	Dunn State Bank ‡$'15 14% 83-1174	J. W. Dunn	L. B. Dunn	T. J. Poague	Ollie J. Poague	10,000	7,320	62,000	----------	59,000	----------	----------	20,000	Leav. N., Leav.; Inter-State N., Kan. C.; Bk. of Topeka, Topeka.
Fowler 700 Meade N7	First National Bank ●†'09 $300-15% 83-599	Linn Frazier	J. M. Dowell	Robert Ingram	Ira V. Pinnick Mary Koppers	25,000	30,000	200,000	----------	147,000	34,000	----------	50,000	Drov. N., Kan. C.; Am. N., Hutchinson.
" ------ "	Fowler State Bank ●‡$'06 83-598	R. A. Harper	----------	F. D. Morrison	M. L. Morrison	25,000	27,610	293,080	5,770	217,000	38,680	14,280	116,500	Chase N., N. Y.; Com'l N., Kan. C., Kan.; 1st N., Hutchinson.
Frankfort 1314 Marshall D19	Citizens National Bank 83-317 ⓢ●†'91	T. F. Rhodes	H. Kennedy	T. J. Rhodes	F. W. Kemper	50,000	25,600	288,880	----------	250,720	43,570	19,840	50,360	Com. Tr. Co., Kan. C., Mo.
" ------ "	First National Bank ⓢ†●‡$'21 83-1393	James Kennedy	J. M. Rhodes W. J. Gregg	R. W. Maneval	----------	25,000	12,840	118,980	----------	90,910	21,080	6,420	38,400	1st N., Kan. C., Mo.; Tootle-Lacy N., St. Jo.
" ------ "	State Bank of Frankfort 83-316 ‡$'86	W. C. Brown	J. M. Watson P. R. Wolfe	J. W. Lobley	Sarah McKee Ross Griffis	35,000	35,000	210,000	----------	240,000	----------	----------	38,000	N. Bk. Com., N. Y.; Inter-State N., Kan. C.; 1st N., St. Jo.
Frederick 200 Rice I13	Frederick State Bank ‡$'04 $150-10% 83-833	G. H. Nodurft	J. W. Johnson	Fred Nodurft	G. E. Nodurft	13,000	8,150	85,950	----------	67,270	----------	6500	33,330	Com'l N., Kan. C., Kan.; Com. Tr. Co., Kan. C.
▲Fredonia 4,000 Wilson M21	Citizens State Bank ⓢ●‡$'06 83-194	S. M. Newcomb, *Active*	A. C. Flack	R. Otis Fowler	----------	40,000	10,000	270,000	----------	171,000	2,000	20,000	127,000	N. Bk. Com., N. Y.; Inter-State N., Liberty N., and Com'l N., Kan. C.
" ------ "	**STATE BANK OF FREDONIA** 83-193 ⓢ●‡$'85	**A. D. CROOKS**	**J. R. MOORE**	**F. J. CAMBERN**	**R. KEESLING**	30,000	38,970	384,770	8,000	385,070	17,800	6,000	52,860	Cont. & Com'l N., Chi.; N. Bk. Com., St. L.; 1st N. and Fid. N. Bk. & Tr., Kan. C.
		Prompt and careful attention given collections.												
		Sight drafts must be accompanied by minimum fee of 15c; Credit reports, 25c.												
" ------ "	Wilson County Bank ●‡$'71 83-192	B. S. Paulen	W. G. Fink	T. C. Babb	I. M. Fink	60,000	38,890	633,030	----------	530,006	----------	23,140	178,720	N. Park, N. Y.; Com. Tr. Co. and Fid. N. Bk. & Tr., Kan. C.
Freeport 135 Harper O15	Freeport State Bank ‡$'02 83-834	A. J. Hilliard	E. H. Schmidt	Josephine Mayer	E. C. Galloup	10,000	12,370	110,800	----------	90,130	----------	----------	40,800	New Eng. N., Kan. C.; Citiz. N., Anthony.
Frontenac 3,100 Crawford M25	**FRONTENAC STATE BANK** $135-8% 83-835 ⓢ●‡$'04	**J. S. PATTON**	**J. FRED DITTMANN**	**P. J. McGINLEY**	----------	15,000	10,000	252,670	1,840	177,610	18,340	11,520	71,040	Tra. N. and Com. Tr. Co., Kan. C.
		15 CENTS sent to us with each sight draft for presentation, and												
		25 CENTS for each credit report Insures prompt, personal attention.												
		Oldest and Largest Bank.												
" ------ "	Miners State Bank ⓢ●‡$'19 $150 83-1307	Jno. Beitzinger	Antone Menghini Anton Roitz	Chas. Fedell	Neva Fedell	25,000	7,490	289,950	----------	179,180	67,180	15,720	60,420	Mech. & Metals N., N. Y.; Inter-State N., Kan. C., Mo.
Fulton 450 Bourbon K25	Bank of Fulton ⓢ●‡$'84 83-836	F. S. Hall	F. H. Niles	H. L. Woods	----------	25,000	13,600	210,000	----------	164,400	15,500	17,500	51,200	Citiz. N., Ft. Scott; Com. Tr. Co., Kan. C.
Furley 300 Sedgwick L17	Furley State Bank ‡$'11 $200-10% 83-1104	F. W. Sanders	H. I. Merrill W. A. Parke	E. B. Merrill	Ethel Merrill	10,000	12,000	125,000	----------	81,000	1,000	----------	65,000	4th N., Wichita; Fid. N. Bk. & Tr. Kan. C.
Galatia 300 Barton I11	Galatia State Bank ‡$'16 $120 83-1208	Philipp Brack	Wm. Dietz	John Haun	----------	25,000	----------	203,000	----------	850,000	25,000	40,000	78,000	Tra. N., Kan. C.; 1st N. Hoisington.
Galena 5,000 Cherokee O25	Citizens Bank ⓢ●‡$'90 $250-12% 83-116	John McCullagh	J. H. Boice	John McCullagh	James Morin	25,000	27,000	306,000	----------	138,000	126,000	6,100	87,900	Han. N., N. Y.; N. Bk. Com., St. L.; Fid. N. Bk. & Tr., Kan. C.
" ------ "	**GALENA NATIONAL BANK** $250-10% 83-115 ⓢ●†'91	**J. K. WINGERT**	**A. SCHMIDT**	**R. A. COLES**	**THOS. O. MOELLER**	**50,000**	**65,590**	**63,930**	**48,800**	**308,640**	**110,880**	**10,156**	**198,650**	**Chase N., N. Y.; 1st N., Chi. and St. L.; New Eng. N., Kan. C.**
		Collections and Drafts provided you will receive prompt attention												
		and 25c with each sight draft												
		send 15c with each request for rating.												
Galesburg 205 Neosho M23	Galesburg State Bank ‡$'03 $160-10% 83-837	Edgar Rash	H. I. Shaw	Roy H. Shaw	A. W. Burton	20,000	10,640	154,380	----------	143,880	----------	----------	41,140	Com. Tr. Co., Kan. C.
Galva 350 McPherson J10	Farmers State Bank ⓢ●‡$'09 83-838	R. G. Barnes	N. L. Chindberg	N. O. Sellberg	Hazel Miller	10,000	17,730	137,420	----------	94,280	1,650	15,650	53,570	Drov. N., Kan. C., Mo.; McPherson & Citiz. State, McPherson; State Reserve, Wichita.
▲Garden City 4000 Finney L5	Fidelity State Bank †●‡$'07 83-181	E. O. Wampler	E. W. Ross	C. F. Gilpin	G. C. Scherzinger J. G. Stroup, *Sec.*	50,000	25,000	451,100	450	297,500	3, 20	69,680	155,960	Chase N., N. Y.; Federal Tr. Co. and Inter-State N., Kan. C.; State Reserve, Wichita; Fidelity Sav., Topeka.
	(Succeeds People State Bank)													
" ------ "	First National Bank ⓢ●†'86 83-179	W. B. George	F. M. Dunn C. V. Chalfont	C. A. Fulton	----------	50,000	10,080	710,390	123,380	720,650	18,500	19,350	135,140	Liberty N. and Fid. N. Bk. & Tr., Kan. C., Mo.; 1st N., Wichita.
" ------ "	Garden City Nat'l Bank ●†'05 $100 83-180	J. E. Baker	L. L. Jones	S. M. Moss	L. G. Perry	50,000	12,880	372,870	12,500	267,000	18,350	31,860	109,720	Han. N., N. Y.; 1st N., Kan. C.; 4th N., Wichita.

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KANSAS—Continued

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TOWN AND COUNTY. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts, Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Garden Plain ..361 Sedgwick M15	State Bank of Garden Plain 83-839 ●‡$'01	H. F. G. Wulf	W. H. Taylor, Jr.	F. L. Zissel	E. O. Fisher	$ 25,000	$ 5,050	$ 150,000		$ 85,000			$ 90,000	Fid. N. Bk. & Tr. and Com. Tr. Co., Kan. C., Mo.; S. W. N. and State Reserve, Wichita.
Gardner .....514 Johnson H24	Farmers Bank ..... ●‡$'94 $300 83-568	H. C. Bigelow	W. J. Johnston A. Bigelow	H. O. Craig	E. E Armstrong	25,000	15,000	365,000	———	314,000			60,000	N. Bk. Com., N. Y.; Com'l N. and N. Bk. Com., Kan. C., Kan.; Miami Co. N., Paola.
" ..... "	Gardner State Bank ..... ●‡$'06 83-569	M. F. Bray	John Griffin	J. P. Williams	R. E. Foster	15,000	13,320	153,210		144,610	$ 10,900	$ 13,500	12,500	Drov. N., Home Tr. Co., and Com. Tr. Co., Kan. C.; Peo. N., Paola.
Garfield .....368 Pawnee K10	Garfield State Bank ..... ●‡$'06 $115-6% 83-840	Wm. M. Porteous	A. H. Moffet	R. C. Slepake	H. Polson	25,000	7,700	225,000	$ 9,590	124,500	22,500	143,110	101,670	Com. Tr. Co., Drov. N., and Federal Tr. Co., Kan. C.; 1st N., Larned.
Garland .....250 Bourbon L25	Home State Bank ..... ‡$'08 83-841	A. L. Hamm	J. M. Ketchum	H. J. Ketchum	———	10,000	6,000	75,000	———	65,000	3,000		23,000	Peo. State and Citiz. N., Ft. Scott; Western Ex., Kan. C.
▲**Garnett** .....2329 Anderson J23	Citizens State Bank .. ⓢ●‡$'03 83-223	H. C. Doering	Gail Carey	G. L. Doering	C. A. Davis, *Sec.*	25,000	7,000	356,250	———	276,900	18,300	23,300	69,750	Com. Tr. Co., Kan. C., Mo.; Miami Co. N., Paola.
" ..... "	Garnett State Savings Bank 83-222 ●§'90	C. Melcher	J. H. Rebstock	Sennett Kirk	———	10,000	29,580	619,500	———	525,230			133,850	Han. N., N. Y.; 1st N., Chi. and Kan. C.
" ..... "	National Bank of Commerce 83-224 ●‡1900	Geo. W. Hunley	J. H. Cannon T. P. Baxter	E. G. Crum	J. C. Moon	25,000	29,450	574,060	25,000	388,230	125,170	35,220	104,890	N. Bk. Com., N. Y.; Com. Tr. Co., Kan. C., Mo.
Garrison .....130 Pottawatomie F18	Farmers State Bank .. ⓢ‡$'19 83-1345	E. E. Glunt	L. Elmer Kunze	W. A. Cook	B. E. Schreck	10,000	1,980	29,560	2,330	30,390	4,840	2,150	6,470	Fidelity Sav. State, Topeka; Inter-State N., Kan. C.
Gaylord .....400 Smith E11	First National Bank ..... ●‡'03 $200-20% 83-843	R. H. Ritchie	E. L. Boesche	J. E. Larrick	Clara Koch	25,000	23,030	137,050	6,250	95,660	8,830	27,360	59,420	Inter-State N. and Drov. N., Kan. C., Mo.; Cent. N., Topeka.; Tootle-Lacy N., St. Jo.
" ..... "	Valley State Bank ..... ●‡$'16 $150 83-1220	S. Larrick	Geo. Lenau	Frank Blackburn	———	15,000	750	80,000	———	58,000	———	8,750	29,000	Fid. N. Bk. & Tr., Kan. C., Mo.
Gem .....175 Thomas E5	Gem State Bank ..... ●‡$'05 83-844	P. S. Houston	H. R. Anderson	A. J. Smith	Cline Curtiss	25,000	5,000	80,000	28,850	113,000	———	20,850	5,000	Com'l N., Kan. C., Kan.; Thomas Co., Colby.
Geneseo .....561 Rice I14	Central State Bank .. ⓢ●‡$'87 $225-16% 83-540	J. S. Gibson	W. B. Roche	M. C. Watts	J. S. Gibson, Jr. Elmer Brown	15,000	13,000	157,510	22,280	137,450	1,000	24,280	44,070	Federal Tr. Co., Kan. C.; Am. N., Hutchinson.; State Reserve, Wichita.
" ..... "	**CITIZENS STATE BANK** ●‡$'09 $125-8% 83-541	R. R. Newkirk	F. E. Fuller	Chester A. Miles	W. J. Shannon	15,000	5,500	125,000	———	135,000	———	———	18,000	Tra. N., Kan. C.; State Reserve, Wichita; Cent. State, Hutchinson.
Geuda Springs 350 Summer P16	Peoples State Bank ..... ‡$'24 $110 83-1419	W. F. Hauser	George Miller	J. H. Ratliff	W. J. Dillard, *Sec.*	10,000	1,410	71,360	———	66,500	1,000	3,670	11,600	Federal Tr. Co., Kan. C.; 1st N., Winfield.
▲**Girard** .....3500 Crawford M25	Crawford County State Bk. $250 83-219 ⓢ●‡$'07	L. H. Lashley	C. H. Burnett	R. H. Lashley	G. Ray Martin	25,000	27,500	400,000	———	375,000	10,000	20,000	50,000	Mech. & Metals N., N. Y.; Drov. N., Kan. C., Mo.; 1st N., St. L.
" ..... "	Farmers & Miners State Bank $206-10% 83-1284 ‡$'18	H. H. Janssen	J. W. Peterson	Ed. C. Strickler	MissAbbie Billiard	30,000	32,350	316,000	———	263,000	———	———	115,000	Stock Yards N., Home Tr. Co., and Drov. N., Kan. C., Mo.; Pitt. State and Am. Ex. State, Pitt., Kan.
" ..... "	First National Bank ..... ●‡'84 83-218	J. T. Leonard	J. E. Raymond	W. B. Millington	Henry Viets	50,000	63,310	625,000	———	325,000	171,500	23,700	278,730	Chase N., N. Y.; N. Bk. Com., St. L.; Fid. N. Bk. & Tr. and Inter-State N., Kan. C.
" ..... "	State Bank of Girard .. ⓢ●‡$'70 83-217	O. W. Schaeffer	M. Haldeman-Julius E. Haldeman-Julius	———	F. M. Mesojednik	50,000	28,000	435,000	———	350,000	50,000	———	129,000	N. Park, N. Y.; 1st N. and Com. Tr. Co., Kan. C., Mo.; 1st State and N. Bk. of Pitt., Pitt., Kan.
Glade .....250 Phillips E10	Glade State Bank ..... ‡$'10 $235 83-846	W. D. Womer	H. J. Konantz	V. D. Shafer	R. D. Searight	10,000	7,200	90,000	———	92,000	———	———	15,000	Drov. N., Kan. C., Mo.
Glasco .....700 Cloud F15	**FARMERS STATE BANK** ●‡$'07 83-456	{**E. W. JORDAN** {**Credit Reports,**	**J. H. LINDLEY** **25c. WE COLLE**	**R. M. SAWHILL** **CT PROMPTLY.**	**GEORGE WOODS**	20,000	10,800	185,320	———	154,610	1,000	6,900	53,610	Han. N., N. Y.; Com. Tr. Co., Kan. C.
" ..... "	**FIRST NATIONAL BANK** ●‡'97 83-455	L. Noel	J. W. Studt Martin Butler	G. L. Chapin	J. M. Davidson	50,000	60,060	328,470	49,000	216,870	66,640	11,550	192,470	New Eng. N. and 1st N., Kan. C.; Tootle-Lacy N., St. Jo.
Glendale .....25 (*Brookville P. O.*) Saline H15	Glendale State Bank ..... ‡$'16 83-1232	M. A. Walters	H. House	G. E. Votruba	Bertha Hotz	10,000	1,000	67,620	———	52,050	———	———	21,230	Tra. N., Kan. C.; N. Bk. of America, Salina.
Glen Elder .....615 Mitchell E13	Glen Elder State Bank $196-12% 83-542 ⓢ●‡$'91	D. H. Harrison	M. W. Hardman	J. D. Kreamer	Winifred Phayer J. O. Harrison	25,000	18,630	184,390	———	184,430	———	———	43,540	Inter-State N., Kan. C., Mo.; Ex. N., Atchison; Tootle-Lacy N., St., Jo.
" ..... "	Traders State Bank .. ⓢ●‡$'06 83-543	Chas. Reich	Frank T. Nash	W. Rosegrant, Jr.	H. Shoemaker	30,000	22,950	230,600	———	159,470	4,400	10,700	108,980	Chase N., N. Y.; Com'l N., Kan. C., Kan.; Drov. N. and Com. Tr. Co., Kan. C.; Ex. N., Atchison.
Goddard .....350 Sedgwick M15	Goddard State Bank ⓢ ●‡$'07 83-847	H. C. Linnebur	Richard Heinig	R. M. Oldpather	Carl M. Kosler	25,000	7,500	179,980	———	161,600	3,500	———	38,800	S. W. N., Wichita; Fid. N. Bk. & Tr., Kan. C.
Goessel .....174 Marion K16	Goessel State Bank ..... ‡$'10 $125-6% 83-848	J. H. Richert	H. E. Suderman	H. J. Loewen	———	10,000	4,000	60,000	———	60,000	———	1,600	12,400	Com. Tr. Co., Kan. C.
Goff .....500 Nemaha E21	First National Bank ..... ‡'04 $185-9% 83-626	Jas. H. Smith	E. R. Ward	A. H. Fitzwater	V. Hart	25,000	19,700	188,410	7,800	118,250	34,000	5,000	83,660	Han. N., N. Y.; Com'l N., Kan. C.
" ..... "	Home State Bank ..... ⓢ‡$'09 $200-8% 83-627	John Gruetze	C. S. Goodrich	Roger Kilkenny	———	10,000	6,800	90,000	———	85,000	———	800	21,000	Produce Ex., Kan. C.; Tootle-Lacy N., St. Jo.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. ϒTrust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Goodland 3300 Sherman F2	Farmers National Bank Ⓢ●‡'05 83-258	A. D. Stewart		F. S. Brown	C. A. Heston	$ 50,000	$ 31,390	$ 505,970	$ 25,000	$ 304,380	$ 87,180	$ 5,000	$ 215,970	Han. N., N. Y.; 1st N., Chi. and Kan. C.
" ------ "	FIRST NATIONAL BANK $200-10% 83-254 Ⓢ●‡'01	C. J. Shimeall	J. J. Knight.	L. N. Shaw	L. E. Mercer R. C. Shimeall	25,000	30,600	509,610	25,000	288,290	39,190	31,000	231,740	N. Park, N. Y.; Fid. N. Bk. & Tr., Kan. C.; Cent. N., Topeka; Broadway N., Den.
" ------ "	GOODLAND STATE BANK $200-10% 83-255 Ⓢ●‡$'04	R. A. Kent	T. P. Leonard	M. A. Eversole	J. D. Peake	25,000	20,000	225,000		170,000	5,000		95,000	Chase N., N. Y.; Com. Tr. Co., Kan. C.; 1st N., St. Jo.; Stock Yds. N., Den.
Gorham 175 Russell H11	Gorham State Bank ●‡$'05 83-849	W. T. Foster	F. C. Ball	Eugene Ball		30,000	26,970	469,650		237,160	16,900	3,570	269,040	N. Park, N. Y.; Com. Tr. Co., Kan. C.
▲Gove 200 Gove G6	Exchange State Bank ●†$'99 83-850	G. D. Royer	J. H. McNaughton	G. D. Royer, Jr.	Claude Thomas	25,000	18,730	183,280	7,650	205,380	4,760	8,040	16,480	Inter-State N. and Federal Tr. Co., Kan. C.
Grainfield 300 Gove G6	Citizens State Bank ●‡$'05 83-851	Martin Sutcliffe	Geo. D. Dryer	B. P. Hopkins	R. S. Hass	20,000	10,000	171,000	4,000	195,000	2,300	21,000	76,700	N. Bk. Rep., Chi.; Fid. N. Bk. & Tr. and Inter-State N., Kan. C.; Plan. State, Salina.
▲Great Bend 4460 Barton J12	AMERICAN STATE BANK $135-12% 83-138 Ⓢ‡$'10	E. C. Davis	Elrick C. Cole	C. R. Aldrich	A. L. Geil F. G. Kienzle	100,000	24,230	710,320		416,440	60,000	63,160	294,950	Chase N., N. Y.; Com. Tr. Co., Kan. C.; 1st N., Wichita and Pueblo.
" ------ "	CITIZENS NATIONAL BANK 12% 83-137 Ⓢ●‡'01	E. R. MOSES Collections and provided you s These charges	ROBERT MERTEN E. R. MOSES, JR. requests for ratin end 15c with each do not apply to	F. A. MOSES A. L. CARSON, A. C. g will receive pr sight draft and B-L drafts and	D. A. EYTCHISON EDNA V. HINES ompt attention, 50c with each req cash items.	75,000	3,760	550,930	50,000	423,150	56,760	48,330	151,450	1st N., Drov. N., and Fid. N. Bk. & Tr., Kan. C.; 4th N., Wichita.
" ------ "	FARMERS NATIONAL BANK $110 83-1368 Ⓢ●‡'20	W. H. Hammond	W. E. Hayes	Edward Opie	E. A. Kirkpatrick	100,000	5,000	250,000		220,000			90,000	Irving Bk.-Col. Tr. Co. N. Y.; New Eng. N., Kan. C., Mo.; 1st N., Wichita.
" ------ "	FIRST NATIONAL BANK 83-136 Ⓢ†●‡'85	W. A. Bolinger	E. E Morrison R. L. Hamilton	F. W. Brinkman	W. O. Vollmer V. B. Blakey Eleanor M. Vollmer	150,000	60,180	1,367,240	99,990	790,979	206,980	139,500	539,940	Han. N., N. Y.; Com. Tr. Co. and Drov. N., Kan. C.; Com'l N., Kan. C.; 4th N., Wichita.
Greeley 490 Anderson J24	Bank of Greeley ●‡$'88 $250-20% 83-852	C. H. Ohmes	R. G. Draper	C. E. Wustefeld		20,000	11,230	199,520		152,440	12,290	5,080	60,940	Home Tr. Co. and 1st N., Kan. C.
Green 390 Clay F17	Bank of Green ‡$'91 83-853	R. G. Morton	William Docking Jake Riek	Donald Davies		40,000	35,000	280,000		202,000	26,000	2,500	74,500	N. Park, N. Y.; Peo. N., Clay Center; Western Ex., Kan. C.; Merch. N., Lawrence.
" ------ "	First National Bank †'18 $125-3½ 83-1296	C. C. Kilian	A. L. Sump	A. J. Anderson		25,000	3,910	85,880		58,700	930	4,470	50,690	1st N., Clay Center; Fid. N. Bk. & Tr., Kan. C.
Greenleaf 990 Wash. D17	Citizens National Bank ●‡'15 8% 83-1195	M. N. Gardner	E. F. Shinn	J. M. Padgett	S. H. Padgett	25,000	5,410	219,660		169,040	2,680	6,000	72,350	Ex. N., Atchison; Com. Tr. Co., Kan. C.
" ------ "	GREENLEAF STATE BANK $235-14% 83-431 Ⓢ‡$'86	FRANK GOTFRED-SON Our collection Minimum fee	HANS SKOVGAARD ED. HOGUE dept. offers prom 15c must accomp Credit Reports	J. F. AYRES pt attention to any all sight draf 25c.	COURTNEY MERICLE all commercial ts for presentatio n.	25,000	5,500	224,080		201,610			33,640	Columbia N., Kan. C., Mo.; Tootle-Lacy N., St. Jo.
▲Greensburg 1800 Kiowa M10	Farmers National Bank ●‡'03 83-348	A. E. Johnson	M. C. Shuck	J. R. Johnson	C. A. Olson O. M. Smith	40,000	9,080	397,240	33,400	232,340	52,840	62,860	131,670	N. Park, N. Y.; 1st N., Kan. C. and Wichita.
" ------ "	ⁿGreensburg State Bank 83-1421 $'24	L. E. Wait	C. H. Bissitt	F. V. Corns	Leland Day	25,000	2,500	70,000		25,000	2,000	16,000	54,500	Bk. of Topeka, Topeka; Drov. N., Kan. C.
Grenola 547 Elk N19	*Citizens State Bank*	(Taken over by Gren	ola State Bank, Ma	y 8, 1924)										
" ------ "	Grenola State Bank ‡$'84 $135 83-556	Lewis Boys	D. E. Ware	G. H. Coffey	Cecil W. Shaw	20,000	7,500	250,000		250,000		12,500	15,000	The State, Winfield; New Eng. N., Kan. C.
Gretna 75 Phillips D10	Farmers State Bank Ⓢ●‡$'16 83-1216	W. D. Womer	L. E. Womer	Giles Crampton	Ruby Crampton	10,000	600	43,730		44,720	710	5,150	3,750	Cent. N., Topeka; 1st N., Phillipsburg; Fid. N. Bk. & Tr., Kan. C.
Gridley 321 Coffey K21	CITIZENS STATE BANK ‡$'11 83-637	A. A. Griffiths	George Fletcher	M. B. Crow	J. B. Fletcher	10,000	8,000	200,000		140,000			78,000	Gate City N., Kan. C.
Grinnell 162 Gove G6	Grinnell State Bank Ⓢ●‡$'05 83-854	J. F. Jones	D. A. Borah	J. E. Borah	Erma M. Shirkey	25,000	19,350	291,150		209,240	2,190	14,110	109,960	Inter-State N. and Tra. N., Kan. C.; 4th N., Wichita; Colo. N., Den.; Plan. State, Salina.
Gypsum 732 Saline I16	Farmers State Bank Ⓢ●‡$'09 83-513	F. R. Van Voorst	F. A. King	Fred Conrow	Joe Snyder S. B. Aitken	25,000	15,000	150,000		170,000			15,000	Drov. N., Kan. C., Mo.; Far. N., Salina.
" ------ "	GYPSUM VALLEY NAT. BK. $250-8% 83-512 Ⓢ‡'93	T. R. Tinkler	C. E. Gillum	C. H. Gaumer	G. H. Goodwin	25,000	26,000	344,150	25,000	244,700	26,500	25,850	123,700	Chase N., N. Y.; Tra. N., Kan. C.; N. Bk. of America, Salina; 1st N., Wichita.

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Haddam 392 Washington D16	**Citizens State Bank** ⓢ●‡'89 83-632	J. B. Lower	C. L. Potter	J. A. Welch	M. E. Akers	$ 15,000	$ 16,800	$ 306,940		$ 172,170	$ 6,000	$ 10,000	$ 155,460	Han. N., N. Y., Columbia N., Drov. N., and Com. Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
" " "	Haddam State Bank ⓢ●‡'07 $200 83-633	Jessie K. Taylor	W. N. Bobbitt	F. A. Taylor	Verlin Bonar	15,000	1,500	141,000		127,000	1,000		20,000	N. Park., N. Y.; Inter-State N., Kan. C.; 1st N., St. Jo.; State Reserve, Wichita.
Halstead 1250 Harvey K16	**FARMERS STATE BANK** 10% 83-334 ⓢ●‡$'06	WILLIAM MESSNER Collections and FEE IN ADVAN	S. DUNKELBERGER requests for Cred CE: *Plain sight dra*	H. W. THIESSEN it Reports MUST *fts, 15c; Credit Rep*	MARGARET MALLEIS be accompanied by *orts, 25c.*	20,000	21,040	133,420		128,660	2,200	12,480	30,670	Han. N., N. Y.; Com. Tr. Co., Kan. C.; Cent. State, Wichita; Midland N., Newton.
" " "	**HALSTEAD BANK** ●‡$'82 $275-20% 83-335	L. P. KREHBIEL Collections and FEE IN ADVAN	J. A. LINN requests for Cred CE: *Plain sight dra*	A. C. DETTWEILER it Reports MUST *fts, 15c; Credit Rep*	R. C. FERGUSON LAURA CHEATUM be accompanied by *orts, 25c.*	20,000	31,860	238,890	$ 2,550	178,910	26,300	1,430	86,660	N. Bk. Com., N.Y.; 1st N., Kan. C. and Wichita; Kan. State, Newton.
Hamilton 500 Greenwood L20	First National Bank ●‡'02 10% 83-668	W. O. Smith	J. M. Winegar	Perry Clemans		25,000	25,000	185,000	25,000	230,000			30,000	Com'l N., Kan. C., Kan.
" " "	Hamilton State Bank ‡$'09 83-669	A. B. Lewis	H. P. Shook	H. W. Nixon	M. B. Beevers	20,000	11,550	126,330		120,600	7,920	10,840	18,520	Com. Tr. Co., Kan. C., Mo.; Citiz. N., Emporia; Eureka. Eureka.
Hamlin 225 Brown D21	Bank of Hamlin ●‡$'87 20% 83-856	L. N. Reid	G. F. Berkley	E. Lichty	Gladys Lichty	10,000	15,000	144,440		122,030			43,580	Am. N., St. Jo.; 1st N., Hiawatha.
Hanover 1000 Wash. D18	Community State Bank $200 83-877 ⓢ●‡$'21	J. T. Martin	Jno. F. White R. Koehler	J. T. Murphy	A. C. Wurtz	25,000	26,500	229,600	820	186,210	1,440	25,000	69,280	Mech. & Metals N., N. Y.; Drov. N., Kan. C.; Burnes N. and Tootle-Lacy N., St. Jo.
" " "	First National Bank ⓢ●‡'20 $150-5% 83-1383	E. W. Thiele	Frank Jandera	J. P. Kilkenny		25,000	13,250	154,740		103,220	16,150	17,500	56,120	Com. Tr. Co., Kan. C., Mo.; Am. N., St. Jo.
Hanston 250 Hodgeman K9	Hanston State Bank ‡$'07 83-857	H. F. Salman	A. Hummel	J. W. Preston	Etta Preston	10,000	6,000	162,130	1,180	76,870		4,580	97,870	Com. Tr. Co., Kan. C., Mo.; 1st N., Larned.
Hardtner 400 Barber P12	Farmers State Bank ●‡$'19 83-1341	Jacob Achenbach	A. M. Webb	J. M. Molz	B. O. Young	15,000	9,130	202,880		166,320	870	5,500	54,320	New Eng. N., Kan. C.; 1st N., Wichita.
" " "	Hardtner State Bank ●‡$'09 $250 83-858	G. E. Nickel	J. W. Blunk	W. C. Graves		25,000	5,000	92,000		79,000			35,000	Inter-State N., Kan. C., Mo.; 1st N. and S. W. N., Wichita.
Harlan 150 Smith E12	First State Bank ‡$'09 83-859	C. A. Kalbfleisch	F. B. Denman J. F. Nichols	R. F. Santner		10,000	12,540	81,970		77,470		1,500	25,550	Han. N., N. Y.; Drov. N., Kan. C.; Far. N., Salina; 1st N., Osborne.
Harper 2000 Harper N14	First National Bank ●‡'82 83-290	Marcel Duphorne	J. G. Washbon	L. D. Banta	Raymon Hunter	50,000	11,200	292,000		198,000	12,800		145,000	Han. N., N. Y.; 1st N., Kan. C., Mo., and Wichita.
" " "	Security State Bank ●‡$'02 83-291	J. M. Robinson	Earl Collins	R. E. Dresser	Frank Neighbor J. H. Gum	25,000	16,000	425,000	50,500	398,000		42,500	90,000	Mech. & Met. N., N. Y.; Cont. & Com'l N., Chi.; New Eng. N., Kan. C.; 1st N., Wichita.
Harris 125 Anderson J22	Peoples State Bank ●‡$'05 $350-16% 83-860	J. W. Young	J. H. Turrell	C. E. Young	R. E. Duffey	10,000	15,000	135,000		120,000		5,000	35,000	Drov. N., Kan. C.
Hartford 750 Lyon J21	Farmers State Bank ⓢ‡$'10 $175-10% 83-523	W. E. Scott	A. S. Bernheisel	J. W. Kerby	H. R. Nelson	15,000	7,130	156,810	4,160	124,140		26,270	32,690	Western Ex., Kan. C., Mo.; Peo. N., Burlington.
" " "	Hartford Nat. Bank ⓢ●‡'83 $175-10% 83-522	C. A. Johnson	J. L. Stratton	M. J. Lalouette	Mary Hurtig	25,000	7,500	150,700	33,900	153,910	26,200	14,550	22,450	Fid. N. Bk. & Tr., Kan. C., Mo.; Citiz. N. and Fidelity State, Emporia.
Harveyville 333 Wabaunsee H21	First National Bank ●‡'20 83-1384	J. W. Womer	W. H. Laird Louis M. Tomlinson	C. H. Houseworth	H. M. Dutton	25,000	7,650	148,700		131,800			49,550	Fid. N. Bk. & Tr., Kan. C.; Cent. N., Topeka.
" " "	Harveyville State Bank ‡$'02 83-861	C. L. Youngman	A. E. Kopp	C. H. Earl	P. E. Taber	25,000	7,700	95,520	18,700	119,320	1,000	16,020	10,580	Com. Tr. Co., Kan. C., Mo.; 1st N., Burlingame.
Havana 350 Montgomery O21	Home State Bank ⓢ●‡$'23 $125 83-862	P. H. Lindley	Geo. P. Dalby	John S. Keil	Lucile M. Keil	10,000	2,500	55,000		40,000		7,500	20,000	Fid. N. Bk. & Tr. Co., Kan. C., Mo.; Citiz.-1st N., Independence.
Haven 1301 Reno L15	Citizens State Bank ‡$'03 83-561	G. D. Merritt	H. W. Harms	C. R. Astle	Miss Vivian Astle	10,000	13,160	95,720		62,630	2,750		46,730	Drov. N., Kan. C.; 1st N., Wichita; State Ex., Hutchinson.
" " "	State Bank of Haven ●‡$'91 83-560	N. B. Sawyer	Augustus Myers	W. C. Stecher		17,000	17,000	226,000		167,500	34,880		71,000	Han. N., N. Y.; 1st N., Hutchinson.
Havensville 333 Pottawatomie E20	First National Bank ●‡1900 $135 83-631	M. S. Knox	E. D. Berry	H. C. Clements	A. G. Coverdale	25,000	14,000	110,000	20,000	105,000	20,000	9,000	45,000	1st N., Kan. C. and Leav.
" " "	Havensville State Bank ‡$'81 15% 83-630	T. I. Eddy		Ira Eddy	W. E. Schane	20,000	15,000	125,000		132,000		7,200	20,800	Com. Tr. Co. and Inter-State N., Kan. C.; Leav. N., Leav.
Haviland 607 Kiowa M11	First National Bank ●‡'03 10% 83-863	Geo. W. Lemon	L. J. Woodard	B. E. Matthews	J. G. Bennett	50,000	14,350	350,650		156,520	51,700	16,670	190,100	Mech. & Metals N., N. Y.; 1st N., Wichita and Hutchinson; Com. Tr. Co., Kan. C.
▲**Hays** 4500 Ellis H10	**CITIZENS STATE BANK** 83-260 ●‡$1900	C. G. COCHRAN All banking m B.-L. drafts, C	P. J. DEANE atters promptly ash and Time It	C. W. MILLER, JR. handled, ems given partic	PHILIP JACOBS T. R. ANDREWS CORA BIBENS ular attention.	50,000	55,000	800,000		575,000	3,000	102,000	225,000	N. Bk. Com., N. Y.; 1st N., Kan. C. and Den.
" " "	**FARMERS STATE BANK** 8% 83-1226 ⓢ●‡$'16	John S. Sack	N. M. Schlyer	F. W. Arnold	Mary E. Bissing	50,000	30,290	511,750		241,110		35,410	315,510	N. Bk. Com., N. Y.; Com'l N., Fid. N. Bk. & Tr., and Drov. N., Kan. C., Mo.; Far. N., Salina.
" " "	**First National Bank** ●‡'88 $200 83-259	E. M. Speer	H. W. Oshant	Victor Holm	Wm. J. Karlin Agnes Wasigner	50,000	2,120	384,880		225,580	41,110	22,930	147,380	N. City, N. Y.; Com. Tr. Co. and Inter State N., Kan. C.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	Cash & Exchanges, Due from Banks	PRINCIPAL CORRESPONDENTS.
Haysville 50 Sedgwick M16	Haysville State Bank ●‡$'19 5% 83-1315	J. A. Baughman	C. C. Fager E. P. Martin	F. G. Stearns		$ 10,000	$ 2,020	$ 67,800		$ 51,400	$ 1,280	$ 3,830	$ 23,310	Union N. and State Reserve, Wichita.
Hazelton 350 Barber O13	Farmers State Bank ‡$'04 83-671	R. L. Hayter	H. S. Davis	M. C. Cavanaugh	L. E. Cavanaugh	10,000	8,000	176,350		137,160	1,450	3,300	52,440	1st N., Wichita; Home State, Anthony.
" "	State Bank of Hazelton $160-8% 83-670 ⓢ●‡$'84	J. F. Gillespie	R. W. Reeves	J. H. Skaggs	W. M. Pfaff	20,000	4,060	145,300		100,530	21,920	9,080	37,810	Inter-State N., Kan. C.; Secur. State, Wellington.
Healy 200 Lane I 6	First State Bank ●‡$'06 $100-10% 83-864	J. H. Cavanaugh	Wm. Wierk	H. S. Jennison	Mrs. Ervie Siegrist	10,000	10,000	167,480	$ 24,030	76,640	36,390	8,050	73,530	Chase N., N. Y.; 1st N., Kan. C.
Hedville 30 Saline H15 (*Salina P. O.*)	Hedville State Bank ⓢ‡$'16 83-1210	C. F. Sutter	Jas. W. Griffiths	Francis Robb		10,000	2,160	58,790		47,410		120	19,950	Federal Tr. Co., Kan. C.; Plan. State, Salina.
Heizer 100 Barton J11	Heizer State Bank ⓢ‡$'11 $200 83-865	C. B. Coss	C. E. Button	John C. Cook		12,000	9,500	126,000		104,000		3,500	40,000	Drov. N., Kan. C., Mo.; Am. State, Great Bend; Citiz., Hutchinson.
Hepler 241 Crawford M24	Hepler State Bank ●‡$'04 $225-30% 83-866	G. E. Whitnah		C. S. De Roin		10,000	8,640	138,720		118,400	1,400	3,060	34,500	Federal Tr. Co., Kan. C.; Citiz. N., Fort Scott.
Herington 5000 Dickinson I 18	Bank of Herington ⓢ●‡$'86 $260-20% 83-168	F. D. Carman	M. E. Welch	A. J. Farrell		50,000	47,800	436,800		344,350	22,470	39,010	128,760	N. Y. Tr. Co., N. Y.; Columbia N., Kan. C.
" "	First National Bank ⓢ‡'89 12% 83-169	C. E. Edlin	W. N. Hawley	O. R. Murray	R. C. Hartke	50,000	13,000	418,600	21,700	290,000	62,900	17,800	132,600	N. Park, N. Y.; 1st N., Kan. C. Mo.; 1st N., Wichita; Cent. N., Topeka.
" "	Home State Bank ⓢ‡$'20 $125 83-1348	E. T. Anderson	E. W. Carruth	F. E. Beal	C. A. Hass	30,000	5,000	115,360		95,930	6,720		30,880	Irving Bk.-Col. Tr. Co., N. Y.; Peo. N., Kan. C.; Reserve State, Salina.
Herkimer 125 Marshall D18	Herkimer State Bank ●‡$'10 $200 83-867	Albert Stengleme-ier	O. W. Schulze	N. G. Fifert		10,000	1,300	78,550		74,210	300		21,540	1st N., St. Jo.; Citiz. State, Marysville; Com. Tr. Co., Kan. C.
Herndon 500 Rawlins C5	First State Bank ●‡$'18 83-1276	R. C. Drath	G. D. Benton A. S. Steele	F. H. Drath		15,000	10,000	490,000		300,000	60,000		120,000	Han. N., N. Y.; Com. Tr. Co. and 1st N., Kan. C.; Tootle-Lacy N., St. Jo.; State Reserve, Wichita.
" "	State Bank of Herndon ●‡$'01 $300-18% 83-868	J. R. Kirchner	John Franke	C. A. Maher	P. L. Slocum	25,000	9,000	300,000		216,000	7,000	11,000	100,000	N. Park, N. Y.; 1st N., St. Jo. and Lin.; Federal Tr. Co., Kan. C. Atchison Sav., Atchison.
Hesston 500 Harvey K16	Hesston State Bank ●‡$'07 $300-10% 83-869	P. E. Ruth	Joe Fost	G. A. Flaming	C. W. Flaming	10,000	12,400	100,470		65,860	1,470		45,490	Kan. State, Newton; 4th N., Wichita; Drov. N., Kan. C.
Hewins 350 Chautauqua O19	Hewins State Bank ●‡$'07 $220-19% 83-870	A. N. Shaver	W. B. Mann	Ray Foster		10,000	10,340	38,200		45,870	500	8,060	4,110	Com. Tr. Co., Kan. C., Mo.; Citiz. N., Cedar Vale.
Hiattville 186 Bourbon L25	Hiattville State Bank ‡$'07 83-871	C. W. Thompson	F. A. Thompson	F. A. Thompson		10,000	2,330	79,230		79,810			5,890	Citiz. N., Ft. Scott.
▲**Hiawatha** 3250 Brown D22	Citizens State Bank ⓢ●‡$'07 10% 83-197	A. C. Ellis	J. M. Sewell	S. D. Moser		50,000	40,000	470,000		36,5000	45,000	35,000	115,000	Liberty N., Kan. C., Mo.; Com'l N., Kan. C.; St. Jo. Stock Yds., St. Jo.; Provident Tr. Co., Phil.
" "	**FIRST NATIONAL BANK** $150-6% 83-196 ⓢ●‡'81	W. R. Guild	G. C. McKnight	H. P. Patton	R. E. Smith Bertha F. Zimmer-mann	55,000	19,630	571,970	54,500	454,140	98,830	68,310	79,810	N. Park, N. Y.; Cont. and Com'l. N., Chi.; Am. N. and 1st N., St. Jo.; Fid. N. Bk. & Tr., Kan. C.; Cent. N., Topeka.
" "	**MORRILL & JANES BANK** $200-12% ◆ 83-195 ●$'71	C. D. Lamme	F. N. Morrill	R. H. Bradley	F. H. Smith J. G. Waste	100,000	69,000	857,000		674,000	57,700	28,000	265,800	Am. Ex. N., N. Y.; 1st N., Chi.; Tootle-Lacy N., St. Jo.; N. Bk. Com., St. L.; Com. Tr. Co. and Ex. N., Atchison.
Highland 809 Doniphan D23	Farmers State Bank ●‡$'08 83-438	J. R. Thomas	J. F. Bottiger J. F. Stricker	C. C. Webb	R. H. Thomas	15,000	28,840	209,430		184,810	1,050	5,500	61,910	N. City, N. Y.; Am. N., St. Jo.; Fid. N. Bk. & Tr., Kan. C.
" "	**FIRST NATIONAL BANK** ●‡'04 10% 83-437	**B. D. ALLEN** **Oldest and Larg** **Collections and** **FEE IN ADVAN**	**GEO. S. HOVEY** **est Bank.** **Requests for Cre** ***CE:** Plain sight dr*	**C. I. SMITH** **dit Reports MUS** ***afts, 15c; Credit Re***	**A. M. MINIER** **T be accompanie** ***ports, 25c.***	25,000	33,610	244,540	16,950	211,900	47,600	10,900	49,700	N. Y. Tr. Co., N. Y.; Inter-State N., Kan. C.; 1st N. and Tootle-Lacy N., St. Jo.
▲**Hill City** 1000 Graham F8	American State Bank ⓢ●‡$'04 $225-10% 83-387	Chas. Sperry	I. R. Mort	I. R. Mort	Mabel Rollins W. A. Muchow	20,000	26,000	220,000		200,000			60,000	N. City, N. Y.; Com'l N., Kan. C.; Far. N., Salina.
" "	**FARMERS & MERCH. BANK** 83-385 ●$'86	E. E. Mullaney	James Walsh		John T. Griffith Ray Law	50,000	30,500	481,500	2,500	213,000	237,000	7,500	117,000	Chase N., N. Y.; 1st N. and Fid. N. Bk. & Tr., Kan. C.
" "	Graham Co. State Bank ‡$'99 83-386	I. B. Parker	A. J. Wilson	L. Messick	Claude Gordon	10,000	40,000	250,000		175,000			75,000	Han. N., N. Y.; Com. Tr. Co. Kan. C.; Far. N., Salina.
Hillsboro 1451 Marion J17	First National Bank ●‡'02 83-360	J. A. Unruh	J. W. Wiens P. F. Friesen	H. J. Pankratz	Gertrude Hett	25,000	27,000	250,000		190,000			40,000	Han. N., N. Y.; 1st N., Kan. C.; 4th N., Wichita.
" "	Hillsboro State Bank ‡$'03 83-361	Wm. F. Shaeffler	August Ebel	J. K. Warkentin	J. D. Wiebe	25,000	15,000	225,000		185,000			40,000	N. Park, N. Y.; Inter-State N., Kan. C.; Bk. of Topeka, Topeka; 1st N., Wichita.
Hillsdale 275 Miami H24	State Bank of Hillsdale ●‡$'06 $150-15% 83-872	P. J. Morrison	E. R. Barker	C. H. Lee	C. C. Eaton, *Sec.*	10,000	16,600	101,000		74,100	12,250		40,500	Com'l N., Kan. C.; Miami Co. N., Paola.

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Federal Reserve Bank of St. Louis

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. ŦTrust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Holsington 4000 Barton I12	Farmers & Merch. State Bk. $175–10% 83–258 ⓢ●'10	T. C. Morrison	J. B. Dumler	J. L. Pieper	Herman Becker Wm. A. Herzog	$ 50,000	$ 13,000	$ 362,610		$ 180,590	$ 1,000	$ 42,960	$ 205,800	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr. Co. and Com. Tr. Co., Kan. C.; State Reserve, Wichita; Cent. State, Hutchinson.
" ------ "	**FIRST NATIONAL BANK** 83–256 ●‡1900	C. P. MUNNS "THE BANK O Special attentio *Please send 15c wi*	L. J. BARRETT F SERVICE." n given Bill of La *th each sight draft f*	C. A. ELMORE ding drafts, Cash *or presentation and*	M. W. BENNETT and Time Items. 50c for Credit Repo	50,000	16,300	571,910	$ 25,000	279,190	154,020	35,420	194,590	Han. N., N. Y.; Com. Tr. Co., Kan. C.
" ------ "	**PEOPLES STATE BANK** $200–6% 83–257 ⓢ●‡$'03	E. R. MOSES, SR. We offer promp Fee in advance	H. C. WILDGEN E. R. MOSES, JR. t effective service on Sight Drafts Credit Re	F. A. SODERSTROM on all business. 15c minimum, 25 ports, 50c.	W. H. HALL PAUL C. JONES e minimum if pa	25,000	12,960	294,830		177,040	6,790	63,330	85,630	1st N. and Fid. N. Bk. & Tr., Kan. C.
Holcomb 150 Finney K4	Holcomb State Bank 8% 83–873 ●‡$'10	O. J. Brown	A. D. White	J. C. Sharer		15,000	8,770	94,020		77,730	780	5,000	34,270	Drov. N., Kan. C.
Holland 55 (*Abilene P. O.*) Dickinson H17	Farmers State Bank $150 83–874 ‡$'10	A. E. Robson	Clements Bell	Sue L. Bell		10,000	2,920	25,000		22,990			8,500	Abilene N., Abilene; Drov. N., Kan. C., Mo.
Hollenberg 150 Washington C17	Hollenberg State Bank $150–10% 83–875 ⓢ●‡$'06	Wm. M. Else	G. R. Barr	R. A. Hyland		10,000	5,160	51,610	270	87,990	1,910	15,100	12,040	Drov. N., Kan. C.; Tootle-Lacy N., St. Jo.; Ex. N., Atchison.
Hollis 100 Cloud E15	Hollis State Bank $150–10% 83–1150 ⓢ●‡$'14	A. Morgan	John Ganstrom	D. J. Burton		12,500	8,630	65,140		43,220	830	2,800	39,410	Cloud Co., Concordia; Stock Yds. N., Kan. C., Mo.
▲**Holton** 2800 Jackson E21	First National Bank $300–12% 83–203 ●‡'72	J. P. Moore	Fred King	S. R. Moore	F. L. Riederer	50,000	31,490	399,500	49,600	355,200	72,260	24,000	79,140	Han. N., N. Y.; Com. Tr. Co. and New Eng. N., Kan. C.; Cent. N., Topeka.
" ------ "	Kansas State Bank $175–6% 83–206 ⓢ●‡$'09	G. A. Gordon	M. A. Bender	J. H. Riley A. V. DeGraw, *Sec.*	Harry Bradley L. G. Abele	50,000	18,780	315,800		318,450		20,940	45,170	Fid. N. Bk. & Tr., Kan. C., Mo.; Cent. N., Topeka; Leav. N., Leav.; St. Jo. Stock Yds., St. Jo.
" ------ "	Linscott State Bank 83–204 ⓢ‡ $'75	G. S. Linscott			Orena J. Linscott Ray H. Arnold	25,000	10,000	135,000		105,000			20,000	Mech. & Metals N., N. Y.; Atchison Sav., Atchison; Federal Tr. Co., Kan. C.
------ "	**STATE BANK OF HOLTON** $160–12% 83–205 ⓢ●‡$'88	ALEX. DUNN, JR. "THE BANK O Special attentio *Please send 15c wi*	F. C. POMEROY F SERVICE." n given Bill of La *th each sight draft f*	P. A. ADAM ding drafts, Cash *or presentation and*	W. E. OSTERHOLD and Time Items. 25c for Credit Repo	50,000	17,340	330,850		342,040		19,260	36,810	N. Bk. Com., N. Y.; Leav. N., Leav.; Peo. N., Kan. C.; Bk. of Topeka, Topeka; Fid. N. Bk. & Tr., Kan. C., Mo.
Holyrood 500 Ellsworth I13	Bank of Holyrood $225–12% 83–876 ⓢ●‡$'87	A. D. Jellison	G. T. Tremble	W. C. Frevert	Fred Conrow, Jr.	25,000	25,000	280,000		218,000			92,000	Fid. N. Bk. & Tr., Kan. C.; Am. N., Hutchinson; Cent. N., Ellsworth.
" ------ "	First National Bank $145 83–1382 ⓢ●‡'20	John Wanhoff		J. D. Stevenson	I. A. Schroeder	25,000	7,500	140,000		85,000	1,000	20,000	67,000	Liberty N., Kan. C.; Far. N., Salina; State Ex., Hutchinson; 4th N., Wichita.
Home 200 Marshall D19	Citizens State Bank 83–673 ●‡$'07	E. W. Zimmerling	C. W. Kniesteadt	P. R. Pulleine	Wm. Eckstein	10,000	4,000	125,000		128,000			10,000	Ex. Bk. of Schmidt & Koester, Marysville; Tootle-Lacy N., St. Jo.
" ------ "	State Bk. of Home City $145 83–672 ‡$'04	August Kramme	B. M. Ludicke	Paul Ludicke	W. A. Ludicke	15,000	7,500	205,500		186,000		10,000	32 000	1st N., St. Jo.; Citiz. State, Marysville.
Homewood 100 Franklin I 23	Peoples State Bank 10% 83–877 ⓢ‡$'20	F. F. Fockele	W. B. Kiler	Earl R. Billett		10,000	2,120	46,240		31,190	15,000		10,170	Peo. N., Ottawa; Drov. N., Kan. C.
Hope 700 Dickinson I 17	Farmers State Bank 83–539 ●‡$'11	Chas. F. Mitseh	Earl Robinson	R. W. Lemon		15,000	7,000	170,000		142,000	12,700		27,000	Peo. N., Kan. C.; Reserve State, Salina.
" ------ "	First National Bank 83–1403 ‡'23	B. A. Flack	H. R. Turner	E. T. Nelson	D. C. Meuli	25,000	6,600	156,530		81,060	1,550	4,730	100,790	Com. Tr. Co., Kan. C.
Horace 460 Greeley I 2	Horace State Bank $125 83–1399 ⓢ●‡$'22	C. R. Hudspeth	W. T. Singleton	A. R. Simpson	Lenore Simpson	10,000	2,500	52,000		30,000	20,000	6,000	8,000	Federal Tr. Co., Kan. C.
Horton 4300 Brown D22	Bank of Horton 83–150 ⓢ●‡$'87	J. W. Brownlee	Geo. S. Hovey	B. B. Norris	E. P. Trompeter	25,000	32,500	247,600		218,800	6,800	2,000	77,500	N. Y. Tr. Co., N. Y.; Inter-State N., Kan. C.; 1st N., St. Jo.
" ------ "	Citizens State Bank $200–6% 83–151 ⓢ●‡$'10	C. H. Schneider	Maurice Deutsch	F. J. Henney	Marcel Bloch	80,000	15,000	250,000		210,000	10,000	25,000	50,000	N. Park, N. Y.; Com'l N., Kan. C.; Am. N., St. Jo.; Atchison Sav., Atchison.
" ------ "	First National Bank 83–149 ●‡'87	F. M. Wilson	H. W. Wilson Alex. Dunn, Jr.	A. D. Ingels		50,000	12,280	366,210	50,660	316,860	59,710	19,590	82,320	Guaranty Tr. Co., N. Y.; Inter-State N., Kan. C.; Tootle-Lacy N., St. Jo.
▲**Howard** 1500 Elk N20	Elk County State Bank 83–1397 Ⓢ‡$'21	J. L. Rader	A. K. Rader	P. M. Thompson		25,000	6,580	127,200		97,250		15,550	46,020	Drov. N., Kan. C., Mo.; Com'l N., Independence.
" ------ "	First National Bank 83–355 ●‡'84	H. G. Zirn	A. T. Ayres	G. L. Miller		50,000	24,190	238,510	12,500	181,600	14,300	6,000	123,290	Han. N., N. Y.; 1st N., Kan. C.
" ------ "	Howard National Bank $150 83–354 ●‡'77	F. H. Perkins	B. A. Eby	J. W. Eby	Ray Dudgeon	50,000	28,700	242,990	49,100	192,420	76,800	5,000	96,580	Chase N., N. Y.; Com. Tr. Co., Kan. C.
▲**Hoxie** 616 Sheridan F6	First National Bank 83–558 ●‡'01	T. M. Walker	T. L. Pratt	Earl Farber	Odessa Fairchild	50,000	65,000	340,000	10,000	270,000	15,000		180,000	N. Park, N. Y.; Inter-State N. and Com. Tr. Co., Kan. C.
" ------ "	**HOXIE STATE BANK** $175–15% 83–559 ●‡$'09	L. Noel	F. M. Burr	B. R. Reed	A. M. Shatzell	50,000	30,000	360,000		263,000	9,000	4,000	150,000	Com. Tr. Co., Federal Tr. Co., and Drov. N., Kan. C.; Far. N., Salina.
Hoyt 400 Jackson F21	Hoyt State Bank 83–878 ●‡$'02	W. R. Pettijohn	James Morris	Orion Williams	J. Williams	10,000	12,500	150,000		147,000			20,000	Com. Tr. Co., Kan. C.; Cent. N., Topeka.
Hudson 300 Stafford K12	Hudson State Bank $210 83–879 ●‡$'04	F. W. Tretbar	Wm. Spangenberg	E. O. Anderson	J. E. Payne	25,000	7,240	135,560		131,890			28,360	Com. Tr. Co., Kan. C.; Far. N., Stafford; State Reserve, Wichita.

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Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲**Hugoton** 644 Stevens O3	Citizens State Bank ●‡$'13 83-1135	J. A. Gregory	R. M. Crawford	U. G. Charles	H. B. Schofield	$ 30,000	$ 10,000	$ 125,000		$ 140,000			$ 25,000	Tra. N. and Com. Tr. Co., Kan. C.; Com'l N., Hutchinson.
" ------ "	First National Bank ●‡'07 $150. 83-880	H. V. Parker	T. O. Morgan	F. P. Adams		25,000	1,200	143,000		108,000	$ 1,000	$ 8,000	42,000	Gate City N., Kan. C.; Am. N., Hutchinson.; Wichita State, Wichita.
Humboldt 2525 Allen L23	Citizens State Bank ●‡$'02 83-214	J. B. Flint	Chas. Schaffner, Sr.	P. J. McGannon	C. J. Smith	25,000	5,000	215,000		200,000			40,000	N. Bk. Com., N. Y.; Com'l N., Kan. C.; New Eng. N., Kan. C.
" ------ "	Humboldt National Bank 20% 83-213 ⓢ●‡'96	W. A. Byerley	R. M. Porter W. S. Fallis	C. H. Schaffner L. B. Smith, *A. Cash.*	W. A. Redfield J. R. Liemenstoll	30,000	34,690	578,860	$ 29,500	427,320	82,690	14,000	149,050	N. Park, N. Y.; Com. Tr. Co., Kan. C.; 1st N., Wichita.
Hunnewell 209 Sumner P16	Farmers State Bank ●‡$'18 83-1289	John T. Head	P. L. Johnson	A. L. Miller		15,000	8,720	105,830		95,380	7,500	5,000	21,660	Stock Ex., Caldwell.
" ------ "	Union State Bank ●‡$'04 $175-12% 83-881	Luella F. Stewart	W. P. Jennings	W. T. Derington	R. V. Quillin	15,000	7,500	187,500		151,000	1,000	14,000	44,000	Fid. N. Bk. & Tr., Kan. C.; 1st N., Wichita.
Hunter 250 Mitchell F13	Farmers State Bank ⓢ●‡$'16 $250-5% 83-1163	Wm. Swinton	W. F. Dunckley	R. H. Quade	E. M. Quade	15,000	15,160	145,960	1,700	114,970	1,090	6,410	55,350	Drov. N., Kan. C.
Huron 200 Atchison E23	Huron State Bank ‡$'91 12% 83-882	T. H. Perdue	David Rouse	T. B. Smith, Jr.	J. S. Grimes	10,000	10,710	108,560		80,160	11,150		37,960	Ex. N., Atchison; 1st N., St. Jo.
▲**Hutchinson** Reno K14 25,000	***AMERICAN NATIONAL BANK** $150 83-21 ⓢ†●‡'15	H. K. McLEOD	E. T. GUYMON A. C. MALLOY	E. P. BRADLEY	Wm. RUDDICK M. E. SMITH	150,000	45,000	1,500,000	95,000	1,000,000	235,000		550,000	N. Park, N. Y.; 1st, N., Chi.; Com. Tr. Co., Kan. C.; 4th N., Wichita.
		"THE BANK OF SERVICE" Collections receive our prompt attention. Remittance made on day of collection.												
" ------ "	*Central State Bank ⓢ●‡$'15 83-22	J. H. Tharp	Frank McDermed	B. L. Jessup	J. W. Starkey	100,000	30,000	500,000		300,000	65,000		250,000	Mech. & Metals N., N. Y.; 1st N. and Tra N., Kan. C.; 1st N., Wichita.
" ------ "	***CITIZENS BANK** ●‡$'92 83-18	C. M. Branch	F. P. Hettinger	G. C. Pells	G. C. Harris	200,000	100,000	1,750,000		1,200,000	180,000		656,490	N. Park and Irving Bk-Col. Tr. Co., N. Y.; 1st N., Chi., Wichita, and Kan. C.
" ------ "	***FIRST NATIONAL BANK** 83-17 ⓢ†●‡'76	E. L. MEYER Oldest and	PET NATION Largest Bank	FRED C. FRENCH k in the Valley.	E. W. MEYER	250,000	150,000	3,000,000	600,000	1,400,000	800,000	100,000	1,700,000	N. City, N. Y.; Cont. & Com'l N., Chi.; Midland Bk. Ltd., Lon., Eng.
			"Established 1876."											
" ------ "	*Fontron Loan & Trust $150 Company 83-23 †‡$'15	E. E. Glasscock	Geo. Gano	J. F. Fontron, *Sec. and Tr.*	L. A. Keys, *A. Sec. and A. Tr.*	100,000	66,450	109,120	7,640	125,430	5,280	86,500	66,000	N. Bk. Com., N. Y.; Inter-State N., Kan. C., Mo.
" ------ "	***HUTCHINSON STATE BANK** $115 82-1412 ⓢ●‡$'23	E. F. Bloom	W. L. Rosier A. C. Hedrick	A. C. Hedrick		50,000	7,390	279,520		193,640	59,200	27,090	56,980	Mech. & Metals N., N. Y.; Liberty N., Kan. C.
" ------ "	***STATE EXCHANGE BANK** $300-16% 83-20 ⓢ●‡$'97	F. W. COOTER The largest and We make a spe	R. L. GULDNER best equipped co cial effort in tha TRY US.	R. L. GULDNER llection departm t line, and get r	B. M. HAYDEN M. D. PHILLIPS ent in the city. esults.	150,000	95,930	2,029,010		1,047,230	157,120	139,940	930,650	N. Bk. Com., N. Y.; 1st N., Chi; Com. Tr. Co., Kan. C.
" ------ "	**THE McNAGHTEN LOAN COMPANY, Inc.** '08 7%	E. W. McNaghten First Mortgage	C. S. Colladay Loans on Improv	J. C. McNaghten, *Tr.* ed Kansas Farm	H. R. Moore, *Sec.* s.	75,000	11,900		45,980	105,330	5,870	21,050	630	State Ex. and 1st N., Hutchinson.
" ------ "	Hutchinson Clearing House (*Members indicated by a* *)	H. K. McLeod		G. C. Harris, *Sec. and Tr.*	J. H. Dawson, *Mgr.*									
Idana 140 Clay F17	Bank of Idana ‡$'90 10% 83-883	Nellie J. Rankin	V. H. Rankin	D. B. Rankin		10,000	20,000	240,000		195,000			75,000	Drov. N., Kan. C.; Peo. N., Clay Center; Merch. N., Lawrence.
▲**Independence** Montg. O22 12,000	**CITIZENS-FIRST NATIONAL BANK** 83-50 ⓢ●‡'71	ERNEST SEWELL A. H. BLACK, *Ch. of Bd.* For prompt, effi COLLECTIONS Please send 25c	W. S. FITZPATRICK H. C. BERGMAN, Jr. cient, personal se A SPECIALTY. with each reques	R. W. CATES rvice send your b t for rating.	 usiness to us.	300,000	244,740	4,311,030	313,410	2,778,870	685,220	280,750	1,424,340	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., St. L.; New Eng. N., Kan. C.
" ------ "	**COMMERCIAL NAT'L BANK** $350-20% 83-52 ⓢ†●‡'84	Geo. T. Guernsey	G. T. Guernsey, Jr. A. W. Blosier	J. N. Masters Paul B. Nees, *A. Cash.*	G. E. Cutler Chester Ditch C. W. Reno	250,000	362,550	4,529,350	250,000	2,903,010	1,280,860	446,000	762,030	Mech. & Metals N. and Han. N., N. Y.; Com'l N., Kan. C., Kan.; Cont. & Com'l N., Chi.; Com. Tr. Co., Kan. C.; Liberty Cent. Tr. Co., St. L.
" ------ "	Fidelity State Bank ⓢ†$'20 83-55	E. L. Runyan	E. E. Lugeanbeal	C. F. Chritton		25,000	3,380	73,560		76,640	2,550	5,000	17,750	Com. Tr. Co., Kan. C., Mo.; Com'l N., Independence; Condon N., Coffeyville.
" ------ "	**INDEPENDENCE STATE BK.** 12% 83-53 ⓢ●‡$'07	B. F. Boys	C. L. Kimble	M. D. Ransdell	L. C. Boys	50,000	78,020	973,210		655,270	107,690	40,930	297,330	Chase N., N. Y.; 1st N. and Inter-State N., Kan. C., Mo.
" ------ "	**KANSAS SAVINGS & TRUST COMPANY** 83-54 ⓢ†‡$1817	THOS. J. BOOTH Collections sent and prompt re	J. M. LANDON C. E. STEWART us get vigorous, c mittance when p	E. H. PUGH, *Sec. and Tr.* ourteous attentio aid.	ERNEST SEWELL, *A. Sec. and A. Tr.* n the day received,	100,000	33,020	525,300		522,580			135,740	New Eng. N., Kan. C.; Citiz.-1st N., Independence.
" ------ "	**SECURITY STATE BANK** 83-51 ⓢ●‡$'20	H. L. Muesse	John P. Baden	E. V. Wood	D. W. Sanford	50,000	7,770	277,220		208,140	40,990	23,570	62,290	N. Park, N. Y.; Fid. N. Bk. & Tr., Kan. C. 1st N., Wichita.

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Federal Reserve Bank of St. Louis

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For **Interest Rates, Holidays,** etc., see **Laws.**

TOWN AND COUNTY. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Industry 200 (*Wakefield P. O.*) Clay F17	Industry State Bank 10% 83-884	W. H. Myers	F. H. Myers	Jos. P. Lewis		$ 10,000	$ 26,830	$ 257,530		$ 211,060			$ 83,300	Chase N., N. Y.; Fid. N. Bk. & Tr., Kan. C., Mo.; 1st N., Clay Center; Bk. of Wakefield, Wakefield.
Ingalls 300 Gray L6	Farmers State Bank ●‡$'08 83-885	Frank G. Dodson	J. E. Burns	Emery R. Ray	Jos. H. Burns	10,000	10,000	147,000		75,000		$ 12,000	80,000	Fid. N. Bk. & Tr., Kan. C.; 1st N., Wichita.
Inman 5000 McPherson K15	Bank of Inman ⓢ●‡$'93 20% 83-886	G. F. Wilke	D. D. Unruh	A. Bartels	Anna B. Blake	15,000	15,000	220,000		170,000	$ 3,000		90,000	New Eng. N., Kan. C., Mo.; 1st N., Hutchinson; El Dorado N., El Dorado.
" ------ "	Farmers State Bank ⓢ●$'15 $275 83-1200	J. F. Enns	G. H. Balzer	C. M. Toews	A. W. Balzer	10,000	11,380	219,430		125,830	7,000	20,280	87,700	1st N. and Com. Tr. Co., Kan. C.; State Ex., Hutchinson.
▲**Iola** 9000 Allen L23	**ALLEN COUNTY STATE BK.** ⓢ●‡$'85 $750-30% 83-80	Thomas H. Bowlus	C. W. Bowlus	**G. R. Bowlus**	L. V. Bowlus	30,000	170,000	1,200,000		1,050,000	30,000		300,000	Equitable Tr. Co., N. Y.; N. Bk. Com., St. L.; 1st N., and Com. Tr. Co., Kan. C.
" ------ "	**FIRST NATIONAL BANK** ⓢ●‡'69 $180-8% 83-79	Melvin Fronk	C. E. Perham	Horace L. Miller	N. C. Kerr	50,000	23,430	642,210	$ 50,000	372,600	110,360	1,880	289,800	N. City, N. Y. and St. L.; 1st N., Kan. C.
" ------ "	**IOLA STATE BANK** ⓢ●‡$'03 83-81	L. E. Horville	A. W. Beck	F. O. Benson	E. D. Land H. E. Shively	50,000	44,810	636,740		492,200	78,900	30,400	130,060	N. Y. Tr. Co., N. Y.; 1st N., Chi.; New Eng. N., Kan. C., Mo.
" ------ "	State Savings Bank ●‡$'08 $150-6% 83-82	J. D. Arnett	Colonel Lanyon	M. Bollinger	J. C. Kennedy	25,000	13,900	180,500		152,530	3,200	24,590	42,570	Han. N., N. Y.; Com. Tr. Co., Kan. C.; Allen Co. State, Iola; State Reserve, Wichita.
Ionia 200 Jewell E13	Ionia State Bank ⓢ●‡$'04 $125 83-887	Meyer Miles	R. D. Rose	Andrew Johnson	H. H. Roach	20,000	3,500	80,000	6,000	80,000	1,000	20,500	8,000	Federal Trust Co., Kan. C.; Atchison Sav., Atchison; State Reserve, Wichita.
Irving 341 Marshall E19	Irving State Bank ‡$'99 83-888	**Fred R. Cottrell**		J. G. Chitty	**Grace Smith**	12,000	11,340	136,000		146,950			12,400	Han. N., N. Y.; 1st N. and Com. Tr. Co., Kan. C.
Isabel 317 Barber N12	Isabel State Bank ●‡$'05 $370 83-889	Ed. Boots	Lester White	Chas. A. Meairs	Clyde S. Boots	10,000	15,900	154,280		89,840		3,240	85,000	Han. N., N. Y.; 1st N. and Union Stock Yds. N., Wichita.
Iuka 200 Pratt M12	Iuka State Bank ●‡$'05 83-890	T. G. Carver	Geo. W. Lemon	F. M. Young	C. J. Shandrew	10,000	14,000	112,500		71,000	11,000	1,500	53,000	N. Park, N. Y.; 1st N. and Inter-State N., Kan. C.; 1st N., Hutchinson and Pratt.
Jamestown 495 Cloud E15	Farmers State Bank ‡$'09 83-603	B. D. French, Sr.	O. G. French	Cora Garder French		15,000	13,770	173,580		105,110	2,000	6,050	89,180	N. Park, N. Y.; Drov. N., Inter-State N., and Com. Tr. Co., Kan. C.; Ex. N., Atchison.
" ------ "	Jamestown State Bank ●‡$'98 $250-20% ◆ 83-602	E. Fitzgerald	L. A. Herbin	A. W. Sjoholm	Harold Champlin	25,000	25,000	280,000		215,000	14,000		88,120	Liberty N. and Federal Trust Co., Kan. C.; Tootle-Lacy N., St. Jo.
Jarbalo 100 Leavenworth F24	Jarbalo State Bank ‡$'06 $155 83-891	D. B. Mason	Samuel Opliger	W. O. Gibbon	Nadine R. Gibbon	10,000	5,800	75,000		63,500	2,070	2,300	19,800	Drov. N., Kan. C.; Wulfekuhler State, Leav.
Jefferson 150 Montgomery O22	Jefferson State Bank ⓢ‡$'10 $130-10% 83-892	J. F. Dobson		J. G. Smith		10,000	4,000	50,000		52,000			7,000	Inter-State N., Kan. C.; Com'l N. Independence.
Jennings 300 Decatur D7	Farmers State Bank ⓢ‡$'19 $110 83-1347	G. H. Lippelmann	F. A. Boulls G. D. Benton	W. P. Noone	C. L. Erickson	25,000	5,000	172,000		128,000	8,700	400	64,900	Com. Tr. Co., Kan. C.; Oberlin N., Oberlin; Tootle-Lacy N., St. Jo.
" ------ "	State Bank of Jennings ●‡$'03 83-893	E. E. Ames		A. A. Smith	F. W. Tacha	20,000	16,000	250,000		150,000			130,000	Cent. N., Topeka; Fid. N. Bk. & Tr., Kan. C.; 1st N., Norton.
▲**Jetmore** 650 Hodgeman K8	Citizens State Bank ●‡$'01 8% 83-894	W. M. O'Connell	J. W. Winn C. B. O'Connell	Clyde D. Blount		25,000	10,800	131,430	150	122,850	8,170	10,980	25,380	1st N., Hutchinson; Com'l N., Kan. C.
" ------ "	Farmers State Bank ●$'16 83-1217	L. W. Hubbell	D. W. Sturgeon	S. C. Olson	Roy Sorem	20,000	18,930	202,170		86,170	17,550	2,110	135,270	Han. N., N. Y.; Com. Tr. Co., Kan. C.; 1st N., Larned.
Jewell 900 Jewell E14	**W. A. MATSON** — **W. M. GREEN** — **E. D. FISHER** — **F. E. PENCE** — **MYRTLE STROHM** **CITIZENS STATE BANK** ⓢ●‡$'04 $200-10% 83-419 *Please send 15c with each sight draft for presentation and* 25c *for Credit Reports.* **Special attention given Bill of Lading drafts, Cash and Time Items.** **This is a good bank for you.**					50,000	25,900	326,560		301,090	2,000	19,400	79,960	N. Bk. Com., N. Y.; 1st N. and Inter-State N., Kan. C.; Ex. N., Atchison.
" ------ "	First National Bank ⓢ†●‡'86 83-418	Fred Beeler	G. B. Crandall	Newton Kreamer	F. E. Ruggles Irma L. Nixon	50,000	55,990	382,970	48,800	232,490	122,650	24,590	158,030	N. Bk. Com., N. Y.; Inter-State N., Kan. C.
▲**Johnson** 250 Stanton M2	Johnson State Bank ⓢ●‡$'13 83-1145	Chas. Heinlen	Grant Raney	J. B. Cockrum	Mrs. J. B. Cockrum	10,000	14,000	101,000	1,350	71,500	9,170	1,800	42,000	Inter-State N., Kan. C., Mo.
▲**Junction City** 7500 Geary G18	**H. W. JACOBS** — **F. A. DURAND** — **E. W. ROLFS** — **F. A. WINGFIELD** **CENTRAL NATIONAL BANK** ⓢ●†'84 $200-10% 83-129 *Please send 15c with each sight draft for presentation and* 50c *for Credit Reports.* **Special attention given Bill of Lading drafts, Cash and Time Items.** **A Bank of Strength, Character and Service.**		**A. D. JELLISON,** *Ch. of Bd.*			100,000	61,050	859,270		739,780	180,660		121,580	N. Bk. Com., N. Y.; Fid. N. Bk. & Tr. Co. and Com. Tr. Co., Kan. C.; 1st N. Wichita; Com'l N., Kan. C.
" ------ "	**FIRST NATIONAL BANK** ●†'86 83-130	T. B. Kennedy O. O. Clark, *V. P.*	J. V. Humphrey W. F. Miller	E. J. Denver	B. D. Adam Edith Burkland	75,000	165,340	893,430	75,000	854,260	142,100	51,000	161,410	N. Park, N. Y.; New Eng. N. and Drov. N., Kan. C.; Cent. N., Topeka.
" ------ "	**J. A. DAUGHERTY** — **J. E. CLEMONS** — **JOHN N. TRITLE** — **ROY LUKE** **W. F. MUENZENMAYER** *Ch. of Bd.* **HOME STATE BANK** ⓢ●‡$'07 $200-10% 83-131 **"THE BANK OF SERVICE."** **15 CENTS sent to us with each sight draft for prepayment, and** **25 CENTS for each credit report insures prompt, personal attention.**					25,000	17,830	310,800		280,600	6,720	5,570	60,740	N. Y. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Inter-State N. and Tra. N., Kan. C.
" ------ "	Jellison Trust Co. †‡$'23 83-133	A. D. Jellison	Hugh E. Wright Geo. P. Taylor	B. A. Lancaster, *Tr.*	J. A. Caspar, *Sec.*	100,000	2,200	134,000		96,000	50,000	70,000	12,000	Cent. N., Junction City.; Fid. N. Bk. & Tr., Kan. C.
" ------ "	**UNION STATE SAV. BANK** ⓢ●‡$'10 $150-5% 83-132	**H. M. Pierce**	John Hartman	C. J. Mann		40,000	22,000	230,000		222,500			35,000	N. City, N. Y.; Com. Tr. Co., Kan. C.; Cent. N., Junction City.
Kackley 120 Republic E15	Kackley State Bank ●‡$'07 83-895	F. J. Atwood	E. C. Whitcher	Adolph Johnson		12,000	6,580	144,380		134,760			28,010	Drov. N., Kan. C., Mo.; 1st N., Concordia.
Kanona 125 Decatur D6	Kanona State Bank ⓢ●‡$'17 $150 83-1240	J. F. Peters	F. J. Ruzicka	F. M. Chapman	John Locy	10,000	5,640	84,040	3,390	63,370	6,000	13,880	19,830	Inter-State N., Kan. C., Mo.; Far. N., Oberlin; State Reserve, Wichita.
Kanopolis 762 Ellsworth I14	Exchange State Bank ‡$'07 83-896	James Cowie, Sr.	James Cowie, Jr.	Richard Cowie		10,000	4,000	122,000		113,000			27,000	Drov. N., Kan. C.; Far. N., Salina.
Kanorado 450 Sherman F2	First National Bank ⓢ●†'20 83-1397	C. J. Shimeall	W. J. Detwiler L. N. Shaw	V. E. Dyatt	H. R. Shimeall	25,000	13,500	172,000		98,000	3,500		101,450	Fid. N. Bk. & Tr., Kan. C.; Cent. N., Topeka; 1st N., Goodland; Broadway N., Den.

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KANSAS CITY—Reserve City

(Federal Reserve District No. 10)

(Wyandotte, G 25) County Seat Population 101,177

●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Kan. C. Clearing House Ass'n. Members shown by* Affiliated Banks by + Principal Correspondents.
+Argentine State Bk ⓢ●‡$'06 18-89	D. E. Clopper	J. N. Altringer	J. N. Altringer	W. A. Pretz	$ 10,000	$ 50,000	$ 450,000		$ 425,000	$ 15,000		$ 60,000	Chatham & Phenix N., N. Y.; Com'l N. and Tra. N., Kan. C.
*Armourdale State Bank $200-8% 18-80 ⓢ●‡$'87	H. H. Daniels	E. D. Williams	Chas. J. Henry	R. W. Radford	50,000	29,370	1,136,360		763,720	190,630	$ 36,040	225,350	N. City, N. Y.; Com'l N., Kan. C.; New Eng. N., Kan. C., Mo.
Brotherhood State Bank 18-104 ⓢ●‡$'24	Joe Flynn J. A. Franklin, *Ch. of Bd.*	J. A. Jones	E. H. Browne	H. H. Thorn	100,000	15,160	408,440		193,420	119,340	18,000	192,840	Seab. N. and Federation, N. Y.; Com'l N. and Peo. N., Kan. C.; 1st N., Kan. C., Mo.; Bk. of Montreal, Montreal, Can.
*COMMERCIAL NATIONAL BANK $225-10% 18-7 ⓢ●†'97	C. L. BROKAW P. W. GOEBEL, *Ch. of Bd.*	E. W. STILWELL	G. J. BISHOP	J. O. BJORKMAN	600,000	333,280	10,018,580	$ 590,500	5,245,850	1,617,700	118,460	4,560,350	N. Park, N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., St. L.; Liberty N., Kan. C.
	Collections given special attention at moderate terms. Accounts of state and national banks solicited.												
*Commercial State Bank 18-83 ⓢ●‡$'01	P. W. Goebel	C. L. Brokaw W. T. Maunder	A. F. Goebel	Hattie Rotert R. E. Morehead	100,000	85,620	1,435,750	6,680	1,131,420	30,460	9,630	456,530	Mech. & Metals N., N. Y.; Com'l N., Kan. C.
COMMERCIAL STATE BANK OF ROSEDALE ⓢ†$'07 $200-12% 83-121	C. E. Sanders	Clyde Leavengood	E. W. Sanders		20,000	6,720	454,300		328,940	4,960	9,030	138,080	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr. Co., Kan. C.
*EXCHANGE STATE BANK $200-12% 18-88 ⓢ●‡$'05	C. K. Wells	F. S. Merstetter	C. N. Prouty	F. R. Slagill	200,000	69,920	2,649,590		1,811,910	207,420	64,970	847,210	N. Park, N. Y.; 1st N., Chi. and St. L.; N. Eng. N., Inter-State N., and 1st N., Kan. C., Mo.
Farmers Union State Bank 18-103 §'24	E. C. Trull	O. K. Marley	O. K. Marley	Earl James	100,000	50,000	373,890	17,000	203,230	100,150	25,930	194,700	Han. N., N. Y.; Federal Tr. Co. and Riverview State, Kan. C.
*Fidelity State Bank ⓢ●‡$'09 18-93	J. T. Wilson	Chas. Hassig	F. W. Wilson	A. B. Crawford	25,000	39,600	803,080		514,680	218,680	16,540	117,770	Com'l N., Kan. C.; Stock Yds. N., Kan. C., Mo.
+First State Bank ⓢ●‡$'90 18-81	Clayton Bodley	O. C. Smith	M. J. Shane		30,000	39,540	629,780		615,150			84,160	Irving Bk.-Col. Tr. Co., N. Y.; Peo. N. and Com'l N., Kan. C., Kan.
+GUARANTY STATE BANK $200-6% 18-99 ⓢ●‡$'20	G. H. Long	C. M. Kelly	J. G. Boomer	G. H. Gray	50,000	14,500	500,000		425,000	52,000	22,000	65,500	Chase N., N. Y.; Peo. N., Stock Yds. N., and Riverview State, Kan. C.
*Home State Bank ⓢ●‡$'02 $250-15% 18-85	O. W. Shepherd		C. F. Pack	J. P. Angle, Jr.	25,000	41,960	829,960		662,590	56,020	6,500	171,810	Mech. & Metals N., N.Y.; Inter-State N. and Stock Yds. N., Kan. C., Mo.; Com'l N., Kan. C.
+Industrial State Bank $325 18-96 ⓢ●‡$'18	A. J. Rawles	J. L. Wilhm	D. A. Ghrist	F. F. Forrester	10,000	20,000	420,000	13,690	286,660	71,370	5,560	100,430	Mech. & Metals N., N. Y.; Drov. N., Kan. C., Mo.; Ex. State, Kan. C.
Inter-City State Bank $150-6% 83-123 ⓢ●‡$'16	J. Nourse	F. S. Wichert J. R. Battenfeld	L. V. Williams	C. E. James	25,000	8,000	390,000		350,000		23,000	50,000	Chase N., N. Y.; Columbia N., Kan. C.
*Kansas State Bank ●‡$'01 $250-8% 18-82	H. L. Larson	E. L. Mason	H. E. Alberti		50,000	43,140	773,000	8,620	608,170	86,040	36,140	144,400	Mech. & Metals N., N. Y.; Com'l N., Kan. C., Kan.; 1st N., Kan. C., Mo.
*Kansas Trust Co. ⓢ†●‡$'06 $250-14% 18-90	P. W. Goebel	C. L. Brokaw W. T. Maunder	A. F. Goebel, *Sec. and Tr.*	D. J. Evans, *A. Sec. and A. Tr.*	200,000	73,080	838,950 (*Trust Funds*)	6,980	405,870	351,800	7,000	354,340	Com'l N., Kan. C., Kan.; Liberty N., Kan. C., Mo.
Kaw Valley State Bank $125 18-102 ⓢ●§'24	F. M. Holcomb	J. A. McClean J. S. McMahon	L. H. Holcomb	C. A. Giesch	50,000	14,390	278,530		222,740		1,460	118,720	Chase N., N. Y.; Interstate N., Kan C., Mo.; Peo. N., Guaranty State, and Riverview State, Kan. C.
+Merchants State Bk. $155 18-100 ⓢ●‡$'21	Tom Lilley	O. Q. Claflin, Jr.	G. J. Gillman		50,000	13,230	301,660		207,890	86,570	6,400	64,030	Mech. & Met. N., N. Y.; Ex. State, Kan. C., Kan.; Com. Tr. Co., Kan. C., Mo.
*Minnesota Avenue State Bk. $400-10% 18-91 ⓢ●‡$'07	E. A. Brown	Albert Mebus	Chas. Heberling	H. B. Arends	10,000	15,820	413,970		280,170	54,330	8,470	96,820	Seab. N., N. Y.; Riverview State, Ex. State, and Com'l N., Kan. C.
nMutual State Bank §'25 18-105	E. W. Greenlee	Geo. Imhoff	L. E. Hoke		10,000	2,500	500	430	7,710		1,940	3,770	Ex. State, Kan. C., Kan.
Packers State Bank ⓢ●‡$'18 18-97	C. W. Green	L. Lustig	L. Lustig	F. Griffin	25,000	3,540	221,760	5,190	220,790		6,620	28,080	Mech. & Metals N., N. Y.; Peo. N. and Com'l N., Kan. C.
*PEOPLES NATIONAL BANK 18-92 ⓢ●‡'09	K. L. Browne F. M. Holcomb, *Ch. of Bd.*	G. M. Gray	J. H. Sandell	H. A. Schnierle C. L. Wilson	200,000	74,070	2,343,620	200,000	1,508,710	672,150	116,000	520,840	Chase N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., St. L.; 1st N., Kan. C.
*Quindaro State Bank 8% 18-95 ⓢ●‡$'17	E. W. Goebel	J. M. Ewell	F. S. McGonigle		50,000	17,200	386,000		394,230			51,000	Com'l N. and Kan. Tr. Co., Kan. C.
*RIVERVIEW STATE BANK 18-86 ⓢ●‡$'03	George M. Gray	Christian Kopp	W. J. Breidenthal	D. G. Shade	100,000	136,000	2,130,000	153,000	1,702,000	449,000	22,000	346,000	Chase N., N. Y.; State B. of Chi., Chi.; Peo. N., Kan. C.; Com. Tr. Co., Kan. C., Mo.
Roanoke State Bank ⓢ●‡$'12 83-122	G. H. Ehlers	C. C. Ehlers	W. G. Weaverling	F. H. Nesselrode George Loftus	25,000	9,000	320,000		285,000	19,000		50,000	Hamilton N., N. Y.; Com. Tr. and Liberty N., Kan. C., Mo.; State Reserve, Wichita.
Rosedale State Bank ⓢ●‡$'03 $350-20% 83-120	A. J. Poor	E. S. McAnany	Bert Chronister	Russell Crawford	40,000	29,980	600,300		405,680	14,000	24,850	225,750	N. Park, N. Y.; Com'l N., Kan. C., Kan.; Tra. N. and Com. Tr. Co., Kan. C.
+Security State Bank 18-94 ⓢ●‡$'11	G. M. Gray	Lee Vaughan	M. L. Breidenthal	H. E. Manning	10,000	40,000	800,000		590,000	120,000	10,000	100,000	Chase N., N. Y.; Riverview State, Peo. N., and Columbia N., Kan. C.
Twin City State Bank 83-1358 ⓢ●‡$'20	H. W. Gates	S. R. Williamson	C. E. Williamson	M. S. Blair	25,000	7,780	269,100		215,260	14,000	12,800	59,880	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr. Co., Inter-State N., and 1st N., Kan. C., Mo.; Peo. N., Kan. C.
Kansas City Clearing House *Members indicated by a* *	J. G. Boomer *Affiliated banks by a* +	Frank Wilson	C. L. Wilson, *Sec., Tr., and Mgr.*										

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed), in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ℠New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Keats 100 Riley F18	**State Bank of Keats** ‡$'11 $120-6% 83-1105	R. W. Hessler	S. C. Harner J. V. Nauerth	T. M. Wood	Grace E. Wood	$ 10,000	$ 14,900	$ 50,000	$ 8,000	$ 49,000		$ 2,000	$ 21,900	1st N., Kan. C., Mo.; Peo. N., Clay Center.
Kechi 150 Sedgwick L17	**State Bank of Kechi** ●‡$'09 83-893	S. B. Amidon	J. B. Gardiner	G. G. Almond		10,000	11,000	105,000		108,000			18,000	Fid. N. Bk. & Tr., Kan. C.; S. W. N., Wichita.
Kelly 200 Nemaha D21	**State Bank of Kelly** ●‡$'02 $210-6% 83-899	R. M. Emery	B. H. Rottinghaus	W. G. Rucker	Hazel Rucker	10,000	11,290	92,000		67,000	$ 3,500		38,000	N. Bk. of Seneca, Seneca.
Kensington 600 Smith D11	**CITIZENS STATE BANK** 83-583 ⓢ●‡$'05	**J. H. BALL**	**P. A. LEVENGOOD**	**H. F. BALL**	**E. M. BALL**	25,000	12,170	286,910		240,250	6,450	19,880	57,500	Com. Tr. Co., Kan. C., Mo.; 1st N., Friend and Omaha; State Reserve, Wichita.
	Special attenti on given **Bill of L** ading **Drafts, Cas** h and **Time Item** s. *Please send 15c w* ith each *Sight Draft* for *presentation and* 25c *for Credit Repor* ts. **We invite your** business.													
" ------ "	**First National Bank** 10% 83-582 ⓢ●‡'04	J. H. Rice	W. D. Womer	E. H. Womer	Margaret Douglass. W. A. Pierce	25,000	17,000	225,000		220,000	7,500		41,000	Fid. N. Bk. & Tr., Kan. C., Mo.; Cent. N., Topeka.
Kimbal 200 Neosho M23	**Kimball State Bank** ‡$'11 83-1101	W. S. Marks	J. M. Meyers	W. S. Marks	Homer S. Marks	10,000	290	21,120		24,860		‖ 2,650	3,900	Tra. N., Kan. C.
Kincaid 443 Anderson K24	**Bank of Kincaid** ‡$'89 83-900	J. W. Garrison	O. C. Brosius	J. M. McCaslin	Wallace McCaslin	25,000	15,060	153,190		148,600	1,500	14,190	28,960	1st N., N. Y.; Peo. N., Kan. C.; Inter-State N., Kan. C., Mo.
▲**Kingman** 2400 Kingman M14	Citizens State Bank ⓢ‡$'24 $100 83-1420	H. C. Leach	C. C. Calkin	E. L. Allen		25,000		82,300	1,200	44,100		5,460	58,940	Merch. State, Wichita; Federal Tr. Co., Kan. C., Mo.
" ------ "	**FIRST NATIONAL BANK** 83-210 ⓢ●‡'86	P. S. Woods	P. H. McKenna Edward McKenna	S. T. Baldwin	Eugene B. Harlow	50,000	12,420	580,400	39,850	342,480	59,980	18,000	262,210	N. Bk. Com., N. Y.; 1st N., Wichita; Fid. N. Bk. & Tr., Kan. C.
" ------ "	**STATE BANK OF KINGMAN** $200-12% 83-212 ⓢ●‡$'05	David Walter	Chas. Rayl	B. A. Welch	L. L. Kabler	25,000	18,240	385,800	940	216,240	45,330	56,450	111,950	Han. N., N. Y.; 1st N., Wichita; New Eng. N., Kan. C.
Kingsdown 100 Ford M8	**Kingsdown State Bank** ‡$'09 83-901	J. B. Smith	T. C. Cory		Lena E. Smith	10,000	12,160	117,550		50,510	23,100	14,920	51,170	State Ex., Hutchinson; Stock Yds. N., Kan. C.; Peo. State, Whitewater.
▲**Kinsley** 2000 Edwards L10	**Farmers & Merch. State Bk.** 10% 83-301 ⓢ●‡$'10	H. F. Thompson	W. H. Ehlers	J. E. Stowell	B. J. Ely	20,000	25,970	267,520		206,870	9,190	6,440	70,140	Peo. N., Kan. C., Kan.; New Eng. N., Kan. C., Mo.; State Ex., Hutchinson.
" ------ "	**Kinsley Bank** ●‡$'87 83-299	R. E. Edwards	A. E. Buxton	O. H. Crawford		25,000	30,000	435,000		222,000	154,000		105,000	1st N., N. Y., Chi., and Hutchinson; Drov. N. and 1st N., Kan. C.
" ------ "	**National Bk. of Kinsley** ‡'01 83-300	C. W. Beeler	H. B. Beeler	L. S. Parker	G. E. Wilson	25,000	15,490	179,480	24,400	86,410	26,450	12,250	119,260	Han. N., N. Y.; Inter-State N., Kan. C.; 1st N., Hutchinson.
Kiowa 1600 Barber P13	**BANK OF KIOWA** ●‡$'84 83-305	J. L. B. Ellis	O. P. T. Ewell	L. E. McClure	R. L. Goforth	40,000	26,360	375,770		305,740	2,380		119,050	Seab. N., N. Y.; 1st N. and Inter-State N., Kan. C.; 1st N., Wichita.
" ------ "	**First National Bank** ●'85 83-306	J. E. Holmes	E. H. Smith	R. F. Gilbert		25,000	10,000	200,000		185,000			61,000	N. Park, N. Y.; Com. Tr. Co., Kan. C.; 4th N., Wichita.
Kipp 100 Saline H16	**Kipp State Bank** ‡$'10 $150 83-902	Joseph Martin	S. Maher	J. N. Selby		10,000	1,670	87,960		64,790		2,690	29,260	Com'l N., Kan. C.; Com. Tr. Co., Kan. C., Mo.; N. Bk. of America, Salina.
Kirwin 650 Phillips E10	**Exchange State Bank** ⓢ●‡$'23 83-1417	John M. Gray	J. A. Stagg C. R. Jackson	C. O. Townsend		50,000	6,530	211,870	12,050	185,240	13,290	13,530	68,400	N. Park, N. Y.; Com. Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
" ------ "	**Farmers State Bank** ‡$'10 $150 83-503	D. W. Smith E. E. Bogart, *V. P.*	C. H. Freeman E. C. Trull	R. M. Clarke	Bryan Bogart	25,000	12,500	193,000		205,000			25,000	Han. N., N. Y.; Federal Tr. Co., Kan. C., Mo.; Riverview State, and Far. Union State, Kan. C.
Kismet 200 Seward O 5	**Kismet State Bank** ●‡$'15 $100 83-1188	H. D. Massoni	J. C. Benson	G. A. Bayha	Hazel Dufield	10,000	3,000	54,000		47,000			23,000	Com. Tr. Co., Kan. C., Mo.; Am. N., Hutchinson.
▲**La Crosse** 1125 Rush I 10	**Farmers & Merch. State Bk.** 8% 83-425 ⓢ●‡$'88	W. A. Hayes	F. Humburg	H. W. Grass, Jr.		50,000	30,000	390,000		240,000	72,500	19,500	138,000	Chase N., N. Y.; Com. Tr. Co., Drov. N., Fid. N. Bk. & Tr., and 1st N., Kan. C.; 4th N., Wichita.
" ------ "	**La Crosse State Bank** ●‡$'05 83-426	Peter Brock	James Johnson	B. F. Krause	A. D. Kaufmann	32,000	18,000	230,000		200,000			70,000	Han. N., N. Y.; Com. Tr. Co. and Riverview State, Kan. C.; 4th N., Wichita.
La Cygne 1200 Linn J25	**La Cygne State Bank** ⓢ●‡$'05 $175-6% 83-393	F. D. Cox	James Rush	A. W. Rush	F. A. Leasure	12,500	7,500	200,000		190,000			24,000	Irving Bk.-Col. Tr. Co., N. Y.; Tra. N. and Drov. N., Kan. C.
" ------ "	**Linn County Bank** ⓢ‡$'70 $250-16% 83-392	L. P. Bishop	E. B. Bishop		Miss Alice Leasure W. H. Nisely	25,000	27,080	240,080		238,600	2,010	27,100	24,450	1st N. and Fid. N. Bk. & Tr., Kan. C.; State Reserve, Wichita.
Lafontaine 215 Wilson N21	**Lafontaine State Bank** ●‡$'03 83-903	J. M. Surber	J. G. Certain	E. E. Surber	J. E. Every L. Perry Bishop	20,000	10,000	123,000	5,000	105,000	9,000	12,000	22,000	Com. Tr. Co., Kan. C.
La Harpe 1000 Allen K23	**First National Bank** ●'04 83-244	O. D. Hartley	J. S. Wilson	A. A. Holdeman	F. E. Wood	25,000	7,500	180,000		130,000	3,000		30,000	1st N. and Com. Tr. Co., Kan. C.; 1st N., Iola; Miami Co. N., Paola.
" ------ "	**La Harpe State Bank** ⓢ●‡$'05 $220-10% 83-245	Thos. H. Bowlus	H. G. Ridgway	F. R. Olson		10,000	12,050	191,130		129,510	6,970	1,500	75,190	New Eng. N., Drov. N., and Inter-State N., Kan. C.; Allen Co. State and Iola State, Iola.
Lake City 200 Barber N11	**First State Bank** ‡$'22 83-1402	J. A. Simmons	E. M. Johnson	C. C. Groendycke		25,000	2,500	41,750		42,700	4,100	10,250	12,200	Inter-State N., Kan. C., Mo.; Merch.-State, Wichita.
▲**Lakin** 556 Kearney L4	**Kearny County Bank** ●‡$'88 83-662	C. A. Loncks	G. H. Tate	D. H. Browne	C. H. Browne F. M. Weber	10,000	25,000	205,000		170,000			70,000	Lin. N., N. Y.; 1st N., Chi.; 1st N., Fid. N. Bk. & Tr., and Com. Tr. Co., Kan., C., Mo.
------ "	**Lakin State Bank** ●‡$'06 10% 83-663	H. K. Biehn	J. L. Couch	J. M. Judd	F. L. Thomas	10,000	18,160	114,180		101,540	1,400	3,680	35,720	Inter-State N., Kan. C., Mo.; State Reserve, Wichita.

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Town and County. ▲County Seats Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Lamont 100 Greenwood K21	Farmers State Bank 83-905 ‡$'10	M. A. Limbocker	D. Blanck	C. E. Fellay		$ 10,000	$ 2,000	$ 85,000		$ 51,000			$ 38,000	Drov. N., Kan. C.; Peo. N., Burlington.
Lancaster 200 Atchison E23	State Bank of Lancaster $290-12% 83-906 ‡$'96	M. J. Hines	W. R. Donellan	B. F. Sewell	H. C. Sewell	10,000	11,040	170,000		104,000	$ 11,950		75,090	Ex. N. and Am. State, Atchison; Inter-State N., Kan. C., Mo.
Lane 350 Franklin I 24	Lane State Bank 83-1414 ‡$'23	C. H. Estabrook	F. M. Crow	D. K. Emerson	Harry T. Jordan	10,000	2,340	65,470		45,370	1,780	$ 3,000	27,660	Com'l N., Kan. C.; 1st N., Ottumwa.
Langdon 212 Reno K14	nLangdon State Bank 83-908 §'24	G. C. Pells	G. G. Railsback	V. S. Crippen	Ruth Battey	10,000	5,000	40,390		40,400		11,470	3,490	Fid. N. Bk. & Tr. Co., Kan. C.; Citiz., Hutchinson.
	(Reorganization of State Bank of Langdon)													
Lansing 800 Leavenw'th F24	First State Bank 83-909 ⓢ‡$'03	John Schneider	F. D. Smith	J. M. Logue	J. A. Simmons	10,000	2,690	14,430		92,220			54,960	Leav. N., Leav.; Federal Tr. Co. and Stock Yds. N., Kan. C.
▲Larned 3000 Pawnee K11	Arkansas Valley State Bank 83-1258 ⓢ◆‡§'17	H. S. Rogers	H. J. Marquardt	A. T. Olson	Lloyd Olson	25,000	1,490	10,70 0		70,770	7,370	540	51,560	Drov. N., Kan. C.
"	**FIRST NATIONAL BANK** $150-10% 83-198 ⓢ●‡'88	**A. H. MOFFET** **OLDEST BANK** Save time and FEE IN ADVAN	**A. J. KOELLING J. B. BROWN** IN PAWNEE CO et service on Colle CE; *Plain sight d*	**E. E. SCOTT** UNTY. ctions and Credit *rafts, 15c; Credit*	**LEO BROWN** Reports by sendi *Reports, 25c.* TR	100,000	27,540	1,042,120	$ 50,000	621,640	231,330	64,390	302,290	**Seab. N., N. Y.; 1st N., Hutchinson and Wichita; Com. Tr. Co. and 1st N., Kan. C.**
"	**FIRST STATE BANK** $160-10% 83-199 ●‡$'97	H. M. Reed	H. M. Halloway H. H. Reed Mark Krouch	B. L. Victor	H. L. Reed E. S. Vogt	100,000	32,540	1,090,890		585,670	109,510	37,910	490,330	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr. Co., Kan. C.; 1st N., Hutchinson.
Latham 334 Butler M19	Peoples State Bank 10% 83-910 ●‡$'03	J. P. Garnett	C. J. Briscoe	J. E. Rankin	May C. Rankin	12,000	29,540	170,000		142,000	2,100		60,000	Com'l N., Kan. C.; The State, Winfield; 1st N. and State Reserve, Wichita.
Latimer 125 Morris H18	Latimer State Bank $200-10% 83-1132 ●‡$'12	Clyde Kendall	A. Johnson	G. J. Parker	May Parker	20,000	10,000	113,530		123,980			19,540	Han. N., N. Y.; Columbia N., Kan. C.
▲Lawrence 15,000 Douglas G23	*Citizens National Bank*	*(Merged with Merch*	*ants National Bank)*											
"	***LAWRENCE NAT'L BANK** 10% 83-43 ⓢ†●‡'88	**IRVING HILL** **"U. S. DEPOSI PROMPT REMI**	**I. J. MEADE W. S. METCALF** **TORY." SPECIA TTANCE OR REA**	**G. W. KUHNE** **L ATTENTION G SONS FOR NON-**	**GEO. T. WETZEL W. A. SCHAAL** **IVEN TO COLLE PAYMENT GIVE**	100,000	130,660	1,487,410	110,160	863,570	305,020	40,000	619,640	Han. N., N. Y.; Cont. & Com'l N., Chi.; Fid. N. Bk. & Tr., 1st N., and Com. Tr. Co., Kan. C.
"	***MERCHANTS LOAN & SAV. BANK** 83-45 $175-10% ⓢ$'92	W. M. Newmark	V. K. Hoover J. W. Shaw A. F. McClanahan	F. C. Whipple		25,000	13,500	329,770		243,350			124,920	Merch. N., Lawrence.
"	***MERCHANTS NAT'L BANK** 20% 83-42 ⓢ†●‡'77	**V. K. HOOVER** **Send us your b**	**W. F. MARCH C. W. McKEEN A. F. McCLANAHAN** **usiness for prom**	**F. C. WHIPPLE** **pt and efficient**	**J. S. STOVER** **service.**	100,000	125,000	1,520,000		1,020,000	248,000		553,060	Han. N., N. Y.; Union Tr. Co., Chi.; Fid. N. Bk. & Tr., Kan. C.; Cent. N., Topeka.
"	***PEOPLES STATE BANK** 12% 83-46 ⓢ●‡$'06	W. Bromelsick	T. J. Sweeney L. N. Lewis	S. A. Wood	T. J. Sweeney, Jr. R. M. Fitzpatrick	50,000	97,290	1,000,260		684,440	87,780	45,000	330,330	N. City, N. Y.; 1st N., Chi.; Drov. N. and Com. Tr. Co., Kan. C.
"	***WATKINS NAT'L BANK** 83-44 ⓢ†●‡'86	C. H. Tucker	D. Williams C. Schaake	I. C. Stevenson	E. F. Huddleston E. L. Falkenstien	100,000	112,790	1,202,370	199,990	1,155,190	170,192	50,990	238,780	Chem. N., N. Y.; Ill. Merch. Tr. Co., Chi.; New Eng. N., Fid. N. Bk. & Tr., Inter-State N., and Com. Tr. Co., Kan. C.; Merch-Lac. N., St. L.
"	Lawrence Clearing House *(Members indicated by a *)*	C. H. Tucker	A. F. McClanahan	T. J. Sweeney, Jr. *Mgr.*	W. F. March, *Sec.* W. Bromelsick, *Tr.*									
▲Leavenworth Leav'th F24 16,912	*First National Bank 83-1 ●‡'56	O. B. Taylor, Jr.	M. B. Hamilton T. T. Reyburn	Howard Gordon	W. B. Woodman	150,000	84,970	2,476,420	165,240	887,270	,062,650	46,020	880,690	N. City, N. Y.; 1st N., Chi.; Inter-State N., Kan. C.; N. Bk. Com., St. L.
"	***LEAVENWORTH NAT'L BK.** 83-2 ●‡'83	C. W. Goss	H. R. Willson	F. E. Carroll	D. D. Dickey I. B. Parmelee S. C. Parker	150,000	367,460	2,878,780	20,190	1,511,140	34,900		1,743,390	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., St. L.; 1st N., Kan. C.; Tootle-Lacy N., St. Jo.
"	*Leavenworth Sav. & Tr. Co. s% 83-6 ⓢ†‡$'11	H. S. Tullock	H. R. Willson E. D. Lysle	W. S. Albright, *Tr.*		100,000	95,000	1,000,000		861,000	117,000		217,000	Seab. N., N. Y.; Leav. N., Leav.
"	*Manufacturers Nat. Bank 83-3 ‡'88	E. W. Snyder	C. E. Snyder	J. C. Walker	P. Read	100,000	30,000	1,400,000		1,250,000			300,000	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.; Com. Tr. Co. and Fid. N. Bk. & Tr., Kan. C.
"	*Wulfekuhler State Bank 83-4 ⓢ●‡$'01	O. H. Wulfekuhler	E. R. Phelps	E. R. Phelps	L. B. Rutherford L. A. Miller F. A. Walter	150,000	42,000	1,779,260		1,397,050	268,160	81,200	224,850	N. Park, N. Y.; Cont. & Com'l N., Chi.; 1st N., St. L.; New Eng. N., Kan. C.
"	Leavenworth Clearing House *(Members indicated by a *)*	E. W. Snyder, *Chairman*		F. E. Carroll, *Sec.*										

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Federal Reserve Bank of St. Louis

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in N.10 Fed. Res. Dist.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Lebanon 822 Smith D12 " " "	First National Bank Ⓢ●‡'01 20% 83-452 Lebanon State Bank ●‡$'87 $650-40% 83-451	E. T. Derge	S. Bell	P. A. Derge	H. A. Vandervort	$ 25,000	$ 27,830	$ 414,490	$ 6,250	$ 264,520	$ 90,450	$ 3,710	$ 114,880	Han. N., N. Y.; Drov. N. and Com. Tr. Co. Kan. C.
Lebo 650 Coffey J21 " " "	Lebo State Bank ●‡$'84 83-544 Peoples State Bank ●‡$'06 $125 83-545	C. B. Winegar	H. I. Finch	J. L. Felton	Gladys E. McArdle	25,000	14,130	229,400	28,150	307,110	1,000	17,880	20,680	N. Bk. Com., N. Y.; 1st N., Kan. C.; Am. N., St. Jo.
Lecompton 310 Douglas G22	State Bank of Lecompton Ⓢ●‡$'04 $200-20% 83-911	T. R. Evans	C. E. Pickens	G. R. Evans	J. O. Williams	35,000	12,500	200,000	35,000	230,000	----------	22,000	30,000	Com. Tr. Co., Kan. C.; Peo. N., Burlington; Citiz. N., Emporia.
Lehigh 370 Marion J16	State Bank of Lehigh Ⓢ‡$'98 83-650	O. E. Williams	D. K. Kiser	Geo. E. Ott	A. C. E. Ott	15,000	4,360	137,070	6,400	94,810	9,120	21,760	37,140	Drov. N., Kan. C.; Lyon Co. State and Fidelity State & Sav., Emporia.
LeLoup 100 Franklin I 23	LeLoup State Bank Ⓢ‡$'20 $120 83-1147	W. F. Brass	W. R. Anderson	J. W. Kreider	K. M. Kreider	10,000	10,000	145,000	----------	119,000	----------	----------	46,000	Fid. N. Bk. & Tr., Kan. C.
Lenexa 465 Johnson G25	Farmers State Bank ●‡$'04 12% 83-912	E. E. Bidwell	I. B. Huenergardt	G. J. Huenergardt	F. G. Unruh	20,000	5,000	125,000	----------	135,000	----------	----------	10,000	Columbia N. and Com. Tr. Co., Kan. C., Mo.; 4th N., Wichita.
Lenora 700 Norton E8	Exchange Bank ●‡$'86 83-610	S. B. Haskin	D. D. Bartel	John F. Fiehler	B. Anderson	10,000	2,000	52,490	----------	31,270	700	3,010	29,520	Drov. N., Kan. C.; Peo. N., Ottawa.
" " "	Farmers State Bank Ⓢ●‡$'09 $135 83-611	A. E. Wedd	E. H. Haskin			25,000	12,500	200,000	----------	148,000	40,050	18,950	30,500	Cont. & Com'l N., Chi.; Com. Tr. Co., Kan. C., Mo.; Com'l N., Kan. C.
Leon 600 Butler M18 " " "	Farmers State Bank ●‡$'17 83-1252 State Bank of Leon ●‡$'03 83-913	S. Larrick	F. R. Born W. D. Turner J. S. Delp	W. L. Leidig	C. M. Larson R. Cheeseman	50,000	25,000	450,000	----------	389,000	----------	----------	117,000	Fid. N. Bk. & Tr., Com. Tr. Co., and Drov. N., Kan. C.
Leona 200 Doniphan D23	Farmers Bank Ⓢ●‡$'95 $150-15% 83-914	Chris Georgeson	Joseph Zohner	F. A. Brown	C. E. Georgeson	40,000	15,000	195,000	----------	160,000	550	29,450	60,000	Atchison Sav., Atchison; 1st N., Kan. C.; Cent. N., Topeka.
Leonardville 325 Riley F18 " " "	Farmers & Merch. State Bk. $300-10% 83-653 ‡$'03 Leonardville State Bk. ‡$'97 83-652	E. C. Van Winkle	S. G. Blake E. J. Boland	E. F. Blake	H. E. Richardson	15,000	7,050	99,010	----------	75,320	8,060	7,030	30,640	New Eng. N., Kan. C.; 1st N., Wichita; Eldorado N., Eldorado.
▲Leoti 400 Wichita I 3 " " "	First State Bank ‡$'92 83-682 Leoti State Bank $'06 83-683	M. W. Marshall	F. E. King J. A. Marshall	W. S. Marshall		10,000	17,000	360,000	----------	200,000	40,000	57,000	90,000	Chase N., N. Y., 4th N. and State Reserve, Wichita; Com. Tr. Co., Kan. C.
Le Roy 815 Coffey K22 " " "	First National Bank ●‡'02 83-915 Peoples State Bank ‡'18 83-1270	O. A. Delaney	J. G. Ukena	T. D. Lyons	R. C. Delaney	20,000	11,750	235,800	----------	196,100	10,800	5,200	54,500	Chase N. N., Y.; Am. N., St. Jo.
Levant 100 Thomas F4	Levant State Bank ‡$'16 83-1224	C. P. Johnson	F. M. Lindstrom	F. L. Bigelow	R. B. Schwartz	10,000	22,040	94,680	----------	61,700	3,550	3,330	58,140	Drov. N., Kan. C.; Leav. N., Leav.; Bk. of Topeka, Topeka.
Lewis 439 Edwards L10 " " "	FIRST NATIONAL BANK ●‡'03 $250 83-546 HOME STATE BANK Ⓢ●‡$'04 83-547	Wm. Uhlenhop	Chas. Johnston	E. Nickelson	Joseph Pelischek	10,000	9,000	185,000	----------	145,000	----------	----------	59,000	Ex. State, Kan. C., Kan.
▲Liberal 3790 Seward O4	CITIZENS STATE BANK $215-10% ◆ 83-284 Ⓢ●‡$'07	W. C. Dickey	Hugh Glenn	R. E. Hollister	L. Mathes	10,000	12,500	130,000	----------	123,000	----------	----------	25,000	Drov. N., Kan. C.; 1st N., Great Bend.; State Reserve, Wichita.
" " "	FIRST NATIONAL BANK ●‡'03 83-283	George Wagner	Wm. Rees	Hugh Rees	L. E. Gorsuch Fern Preedy	10,000	30,090	204,770	39,070	231,700	----------	2,000	50,200	Com'l N., Kan. C., Kan.; Com. Tr. Co., Kan. C.
" " "	PEOPLES STATE BANK ●‡$'14 $265-8% 83-1153	H. J. Smith	Frank Fockele	L. V. Watson	George Sims	25,000	8,000	190,000	----------	170,000	----------	----------	40,000	1st N., Kan. C.
Liberty 300 Montgomery O22	Liberty State Bank ●‡$'04 $150-8% 83-916	M. A. Limbocker	D. B. Rowe	Garth McMillen		15,000	3,900	78,000	----------	67,000	----------	----------	21,000	Com. Tr. Co., Kan. C.; Peo. N., Burlington
Liebenthal 350 Rush I 10	State Bank of Liebenthal ‡$'17 12% 83-1248	A. Lauterbach	S. H. Alexander	W. A. Touslee	T. A. Touslee	10,000	10,210	102,420	----------	84,490	3,050	4,400	30,700	Han. N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; Far. & Merch. State, Colby.
Lillis 100 Marshall E20	State Bank of Lillis Ⓢ‡$'10 $130-6% 83-917	F. G. Millick	J. T. Harrington	J. P. Redmond	Lillian Hayes	15,000	5,000	50,000	----------	50,000	----------	----------	20,000	Inter-State N., Fidelity Tr. Co., and Federal Tr. Co., Kan. C.; Citiz. State, Marysville.
▲Lincoln 1680 Lincoln G14	A. R. HALL FARMERS NATIONAL BANK ●‡'03 83-309 This bank offers prompt, effective service on all commercial business. Sight drafts; fee in advance: 15c minimum if unpaid; 25c minimum if paid. Credit Reports 50c.	J. F. McREYNOLDS	J. F. McREYNOLDS	F. J. AUFDEMBERGE J. T. MULLOY H. M. LOUNSBURY	25,000	32,580	487,360	24,700	298,790	31,960	38,910	199,970	Drov. N. and Com'l N., Kan. C.; Far. N., Salina.
" " "	Lincoln State Bank ●‡$'94 83-308	L. V. Minx	E. A. McFarland	W. A. Hoffman	H. Minx	20,000	30,670	263,900	----------	174,800	3,800	23,500	112,470	Han. N., N. Y.; Drov. N., Kan. C.; Far. N., Salina; State Reserve, Wichita.
" " "	Saline Valley Bank ●‡$'81 10% 83-307	A. Marshall	L. J. Rees	J. A. Schellinger	D. B. Marshall L. F. Ryan	50,000	36,580	495,520	25,610	387,260	21,780	28,180	170,480	Han. N., N. Y.; Cont. & Com'l N., Chi.; Inter-State N. and 1st N., Kan. C.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchange, Due from Banks	Principal Correspondents.
Lincolnville ...300 Marion J17	Lincolnville State Bank $150 83-918 ●‡'06	H. J. Tiemeier	Chas. Pritz	F. G. Collins		$ 20,000	$ 10,000	$ 95,590	$ 8,990	$ 84,390		$ 10,010	$ 40,180	Inter-State N., Kan. C.; Marion N., Marion.
Lindsborg ....1897 McPherson I15	Commercial State Bk. Ⓢ●‡$'06 $200-10% 83-263	A. B. Jenkins	H. G. Johnson	G. E. Eberhardt	Helga Gibson	40,000	53,940	405,770	15,420	417,960	$ 24,000	17,510	55,660	Chase N., N. Y.; Com. Tr., Kan. C.
" ..... "	**FARMERS STATE BANK** $250 83-262 Ⓢ●‡$'86	L. NORDBERG	E. V. LILLIAN	EBBA FORNBERG	ELMER E. PETERSON EMMA H. JOHNSON	30,000	35,000	450,000		460,000			55,000	Mech. & Metals N., N. Y.; Com'l N., Kan. C.; Liberty N., Kan. C., Mo.
" ..... "	First National Bank ....‡'82 83-261	Chas. Lander	E. P. Chandler	C. M. Norstrom	C. I. Swenson	50,000	15,000	275,000		290,000	52,800		45,000	Mech. & Metals N., N. Y.; Com. Tr. Co., Kan. C.
Linn .....283 Washington E17	Exchange State Bank Ⓢ●‡$'86 10% 83-919	M. F. Southwick	H. J. Meierkord	H. J. Meierkord	Marvin Raven	35,000	31,240	409,150		348,790		19,410	107,190	Drov. N., Kan. C.; Citiz. State, Topeka.
Linwood .....364 Leavenworth G24	Linwood State Bank ...●‡$'03 83-920	A. A. Bowen	H. B. Browning	N. C. Kimball	Louis Ward	10,000	5,320	101,450	3,500	91,770	1,500	17,630	9,370	1st N., Kan. C.
Little River ..800 Rice J14	Citizens State Bank ....●‡$'97 83-490	W. H. Burke	G. G. Green	E. E. Stephenson		25,000	5,000	190,000		100,000			90,000	1st N., Drov. N., and Com. Tr. Co., Kan. C.; 1st N., Hutchinson.
" ..... "	Little River State Bank ●‡$'04 $190-10% 83-491	D. K. Grimes	T. F. Downing	A. J. Reed		20,000	8,200	160,000		115,000			34,400	Guaranty State, Kan. C., Kan.; Com. Tr. Co., Stock Yds. N., and Fid. N. Bk. & Tr. Co., Kan. C.
Logan .....850 Phillips E9	First National Bank ....●‡'80 83-459		J. J. Wiltrout D. G. Hansen	J. W. Baird	L. M. Gillmore	30,000	18,900	404,490	30,000	132,600	48,720	11,700	290,360	N. Park. N. Y.; Drov. N. and Com. Tr. Co., Kan. C.
" ..... "	State Bank of Logan ...●‡$'13 83-460	A. Newman	T. W. Wiltrout W. S. Lappin	O. W. Holmes		15,000	8,000	140,000		110,000			30,000	Com. Tr. Co., Kan. C.
Lone Elm ....136 Anderson K23	Lone Elm State Bank ..●‡$'07 $162.50-8% 83-921	J. V. Lintner	I. I. Reeve	W. W. West	J. B. Lehmer	20,000	5,560	136,840		131,000	1,730		16,280	Inter-State N. and 1st N., Kan. C.; 1st N., Colony.
Lone Star .....30 Douglas H23	Lone Star State Bank Ⓢ‡$'17 $130-6% 83-1255	J. L. Hoover	E. E. Lutz	W. H. Ulrich		10,000	3,000	48,370		50,550	1,000	900	6,630	Watkins N., Lawrence.
Longford .....155 Clay G16	Citizens State Bank ..Ⓢ●‡$'02 83-922	S. Marty	J. F. Brown	Isabella Marty	Oliver Marty	15,000	24,180	175,440	10,160	177,680	1,800	9,210	36,100	Tra. N. and Inter-State N., Kan. C.; Peo. N., Clay Center.
Long Island ...300 Phillips C9	Commercial State Bank ●‡$'87 83-678	Giffen Culbertson	M. E. Culbertson	Lloyd G. Culbertson		15,000	17,670	136,020		122,650	5,800		34,830	Chem. N., N. Y.; 1st N., Kan. C.; St. Jo. Stock Yds., So. St. Jo.; Live Stock N., Oma.
" ..... "	Farmers State Bank ...●‡$'19 10% 83-1308	H. A. Bethke	J. M. Graham	C. W. Starr		15,000	5,700	138,000		93,000	1,000	6,770	58,000	Drov. N. and Com. Tr. Co., Kan. C.; 1st N., Norton.
Longton .....650 Elk N21	**HOME NATIONAL BANK** ●‡'10 83-517	G. E. COX Special attentio *Please send* 15c wi Oldest and Lar	C. L. COX n given Bill of La *th each sight draft fo* gest Bank.	W. A. COX ding drafts, Cash *r presentation and 25*	and Time Items. *c for Credit Reports.*	25,000	8,000	175,000		160,000			20,000	Com. Tr. Co., Kan. C., Mo.; Com'l N., Independence.
" ..... "	Longton State Bank ....‡$'13 83-1144	W. F. Dyer	G. H. Lucas	F. H. Bailey		15,000	5,790	170,600		124,100	6,850	11,000	48,680	Com'l N., Independence; Com. Tr. Co., Kan. C.; State Reserve, Wichita.
Lorraine .....200 Ellsworth I13	Lorraine State Bank ....‡'07 $325 83-923	William Ploog	J. H. Janssen	V. H. Wagner	E. B. Staeber	10,000	17,000	143,000		71,000	9,000	3,000	87,000	Chatham & Phenix N., N. Y.; New Eng. N., Kan. C.; Cent. N., Ellsworth.
Lost Springs ..261 Marion I18	Lost Springs State Bank ‡$'05 83-924	F. D. Carman	M. E. Welch	J. H. Ball		25,000	6,300	70,000		125,990			12,000	Columbia N., Kan. C.; Bk. of Herington, Herington, 4th N., Wichita.
Louisburg ....600 Miami I25	Bank of Louisburg ..Ⓢ●‡$'80 $175-8% 83-925	Chas. Elliott	L. L. Gardner C. G. Weaver	D. A. Glenn	Hugh Lee	25,000	23,990	270,710	2,680	238,430	19,770	1,900	62,290	Com'l N. and Com. Tr. Co., Kan. C.; Miami Co. N., Paola.
" ..... "	First National Bank ..Ⓢ●‡'20 83-1381	J. E. Hunter	G. A. Ferrel	Jas. H. Bunce	J. W. Starry	25,000	5,800	115,000		95,000	31,750	8,900	34,200	Columbia N., Kan. C.
Lovewell .....150 Jewell D14	Lovewell State Bank ..Ⓢ‡$'11 $140-10% 83-926	A. M. Lohr	W. V. Griffitts	Ralph Lohr		10,000	2,000	70,000		70,000			12,000	Tra. N., Kan. C., Mo.; State Reserve, Wichita.
Lucas .....800 Russell G12	Farmers State Bank ...●‡$'08 $180 83-531	C. G. Brown	Frank A. Vopat John F. Duwe	Geo. W. Duwe	Fred W. Heine	25,000	12,500	185,000		160,000			62,500	Far. N., Salina; Coml. N., Kan. C.
" ..... "	First National Bank ....●‡'87 83-530	H. W. Wilcox	E. Harris	D. O. Garman	B. K. Cullum	50,000	3,000	160,000		124,000		17,000	72,000	Com. Tr. Co., Kan. C.; Far. N., Salina.
Ludell .....100 Rawlins D5	Farmers State Bank ..Ⓢ‡$'19 $200-10% 83-1342	John Focke	J. E. Foster	H. F. Dunker	W. H. Holthus	20,000	9,390	172,960		113,490	12,000	10,500	66,360	Com. Tr. Co. and Drov. N., Kan. C.; 1st N., St. Jo
" ..... "	**LUDELL STATE BANK** ●‡$'04 $300 83-927	F. S. MILLER Special attentio *Please send* 15c wi Oldest and Lar	R. H. HOLLE n given Bill of La *th each sight draft fo* gest Bank.	AMES A. OLSON ding drafts, Cash *r presentation and 25*	V. J. KREUSCH and Time Items. *c for Credit Reports.*	10,000	10,220	144,800	11,970	112,350	1,500	13,150	50,000	Drov. N., Kan. C., Mo.; 1st N., Oma.
Luray .....500 Russell G12	Farmers State Bank ...●‡$'16 83-1229	W. A. Buzick	J. B. Markley	W. L. Bunten		15,000	5,000	80,000		78,000			12,000	Fid. N. Bk. & Tr., Kan. C.
" ..... "	First National Bank ...†●‡'01 $250-10% 83-928	W. P. O'Brien	G. W. Elliott J. A. O'Leary	J. A. O'Leary	G. Shull M. B. O'Leary	40,000	22,000	255,000	30,000	227,000	32,000		95,000	Com'l N., Kan. C.; Far. N., Salina.
▲**Lyndon** .....880 Osage I21	First National Bank .....‡'04 8% 83-439	C. T. Neihart	W. D. Smith	Ada Neihart		25,000	13,800	205,000	25,000	180,000	44,000	5,800	40,000	Com. Tr. Co., Kan. C.
	Lyndon State Bank ....‡$'01 83-440	R. N. Morris	R. N. Miller	Olive C. Morris		10,000	18,870	211,430		201,660			38,640	1st N., Pioneer Tr. Co. and Com. Tr. Co., Kan. C.

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Federal Reserve Bank of St. Louis

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KANSAS—Continued

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Ex changes, Due from Banks	Principal Correspondents.
▲Lyons 2700 Rice J14	**LYONS EXCHANGE BANK** $200–8% 83-246 ●‡$'87	J. H. EBLE	C. H. AVERY	H. G. DODDRIDGE		$ 40,000	$ 25,550	$ 375,000		$ 243,000	$ 6,950		$ 190,600	Han. N., N. Y.: 1st N. and Com. Tr. Co., Kan. C.
"	Lyons National Bank ⓢ●‡1900 $180–10% 83-247	H. K. Lindsley	W. M. Lasley	A. W. Volkmann	Mark De Witt	50,000	14,100	210,580	$ 21,500	214,020	24,800	$ 8,180	49,170	Chem. N., N. Y.; 1st N., Kan. C. and Wichita.; Am. N., Hutchinson.
"	**PEOPLES STATE BANK** $200–8% 83-1243 ⓢ●‡$'17	Harvey Wiggins. (Collections a Specialty)	G. C. Schumacher.	C. W. Shenkel	L. E. Mauck. Stanley Wiggins	25,000	10,000	301,140		205,730	10,000		94,340	Com. Tr. Co., Kan. C.; State Ex., Hutchinson.
Macksville 800 Stafford L11	Farmers & Merch. State Bank 20% 83-505 ●‡$'07	J. W. McKibben	A. Campbell	S. G. Wiles	H. B. Breneman	12,000	47,000	225,000		184,000	15,000	8,000	77,000	Com. Tr. Co., Kan. C.; Citiz., Hutchinson; S. W. N., Wichita.
"	**MACKSVILLE STATE BANK** 12% 83-504 ●$'97	A. G. English	A. H. Aitken	J. H. McMorran	W. J. Eichenberger	25,000	90,700	348,700		293,900		5,500	165,000	Cont. & Com'l N., Chi.; 1st N., Kan. C. and Wichita; State Ex., Hutchinson.
Madison 1200 Greenwood K20	Farmers State Bank $200–8% 83-1201 ●‡$'15	H. G. Culver	S. S. Ames	W. H. Hamer	J. E. Pritchard	25,000	18,890	279,920		243,280	4,900	13,680	61,960	Han. N., N. Y.; Com. Tr. Co. and Drov. N., Kan. C.; Citiz. N., Emporia.
"	**FIRST NATIONAL BANK** $230 83-454 ●‡'02	Daniel Imthurn	W. E. McGilvray	W. O. Waymire		25,000	15,470	390,000		300,000			75,590	N. Bk. Com., N. Y.; Cent. N., Topeka; Com'l N., Kan. C.
"	**MADISON BANK** $225 83-453 ⓢ●‡$'85	E. F. Fellay	G. F. Fellay. E. B. Shaffer	Chester E. Fellay	George Schurter	18,000	18,000	305,000		265,000	24,200	1,200	50,000	Columbia N., Kan. C.; Citiz. N., Emporia.
Mahaska 250 Washington C16	Mahaska State Bank $335–20% 83-929 ●‡$'02	C. W. Miller	O. W. Miller	O. W. Miller	Perry Hatch	10,000	17,000	145,000		112,000	3,000	3,000	54,000	Drov. N., Kan. C., Mo.; Com'l N., Kan. C.; 1st N., St. Jo.; Harbine, Fairbury, Neb.
Maize 189 Sedgwick L16	Maize State Bank 83-930 ●‡$'06	J. B. Gardiner	S. B. Amidon	F. P. Bowen		10,000	11,620	70,000		65,000	6,200		8,000	Fid. N. Bk. & Tr., Kan. C.; S. W. N., Wichita
Manchester 263 Dickinson G16	Manchester State Bank 83-931 ●‡$'05	C. D. Simmons	R. T. Holmes	C. D. Simmons		10,000	7,000	100,000		78,000			10,000	Com. Tr. Co., Kan. C.; Far. N., Abilene.
▲Manhattan 9315 Riley G19	*College State Bank $115 83-1405 ⓢ‡$'23	W. C. Grigg	John L. Coons	L. E. Grigg	E. S. Graham	25,000	3,750	105,950		82,510			41,300	Columbia N., Kan. C.; Far. N., Abilene.
"	*Farmers & Stockmens State $150 Bank 83-128 ⓢ●‡$'20	Chas. J. Burson	J. B. Falkenrich	M. R. Johnson		50,000	10,910	169,990	13,960	154,760	9,000	40,840	40,240	N. Bk. Com., N. Y.; Kan. Reserve State, Topeka; Tra. N. and Federal Tr. Co., K. C.
"	*First National Bank $250–20% 83-124 ⓢ●‡'87	W. D. Womer	C. F. Little	J. C. Ewing	M. S. Spencer. F. C. Romig. J. T. Ryan	100,000	93,450	1,111,430	100,000	815,470	254,100	70,030	265,280	N. City, N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Fid. N. Bk. & Tr. Co., and Drov. N., Kan. C.; Cent. N., Topeka; 1st N., Wichita.
"	***MANHATTAN STATE BANK** 6% 83-126 ●‡$'06	EMIL THOES. Special attention given to collections. Prompt remittance. Try us. Intelligent reasons for non-payment.	C. B. DAUGHTERS	R. R. BENNETT	T. J. RAGLAND	50,000	41,000	455,000		429,300		43,200	73,500	Seab. N., N. Y.; Com. Tr. Co. and Inter-State N., Kan. C.; State Sav., Topeka.
"	***UNION NATIONAL BANK** 8% 83-125 ⓢ●‡'89	C. E. FLOERSCH. "THE BANK OF SAFETY AND SERVICE." Special attention given Bill of Lading drafts, Cash and Time Items. Please send 15c with each sight draft for presentation and 25c for Credit Reports.	C. D. MIDDLETON		L. J. MACK. R. C. BARR	100,000	23,000	900,000		550,000	140,000		270,000	N. Bk. Com., N. Y.; Com. Tr. Co., Kan. C.; 1st N., Wichita.
"	Manhattan Clearing House (Members indicated by a *)	W. D. Womer	C. E. Floersch	E. Thoes, Sec.										
▲Mankato 1326 Jewell D14	Farmers National Bk. $120 83-1359 ⓢ●‡'19	M. M. Kirkpatrick	Geo. F. Hundevadt	E. H. Howard	Claire Bonecutter	25,000	5,000	133,520		87,390	3,410		63,070	Chase N., N. Y.; Drov. N., Kan. C., Mo.
"	**FIRST NAT'L BANK** 83-358 ⓢ●‡'83	J. P. FAIR. Special attention given Bill of Lading drafts, Cash and Time Items. Please send 15c with each sight draft for presentation and 25c for Credit Reports. Oldest Bank in Jewell County.	C. E. SWEET	C. F. DRAKE	R. S. DRAKE	50,000	60,000	325,000		280,000	20,000	35,000	100,000	N. Bk. Com., N. Y.; 1st N., Chi.; Com. Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
"	**STATE EXCHANGE BANK** 8% 83-350 ⓢ●‡$'87	D. H. Stafford	S. I. McLean	L. H. Stafford	A. R. Wiley	60,000	32,220	306,020		207,630	19,400	10,000	161,220	N. Park, N. Y.; Inter-State N. and Fid. N. Bk. & Tr., Kan. C.; Am. N., St. Jo.
Manter 250 Stanton M1	Manter State Bank $125 83-1406 ●‡$'23	H. H. Hoopingarner	Mrs. H. H. Hoopingarner	Lawson Tucker		10,000	2,500	87,250	370	34,180	4,240	6,270	55,440	4th N., Wichita; Drov. N. and Com. Tr. Co., Kan. C.
Maplehill 300 Wabaunsee G20	Stockgrowers State Bank 83-932 ‡$'06	Franklin Adams	H. G. Adams	Howard Adams		12,500	15,890	200,910		89,050	1,410	4,110	134,740	Inter-State N., Kan. C.; Bk. of Topeka and Prudential Tr. Co., Topeka.
Mapleton 230 Bourbon K24	Citizens State Bank 83-933 ‡$'02	A. J. Ball	R. B. Britton	Wm. W. Ball	D. Britton	20,000	7,000	125,000	13,000	140,000	1,000	6,000	18,000	Tra. N. and Drov. N., Kan. C.; Citiz. N., Ft. Scott.
Marietta 70 Marshall D19	Marietta State Bank $125 83-934 ‡$'09	S. W. Bull	F. Obermeyer	E. R. Young		10,000	1,200	57,000		32,000	1,700	6,500	28,000	Com. Tr. Co., Kan. C., Mo.; 1st N., St. Jo.; Citiz. State, Marysville; State Reserve, Wichita.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Entire State in No.10 Fed.Res.Dist.	●Mem. A.B.A. ?New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr.Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
▲Marion ..... 2000 Marion J17	Farmers & Drovers National Bank ....83-1245 .....•‡'17	T. W. Spackek	J. W. Gardner.....	A. S. Quisenberry.	.....	$ 25,000	.....	$ 125,000	.....	$ 102,550	.....	.....	$ 31,000	Com. Tr. Co., Kan. C., Mo.; Wichita State, Wichita.
" ..... "	**MARION NATIONAL BANK** 83-270 •‡'05	J. F. Whaley	A. E. Hawkinson..	A. E. Hawkinson...	Walter Siebert	25,000	$ 20,000	330,000	.....	230,000	$ 45,000	$ 20,000	80,000	N. Bk. Com., N.Y.; Inter-State N., Kan. C.; 1st N., Wichita.
" ..... "	**State Bank of Commerce** $250-15% 83-269 •‡$'93	Isaac Good	John Powers	Josiah Good	J. E. Good	30,000	26,200	373,000	.....	162,400	164,000	18,800	84,000	N. Park, N. Y.; 1st N. and New Eng. N., Kan. C.; 1st N., Wichita.
Marquette ..... 800 McPherson I 15	**Farmers State Bank** ....‡$'06 $260-14% 83-458	C. A. Seleen	Nels Larson	Ernest Johnson ...	Lawrence Peterson	20,000	24,000	205,000	.....	180,000	15,000	.....	48,000	1st N., and Drov. N., Kan. C.; Reserve State, Salina.
" ..... "	Marquette State Bank .•‡$'92 83-457	R. A. Thompson...	W. L. Hughes ..... Adolf Hawkinson	O. E. Hawkinson..	Ernest Johnson....	20,000	35,000	250,000	.....	250,000	10,000	10,000	35,000	Com. Tr. Co. and Inter-State N., Kan. C., Mo.; Far. N., Salina.
▲Marysville ...3750 Marshall D18	Citizens State Bank ..ⓢ•‡$'07 $150 83-233	Jos. Dwerlkotte...	O. C. Pusch	John Mollinger....	Alma Mollinger ...	30,000	10,320	441,060	$ 28,960	341,450	19,700	52,150	86,700	N. Y. Tr. Co., N. Y.; Am. N., St. Jo.; Inter-State N. and Federal Tr. Co., Kan. C., Mo.; Peo. State Lawrence; Bk. of Topeka, Topeka.
" ..... "	**EXCHANGE BANK OF SCHMIDT & KOESTER** 8% 83-231 ⓢ•‡$'70	ALEX SCHMIDT	C. J. D. KOESTER ...	S. C. SCHMIDT	F. J. OLSON	75,000	33,000	780,000	.....	537,000	96,000	25,000	230,000	Han. N., N. Y.; 1st N., and Con't & Com'l N. Chi.; 1st N., Fid. N. Bk. & Tr. Co., and New Eng. N., Kan. C., Mo.; Tootle-Lacy N. and Burnes N., St. Jo.; Oma. N., Oma.
" ..... "	*First National Bank*	*(Closed April 2, 192*	*4)*											
Matfield Green Chase K19 200	Matfield Green State Bank 83-935 ‡$'03	Henry Rogler	E. G. Crocker	T. E. Thorne	.....	10,000	9,570	60,000	.....	66,240	1,120	7,420	4,790	Com. Tr. Co., Kan. C., Mo.; Eldorado N., Eldorado.
Mayetta ..... 400 Jackson F21	**Exchange State Bank**...‡$'11 83-664	J. F. Reel.....	M. A. Bender.....	Chas. C. Kelly.....	Ida M. Kelly.....	10,000	5,690	47,120	8,180	41,900	800	12,510	15,790	St. Jo. Stock Yds. N., St. Jo.; Com. Tr. Co., Federal Tr. Co., and Com'l N., Kan. C.
" ..... "	First National Bank ....•‡'01 83-665	R. L. Miller.....	M. Fitzgerald	W. A. Cooney.....	H. D. Jones.....	25,000	9,000	135,000	6,500	85,000	27,000	.....	75,000	Drov. N., Kan. C.; Cent. N., Topeka.
Mayfield ..... 200 Sumner O16	**Mayfield State Bank**...‡$'08 $150 83-936	Lloyd Bishop.....	G. B. Weber.....	H. J. Hoffman.....	.....	15,000	2,150	70,170	.....	47,170	11,870	14,450	13,840	Federal Tr. Co., Kan. C.; State Reserve and Wichita State, Wichita.
McCracken ....600 Rush I9	**Bank of McCracken** ...‡$'87 $250-25% 83-654	E. S. Chenoweth ..	J. E. Andrews	J. P. Moran.....	Carl Thurber.....	50,000	48,440	361,440	.....	313,380	17,150	.....	125,750	Fid. N. Bk. & Tr. Co., Kan. C.; Peo. N., Kan. C., 4th N., Wichita.
" ..... "	Citizens State Bank.....‡$'10 $400-10% 83-655	R. B. Garnett.....	J. C. Littler	J. O. Elmore	.....	15,000	35,000	383,000	.....	165,000	8,200	2,300	257,500	Com'l N.; Inter-State N., and Fid. N. Bk. & Tr., Kan. C.; 1st N., Wichita.
McCune ..... 700 Crawford N24	First National Bank ..ⓢ•'22 $125 83-1401	O. P. Turkington..	Walter Hartman...	J. B. Hanna	.....	25,000	5,550	49,160	.....	70,460	820	.....	11,280	Inter-State N., and 1st N., Kan. C.; 1st N. Pitt., Kan.
" ..... "	**McCune State Bank**....•‡$'99 83-448	W. E. Gregg.....	N. M. Smith.....	Edward Munday...	G. W. Harley.....	15,000	6,000	205,000	.....	182,000	7,000	.....	37,000	Cont. & Com'l N., Chi.; Com. Tr. Co., Kan. C.
McDonald ..... 341 Rawlins D3	Farmers State Bank ..ⓢ‡$'19 83-1322	Lewis Andrews ...	G. F. David.....	B. M. Tobias	F. B. Congleton ...	20,000	7,580	169,290	.....	102,740	1,780	11,000	81,340	Fid. N. Bk. & Tr., Kan. C.
" ..... "	State Bank of McDonald..§'05 $200 83-937	W. C. Smith.....	Mary Hoyt.....	E. M. Fogleman....	Floyd Craig.....	15,000	23,160	165,480	.....	113,870	600	25,670	63,510	1st N., Kan. C.; Far. N., Phillipsburg.
McFarland ..... 579 Wabaunsee G20	First State Bank.....‡$'14 $215-12% 83-1152	Henry Wertzberger	M. J. Hund.....	Geo. Noller.....	Gertrude Noller ...	10,000	8,520	115,540	550	108,620	.....	3,520	22,460	Fid. N. Bk. & Tr., Kan. C.; Cent. N., Topeka.
McLouth ..... 575 Jefferson F23	**Bank of McLouth**.....‡$'87 83-534	.....	H. H. Kimmel.....	E. C. Steeper.....	H. W. Steeper.....	25,000	25,000	335,000	.....	300,000	.....	.....	40,000	Bk. of America, N. Y.; Com. Tr. Co., Kan. C.; 1st N., Leav.
" ..... "	*Union State Bank*	*(Merged with Bank*	*of McLouth, May*	*10, 1924)*										
▲McPherson ..5000 McPherson J15	**FARMERS & MERCH. BANK** $150 83-155 ⓢ•‡$'91	D. F. KUNS 15 CENTS sent t	NOAH KUNS o us with each sig	H. L. AUSTIN ht draft for prese	E. G. SCHEURER ntation, and	20,000	11,000	265,970	8,240	204,520	1,500	44,840	54,350	N. City, N. Y.; Com. Tr. Co., and 1st N., Kan. C., Mo.
		25 CENTS for ea	ch credit report i	nsures prompt, p	ersonal attention.									
" ..... "	Home State Bank.....ⓢ‡$'03 83-159	C. F. Mingenback..	F. O. Johnson.....	B. Harms.....	O. L. Mitchell	25,000	35,000	310,000	.....	288,000	3,500	7,000	71,500	Chatham & Phenix N., N.Y.; Cont. & Com'l N., Chi.; New Eng. N., Kan. C., Mo.
" ..... "	**McPHERSON & CITIZENS STATE BANK** •‡$'78 83-156	M. T. FLETCHER -- FEE IN ADVA Reliable Credit *This rule does not*	C. M. GRAY..... NCE: *Sight drafts,* Reports, 25c. TR *apply to B-L drafts*	C. A. GRANT..... *15c minimum.* Y US. *or notes.*	E. L. KREUTER..... W. M. ANDERSON	100,000	35,000	750,000	.....	530,000	108,000	.....	260,000	Chase N., N. Y.; Inter-State N. and Com. Tr. Co., Kan. C.
" ..... "	Peoples State Bank..ⓢ•‡$'98 $250-12% 83-158	F. A. Vaniman.....	.....	Chauncey Vaniman	Bert Webb.....	50,000	27,820	351,900	.....	251,920	38,950	11,430	127,420	Han. N., N. Y.; 1st N., Kan. C.
▲Meade ..... 900 Meade N6	**FIRST NATIONAL BANK**.•‡'04 83-489	W. F. CASTEEN 15 CENTS sent 25 CENTS for ea We Invite your	JOHN F. CONRAD to us with each s ch credit report i business.	F. W. CURL ight draft for pre nsures prompt, p	ALEX R. WILSON sentation, and ersonal attention.	25,000	43,690	363,150	25,000	183,200	28,800	11,630	233,210	Han. N., N. Y.; 1st N., Kan. C. and Hutchinson.
" ..... "	**MEADE STATE BANK** 83-488 •‡$'99	R. A. HARPER "FIRST AND O Special attentio *Please send 15c wi*	S. D. ADAMS LDEST ESTABLI n given Bill of La *th each sight draft fo*	LOUIS BOEHLER SHED BANK." ding drafts, Cash *r presentation and 2*	E. E. INNIS and Time Items. *5c for Credit Report*	30,000	25,290	258,530	3,720	164,140	1,500	12,200	139,710	Han. N., N. Y.; Com'l N., Kan. C., Kan.; 1st N., Hutchinson and Wichita.

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KANSAS—Continued

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Town and County. ▲County Seats. State in No. 10 Fed. Res. District.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ©Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲**Medicine Lodge** Barber N12 1500	**First National Bank** ⓢ●‡'82 **83-344**	L. W. Fullerton F. B. Chapin, *Ch. of Bd.*	W. L. Dillman	L. W. Stevens	G. A. Goodburn Percy Knight	$ 25,000	$ 28,080	$ 424,890	----------	$ 323,950	$ 32,340	$ 17,390	$ 104,290	Irving Bk.-Col. Tr. Co., N. Y.; Inter-State N., Fid. N. Bk. & Tr., and Drov. N., Kan. C., Mo.; 1st N., Wichita.
" ------ "	**HOME STATE BANK** ⓢ●‡$'18 $100 **83-1290**	H. W. SKINNER	H. D. FAIR	J. F. GROOM	JULIA HARBAUGH	60,000	6,120	300,000	$ 36,240	261,290	560	30,890	47,730	Inter-State N. and Com. Tr. Co., Kan. C.; St. Jo. Stock Yds., St. Jo.; 4th N., Wichita.
		Medicine Lodge's Modern bank of Personal Service. Special attention given Bill of Lading drafts, Cash and Time Items. *Please send 15c with each sight draft for presentation and 25c for Credit Reports.*												
Melvern 500 Osage I 22	**Melvern State Bank** ‡$'08 10% **83-938**	W. H. Warner	C. C. Evertson	W. O. Stephens	R. E. Numbers	15,000	15,890	207,180	17,910	223,190	----------	13,630	19,180	Com. Tr. Co. and Drov. N., Kan. C.
Menlo 100 Thomas F5	**Menlo State Bank** ⓢ●‡$'05 **83-939**	A. Lauterbach	J. W. Christensen	H. V. Christensen	J. E. McKinney	10,000	16,880	188,250	----------	130,930	10,680	7,120	66,400	Han. N., N. Y.; New Eng. N., and Drov. N., Kan. C.
Mercier 100 Brown D22	Farmers State Bank ‡$'13 $160-6% **83-1126**	John E. Sullivan	Henry Kneisel	P. J. Sullivan	----------	10,000	6,500	40,000	5,600	50,000	600	----------	11,500	Am. N., St. Jo.; Morrill & Janes, Hiawatha; Federal Tr. Co., Kan. C., Mo.
Meriden 427 Jefferson G22	Peoples State Bank ⓢt$'18 $133-8% **83-1300**	N. P. Dellinger	G. W. Gray	W. T. King	Mae Gish	15,000	5,000	90,000	----------	90,000	3,500	6,500	10,000	Bk. of Topeka; Topeka; Com. Tr. Co., Kan. C.
" ------ "	State Bank of Meriden ‡$'90 8% **83-940**	Adam Becker	J. W. Berg	F. A. Adams	Lue Glenn	17,500	8,860	165,000	----------	113,900	44,100	17,150	16,000	Atchison Sav., Atchison; 1st N., St. Jo.; Fidelity Sav. State, Topeka; Drov. N., Kan. C.
Merriam 400 Johnson G25	Merriam State Bank ‡$'16 **83-1199**	H. J. Miller	C. H. Loomis	W. A. Sanders	----------	10,000	4,380	142,450	----------	45,760	30,250	6,410	74,410	Inter-State N. and Liberty N., Kan. C.
Michigan Valley Osage I 22 100	Peoples State Bank ‡$'05 **83-941**	E. D. Wadsworth	----------	T. H. McClune, Jr.	Lucile Brooks	10,000	7,500	112,000	----------	106,520	----------	----------	30,390	Drov. N., Kan. C.; Bk. of Topeka, Topeka.
Milan 222 Sumner O15	**Milan State Bank** ●‡$'01 $150-10% **83-942**	Luella F. Stewart	A. J. Derington	H. C. Altman	----------	10,000	5,510	82,280	----------	52,050	13,000	850	31,890	Fid. N. Bk. & Tr., Kan. C.; 1st N., Wichita.
Mildred 400 Allen K23	Mildred State Bank ●‡$'09 $135 **83-943**	H. D. Hickman	R. R. Nevitt	M. J. Keeton	U. D. Nevitt	10,000	4,000	96,900	3,200	89,690	640	7,970	15,800	Han. N., N. Y.; Drov. N. and Com. Tr. Co., Kan. C.
Milford 250 Geary G18	State Bank of Milford ●‡$'06 $200-12% **83-944**	A. F. Fawley	C. J. Chambers	L. McChesney	----------	20,000	14,020	97,050	----------	103,910	----------	2,630	24,520	Peo. N., Clay Center; Fid. N. Bk. & Tr., Kan. C. & Tr., 1st N., Junction C.
Miller 125 Lyon I 21	Miller State Bank ⓢ†‡$'15 $160-10% **83-1172**	Wm. Sanders	Geo. Crim	E. Cotton	R. V. Cotton	10,000	7,000	63,490	----------	70,690	----------	----------	5,660	Drov. N., Kan. C.; Emporia State, Emporia.
Milton 175 Sumner N15	Milton State Bank ⓢ†‡$'03 $200-10% **83-945**	T. P. Starr	J. F. Wills	T. M. Burford	----------	10,000	5,000	55,000	----------	47,000	5,300	----------	13,000	S. W. N., State Reserve, and Merch. State, Wichita.
Miltonvale 821 Cloud F16	Drovers State Bank ‡$'98 $200 **83-420**	Joseph Neill	J. W. Fury	Hiram Barber	L. E. Stimson	15,000	12,500	210,000	1,000	165,000	3,000	5,500	65,000	Tra. N., Kan. C.; Peo. N., Clay Center.
" ------ "	The State Bank ●‡$ 02 **83-421**	F. J. Atwood	W. W. Bowman	Geo. H. Palmer	R. H. Phelps H. F. Weelborg	35,000	15,380	204,000	9,500	248,880	----------	----------	15,000	Irving Bk.-Col. Tr. Co., N. Y.; Com'l N., Kan. C., Kan.; Prudential Tr. Co., Topeka.
▲**Minneapolis** 1820 Ottawa G15	Citizens National Bank ●‡'93 **83-266**	G. W. Markley	W. B. Gard	J. W. Smith	J. S. Richards Mary Murdick	50,000	21,300	310,000	----------	205,000	----------	----------	90,000	Chase N., N. Y.; New Eng. N. and Drov. N., Kan. C.
" ------ "	Minneapolis National Bank **83-268** ●‡'87	R. C. Gafford	----------	G. A. Porter	W. C. Nelson	60,000	61,220	450,100	60,000	438,230	62,250	24,980	105,860	Fid. N. Bk. & Tr. and 1st N., Kan. C., Mo.; St. Jo. Stock Yds., So. St. Jo.
" ------ "	**OTTAWA COUNTY BANK** ●‡$'80 **83-267**	A. R. Purton	David Binns	David Binns	F. E. Chapin Alfred Midgley	50,000	50,000	225,000	----------	250,000	----------	----------	73,000	Com. Tr. Co. and Inter-State N., Kan. C.; N. Bk. of America, Salina.
Minneola 500 Clark N8	Peoples State Bank ●‡$'15 $160 **83-1198**	Jas. McAdam	O. F. Bolinger	Alva E. Moore	----------	20,000	10,000	175,000	----------	121,000	----------	----------	60,000	Com'l N., Kan. C.; State Ex., Hutchinson; 1st N., Great Bend.
Mitchell 100 Rice J14	Farmers State Bank ⓢ●‡$'13 **83-1136**	W. M. Chisum	J. E. Wiggins	Jno. F. Wiggins	----------	10,000	6,500	55,000	----------	45,000	600	10,000	14,000	Com'l N., Kan. C.; Cent. State, Hutchinson.
Modoc 100 Scott I 4	Modoc State Bank ‡$'17 **83-1250**	W. F. Baer	M. E. Boulware	Chas. A. Smith	Faye Smith	10,000	5,000	60,000	----------	40,000	900	----------	31,000	1st State, Ransom; Com. Tr. Co., Kan. C.; State Reserve, Wichita.
Moline 950 Elk N20	First National Bank ●‡'04 **83-424**	O. T. Hayward	O. S. Myers	F. L. Johnson	H. L. Johnson	25,000	17,710	118,750	25,000	84,390	37,050	12,070	52,950	1st N. and Drov. N., Kan. C.; Com'l N., Independence
" ------ "	Moline National Bank ●'89 **83-423**	E. A. Chaffin	J. W. White	F. E. Call	David Chaffin	50,000	6,500	311,000	50,000	286,000	----------	76,500	55,000	Chase N., N. Y.; New Eng. N., Kan. C., Mo.
Montezuma 250 Gray M6	Montezuma State Bank $300-30% **83-1131** ●‡$'13	J. W. McReynolds	M. L. Fry	Neal Klassen	Paul J. Voran	10,000	9,880	132,870	6,500	118,470	500	13,110	27,160	Com. Tr. Co., Kan. C.; Citiz., Hutchinson.
Mont Ida 150 Anderson J23	Mont Ida State Bank ●‡$'11 6% **83-1106**	T. W. Parrott	Chas. W. Watson	J. W. Becker	M. L. Becker	10,000	7,500	73,000	----------	63,600	2,500	2,860	19,500	Com. Tr. Co., Kan. C.; Citiz. State, Garnett.
Montrose 150 Jewell D14	Montrose State Bank ⓢ†$'14 $120 **83-1154**	G. E. Holdren	Albert Jelinek L. A. Rightmeier	Chas. H. Strnad	----------	10,000	2,300	33,700	----------	35,900	----------	2,800	7,300	Drov. N., Kan. C.; 1st N., Belleville.
Monument 125 Logan G4	Logan Co. State Bank ‡$'07 $125 **83-947**	D. H. Johnston	L. N. Sawyer	W. L. Tallman	V. A. Tallman	15,000	8,180	77,910	14,500	89,650	----------	5,510	20,930	Com'l N., Kan. C.; Atchison Sav.; Atchison.
Moran 800 Allen L23	*Moran State Bank*	(*Closed November 10, 1924*)												
" ------ "	Peoples State Bank ●‡$'16 $150 **83-1211**	Frank Goyette	O. A. Young	D. R. Goyette	L. F. Boyd	15,000	3,800	140,000	----------	95,000	4,000	----------	40,000	N. Park, N. Y.; Drov. N. and New Eng. N., Kan. C.; Peo. State, Topeka; Iola State, Iola.
Morehead 150 Neosho O23	**Morehead State Bank** ‡$'12 $100 **83-1124**	Edgar Rash	Dan Flaherty	E. Swope	----------	10,000	3,580	88,680	----------	44,110	----------	----------	8,160	Com. Tr. Co., Kan. C., Mo.; 1st N., Thayer.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Morganville ...300 Clay E17 " ------ "	Bank of Morganville ...‡§'92 10% 83-684 Farmers & Merch. State Bk. $250 83-685 •‡§'09	Peter Young	----------	F. L. Fletcher	Harold W. Fletcher	$ 10,000	$ 7,000	$ 150,000		$ 102,000			$ 35,000	1st N., Kan. C.
		H. J. Merten	E. E. Boudeman W. H. Lennard	J. G. Hughes	----------	15,000	16,200	160,000		121,800	$ 3,000	$ 15,500	52,500	Fid. N. Bk. & Tr., Kan. C.; 1st N., Clay Center; State Reserve, Wichita.
Morland .....400 Graham F8 " ------ "	Citizens State Bank ....•‡§'06 10% 83-691 Morland State Bank ...•‡§'04 $585-10% 83-690	H. W. Cunningham	L. N. Drieling	O. A. Hunsicker	R. E. Hunsicker	10,000	33,540	155,780		97,680	4,810		76,300	Com'l N., Kan. C.
		B. W. St. John	T. Waggoner	D. C. Kay	----------	10,000	47,720	175,000		135,000	3,000	17,000	77,220	Chase N., N.Y.; Fid. N. Bk. & Tr., Kan. C., Mo.; Far. & Merch., Hill City.
Morrill .....550 Brown C22 " ------ "	Citizens State Bank ..Ⓢ•‡§'08 $300-6% 83-639 Farmers Bank of Morrill $200-12% 83-638 •‡§'85	B. F. McKim	E. B. McKim	D. E. Wagner	R. D. Mickey	15,000	22,000	174,000		140,000	4,200		60,000	Chase N., N. Y.; Am. N., St. Jo.; Com. Tr. Co., Kan. C.
		Norman Saylor	Wm. Bealey	F. J. Roberts	Wm. Whistler	25,000	16,030	150,530		126,430	2,440		58,820	Am. Ex. N., N. Y.; Inter-State N., Kan. C., Mo.; Tootle-Lacy N., St. Jo.; Morrill & Janes, Hiawatha.
Morrowville ...200 Washington D17	Morrowville State Bank $250 83-949 Ⓢ•‡§'04	C. W. Hawes	W. D. Johnson	H. H. Diller	Anna Mallery	15,000	9,550	163,590		132,150	1,670	11,860	42,450	Han. N., N. Y.; Drov. N., Kan. C.; Tootle-Lacy N., St. Jo.; State Reserve, Wichita.
Morse .....120 Johnson H25	State Bank of Morse ...•‡§'10 $100 83-950	G. W. Ward	John Toynbee, Sr.	S. L. Lowman	----------	10,000	670	31,700	$ 3,200	36,410			6,410	Broadway, Kan. C.; 1st N., Olathe.
Moscow .....170 Stevens N4	Moscow State Bank ...•‡§'15 10% 83-1189	W. R. Reynolds	J. E. George	E. J. Stephenson	T. A. Dudley	25,000	2,000	150,780		100,780	2,400		60,020	Drov. N. and Com. Tr. Co., Kan. C.
▲Mound City ..800 Linn J25 " ------ "	Farmers & Merch. Bank•‡§'93 83-951	E. N. Gause	H. C. Reese	S. T. Ellis	H. W. Dingus C. W. Ellis	20,000	14,000	268,100		217,130	37,400	7,550	29,800	1st N., Kan. C.
	Union State Bank ....Ⓢ•‡§'13 83-1139	B. P. Stuart	John Potter	E. D. Bennett	----------	20,000	4,350	140,000		110,000	6,500		24,000	Com. Tr. Co., Kan. C.
Moundridge ..750 McPherson K16 " ------ "	Bank of Mound Ridge ..•‡§'86 83-506	J. W. Krehbiel	E. W. Rupp	P. H. Krehbiel	----------	25,000	7,000	175,000		134,000			55,000	Seab. N., N. Y.; 1st N., Kan. C. and Wichita.
	Citizens State Bank ...•‡§'04 83-507	J. C. Goering	John D. Schrag	C. H. Goering	D. J. Goering	35,000	27,750	225,000		173,000	2,000	4,500	108,500	New Eng. Wichita; N. Bk. Com., St. L.; Reserve, N., Kan. C.; 1st N. and State
Mound Valley .803 Labette O23 " ------ "	Mound Valley State Bk. ..‡§'83 83-394	D. A. Bollinger	Watt Sanders	E. F. Bollinger	L. F. Bredine	10,000	7,000	175,000		155,000			30,000	Com. Tr. Co., Kan. C.
	Peoples State Bank ....Ⓢ‡§'06 $300-12% 83-395	Henry Tedstrom	J. E. Murray	R. D. Payne	A. G. Jamison	15,000	12,600	164,240		138,470	16,000		35,000	Com. Tr. Co., Kan. C., Mo.; Far. N., Topeka.
Mount Hope ..600 Sedgwick L15 " ------ "	Farmers State Bank ...•‡§'09 $200 83-563	E. W. Jewell	D. Horsman	Geo. H. Kahmann.	----------	12,000	6,250	83,660		61,000	3,500	12,000	24,430	Home Tr. Co., Kan. C., Mo.; 1st N. and State Reserve, Wichita.
	First National Bank ....•‡'83 83-562	S. B. Amidon	F. C. Jorgensen	J. F. Jorgensen	E. M. Porter	25,000	12,170	239,610	25,000	121,930	57,100	6,700	116,060	4th N., Wichita; Com. Tr. Co., Kan. C.
Mulberry .....2700 Crawford M25 " ------ "	**MINERS STATE BANK** 83-1202 Ⓢ•‡§'16	J. G. MILLER **Special attentio** *Please send 15c wi*	J. G. SANDIDGE C. O. MILLER **n given Bill of La** *th each sight draft fo*	W. C. PERRY **ding drafts, Cash** *r presentation and 2*	R. W. SMILIE J. A. G. RINEHART **and Time Items.** *5c for Credit Reports.*	20,000	4,700	280,000		150,000	60,000	2,700	70,000	N. Park, N. Y.; Stock Yds. N. and Home Tr. Co., Kan. C., Mo.
	Mulberry State Bank ..•‡§'07 83-952	G. E. Bay	W. L. McCullough	T. L. Dawe	----------	20,000	12,540	288,420		234,100	36,820	12,790	37,250	Mech. & Metals N., N. Y.; Com. Tr. Co. Kan. C.
Mullinville ....361 Kiowa M9	First State Bank .....•‡§'06 83-680	J. A. Sherer	B. A. Sidener	A. B. Sidener	----------	25,000	3,000	181,170		200,000			65,000	Com'l N., Kan. C.; Com. Tr. Co., Kan. C.: N., Hutchinson.
Mulvane .....1400 Sumner N17 " ------ "	Farmers State Bank .Ⓢ‡§'06 $380 83-373	George Muller	M. L. Howard	J. L. Rosecrants	Alma E. Thompson	10,000	33,240	153,400		186,740			21,800	S. W. N., Wichita.
	Mulvane State Bank .Ⓢ•‡§'86 83-372	W. C. Robinson	C. D. Canaday	C. F. Hough	S. G. Campbell S. F. Kimble	25,000	25,000	400,000		325,000			125,000	Chase N., N. Y.; 1st N., Chi.; Com. Tr. Co., Kan. C.; 1st N., Wichita.
Muncie .....200 Wyandotte F25	Muncie State Bank ...Ⓢ‡§'20 83-1385	J. D. Waters	B. B. DeFries	LeRoy Wheat	W. R. Taylor, *Sec.*	10,000	2,000	40,000		40,000	1,000	1,000	10,000	Com. Tr. Co., Kan. C.
Munden .....225 Republic D16	Munden State Bank .....‡§'05 $175-10% 83-953	T. W. Bouska	Anna Bouska	Albert Jelinek	E. J. Brosh	10,000	9,000	130,000		100,000	2,000		50,000	1st N., Fairbury, Neb. and Belleville.
Murdock .....150 Kingman N14	Murdock State Bank ..•‡§'10 $95-6% 83-954	Kasper J. Kostner	Chas. M. Hardesty	B. T. Robinson	Verdi E. Harris, *Sec.*	25,000	3,000	75,000		60,000	20,000	5,000	18,000	S. W. N. and State Reserve, Wichita; Fid. N. Bk., Kan. C., Mo.; 1st N., Kingman.
Muscotah ....427 Atchison E22	Farmers & Merch. State Bank $200 83-587 Ⓢ•‡§'10	L. Cortelyou	Wm. Buckles	C. C. Bacon	P. E. Rice	15,000	12,000	175,000	6,000	134,000	7,000	5,000	62,000	N. Park, N. Y.; Inter State N., Kan. C.: Atchison Sav., and Ex. N., Atchison.
Narka .....207 Republic C16	State Bank of Narka ...•‡§'94 83-955	J. B. Lower	C. L. Potter	C. W. Yoder	Miss Cecil Willis	10,000	11,000	140,000		114,000	1,000		46,000	Columbia N., Kan. C.; Tootle-Lacy N., St. Jo.
Nashville .....200 Kingman N13	Nashville State Bank ..•‡§'07 $260 83-956	B. Morisse	Katharine Piehl	Frank C. Hemphill	----------	15,000	15,000	145,000		110,000			50,000	New Eng. N., Kan. C.; Union Stock Yds. N. and Union N., Wichita; Far. State, Kingman.
Natoma .....600 Osborne G11 " ------ "	First National Bank ....•‡'09 83-635	G. S. Welling	H. C. Meyer J. W. Boughner	P. H. McCandless	A. E. Skinner	50,000	11,690	281,990	25,000	186,080	28,740	38,770	115,100	Liberty N. and Drov. N., Kan. C., Mo.; N. Bk. of America, Salina.
	Natoma State Bank ....‡§'01 83-634	H. C. Smither	S. E. White	G. R. Beesley	C. N. Snapp	30,000	9,610	179,840		163,890	2,900		46,320	N. Park, N. Y.; Am. N., St. Jo.; Com. Tr. Co., Kan. C.; Far. N., Salina.
Navarre .....200 Dickinson H17	Navarre State Bank ..Ⓢ•‡§'09 $350-20% 83-957	B. A. Flack	D. S. Strole	A. P. Holmes	O. E. Engel	10,000	12,700	130,640	6,690	125,470	6,640	3,570	24,340	Com. Tr. Co., Kan. C., Mo.; Dickinson Co., Enterprise; Far. N., Abilene.
Neal .....150 Greenwood L20	Neal State Bank .....‡§'15 $110 83-1197	C. W. Boone	M. W. Allen	H. T. Grove	----------	10,000	4,830	41,000		41,000	800	7,000	7,030	Com. Tr. Co., Kan. C.
Nekoma .....75 Rush J10	Nekoma State Bank .....‡§'16 $250-6% 83-1222	Jas. H. Seaman	A. H. Young	M. F. Moran	F. J. Goetz	10,000	17,000	100,000	47,100	110,000	500	1,800	16,430	Kan. C. and Peo. N., Kan.; 4th N., Wichita; Am. N., Hutchinson; Federal Tr. Co. Kan. C.

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Federal Reserve Bank of St. Louis

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KANSAS—Continued

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⑤Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr.Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Neodesha ....4000 Wilson N22	**FIRST NATIONAL BANK** ⑤●‡'72 $250–10% 83–201	J. C. McDONALD	W. A. RANKIN H. H. WOODRING	H. H. WOODRING	C. A. McCULLOUGH ISABELLE JOHNSON	$ 50.000	$ 50.000	$ 550.000		$ 425.000	$ 90.000	$ 20.000	$ 115.000	1st N., N. Y. and Kan. C.
		15 CENTS sent 25 CENTS for ea Oldest and Larg	to us with each ch credit report i est Bank.	ight draft for nsures prompt, p	presentation, and ersonal attention.									
" ------ "	**NEODESHA NATIONAL BANK** ⑤●‡'87 $170–8% 83–202	A. M. SHARP	J. G. KIMBALL	G. C. PITNEY	FRANCES SHARP	50.000	15.050	401.010	$ 49.000	335.820	54.690	25.280	99.260	N. City, N. Y.; N. Bk. Com., St. L.; Com. Tr. Co., Kan. C., Mo.; Citiz.-1st N., Independence.
		Our growth is Prompt attent Sight drafts: unpaid; 25c mi	evidence of our ion to commerc fee in advance, nimum if paid.	facilities. ial business. 15c minimum if Credit reports, 5	0c.									
" ------ "	**UNION STATE BANK** ⑤●‡$'13 $140 83–1148	Fred J. Harmon	W. S. Pettit	Lee H. Rowley	Mary Adell	50,000	15,000	318,000		329,000			54,000	Han. N., N. Y.; Inter-State N., Kan. C., Mo.; Com'l N., Independence; Mo. N., St. L.
Neosho Falls ..700 Woodson L22	Farmers State Bank ⑤●‡$'16 $200–12% 83–1218	G. W. Smith	Frank Knowlton	Ronald Finney		20,000	7,000	265,000		250,000	10,000		40,000	Allen Co. State, Iola.; Com'l N., Kan. C., Kan.; Fidelity State and Sav., Emporia.
" ------ "	*Neosho Falls State Bank*	*(Taken over by Farm*	*ers State Bank)*											
Neosho Rapids 350 Lyon J21	Neosho Rapids State Bank $130 83–959 ‡$'09	H. H. Overly	W. F. Bollinger	T. S. Kelly	Inis Beale	10,000	8,000	47,000		60,000			5,000	Com. Tr. Co., Kan. C.; Citiz. N., Emporia.
▲Ness City ....904 Ness J8	National Bank of Ness City 83–461 ⑤●‡'86	A. W. Wilson	A. S. Foulks	W. H. Wierman	P. W. Lundy Chas. Hanson	25,000	44,000	600,000		399,000	35,000		225,000	Com. Tr. Co., Kan. C., Mo.; Cent. N., Topeka; 1st N., Great Bend.
Netawaka ....267 Jackson E21	Citizens State Bank ●‡$'01 83–960	Peter Johnson	C. D. Lueck	C. D. Lueck	Otto Lueck Alma Johnson	10,000	20,000	117,000		102,000	7,000	2,000	36,000	Com. Tr. Co. and New Eng. N., Kan. C.
New Albany ...223 Wilson M21	New Albany State Bank ‡$'05 83–961	T. E. Knox	C. E. Hall G. R. Eby	Mary G. Knox		12,000	7,000	60,000		60,000			12,000	Com'l N., Independence; Wilson Co., Fredonia.
New Cambria .127 Saline H15	New Cambria State Bk. ●‡$'10 $220–10% 83–962	W. A. Murphey	Victor Solberg	H. G. Murphey		10,000	5,000	50,000		64,500			12,000	Drov. N., Kan. C.; Far. N., Salina.
New Salem ....100 Cowley N18	State Bank of New Salem $200 83–963 ‡$'10	C. T. Elliott	C. J. Moore	F. C. Coffey	E. M. Coffey	10,000	10,000	55,000		56,000	500	4,500	14,000	The State, Winfield; State Reserve, Wichita.
▲Newton ....10,000 Harvey K16	First National Bank ⑤●‡'80 $250–12% 83–85	P. M. Hoisington	O. W. Roff R. C. Stone	D. McGowan	W. E. Hart L. J. Nelson	50,000	46,720	710,230		429,570	120,700	25,090	231,590	N. City, N. Y.; Com. Tr. Co. and Drov. N., Kan. C.; 1st N., Wichita; Leav. N., Leav.
" ------ "	Harvey County State Bank $130–4% 83–88 ⑤●‡$'19	F. M. Overstreet	O. A. Furman	J. C. Sauble	Elia Didier	60,000	10,000	257,000		197,000	2,850		97,850	Irving Bk.-Col. Tr. Co., N. Y.; Fid. N. Bk. & Tr., Kan. C.; State Reserve, Wichita; Citiz., Hutchinson.
		C. F. CLAASSEN	C. B. WARKENTIN C. W. CLAASSEN	GLENN MILLER	J. J. EDIGER	60,000	69,000	802,300		415,000	233,000	40,000	243,300	N. Park, N. Y.; 1st N., Chi., Wichita, and Kan. C.; Leav. N., Leav.
" ------ "	**KANSAS STATE BK.** ⑤●‡$'02 $300–6% 83–87	COLLECTIONS provided you se Above charges d	and REQUESTS nd 15c with each o NOT apply to B	FOR RATINGS re sight draft, and -L Drafts and C	GEO. D. DESCHNER ceive PROMPT A 25c with each req ash Items.	TTENT uest for	ION, rating.							
" ------ "	**MIDLAND NATIONAL BANK** ⑤●‡'93 $230–12% 83–86	H. E. Suderman	J. C. Nicholson	J. O. Getz	W. F. Decker	50,000	62,660	636,170	50,000	439,050	103,550	40,000	216,230	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Kan. C. and St. L.; 4th N., Wichita.
Nickerson ....1200 Reno K14	Nickerson State Bank ●‡$'07 83–351	Joseph Chesky	J. F. Justus	C. I. Dunn	E. C. McGonigle	25,000	15,270	172,710		132,560	2,890	34,490	43,200	Com'l N., Kan. C.; State Ex., Hutchinson; State Reserve, Wichita.
" ------ "	The State Bank ⑤●‡$'81 10% 83–350	A. M. Brown	D. E. Richhart	L. C. Brown	H. E. Fleming	15,000	37,150	253,360		224,990	7,240	3,500	69,780	N. Park, N. Y.; 1st N., Kan. C.
Niles .....200 Ottawa G16	Niles State Bank †‡$'02 $225–15% 83–965	M. P. Sullivan	M. T. Sullivan	R. P. Sullivan		15,000	11,800	123,530	5,450	68,160		6,410	81,200	Tra. N., Kan. C.; Far. N. and N. Bk. of America, Salina.
Niotaze .....186 Chautauqua O21	Niotaze State Bank ‡$'09 $181 83–966	D. W. Perkins	Alex Thomason	E. B. McCoid	G. N. Crain	10,000	6,840	69,650	3,060	69,370	5,800	5,280	9,090	Tra. N., Kan. C.; Am. State, Coffeyville.
Norcatur .....500 Decatur D7	Citizens State Bank ⑤●‡$'08 $150–10% 83–597	C. C. Andrews	E. M. Brooks N. B. Nelson	F. B. Nelson		15,000	10,780	174,120	5,650	143,870	9,600	16,000	36,080	Inter-State N., Kan. C., Mo.; 1st N., St. Jo.
" ------ "	First National Bank ●‡'06 $210–10% 83–596	H. H. Benton	G. H. Lippelmann C. F. Miller	J. R. Betts		25,000	31,480	300,780	24,500	199,760	69,350	26,280	86,360	Han. N., N. Y.; 1st N. and Com. Tr. Co., Kan. C.; Tootle-Lacy N. and Am. N., St. Jo.; Oma. N., Oma.
N. Topeka ..... Shawnee G22	*(See Topeka)*													
▲Norton .....2600 Norton D8	Farmers State Bank ⑤●‡$'18 83–1291	B. S. Miller	Wm. C. Lathrop T. J. Rouse	F. E. Benton		25,000	17,430	133,120		115,540	14,800	20,570	24,630	Han. N., N. Y.; 1st N. and Inter-State N., Kan. C.; Bk. of Topeka, Topeka; Oberlin N., Oberlin.
" ------ "	First National Bank ●‡'87 83–275	E. E. Ames		C. W. Campbell	C. D. Bower J. B. Wray	75,000	50,000	1,250,000		750,000			650,000	N. Park, N. Y.; Fid. N. Bk. & Tr. and 1st N., Kan. C.; Cent. N., Topeka.
" ------ "	First State Bank ●‡$'02 83–276	J. E. Gleason	Paul Broquet W. C. Nystrom	H. W. Gleason		25,000	45,220	618,600		434,170	24,980	13,000	216,660	Tootle-Lacy N., St. Jo.; Drov. N. and Com. Tr. Co., Kan. C.
Nortonville ....696 Jefferson E14	ExchangeStateBank ⑤●‡$'02 $500–20% 83–499	C. C. McCarthy	E. K. Burdick	C. F. McCarthy	T. H. Flear	10,000	23,220	253,930		166,260	1,000	2,770	44,960	N. Park, N. Y.; Com'l N., Kan. C.; Am. N. St. Jo.; Atchison Sav., Atchison.
" ------ "	First National Bank ⑤●‡1900 83–498	Henry Ring	J. R. Bonnel	Bessie V. Webb	T. C. Whitaker	25,000	20,840	212,440	24,500	160,140	52,630	29,190	40,820	Chem. N., N. Y.; Com. Tr. Co., Kan. C.; 1st N., St. Jo.; Ex. N., Atchison.

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Norway 100 Republic E15	Norway State Bank ‡$'09 $235-10% 83-967	John Chizek	G. W. Cowle	Charles Chizek		$ 10,000	$ 10,850	$ 44,410	$ 8,240	$ 56,340	$ 500	$ 3,900	$ 12,760	Com. Tr. Co., Kan. C.; 1st N., Concordia.
Norwich 513 Kingman N14	Farmers State Bank ⓢ●‡$'08 $350 83-645	W. T. Boatright	F. J. Gosch	C. S. Sigler	J. H. Talbert, Jr.	10,000	18,500	127,500		114,000		400	38,000	Inter-State N. and Com. Tr. Co., Kan. C.; 1st N., Wichita.
" "	Norwich State Bank ⓢ●‡$'85 $268-20% 83-644	N. I. Farris		L. A. Farris	Ruth Allen	10,000	10,000	183,000		130,000	4,000	7,000	62,000	Inter-State N., Kan. C.; 4th N., State Reserve, and 1st N., Wichita.
Oakhill 250 Clay F16	Oakhill State Bank ●‡$'06 83-968	F. C. Wendt	O. U. Need	Webber Malcolm		20,000	5,000	105,000		110,000	7,500	2,500	10,000	Com. Tr. Co., Kan. C., Mo.; 4th N., Wichita.
Oakland 2250 (*Topeka P.O.*) Shawnee G21	Oakland State Bank ⓢ$'18 10% 83-1281	N. E. Copeland	M. T. Kelsey J. S. Swogger	Glenn Swogger	Hazel Swogger	20,000	4,350	184,280		136,770	40,910	8,500	22,440	Bk. of Topeka and Topeka State, Topeka; Peo. N., Kan. C.
Oakley 1000 Logan G5	Farmers State Bank ⓢ‡$'07 10% 83-479	F. W. Irwin	C. M. Miller F. T. Purson	R. B. Medlin	Edna Irwin, *Sec.*	15,000	23,500	140,000	7,300	150,000			21,200	1st N. and Drov. N., Kan. C., Mo.
" "	First National Bank ⓢ●‡'87 83-478	A. W. Snyder	H. F. Giessler E. T. Snyder	V. Jaggar	H. P. Jaggar	40,000	65,000	385,000	10,000	370,000	12,000	33,000	85,000	Am. Ex. N., N. Y.; Com. Tr. Co., Kan. C.
▲**Oberlin** 1300 Decatur D6	Farmers National Bank 83-357 ●‡'05	C. L. Frickey	J. F. Martin	E. M. Brooks	H. A. Murlin	50,000	26,410	563,230	50,000	416,580	101,350	5,000	166,700	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; U. S. N., Oma.; Inter-State N., Kan. C., Mo.; Cent. N., Topeka.
" "	First State Bank ●‡$'19 83-1333	August Lohoefener A. L. Miller, *V. P.*	J. E. Kulp	H. S. Beardsley	O. F. Lohoefener	25,000	3,280	153,890		117,150	17,570	2,500	44,960	Han. N., N. Y.; Liberty N., Kan. C.
" "	**OBERLIN NATIONAL BANK** $255-20% 83-356 ⓢ●‡'86	H. O. BENTON A. S. STEELE, *V. P. and Ch. of Bd.* OLDEST AND L 15 CENTS sent t 25 CENTS for ea	G. D. BENTON G. H. LIPPELMANN ARGEST BANK I o us with each sig ch credit report i	C. G. JORN N DECATUR COU ht draft for prese insures prompt, p	NTY. ntation, and ersonal attention.	50,000	53,250	650,670	49,700	484,940	86,580	11,500	220,590	Han. N., N. Y.; 1st N., Chi. and Kan. C.; Tootle-Lacy N., St. Jo.
" "	**BENTON AND HOPKINS INVESTMENT COMPANY** ‡'86	Gerald D. Benton INVESTMENT	G. H. Lippelmann H. O. Benton BANKERS. FAR	W. W. Musser M LOANS.	G. H. Banchor, *Tr.* Shelley B. Keiser, *Sec.*	200,000	89,110							Han. N., N. Y.; 1st N., Chi. and Kan. C.; Tootle-Lacy N., St. Jo.
Offerle 225 Edwards L9	Farmers State Bank ●‡$'09 $450-40% 83-969	Herman Weiss	D. W. Sturgeon	G. C. Field		15,000	25,590	265,050	1,960	180,500	4,300		122,790	Han. N., N. Y.; Drov. N. and Com. Tr. Co., Kan. C.; 1st N., Great Bend; Am. N., Hutchinson.
Ogallah 125 Trego G9	Ogallah State Bank ●‡$'09 $260-20% 83-970	Roy W. Blakely	John Harrison	Ross J. Blakely		10,000	18,000	130,000		90,000			66,000	Far. N., Salina; 1st N. and Drov. N., Kan. C.; Wa Keeney State, Wakeeney.
Ogden 596 Riley G18	State Bank of Ogden ‡$'12 83-1121	J. E. Kelly	J. A. Jordan Harry Wood	R. McChesney		10,000	10,000	100,000		100,000			18,000	Cent. N., Junction City; Fid. N. Bk. & Tr. Co., Kan. C.
Oketo 235 Marshall C19	Oketo State Bank ⓢ●‡$'89 83-971	L. G. Moore	E. H. Moore	J. H. Moore	B. E. Long	25,000	19,000	343,000		219,000	30,000	7,000	131,000	Han. N., N. Y.; Columbia N., Com. Tr. Co., and 1st N., Kan. C.; Tootle-Lacy N., St. Jo.
▲**Olathe** 3268 Johnson H24	**FIRST NATIONAL BANK** 10% 83-172 ⓢ●‡'87	F. R. OGG Special attenti FEE IN ADVAN Reliable Credit	W. W. FRYE on given Bill of L CE; *Sight Drafts,* Reports, 25c. T	H. E. HAYES ading drafts, Cas 15c *minimum:* 25c RY US.	R. L. FISH h and Time Item *minimum charge if*	50,000	61,280	687,310	50,000	532,500	85,700	53,510	176,890	N. Bk. Com., N. Y.; 1st N., Kan. C.
" "	Olathe State Bank ⓢ●‡$'08 $200-10% 83-171	S. J. Kelly	Albert Ott	W. J. Rhoades	D. M. Ashlock	25,000	22,000	335,000	40,000	365,000		30,000	32,000	Mech. & Metals N., N. Y.; Home Tr. Co. and Com. Tr. Co., Kan. C.
" "	**PATRONS CO-OPERATIVE BANK** 83-170 ⓢ●‡$'83	S. B. HASKIN "OLDEST BAN 15 CENTS sent 25 CENTS for e	E. E. VOIGTS JOSEPH DIVELBISS K IN JOHNSON to us with each s a ch credit report	O. J. SCOTT JOHN R. THORNE, *Sec.* COUNTY." ight draft for pre insures prompt,	MAUDE A. BARKER sentation, and personal attentio n.	100,000	24,000	625,000		685,000			60,000	Far. Ln. & Tr. Co., N. Y.; Inter-State N., Westport Ave., and Com. Tr. Co., Kan. C.
Olmitz 216 Barton I 11	Olmitz State Bank ●‡$'01 $225-10% 83-973	J. G. Schreiber	Frank Schwartz J. F. Schenk	A. H. Ochs		20,000	12,300	132,660		117,960	21,900		25,100	Tra. N., Kan. C.; 1st N., Wichita.
Olpe 300 Lyon J20	Olpe State Bank ⓢ‡$'05 $250-15% 83-974	N. S. Wendling	John Langley	F. J. Voeste	R. B. Langley	25,000	15,410	154,910		125,470	2,500	4,000	63,350	Han. N., N. Y.; Drov. N., Kan. C.; Citiz. N., Emporia.
Olsburg 200 Pottawatomie F19	Farmers State Bank ‡$'07 $180-9% 83-695	C. A. Dahlstrom	C. J. Gilliford	J. H. Knudson		10,000	10,220	84,760		60,160	3,500	2,400	38,930	N. Park, N. Y.; 1st N., Com'l N., and Inter-State N., Kan. C.; 1st N., Leav.
" "	Olsburg State Bank ‡$'98 $150-13% 83-698	Theo. Johnson	John Velen	D. W. Johnson	D. W. Johnson, Jr.	15,000	3,500	60,000		50,000	12,250	4,000	9,000	N. Bk. Com., N. Y.; Inter-State N., Kan. C.; Kan. State, Kan. C., Kan.; 1st N., Leav.
Onaga 838 Pottawatomie E20	**FIRST NATIONAL BANK** 83-442 ⓢ●‡$'03	A. F. WEGNER 15 CENTS sent 25 CENTS for e	CHARLES DAY to us with each ach credit report	C. A. GRUTZMACHER sight draft for pr insures prompt,	H. A. GRUTZMACHER esentation, and personal attentio n.	50,000	8,590	286,140	10,740	227,590	20,850	12,000	95,030	Cont. & Com'l N., Chi.; Inter-State N. and 1st N., Kan. C.; 1st N., Leav.
" "	Onaga State Bank ⓢ●‡$'99 83-441	J. W. Dunn	J. A. Bonjour	Anna Lewis	L. B. Dunn	30,000	11,020	191,120	16,000	197,370	17,200	8,110	25,470	Chem. N., N. Y.; Com. Tr. Co., Kan. C.; Leav. N., Leav.; Bk. of Topeka, Topeka.
Oneida 276 Nemaha D21	State Bank of Oneida ‡$'84 $450-20% 83-975	H. H. Guise	J. L. Smothers	R. L. Steibler	Robert Russell	10,000	13,130	132,750		116,800			39,080	Han. N., N. Y.; Am. N., St. Jo.
Opolis 300 Crawford N25	Farmers State Bank ‡$'19 83-1305	C. W. Martin	J. G. Sandidge W. C. Perry	Eugene Michie		10,000	2,990	44,160	11,340	37,590	6,000	15,780	9,110	Home Tr. Co., Kan. C., Mo.; Mid-West State, Ft. Scott.
Oronoque 150 Norton D7	State Bank of Oronoque $210 83-1193 ●‡$'15	J. F. Foley	J. P. Ankenman	T. W. Wiltrout, Jr.		10,000	6,400	75,000		71,200			15,000	1st N., Norton; Fid. N. Bk. & Tr. Co., Kan. C.; Live Stock N., Oma.

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Federal Reserve Bank of St. Louis

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	⊕Mem. A.B.A. ?New §State †Priv. ‡Mem. State B Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr.Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Osage City—3000 Osage I 21	Citizens State Bank—Ⓢ‡$'02 10% 83-221	J. W. Laybourn	F. O. Colstrom	C. H. Curtis	C. J. Curtis	$ 10,000	$ 22,250	$ 314,080	$ 1,600	$ 263,220	$ 15,180	$ 22,960	$ 46,550	Chatham & Phenix N., N. Y.; Com. Tr. Co., Kan. C.
" ------ "	Farmers State Bank—Ⓢ‡$'19 $150 83-1332	A. A. Adams	C. A. Rapp	Edw. Wolfe	Ellis Griffith	25,000	5,000	145,000		133,000			28,000	Com. Tr. Co. and Drov. N., Kan. C.; Citiz. N., Emporia.
" ------ "	Osage County Bank—•‡$'80 $250–16% 83-220	J. R. Burrow	J. W. Womer	F. G. Holmes	W. E. Jenkins Blanche Bailey	50,000	10,500	450,000		400,000	5,000		65,000	N. Park, N. Y.; Fid. N. Bk. & Tr., Kan. C.; Cent. N., Topeka.
Osawatomie—5000 Miami I 24	American State Bank Ⓢ•‡$'23 $120 83-1411	C. H. Barr	W. H. Weber, *Active*	F. E. Bell		25,000	2,880	114,740		77,870	17,450	4,500	42,790	Columbia N., Kan. C.; Miami Co. N., Paola.
" ------ "	Farmers & Mech. Bank $150–8% 83-147 •‡$'89	L. B. Maynard F. A. Carmichael, *Ch. of Bd.*	C. W. Cook	Walter Barnes	Eldon M. Brown Geo. W. Hill	50,000	15,150	536,150		490,360	33,580	23,950	53,410	1st N. St. L.; Com. Tr. Co. and New Eng. N., Kan. C.; Miami Co. N., Paola.
" ------ "	First National Bank Ⓢ•‡'23 83-1410	S. S. Whiteford	Herman Churchill	H. C. Rubert	Hugh C. Whiteford	50,000	2,560	183,340		78,770	32,210	6,260	118,670	Fid. N. Bk. & Tr. Co., Kan. C.; Miami Co. N., Paola.; 1st N. and Drov. N., Kan. C.
▲**Osborne**—2023 Osborne F12	**EXCHANGE NATIONAL BANK** 83-295 •‡'86	O. M. Madison	W. G. Tindal	R. D. Bicknell	Lola Bicknell Raymond Madison	50,000	37,540	299,720	49,100	254,810	53,000	44,210	84,340	1st N., St. Jo. and Kan. C.; 1st N., St. L.; Ex. N., Atchison.
" ------ "	Farmers National Bk. Ⓢ•‡'01 83-296	C. A. Garrison	I. L. De Moss	E. C. Garrison	R. V. Garrison J. G. Seaman	25,000	27,780	274,940	31,960	140,480	26,500	40,690	152,010	Com'l N., Kan. C., Kan.; Com. Tr. Co. and Drov. N., Kan. C.
" ------ "	**FIRST NATIONAL BANK** •‡'85 $250–10% 83-294	**F. B. DENMAN** **THE OLDEST** **Prompt attenti** **FEE IN ADVAN**	**HENRY RUTHI** **BANK in the co** **on to commercial** **CE: 15c minimu**	**E. G. DENMAN** **unty.** **business.** **m on all sight d**	**R. M. BAYS** **LAWRENCE VAN-SEYOC** **rafts. 50c for cre**	50,000	36,600	320,000	50,000	294,000	53,700	46,400	62,500	Han. N., N. Y.; Inter-State N., Kan. C.; Tootle-Lacy N., St. Jo.; Atchison Sav., Atchison. **dit repo rts.**
▲**Oskaloosa**—1000 Jefferson F23	Jefferson County Bank•‡$'91 $200–10% 83-414	M. S. McCreight	J. W. Shrader	C. N. Jacquemin	J. M. Pennington	20,000	20,000	150,000		120,000	2,000		30,000	Chase N., N. Y.; 1st N., Kan. C.; Leav. N., Leav.
" ------ "	State Bk. of Oskaloosa•‡$'87 83-415	W. E. Huddleston		T. A. Huddleston	C. G. Long	20,000	10,900	250,000		200,000	14,700		50,000	Fid. N. Bk. & Tr., Drov. N., and Com. Tr. Co., Kan. C.
▲**Oswego**—2500 Labette O24	American State Bank Ⓢ•‡$'22 $135–6% 83-1404	J. D. Brader	J. R. Gaither	Frank Farris		25,000	3,500	128,780		129,060			28,220	Inter-State N. and Fed. Tr. Co., Kan. C.; State Reserve, Wichita.
" ------ "	First National Bank Ⓢ•‡'20 83-1363	S. C. Richardson	P. S. Townsend	W. A. Lawellin	S. E. Hanigan	25,000	2,500	211,870	25,000	158,360	31,720	25,000	49,290	Peo. N. and Fid. N. Bk. & Tr., Kan. C.
Otego—150 Jewell D13	*Oswego State Bank* Otego State Bank Ⓢ•‡$'04 $125 83-976	(*Closed April* 17, 19 Josiah Morrow	24) Earl Cole	W. F. Bechtold	Fern Renner	20,000	2,500	65,000		65,000			12,000	Com. Tr. Co., Kan. C.
Otis—450 Rush I 11	Otis State Bank ‡$'04 $175 83-977	C. M. Brock	C. Schneider		A. Moore	25,000	10,000	180,000		70,000		85,000	60,000	N. City, N. Y.; Tra. N., Kan. C.
▲**Ottawa**—10,206 Franklin I 23	**FIRST NATIONAL BANK** 83-91 Ⓢ•‡'70	F. J. Miller	C. A. Smart C. H. Estabrook	E. A. Hanes	R. S. Hanes	100,000	46,790	935,360	100,000	806,040	177,670	25,500	172,940	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; Com'l N., Kan. C., Kan.
" ------ "	Kansas State Bank Ⓢ‡$'18 83-96	G. H. Hill		H. H. Hayes	E. Hosler	25,000	3,400	460,000		172,000	241,000	18,000	57,400	Fid. N. Bk. & Tr., Kan. C.
" ------ "	**PEOPLES NATIONAL BANK** 20% 83-92 Ⓢ•‡'71	**W. B. KILER** **Special attentio** *Please send* 15c *wi* **Largest Bank in**	**F. F. FOCKELE** **F. M. HARRIS** **n given Bill of La** *th each sight draft for* **Franklin County.**	**W. B. DEVILBISS** **ding drafts, Cash** *presentation and* 50c	**J. G. SPEARS** **and Time Items.** *for Credit Reports.*	100,000	46,850	1,802,500	104,590	681,530	735,900	26,260	610,240	1st N., N. Y. and Chi.; 1st N. and Fid. N. Bk. & Tr., Kan. C.; Cent. N., Topeka· 1st N., Wichita.
" ------ "	Security State Bank ‡$'14 83-95	H. F. Graham	H. F. Cornell E. H. Slater	Clay B. Shinn	Frank A. Jones	25,000	10,740	261,960		246,430			51,280	Chase N., N. Y.; Columbia N., Kan. C.
" ------ "	State Bank of Ottawa Ⓢ•‡$'82 83-93	P. O. Hegberg	C. W. Hegberg	H. L. Jewell	H. W. Woods	50,000	15,000	490,000		450,000			85,000	Mech. & Metals N., N. Y.; Com. Tr. Co., Kan. C.
Overbrook—500 Osage H22	First National Bank •‡'98 $238 83-577	J. W. Hollis	I. L. Hoover	J. A. Cordts	A. L. Oveseen C. J. Cordts	25,000	15,000	252,000		230,000	36,400		33,000	Chase N., N. Y.; Inter-State N. and Columbia N., Kan. C.; Cent. N., Topeka.
" ------ "	Kansas State Bank Ⓢ•‡$'91 83-576	E. D. Wadsworth	H. F. Hartman	J. A. Kesler	Edward H. Platt H. L. Stewart	25,000	21,330	237,730		225,270	2,180	5,810	50,810	Am. Ex. N., N. Y.; 1st N., Kan. C.; Bk. of Topeka, Topeka.
Overland Park—500 Johnson G 25	Overland Park State Bank 83-978 •$'10	E. E. Voigts	M. Horstman	H. M. Beckett	H. Loftus	20,000	25,250	237,290		182,260	34,460	8,070	57,750	1st N., Kan. C.
Oxford—800 Sumner N17	Farmers & Merch. State Bank $125 83-511 Ⓢ‡$'09	W. S. Hughes	W. L. Sidwell	J. O. Wilson	June Wilson	15,000	2,000	92,000		65,000	14,500	8,500	21,000	Com. Tr. Co., Kan. C.; 1st N. and State, Winfield.
" ------ "	**OXFORD BANK** Ⓢ•‡$'83 $300–10% 83-510	**N. C. DUNN** **OLDEST AND** **Special attentio** *Please send* 15c *wi*	**J. M. BUFFINGTON** **LARGEST BANK** **n given Bill of La** *th each sight draft fo*	**HOMER JESTER** **ding drafts, Cash** *r presentation and* 25	**T. E. DONLEY** **DAISY M. BAY** **and Time Items.** *c for Credit Reports.*	20,000	35,880	426,030		256,950	11,260	1,580	212,120	Mech. & Metals N., N. Y.; Inter-State N., Kan. C., Mo.; 1st N., Wichita.
Ozawkie—200 Jefferson F22	Ozawkie State Bank ‡$'02 83-979	E. A. Wagner	Ira Puderbaugh	A. O. Kendall		20,000	7,040	184,350	4,390	172,240	15,100	11,490	17,070	Fid. N. Bk. & Tr., Kan. C., Mo.; Fidelity Sav. State, Topeka.
Page—75 Logan G4	Farmers State Bank •‡$'17 $190 83-1260	V. K. Hoover	J. H. Stover D. W. King	H. F. Snellbacker		10,000	10,130	112,570		71,660	5,020		56,030	Far. State, Russell; Far. & Merch. State, Colby.
Palco—300 Rooks F9	First National Bank •‡$'03 83-980	C. L. Miller	I. O. Miller H. T. Sutor	Bertha Holmes	Flora Rogers T. K. Coddington	75,000	28,780	259,500		188,960	4,880	30,670	138,770	1st N., Kan. C.; Far. N., Salina.
Palmer—200 Washington E17	Bank of Palmer Ⓢ•‡$'87 $175–10% 83-981	M. F. Southwick	H. J. Meierkord	W. F. Turrentine, Jr.	Bertha Van Winkle	25,000	13,000	115,000		125,000	1,000	7,000	20,000	Citiz. State, Topeka; Drov. N., Kan. C.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲**Paola** ---- 3238 Miami I 24	Citizens State Bank ..Ⓢ●‡$'03 $160-8% 83-178	W. M. Krumsick ----	C. C. Hoover ------	T. E. Schwartz ----	R. A. Dunmire ---- Margaret Kelly	$ 40,000	$ 14,690	$ 245,430	----------	$ 203,780	$ 28,920	$ 22,120	$ 45,290	Mech. & Metals N., N. Y.; Com'l N., Kan. C.; Com. Tr. Co. and Fed. Tr. Co., Kan. C., Mo.; Conqueror Tr. Co., Joplin, Mo.
" ------ "	Liberty State Bank ..Ⓢ●‡$'20 $140-6% 83-1377	F. M. Fisher ------	J. B. Lindemood ---	H. T. Snook ------	----------	35,000	10,360	228,410	$ 1,900	224,040	1,120	9,000	41,490	Mech. & Metals N., N. Y.; Columbia N., Kan. C., Mo.
" ------ "	**MIAMI CO. NATIONAL BANK** 83-176 Ⓢ●‡'76	F. W. SPONABLE --- C. N. EMERY, *Ch. of Bd.* **Prompt service**	W. H. LEWIS -------	L. T. BRADBURY ----	R. A. RICKETTS ---- H. H. WHITAKER	150,000	50,000	2,325,190	----------	1,655,270	411,650	----------	458,280	Han. N., N. Y.; Com'l N., Kan. C., Kan.; Com. Tr. Co. and Liberty N., Kan. C.
" ------ "	*Peoples National Bank* ------	**15c accompanie** *(Merged with Miam*	**s all sight drafts;** *i County National*	**ovided 25c all credit rep** *Bank, July 1, 1924)*	**orts.**									
Paradise ------ 300 Russell G11	Paradise State Bank ---●‡$'07 $145 83-982	W. P. O'Brien -----	D. O. Miller -------	C. A. Zimmerman -	Orlando Miller ----	10,000	10,000	70,550	4,880	80,850	----------	5,950	8,240	Com'l N., Kan. C.; 1st N., Luray.
Park ------ 175 Gove G6	Park State Bank ------●‡$'16 $175 83-1221	J. A. Mermis ------	W. J. Heiney ------ John Kraft	A. H. Dreiling ----	Ada Dreiling ------	10,000	4,000	120,000	----------	41,000	----------	----------	85,000	Western Ex., Kan. C.; Far. State, Victoria.
Parker ------ 436 Linn J24	**FARMERS STATE BANK** ..‡$'06 $200-16% 83-641	L. C. PAYNE ------ **Prompt service when accompa**	G. E. PAYNE ------- **rendered on colle nied by usual fee.**	W. G. SHINKLE ------ **ctions and sight d**	J. W. FRANSE ------- **rafts**	10,000	6,850	140,000	----------	122,510	----------	12,800	11,530	Com. Tr. Co., Kan. C.
" ------ "	**PARKER STATE BANK** ..●‡$'98 83-640	JAMES TYSON ----- **Oldest and Lar FIFTEEN CENT CENTS for ea**	B. J. CROSSWHITE --- **gest Bank. S sent to us with ch credit report i**	G. G. McCONNELL --- **each sight draft nsures prompt, pe**	C. E. VAIL ---------- R. J. TYSON **and TWENTY-FI rsonal attention.**	15,000	16,420	206,090	----------	165,600	----------	----------	71,900	Han. N., N. Y.; New Eng. N. and Com. Tr. Co., Kan. C. **VE**
Parkerville ---- 144 Morris H18	Peoples State Bank ---- ‡$'09 83-983	W. H. Dodderidge.	Wm. Churchman --	A. G. Porter -------	H. W. Clayton -----	10,000	1,500	74,000	----------	60,570	6,100	5,730	13,100	Am. State, Atchison; Inter-State N., Kan. C.
Parsons ---- 20,000 Labette N23	***EXCHANGE STATE BANK** 83-40 ●‡$'12	G. E. MEIER ------ **This bank gets Up-to-date equ Out of town bu**	PAUL H. KIMBALL --- **out and makes c ipment and servi siness appreciate**	H. W. KOENEKE ----- **ollections. ce. d.**	S. L. NAFFZIGER ----	50,000	10,860	281,500	----------	193,600	32,580	23,190	93,000	Han. N., N. Y.; Com. Tr. Co. and Tra. N., Kan C.
" ------ "	***FIRST NATIONAL BANK** $325 83-36 ●‡'72	Kirby Barton ------	A. C. Hoke ---------	L. Cortelyou, Jr. --	R. R. Wilson ----- W. O. Haubold	50,000	29,930	847,870	50,000	345,090	204,150	133,730	294,820	N. Park, N. Y.; Inter-State N., Kan. C.; Com'l N., Wash., D. C.; N. Bk. Com., St. L.
" ------ "	*Parsons Com'l Bank Ⓢ●‡$'74 83-37	J. F. Steele ------	A. H. Noyes ------	H. A. Bryant -----	R. A. Woods ----- W. C. Crawford	150,000	62,500	1,559,080	----------	1,019,200	181,590	61,190	509,600	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Com. Tr. Co., Kan. C., Mo., N. Bk. Com., St. L.
" ------ "	*State Bank of Parsons $300-12% 83-38 Ⓢ●‡$'99	T. M. Flynn ------	W. W. Cavanagh ---	W. W. Cavanagh ---	W. W. Cavanagh, Jr.	50,000	50,860	507,070	----------	371,040	62,510	61,340	113,200	N. City, N. Y.; 1st N., Chi. and St. L.; New Eng. N., Kan. C.
" ------ "	*West Side Union State Bank 5% 83-41 Ⓢ●‡$'19	L. E. Goodrich ----	A. E. Smalley -----	H. K. Read --------	W. B. Berlin ------	50,000	9,560	244,310	----------	149,530	----------	21,210	133,130	N. Bk. Com., N. Y.; Columbia N., Kan. C.; Parson's Com'l, Parsons.
" ------ "	**INTERSTATE MORTGAGE TRUST COMPANY** ------ '88 $100-6%	W. N. SNOW ------ *Incorporated* 1888 **Farm and City**	E. M. SWATSZEL ---- E. A. SHARPE **Mortgage Banker**	W. A. DISCH, *Sec. and Tr.* **s.**	L. P. LINDSEY, *A. Sec. and A. Tr.*	100,000	25,000	----------	----------	----------	----------	----------	----------	1st N. and Union Tr. Co., Greenfield; Liberty N., Okla. C.
" ------ "	Parsons Clearing House ---- *(Members indicated by a ★)*	T. M. Flynn ------	G. E. Meier -------	Kirby Barton, *Sec. and Tr.*	L. Cortelyou, Jr., *Mgr.*	----------	----------	----------	----------	----------	----------	----------	----------	
Partridge ------ 253 Reno L14	Partridge State Bank ..●‡$'04 $300 83-984	W. J. Miller ------	L. G. Everett ------	J. W. Anderson ---	----------	10,000	16,000	158,000	----------	132,000	----------	----------	27,000	Com. Tr. Co., Kan. C.; 1st N., Hutchinson.
Pawnee Rock -- 428 Barton J 11	Pawnee Rock State Bk. ●‡$'01 83-604	E. R. Moses, Sr. ---	P. Bloom ----------	Arthur Dring ------	N. N. Converse ----	25,000	9,500	211,880	----------	183,100	----------	----------	71,390	Citiz. N., Great Bend.
Paxico ------ 300 Wabaunsee G20	Citizens State Bank ..Ⓢ‡$'20 $130-5% 83-1343	F. J. Gray ---------	Carl Miller --------	A. R. Strowig -----	E. R. Strowig -----	20,000	5,800	60,100	3,000	71,550	500	10,200	11,100	Inter-State N. and Fid. N. Bk. & Tr., Kan. C.
" ------ "	**STATE BANK OF PAXICO** 83-985 ●‡$'07	JOHN HUND ------- **Oldest and Lar Save time and g FEE IN ADVAN**	A. B. HESSE -------- **gest Bank. et service on Coll CE: *Plain sight d***	J. W. HUND --------- **ections and Credi *rafts, 15c; Credi***	---------- **t Reports by send ing *t Reports, 25c.* T RY US.**	16,000	26,320	182,800	----------	177,910	4,970	----------	42,230	Tra. N., Com. Tr. Co., and Drov. N., Kan. C.; Ex. State, Kan. C., Kan.; Cent. N., Topeka.
Peabody ---- 2100 Marion K17	American State Bank $140 83-1323 Ⓢ●‡$'19	C. M. Nusbaum ----	E. W. Slocombe ----	F. R. West -------	Melvin Smith -----	25,000	5,300	102,200	----------	93,450	11,100	4,990	22,950	Inter-State N., Kan. C.; 4th N., Wichita; Far. N., Topeka.
" ------ "	First National Bank ------●‡'84 83-321	Willis Westbrook --	F. H. Prescott -----	L. J. Whittecar ----	Chas. A. Runyon --	50,000	71,500	440,270	12,500	181,390	214,630	67,000	111,260	Han. N., N. Y.; 1st N., Kan. C. and Wichita.
" ------ "	**PEABODY STATE BANK** 10% 83-322 Ⓢ●‡$'99	O. Jolliffe ---------	A. Burton ---------	Ray B. Roberts ----	A. R. Kent ---------	75,000	50,970	487,590	----------	376,360	101,600	17,110	118,480	Chase N., N. Y.; Cont. & Com'l N., Chi.; New Eng. N. and Com. Tr. Co., Kan. C., Mo.; 1st N., Wichita.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Peck 100 Sedgwick N16	**State Bank of Peck** ●‡$'01 83-986	H. J. Klassen		Mrs. H. J. Klassen		$ 10,000	$ 2,800	$ 53,700		$ 51,000	$ 500		$ 8,000	S. W. N. and 4th N., Wichita.
Penalosa 175 Kingman M13	Farmers National Bank $100 83-1337 ⓢ●‡'20	S. C. Kelman	H. W. Foster F. U. Dutton	C. P. Cook	Mary Woodson	25,000	480	65,000		45,000		$ 11,000	20,000	Fid. N. Bk. & Tr. Co. and Federal Tr. Co., Kan. C., Mo.; Am. N., Hutchinson; 4th N., Wichita.
"	**Penalosa State Bank** ‡$'04 83-987	Charlie McPheeters	H. E. Haskins	H. C. Knappenberger	A. R. Bort	15,000	4,700	113,000		96,000	5,650		23,000	**1st N., Wichita; Com. Tr. Co., Kan. C.**
Penokee 150 Graham F8	Penokee State Bank ⓢ‡$'17 10% 83-1251	C. L. Kobler	M. G. Findley	J. C. Herman	Velma G. Clark	12,000	5,000	75,000		75,000			23,000	Drov. N. and Fed. Tr. Co., Kan. C.; Atchison Sav., Atchison.
Perry 500 Jefferson G23	**BANK OF PERRY** ⓢ●‡$'03 $400-25% 83-988	J. L. Raines	Thomas Lee	V. C. Raines	B. Jennings	10,000	35,000	425,000		275,000	25,000	20,000	150,000	**Han. N., N. Y.; 1st N. and Inter-State N., Kan. C.; Cent. N., Topeka.**
Perth 200 Sumner O16	**Perth State Bank** ●‡$'01 83-989	Luella F. Stewart	Jno. T. Stewart	H. A. Wynn		10,000	10,800	60,000		67,700			9,200	**1st N., Wichita; Fid. N. Bk. & Tr., Co., Kan. C.**
Peru 700 Chautauqua O20	**Peru State Bank** ‡$'03 $185-10% 83-990	J. T. Bradley	P. Looby	U. S. Gibbs	C. H. McDannald	20,000	16,000	135,000		125,000	10,000	6,000	30,000	**Han. N., N. Y.; Com. Tr. Co., Kan. C.**
▲Phillipsburg 1600 Phillips D10	**FARMERS NAT'L BANK** $250-8% 83-1196 ●‡'15	JAMES CARMAN The Bank of Service. Special attention given Bill of Lading drafts, Cash and Time Items. *Please send 15c with each sight draft for presentation and 25c for Credit Reports.*		THOS. FARGHER C. MALDRICH	W. C. SMITH	MARY HOYT	45,000	55,520	311,330		285,430	6,910	9,920	109,590	Han. N., N. Y.; Inter-State N. and Com. Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
"	First National Bank ⓢ●‡'86 $250-16% 83-335	W. D. Womer	F. E. Winship	E. J. Close	N. C. Bracken H. P. Starr	50,000	50,000	400,000		340,000	55,000		130,000	N. Park, N. Y.; Cont. & Com'l N., Chi.; Fid. N. Bk. & Tr., Kan. C.; Cent. N., Topeka.
"	**Phillips County Bank** ●‡$'81 83-334	C. L. Nipps	R. F. Anderson	W. W. Warner	W. N. McIlvain	50,000	10,000	175,000		205,000			30,000	Chase N., N. Y.; 1st N., St. Jo.
Piedmont 250 Greenwood M20	**Piedmont State Bank** ●‡$'05 $170-12% 83-991	U. H. Wilson	A. C. Barnes	H. R. Armstrong		10,000	8,420	65,280		73,350	500	3,230	6,620	**1st N., Kan. C.; Merch. State, Wichita.**
Pierceville 100 Finney L5	Pierceville State Bank ●‡$'17 $110 83-1246	Wm. Wonn	J. D. Whitehead	F. G. Kauffman	Esther Rose	10,000	1,000	40,200		48,900			6,900	Federal Tr. Co., Kan. C.; Fidelity Sav. State, Topeka.
Pilsen 100 Marion J17	Pilsen State Bank ‡$'16 $200-15% 83-1214	J. J. Klenda	V. J. Bosh	T. W. Spachek	Bertha Hanus	12,000	9,640	108,480	$ 1,320	108,470	100	3,900	19,030	Com. Tr. Co., Kan. C.; Cent. N., Topeka; Far. & Drov. N., State Bk. of Com., and Marion N., Marion.
Piper 100 Wyandotte F25	Piper State Bank ●‡$'15 6% 83-1191	R. M. Petherbridge	Frank Lallier	E. G. Truskey	A. F. Leefner, *Sec.*	10,000	3,550	79,400		77,760	1,610		10,410	Wulfekuhler State, Leav.; Com'l N., Kan. C.; Basehor State, Basehor.
Piqua 250 Woodson L22	**Piqua State Bank** ‡$'10 $240-10% 83-686	J. W. Grogman	Geo. Wille	J. H. Wille	H. G. Wille	10,000	13,620	153,310		126,900	7,900	11,020	31,190	**Com'l N., Kan. C.;** Iola State, Iola.
Pittsburg 20,000 Crawford N25	***AMERICAN EXCHANGE STATE BANK** ⓢ●‡$'19 83-29	R. S. RUSS THIS BANK GETS OUT AND MAKES COLLECTIONS.		C. A. SMITH	T. R. CAVE, JR.	HENRY COLBURN	100,000	22,000	520,000		510,000		17,000	115,000	**Chem. N., N. Y.; Drov. N., Kan. C., Mo.**
"	***FIRST NATIONAL BANK** $325-15% 83-25 ⓢ●‡'86	W. J. WATSON	R. E. CARLTON	H. B. KUMM	J. M. STEPHENS D. D. JEFFERS	OLDEST NATIONAL BANK IN THE CITY Facilities for any business in the line of banking. We collect at once and remit at once. If not paid we obtain reasons.	100,000	175,280	2,070,130	100,000	1,288,150	438,460	118,730	600,070	**N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Kan. C. and Wichita; N. Bk. Com., St. L.**
"	***First State Bank** ⓢ●‡$'03 10% 83-26	Jay N. Patmor	B. A. Patmor	E. A. Sellmansberger	J. A. Van Houten James H. Fulton	100,000	68,240	1,331,060		932,570	69,590	70,230	426,910	N. Bk. Com., N. Y.; Inter-State N. and Western Ex., Kan. C.,
"	***National Bank of Commerce** ⓢ†‡'06 $160-8% 83-27	A. E. Maxwell	C. S. Smith Norman Baxter	J. S. Maxwell	H. W. Hallman Carl Crouch J. M. Lemler	100,000	52,100	834,940	97,800	554,100	206,720	65,060	258,960	Han. N. and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Com. Tr. Co., 1st N., and New Eng. N., Kan. C.
"	***THE NATIONAL BANK OF PITTSBURG** 83-24 ⓢ●‡'81	E. V. LANYON		EDGAR C. WEBBER	R. L. PATE	Oldest Bank in the City. Reasonable charges on Collections. They will be remitted for promptly on day of payment.	200,000	199,610	1,932,630	25,000	1,338,040	217,500	86,820	714,870	**Equitable Tr. Co., N. Y.; 1st N., Chi. and St. L.; New Eng. N., Com. Tr. Co., and Fid. N. Bk. & Tr., Kan. C.**
"	***PITTSBURG STATE BANK** 83-28 ⓢ●‡$'14	J. G. Miller	W. C. Perry E. D. Wells	R. O. Peterson	Vernon Hoggatt	50,000	9,100	318,000	5,180	236,920	41,230	38,030	66,100	Seab. N., N. Y.; Ill. Merch. Tr. Co., Chi.; Home Tr. Co., Fed. Tr. Co., and Stock Yds. N., Kan. C., Mo.
"	Pittsburg Clearing House (*Members indicated by a* ★)	E. V. Lanyon	L. M. Patmor	H. B. Kumm, *Tr.*										
Plains 450 Meade N6	*Farmers State Bank* (*Merged with Plains State Bank*)													
"	**Plains State Bank** ●‡$'06 $375 83-992	J. H. Collingwood	J. A. Collingwood	Wm. P. Elliott		10,000	26,040	359,700		120,910	12,480	2,500	259,850	**Chatham & Phenix N., N. Y.;** Fidelity Sav. State, Topeka; Drov. N., Kan. C.

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $ Last Sale % Div. ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Plainville 1400 Rooks F10	**Farmers & Merch. State Bank** 83-371 ‡$'05	B. B. McReynolds	J. A. Collins	U. S. Green	Eva Baumgartner	$ 25,000	$ 11,650	$ 255,080		$ 178,450	$ 1,000	$ 20,600	$ 91,670	Com'l N., Kan. C.
" "	**First National Bank** $500-10% 83-370 ●‡'05	O. G. Cochran	N. F. Shaw	Earl T. Gillespie	Virvie Norris	50,000	26,970	338,680	$ 25,000	193,020	27,250	49,840	170,530	1st N., Kan. C.; N. Bk. of America, Salina.
Pleasanton 1291 Linn J25	**Bank of Pleasanton** 83-329 ●‡$'87	A. L. Humphrey	T. J. Blakey	F. M. Kern	F. B. Ellis	30,000	18,870	301,450		234,700	22,400	6,640	86,570	Han. N., N. Y.; Fid. N. Bk. & Tr., Kan. C.
" "	**First National Bank** 83-330 ‡'07	D. A. N. Chase	Harry Evans	F. D. Wild	R. Shattuck	25,000	11,000	158,000		130,700	28,200	10,000	25,100	N. City, N. Y.; Com. Tr. Co., Kan. C.
Plevna 200 Reno L13	**State Bank of Plevna** 10% 83-993 ‡$1900	C. W. Miles	E. W. Hinshaw	M. D. Mattley		10,000	8,080	109,460	24,390	66,660	2,200	37,970	45,110	Drov. N., Kan. C.; State Ex., Hutchinson.
Pomona 550 Franklin I 23	**Citizens State Bank** 10% 83-994 ‡$'01	J. W. Hudelson		J. R. Hudelson	J. A. Hudelson	15,000	21,580	284,890		108,320	4,100	3,570	205,480	Chase N., N. Y.; Peo. N., Ottawa; Stock Yds N. and Com. Tr. Co., Kan. C.
Portis 890 Osborne E12	**First State Bank** 83-995 ●‡$'04	J. R. Burrow	J. R. Burrow, Jr.	J. P. Thomas	C. M. Thomas	10,000	12,520	96,390		87,640		3,930	27,340	Fid. N. Bk. & Tr., Kan. C.; Cent. N., Topeka.
Potter 175 Atchison E23	**Farmers State Bank** 8% 83-701 ‡$'05	P. C. Greiner	J. B. Purcell	E. B. Niemann		12,000	9,350	188,110		145,780		2,790	60,980	Com. Tr. Co. and Fed. Tr. Co., Kan. C., Am. State and Atchison Savings, Atchison.
" "	**Potter State Bank** 83-700 ‡$1900	R. F. Mitchell	Fred Ode	H. A. Ode		10,000	11,330	125,260		128,260			18,320	Inter-State N., Kan. C.; Ex. N., Atchison; Leav. Sav. & Tr. Co., Leav.
Potwin 415 Butler L17	**Potwin State Bank** 83-996 ●‡$'04	J. S. Joseph	V. P. Worline	H. A. Kaths	W. H. McNary	25,000	30,310	181,540		184,380		15,000	37,460	Com. Tr. Co., Kan. C., Mo.; Bk. of Topeka, Topeka; 1st N., Wichita.
Powhattan 247 Brown D 22	**Bank of Powhattan** $200 83-997 ⓢ●‡$'97	R. L. Funk	H. G. Cashman	Chas. M. Jackson	L. C. Christenson	25,000	6,140	138,850		136,890	1,000	7,300	24,800	Am. N., St. Jo.; Tra. N., Kan. C.
Prairie View 183 Phillips D-9	**First National Bank** 83-998 ●‡'09	J. J. Wiltrout	J. Jeurink	F. S. Snyder	J. H. Hobbs	25,000	6,900	123,700	13,150	144,220	12,650	8,080	33,800	Com. Tr. Co., Kan. C.
▲**Pratt** 5300 Pratt M12	Citizens State Bank ⓢ●‡$'07 83-167	J. E. Hardesty	P. DeJong E. L. Shaw	M. H. Hodges	D. R. Scott	50,000	20,000	300,000		325,000			50,000	Cont. & Com'l N., Chi.; Inter-State N., Kan. C., Mo.; 4th N., Wichita.
" "	**FIRST NATIONAL BANK IN PRATT** 83-166 ⓢ●†‡'02	G. W. LEMON PROMPT SERV PERSONAL PR CHARGES REA	H. A. BARBEE LELAND SCROGIN ICE ON COLLEC ESENTATION, P SONABLE.	O. H. BOCK TIONS. ROMPT REMITT	W. F. HARKRADER ANCE.	100,000	26,680	1,201,940	25,450	453,290	587,230	58,480	264,060	N. Bk. Com., N. Y.; 1st N., Chi., Kan. C., and Wichita.
" "	Peoples Bank 83-165 ⓢ●‡$'87	T. C. Carver		E. F. Tolman	L. H. Browne	100,000	22,210	1,149,940		563,250	204,650	44,290	459,950	Am. Ex. N., N. Y.; Harris Tr. & Sav., Chi., Liberty N., Kan. C., Mo.
Prescott 300 Linn K25	**Prescott State Bank** $200-10% 83-999 ●‡$'04	W. E. Holmes	F. H. Niles	L.H.Moore, *A.Cash.* R. H. Woods	O. L. Miller Zoe Holmes	10,000	5,000	93,060		75,140	3,760	400	2,760	Drov. N., Kan. C., Mo.; Citiz. N., Ft. Scott; Bk. of Fulton, Fulton.
Preston 401 Pratt L12	**State Bank of Preston** 83-1000 ●‡$'02	R. B. Haines	H. L. Rick	L. W. Hays	Mary Haines	15,000	14,170	88,870	6,200	103,710	1,500	6,560	12,470	Com. Tr. Co., Kan. C.; State Ex., Hutchinson.
Pretty Prairie 432 Reno L14	First National Bank 83-1309 ⓢ‡'19	J. W. Stevens	R. C. Voran S.F. Dafforn, *Active*	J. J. Kaufman		25,000	2,500	100,000		110,000	11,100		25,000	Fid. N. Bk. & Tr., Kan. C.; 4th N., Wichita; Am. N., Hutchinson.
" "	**State Bank of Pretty Prairie** 83-1001 ●‡$'97	Ella Demoret	D. F. Collingwood	D. A. Voran		15,000	11,890	246,120		237,270			34,400	Han. N., N. Y.; Tra. N., Kan. C.; State Ex., Hutchinson.
Princeton 200 Franklin I23	**Peoples State Bank** $250-20% 83-1002 ‡$'07	Nelson Elliott	W. B. Kiler	G. O. Harris	Mrs. G. O. Harris Mrs. M. H. Walter	10,000	11,500	135,000		109,000	7,500		40,000	Drov. N., Kan. C.; Peo. N., Ottawa.
Protection 1200 Comanche O9	**Farmers State Bank** 83-647 ●‡$'08	A. A. Carpenter	Albert Thornhill	Harry Large	Rufus Leiter	17,500	2,400	250,000		160,000	30,000		80,000	Com. Tr. Co., Kan. C., Mo.; 1st N., Wichita.
" "	**Protection State Bank** 83-646 ●‡$'06	S. J. Butts	F. E. Daily	F. S. Butts	B. E. Schmoker	10,000	25,000	210,000		178,000			62,000	Fid. N. Bk. & Tr., Kan. C.; 4th N., Wichita.
Purcell 100 Doniphan D23	**State Bank of Purcell** $190 83-1003 ●‡$'07	J. M. Morley	M. T. Purcell	P. K. Devereux		12,000	11,640	66,420		64,800	100	4,840	20,320	1st N. and St. Jo. Stock Yds., St. Jo.; Com. Tr. Co., Kan. C.
Quenemo 750 Osage I 22	**Quenemo State Bank** 83-549 ●‡$'05	M. S. Marshall	H. B. Wilson	C. H. Crum	M. W. Crum Mabel Jacobs	15,000	26,000	184,370		168,390	600		36,060	Com. Tr. Co., Kan. C.
Quincy 250 Greenwood L21	**Quincy State Bank** 83-1004 ●‡$'02	Z. Gilroy	B. F. Wright	Leo L. Cannon	H. G. Cannon	10,000	5,000	70,000		66,100			20,000	New Eng. N., Kan. C.; State Reserve, Wichita.
Quinter 500 Gove G7	**Farmers State Bank** 83-1005 ⓢ●‡$'17	W. E. Roesch	B. F. Oxley	N. A. Christensen	F. S. Baker	25,000	2,500	200,000		120,000			60,000	Com. Tr. Co., Federal Tr. Co., and Stock Yds. N., Kan. C.; Reserve State, Wichita; Peo. N., Kan. C. Kan.
" "	First National Bank $150 83-1253 ⓢ●†'17	Ed Wurst	M. S. Coberly	C. B. Pearson	A. C. Easton Eda A. Schlicker	25,000	10,180	194,040	3,370	128,160		11,590	92,850	Inter-State N., Kan. C., Mo.; Far. N., Salina.
Radium 75 Stafford K11	**Radium State Bank** $325-15% 83-1102 ●‡$'11	J. G. Bauer	S. Yocum	P. H. Zuercher		10,000	25,000	114,000		99,000	800	16,200	26,000	Liberty N., Kan C.; State Ex., Hutchinson; 1st N., Great Bend.
Ramona 300 Marion I 17	**Ramona State Bank** 83-1006 ●‡$'03	C. O. Danitsckek	F. M. Thompson	Jess A. Buttel		10,000	7,700	106,100		53,200	6,700	10,600	53,300	Mech. & Metals N., N. Y.; Com. Tr. Co., Kan. C., Mo.; State Reserve, Wichita.
Randall 350 Jewell E14	**RANDALL NATIONAL BANK** 83-1388 ⓢ'20	C. A. CRAWFORD The only Natio 15 CENTS sent 25 CENTS for e	S. C. FRIEND nal Bank in Ran to us with each si ach credit report	R. H. PARSONS dall. ght draft for pres insures prompt, p	W. F. EASTER entation and ersonal attention.	25,000	4,500	185,000		145,000	15,000		54,500	Stock Yds. N., Kan. C.; Am. N., St. Jo.
" "	State Exchange Bank $125-10% 83-1007 ⓢ●‡$'99	J. H. Stauffer	W. E. Carnahan	L. J. Nichols	Claire Carnahan	35,000	7,750	210,000		200,000			52,750	Com'l N., Kan. C.; 1st N., Concordia.

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Federal Reserve Bank of St. Louis

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	▶Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Randolph ....401 Riley F18	Citizens State Bank ....‡$'05 16% 83-609	F. H. Shellenbaum	C. W. Peter	H. H. Oberhelman		$ 10,000	$ 16,760	$ 134,130		$ 96,420	$ 2,500		$ 61,970	N. Bk. Com., N. Y.; Com. Tr. Co. and Inter-State N., Kan. C.
" ..... "	State Bk. of Randolph ◆‡$'87 $300-10% 83-608	J. W. Johnson	H. Bergsten	L. V. Johnson		25,000	37,030	253,500		208,820	10,500	$ 8,300	87,920	Chase N., N. Y.; Com. Tr. Co., Drov. N., New Eng. N., 1st N., and Inter-State N., Kan. C.
Ransom ....400 Ness I8	Farmers State Bank ....‡$'20 83-1353	W. O. Dubbs	Florean Poss	C. J. Shellenberger		25,000	5,000	135,000		90,000			75,000	Fid. N. Bk. & Tr., Kan. C.; Peo. N., Kan. C., Kan.
" ..... "	First State Bank .....‡$'1900 $140-10% 83-1008	L. L. Clyne	W. F. Scherzinger	W. F. Baer	Fred Amstutz	35,000	14,450	274,090		182,860	3,000	3,320	134,350	1st N., Hutchinson; Com. Tr. Co., Kan. C.
Rantoul ....317 Franklin I 24	State Bank of Rantoul ◆‡$'05 83-1009	W. G. Tulloss W. S. Tulloss, *V. P. and Ch. of Bd.*	J. H. Springer	C. D. Cayot		10,000	10,490	138,570		125,100	1,500	11,600	20,860	Peo. N., Ottawa; Com. Tr. Co., Kan. C.
Raymond ....130 Rice J13	Raymond State Bank .. ●‡$'06 83-1010	W. A. Groves	T. Miller	F. J. Miller	Ida Elder	10,000	10,500	75,500		78,000			14,500	Han. N., N. Y.; Com'l N., Kan. C., Kan.
Reading ....300 Lyon I 20	Reading State Bank ⓢ●‡1900 83-1011	J. E. Hyde	H. B. Price L. B. Sheldon	D. Willis Jones	Effie J. Jones	12,000	28,000	230,000		230,000			40,000	N. Bk. Com., N. Y.; Inter-State N. and Com. Tr. Co., Kan. C., Mo.; Citiz. N., Emporia.
Redfield ....350 Bourbon L24	Redfield State Bank ....◆‡$'06 $175-8% 83-1012	R. C. Lynn	E. H. Clay	S. H. Lynn	L. O. Ruthrauff	10,000	7,930	85,050	$ 7,370	92,280	2,770	3,610	11,690	Western Ex., Kan. C.; Citiz. N., Ft. Scott.
Reece ....225 Greenwood L19	Reece State Bank ....●‡$'11 $140 83-1013	R. A. Dunlap	J. L. Barrier	B. R. Smith		20,000	6,000	90,000		75,000	4,000	12,000	25,000	Com. Tr. Co., Kan. C.; 1st N., Eureka; State Reserve, Wichita.
Republic ....500 Republic D15	Citizens State Bank ..ⓢ●‡$'03 83-617	A. B. Evans	Bertha Tobin	J. W. Werts	Albina Evans	10,000	20,000	275,000		205,000	5,000	5,000	90,000	Drov. N., Kan. C., Mo.; Atchison Sav., Atchison; 1st N., St. Jo.
" ..... "	Republic State Bank ..ⓢ‡$'86 $250-20% 83-616	T. W. Peter	T. J. Charles	F. A. Guy	C. A. Haines	25,000	15,000	150,000	1,000	153,000	1,000	600	37,400	Drov. N., Kan. C., Mo.; Tootle-Lacy N., St. Jo.
Reserve ....200 Brown C22	Reserve State Bank .ⓢ●‡$'98 $150 83-1014	S. B. Stewart	J. F. Hillyer	C. G. Jones		15,000	8,220	99,790		91,020		7,920	24,070	Com. Tr. Co., Kan. C.; Morrill & Janes, Hiawatha; St. Jo. Stock Yds., St. Jo.
Rexford ..... 250 Thomas E5	Farmers State Bank ..‡$'21 $177.50 83-1394	C. C. Thompson	W. S. McIntyre	E. T. Thompson		10,000	6,060	84,000		34,350	7,080	7,120	5,510	Fid. N. Bk. & Tr. Co., Kan. C.; Far. & Merch. State, Colby.
" ..... "	Rexford State Bank ...●‡$'02 83-1015	I. W. Crumly	C. A. Horney	E. L. Minnick	R. S. Claar	10,000	20,460	250,930	3,370	181,210		46,290	57,260	1st N., Chi.; Thomas Co., Colby; New Eng. N., Kan. C.; Tootle-Lacy N., St. Jo.
Richland ....250 Shawnee H22	Richland State Bank ...‡$'85 83-1016	E. G. Woodward	C. D. McCollough	Albert Neese	Roland McDowell	20,000	22,180	246,870		256,920			32,130	Seab. N., N. Y.; Com. Tr. Co., Kan. C.
Richmond ....500 Franklin J23	First National Bank ....●‡'20 $110 83-1373	M. L. Waldo	C. W. Martin	E. L. Elliott	A. O. Sigler	25,000	2,600	98,000		80,000	42,000		22,000	Com. Tr. Co., Kan. C.
" ..... "	Peoples State Bank ...‡$1900 $300-20% 83-1017	D. R. Sisler	John Williams	J. D. Adam	Polk William John H. Roeckers	10,000	10,240	153,210		118,840		3,650	50,960	Peo. N., Ottawa; Stock Yds. N., Kan. C.
Riley ....390 Riley F18	**FARMERS STATE BANK** $200-8% 83-661 ●‡$'09	D. E. Griffiths	Jesse White	H. Diefendorf	D. M. Diefendorf Aurel Diefendorf	15,000	11,000	150,000		130,000	300	400	36,660	Inter-State N. and Fid. N. Bk. & Tr. Co., Kan. C.; Peo. N., Clay Center.
" ..... "	**RILEY STATE BANK** .. ●‡$'87 20% 83-660	F. C. OTTO **15 CENTS sent** **25 CENTS for ea** **Oldest and Lar**	JOHN JAHNKE **to us with each** **ch credit report** **gest Bank.**	A. L. GOBLE **sight draft for pr** **nsures prompt, p**	HAROLD GOBLE E. J. OTTO **esentation, and** **ersonal attention.**	15,000	33,500	271,000		215,000	3,900	11,950	88,650	N. Bk. Com., N. Y.; Com'l N., Kan. C., Kan.; Drov. N., Kan. C.
Riverdale ....100 Sumner N16	*Riverdale State Bank* (Closed)													
Robinson ....500 Brown D22	Bank of Robinson ..... ●‡$'90 83-1018	Frank Idol	J. F. Maguire	Clement Idol	Milward Idol	30,000	20,000	250,000		240,000			60,000	N. City, N. Y.; Fid. N. Bk. & Tr., Kan. C., Mo.; 1st N. and Tootle-Lacy N., St. Jo.
Rock ....150 Cowley N17	Rock State Bank ..... ●‡$'10 $200-10% 83-1019	J. W. Hanlen	J. B. Wilson	A. R. Cochran	H. W. Floyd	10,000	5,800	79,660	3,750	64,860	5,600		25,000	1st N., Winfield; Com. Tr. Co., Kan. C.; Wichita State, Wichita.
Rock Creek ....200 Jefferson F22	State Bank of Rock Creek $225-15% 83-1020 ●‡$'09	J. G. Martin	M. J. Martin	W. S. Alyea, Jr.	M. G. Alyea	10,000	5,000	107,370	4,690	73,820	3,200	10,010	40,020	Drov. N., Kan. C.; Ex. N., Atchison.
Rolla ....150 Morton O2	Rolla State Bank ..... ●‡$'15 83-1165	O. T. Hayward	G. I. Hayward	G. L. Hayward	C. W. Friend	10,000	10,000	104,490		108,840			18,950	Com. Tr. Co., Kan. C.
Rosalia ....156 Butler L19	Rosalia State Bank ....‡$'11 83-1107	J. H. Liggett	A. D. Liggett	H. J. Liggett	Theo. M. Glenn	50,000	18,000	210,000		224,000			65,000	Inter-State N., Kan. C.; El Dorado N., El Dorado; 4th N., Wichita.
Rosedale ....7674 Wyandotte G25	(*See Kansas City*)													
Rose Hill ....150 Butler M17	Rose Hill State Bank .. ◆‡$'06 $200 83-1021	S. J. McCullough	W. N. Harris	G. H. Waitt		10,000	3,740	116,260		80,020	7,000		36,430	Peo. N., Kan. C.; 1st N. and State Reserve, Wichita.
Rossville ....750 Shawnee G21	Peoples State Bank ..ⓢ●‡$'09 83-485	H. F. Pratt	Morris Bond	C. E. Gresser	M. E. Vawter	25,000	4,010	180,580	1,180	143,000	1,860	4,760	61,130	Cent. N., Topeka; Fid. N. Bk. & Tr. Co. and Federal Tr. Co., Kan. C.; State Reserve, Wichita.
" ..... "	Rossville State Bank .. ◆‡$'93 83-484	Wm. Howerton		I. B. Alter		25,000	10,350	198,000	29,200	247,800			14,700	Com. Tr. Co., Kan. C.; Cent. N. and Bk. of Topeka, Topeka.
Roxbury ....75 McPherson I 16	Roxbury State Bank ....‡$'08 $215-10% 83-1022	T. R. Tinkler	J. A. Spilman	Francis Henne	Harold N. Tolle	10,000	7,400	65,000	1,100	70,000		1,500	12,000	Com. Tr. Co., Kan. C.; Gypsum Valley N., Gypsum.
Rozel ....200 Pawnee K10	Rozel State Bank ..... ●‡$'05 83-1023	A. H. Moffet	J. H. Tapscott	H. B. Heilig		10,000	5,850	151,520		57,970	1,210	9,210	98,990	Moffet Bros. N., Larned.

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Town and County. ▲County Seats. Entire State in No.10 Fed. Res. Dist.	●Mem. A.B.A. ?New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Rush Center 200 Rush J10	**Citizens State Bank** ●‡$'04 83-1024	M. M. Wilson	C. M. Brack	R. L. Frank	Fred Popp	$ 15,000	$ 15,000	$ 75,000		$ 85,000			$ 25,000	Riverview State, Kan. C.; Com. Tr. Co., Kan. C., Mo.; 1st N., Great Bend.
▲**Russell** 2000 Russell H11	**FARMERS STATE BANK** $325-10% 83-289 Ⓢ●‡$'03	V. K. Hoover	A. A. Roth H. A. Frier D. W. King	J. P. Ruppenthal	B. G. Phlegar	50,000	65,000	425,000		300,000	$ 70,000		170,000	Han. N., N. Y.; 1st N. and Fid. N. Bk. & Tr., Kan. C.; Merch. N., Lawrence; Bk. of Topeka, Topeka.
" ------ "	**HOME STATE BANK** Ⓢ●‡$'18 $135 83-1299	Carl Anschutz	H. A. Fink N. A. Turner	C. W. Shaffer Fred J. Smith, *A. Cash.*	A. D. Schmidt Elena Anschutz Bertha M. Fink	30,000	4,110	320,080	$ 810	210,690	56,250	$ 16,940	71,220	N. Bk. Com., N. Y.; Com. Tr. Co. and Tra. N., Kan. C.; Reserve State, Salina; Guar. State and Bk. of Topeka, Topeka.
" ------ "	**RUSSELL STATE BANK** ●‡$'89 $185-10% 83-288	J. H. Hill	M. K. Brundage C. A. Johnson	G. H. Branch	J. G. Deines	100,000	73,510	573,090	8,850	343,280	137,800	28,060	246,310	Chase N., N. Y.; New Eng. N., 1st N., and Fid. N. Bk. & Tr., Kan. C.; Com'l N., Kan. C., Kan.
▲**Russell Springs** Logan H4 115	Citizens State Bank ●‡$'15 $160 83-1179	V. Jaggar	Mabel I. Jaggar	S. M. Jaggar		10,000	7,140	31,390		31,990	600	3,030	12,910	Com. Tr. Co., Kan. C.; 1st N., Oakley.
Sabetha 2200 Nemaha D21	**CITIZENS STATE BANK** $300-14% 83-280 Ⓢ●†$'86	{F. C. WOODBURY Collections pro	ROBERT BRESSEM mptly made. De	E. E. MORRIS posits guarantee	d.	50,000	40,000	711,000		726,400			75,600	Mech. & Metals N., N. Y.; Com. Tr. Co., Kan. C.; Am. N., St. Jo.
" ------ "	**FARMERS STATE BANK** 83-1297 Ⓢ ‡$'18	H. C. Duff	C. W. Edwards E. T. Ukele	H. S. Moulton		40,000	6,750	235,000		215,000	18,500		47,800	Han. N., N. Y.; Drov. N., Kan. C.; 1st N., St. Jo.
" ------ "	**NATIONAL BK. OF SABETHA** 83-278 Ⓢ†●‡'77	A. J. Collins	C. L. Sherwood	G. R. Sewell	H. F. Breitweiser W. I. Cole	60,000	43,200	636,900		544,000	128,000		117,600	N. City, N. Y.; Com'l N., Kan. C., Kan.; Cent. N., Topeka; Tootle-Lacy N., St. Jo.
Saffordville 150 Chase J19	Saffordville State Bank ‡$'04 $225-8% 83-1026	Wm. Im Masche	J. A. Lind	F. L. Grimwood T. F. Guthrie, *Sec.*		15,000	22,000	80,000		100,000	650	3,350	13,000	Citiz. N., Emporia; Inter-State N., Kan. C.
▲**Salina** 17,000 Saline H15	**Farmers National Bank** 8% 83-62 Ⓢ†●'92	J. R. Geis	J. P. Burns	C. T. Smith	R. W. Wilson H. H. Manahan	200,000	112,870	2,906,890		1,399,020	424,350	102,400	1,493,990	Seab. N., N. Y.; 1st N., Chi. and St. L.; Com. Tr. Co., Kan. C.; Cent. N., Topeka.
" ------ "	National Bank of America $200-10% 83-63 Ⓢ†●‡'94	Frank Hageman	C. F. McAdams	L. B. Stevenson T. P. Worsley, Jr., *A. Cash.*	W. T. Lindblom Helen Clarke	200,000	200,190	2,258,920	112,820	1,172,570	176,640	373,620	1,049,090	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Kan. C. and Wichita.
" ------ "	**PLANTERS STATE BANK** $250-12% 83-64 Ⓢ●‡$1900	{G. T. HELVERING FRED H. QUINCY, *Ch. of Bd.* The Bank of Sa Collections rece Remittance ma	T. W. ROACH W. T. WELCH fety and Service. ive our prompt at de on day of pay	E. E. GEMMILL tention. ment.	B. E. LUDES R. W. SAMUELSON	100,000	109,470	1,521,520		648,690	270,300	51,630	760,370	N. Park, N. Y.; Ill. Merch. Tr., Chi.; New Eng. N., Kan. C.; Den. N., Den.; N. Bk. Com., St. L.; State Reserve, Wichita.
" ------ "	Putnam Trust Company $100 83-1416 Ⓢ†●‡$'23	J. E. Putnam	Fred L. Dole H. J. Putnam	W. S. Frey, *Sec. and Treas.*		100,000	6,760	58,330	38,900	68,290	12,150	55,440	68,100	Plan. State, Salina.
" ------ "	**RESERVE STATE BANK** $135 83-67 Ⓢ●‡$'19	E. T. Anderson	Ralph Anderson	Martin Ahlstedt	C. P. Brown Anna L. Bengtson	100,000	18,110	617,930		448,890	54,500	5,620	227,040	Mech. & Metals N., N. Y.; Com'l. N., Kan. C.; Bk. of Topeka, Topeka.
Satanta 200 Haskell N5	**SATANTA STATE BANK** $125 83-1141 ●‡$'13	J. H. Collingwood	J. S. Patrick	L. O. Stanley		15,000	3,200	132,000		120,000			26,000	Fidelity Sav. State, Topeka; Com. Tr. Co., Kan. C.
Savonburg 257 Allen L23	Savonburg State Bank ●‡$1900 $175-25% 83-1028	O. D. Courtney	C. M. Barsby	C. M. Barsby		16,000	8,000	208,000		194,000			18,500	N. City, N. Y.; Com'l N., Kan. C.; State Bk. of Parsons, Parsons.
Sawyer 300 Pratt N12	Sawyer State Bank ●†$'05 20% 83-1029	W. E. Combs	T. C. Carver	C. A. Shrader		10,000	16,270	123,540		71,190	36,180		42,440	Peo., Pratt; 1st N., Wichita and Kan. C.
Saxman 150 Rice J14	**SAXMAN STATE BANK** 83-1030 ●†$'07	J. A. Engelland	A. E. Oden	O. L. Cully	J. Bleger	45,000	6,600	120,000		170,000			30,000	Federal Tr. Co., Kan. C.; Am. N., Hutchinson; S. W. N., Wichita.
Scammon 1850 Cherokee N25	Scammon State Bank ●‡$'01 83-1031	G. K. Mackie	Hugh Reid	J. N. McDonald	Dio D. Daily	10,000	19,660	278,090		164,530	42,990	1,410	98,820	N. City, N. Y.; 1st N. and Inter-State N., Kan. C.
Scandia 600 Republic D15	**BANK OF SCANDIA** ●‡$'85 83-527	{G. W. NIMOCKS J. N. SANDELL Our Collection 15c minimum Send 25c with	MRS. F. A. CULLERS Dept. offers parti fee must accomp requests for rati	CHAN. C. CULLERS cularly prompt se any all sight dra ngs.	rvice. fts for presentati on.	15,000	18,000	202,140		180,710	8,750		38,410	Han. N., N. Y.; Inter-State N., Kan. C.
" ------ "	Farmers & Merch. Bank $200-14% 83-526 Ⓢ●‡$'78	A. R. Morey	J. J. Smith	T. J. West	B. Morey	25,000	17,170	211,810	2,920	206,320	3,700	9,510	47,360	Han. N., N. Y.; 1st N., Com. Tr. Co., and Home Tr. Co., Kan. C.
Schulte 70 Sedgwick M16	Schulte State Bank ‡$'17 83-1249	T. A. Schmitz	Peter Springob	A. N. Linnebur		10,000	4,000	40,000		34,000	500	8,500	3,000	S. W. N., Wichita.
▲**Scott City** 1112 Scott I 5	Citizens State Bank ●‡$'06 83-405	C. W. Dickhut	C. R. Dickhut C. E. Norman	Jay Hines	J. O. Bowman	25,000	7,570	209,600		151,770		18,740	71,660	Chase N., N. Y.; New Eng. N., Kan. C.; Citiz., Hutchinson; State Reserve, Wichita.
" ------ "	First National Bank ●‡'02 $250-12% 83-404	R. B. Christy	W. S. Manker	H. S. Rector	C. J. Van Antwerp M. F. Robbins	50,000	24,480	343,190	25,000	316,690	27,440	5,770	92,760	Com. Tr. Co., Kan. C.; 4th N., Wichita.
Scranton 622 Osage H22	Scranton State Bank ●‡$'03 83-1033	A. Andreen	D. Supple	C. F. Bolton		10,000	12,000	151,000		108,000			31,000	Com'l N., Kan. C.; Columbia N., Kan. C., Mo.
▲**Sedan** 1885 Chautauqua O20	First National Bank ●‡'74 83-346	P. Looby	D. J. Moore	J. O. Bradley		75,000	23,520	483,680	75,000	323,840	78,620	36,600	218,130	Han. N., N. Y.; Com. Tr. Co., Kan. C.; N. Bk. Com., St. L.
	Sedan State Bank ●‡$'09 ◆ 83-347	P. F. Eggen	C. W. Floyd	W. D. Kinnaman	B. J. Funk	30,000	50,000	388,860		327,880			139,980	Drov. N., Federal Tr. Co., Com. Tr. Co., and Stock Yds. N., Kan. C.

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Town and County. ▲County Seats Entire State in No. 10 Fed. Res. Dist.	⊕Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Sedgwick 750 Harvey L15 " ------ "	**Farmers State Bank** ---•‡$'06 $150-8% 83-509	C. B. Harling ------	----------	H. B. Harling------	----------	$ 10,000	$ 16,500	$ 90,000	------	$ 87,000	$ 1,000	$ 1,200	$ 12,000	**Inter-State N., Kan. C., Mo.**; State Reserve, Wichita.
	Sedgwick State Bank Ⓢ•‡$'94 $160 83-508	C. A. Seaman------	John McGinn------	T. J. Grimwood----	----------	25,000	10,930	170,330	------	167,200	3 380	8,110	27,570	**Han. N., N. Y.; Com. Tr. Co., Kan. C.**; 1st N. and State Reserve, Wichita.
Selden 300 Sheridan E6 " ------ "	Citizens State Bank-Ⓢ•‡$'04 $240-40% 83-1034	W. J. Boyles------	John Huber------	S. T. Wiggins----	R. O. Bishop------	25,000	15,000	250,000	------	180,000	----------	----------	110,000	**Inter-State N., Kan. C.; Atchison Sav., Atchison.**
	Farmers State Bank ---‡$'20 83-1369	J. A. Anderson ----	G. D. Benton ---- Dave Sanley	F. L. Strohwig ----	----------	15,000	3,000	60,000	------	60,000	----------	----------	18,000	Oberlin N., Oberlin; Com'l N., Kan. C.; Tootle-Lacy N., St. Jo.
▲**Seneca** 2500 Nemaha D20	**Citizens State Bank** ----•‡$'88 83-272	August Kramer----	F. J. Holthaus----- W. F. Thompson	A. J. Wempe------	E. E. Shurtleff ----	40,000	25,000	400,000	------	350,000	----------	----------	75,000	N. Bk. Com., N. Y.; **Am. N., St. Jo.; 1st N. and Com. Tr. Co., Kan. C.**
" ------ "	**NATIONAL BANK OF SENECA** $200-12% 83-273 Ⓢ•‡'73	**R. M. EMERY** ----- **Prompt, efficien** **FEE IN ADVAN** **Reliable Credit**	**M. R. CONNET** ------ **t service on all ba** **CE:** *Sight drafts,* 1 **Reports, 25c. TR**	**F. L. GEARY**-------- **nking matters.** 5c *minimum;* 25c m **Y US.**	**J. R. EMERY**------- **E. A. GROLLMES** *inimum charge if p*	50,000	29,590	378,300	$ 50,000	263,860	65,190	18,080	160,760	**Han. N., N. Y.;** Tootle-Lacy **N., St. Jo.;** New Eng. N., Kan. C.
" ------ "	**SENECA FIRST STATE SAV-** 8% **INGS BK.**-- 83-271 Ⓢ•‡$'73	L. D. Allen -------	M. B. Williams---- C. H. Herold	J. F. Troughton---	P. J. Allen------- Gladys Maze	50,000	15,000	519,000	------	492,000	6,200	13,500	72,300	1st N., N. Y.; Com'l N., Kan. C., Kan.; 1st N., St. Jo.
Severance 378 Doniphan D23	**Bank of Severance**---Ⓢ•‡†'92 83-1035	(J. M. Morley) ----	----------	J. M. Morley-----	**D. J. Ward** ------- R. W. Morley	15,000	37,500	245,220	1,040	190,730	----------	5,140	102,890	**Mech. & Metals N., N.Y.; 1st N., St. Jo.;** Com. Tr. Co., Kan. C.; Stock Yds., South St. Jo.
Severy 650 Greenwood M20 " ------ "	**Greenwood County Bk.** -‡$'89 8% 83-518	I. F. Benest------	G. L. Shoemaker--	J. C. Shoemaker---	----------	20,000	11,050	149,689	750	122,570	12,650	9,330	36,180	**New Eng. N. and Com. Tr. Co., Kan. C.; 1st N., Wichita.**
	Severy State Bank ----•‡$1900 $187-12% 83-519	S. H. Reed ------	J. F. Hayes------	W. H. Stewart ----	----------	15,000	10,570	138,000	------	122,290	8,450	1,180	21,740	Inter-State N., Kan. C.: Citiz.-1st N., Independence; 4th N. and State Reserve, Wichita.
Seward 100 Stafford K12	**Seward State Bank**------‡$'02 $200-12½% 83-1036	John Keenan, Jr...	D. G. Pattinson----	George Schmid----	Eleanora Schmid--	10,000	7,500	67,000	------	39,000	----------	----------	45,500	Han. N., N. Y.; Drov. N., Kan. C.; Far. N., Stafford.
Sharon 325 Barber O13	**Sharon Valley State Bk.** ‡$'03 $250 83-1037	Howard E. Stone--	Frank C. Stone----	G. W. Lindley-----	Esther E. Lindley-	10,000	8,000	103,000	5,000	63,000	6,500	10,500	46,000	**1st N., Wichita; Drov. N., Kan. C.**
▲**Sharon Springs** Wallace H2 1000 " ------ "	**Citizens State Bank**--Ⓢ•‡$'09 83-619	H. J. Williams-----	E. Carter -------	Albert Monson ----	Beulah B. Williams	12,000	26,790	134,700	21,420	162,720	----------	12,060	20,150	**Com'l N. and Western Ex., Kan. C.**
	StateBk.ofSharonSpgs.•‡$'88 83-618	G. H. Woodhouse..	Floyd W. Carter--	J. L. Woodhouse--	----------	20,000	20,000	140,000	40,000	170,000	----------	30,000	20,000	**Drov. N., Kan. C.; Bk. of Topeka, Topeka.**
Shaw 125 Neosho M23	**Shaw State Bank**-------‡$'21 83-1389	C. S. Nation ------	C. E. John ------	J. H. Gregory -----	W. L. Bell --------	10,000	1,000	15,120	------	14,800	----------	----------	6,750	Com. Tr. Co., Kan. C.; Bk. of Com., Chanute.
Shawnee 450 Johnson G25	**Shawnee State Sav. Bank** 83-1038 Ⓢ•‡$'08	B. Chronister-----	C. H. Loomis------	C. Nieman -------	----------	10,000	15,600	171,540	------	141,570	17,500	3,000	35,060	**N. Park. N. Y.; 1st N., Kan. C.**; Com'l N., Kan. C., Kan.
Shields 100 Lane I6	Farmers State Bank----‡$'16 $141 83-1228	D. B. King------	M. S. Coberly-----	E. D. Bradstreet---	----------	10,000	4,170	33,000	------	35,000	210	------	10,000	Fidelity Sav. State, Topeka; Com. Tr. Co., Kan. C., Mo.
Silverdale 250 Cowley P18	**Silverdale State Bank**---‡$'10 83-1039	R. D. Warren------	E. B. Sterling------	C. B. Lester ------	----------	10,000	10,000	66,070	8,500	79,050	----------	----------	15,510	Home N., Ark. City; Com. Tr. Co., Kan. C.
Silver Lake 300 Shawnee G21	**Silver Lake State Bank**-‡$'09 83-1040	I. B. Alter-------	W. Howerton------	Lester O. Parr ----	Alta Joy Parr ----	10,000	13,000	129,630	------	104,370	----------	----------	30,860	Com. Tr. Co., Kan. C.; Peo. N., Kan. C., Kan.
Simpson 300 Mitchell F14 " ------ "	**Farmers State Bank** ---•‡$'08 $200 83-695	F. P. Beck -------	Joseph Guipre----- E. C. Davidson	C. W. Stehley ----	E. M. Stehley -----	15,000	16,030	175,000	------	176,000	----------	----------	22,000	Inter-State N., Kan. C.; 1st N., Beloit.
	Simpson State Bank -- • ‡$'94 83-694	J. W. Shanks------	Jacob Shanks -----	M. G. Johnson ----	J. W. Nelson------	10,000	41,000	85,140	------	82,620	----------	2,630	50,890	**Com. Tr. Co., Kan. C.**
Sitka 250 Clark O9	**Sitka State Bank**------•‡$'14 83-1169	Lot Ravenscraft --	M. T. Wilson ------	H. J. Stewart------	A. M. Sherman ----	20,000	17,500	154,410	------	134,230	4,500	14,840	38,340	Com'l N., Kan. C.; 1st N., Wichita.
▲**Smith Center** 1567 Smith D12 " ------ "	**First National Bank**-----•‡'86 83-340	J. R. Burrow ------	J. R. Burrow, Jr... J. H. Hill	J. D. Flaxbeard---	J. G. McDowell---- M. H. Hill	50,000	53,620	439,520	50,000	412,470	53,140	10,000	117,530	**N. Park, N. Y.;** Fid. N. Bk. & Tr. Co., **Kan. C., Mo.;** Cent. N., Topeka.
	Smith County State Bank $400-35% 83-341 Ⓢ•‡$'99	A Lull ----------	F. M. May -------	F. E. Lull---------	C. W. Diehl------ L. S. Garrison	20,000	25,000	470,000	------	300,000	60,000	25,000	130,000	Drov. N. and Com. Tr. Co., Kan. C.; Tootle-Lacy N. and St. Jo. Stock Yds., St. Jo.
Smolan 200 Saline I15	**Smolan State Bank**------‡$'05 83-1041	Albin Carlson -----	A. A. Larson ------	E. F. Nelson ------	----------	20,000	14,000	134,000	------	105,000	6,000	2,500	55,000	**N. Bk. of America, Salina: Com. Tr. Co.,** Kan. C., Mo.
Soldier 346 Jackson E21	State Bk. of Soldier--Ⓢ•‡$'90 $225-10% 83-1042	Jacob Mack-------	P. H. Reed ------	F. M. Wilson------	P. W. Swain------	20,000	10,900	150,070	------	153,250	3,150	7,200	17,360	Mech. & Metals N., N. Y.; 1st N., Kan. C.; Leav. N., Leav.
Solomon 1050 Dickinson H16 " ------ "	Citizens State Bank-----‡$'82 83-396	W. T. Harris------	----------	Robert Johnson---	Tess E. Cogan-----	25,000	15,860	173,820	------	140,150	2,240	1,400	70,890	Abilene N., Abilene; Tra. N. and Drov. N., Kan. C.
	Solomon National Bank-•‡'10 $200-10% 83-397	T. T. Riordan -----	Fred Brownrigg---	A. F. Becker ------	----------	25,000	7,350	231,310	25,000	128,650	35,000	7,600	117,410	Com. Tr. Co., Kan. C., Mo.; N. Bk. of America, Salina.
South Haven 500 Sumner O16	**South Haven Bank**-----•‡$'86 $275 83-1043	Wm. Knox --------	----------	P. T. Wiener------	H. F. Dodson------	15,000	14,500	160,000	------	130,000	9,300	------	40,000	N. Bk. Com., N. Y.; **Com'l N., Kan. C.; 1st** N. and State Reserve, **Wichita**; 1st N., Wellington.
South Mound 100 Neosho N23	South Mound State Bk...‡$'15 83-1168	J. F. Denton------	F. H. Hoover------	J. F. Denton ------	L. Pearl Denton... G. A. Dimond, *Sec.*	10,000	4,320	37,310	------	39,550	1,190	3,330	7,550	Tra. N., Kan. C., Mo.; Parsons Com'l, Parsons.
Sparks 100 Doniphan D23	**Sparks State Bank** -----•‡$'09 83-1044	E. A. Kent-------	F. M. Troxell------	K. O. Munson -----	----------	10,000	9,770	73,680	------	69,040	2,110	------	19,210	**Burnes N., St. Jo.;** Atchison Sav., Atchison; Drov. N., Kan. C.

ed for FRASER

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Spearville 629 Ford L8	First National Bank •‡'08 83-529	G. W. Molitor	Fred Wiedower	J. H. Leidigh	Vera Stewart	$ 30,000	$ 7,750	$ 237,170	$ 30,000	$ 121,480	$ 51,140	$ 19,470	$ 112,820	N. Park, N. Y.; N. Bk. Rep., Chi.: New Eng. N., Kan. C.; Citiz., Hutchinson.
" ------ "	Ford County State Bk. •‡$'02 83-528	E. G. Hain	J. H. Torline	J. A. Feist	Nita Torline	30,000	9,060	278,030		98,970	31,770	69,850	117,500	Chase N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; State Ex., Hutchinson; State Reserve, Wichita.
Speed 100 Phillips E10	Farmers State Bank ⓢ‡$'08 83-1045	D. G. Hansen	E. L. Williams H. A. Bethke	O. W. Sage		15,000	5,800	80,000		65,000		8,000	25,000	Drov. N. and Com. Tr. Co., Kan. C., Mo.
Spivey 226 Kingman N14	*Spivey State Bank*	(*Absorbed by State*	*Bank of Kingman,*	*Kingman, Kansas.*)										
Spring Hill 555 Johnson H24	**SPRING HILL BANKING CO.** 83-1047 •‡$'89	LORIN CRAWFORD 15 CENTS sent 25 CENTS for e "PROMPT SER	ach credit report VICE OUR SPEC	R. D. SMITH J. L. SPENCER, *Sec.* insures prompt, IALTY."	ETHEL CHANEY HARREL THOMAS presentation, and personal attenti	25,000 on.	29,380	284,680		267,220	16,240	27,660	27,940	Com. Tr. Co. and Drov. N., Kan. C.; Miami Co. N., Paola.
Stafford 1680 Stafford L12	Farmers National Bank ⓢ•‡'84 83-264	C. O. White	J. L. Spickard	C. C. Donnelly	Alice Simonson	25,000	41,710	524,220	24,500	343,680	26,560	39,710	205,550	N. Bk. Com., N. Y.; Fid. N. Bk. & Tr. and Com. Tr. Co., Kan. C.
" ------ "	**FIRST STATE BANK** ⓢ•‡$'03 $300-12% 83-265	R. B. WALLACE Special attenti 15c minimum f PROMPT SER	T. E. TUCKWOOD on given B-L dr ee must accomp VICE OUR SPEC	E. B. WEIR afts, cash and ti any sight drafts, IALTY.	OAD ESSEX me items. and 25c for ratin gs.	30,000	24,900	318,500	370	229,000	1,500	11,370	131,900	Cont. & Com'l N., Chi.; Inter-State N. Kan. C.; 1st N., Hutchinson; State Reserve, Wichita.
Stanley 200 Johnson D25	State Bank of Stanley •‡$'05 $150-6% 83-1048	J. H. Schrader	W. W. Frye	P. L. Kellogg	Minnie Deister	20,000	7,000	110,000		107,000			20,000	Com. Tr. Co., Kan. C.
Stark 250 Neosho M24	Stark State Bank ‡$'03 83-1049	A. M. Sailors	W. M. Farmer	A. M. Sailors	J. C. Rea	10,000	14,000	110,000		100,000	1,000		35,000	New Eng. N., Kan. C.; Bk. of Erie, Erie.
Sterling 2000 Rice K14	Citizens State Bank ⓢ•‡$'87 83-242	O. J. Windiate	F. H. Chesky W. T. Brown	Chas. M. Guttery		50,000	30,690	253,810	28,480	235,580	2,600	96,840	27,960	State Ex.' Hutchinson, State Reserve Wichita, Com'l N., Kan. C., Kan.
" ------ "	Farmers State Bank ⓢ•‡$'08 10% 83-243	F. W. Ross	J. Horton	J. D. Zimmerman	Floyd W. Ross	50,000	38,540	243,920		230,800	31,500	8,830	61,320	N. City, N. Y.; New Eng. N. and Com. Tr. Co., Kan. C.
" ------ "	First National Bank ⓢ•‡'84 83-241	R. A. Newman	A. L. McMurphy	A. A. Martens	L. L. Lyon	50,000	21,970	259,200	12,500	234,920	16,930	29,430	62,400	Chase N., N. Y.; 1st N., Kan. C. and Hutchinson; N. Bk. Com., St. L.
▲St. Francis 1000 Cheyenne D2	Cheyenne County State Bank $250 83-585 •‡$'05	T. A. Sawhill	Robt. Cram R. M. Sawhill	H. T. Sawhill	H. C. Miller	20,000	12,000	185,000		155,000			35,000	1st N., Oma.; 1st N., St. Jo.; Com'l N., Kan. C., Kan.
" ------ "	**CITIZENS STATE BANK** 10% 83-584 ⓢ•‡$'86	L. J. Willits	W. B. Lockwood	F. L. Shields	B. H. Kehmeier	50,000	14,790	323,210		259,380	15,850	15,830	96,940	Chase N., N. Y.; Com. Tr. Co., Kan. C.
" ------ "	First National Bank ‡'20 83-586	E. E. Kite	J. E. Uplinger	W. S. Booth	E. M. Baker	25,000	35,260	289,690		151,650	23,440	46,540	128,380	Com. Tr. Co., Kan. C.; Tootle-Lacy N. St. Jo.
St. George 250 Pottawatomie G19	St. George State Bank ⓢ•‡$'06 $125-10% 83-1050	W. B. Dalton	A. E. Moore	H. H. Holuba	John A. Plummer	25,000	10,000	175,000		175,000			40,000	Inter-State N., Kan. C.
Stilwell 200 Johnson H25	State Bank of Stilwell •‡$'07 83-1051	T. K. Brooks	W. M. Moon	W. R. Patterson	Miss Belle Lambert	12,500	12,500	90,000		90,000			11,000	Westport Ave. and Com. Tr. Co., Kan. C.; Citiz. State, Paola; 1st N., Olathe.
▲St. John 1700 Stafford L12	First National Bank •‡'85 83-277	F. S. Vedder	R. W. Thompson	W. B. Seevers	P. O. Seevers	50,000	43,740	826,520	12,500	569,290	27,750	6,540	329,170	Irving Bk.-Col. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Fid. N. Bk. & Tr., Kan. C.; 1st N., Wichita.
------ "	**ST. JOHN NATIONAL BANK** $200-12% 83-278 •‡'05	F. B. Gillmore	William Dixon	J. D. Stewart	B. D. Cossman	25,000	32,870	246,620	24,700	248,060			81,130	Chatham & Phenix N., N. Y.: 1st N., Kan. C.: Com'l Am. N., Hutchinson: 4th N., Wichita.
St. Marys 1321 Pottawatomie G20	Farmers Reserve State Bank $175 ◆ 83-326 ⓢ‡$'02	F. J. Arand	Thos. F. Collins	H. S. Ludwig	Geo. J. De Donder	25,000	5,150	190,280		186,000	5,000		36,000	Com. Tr. Co., Kan. C.; Merch. N., Topeka; Peo. N., Kan. C., Kan.; 1st N., St. Jo.
" ------ "	First National Bank ⓢ•‡'85 10% 83-325	Frank A. Moss	L. F. Moss J. H. Pearl	E. H. Bushey	Josie A. Demarais Wm. Youngkamp	50,000	20,500	375,500	50,000	396,000			100,000	Han. N., N. Y.; 1st N., Chi.; New Eng. N., Kan. C.; Cent. N., Topeka.
Stockdale 100 Riley F18	Farmers State Bank ⓢ‡$'11 $165-5% 83-1108	Geo. W. Price	E. C. Bayles	Fred Zabel		10,000	6,300	50,270	400	51,260	1,420	3,200	11,100	Drov. N., Kan. C.; 1st N., Manhattan.
▲Stockton 1500 Rooks F10	Citizens State Bank ⓢ•‡$'08 $200 83-3[illegible]	M. L. Breon	J. W. McMillen	I. L. Perkins		20,000	3,500	115,000		80,000	500		28,500	Com. Tr. Co., Kan. C.
" ------ "	National State Bank •‡'84 $225-10% 83-331	S. J. Coolbaugh	C. W. Coolbaugh	J. O. Coolbaugh	D. F. Burlin	50,000	45,620	422,470	50,000	392,320	50,000	41,090	84,680	N. Park, N. Y.; 1st N., Drov. N., and Fid. N. Bk. & Tr., Kan. C.
" ------ "	Stockton National Bank 83-332 ⓢ•‡'05	W. F. Hughes	Geo. Yoxall P. G. Greibel	H. H. Snyder	Edna Barr	40,000	35,000	270,000		200,000			65,000	N. Bk. Com., N. Y.; Com. Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo.
St. Paul 900 Neosho M23	**FARMERS STATE BANK** 83-403 ⓢ‡$'20	J. A. GOUVION 15 CENTS sent 25 CENTS for e	D. F. SULLIVAN to us with each ach credit report	J. W. BURKE sight draft for pr insures prompt,	H. M. CASEY esentation, and personal attentio n.	15,000	1,500	49,150	17,000	59,950		15,020	7,680	Federal Tr. Co., Kan. C.; Miami Co. N., Paola.
" ------ "	**ST. PAUL STATE BANK** 6% 83-402 ⓢ•‡$'98	PATRICK DISKIN 15 CENTS sent 25 CENTS for e Oldest and Lar	B. B. FITZSIMONS to us with each ach credit report gest Bank.	M. J. KELLY J. T. DOWD, *Sec.* sight draft for pr insures prompt,	H. S. KELLY F. H. BROGAN esentation, and personal attentio n.	20,000	15,800	220,000		192,600	14,800	13,950	34,450	Com'l N., Kan. C.; Miami Co. N., Paola.

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Federal Reserve Bank of St. Louis

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), **Lawyers, Laws** (indexed) in back of this volume. For **Interest Rates, Holidays,** etc., see **Laws.**

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. ŦTrust Powers. $ Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Strawn ..... 125 Coffey J21	Strawn **State Bank** .... ‡$'11 83-1052	A. E. Williamson..	M. A. Limbocker ..	W. E. Hughes	.....	$ 10,000	$ 8,000	$ 90,000	.....	$ 80,000	.....	.....	$ 25,000	Drov. N., Kan. C.; Peo. N., Burlington.
Strong ..... 944 Chase J19	Strong City **State Bank** •‡$'03 $320-12% 83-1053	J. H. Doolittle	James Robertson..	J. W. Lewis	.....	15,000	36,210	227,760	.....	207,020	.....	.....	71,050	N. Y. Tr. Co., N. Y.; New Eng. N. and Com. Tr. Co., Kan. C.; Citiz. N., Emporia; Ex. N., Cottonwood Falls.
Studley ..... 75 Sheridan F7	**Studley State Bank** ... •‡$'18 $185 83-1261	James L. Davis	James Foster.....	Leroy F. Root.....	Carrie B. Kelly....	10,000	8,360	88,070	.....	49,940	$ 580	$ 3,600	52,310	Fid. N. Bk. & Tr. Co., Kan. C.; Far. N., Salina.
Stuttgart ..... 100 Phillips D10	Farmers State Bank ... •‡$'10 $200-20% 83-1054	H. A. Bethke.....	Martin Kistner .... M. G. Bach	C. L. Kellerman ..	.....	15,000	7,500	140,000	.....	124,000	.....	.....	40,000	Chase N., N. Y.; Drov. N. and Com. Tr. Co., Kan. C.; Cent. N., Topeka.
Sublette ..... 250 Haskell N5	Santa Fe State Bank ... ‡$'06 20% 83-1027	F. E. Murphy.....	E. Wilson	E. H. Elliott.....	L. W. Murphy	10,000	22,000	150,000	.....	130,000	.....	.....	40,000	New Eng. N. and Drov. N Kan. C.. Am. N., Hutchinson.
Summerfield .. 550 Marshall C19	First National Bank ..... •‡'17 6% 83-1247	H. A. Berens	J. H. Russell .... P. Glyn	L. C. Winkler	Agnes H. Gallagher	25,000	5,830	154,160	.....	120,330	9,510	1,700	53,450	Com. Tr. Co., Kan. C.; 1st N., St. Jo.
" ..... "	State Bank of Summerfield 8% 83-552 •‡$'89	W. F. Orr.....	George Craven .... Andrew Nestor	E. R. Eakins	E. R. Craven	35,000	25,000	245,000	.....	180,000	2,000	2,000	50,000	Seab. N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; Am. N., St. Jo.
Sun City ..... 270 Barber N11	**Sun State Bank** ..... •‡$'11 $155-10% 83-1122	G. W. Lott.....	W. E. Combs.....	G. H. Wilmot.....	H. W. Baugh	10,000	4,500	84,000	.....	44,000	4,000	5,400	45,100	Inter-State N., Kan. C., 1st N., Wichita.
Susank ..... 50 Barton I 12	Farmers State Bank ... •‡$'20 $130 83-1362	John Ochs.....	J. L. Redetzke	Ben Hergert	Ernest Sunquist ..	12,000	2,560	107,780	.....	39,180	1,850	5,430	75,920	Drov. N., Kan. C., Far. & Merch. State, Hoisington.
Sylvan Grove .. 600 Lincoln G13	Farmers State Bank ... •‡$'09 83-601	J. H. Arkebauer...	E. C. Raffety	F. C. Larsen.....	Geo. W. Mehl	20,000	14,290	135,000	.....	128,000	.....	.....	35,000	Han. N., N. Y.; Inter-State N., Kan. C., Mo.; N. Bk. of America, Salina.
" ..... "	Sylvan State Bank ... ⓢ•‡$'92 83-600	A. R. Buzick	H. S. Buzick, Jr....	W. H. Breihan.....	W. A. Buzick.....	25,000	76,000	403,000	.....	329,030	6,800	12,800	155,000	N. Bk. Com., N. Y.; New Eng. N. and Fid. N. Bk. & Tr., Kan. C.
Sylvia ..... 600 Reno L13	Citizens State Bank ..... ‡$'09 $400-10% 83-501	O. C. Lang	S. Snowbarger..... A. W. Lang	F. E. Lang	J. R. Norwood.....	10,000	22,520	147,100	$ 7,560	134,060	.....	25,140	27,920	1st N., Kan. C.; Am. N., Hutchinson.
" ..... "	**STATE BANK OF SYLVIA** 83-500 ⓢ•‡$'98	**C. L. PETERSON... Special attentio n given Bill of La** *Please send 15c w ith each Sight Draft* **Oldest and Lar gest Bank.**	.....	**E. M. PETERSON..... ding Drafts, Cash** *for presentation and*	**J. J. CECIL..... and Time Items.** *25c for Credit Repor ts.*	25,000	12,500	180,000	.....	165,000	.....	.....	25,000	Com. Tr. Co., Kan. C.; Citiz. and Cent. State, Hutchinson.
▲**Syracuse** .... 1059 Hamilton K2	**FIRST NATIONAL BANK.** •‡'85 83-368	W. C. Daugherty..	G. J. Downer..... Harry Ford	H. E. Rountree....	R. B. Owings.....	50,000	15,000	70,000	.....	1 5,000	.....	.....	105,000	1st N., Kan. C.
' ..... "	**VALLEY STATE BANK** ⓢ•‡$'05 83-369	A. R. Beaty.....	R. E. Bray.....	E. M. Scott.....	B. J. Cory	25,000	21,450	227,880	9,350	181,450	6,830	8,000	87,400	Com. Tr. Co. and Inter-State N., Kan. C., Mo.; 1st N., Pueblo, Colo.
Talmage ..... 200 Dickinson G16	Citizens State Bank ..... ‡$'06 $300-20% 83-1055	J. B. Higdon	W. D. Fulton.....	R. R. Laird.....	R. A. Higdon.....	10,000	9,350	134,020	.....	87,300	1,750	6,330	57,980	1st N. and Drov. N., Kan. C.; Abilene N., Abilene; Far. N., Salina.
Talmo ..... 150 Republic E15	Farmers State Bank... ‡$'07 $220-20% 83-1056	J. B. Sherwood....	W. S. Whan	B. H. Johnson.....	Nina Sherwood....	10,000	8,500	77,420	.....	63,840	500	3,310	28,260	Drov. N., Kan. C.; Peo N., Kan. C., Kan.; 1st N., Belleville.
Tampa ..... 262 Marion I 17	Tampa State Bank .... •‡$'01 $160-10% 83-1057	P. H. Meehan.....	J. F. Rhodes.....	P. H. Meehan.....	.....	40,000	20,990	256,150	2,000	162,140	28,680	17,570	110,750	Met. Tr. Co., N. Y.; Fid. N. Bk. & Tr. Co., and Columbia N., Kan. C.; State Reserve, Wichita.
Tescott ..... 450 Ottawa G15	Bank of Tescott ..... •‡$'97 $150-8% 83-628	H. C. Smither	B. F. Smither	W. E. Smither	J. W. Graham .... Howard Berkley	50,000	13,340	133,000	.....	120,090	.....	21,970	54,280	Chase N., N. Y.; Com. Tr. Co., Kan. C.; Far. N., Salina.
" ..... "	Farmers State Bank ... •‡$'09 $230-8% 83-629	John Lee.....	L. E. Corman.....	N. C. Emery.....	.....	15,000	18,500	135,000	.....	95,000	1,800	10,000	61,700	Fid. N. Bk. & Tr., Kan. C.; Far. N., Salina.; Minpls. N., Minpls.
Thayer ..... 528 Neosho M22	First National Bank ..... ‡'04 $160-8% 83-555	Edgar Rash.....	G. W. Gelwix.....	E. C. Eagles	J. M. Gelwix	25,000	8,000	175,000	25,000	150,000	45,000	.....	38,000	N. City, N. Y.; Com. Tr. Co., Kan. C.; 1st N. Chanute.
" ..... "	Thayer State Bank .... ‡$1900 83-554	C. R. Hoyt	H. G. Lowrance....	A. E. Neill.....	.....	10,000	5,000	215,000	.....	185,000	.....	.....	35,000	Fid. N. Bk. & Tr., 1st N., and Drov. N., Kan. C.
Timken ..... 150 Rush J10	Timken State Bank .... ‡$'13 83-1137	W. B. Romeiser...	J. Kraisinger.....	G. F. Starr.....	James Jecha	10,000	15,000	150,000	.....	140,000	.....	.....	35,000	Com. Tr. Co., Kan. C.; Am. State, Great Bend.
Tipton ..... 230 Mitchell F13	Home State Bank ..... •‡$'09 $200-8% 83-1058	M. May.....	F. Fritchen.....	A. Diebolt.....	E. M. Jacobs	25,000	15,420	142,860	13,720	166,290	5,100	5,200	20,410	Com'l N. and Drov., Kan. C.
Tonganoxie ... 971 Leavenworth G24	**FARMERS & MERCHANTS STATE BANK** $200 83-379	**W. H. NEWBY ... OUR COLLEC 15c must accom**	**F. W. LENEHAN.... TION DEPARTM pany sight drafts**	**GEO. A. DENHOLM. ENT OFFERS PA to cover presenta**	**JAS. E. FARRELL - ETICULARLY P tion. Credit Rep**	10,000	14,000 **PROMPT SERVI**	313,000 **CE. TRY U**	..... **S.**	267,000 **orts 25c.**	10,000	.....	30,000	Leav. N., Leav.; Com. Tr. Co., Kan. C.
" ..... "	**Tonganoxie State Bank** $200-10% 83-378 ⓢ‡$'89	C. R. Burrell	Geo. Seufert.....	J. W. Dorney.....	K. E. Dorney.....	25,000	12,500	200,000	.....	207,500	.....	.....	30,000	Home Tr. Co., Kan. C., Mo.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

TOPEKA—Reserve City

(Federal Reserve District No. 10)

(Shawnee, G 22) County Seat **Pop. 50.022**

●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

	President.	Vice President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
Accumulators State Bank	(See Peoples State	Bank)											
*Bank of Topeka ⓢ●‡$'68 $225–10% 44–1	C. W. McKeen S. E. Cobb, *Ch. of Bd.*	Joab Mulvane W. H. Davis D. W. Mulvane	H. D. Wolf	D. A. Wolf H. S. Morgan	$ 310,000	$ 286,550	$ 7,642,040	$ 15,300	$ 3,987,130	$ 1,227,330	$ 297,000	$ 2,742,430	Mech. & Metals N., N. Y.; 1st N., Chi.; N. Bk. Com. St. L.; Com. Tr. Co., Kan. C.
*Central National Bank 8% 44–8 ●‡'83	J. R. Burrow G. A. Guild, *V. P.* C. B. Merriam, *V.P.*	E. E. Ames J. R. Burrow, Jr. Chester Woodward	J. D. Mossman	Edith Price Unge F. F. Clinger	500,000	127,890	7,061,090	296,590	2,423,510	2,690,470	190,450	2,681,140	N. Park, N. Y.; Cont. & Com'l N., Chi.; Fid. N. Bk. & Tr. Co. and 1st N., Kan. C., Mo.; N. Bk. Com., St. L.
*CENTRAL TRUST COMPANY 8% 44–57 ⓢ†●‡$'14	J. R. BURROW	C. B. MERRIAM F. D. MERRIAM E. E. AMES GEO. A. GUILD CLAY HAMILTON *V. P. and Tr. Officer*	J. R. BURROW, JR., *V.-P. and Tr.* J. E. MERRIAM, *A. Tr.*	CHESTER WOODWARD *V.-P. and Sec.* S. S. SMITH, *A. Sec.*	400,000	160,990	2,089,840	69,030	878,710	850,390	176,360	814,400	N. Bk. Com., N. Y.; Harris Tr. & Sav., Chi.; Cent. N., Topeka.
*Citizens State Bank ‡$'70 20% 44–51	M. F. Southwick	D. M. Dibble	E. S. Gresser	H. C. McKinley J. F. Close	50,000	42,850	864,020	1,300	295,970	238,180	10,600	413,420	Bk. of America, N. Y.; Cont. & Com'l N., Chi.; Drov. N., Kan. C., Mo.; Atlantic N., Bos.
Columbian Title & Trust Co. $110–6% 44–60 ⓢ†‡$'21	J. S. Dean	Clement Smith	W. L. Dean, *Sec.* Thomas A. Lee, *Tr. Officer*	F. W. Freeman, *Tr.* D. V. Elmore, *A. Tr.*	100,000	15,510	189,620	47,150	68,510	186,350	24,770	72,660	Merch. N., Topeka.
***FARMERS NATIONAL BANK** $175–8% 44–56 ⓢ●‡'13	WALTER L. PAYNE G. W. STANSFIELD *Ch. of Bd.*	J. A. MANSFIELD *Active* J. E. YINGLING	HUGH A. SMITH	G. E. ERNST	100,000	20,130	1,190,430	97,700	459,080	464,040	91,430	388,710	N. Y. Tr. Co., N. Y.; 1st N., Chi.; Com. Tr. Co., Kan. C.
	Satisfactory Service is the strongest plea we can make for your business. Send your COLLECTIONS direct to us. Personal Attention. Quick Returns. *Please send 15c with each Sight Draft for presentation and 25c for Credit Reports.*												
*Farm Mortgage Trust Co. 44–59 †●‡$'18	H. G. West J. P. Slaughter, *Ch. of Bd.*	J. A. Mansfield	C. W. Garrison, *Tr.* Chas. Griffin, Jr., *A. Tr.*	C. W. Garrison, *Sec.*	150,000	16,140	69,940	945,950	933,780		208,440	33,920	Chatham & Phenix N., N. Y.; Harris Tr. & Sav., Chi.; Riverview State, Kan. C.; Fidelity Sav. State and Bk. of Topeka, Topeka.
*Fidelity Savings State Bank 44–62 ⓢ●‡$'22	J. H. Collingwood	M. Weightman, Jr.	Russell E. Frost	L. R. Nance	200,000	10,160	2,087,880		521,520	538,840	113,940	1,123,730	Chatham & Phenix N., N. Y.; Cent. Tr. Co. of Ill., Chi.; Riverview State, Kan. C.
***GUARANTY STATE BANK** 12% 44–5 ⓢ●‡$'07	Roy L. Bone	H. S. Buzick, Jr. T. R. Paxton	S. V. Firestone	Ruth Edwards H. F. Nelson	50,000	59,000	960,000		500,000	289,000		400,000	N. City, N. Y.; Fid. N. Bk. & Tr. Co., Kan. C., Mo. Cent. N., Topeka.
***KANSAS RESERVE STATE BANK** 44–58 ⓢ●‡$'06	J. H. LEE	THEO. C. MUELLER F. P. MacLENNAN	H. F. GUTHRIE	P. P. COOK	200,000	74,700	1,650,000		1,400,000	280,000		261,800	Irving Bk.-Col. Tr. Co., N. Y.; N. Bk. Com., St. L.; Com. Tr. Co., Kan. C.
	We offer to Individuals, Corporations, and Banks the facilities of a young, strong Bank. SEND US YOUR BUSINESS FOR PROMPT AND EFFICIENT SERVICE.												
*Kaw Valley National Bank $150–6% 44–14 ⓢ●‡'19	C. J. Stewart	A. V. Lindell	R. E. Fritz		100,000	30,610	657,390	99,360	283,050	391,820	59,400	153,090	Han. N., N. Y.; Cont. & Com'l N., Chi.; Com. Tr. Co., Kan. C., Mo.
***MERCHANTS NATIONAL BANK** $225–16% 44–2 ●‡'88	F. W. FREEMAN	F. M. BONEBRAKE	J. E. JONES	C. L. CARLSON	200,000	146,440	4,152,640	127,390	1,574,810	735,660	39,770	2,276,230	Chatham & Phenix N., N. Y.; Cont. & Com'l N., Chi.; New Eng. N., Kan. C.; 1st N., St. L.
	We invite accounts of Banks, Corporations, Firms and Individuals. Prompt attention to all Banking Matters intrusted to us.												
Peoples State Bank ‡$'11 $150 83–1113	R. G. Yingling		R. J. Coffey	Hazel I. Martin	10,000	3,380	138,920		100,390	2,920	7,740	41,240	Fidelity Sav. State, Topeka; Federal Tr. Co., Kan. C., Mo.; State Reserve, Wichita.
(Formerly Accumulators State Bank)													

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Federal Reserve Bank of St. Louis

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TOPEKA—Reserve City—Continued

(Federal Reserve District No. 10)

(Shawnee, G 22) County Seat Pop. 50,022

●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
*Prudential Trust Co. $300–10% 44–4	C. W. McKeen, S. E. Cobb, *Ch. of Bd*	W. W. Bowman, D. W. Mulvane	J. E. Kirk, *Sec.*	I. E. Henry, *A. Tr.*	$ 100,000	$ 219,760	$ 919,010	———	$ 357,480	$ 390,420	———	$ 490,880	Mech. & Metals N., N. Y.; Cent. Tr. Co. of Ill., Chi.; Com'l N., Kan. C.
Security Trust Co. $100–6% 44–63	J. M. Kirkpatrick	J. W. Breyfogle	J. V. Abrahams, *Sec. and Tr.*	———	100,000	15,840	223,480	———	20,510	303,830	———	14,790	Cent. N. and Merch. N., Topeka.
*Shawnee State Bank ⓢ◆‡$'02 $175–12% 44–53	D. G. Page	J. B. Billard, C. S. Bowman,	F. P. Elmore	L. W. Elmore	60,000	22,760	869,090	———	574,090	124,520	$ 30,980	222,270	Han. N., N. Y.; Cont. & Com'l N., Chi.; Com. Tr. Co., Kan. C.; Merch. N., Topeka.
*State Savings Bank ⓢ‡$'98 44–52	Wm. Macferran	E. L. Copeland	J. D. Gossett	H. Macferran, Wm. Macferran, Jr.	100,000	50,000	2,100,000	$ 65,590	1,053,000	797,580	51,000	380,000	Han. N., N. Y.; Ill. Merch. Tr. Co. and N. Bk. Rep., Chi.; Inter-State N., Kan. C.
Topeka Morris Plan Co. 44–64 (111 East 7th St.)	Chester Woodward	E. C. Arnold, O. T. Cropper, H. F. Guthrie	H. M. Harris, *Sec., Tr. and Mgr.*	———	50,000	14,250	———	283,320	345,070	———	780	1,710	
*Topeka State Bank ⓢ◆‡$'06 20% 44–55	Geo. W. Snyder, C. W. Snyder, *Ch. of Bd.*	H. E. Gavitt, J. T. Gray	B. H. Abels	A. F. Miller	50,000	50,000	1,650,000	———	386,000	828,000	46,000	490,000	Han. N., N. Y.; State Bk. of Chi., Chi.; Fid. N. Bk. & Tr. Co. and Com. Tr. Co., Kan. C., Mo.
BANKERS MORTGAGE CO. 6% (111 W. Sixth Ave.) ◆‡'19	M. W. Cave, First Mortgage	J. F. Kell, 6% Saving Bonds.	J. F. Kell, *Tr.*	J. A. Fleming, *Sec.*	100,000	5,450	———	609,240	358,170	319,230	23,080	14,210	Far. N. and Merch. N., Topeka; Bkrs. Mtge. Co., Kan. C., Mo.; Jackson, Miss.; Nashville, Denver, Cheyenne and Little Rock.
KANSAS RESERVE INVESTMENT COMPANY $150–6% ◆‡'19	F. A. Anton, INVESTMENT	Geo. G. Moore, SECURITIES.	W. W. Eden, *Sec.*	———	100,000	30,470	———	69,380	165,610	———	15,710	18,520	Kan. Reserve State, Topeka; Com. Tr. Co., Kan. C.
THE PIONEER MORTGAGE COMPANY ◆‡'07 (Mulvane Bldg.)	A. E. VAN PETTEN, Kansas and Oklahoma Farm and	J. B. SLEEPER, F. T. BLAIR, Real Estate Loans.	E. L. MATTINGLY, ARCH. M. CATLIN, *Sec. and Tr.* City Loans.	J. E. ROSEBROUGH, *A. Tr.*	199,500	54,700	129,640	346,420	532,390	20,680	152,070	25,120	Chase N., N. Y.; Ill. Merch. Tr. Co., Chi.; Home Tr. Co., Kan. C.; Bk. of Topeka, Topeka.
THE SHAWNEE INVESTMENT COMPANY '07	S. Medlicott, C. S. Elliott, *Ch. of Bd.*, MUNICIPAL B	E. C. Arnold, ONDS AND SEC	S. Medlicott, *Tr.* URITIES.	L. C. Atkins, *Sec.*	600,000	50,000	———	———	———	———	———	———	Guaranty Tr. Co., N. Y.
STERN BROTHERS & CO. †'17 (Room A, N. England Bldg.)	Dealers in Government, Municipal, Public Utility, and Corporation Bonds.		J. H. Sawtell, *Representative*		———	———	———	———	———	———	———	———	Stern Bros. & Co., Kan. C., Oma., and Wichita.
Topeka Clearing House (*Members indicated by a* *)	Wm. Macferran	J. H. Collingwood	F. F. Clinger, *Sec., Tr.*	———	———	———	———	———	———	———	———	———	

KANSAS—Continued

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Toronto 829 Woodson L21	First National Bank 83–1059 ◆‡'03	R. Sample	I. G. McLaughlin	J. D. Cannon	M. J. Sample, L. T. Schaaf	$ 25,000	$ 18,030	$ 245,570	$ 25,000	$ 188,440	$ 30,320	$ 3,500	$ 91,340	Com. Tr. Co., Kan. C.
" ——— "	Toronto State Bank 83–1146 ‡$'13	James Phillip	Claude Hartman	A. L. Cable	———	15,000	9,050	60,540	———	64,840	———	———	19,740	Drov. N., Kan. C.
Towanda 700 Butler L18	First National Bank $125 83–1275 ⓢ◆‡'18	M. Braley	H. W. Wilson, J. C. Kullman	I. E. Kullman	E. Sybil Stearns	25,000	5,050	181,380	———	97,990	81,130	9,020	23,290	Inter-State N., Kan. C.; 1st N., Wichita; Eldorado N., Eldorado.
" ——— "	Towanda State Bank $150 83–1060 ⓢ◆‡$'06	R. P. Ralston	E. A. Schriver, R. E. Higgins	A. E. Ralston	A. V. Hudelson	25,000	5,000	138,680	240	75,700	24,670	28,440	40,040	Inter-State N., Kan. C., Mo.; Eldorado N., Eldorado; State Reserve, Wichita.
Traer 150 Decatur C6	First State Bank $170–10% 83–1176 ⓢ◆‡$'15	G. H. Lippelmann	Waid Waldo, G. D. Benton	Henry Lippelmann	———	15,000	7,330	150,720	———	135,730	380	8,660	27,780	State Reserve, Wichita; Am. N., St. Jo.; Com. Tr. Co., Kan. C.; Oberlin N., Oberlin.
Treece 991 Cherokee O25	Treece State Bank $100 83–1280 ‡$'18	Fred Stauffacher	J. B. Traylor	P. G. Land	Mrs. P. G. Land	15,000	4,200	117,000	400	55,000	30,100	11,500	40,000	Drov. N. and Columbia N., Kan. C.; Am. N., Baxter Springs; State Reserve, Wichita.
▲**Tribune** 243 Greeley I 2	First National Bank 83–1061 ◆‡'06	W. M. Glenn	C. E. Landis	W. L. Liggett	Robt. Sleigh	25,000	2,150	109,010	———	69,800	2,880	4,960	59,520	Com'l N., Kan. C., Kan.
" ——— "	Kansas State Bank 83–1391 ⓢ◆‡$'23	Clement L. Wilson	H. C. Wear	Jessie O. Simpson	———	10,000	340	54,250	———	41,080	———	3,400	18,980	Fidelity N. Bk. & Tr., Kan. C., Mo.; 4th N., Wichita.
Trousdale 135 Edwards L11	Trousdale State Bank $150 83–1203 ◆‡$'15	E. F. Mayhew	Gus Johnson	L. L. Anderson	W. S. Julian	10,000	6,250	70,030	———	70,850	2,180	3,470	9,790	Com'l N., Kan. C.; 1st N., Wichita.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), **Lawyers, Laws** (indexed) in back of this volume. For **Interest Rates, Holidays,** etc., see **Laws.**

Town and County. ▲County Seats. Entire State in No.10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Troy 1300 Doniphan D23	First National Bank ●‡'70 $200-10% 83-400	J. S. Norman	C. W. Reeder	C. V. Norman	N. G. Steanson	$ 50,000	$ 27,800	$ 373,190	$ 25,000	$ 284,430	$ 58,550	$ 11,590	$ 121,420	Irving Bk.-Col. Tr. Co., N. Y.; 1st N., St. Jo.; Ex. N., Atchison.
" " "	Troy State Bank ●‡$'06 83-401	E. E. Doughty	E. A. Sinclair	D. S. Zimmerman		15,000	20,000	250,000		210,000	5,100	11,000	64,000	Chase N., N. Y.; Tootle-Lacy N. and Am. N., St. Jo.; Fid. N. Bk. & Tr., Kan. C.
Turner 300 Wyandotte G25	Turner State Bank ●‡$'12 $215-12 1-2% 83-1128	C. S. Wilson	R. H. Perkins	Wm. Madden		10,000	16,000	150,000		112,000	8,500	15,500	40,000	Peo. N., and Riverview State, Kan. C., Kan.; State Reserve, Wichita.
Turon 630 Reno L13	Farmers State Bank ●‡$'04 83-533	E. E. Shive	J. H. Sprout	J. W. Shive	Flora A. Shive	20,000	11,910	217,690		170,020	11,000	4,910	63,670	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; 4th N. and Merch. State, Wichita; State Ex., Hutchinson.
" " "	State Bank of Turon ‡$'87 83-532	M. H. Potter	J. W. Potter	Walter Jones	Jeanette Shanline	15,000	12,510	237,860		143,530	11,750	2,280	107,810	Com. Tr. Co., Kan. C.; 1st N., Hutchinson; 4th N., Wichita.
Tyro 500 Montgomery O21	**TYRO STATE BANK** ●‡$'04 83-1062	F. E. Dobson	D. Mahaffy	R. L. Teegarden		10,000	11,890	85,820		65,020	10,520	3,900	28,280	Com. Tr. Co., Kan. C.
Udall 400 Cowley N17	Bank of Commerce ⓢ‡$'96 $250-20% 83-1063	E. Stout	E. C. Trautwein	E. D. Pile	Opal Atkins	15,000	11,160	179,160	1,870	104,970	32,000	10,580	59,650	1st N., Kan. C.; Winfield N., Winfield; 1st N., Wichita.
▲Ulysses 103 Grant M3	Grant County State Bank 83-964 ‡$'07	C. D. Hickok	S. A. Davis	M. E. Hickok	S. Grant Jones	10,000	15,000	100,000	2,000	107,000			20,000	Com. Tr. Co., Kan. C.; 1st N., Garden City.
Uniontown 300 Bourbon L24	Union State Bank ●‡$'01 83-1064	M. E. Holt	M. M. Holt	L. E. Holt	Fern Holt Curtis Holt	10,000	7,520	223,870		129,470	24,150	2,900	84,830	Com'l N., Kan. C., Kan.; Citiz. N., Ft. Scott.
Utica 300 Ness I7	Citizens State Bank ‡$'03 10% 83-674	T. Peters	Louis Mollenkamp	Wm. Esco Peters	Walter Wheatcroft	12,000	12,000	130,080	3,560	99,890	310	14,400	43,030	Com. Tr. Co., Kan. C., Mo.
Valeda 100 Labette O23	Valeda State Bank ⓢ●‡$'15 83-1173	O. W. Howard	L. M. Dunaway	R. F. Riley		10,000	3,200	50,000	20,000	60,000		17,500	5,700	Tra. N., Kan. C.; Am. State, Coffeyville; 1st N., Oswego.
Valley Center 500 Sedgw'k L16	**FARMERS & MERCHANTS STATE BK.** 83-1277 ⓢ●‡$'18 $200-5%	H. W. Wilson	G. G. Williams C. A. Claypool	E. S. Basore	C. A. Willis	20,000	4,300	200,000		175,000	15,000		26,000	Com. Tr. Co., Kan. C.; 1st N., and Wichita State, Wichita.
" " "	**VALLEY CENTER STATE BK.** $300 83-1065 ⓢ†●‡$'01	J. B. Gardiner	S. B. Amidon	S. L. Gardiner	L. C. Goodrich	25,000	14,760	217,410		161,720	32,200	2,500	60,750	Cont. & Com'l N.; Chi.; Fid. N. Bk. & Tr. Co., Kan. C., Mo.; S. W. N., Wichita.
Valley Falls 1218 Jefferson F22	Citizens State Bank ‡$'97 83-367	J. T. B. Gephart	M. Legler	C. T. Gephart	M. J. Doyle	20,000	34,040	260,480	4,370	302,010			16,870	Equitable Tr. Co., N. Y.; Inter-State N. and 1st N., Kan. C.; 1st N., St. Jo.; Leav. N., Leav.
" " "	First National Bank ●‡'20 $150-5% 83-1371	G. W. McCoy	Harvey Tait E. G. Boughner	E. G. Boughner	F. A. Reichart	25,000	3,620	129,980	24,300	114,310	26,560	14,000	28,020	Drov. N., Kan. C.; St. Jo. Stock Yds., St. Jo.
" " "	**KENDALL STATE BANK** ●‡$'92 20% 83-366	R. W. Ferguson	Fred Legler	L. G. Goodrich		20,000	39,500	350,000	200	340,000	2,200	7,500	60,000	Equitable Tr. Co., N. Y.; Com. Tr. Co., Kan. C.; Bk. of Topeka, Topeka.
Varner 50 Kingman M14	Farmers State Bank ●‡$'15 $100-7% 83-1190	Wm. Kuhl	G. C. McCutchen	Lelo Callingwood	Bernice Winsfry	10,000	1,500	45,000		40,000	1,000	3,300	6,540	Com. Tr. Co., Kan. C.; State Ex., Hutchinson.
Vassar 200 Osage I22	American State Bank ‡$'11 $320-20% 83-1103	J. Stahr	E. E. Bailey	W. O. Stahr		10,000	16,630	112,860		97,420		9,040	33,040	Drov. N., Kan. C.; Cent. N., Topeka.
Vermillion 360 Marshall D20	State Bank of Vermillion 10% 83-1066 ⓢ‡$'91	Wm. Acker	H. C. Schafer	P. H Hybskmann	E. W. Hybskmann	20,000	18,810	131,510		128,730	8,130	5,520	27,940	Drov. N. and Com. Tr. Co., Kan. C.; Ex. N., Atchison.
Vesper 200 Lincoln G13	Vesper State Bank ‡$'05 83-1067	D. B. Cogswell	James Morgenson	A. F. Morgenson	G. E. Boxendale	15,000	4,000	90,000		90,000			19,000	N. Park, N. Y.; Inter-State N., Kan. C.; Plan. State, Salina.
Victoria 1200 Ellis H11	Farmers State Bank ●‡$'08 $225-10% 83-1068	J. A. Mermis	Anthony Kuhn	D. A. Kuhn	Joseph J. Roth	25,000	20,000	310,000		160,000	25,000		160,410	Western Ex., Kan. C.
" " "	First National Bank ●‡'15 $230-8% 83-1182	A. J. Lang	J. S. Dreiling J. P. Roth	A. J. Dreiling		25,000	12,500	215,000		121,000	2,800		111,060	N. Bk. Com., N. Y.; Inter-State N. and Federal Tr. Co., Kan. C.; Far. N., Salina.
Vilas 54 Wilson M22	Vilas State Bank ‡$'20 $100 83-1361	E. F. Nelson	Oscar Gabrielson	A. L. Anderson		10,000	190	13,750		22,500			3,560	Com'l N., Kan. C..; 1st N., Chanute.
Vinland 100 Douglas H23	Farmers State Bank ‡$'17 83-1242	C. S. Anderson	J. A. Deay	L. E. Hoover	N. E. Hoover	10,000	3,500	60,000		50,000			10,000	Peo. State, Lawrence; Drov. N., Kan. C.
Viola 156 Sedgwick L16	Citizens State Bank ⓢ‡$'22 83-1398	W. N. Grimsley	R. C. Small	C. H. Merriweather	Mrs. C. H. Merriweather	10,000	2,500	62,000		57,000			15,000	Union N., Wichita; State Ex., Hutchinson.
Virgil 800 Greenwood L21	Virgil State Bank ‡$'12 $190-15% 83-1119	W. H. Dalton	E. S. Albans	R. J. Aitchison	Lela Dalton	10,000	7,620	106,730	3,360	56,700	30,090	4,470	36,440	Com. Tr. Co., Kan. C.; Com. N. Bk. & Tr. Co., Emporia.
Vliets 200 Marshall D19	State Bank of Vliets ‡$'98 $213-10% 83-1070	O. W. Vandorn	David Kasper	J. E. Arnold		10,000	,900	60,000		62,000			15,000	Com. Tr. Co. and Inter-State N., Kan. C., Mo.
Wakarusa 80 Shawnee H22	Wakarusa State Bank ⓢ●‡$'09 $400-20% 83-1071	J. N. Robinson	F. A. Widau	S. V. Firestone		10,000	27,000	237,500		154,800			116,000	Inter-State N. and Fid. N. Bk. & Tr., Kan. C.; Bk. of Topeka and Guaranty State, Topeka.
▲Wakeeney 1400 Trego G8	Trego County State Bk. ●‡$'06 $260-20% 83-411	H. J. Hille	W. G. Baker	A. H. Blair C. R. Hille, *A. Cash.*	L. C. Gleason Delta Keyser	25,000	30,000	475,300		156,010	41,670	14,390	324,760	1st N., Den.; New Eng. N., Inter-State N., Com. Tr. Co., and Drov. N., Kan. C., Mo.; Far. N., Salina.
" " "	WaKeeney State Bank ‡$'85 $300-20% 83-410	E. D. Neff	C. M. Hutchison	J. H. Heckman	E. M. Groft	25,000	57,220	379,490		227,530	27,400	16,140	189,600	Han. N., N. Y.; 1st N., Kan. C.; Cent. N., Topeka.

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	▪Mem. A.B.A. ?New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Wakefield 531 Clay G17	Bank of Wakefield •‡$'86 20% 83-570	W. H. Myers	S. E. Richards	J. B. McIntire	D. S. McIntire	$ 10,000	$ 119,400	$ 499,860		$ 379,990	$ 47,980	$ 47,800	$ 153,430	Chase N., N. Y.; Fid. N. Bk. & Tr. and Drov. N., Kan. C.
" "	Farmers & Merch. State Bk. $170-6% 83-571 Ⓢ‡$'08	A. L. Guy	H. W. Avery	E. A. Eustace	Lucy C. Muston	15,000	15,580	107,550	$ 530	65,620	8,550	3,400	61,100	1st N., Kan. C.; Peo. N., Clay Center; Merch. N., Lawrence; State Reserve, Wichita.
Waldo 250 Russell G12	Waldo State Bank Ⓢ•‡$'02 $200 83-1072	F. S. Rockefeller	J. P. Ruppenthal J. N. Elder	E. A. Ford	W. E. Thyfault	15,000	11,000	125,000		800,000	1,000	15,000	55,000	1st N., Kan. C.; Far. State, Russell; Far. N., Salina.
Waldron 225 Harper O13	Waldron State Bank •‡$'07 83-1073	T. J. Carroll	J. E. Couch	C. E. Couch		10,000	7,500	55,000		56,900			8,000	Fid. N. Bk. & Tr., Kan. C.; 1st N., Wichita.
Walker 55 Ellis H11	Farmers State Bank •‡$'15 $250-10% 83-1192	C. G. Cochran		J. J. Dreiling	A. A. Dome	15,000	8,190	114,230		91,280		10 000	36,150	Com. Tr. Co. and Liberty Tr. Co., Kan. C.; Citiz. State, Hays.
Wallace 75 Wallace G3	Wallace Co. State Bank •‡$'07 20% 83-1074	Frank Madigan	W. H. Lutz	Walter E. David	Loedisa David	10,000	16,390	103,800		74,670	1,900		70,780	Com'l N., Kan. C.
Walnut 650 Crawford M24	**FARMERS STATE BANK** $200-10% 83-1075 •$'04	George Goff	B. E. Carlos	I. E. Clark		25,000	13,950	245,310		200,280	14,900	4,110	64,070	N. Park, N. Y.; Tra. N., Kan. C.
" "	**PEOPLES STATE BANK** •$'13 83-1130	E. W. Stilwell	J. S. Foster	B. Bailey	W. J. Jackson	15,000	5,000	90,000		80,000			15,000	Com'l N., Kan. C., Kan.; Com. Tr. Co., Kan. C.
Walton 228 Harvey K17	Walton State Bank •‡$'07 $300-10% 83-1076	Ora L. Spangler	B. B. Neuman	H. G. Hawk	P. Neuman	10,000	6,000	160,820		97,060	3,600	200	76,100	1st N. and Drov. N., Kan. C., Union N. and State Reserve, Wichita.
Wamego 1800 Pottawatomie G20	First National Bank Ⓢ•‡'86 $100 83-285	W. R. Johnson		A. Giltner	S. M. Swords	75,000	6,000	580,000		430,000	75,000		180,000	Cont. & Com'l N., Chi.; Inter-State N., Kan. C.
" "	Kaw Valley State & Sav. Bk. 83-1138 Ⓢ•‡$'13	D. N. Biddinger	Louis B. Bach	L. L. Parsons	C. E. C. Simpson	30,000	20,000	425,000		400,000			50,000	New Eng. N. and 1st N., Kan. C.; Kan. Reserve State, Topeka.
" "	Wamego State Bank Ⓢ•‡$'81 $115 83-286	E. J. Fischer	Geo. W. Jenkins	Floyd Funnell	Anna Crawford	60,000	10,210	315,250	1,000	195,040	33,670	27,470	130,270	Cont. & Com'l N., Chi.; Drov. N. and 1st N., Kan. C.; Topeka State, Topeka.
▲Washington 1406 Washington D17	**FIRST NATIONAL BANK** 10% 83-302 Ⓢ•‡'81	**J. B. LOWER** **To insure prom and 25c with ea** *Minimum fee on*	**O. T. MUTH** **pt attention, sen ch request for cr** *sight drafts collected.*	**I. C. RUSH** **d 15c with each s edit report.** 25c	**HENRY G. KIRCHHOFF** **JULIA B. CLINE** **ight draft**	25,000	27,000	400,000		275,000	91,000		85,000	**Chase N., N. Y.; Tootle-Lacy N., St. Jo.; Columbia N. and Com'l N., Kan. C.; Ex. N., Atchison.**
" "	**WASHINGTON NAT. BANK** 8% 83-303 Ⓢ‡•'81	**AUGUST SOLLER** **To insure prom and 25c with ea** *Minimum fee on*	**G. H. THIELE** **E. A. WARD** **pt attention, sen ch request for cr** *sight drafts collected.*	**A. W. SOLLER** **d 15c with each s edit report.** 25c.	**ADOLPH HANNI** **W. A. SOLLER** **ight draft**	25,000	37,000	480,000	25,000	270,000	130,000	12,000	155,000	Han. N., N. Y.; Drov. N., Com. Tr. Co., and 1st N., Kan. C.; Burnes N., St. Jo.
Waterville 665 Marshall D18	**CITIZENS STATE BANK** 83-467 Ⓢ•‡$'06	J. W. Thompson	J. D. Flannery M. Delaney	G. T. Arganbright	Miss A. Larson	10,000	17,500	331,000		196,000	38,000	13,000	111,000	N. Park, N. Y.; Com. Tr. Co., Kan. C.; Tootle-Lacy N., St. Jo., Ex. N., Atchison.
" "	Merchants State Bank Ⓢ•‡$'82 83-466	F. P. Thorne	F. E. Fitzgerald	W. P. McKelvy	M. E. McKelvy	10,000	19,010	333,910	290	193,580	41,550	5,550	122,530	Han. N., N. Y., 1st N., and Com. Tr. Co., Kan. C.; Bk. of Topeka, Topeka; Ex. N., Atchison; State Reserve, Wichita.
Wathena 800 Doniphan D24	Farmers State Bank •‡$'03 $300-25% 83-434	L. A. Libel	P. A. Pettis	R. F. Glick	Tillie Houser	20,000	31,320	422,560		304,710	3,100	2,210	163,860	Chase N., N. Y.; Burnes N. and 1st N., St. Jo.; Atchison Sav., Atchison.
" "	Fruit Growers State Bank 20% 83-433 Ⓢ‡$'01	F. H. Drosselmeier	Jacob Miller	G. F. English	F. C. Poirier	10,000	15,000	190,440		183,730			31,710	Tootle-Lacy N. and Empire Tr. Co., St. Jo.; Ex. N., Atchison.
Waverly 600 Coffey J22	Commercial State Bk. Ⓢ•‡$'04 8% 83-444	C. L. Foster	D. O. Stonebraker	J. L. Senior	C. A. Foster	20,000	8,670	119,790		120,210			28,240	Com. Tr. Co., Kan. C.
" "	**FIRST NATIONAL BANK** ‡'91 83-443	Fred F. Fockele	William Wallace W. B. Kiler	C. F. Mathis	E. A. Farrow	25,000	7,000	250,000		169,000	14,300	7,800	90,900	1st N. and Inter-State N., Kan. C.
Wayne 200 Republic D16	Wayne State Bank ‡$'03 10% 83-1077	F. J. Atwood	T. A. Sawhill	George McClure		10,000	5,110	66,850		49,210	680	8,100	23,290	1st N., Kan. C. and Concordia.
Wayside 200 Montgomery O22	**WAYSIDE STATE BANK** •‡$'14 $200-12% 83-1158	A. D. Berry	W. E. Havener	G. R. Beesley	E. G. Definbaugh	10,000	5,000	140,000	120	77,280	5,520	8,100	64,390	Com'l N. and Security State, Independence; Liberty Tr. Co. and Com. Tr. Co., Kan. C.
Webber 200 Jewell D14	State Bank of Webber Ⓢ$'02 $175 83-1078	I. E. Good	Chas. Hendricks	G. W. McKinney		10,000	6,300	93,280		87,790	1,400	6,150	14,240	Inter-State N. and Com. Tr. Co., Kan. C., Mo.; Citiz. State, Superior, Neb.
Webster 200 Rooks F10	Webster State Bank •‡$'06 83-1079	A. G. Schneider	J. J. McComb	Irl Gilliland		10,000	7,500	38,000		47,000		11,000	6,500	Com. Tr. Co., Kan. C.
Weir 1800 Cherokee N25	Citizens Bank Ⓢ•‡$'92 $200-10% 83-1080	A. H. Skidmore	David Crowe	J. C. Broadley	W. G. Morton	15,000	11,490	217,820		131,700	66,300	6,530	39,780	Han. N., N. Y.; N. Bk. Com., St. L.; Pioneer Tr. Co., Kan. C.

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KANSAS—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew $State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓈSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Welborn 34 (*Kansas City P.O.*) Wyandotte G25	Welborn State Bank Ⓢ‡'21 83-1396	August Gerding	E. J. Stitt	William C. Keith		$ 10,000	$ 3,940	$ 46,890	$ 13,400	$ 54,930	$ 6,900	$ 9,780	$ 2,630	Peo. N. and Riverview State, Kan C., Kan.
Welda 250 Anderson K23	Welda State Bank •‡$'07 $200 83-1081	Robert Brownrigg	David Brecheisen	Chas. E. Simon		10,000	6,170	85,970	5,000	84,100	6,200	6,100	10,740	Drov.N., Kan. C.,Mo.;Citiz. State, Garnett.
▲**Wellington** 7048 Sumner O16	**FIRST NATIONAL BANK** ⓈT•‡'79 83-103	G. H. HUNTER	E M. CARR, *Active* H. W. GLAMANN	J. H. CARR	GEO. A. SLOTHOWER B. F. WYNN	100,000	80,000	900,000		710,640	160,000	59,830	150,000	N. Park, N. Y.; Fid. N. Bk. & Tr. and 1st N., Kan. C.; 1st N., Wichita.
		Oldest and Lar gest Bank in Su mner County.												
		15 CENTS sent to us with each sight draft for pr esentation, and												
		25 CENTS for e ach credit report insures prompt, personal attentio n.												
" ------ "	National Bank of Commerce $100 83-106 Ⓢ‡'03	E. B. Roser	H. F. Harbaugh	G. E. Harbaugh	R. M. Ratekin	50,000	4,130	288,700	59,500	254,030	79,860	9,500	58,940	Com. Tr. Co., Kan. C.; State, Winfield; Union N., Wichita.
" ------ "	**SECURITY STATE BANK** Ⓢ•‡$'97 $325-10% 83-105	W. H. BURKS	H. F. SMITH	W. H. SCHULTE	L. P. JETER J. A. MURRAY	75,000	108,070	753,610		494,380	55,700	30,350	356,070	N. Bk. Com., N. Y.; Inter.-State N., Kan. C.; 4th N., Wichita; Bk. of Pitt. N. A., Pitt.
		"OVER TWENT Y-SEVEN YEARS SERVICE WITH NO CONSOLIDA TIONS."			E BANKING									
		Special attentio n given Bill of La ding drafts, Cash and Time Items.												
		Please send 15c wi th each sight draft fo r presentation and 25c for Credit Report s.												
Wellsville 756 Franklin H24	Peoples State Bank ‡'09 83-495	John Selzer	D. P. Cope	H. A. Reed	B. E. Orr	15,000	15,000	150,000		150,000			15,000	Chase N., N. Y.; New Eng. N., Kan. C.
" ------ "	Wellsville Bank •‡$'85 83-494	A. D. Hostetter	H. L. O'Neil	H. E. De Tar	H. E. Jewell	40,000	36,270	372,130		306,040	56,750	9,610	76,010	N. Park, N. Y.; Com. Tr. Co., Kan. C.
Weskan 150 Wallace H1	Weskan State Bank ‡$'17 $150 83-1239	J. T. Fitzgerald	A. E. Glad	H. O. Oglesby		10,000	5,090	45,700		49,650	2,000	170	11,840	Com. Tr. Co., Kan. C.
Westfall 50 Lincoln I14	Westfall State Bank ‡$'16 $110-6% 83-1223	A. H. Bolte	Ralph Morrical	W. C. Clark		10,000	1,400	65,000		30,000	25,000		20,000	Com. Tr. Co., Kan. C.; Far. N., Salina.
West Mineral 800 Cherokee N24	Mineral Kansas State Bank 83-1083 Ⓢ•‡$'03	N. M. Smith	W. E. Gregg	J. L. Rodgers	Agnes Trudgeon	15,000	7,500	160,000		140,000	10,000		32,500	1st N., Inter-State N., and Drov. N., Kan. C., Mo.; State Reserve, Wichita.
▲**Westmoreland** Pott'mie F19 386	Citizens State Bank Ⓢ•‡$'09 83-593	M. S. Knox	R. R. Kersey	R. F. J. Knox	J. H. Daylor	20,000	6,500	85,000		84,000			10,000	1st N., Kan. C., Mo.
" ------ "	Farmers State Bank ‡$'98 83-592	John Robson	C. A. Zabel	J. M. St. John	Fred Zabel	40,000	20,000	180,000		200,000			65,000	Bk. of America, N. Y.; Com. Tr. Co., Kan. C.
Westphalia 500 Anderson J22	State Bk. of Westphalia ‡$'90 83-1084	J. E. Stephenson	W. L. Cayot	K. B. Stephenson	J. C. Alban	20,000	13,090	218,900		137,130	18,000	5,620	91,230	Drov. N., Kan. C.; Com'l N., Kan. C., Kan
Wetmore 500 Nemaha E21	First National Bank ‡'08 $175-8% 83-595	E. R. Ward	Roy Shumaker	F. P. Achten	Mrs. F. P. Achten	25,000	15,000	285,000		225,000	25,000		65,000	Drov. N., Kan. C.; Burnes N., St. Jo.
" ------ "	Wetmore State Bank ‡$'82 83-594	S. Thornburrow	E. W. Thornburrow	S. E. Thornburrow		20,000	13,000	128,000	79,000	196,000			11,000	1st N., St. Jo.; Inter-State N., Kan. C., Mo.; Atchison Sav., Atchison; Fid. Sav. State, Wichita.
Wheaton 250 Pottawatomie E19	Farmers State Bank •‡$'10 $200-10% 83-1085	H. F. Kufahl	Thomas Fenton	E. W. Andrick	Leo Kennedy	30,000	8,000	150,000		140,000			15,000	Leav. N., Leav.; New Eng. N., Kan. C.; Bk. of Topeka, Topeka.
Wheeler 75 Cheyenne D2	Farmers State Bank ‡$'20 83-1356	P. Barnhouse	W. C. Rogers	R. D. Slagle		10,000		55,390	2,580	56,390		7,340	4,240	Com'l N., Kan. C., Kan.; Drov. N., Kan. C., Mo.
White City 650 Morris H18	Farmers State Bank Ⓢ‡$'05 83-575	A. R. Wallace	C. L. Frey	Alvin Gates	E. Richards	20,000	30,000	150,000		165,000			35,000	Inter-State N. and Com. Tr. Co., Kan. C.
" ------ "	First National Bank Ⓢ•‡'85 $250 83-574	E. C. Jenkins	J. R. Blythe	R. R. Adam	V. A. Girtch	25,000	30,000	200,000		198,000	4,000		60,000	Chase N., N. Y.; 1st N., Kan. C.
White Cloud 553 Doniphan C22	First State Bank Ⓢ•‡$'83 83-1086	J. H. McGauhey	C. C. Burkhalter	G. H. Osgood	H. H. Taylor	20,000	22,410	174,170		171,000			45,580	Han. N., N. Y.; Inter-State N., Kan. C.; 1st N. and Burnes N., St. Jo.
White Water 556 Butler L17	Bank of Whitewater •‡$'92 83-566	J. D. Joseph	J. T. Beans	J. D. Joseph	J. H. Fuqua	30,000	15,000	206,940		211,200			28,350	Han. N., N. Y.; 1st N., Wichita; Com. Tr. Co., Kan. C., Mo.
" ------ "	Peoples State Bank Ⓢ‡$'08 83-567	W. M. Finch	H. H. Norris	T. C. Cory	A. S. Finch	15,000	17,000	175,000		103,000	5,000	54,000	45,000	Stock Yds. N., Kan. C.; El Dorado N., El Dorado; State Reserve, Wichita.
Whiting 500 Jackson E21	State Bank of Whiting 20% 83-622 Ⓢ•‡$'02	John Symns	C. A. Lentz	C. W. Hedge	F. H. Ernest	10,000	12,000	223,000		143,000	3,500		46,000	Bkrs. Tr. Co., N. Y.; St. Jo. Stock Yds., St. Jo.; Ex. N., Atchison; Federal Tr. Co., Kan. C.

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WICHITA—Reserve City

(Federal Reserve District No. 10)

(Sedgwick, M 16,) County Seat. Pop. 93,882

●Mem. A. B. A. ?New §State †Priv. ‡Mem. State B. Ass'n [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
*Central State Bank ⓢ•‡$'17 $150 40-64	H. C. Willis	W. D. Bowling F. B. Harris	A. C. Small		$ 100,000	$ 11,630	$ 799,670		$ 434,640	$ 97,180	$ 23,300	$ 356,170	Mech. & Metals N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; 1st N., Wichita.
Citizens State Bank ⓢ•‡$'02 $225-11% 40-53	W. S. Hadley	J. H. Turner	W. C. Kemp	H. G. Cooney H. C. Outland	100,000	23,500	1,005,000		490,000	350,000	78,500	210,000	N. Y. Tr. Co., N. Y.; 4th N. and 1st N., Wichita.
Commercial Bank ‡†'91 40-51	E. L. Davison		J. T. McCall		10,000	5,000	107,350		34,010	51,000		37,340	Bk. of America, N. Y.; 1st N., Wichita.
Farmers State Bank ⓢ‡$'18 $175-10% 40-72	H. O. Teed	H. A. Lawrence	J. H. Gidley	O. E. Sheets	50,000	12,000	350,000		235,000	110,000		75,000	Tra. N., Kan. C.; Cent. State, and State Reserve.
Federal Intermediate Credit Bank 40-75 '23 Federal Land Bank •Dist. 9 40-77	Milas Lasater (See page 32 for complete information)	Floyd M. Wilson L. B. Myers	A. N. Rochester, *Tr.*	W. E. Fisher, *Sec.* H. W. Loomis, *A. Sec.*	5,000,000	34,030		$ 4,435,290	4,247,320	3,750,000	25,300	1,446,700	Guaranty Tr. Co., N. Y.; 1st N., Wichita.
***FIRST NATIONAL BANK IN WICHITA** $275-12% 40-2 ⓢ†•‡'76	C. W. CAREY, *Ch. of Bd.* C. Q. CHANDLER, J. W. BERRYMAN E. E. MASTERMAN F. A. RUSSELL C. W. SOUTHWARD		F. L. CARSON J. H. STEWART, *V. P. and Tr. Officer*	F. O. CARR CHAS. TESTARD	1,000,000	1,050,000	21,667,950	519,500	8,875,360	6,413,160	1,400,000	7,548,926	N. Bk. Com. and N. City, N. Y.; 1st N. and Cont. & Com'l N., Chi.; 1st N., St. L.; 1st N., Com. Tr. Co., and Fid. N. Bk. & Tr., Kan. C., Mo.
FOUNDED IN 1876 Our facilities for handling Wichita and all Southwestern items unsurpassed. OUR SERVICE WILL PLEASE YOU.													
FIRST TRUST CO. OF WICHITA 17% 40-60 ⓢ†•‡$'13	L. W. CLAPP Adjustments throughout Officers qu	M. C. CLAPP R. D. W. CLAPP relating to real Kansas and Oki alified Attorneys,	R. L. BENJAMIN, *Sec. and Tr.* estate, inheritan ahoma made wi 30 years intimate Guardians, Admi	E. C. CARNEFIX, *A. Sec.* ce, and contracts th skill. Among knowledge both nistrators.	100,000	121,000	513,000 SELE John	305,000 CTED Inves Hanco	125,000 FARM ck Mut	672,000 MOR ting Re ual Lif	167,000 TGAG presen e Ins.	75,000 ES. tative Co., B	Met. Tr. Co., N. Y.; 1st N., Wichita oston, Mass.
***FOURTH NATIONAL BANK IN WICHITA** $155-6% 40-1 ⓢ•‡'83 (*Succeeds 4th National Bank*)	B. F. McLEAN H. E. CASE J. H. ENGSTROM E. E. BLECKLEY L. C. KELLEY	GEO. H. HAMILTON	L. C. KELLEY	H. D. LESTER J. B. HESSE JOHN McLEAN S. M. BROWN H. A. FUNKE	1,000,000	309,590	14,541,400		7,119,130	1,135,700	803,000	6,794,720	N. Park, N. Y.; 1st N., Chi.; Com. Tr. Co. and 1st N., Kan. C.; N. Bk. Com., and Merch.-Lac. N., St. L.
Accounts of Banks, Bankers and Merchants cordiall y invit ed. Unsurpassed facilities for making collections throu ghout the So uthwe st.													
GUARANTEE STATE BANK 8% 40-69 ⓢ•‡$'18	C. L. DAVIDSON Collections, Bil prom	ROBT. CAMPBELL l of Lading Draft ptly and remitted	ROBERT CAMPBELL s, Cash and Tim for on day of pay	C. E. WEBB e items handled ment.	50,000	7,250	520,270		79,430	47,950	20,800	429,340	Union N., Citiz. State, Far. State, Wichita State, 1st N., and 4th N., Wichita.
GUARANTEE TITLE & TRUST CO. 8% 40-62 ⓢ†•‡$'15	C. L. DAVIDSON	ROBERT CAMPBELL C. H. SMYTH	ROBERT CAMPBELL, *Sec.* H. D. GOSSARD, *A. Tr.*	C. E. WEBB, *A. Sec.* E. L. MASON, *A. Sec.*	200,000	114,060	1,448,540		536,500	528,590	346,780	350,730	N. City, N. Y.; State Reserve, 1st N. and 4th N., Wichita; Fid. N. Bk. & Tr. Co., Kan. C.
Kansas and Oklahoma Municipal Bonds. Farm Mortgages—Trust Department. Abstracts—Titles Guaranteed.													
Industrial State Bank $225 40-55 ⓢ•‡$'07 (*A Merger of Stock Yards State and North End State Banks*)	G. W. Herrman	H. S. Reynolds	W. A. Cary		20,000	3,000	409,350		347,430	12,990		62,440	Com'l N., Kan. C., Kan.; Union N. and Cent. State, Wichita.
*Merchants State Bank ⓢ•‡$'06 $150-10% 40-5	R. E. Booth R. B. Temple, *Ch. of Bd.*	K. V. Gragg	K. V. Gragg	C. A. Shup	200,000	22,000	1,250,000		1,102,000	84,500		240,000	N. Park, N. Y.; Fid. N. Bk. & Tr. Co. and Peo. Tr. Co., Kan. C.; 1st N. and 4th N., Wichita.
North End State Bank (See Industrial State Bank)													
Peoples State Bank ⓢ•‡$'18 $125-6% 40-66	S. O. Naftzger	C. Hauser	S. O. Naftzger		50,000	10,000	285,000		200,000	46,000	9,500	85,000	Fid. N. Bk. & Tr., Kan. C.; S. W. N. and State Reserve, Wichita.
***SOUTHWEST NATIONAL BANK** $175-6% 40-61 ⓢ•‡'15	L. S. NAFTZGER THE BANK OF SERVICE.	M. C. NAFTZGER J. L. EVANS	W. L. FELDNER	F. G. HUEY	200,000	40,040	1,870,380		1,231,590	396,870	12,250	473,710	Chem. N., N. Y.; Cont. & Com'l N., Chi.; Com. Tr. Co., Kan. C.; Liberty Cent. Tr. Co., St. L.
Direct your business to us.													

(*Wichita banks continued on next page*)

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

WICHITA—Continued

(Federal Reserve District No. 10)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⑧Sav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accpts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
ⁿState Reserve Bank ⑧●‡$'24 4-78	M. B. Light	J. B. Gardiner, A. R. Wallace	Ray F. Foley	A. R. Wallace, *Sec.*	$ 500,000	$ 105,000	$ 5,000,000		$ 2,800,000	$ 400,000		$ 2,000,000	Cont. & Com'l N., Chi.; Mtle. Tr. Co., St. L., Com. Tr. Co. and Fid. N. Bk. & Tr. Co., Kan. C.; Fid. N., Okla.
Stock Yards State Bank	(*See Industrial State Bank*)												
***UNION NATIONAL BANK** 40-54 $175 ⑧●‡'17	W. B. HARRISON, F. L. DUNN, *Ch. of Bd.*	J. W. CRAIG, STANDISH HALL	A. B. C. MASON	D. T. GUDEMAN	200,000	34,170	1,196,370		688,170	153,250	$ 249,500	339,620	Merch. & Metals N., N. Y.; Union Tr. Co., Chi.; New Eng. N. and Com. Tr. Co., Kan. C.; Liberty Cent. Tr. Co., St. L.; Secur. N., Okla. City.
	Send us your Wichita Collections Direct.												
UNION STOCK YDS. NAT'L BK. 40-57 ⑧●‡'10	ED. L. HART, JR. Located in Live Unexcelled serv Interested in th	Stock Exchange ice to bankers an e Live Stock Indu	D. H. BOONE Building. d individuals. stry.	M. R. LEE	160,000	9,000	800,000	$ 26,000	410,000	75,000	5,000	445,000	N. City and N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Liberty Cent. Tr. Co., St. L.; Merch. N., Bos.; Inter-State N., Kan. C.
WICHITA JOINT STOCK LAND BANK $120-8% 40-76 '22	C. L. DAVIDSON Long term Amo Organized unde	D. W. BASHAM rtization Farm L r Federal Farm L	LOCK DAVIDSON, *Tr.* oans in Kansas a oan Act.	J. B. FUNK, *Sec.* nd Oklahoma.	300,000	10,000		4,180,070	3,852,130 (*Territory*	1,380,000 *of Kansas*	115,650 *and Oklah*	142,290 *oma*)	Met. Tr. Co., N. Y.; 1st N., Chi; 4th N. Wichita.
***WICHITA STATE BANK** $225-10% 40-56 ⑧●‡$'96	R. C. CLEVENGER H. V. WHEELER, *Ch. of Bd.*	G. L. DUNN J. C. KELLY	J. M. CHAIN	W. O. TAYLOR	100,000	44,360	2,282,730	3,170	1,505,520	210,050	16,000	698,690	N. Park, N. Y.; Cent. Tr. Co. of Ill., Chi.; New Eng. N. and Western Ex., Kan. C., Mo.; 1st N., St. L.
	SEND US YOU Special attentio	R BUSINESS FO n given Bill of La	R PROMPT AND ding drafts, Cash	EFFICIENT SER and Time Items.	VICE.								
THE BRANCH-MIDDLEKAUFF COMPANY (Incorp.) (205-11 1st N. Bk. Bldg.) ¶●‡'11	VERNON H. BRANCH Stocks, Bonds, We buy and sel	R. H. MIDDLEKAUFF Commercial Pap l. Write or wire	VERNON H. BRANCH, er. *Tr.* us.	R. H. MIDDLEKAUFF, *Sec.*	75,000								Weil, McKey & Co., Bos.; 1st N. and 4th N., Wichita.
THE WHEELER, KELLY & HAGNY COMPANY (120 S. Market) '94	H. V. WHEELER J. C. KELLY H. J. HAGNY		R. G. HAGNY, *Tr.* A. R. BRASTED, *Tr.*	C. F. PARKER, *Sec.*	200,000	111,000							N. Park, N. Y.; Wichita State, Wichita; Fidelity Union Tr. Co., Newark.
	Since 1894 Nego sas and Oklaho	tiators of high gr ma.	ade Investmen ts	throughout Kan-									
Wichita Clearing House (*Members indicated by a* *)	R. C. Clevenger	Standish Hall	L. M. Hutchison, *Mgr.*	W. D. Bowling, *Tr.*									

KANSAS—Continued

Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.

●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⑧Sav. Dept.

		President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Willard 134 Shawnee G21	Willard State Bank $140-6% 83-1205 ⑧‡$'15	C. F. Grant	John Stevens, Henry Billings	L. B. Bethel	M. Bethel	$ 10,000	$ 2,000	$ 45,000		$ 42,000	$ 6,080		$ 8,920	Tra. N., Kan. C.; Fid. State, Topeka.
Williamsburg 400 Franklin I 22	Williamsburg State Bank 10% 83-1087 ⑧‡$'82	W. M. DeVore	G. K. Janes	C. E. Kesler		20,000	5,000	150,000		135,000	5,000	$ 60,000	15,000	Com'l N., Kan. C.
Williamstown 125 Jefferson G23	*Farmers State Bank*	(*Merged with Bank*	*of Perry, Perry, K*	*an.*)										
Willis 197 Brown D 22	Willis State Bank 83-1089 ⑧●‡$'98	A. Johannes	T. M. White	A. F. Johannes		10,000	5,200	80,000		80,000			20,000	Am. N., St. Jo.; 1st N., Atchison.
Wilmore 250 Comanche N 10	Wilmore State Bank 83-1090 ⑧●‡$'09	T. C. Pepperd	Earl Ferrin	R. O. Nevens	D. F. Holliman, W. W. Day	10,000	10,000	150,000		130,000			10,000	Com'l N., Kan. C., Kan.; 1st N. and State Reserve, Wichita.
Wilmot 150 Cowley N18	Wilmot State Bank 83-1264 ‡$'17	S. H. Elliott	C. H. Eastman	Sam'l Swoyer, Jr.	Emma Swoyer	10,000	5,600	56,000		46,800			21,000	1st N., Winfield; Union N., Wichita; Drov. N., Kan. C.
Wilsey 350 Morris N10	Wilsey State Bank $200 83-1091 ⑧●‡$'02	H. S. Wilson	Alex Randle	G. B. Sandford	J. M. Lentell	10,000	6,880	122,370		100,970	1,080	8,800	28,410	Com'l N., Kan. C.; State Reserve, Wichita
Wilson 1020 Ellsworth H13	**FARMERS STATE BANK** 83-389 ●‡$'04	N. WEBER 15 CENTS sent 25 CENTS for e	JOHN WEBER to us with each S ach credit report	H. W. WEBER ight Draft for pre insures prompt, p	M. A. WEBER sentation, and ersonal attention.	10,000	25,000	265,000		240,000			55,000	Tra. N., Kan. C., Mo.; Far. N., Salina.
" "	**WILSON STATE BANK** $425-18% 83-388 ⑧●‡$'86	A. D. JELLISON COLLECTION f Sight drafts: 15	W. W. PATTERSON, *Active* E. D. SCHERMERHORN ee in advance. c minimum if un	We I C. R. JELLISON Oldest and Large paid; 25c minimu	nvite yo J. V. STEVENS ur busi st Bank. m if paid. Credit	ness. 40,000	92,100	600,360	$ 10,750	462,100	7,885	35,460	237,760	N. Bk. Com., N. Y.; Com'l N. and Fid. N. Bk. & Tr. Co., Kan. C., Kan.; N. Bk. of America, Salina.
Winchester 500 Jefferson F23	**BANK OF WINCHESTER** $210 83-606 ●‡$'87	J. R. SMITH "OLDEST AND Special attenti	H. C. GETTY LARGEST BAN on given Bill of	G. W. McCONNELL K." Lading drafts,	D.M.BEASORE, SR. *Secy.* Cash and Time	Report 15,000	s, 25c. 15,000	145,000		162,000			14,360	Leav. N., Leav.; Drov. N. and Com. Tr. Co., Kan. C., Mo.
" "	Citizens State Bank $135-12% 83-607 ‡$'07	*Please send* 15c J. K. Oneill	*with each sight draft* N. W. Everett	*for presentation an* O. G. Royer	Items. d 25c for Credit Rep C. D. Davis, *Sec.*	orts. 25,000	9,010	120,450		104,970	1,000	490	43,460	Com. Tr. Co. and Inter-State N., Kan. C.; 1st N., Leav.
Windom 248 McPherson J14	Windom State Bank $350 83-1092 ●‡$'05	A. Girard	E. Ellwood	C. E. Lindell	E. L. Johnson	10,000	17,600	172,000		134,800	2,700		66,250	Chase N., N. Y.; Fid. N. Bk. & Tr., Kan. C.; McPherson & Citiz. State, McPherson

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Federal Reserve Bank of St. Louis

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KANSAS—Continued

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Town and County. ▲County Seats. Entire State in No. 10 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲**Winfield** 11,000 Cowley O18	**FIRST NATIONAL BANK** $275 83-110 Ⓢ●‡'72	J. E. Jarvis	G. G. Gary	M. F Jarvis G. L. Jarvis, *A. C.*	Ross Wilkins R. M. Wilson	$ 200,000	$ 215,680	$ 3,255,280	$ 197,600	$ 2,484,190	$ 416,600	$ 175,460	$ 792,300	N. Park, N. Y.; 1st N., Com. Tr. Co., and Fid. N. Bk. & Tr., Kan. C.; 1st N., Wichita; Ex. N., Tulsa.
" ------ "	*Progressive State Bank*	(*Consolidated with The State Bank*)												
" ------ "	The State Bank $250-12% ◆ 83-112	M. B. Light	T. E. Hinshaw Lewis Boys, *Active*	F. W. King	C. P. Murray Roy W. Savage	125,000	71,750	1,785,780	----------	1,059,020	208,700	100,870	613,930	Han. N., N. Y.; Com. Tr. Co., Kan. C.; 4th N., Wichita.
" ------ "	Winfield National Bank 83-109 Ⓢ●‡'71	James Lorton	J. H. Koons J. L. Parsons	H. E. Kibbe	Geo. E. Toombs E. D. Youle	50,000	125,000	1,100,000	----------	675,000	235,000	----------	255,000	N. Bk. Com., N. Y.; 1st N., Chi., Wichita, and Kan. C.
Winifred 100 Marshall D18	Winifred State Bank $135 83-1093 ---●‡'09	Chas. A. Waymire	----------	F. R. Fleming	----------	10,000	2,500	58,570	----------	42,560	500	4,200	23,810	Com. Tr. Co., Kan. C., Mo.; Citiz. State, Marysville.
Winona 250 Logan G4	Winona State Bank $125 83-1094 ---●‡$'06	L. A. Jordan	B. W. Brooke C. A. Kemp	P. A. Wright	J. F. Light	15,000	9,570	94,410	----------	66,970	----------	10,500	41,510	Gate City N. and Tra. N., Kan. C.; Far. N., Salina.
Woodbine 325 Dickinson H18	Citizens State Bank $140 83-1379 --Ⓢ‡$'20	W. L. Johnson	J. A. Gillett	W. P. Randall	C. F. Moore	25,000	7,000	190,000	----------	150,000	22,000	----------	50,000	Columbia N., Kan. C.; Citiz., Abilene; State Reserve, Wichita.
Woodruff 200 Phillips C10	Woodruff State Bank 83-1096 ---‡$'05	H. A. Bethke	N. P. Horrell	N. P. Horrell	Frank Jackson	10,000	5,000	95,000	----------	80,000	----------	----------	30,000	1st N., Norton; Drov. N. and Com. Tr. Co., Kan. C.; Far. State, Stuttgart.
Woodston 350 Rooks F11	Rooks County State Bank 15% 83-677 Ⓢ‡$'09	W. G. Thomas	F. W. Higgins	V. Bruton	Minnie Bruton	20,000	25,000	210,000	----------	175,000	----------	----------	70,000	Com'l N., Kan. C., Kan.; Com. Tr. Co., Kan. C.
" ------ "	Woodston State Bank $150 83-676 --Ⓢ‡$'01	B. F. Smither	U. E. Van Dyke W. T. Smither	H. Van Dyke	----------	25,000	5,800	97,000	86,000	94,000	----------	15,000	27,000	Tra. N., Kan. C.; Am. N., St. Jo.; Peo. N., Kan. C., Kan.
▲**Yates Center** 2400 Woodson L22	**COMMERCIAL STATE BANK** 83-251 Ⓢ●‡$1900	F. L. Stephenson	Jno. W. Gunnels	C. A. Hale	M. C. Hogueland	30,000	8,500	330,600	----------	277,000	39,100	----------	53,000	Han. N., N. Y.; Com. Tr. Co., Kan. C., Mo.; Ex. State, Kan. C.
" ------ "	State Exchange Bank 83-252 --●‡$'09	W. J. O'Donnell	E. F. Light	W. L. Gunnels	Blanche Winter	25,000	14,000	350,000	----------	245,000	15,000	----------	98,000	Harriman N., N. Y.; Drov. N., Stock Yds. N., and Com. Tr. Co., Kan. C.
" ------ "	Yates Center State Bank 83-1159 Ⓢ●‡$'14	G. E. Bowen	Dan J. Fry	T. T. Davis	Alma Singleton	30,000	7,000	235,790	----------	179,210	16,990	17,210	61,370	Guaranty Tr. Co., N. Y.; Liberty N., Kan. C.
Yoder 55 Reno L14	Farmers State Bank 83-1097 ---‡$'10	Jas. Green	Geo. D. Merritt	C. F. Astle	----------	10,000	12,000	70,000	----------	50,000	20,800	----------	15,000	State Reserve, Wichita; Fid. N. Bk. & Tr., Kan. C.; 1st N., Hutchinson.
Zarah 50 Johnson G24	Zarah State Bank $100 83-1324 ---‡$'19	Parke Mette	L. A. Hollenback	Samuel King	----------	10,000	270	59,480	----------	53,190	250	7,720	8,590	Federal Tr. Co., Kan. C., Mo., 1st N., Olathe.
Zenda 300 Kingman N13	Farmers State Bank $150 83-1098 ---●‡$'04	J. C. Shea	P. Youngers	C. R. Owen	----------	15,000	1,500	132,580	----------	125,690	1,000	----------	15,760	Com. Tr. Co. and Fed. Tr. Co., Kan. C., Mo.; 4th N., Wichita.
Zenith 100 Stafford L12	State Bank of Zenith $175-8% 83-1186 --●‡$'15	S. W. McComb	Fred Volker	P. T. Snyder	E. W. Dailey	25,000	7,000	80,000	2,600	79,500	1,100	24,000	10,000	Com. Tr. Co., Kan. C.; Am. N., Hutchinson; State Reserve, Wichita.
Zurich 200 Rooks F10	Zurich State Bank $500 83-1099 ---●‡$'09	John Casey	M. S. Graham	J. A. Hall	Lawrence Walters	10,000	12,460	153,820	----------	94,700	3,890	27,310	50,390	Com. Tr. Co., Kan. C., Mo.; Far. N., Salina

Fig. is Fed. Res. Dist. L Louisville. C Cin.

KENTUCKY

Adairville 1000 **8L** Logan K11	**First National Bank** 73-353 ---‡'07	**H. E. Orndorff**	G. A. Smith	L. S. Evans	J. R. Trimble	$ 25,000	$ 13,310	$ 130,930	$ 25,750	$ 113,430	$ 41,100	$ 9,700	$ 30,770	Chem. N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
" ------ "	Peoples Bank $225-16% 73-352 ---‡$'86	M. L. Fugate	B. G. Orndorff	----------	C. P. Cooper	25,000	26,000	200,000	35,000	210,000	4,600	41,400	30,000	N. Bk. of Ky. and Citiz.-Union N., Lou.; Am. N., Nash.
▲**Albany** 595 **8L** Clinton K16	Citizens Bank $300-20% 73-371 --Ⓢ●‡$'07	J. A. Warinner	J. G. Russell	**W. A. Dicken**	**T. H. Dyer**	25,000	28,600	357,460	14,000	370,630	10,000	7,500	36,930	N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
▲**Alexandria** 400 **4C** Campbell C18	**Bank of Alexandria** $350-20% 73-424 ---●‡$'03	**T. W. Byrd**	F. S. Thatcher **Andrew Thurner**	A. M. Thurner	Andrew Thurner	20,000	20,000	750,000	----------	460,000	300,000	----------	90,000	**Fifth-Third N., Cin.; Am. N., Newport.**
" ------ "	Farmers State Bank $160 73-696 ---‡$'19	N. G. Zinn	Frank Bezold	**J. H. Blackburn**	Joseph Trapp W. H. Racke, *Sec.*	20,000	9,350	222,000	----------	103,660	114,560	----------	17,950	Citiz. N. Bk. & Tr. Co., Cin.; Citiz. Bk. & Tr. Co., Newport.
Allen 216 **4C** Floyd H22	Floyd County Bank 73-712 ---Ⓢ‡$'20	D. B. Stephens	R. V. Wohlford	W. K. Allen	----------	17,500	1,280	115,460	----------	77,330	----------	----------	56,910	Fifth-Third N., Cin.; Bk. of Josephine, Prestonsburg; 1st N., Coeburn, Va.
Allensville 227 **8L** Todd K10	Bank of Allensville 20% 73-390 ---‡$'90	J. B. Small	W. W. Walton W. T. Young	**Thomas Pepper**	W. C. Glass J. B. Pace	20,000	31,660	187,170	----------	189,300	----------	----------	46,190	Equitable Tr. Co., N. Y.; Am. N., Nash.; Lou. N., Lou.
Arlington 1000 **8L** Carlisle K4	Bank of Arlington $225-16% 73-425 ---●‡$'01	J. H. Payne	R. E. Stanley	**J. C. Neville**	Katherine Glass	24,000	24,000	170,000	----------	170,000	6,120	----------	36,000	Citiz.-Union N., Lou.; Liberty Cent. Tr. Co., St. L.
Ashland 25,000 **4C** Boyd D23	**ASHLAND NATIONAL BANK** $175-8% 73-79 Ⓢ†●‡56	**J. E. BUCKINGHAM**	**JOHN RUSSELL CHAS. RUSSELL**	**T. A. FIELD**	**R. O. FISHER DONALD E. MEEK**	**800,000**	**363,130**	**3,993,340**	**363,130**	**3,487,080**	**318,550**	**1,081,310**	**632,660**	**N. Bk. Com., N. Y.; Fifth-Third N. and 1st N., Cin.; N. Bk. of Ky., Lou.**
" ------ "	Second National Bank 12% 73-80 Ⓢ†●‡'89	J. H. Kitchen	C. F. Weaver L. N. Davis	L. N. Davis	Geo. Ballard H. D. Shanklin	100,000	188,300	2,625,660	62,740	1,985,640	340,290	121,430	529,350	Han. N. and N. Bk. Com., N. Y.; Fifth-Third N. and 1st N., Cin.; Union Tr. Co., Clev.
" ------ "	Third National Bank $135-6% 73-83 --Ⓢ†‡'16	J. W. Woods	J. F. Stewart W. E. Faulkner	L. E. Davies	J. G. Serey	100,000	39,820	634,170	150,000	581,290	158,550	50,340	133,800	Chem. N., N. Y.; Citiz. N. Bk. & Tr. Co. and Fifth-Third N., Cin.

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KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), **Lawyers, Laws** (indexed) in back of this volume. For **Interest Rates, Holidays,** etc., see **Laws.**

Town and County. ▲County Seats. Fig. is Fed. Res. Dist. L Louisv'le C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Auburn 715 8L Logan K11	Bank of Auburn ●‡$'05 $175-10% 73-366	H. P. McCormick	G. W. Pottinger	F. S. Wilson		$ 20,000	$ 19,740	$ 180,380	$ 120	$ 150,980	$ 27,300	$ 10,220	$ 31,740	N. Bk. Com. and Chem. N., N. Y.; Citiz. Union N., Lou.
" ------ "	G. W. Davidson & Co. ●‡$'78 Bankers 73-367 $185-8%	T. D. Hamblin	J. W. Martin	W. H. McKenzie	W. B. Herndon	25,000	29,070	174,010		160,550		3,460	63,070	Bk. of America, N. Y.; Lou. N. and Citiz.-Union N., Lou.
Augusta 1800 4C Bracken C1	Augusta Liberty Bank $96-8% 73-222 ⓢ●‡$'05	T. S. Bradford	W. E. Barkley S. D. Laughlin	A. Robbins	W. B. Hagen	25,000	37,920	247,970		184,390	55,700	11,750	59,050	N. Bk. Com., N. Y.; 1st N., Cin.; Citiz.-Union N., Lou.
" ------ "	Farmers National Bank ‡'91 $325-24% 73-221	G. T. Reynolds	B. F. Barkley	B. Harbeson	W. A. Field	50,000	137,900	677,920	49,500	507,380	277,860	8,020	122,050	N. Bk. Com., N. Y.; Fifth-Third N., Cin.
Bagdad 300 8L Shelby E16	Peoples Bank ‡$'88 73-426	B. D. Estes	W. D. Wilson	L. V. Samples	Paul G. Samples	30,000	20,000	306,000		289,470			58,000	Lou. N., Citiz.-Union N., and N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
Bandana 286 8L Ballard I4	Peoples Bank ●‡$'18 $115 73-680	L. H. Randolph	John Holt	W. L. Roland	R. E. Hall	15,000	3,500	40,000		54,000			4,000	City N., Paducah.
▲**Barbourville** 1877 4C Knox J19	First National Bank ●‡'02 $300-20% 73-228	Robt. W. Cole	C. C. Smith	W. L. Coons	J. L. Hopper	50,000	73,600	600,800	71,200	650,420	26,850	58,510	52,100	Chem. N., N. Y.; Citiz.-Union N., Lou.; Fifth-Third N., Cin.
" ------ "	First State Bank ‡$'23 $150-5% 73-745	J. A. McDermott	J. M. Carnes	Geo. F. Tinsley	W. J. Smith	50,000	14,120	338,090		294,760	99,500	28,030	29,930	Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
" ------ "	National Bank of John A. Black 73-229 ⓢ●‡'04	James D. Black	W. R. Marsee A. M. Decker	W. R. Lay	W. C. Faulkner	30,000	78,070	885,640	24,200	705,710	93,950	13,670	104,570	Chase N., N. Y.; Liberty Ins., Lou.
▲**Bardstown** 2500 8L Nelson G15	Farmers Bank & Trust Co $225-12% 73-206 ⓢ●‡$'07	C. P. Moore	B. P. Grigsby W. A. Rosenham	J. T. McGinnis	T. E. Stoner	50,000	82,220	519,790		461,740	61,000	55,010	74,250	Chem. N., N.Y.; Liberty Ins., N. Bk. of Ky. and Lin. Bk. & Tr. Co., Lou.; Fifth-Third N., Cin.
" ------ "	Peoples Bank ●‡$'97 $200-12% 73-205	John S. Kelley	J. L. Druien	H. R. Cox	George Barkhurst Bernard Hurst	50,000	68,880	351,280	55,430	448,270		14,670	62,650	N. Bk. Com., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
" ------ "	Wilson & Muir ‡$'69 $200-8% 73-204	J. W. Muir	J. E. Newman	Henry L. Muir		50,000	62,290	279,760		304,290	18,500		73,340	Han. N., N. Y.; N. Bk. of Ky., Citiz.-Union N., and Lou. N., Lou.
▲**Bardwell** 1500 8L Carlisle J4	Bardwell Deposit Bank ‡$'95 $265-25% 73-301	J. E. Kane	W. L. Turk	Oscar Bodkin	C. C. Perry	20,000	34,430	235,190		168,500	62,500	12,900	45,720	N. Bk. Com., N. Y.; Liberty Cent. Tr. Co., St. L.; N. Bk. of Ky. and Citiz.-Union N., Lou.; 1st Bk. & Tr. Co., Cairo, Ill.
" ------ "	First National Bank ‡'06 $285-20% 73-303	E. P. Fisher	G. W. Payne E. H. Boswell	H. C. Tankersley	Gertrude Moss	25,000	55,000	243,000	27,230	252,000	26,000		50,000	Chem. N., N. Y.; Citiz.-Union N., Lou.
Barlow 654 8L Ballard J4	Bank of Barlow ●‡$'02 73-428	J. P. Page	T. R. Johnson	W. H. Terrell	B. E. Overbey	20,000	6,000	95,260		108,990	7,136		19,110	Citiz.-Union N., Lou.; 1st. N., Paducah.
▲**Beattyville** 1210 4C Lee G19	Lee Co. Commercial Bank $135-6% 73-714 ⓢ‡$'20	S. L. Combs	M. L. Durbin	M. B. Salin	B. B. Salin	25,000	7,500	224,590	10,000	180,690			23,870	N. Bk. of Ky., Lou.
" ------ "	Peoples Exchange Bk, ●‡$'12 73-658	J. H. Evans	Logan Thomas	C. Beach		15,000	46,000	575,000		250,000	240,000		125,000	Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
Beaver Dam 788 8L Ohio H11	Beaver Dam Dep. Bank ●‡$'90 73-430	John H. Barnes	Frank Barnes	C. P. Austin		50,000	55,280	723,230	6,670	424,720	291,660	4,300	114,510	Chem. N., N. Y.; N. Bk. of Ky., Lou.
▲**Bedford** 240 8L Trimble D15	Bedford Loan & Dep. Bk. ●‡$'91 $150-6% 73-431	D. H. Peak	A. B. Clem	D. L. Bell	Louise B. Logan Willy L. Sanders Hazel McCutcheon	20,000	40,370	318,990	35,000	317,620	70,810	1,000	14,930	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.
" ------ "	Peoples Bank §'24 $100 73-752	G. P. Heath	J. I. Williams	W. B. Monroe	Vina McMahan	20,000	650	61,940		19,770	50,100	3,650	9,070	Lou. N., Lou.
Beech Grove 300 8L McLean H9	McLean Co. Bank ●‡$1900 $160-10% 73-432	G. E. Cline	J. B. Warren	J. T. Coffman	A. D. Phillips	15,000	20,000	190,000		156,000	11,150	8,000	49,100	N. Bk. of Ky. and Citiz.-Union N., Lou.; Old N., Evansville, Ind.
Belleview 125 4C Boone C16 (*Grant P. O.*)	Citizens Deposit Bank ‡$'08 $46.50-8% 73-433	W. B. Rogers	Henry Clore	C. E. McNeely	John Clore W. B. Arnold, *Sec.*	15,000	17,720	148,350		86,310	74,790	1,350	18,620	Fifth-Third N., Cin.; Citiz.-Union N., Lou.
Bellevue 7900 4C (*Newport P. O.*) Campbell B18	**BELLEVUE COM'L & SAV. BANK** 73-686 ⓢ●‡$'19 $90-6%	Matt Herold	C. A. Patzold	Geo. W. Meyer	Ralph Bezanson	25,000	25,000	807,900		478,470	298,040		63,990	1st N., Cin.
" ------ "	Campbell County Bank ⓢ‡$'03 $150-14% 73-434	O. F. Barrett	W. E. Senour	Eugene Daley	Chester Droege	25,000	60,920	1,026,870	3,780	537,050	441,450	14,000	124,070	N. Bk. Com., N.Y.; Fifth-Third N., Cin.
▲**Benton** 1000 8L Marshall J6	Bank of Benton ‡$'90 73-332	J. D. Peterson	E. G. Thomas	Solon L. Palmer G. A. Thompson, *A. Cash.*	W. C. Rowe D. R. Peel	30,000	45,110	524,450	5,280	269,340	36,660	2,000	296,840	Han. N., N.Y.; N. Bk. of Ky., Lou.; Citiz. Sav., Paducah; 4th & 1st N., Nash.
" ------ "	**BK. OF MARSHALL COUNTY** ●†$'03 $190-8% 73-333	J. L. Price	Tullus Black	B. L. Trevathan	E. W. Pace J. E. Cross	20,000	17,500	275,000		230,000	8,200	14,300	60,000	N. Bk. Com., N. Y.; City N., Paducah; Citiz.-Union N., Lou.
Berea 1700 4C Madison H18	Berea Bank & Trust Co. $225-5% 73-238 ⓢ‡$'01	J. W. Stephens	R. H. Chrisman	J. F. Dean	Grant Huff	50,000	27,100	325,000	370	300,000	11,440	4,500	60,000	1st N. and Fifth-Third N., Cin.
" ------ "	Berea National Bank ⓢ●‡'06 $340-18% 73-239	J. L. Gay	J. J. Branaman		Mrs. W. C. Haley Margaret Lowen	25,000	67,670	571,580	25,000	479,560	108,130	1,250	100,320	1st N., Cin.
Berry 692 4C Harrison D18	Union Bank ⓢ‡$'19 $266-14% 73-405	J. T. Cannon	A. H. Stone	Milton Caldwell		35,000	42,670	449,750	1,900	321,780	147,300	32,980	27,270	N. Bk. Com., N. Y.; 1st N., Cin.
Bethel 200 4C Bath E19	Bethel Bank ‡$'10 $75-6% ◆ 73-435	T. S. Robertson	Jacob Boyd	A. S. Robertson	Miss Sudie Dicken A. B. Crouch, *Sec.*	15,000	9,000	65,000	15,900	55,000	9,000		12,500	Fifth-Third N., Cin.; Citiz. and Ex., Sharpsburg; Far., Owingsville.
Big Clifty 350 8L Grayson H13	Big Clifty Banking Co. ‡$'07 73-436	S. H. Armes	J. R. Hatfield	W. H. Morrison	R. C. Moore	15,000	15,000	175,000		175,000			25,000	Citiz.-Union N., Lou.

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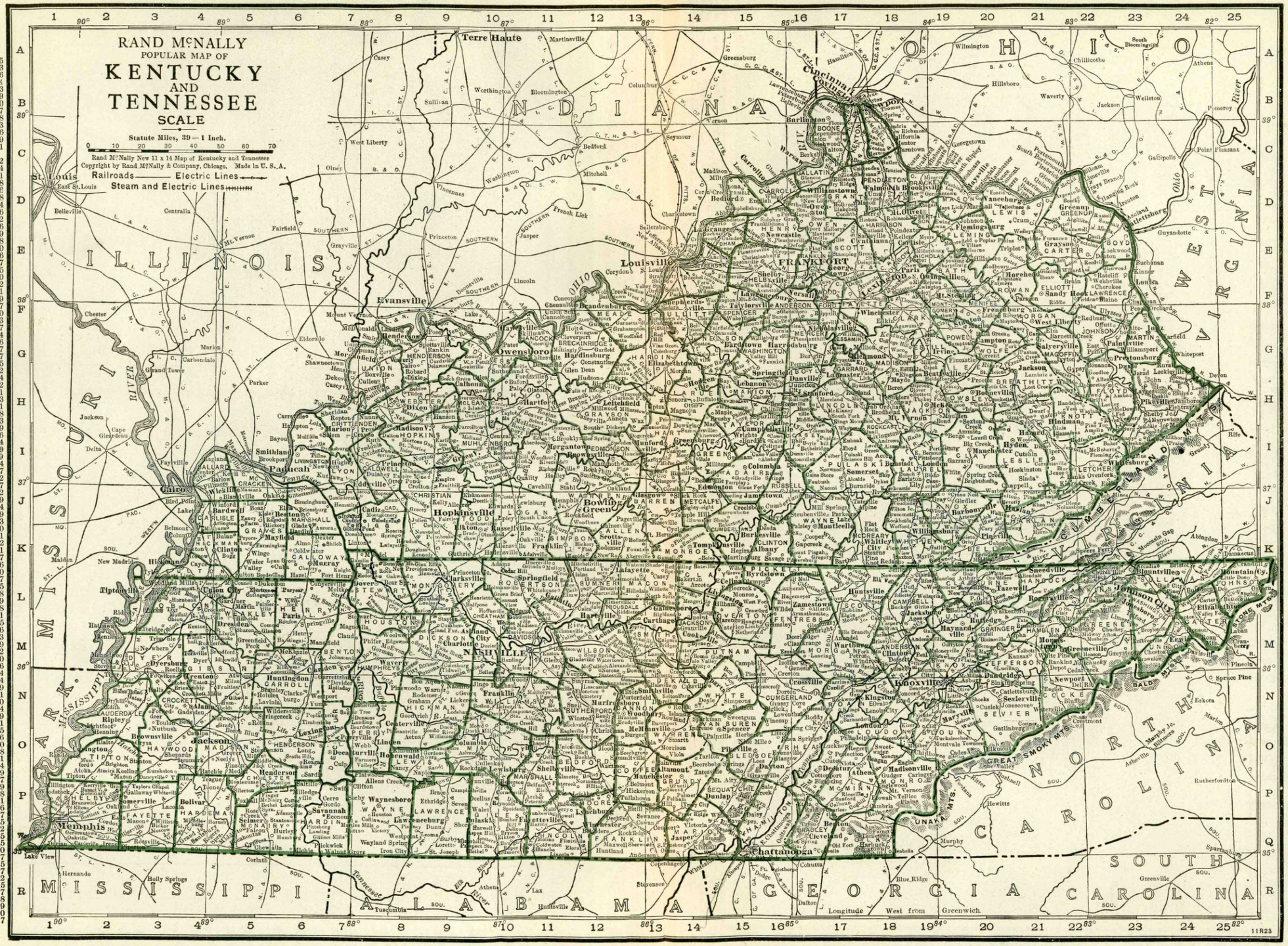

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KENTUCKY—Continued

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TOWN AND COUNTY. ▲County Seats. Fig. is Fed. Res. Dist. L Louisv'le. C Cin.

●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

TOWN AND COUNTY.		PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Birdsville 150 8L Livingston I 6	**Farmers Bank** •‡§'03 $200 73-437	W. E. Chipp	Frank Padon	L. L. Wilson	H. B. Threlkeld	$ 15,000	$ 8,040	$ 85,470		$ 58,620	$ 25,870	$ 1,730	$ 22,300	City N. and 1st N., Paducah; Liberty Ins., Lou.; N. Stock Yds. N., N. Stock Yds., Ill.
Birmingham 355 8L Marshall J 6	**Bank of Birmingham** •‡§'04 73-438	J. R. Martin	W. H. Smith	M. R. Cox	Bertie Roach	15,000	15,000	70,380		75,480	3,000	2,950	18,950	City N., Paducah; Bk. of Benton, Benton.
Blackey 269 4C Letcher I 22	**Blackey State Bank** ⓢ•‡§'20 73-715	L. E. Harvie	Carel Robinson	A. C. Adams	Herman Ison	15,000	5,560	140,740	$ 230	122,900			38,630	Phoenix N. Bk. & Tr. Co., Lexington; 1st N., Lou.; Fifth-Third N., Cin.
Blackford 500 8 Webster H 7	**Blackford Bank** ‡§'04 $125-6% 73-439	C. B. Anderson	C. W. DeHaven	Miss Mina White, *Sec.* D. T. White,	Miss Winnie Croft Mrs. Tilda Brown	15,000	8,700	127,620	400	28,670	48,090	2,300	72,660	Citiz. N. and Old N., Evansville, Ind. Citiz.-Union N., Lou.
Blaine 300 4C Lawrence F 22	**Bank of Blaine** ‡§'03 $400-24% 73-440	R. T. Berry	H. H. Gambill	C. F. Osborn	L. A. Burton Blanch Osborn	15,000	50,000	265,000		226,000			85,000	Fifth-Third N., Cin.; Ashland N., Ashland.
Bloomfield 100 8L Nelson G 15	**Citizens Bank** ‡§'90 73-403	J. D. Merrifield	J. P. Dodson	C. Massie Allen	D. L. Huston	30,000	25,000	300,000		275,000			80,000	Chem. N., N. Y.; Lou. N. and N. Bk. of Ky., Lou.
" ------ "	**Muir, Wilson & Muir** ‡§'09 73-402	J. W. Muir	H. L. Muir	N. J. Muir		25,000	10,000	502,000		258,000			262,000	Han. N., N. Y.; Citiz.-Union N., Lou.
Bond 1000 4C Jackson H 19	*Bond State Bank*	(*Closed January 7,*	1925)											
▲**Booneville** 243 4C Owsley H 20	**Owsley Co. Dep. Bk.** ⓢ†•‡§'19 $125-10% 73-441	C. G. McCollum	Chas. W. Hogg	Chas. Eversole	Charles Bruce	25,000	24,470	213,630		209,950	2,500	8,960	29,695	N. Bk. of Ky., Lou.; Phoenix & 3d N., Lexington.
Boston 300 8L Nelson G 14	**Boston Banking Co.** ‡§'02 73-442	B. S. Harned	J. H. Dragoo	H. E. Roby	E. S. Roby	15,000	3,800	60,000		70,000			3,000	N. Bk. of Ky., Lou.
▲**Bowling Green** 10,000 8L Warren J 12	***AMERICAN NATIONAL BANK** 73-74 ⓢ†•‡'86	G. D. SLEDGE	R. G. COOKSEY P. P. EUBANK W. T. HINES NIXON PICKARD	R. G. COOKSEY	S. F. BOWLES E. M. SLEDGE W. A. PATTERSON H. E. ELROD	125,000	158,900	1,531,800	234,610	1,461,600	159,560	58,430	370,720	Coal & Iron N., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.; Am. N., Nash.
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						Quick	Return	s on Bill	of Ladi	ng Draf	ts and a	ll Collec	tions.	
" ------ "	Bowling Green Trust Co. 6% 73-77 †‡§'11	Robert Rodes	M. B. Nahm Sterett Cuthbertso	Wm. D. McElroy, *Sec. and Tr.*	J. N. Prince, *A. Sec. and A. Tr.*	100,000	34,980	221,160		129,020	19,890	162,970	44,260	Citiz. N., Bowling Green.
" ------ "	***CITIZENS NATIONAL BANK** $255 73-73 ⓢ•‡'01	ROBERT RODES	R. W. COVINGTON J. M. RAMSEY M. B. NAHM	T. H. BEARD M. J. HANLEY, *A. Cash.*	F. H. MOLTENBERRY J. E. MERCER C. D. DUNCAN	250,000	118,460	1,776,210	229,640	1,597,830	303,960	85,380	387,140	N. Park and Chem. N., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.
" ------ "	**Potter-Matlock Trust Co.** †§'09 $220-12% 73-75	G. D. Sledge	J. W. Ford' Euclid Hardcastle	H. F. DeVasier, *Sec. and Tr.*		50,000	69,910	331,920 (*Trust Funds*)	127,600	426,650	128,720	4,950	19,120	Am. N., Bowling Green.
" ------ "	Bowling Green Cl'ring House (*Members indicated by a* *)	Robert Rodes		G. D. Sledge, *Sec.*										
Boyd 300 4 C Harrison E 18	**Boyd Deposit Bank** •‡§'20 73-708	George Booher	J. W. Brandt	G. L. Cleveland		20,300	500	42,280	9,050	55,940		3,440	12,750	Fifth-Third N., Cin.
Bradfordsville 298 8 L Marion H 16	**Rolling Fork Bank** ‡§'01 $125-6% 73-443	J. C. Beard	R. H. Yowell	Will McBride	R. L. Isaacs	15,000	11,570	89,810		80,470	8,300		24,980	1st N., Lou.; Citiz. N., Lebanon.
▲**Brandenburg** 500 8 L Meade F 13	**Farmers Dep. Bank** •‡§'97 73-444	J. M. Richardson	E. L. Fontaine	E. L. Fontaine	Guy A. Hardin	22,500	35,000	438,000		358,000	57,000		90,000	N. Bk. of Ky., Lou.
Brodhead 555 4C Rockcastle H 18	**Citizens Bank** ‡§'05 73-446	R. H. Hamm	W. E. Gravely J. W. Tate	A. M. Hiatt	R. C. Anderson	15,000	15,000	200,000		175,000		30,000	25,000	N. Bk. of Ky., Lou.
▲**Brooksville** 585 4C Bracken D 19	*Farmers Equity Bank*	(*Closed September*	12, 1924)											
" ------ "	**FIRST NATIONAL BANK** $400-20% 73-382 ⓢ†•‡'07	H. L. Corlis	Taylor Asbury	Geo. P. Metcalfe	H. C. Moorhead	25,000	80,170	706,040		463,250	227,430		136,250	Citiz.-Union N., Lou.; Fifth-Third N. and 1st N., Cin.
▲**Brownsville** 300 8 L Edmonson I 12	**Brownsville Deposit Bank** $125-16% 73-447 ‡§'99	J. A. Logan	T. F. Lindsey	L. F. Alexander		25,000	2,500	150,000		122,000	14,000		30,000	Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
Bryantsville 100 4C Garrard G 17	**Bank of Bryantsville** ‡§'04 $150-6% 73-448	C. C. Becker	B. P. Swope	J. C. Williams	Stella M. Scott	15,000	1,500	65,000		65,000			30,000	Citiz.-Union N., Lou.
Buechel 400 8 L Jefferson E 14	**Bank of Buechel** ⓢ‡§'08 $200-12% 73-449	J. H. Mogan	Louis Diemer	J. G. Hikes		15,000	23,100	207,630		114,650	90,960	8,470	31,660	N. Bk. of Ky., Lou.
Buffalo 350 8 L Larue H 14	**First National Bank** ‡'01 $190-10% 73-450	E. S. Ferrill	J. C. Jones	W. L. Ferrill	C. R. Creal	25,000	20,140	395,900	8,630	294,180	55,800	18,360	81,330	N. Bk. of Ky., Lou.
Burgin 1000 8 L Mercer G 17	**CITIZENS BANK & TRUST CO.** $75-6% 73-451 †•‡§'96	H. P. DOWLING Special attentio *Please send 15c wi*	M. M. DOSSETT n given Bill of La *th each sight draft fo*	WEBB MOULDER ding drafts, Cash *r presentation and*	MARY B. McCROSKY and Time Items. *25c for Credit Repo*	30,000	25,310	401,930		318,090			130,140	Coal & Iron N., N. Y.; Citiz.-Union N. and 1st N., Lou.; Fifth-Third N., Cin.
														rts.

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KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. L Louisv'le. C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. ŦTrust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Burkesville 798 8 L Cumberland K15	Bank of Cumberland ‡$'89 $300-35% 73-452	C. W. Alexander	S. M. Young	J. T. McGee	C. W. Alexander, Jr.	$ 20,000	$ 48,420	$ 352,220		$ 235,110	$ 89,630		$ 91,920	Citiz.-Union N., Lou.; Fifth-Third N., Cin.; 4th-1st N., Nash.
▲Burlington 200 4C Boone B17	Boone Co. Dep. Bank Ŧ●‡$'86 $300-16% 73-422	N. E. Riddell	W. A. Gaines	W. D. Cropper	G. S. Kelly	30,000	66,510	268,780		211,180	128,820	$ 5,000	20,300	1st N., Cin.
	Peoples Deposit Bk. Ŧ●‡$'05 $350-20% 73-423	C. H. Youell	A. W. Corn	A. B. Renaker	N. H. Martin L. C. Beemon	50,000	112,030	536,630	$ 10,860	452,270	223,690	6,740	26,810	Fifth-Third N., Cin.; Citiz.-Union N., Lou.
Burnside 1078 4C Pulaski J17	First National Bank ‡'07 73-453	N. I. Taylor	J. F. Denney	F. E. Bradshaw	E. M. Montgomery	25,000	5,500	225,000		175,000	50,000		35,000	N. Park, N. Y.; 1st N., Cin.
Butler 406 4C Pendleton C18	Butler Deposit Bank ●‡$'92 73-454	C. E. Record	W. T. Voiers	I. E. Yelton	C. G. Flairty	24,000	36,000	450,000	5,000	210,000	240,000		65,000	Fifth-Third N., Cin.
▲Cadiz 1000 8 L Trigg J8	Cadiz Bank & Trust Co. $150-8% 73-313 Ŧ●‡$'01	J. W. McKinney	R. J. Grigsby G. P. Thomas	J. R. Vinson	John D. Alexander	60,000	22,370	247,730		209,060	72,400		75,360	Han. N., N. Y.; Lou. N., Lou.; City Bk. & Tr. Co., Hopkinsville.
	Trigg County Far. Bank $200-12% 73-312 Ŧ●‡$'90	W. C. White	F. G. Terry A. C. Burnett	J. L. Street	J. E. Griffin	50,000	55,550	445,600	7,690	346,750	90,500	10,000	111,580	Han. N., N. Y.; N. Bk. of Ky., Lou.
▲Calhoun 750 8 L McLean H9	Bank of Calhoun ‡$'86 $200-10% 73-340	Wm. B. Noe	A. L. Moseley	J. H. Owens		22,000	27,820	380,290	34,000	399,920	10,080		54,110	Citiz.-Union N., Lou.; Old N., Evansville, Ind.; N. Dep., Owensboro.
	Citizens Deposit Bank ●‡$'03 $200-10% 73-341	J. H. Miller	T. H. Ballantine	Walter Scott	John E. Cary	25,000	41,000	330,000		272,200		3,000	120,300	N. Bk. of Ky., Lou.; N. City, Evansville, Ind.
Calvert City 226 8 L Marshall J6	Calvert Bank ●‡$'08 $190-7% 73-455	J. W. Halstead	M. J. Draffen	R. L. Holland		15,000	17,400	129,040		88,310	35,460	8,490	29,180	1st N., Paducah; Citiz.-Union N. Bank, Lou.
Campbellsburg 8 L Henry D16 350	United Loan & Dep. Bk. ‡$'88 $240-16% 73-456	Z. H. LaMaster	H. E. Perry	Forrest Adcock	A. A. Asbury J. L. Orem	25,000	29,300	401,780		371,180	50,150	5,750	29,000	Citiz.-Union N. and Lou. N., Lou.; Fifth-Third N., Cin.
▲Campbellsville 8 L Taylor I 15 2000	Bank of Campbellsville ‡$'87 $250-12% 73-279	Henry R. Turner		J. N. Turner	Geo. R. Turner	25,000	27,320	518,390	1,180	278,940	167,120	3,310	122,530	Chem. N., N. Y.; Lou. N. and Citiz.-Union N., Lou.
	Farmers & Peoples Bank 12% 73-280 ●‡$'02	M. W. Tucker	J. H. Miller Edw. Hill	J. H. Pickett	R. W. Wilson J. T. Rickerson	50,000	1,860	425,450	160	251,930	83,370	26,470	115,690	Chem. N., N. Y.; N. Bk. of Ky., and Lin. Bk, & Tr. Co., Lou.
	(A Merger of Farmers Deposit and Peoples State Banks)													
	Taylor National Bank '02 73-281	T. O. Morton	O. L. Goode	G. L. Gowdy	Margaret V. Kerr	25,000	18,290	347,110	25,000	303,040	28,000	4,360	80,010	Chem. N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
▲Campton 277 4C Wolfe G200	Farmers & Traders Bk. ‡$'02 $130 73-457	W. S. Tutt	J. C. Lindon Newton Cable	James Drake	Rush Evans	25,000	25,000	236,000		180,000	6,000		100,000	Am. Ex. N., N. Y.; Citiz.-Union N., Lou.; Fifth-Third N., Cin.
Cane Valley 200 8 L Adair I 15	Farmers Bank ‡$'19 $130 73-694	T. T. Tupman	S. L. Banks	D. O. Eubank	J. L. Tupman	15,000	4,000	65,000		71,640	1,300	3,830	4,990	Citiz.-Union N., Lou.
Caneyville 402 8 L Grayson H12	Bank of Caneyville ⓢ●‡$'97 $225-20% 73-458	R. B. Porter	M. R. Shrewsbury	O. W. Likins		30,000	30,000	500,000		466,000	28,000		66,000	N. Bk. of Ky., Lou.
Canmer 250 8 L Hart I 14	Canmer Deposit Bank ‡$'02 $125-6% 73-459	G. A. Blakey	W. H. Broady	G. A. Blakey	E. W. Weller	15,000	15,480		150,790	159,940	1,700		16,990	Citiz.-Union N., Lou.
Cannel City 800 4C Morgan F21	Morgan County Nat. Bk. ‡'05 73-460	Custer Jones	J. C. Stamper	Bertha J. Leslie		25,000	25,000	300,000		300,000			40,000	Seab. N., N. Y.; Fifth-Third N., Cin.
▲Carlisle 1600 4C Nicholas E19	Deposit Bank Ŧ●‡$'66 $175-10% 73-265	John N. Ross	M. V. Bostain	Henry M. Potts	J. W. Parker	75,000	48,140	483,610		468,690	46,000	20,740	71,310	N. Bk. Com., N. Y.; Fifth-Third N., Cin.; Citiz.-Union N., Lou.
	Farmers Bank ⓢ‡$'82 10% 73-266	James T. Clay		Harry Kennedy		41,600	17,460	190,480	220	219,730	3,550	9,510	16,970	Chase N., N.Y.; 1st N. and Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
	First National Bank ‡'01 73-267	H. T. Letton		H. L. Carter		25,000	31,880	349,160		223,880	99,440	5,080	77,640	Equitable Tr. Co., N. Y.; 1st N. and Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
▲Carrollton 2281 8 L Carroll C15	Carrollton National Bank ●‡'83 $185-10% 73-220	G. B. Winslow	O. W. Geier	J. G. Goslee	L. S. Ringo E. G. McCrackin	60,000	60,200	881,720	30,000	935,990	21,400		74,530	Chem. N., N. Y.; Citiz.-Union N., N. Bk. of Ky., and Lou. N., Lou.
	First National Bank ⓢ‡'81 10% 73-219	J. A. Donaldson	F. H. Suetholz	T. B. Forbes	Ernest Lewellyn	100,000	83,450	994,200	127,600	820,750	393,090	11,680	79,730	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.; Fifth-Third N., Cin.
Carrsville 323 8 L Livingston H6	Citizens Bank ●‡$'02 73-461	Albert Likens	J. J. May	A. J. Emerine	N. R. Hutchinson	15,000	19,610	186,510	12,250	167,860	20,700	18,750	26,060	Citiz.-Union N., Lou.
▲Caflettsburg 6000 4C Boyd D23	Farmers & Merchants Bank $182-12% 73-157 ⓢ●‡$'16	Charles Russell	L. J. Frazier	Chas. E. Rous		50,000	45,000	335,000		405,390	75,000		52,000	N. Bk. Com., N. Y.; Fifth-Third N., Cin.
	Kentucky National Bank ●‡'90 73-158	G. F. Gunnell	Charles Russell John Russell	Frank C. Gibbs	E. E. Caldwell	75,000	90,420	638,790	78,730	405,590	351,120	6,230	120,010	Han. N., N. Y.; 1st N. and Fifth-Third N., Cin.
Cave City 800 8 L Barren I 13	H. Y. Davis State Bank ●‡$'88 $150-8% 73-362	S. B. Davis		E. C. Davis	Earle Dickey	30,000	14,000	375,000		250,000	125,000		40,000	N. City, N. Y.; Citiz.-Union N., Lou.
	Peoples Bank ●‡$'97 $212 73-363	S. D. Caldwell	L. L. Wells	R. F. Smith		15,000	19,060	307,080		243,680			97,460	N. Bk. of Ky., Lou.
Cecilia 400 8 L Hardin G13	Cecilian Bank ‡$'03 $200-12% 73-463	C. Z. Aud	J. B. Marriott	J. R. Coyle	Earl Templeman	25,000	12,920	280,400		229,570	34,080	5,830	48,840	First-Hardin N., Elizabethtown; Citiz.-Union N. and N. Bk. of Ky., Lou.
Centertown 343 8 L Ohio H10	Farmers Bank ‡$'11 73-647	W. H. Bean	J. N. Nall	Alvin Rowe	MissPearl Tichenor	15,000	15,650	183,280		169,570			44,310	N. Bk. of Ky., Lou.
Central City 3108 8 L Muhlb'g I 10	Citizens Union Bank ⓢ‡$'21 $150-6% 73-194	Edgar Nicholls	Claude Nicholls	M. H. Cardwell	T. P. McGowon	30,000	11,080	516,590		479,680			77,990	N. Bk. Com., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
	FIRST NATIONAL BANK ●‡'06 73-193	J. A. SMITH Largest bank, m Special attenti Send 15c in adv Prompt attenti	E. W. HOLT odern equipment on given Bill of L ance for sight dr on assured.	J. B. FUNK , personal service. ading, sight draft afts, 25c for credi	J. E. MOORE NANCY HENDRICK s, collections, etc. t reports.	50,000	79,950	1,062,970	125,000	768,160	404,730	28,130	116,900	N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.

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CHARTER NO. 20 — The FIFTH - THIRD NATIONAL BANK of CINCINNATI — OVER FIFTY YEARS OF SERVICE

Town and County. ▲County Seats. Fig. is F. Res. Dist. L Louisville. C Cin.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Cerulean 274 8 L Trigg J8	**Bank of Cerulean** ●‡$'03 73-464	J. G. White	J. L. Blakely	S. S. Roberts	Mrs. S. J. Roberts	$ 15,000	$ 7,000	$ 103,000		$ 69,600			$ 52,000	**Citiz.-Union N., Lou.**
Chaplin 172 8 L Nelson G15	Peoples State Bank ‡$'20 $100 73-705	C. C. Brewer	I. P. Prather	H. H. Whitehouse		15,000	2,000	55,000		55,000		$ 7,000	10,000	1st N., Lou.; Lawrenceburg N., Lawrenceburg.
Clarkson 500 8 L Grayson H12	**Bank of Clarkson** ⓢ●‡$'04 $250-20% 73-466	Thomas Terry	W. C. Keller	Ernest Keller	C. L. Bratcher	25,000	20,000	425,000		325,000	$ 85,000		60,000	Citiz.-Union N., Lou.
Clay 1378 8L Webster H8	**Farmers National Bank** ●‡'07 73-298	J. B. Mitchell	Albina Hearin C. J. Hammack	C. E. Hearin	Albina Hearin	25,000	30,000	445,000		440,000			45,000	Chem. N., N. Y.; N. Bk. of Ky., Lou.; N. City, Evansville.
" " "	**WEBSTER COUNTY BANK** $140-8% 73-297 ‡$'01	**G. W. WHITE** **Refer your pat** *Please send 15c wi*	**FRANK ALLOWAY** **J. L. TOWNSEND** **rons to us. Cour** *th each sight draft for*	**N. C. HAMMACK** **teous treatment.** *presentation and 25*	**P. L. McGRAW** **Special attenti on** *c for credit reports.*	30,000	12,000	275,250		237,350	3,350		67,800	**Han. N., N. Y.; Citiz.-Union N., Lou.; N. City, Evansville.**
Clay City 700 4C Powell F19	**Clay City National Bank** $225-8% 73-467 ⓢ●‡'89	J. B. Hall	G. D. Hieronymus	H. L. Russell	Shelby Martin	25,000	57,520	504,500	$ 25,000	365,000	165,110		81,910	**Han. N. and Chem. N., N. Y.; 1st N. and Fifth-Third N., Cin.; N. Bk. of Ky., Lou.**
▲**Clinton** 1500 8L Hickman K4	**Clinton Bank** ●‡$'87 $150 73-245	J. L. Moss	Chas. Hunt	R. E. Tooms	Walker R. Hall R. T. Griffey	20,000	21,290	249,200	16,750	181,800	4,400	50,200	70,660	**Han. N., N. Y.; Citiz.-Union N., Lou.; 1st Bk. & Tr. Co., Cairo, Ill.; N. Stock Yds. N., N. Stock Yds., Ill.; City, N., Paducah.**
" " "	**First National Bank** ●‡'08 $225-16% 73-246	W. D. Ward	Thos. Emerson	F. W. Brock	W. G. Utterback G. W. Lane	50,000	26,760	305,000	50,000	238,090	98,100	5,500	90,070	**N. Park. N. Y.; N. Bk. of Ky., Lou.;** 1st N., Paducah.
Clintonville 250 4C Bourbon E18	**Farmers Bank** ‡$'03 $130-8% 73-468	J. T. Estes	A. L. Stephenson	W. T. Gibson		15,000	11,500	58,350	2,500	63,670			23,680	**Fifth-Third N., Cin.; Citiz.-Union N., Lou.; Phoenix N. Bk. & Tr. Co., Lexington.**
Cloverport 1509 8L Breck'ge G11	**Breckinridge Bank of Cloverport** ‡$'16 $150 73-249	Edw. Bowne	R. L. Oelze	Paul Lewis	W. E. Popham	30,000	35,000	490,000		335,000	150,000		70,000	**N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.**
Cold Spring 325 4C Campbell B18	**Citizens Bank** ‡$'12 $110-6% 73-649	G. W. Ragan	Thos. Ross, Sr.	T. Daly	C. H. Youtsey, *Sec.*	20,000	3,600	110,460		97,110	7,910		24,520	**Fifth-Third N., Cin.**
▲**Columbia** 1076 8L Adair I15	**Bank of Columbia** ‡$'66 $150-8½% 73-309	W. W. Jones	James Garnett	Jno. W. Flowers	Bert Epperson Rollin Cundiff	100,000	25,000	396,950	610	433,950			88,620	**N. Bk. Com., N. Y.; N. Bk. of Ky. and Liberty Insurance, Lou.**
" " "	**First National Bank** T‡'03 $375-10% 73-310	Braxten Massie	**E. H. Hughes** **H. N. Miller**	Bruce Montgomery	Cortez Sanders Horace Cundiff	25,000	72,500	270,000		285,240	40,000		42,260	**Citiz.-Union N., Lou.; Fifth-Third N., Cin.**
Columbus 654 8L Hickman K4	**Bank of Columbus** ●‡$'90 $40-6% 73-320	Hugh McPheeters	J. S. Davis	J. L. Sanders		15,000	5,800	70,450		40,940	2,360	1,340	46,610	**Chase N., N. Y.; Cont. & Com'l N., Chi. 1st Bk. & Tr. Co., Cairo, Ill.**
Corbin 12,000 4C Whitley J18	**FIRST NAT'L BANK** $250-12% 73-187 ‡'05	**H. J. HARRIS** **Oldest, Largest** **Special attentio** *Please send 15c w*	**D. B. GALVERT,** *Act.* **J. T. BLAIR** **and Strongest Ba** **n given Bill of La** *ith each sight draft*	**JAS. DOWNING** **nk.** **ding drafts, Cash** *for presentation a*	**O. C. SEELEY** **E. L. BAKER** **and Time Items.** *nd 25c for Credit R*	50,000	49,470	1,020,840	19,600	710,720	73,350	85,000	261,850	**Fifth-Third N., Cin.; Citiz.-Union N., Lou.**
" " "	Security State Bank ●‡$'20 73-699	R. D. Smith	E. L. Mauney	B. H. Lawson	*eports.* H. J. Snyder	30,000	10,020	81,110	1,310	75,140		20,820	26,470	Lou. N., Lou.
" " "	**WHITLEY NATIONAL BANK** $250-12% 73-188 ⓢ●‡'10	**A. B. JOHNSON** **PLEASE SEND**	**W. H. WORSHAM** **20c FOR EACH SI**	**W. P. JOHNSON** **GHT DRAFT AN**	**EWELL STINSON** **C. E. POLLARD** **D 25c FOR CRED**	25,000	28,000	480,000		440,000	38,000		71,000	**N. Bk. of Ky., Lou.**
Corinth 241 4C Grant D17	**Corinth Deposit Bank** ‡$'88 73-416	Hallie Lancaster	W. N. Morgan	R. L. Abernathy	Emma J. Morgan	25,000	11,004	145,000		124,000			12,980	**Fifth-Third N., Cin.**
" " "	**FARMERS BANK** ⓢ●‡$'03 $155-8% 73-417	**WM. JONES** **Special attentio** *Please send 15c w*	**W. G. DORMAN** **n given Bill of La** *ith each sight draft*	**F. B. CRAIG** **ding drafts, Cash** *for presentation and*	**M. H. CRAIG** **and Time Items.** *25c for Credit Repor*	22,500	13,900	189,250		201,240		3,500	20,910	**Citiz.-Union N., Lou.; Fifth-Third N., Cin.**
Cornishville 300 8L Mercer G16	**Union Bank** ‡$'02 $100-6% 73-469	J. E. Sims	F. J. Nooe	Ed. Scott	Maude Scott	15,000	3,500	98,000		104,000	5,900		16,000	**Citiz.-Union N., Lou.**
Corydon 1200 8L Henderson G9	**Corydon Deposit Bank** ⓢ‡$'94 $140-8% 73-470	B. M. Powell	W. A. Muncaster	J. T. Anderson		25,000	12,800	110,000	800	132,500		3,600	12,500	Citiz.-Union N. Lou.; Old N., Evansville, Ind.

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KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is Fed. Res. Dist. L Louisv'le - C Cin.	●Mem. A.B.A. ²⁰New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⑤Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Covington 80,000 4C Kenton B17	**CENTRAL SAV. BK. & TR. CO.** $165-10% 73-21 ⑤†•‡$'06	J. H. SCHULTE--- We are hustler For prompt,	FRANK FROERING --- s. Send your coll efficient, persona	JOS. B. THEISSEN, *Sec. and Tr.* ections direct to l attention.	---------- us	$ 60,000	$ 92,790	$1643 070	$ 29,600	$ 929,980	$ 766,490	$ 4,500	$ 121,480	N. Bk. Com., N. Y.: Lin. N. and Fifth-Third N., Cin.; 1st St. N., Cov.
" ----- "	**CITIZENS NATIONAL BANK** $190-12% 73-18 ⑤•‡'90	JOSEPH FELTMAN. Unsurpassed Co	A. E. MOTCH..... llection Service.	B. J. LINNEMANN--- THEY US.	J. A. SCHRAMM -----	200,000	254,000	2,325,000	---------	1,634,000	777,000	18,000	350,000	N. City, N. Y.; 1st N., Cin.
" ----- "	**COVINGTON SAVINGS BANK & TRUST CO.** 73-19 ⑤†•‡$'91 12%	John P. Ernst -----	O. W. Stimrall -----	A. W. Timmerding, *Sec. and Tr.*	----------	100,000	137,260	1,479,370	28,840	1,223,810	243,680	77,000	200,980	Bk. of America, N. Y.; 1st and 4th N. and Cent. Tr. Co., Cin.; Liberty N. and 1st N., Cov.
" ----- "	**FIRST NATIONAL BANK** $175-10% 73-16 ⑤•‡'65	E. S. Lee -----	R. C. Stewart..... B. A. Adams B. Bramlage	H. J. Humpert ----	E. B. Dunkie ----- H. W. Kimmerle	500.000	427,100	5,121,880	532,290	4,911,410	736,510	90,000	843,350	N. Bk. Com., Chem. N., and Am. Ex. N., N. Y.: Cont. & Com'l N., Chi.; 4th & Cent. Tr. Co. and Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
" ----- "	**LIBERTY NATIONAL BANK** $127-7% 73-17 ⑤ •‡'71	GEORGE E. ENGEL-- Collections hav We remit on	T. S. HAMILTON----- POLK LAFFOON e the personal at day of payment;	FRANK R. EVANS ---- tention of an offi send us your bus	J. C. MINDERMANN--- FRED KRUETZKAMP cer of this bank. iness.	350,000	181,210	3,974,260	345,100	3,149,840	422,050	271,000	692,800	N. Bk. Com. and Am. Ex. N., N. Y.: 1st N., Chi.; 1st N., Cin.: N. Bk. of Ky. and Citiz.-Union N., Lou.
" ----- "	**PEOPLES SAV. BK. & TR. CO.** $175-10% 73-20 ⑤†•‡$'03	Herbert Jackson---	Chas. E. Clark ---- E. L. Pieck	F. H. Hugenberg, *Sec. and Tr.*	R. A. Wolking, *A. Sec. and A. Tr.*	100,000	130,880	1,517,490	17,500	1,549,370	46,910	52,500	117,090	Han. N., N. Y.; 4th & Cent. Tr. Co., Cin.; 1st N., Cov.; Citiz.-Union N., Lou.
" ----- "	Security Savings Bank⑤‡$'08 $202-12% 73-23	Edward Zeisz-----	Louis Fritz-----	G. J. Wieschorster, *Sec. and Tr.*	----------	35,000	65,200	1,428,250	3,940	834,290	513,520	146,660	37,900	N. Bk. Com., N. Y.; Lin. N., Cin.; 1st N., Cov.
Crab Orchard 800 4C Lin. H18	Crab Orchard Bkg. Co...‡$'02 $135-8% 73-471	W. E. Perkins-----	G. B. Lyne-----	J. D. Shaw-----	Robert Baker-----	15,000	6,000	220.000	---------	188,000	21,000	---------	30,000	N. Bk. of Ky., Lou.
Creelsboro 89 8L Russell J16	Bank of Creelsboro ----‡$'22 $150 73-729	J. J. Campbell-----	J. G. Russell -----	R. Dewey Jeter ---	Robert Miller-----	15,000	2,000	130,000	---------	104,000	3,800	---------	30,000	N. Bk. of Ky. and Lin. Bk. & Tr. Co., Lou.
Crestwood 300 8L Oldham E15	**CRESTWOOD STATE BANK** $214-12% 73-472 ⑤‡$'93	J. C. Coleman -----	R. T. Collins-----	C. T. Nash-----	James McCardwell	15,000	19,000	275,000	---------	170,000	30,140	---------	82,000	N. Bk. of Ky. and 1st N., Lou.
Crittenden 185 4C Grant C17	**TOBACCO GROWERS DEP. BANK**--- 73-473 ‡$'93 $200-10%	S. M. Hopkins-----	Fred Brown-----	Ira W. Bird-----	H. S. Menefee----- W. E. Kidwell	25,000	32,000	240,000	---------	223,400	40,800	---------	25,000	Fifth-Third N., Cin.; Citiz.-Union N., Lou.
Crofton 500 8L Christian J9	Bank of Crofton ---- ---‡$'04 $200-12% 73-474	O. A. West -----	R. W. Trotter ---- S. H. Williams, Sr.	B. E. Brown-----	Miss Ila M. Adams	25,000	29,000	210,000	1,630	155,000	35,100	---------	48,000	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.; City Bk. & Tr. Co., Hopkinsville.
▲Cynthiana 4500 4C Harrison E18	Citizens Bank ----------‡$'20 $130-6% 73-703	Wade H. Lail-----	J. D. Florence ----	O. T. Trent -----	Eureka Whitaker-	50,000	14,040	257,390	----------	233,680	---------	----------	87,750	N. Bk. of Ky. and Lou. N., Lou.; 2d N., Cin.
" ----- "	**FARMERS NATIONAL BANK** $152-16% 73-155 •‡'81	J. R. JONES-----	J. W. SNODGRASS--	HARRY McCAULEY	F. McDANIEL, Jr.	100,000	146,480	882,500	---------	830,630	235,410	---------	97,190	Han. N., N. Y.: 1st N., Cin.: N. Bk. of Ky., Lou.
" ----- "	Harrison Deposit Bank 73-156 •‡$'01	M. C. Swinford----	D. N. Rees-----	W. S. Van Deren-	E. R. Gossett-----	37,500	85,000	460,000	----------	450,000	---------	---------	55,000	N. Bk. Com., N. Y.: 1st N. and Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
" ----- "	National Bank of Cynthiana $300-18% 73-154 †•‡'57	H. P. Van Deren--	J. H. Holladay-----	A. H. Stone-----	J. S. Liuehan-----	100,000	135,000	850,000	67,000	763,000	286,000	---------	103,000	N. Park. N. Y.; Citiz. N., Bk. & Tr. Co., Cin.; Citiz.-Union N., Lou.
▲Danville 6000 8 L Boyle H16	**BOYLE BANK & TRUST COMPANY** 73-125 ---- •‡$'09 $215-12%	I. T. LANIER----- Special attentio *Please enclose* 15	RICHARD GENTRY- J. H. BAUGHMAN n given Bill of La *c with each Sight*	S. H. NICHOLS---- ding Drafts, Cash *Draft for present*	J. R. LETCHER ---- and Time Items. *ation and 25c for*	75,000	108,200	853,600	----------	851,000	56,000	19,800	110,000	N. Bk. of Com. and Chem. N., N. Y.; 1st N., Cin.. N. Bk. of Ky., Lou.
" ----- "	Citizens National Bank $225-12% 73-124 ⑤†•‡'85	M. J. Farris -----	J. A. Cheek -----	E. W. Cook-----	H. L. Briggs----- M. M. Durham	100,000	143,630	926,050	173,900	519,630	704,940	12,200	106,780	N. City and Chem. N., N. Y.: Fifth-Third N., Cin.; Citiz.-Union N., Lou.
" ----- "	**FARMERS NATIONAL BANK** $240-12% 73-123 ⑤†•‡'79	J. C. CALDWELL --- An "HONOR R Largest financia FIFTEEN CENT TWENTY-FIVE	WM. C. ANDERSON--- OLL" Bank. l institution in B S sent to us wi CENTS for each	J. F. ROBINSON ---- oyle County. th each sight dra credit report ins	J. H. ROBINSON----- ft for presentati ures prompt, per	100.000 on, and sonal at	158,300 tention.	876.120	----------	799.450	222.680	26.500	179.110	N. Bk. Com., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.; Fifth-Third N., Cin.

The 5th-3rd NATIONAL BANK of CINCINNATI — Resources Over $47,000,000.00

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Federal Reserve Bank of St. Louis

Town and County. ▲County Seats Fig. is Fed. Res. Dist. Ⓛ Louisv'le Ⓒ Cin.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Dawsonsprings 8 Ⓛ Hopkins I 8 2000	**COMMERCIAL BANK OF DAWSON.** 73-254 ⓢ●‡$'04	I. N. DAY Oldest and Lar Prompt attenti Send 15c in adv	J. E. HAYES gest Bank in the on given all Item ance for Sight Dr	HAL HARNED city. s entrusted to afts and 25c for	J. I. HOSICK us. Credit Reports.	$ 40,000	$ 50,000	$ 590,000	$ 2,000	$ 570,000	$ 80,000	$ 5,000	$ 45,000	N. Bk. of Ky., Citiz.-Union N. and Liberty Ins., Lou.; Hopkins Co., Madisonville.
" ------ "	First National Bank ⓢ‡'20 $100 73-697	J. D. Meadows	T. H. O'Bryan J. L. Hughett	J. N. Smith	W. A. Morris	25,000	1,500	175,000	25,000	135,000	42,000	19,500	30,000	Citiz.-Union N., Lou.
Dayton 7646 4 Ⓒ Campbell B18	**Bank of Dayton** ⓢ‡$'06 73-477	John Kruchten	F. C. Vogelbach	L. J. Meyer		25,000	60,610	928,860	31,130	868,370			177,220	Chem. N., N. Y.; 1st N., Cin.
▲**Dixon** 716 8 Ⓛ Webster H8	Dixon Bank & Trust Company $140-8% 73-342 T●‡$'94	R. L. Jackson	C. L. Ramsey	C. A. Doris	Otto Brill Carl Doris	30,000	16,650	238,890		149,460	55,600	5,640	74,840	Ill. Merch. Tr. Co., Chi.; N. Bk. of Ky. and Citiz.-Union N., Lou.; Old N., Evansville.
Dover 400 4 Ⓒ Mason C19	Bank of Dover $'22 73-726	W. N. Mac Koy	E. E. Kidwell	H. T. Asbury	E. S. Kidwell	15,000	2,130	42,670		37,120	10,040	2,820	9,810	Fifth-Third N., Cin.
Drakesboro 1800 8 Ⓛ Muhlenb'gl 10	Citizens Bank ●‡$'07 $115-8% 73-479	H. Y. Cundiff	W. W. Bridges	E. H. Flanagan	H. E. Ashby	25,000	4,250	146,260		135,360	4,900		20,560	N. Bk. of Ky., Lou.; Am. N., Nash.
Dry Ridge 128 4 Ⓒ Grant D17	Farmers Bank of Equity 73-380 ‡$'08	A. C. Webb	J. D. Rennecker	John McCoy	C. B. McCoy R. D. Hogan	45,000	30,000	575,000		600,000	17,000		30,000	Fifth-Third N., Cin.
" ------ "	First National Bank ●‡'03 $225-10% 73-381	W. T. S. Blackburn	S. F. Browning Ben. Berkley	T. E. Elliott	Iness Forsythe	50,000	41,500	440,000	83,000	458,000	116,000	9,500	31,000	Han. N., N. Y.; Citiz. N. Bk. & Tr. Co., Cin.
Dundee 500 8 Ⓛ Ohio H11	Bank of Dundee Ⓢ‡$'22 $100 73-738	S. P. McDowell	J. A. Duff	J. E. Mitchell		15,000	2,870	80,000		74,500			12,683	Citiz.-Union N., Lou.
Dunnville 200 8 Ⓛ Casey I 16	Peoples Bank ‡$'11 $$150-6% 73-650	J. W. Davenport	M. R. Damron D. Ruborts	R. D. Williams	W. A. Hammonds	15,000	8,310	57,000		62,000	5,000		10,330	N. Bk. of Ky. and Citiz.-Union N., Lou.
Earlington 3652 8 Ⓛ Hopkins I 9	Earlington Bank ●‡$'01 $200-20% 73-152	J. R. Rash	P. B. Ross	W. L. Phillips	Fletcher M'Cord J. E. Evans	15,000	48,590	675,160		132,080	231,360	8,650	365,660	Han. N., N. Y.; N. Bk. of Ky., Lou.; N. City, Evansville.
EastBernstadt 1000 4 Ⓒ Laurel I 19	First National Bank ‡'12 73-482	C. A. Casteel	Charles Davidson N. B. Sewell	W. J. Chesnut	S. E. McNeill	25,000	16,000	410,000		390,000			60,000	Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
Eastview 49 8 Ⓛ Hardin G13	East View Bank ‡$'20 $115-4% 73-710	U. G. Ragland	Alex. Montgomery	C. S. Givan		15,000	4,250	102,810		90,600	500	7,140	23,820	Citiz.-Union N., Lou.
▲**Eddyville** 1182 8 Ⓛ Lyon J7	First State Bank ●‡$'04 $260-16% 73-483	A. C. Ramey	J. M. Smith	W. N. Cummins		25,000	40,000	293,000		294,000			58,000	Chem. N., N. Y.; Citiz.-Union N., Lou.; 1st N., Paducah.
▲**Edmonton** 284 8 Ⓛ Metcalfe J14	Farmers & Merchants Bank 73-419 ‡$'05	J. A. Hamilton, Sr.	J. H. Kinnaird	J. W. Kinnaird	A. B. Thompson Mrs A.B. Thompson	15,000	10,000	243,240	10,050	222,020			54,280	Citiz.-Union N., Lou.; Far. N. and Citiz. N., Glasgow.
" ------ "	Peoples Bk. of Metcalfe Co. $200-12% 73-418 Ⓢ‡$'06	A. J. Thompson	J. R. Wilson		Mary Page M. C. Manter	20,000	5,000	321,780		231,720	31,150		67,650	Citiz.-Union N. and N. Bk. of Ky., Lou.
Ekron 157 8 Ⓛ Meade F12	Meade Central Bank ‡$'22 $100 73-736	E. C. McMahon	B. R. Walker	J. S. Dowell		15,000	500	64,000		41,580	7,000		27,220	Citiz.-Union N., Lou.
▲**Elizabethtown** 8 Ⓛ Hardin G13 3000	First-Hardin Nat. Bank T●‡'83 15% 73-215	W. C. Montgomery		Horace Hays	Starling Wells W. H. Robertson G. E. Taber	150,000	117,200	1,725,000	150,000	1,660,000	233,000	73,200	176,000	Chem. N., N. Y.; Citiz.-Union N., Lou.
" ------ "	Union Bank & Tr. Co. ⓢT‡$'10 $175-6% 73-218	D. M. Hall	H. L. Igleheart	C. M. Vertrees	J. A. Gardner	50,000	17,000	312,000		228,000	91,000		40,000	Liberty Ins., and N. Bk of Ky., Lou.
Elkhorn City 1500 (*Praise P. O.*) 4 Ⓒ Pike I 23	First State Bank ⓢ‡$'12 73-655	J. C. Charles	W. W. Gray	I. C. Diskins	. I. Shipman	25,000	12,000	98,650		95,450	12,500	7,700	20,000	Unaka & City N., Johnson City, Tenn.
▲**Elkton** 1009 8 Ⓛ Todd K10	Bank of Elkton ⓢT●‡$'66 $130-6% 73-272	John O. Street	J. D. Standard	Geo. P. Street	Thos. E. Johnson	70,000	17,050	368,530	37,460	441,860	2,400	32,800	15,980	Chem. N., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.
" ------ "	**FARMERS & MERCH. BANK** 73-273 ⓢT●‡$'90	S. W. Forgy Ben T. Perkins, *Ch. of Bd.*	J. M. Weathers	C. E. Gill	B. L. Trabue	60,000	56,380	481,230	2,400	525,640		17,340	57,030	N. Park and N Bk. Com., N. Y.; Citiz.-Union N., Lou.
Eminence 1317 8 Ⓛ Henry E15	**DEPOSIT BANK** ‡$'68 $200-10% 73-270	H. H. DRANE Collections and FEE IN ADVAN	W. E. CLUBB Requests for Cred CE: *Plain sight*	H. C. DALE it Reports MUST *drafts*, 15c; *Credit*	ELMER BLACK be accompanied by *Reports*, 25c.	20,000	30,000	290,000		150,000	150,000		50,000	Chem. N., N. Y.; N. Bk. of Ky., Lou.
" ------ "	**FARMERS & DROVERS BK.** $200-10% 73-271 ‡$'86	GEORGE FREMD Collections and FEE IN ADVAN	F. C. GILTNER Requests for Cre CE: *Plain sight*	JOHN A. CRABB dit Reports MUS *drafts*, 15c; *Credit*	C. B. JONES T be accompanie *Reports*, 25c.	20,000	28,000	285,000	d by	250,000	3,000		65,000	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.; Fifth-Third N., Cin.
Erlanger 711 (*Covington P. O.*) 4 Ⓒ Kenton B17	Citizens Bank ⓢ‡$'12 $160-6% 73-652	E. H. Blankenbeker	T. J. Stevenson	C. T. Davis	S. R. Aylor	25,000	18,000	227,000		181,000	66,000	18,000	19,000	1st N., Cin.
" ------ "	Erlanger Deposit Bank ⓢ‡$'92 $235-20% 73-484	W. A. Price	L. P. Aylor	R. T. Conner	W. H. Folmer Josephine Terrill	50,000	61,190	562,300		565,280	3,200	2,080	102,930	Fifth-Third N., Cin.; Liberty N., Cov.
Eubank 312 4 Ⓒ Pulaski I 17	First State Bank ‡$'10 $160-8% 73-485	Silas Wesley	I. E. Payne	W. C. Dodson	Reca B. Acton	50,000	14,770	105,920		104,880		1,000	29,810	Fifth-Third N., Cin.
Evarts 502 4 Ⓒ Harlan J21	Evarts State Bank ⓢ●‡$'18 $100 73-690 (*Formerly Black Mountain Bank*)	W. C. Turner	B. F. Kelly	J. C. Stephenson		15,000		90,000		100,000			20,000	N. Bk. of Ky., Lou.
Ewing 500 4 Ⓒ Fleming D19	Ewing Deposit Bank ⓢ‡$'02 $300-30% 73-486	W. B. Sherwood	J. M. Jones	T. H. Talbott	R. J. Sously O. F. Adams	15,000	49,980	239,200		232,740	750	5,480	65,220	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.; 1st N., Cin.

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KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is Fed. Res. Dist. L Louisville C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Fairfield 329 8 L Nelson G14	**Bank of Fairfield** ‡§'07 $184-9% 73-487	J. S. McKenna	S. H. Simpson	W. D. Jolly	S. E. McKenna	$ 18,000	$ 14,970	$ 151,970	$ 720	$ 131,090	$ 2,220	$ 1,110	$ 51,230	Chem. N., N. Y.; N. Bk. of Ky., Lou.
▲**Falmouth** 1800 4 C Pendleton D18	**Citizens Bank** ⓢ•‡§'02 12% 73-285	C. W. Carnes	H. L. Cummins	J. B. Woolery	L. L. Kirby	32,500	50,000	667,500		655,000	50,000		45,000	N. Bk. Com., N. Y.; Fifth-Third N. and 4th & Cent. Tr. Co., Cin.; Citiz. Union N., Lou.
" " "	**First National Bank** ⓢ'21 73-721	Geo. W. Berger		Geo. C. Bradford	W. L. Childs	60,000	8,000	400,000		190,000	190,000		88,000	1st N., Cin.
" " "	**C. H. LEE, JR.** Oldest and Lar **PENDLETON BANK** ⓢ•‡§'96 $225-8% 73-284		gest Bank. Mod Special attentio n given B-L Draf *Please send 15c with each Sight Dr*	**C. W. THOMPSON** ern, Progressive. ts and collection *aft for presentati*	**HENRY W. BISHOP** Hustling for busi s. *on and 25c for cre*	50,500	100,000	985,000		880,000	150,000	10,000	95,500	N. Bk. of Com., N. Y.; 1st N., Cin.
						ness.								
						dit repo rts.								
Fancy Farm 488 8 L Graves K5	**Bank of Fancy Farm** ‡§'03 $200-8% 73-489	J. M. Carrico	W. H. Elliott	S. T. Ross	Edna Carrico	15,000	22,270	53,150	5,000	82,490		1,800	11,140	1st N., Lou. and Mayfield.
Farmington 150 8 L Graves K5	**Bank of Farmington** ‡§'07 $160-8% 73-490	J. I. Shockley	J. W. Usher	Clinton Jones		15,000	11,000	80,000		80,000			22,000	Citiz. Union N., Lou.; Ex., Mayfield.
Fern Creek 400 (*Buechel P. O.*) 8 L Jefferson E14	**Bank of Fern Creek** ⓢ•‡§'19 $150-8% 73-687	J. B. Reid		F. S. Hays	H. T. Walkins	15,000	7,500	160,000		145,000	10,000	1,500	15,000	Lou. N., Lou.; Fifth-Third N., Cin.
Finchville 75 8 L Shelby E15	**Bank of Finchville** ‡§'04 $150-6% 73-491	W. S. Allen	G. T. Duvall	Evart Hankins		15,000	10,220	59,710	5,000	52,720	16,300	5,030	15,880	N. Bk. of Ky. and Citiz. Union N., Lou.
Fleming 2000 4 C Letcher I 22	**First National Bank** ⓢ•‡'13 $300-30% 73-663	J. E. Buckingham	Thos. S. Haymond W. H. Potter E. L. Walters	U. H. Sledd	H. L. Clark	25,000	50,000	525,000		335,000	144,000	5,000	112,000	Met. Tr. Co., N. Y.; N. Bk. of Ky., Lou.; Ashland N., Ashland.
▲**Flemingsburg** 1562 4 C Fleming E20	**Deposit Bank of Pearce, Fant & Company** ⓢ•‡§'88 $300-20% 73-277	Nelson Fant	J. F. Summers	S. E. Dye	E. V. Hall	50,000	91,110	401,350	5,210	438,400	48,720	5,210	50,130	Equitable Tr. Co., N. Y.; 1st N. and Fifth-Third N., Cin.; Citiz. Union N., Lou.
" " "	**Fleming Co. Farmers Bank** $230-22½% 73-276 †‡§'76	C. W. Aitkin	C. R. Garr Paul Heflin	John W. Heflin	C. C. Taylor	45,000	62,000	383,000	20,000	470,000			40,000	Guaranty Tr. Co., N. Y.; 1st N. and 2d N., Cin.
						40,000	60,000	700,000		700,000	30,000		70,000	N. Bk. Com., N. Y.; Fifth-Third N., Cin.
" " "	**R. L. DUDLEY** Special attentio Save time and FEE IN ADVAN **PEOPLES BANK OF FLEMING COUNTY** 73-278 •‡§'06		**R. W. DARNALL** n given Bill of La get service on Col CE: *Plain sight*	**C. E. RHODES** ding Drafts, Cash lections and Cred *drafts, 15c; Cred*	**R. S. HINTON** **J. T. WILLIAMSON** and Time Items. it Reports by sen *it Reports, 25c.*	ding				TRY	U	S.		
Flippin 200 8 L Monroe K14	**Flippin Bank** ‡§'20 $100 73-715	O. B. Downing	W. J. Arterburn	W. E. Downing	Blanche Matthews	16,000	2,000	51,000		57,000			6,000	Citiz. N., Glasgow; Far., Fountain Run.
Florence 300 4 C Boone B17	**Florence Deposit Bank** ‡§'04 $230-12% 73-492	C. F. Blankenbeker	J. S. Surface	J. G. Renaker	Eva G. Renaker	15,000	35,000	285,000		310,000	11,000		30,000	Fifth-Third N., Cin.; Citiz. Union N., Lou.
Fordsville 612 8 L Ohio G11	**Bank of Fordsville** •‡§'06 $160-16% 73-493	J. F. Cooper	J. D. Cooper	J. D. Cooper	H. J. Cooper	15,000	12,500	227,000		128,110	24,600		110,000	Citiz. Union N., Lou.; Cent. Tr. Co., Owensboro.
Fort Thomas 8500 4 C Campbell B18 (*Newport P. O.*)	**Fort Thomas Bank** ⓢ‡§'22 $120 73-732	Shaler Berry	W. C. Sanders	D. J. Lyons		25,000	7,310	272,440	3,940	214,650	44,380	5,640	44,010	N. Bk. Com., N. Y.; Fifth-Third N., Cin.
Foster 175 4 C Bracken C18	**Foster Banking Co.** ‡§'10 $200-6% 73-494	J. D. Meyer	O. W. Brown	J. B. Hiles	P. J. Sipes	15,000	21,000	158,000		137,000	24,000	3,000	30,000	Fifth-Third N., Cin.
Fountain Run 300 8 L Monroe K13	**Farmers Bank** ‡§'18 $115-6% 73-679	H. B. Dossey	J. T. Pardue	J. B. Dossey	Nolia Jordan J. Y. Louis	15,000	2,960	74,570	7,740	78,610		3,600	17,990	N. Bk. of Ky., Lou.; Am. N., Nash.; Citiz. N., Glasgow.
▲**Frankfort** 11,000 8 L Franklin E16	**CAPITAL TRUST CO.** ⓢ†•‡§'05 $240-10% 73-63		**S. FRENCH HOGE** **W. H. POSEY** Special attenti on given Bill of La Send us your Frankfort Items.	**CHAS. E. HOGE,** *Tr.* ding Drafts, Cash	**W. D. FURR,** *Sec.* **LISLE BAKER, Jr.,** *A. Sec.* and Time Items.	75,000	120,180	1,056,290	8,800	797,420	197,340	50,870	214,630	Chem. N. and N. Bk. Com., N. Y.; N. Bk. of Ky. and Citiz. Union N., Lou; Fifth-Third N., Cin.
" " "	**FARMERS DEPOSIT BANK** 73-61 •‡§'14		**L. W. MORRIS**	**J. B. HENDRICK**	**W. P. SULLIVAN**	**B. M. KEENON**	175,000	115,000	825,000		875,000	10,000		230,000	Bk. of America, N. Y.; Fifth-Third N., Cin.; Bk. of Ky. and Citiz. Union N., Lou.
" " "	**National Branch Bank of Kentucky** 73-59 •‡'34	H. F. Lindsey	J. W. Pruett	J. W. Pruett	C. R. Clayton	100,000	250,000	1,000,000		575,000	525,000		250,000	N. Park and Chem. N., N. Y.; N. Bk. of Ky., Lou.; 1st N., Cin.
" " "	**PEOPLES STATE BANK** •‡§'09 73-64		**N. B. SMITH** **J. P. HULETTE** Excellent facilit ies for handling o Send us your F rankfort business.	**GEO. HALMHUBER** ut-of-town items.	**A. A. HULETTE** **OAKLEY WAITS** Special attention	75,000 given al	34,770 l matte	2,874,410 rs perta	27,460 ining to	1,640,020 financia	173,560 l dealin	119,830 gs.	1,078,220	Chem. N., N. Y.; Citiz. Union N., Liberty Ins., and N. Bk. of Ky., Lou.; Phoenix N. Bk. & Tr. Co., Lexington.
" " "	**STATE NATIONAL BANK** 8% 73-60 ⓢ•‡'89		**EUGENE E. HOGE** **WM. F. DANDRIDGE** - **S. A. MASON** Oldest National Bank in Frankli n County. Our service will please you. You r business invite d.	**LARRY D. JONES**	**R. K. McCLURE, JR.**	150,000	130,480	1,219,850	155,350	1,200,070	315,850	2,990	136,770	Seab. N., N. Y.; N. Bk. of Ky. and Citiz. Union N., Lou.; Fifth-Third N., Cin.

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THE FIFTH - THIRD NATIONAL BANK of CINCINNATI—THE BANKERS' BANK SINCE 1863

Town and County. ▲County Seats. Fig. is Fed. Res. Dist. L Louisv'le C Cin.	●Mem. A.B.A. ‡Mem. State B. Ass'n. ◆M. Fed. Res. $Last Sale	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Franklin ....3500 8 L Simpson K11	**McELWAIN-MEGUIAR BANK & TRUST COMPANY** $165-9% 73-173 †●‡$'81	J. H. COVINGTON	J. C. McCLEAN	J. F. TARPLEY	C. W. GILLESPIE	$ 75,000	$ 49,120	$ 587,790	$ 18,090	$ 514,320	$ 76,170	$ 22,960	$ 116,450	Han. N., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.; 4th & 1st N., Nash.
		Oldest, Largest and Strongest Bank in Simpson County. Unexcelled facilities for handling Bill of Lading Drafts, Collections and all banking business.												
		Please send 15c with sight drafts for presentation and 25c for Credit Reports.												
" ------ "	Simpson County Bank $180-10% 73-174 ⑤●‡$'90	R. G. Moore	E. S. Robey	T. L. Neely	C. E. Gillispie	50,000	41,500	420,030		389,520	67,140	14,020	30,850	Chatham & Phenix N., N. Y.; Am. N., Nash.; N. Bk. of Ky., Lou.
Franklinton ...150 8 L Henry E16	Peoples Bank ‡$'11 $100-6% 73-496	J. C. Bryant	Leonard Tingle	W. E. Whitfield		15,000	9,000	108,000		121,000	8,780		10,000	Citiz. Union N. and N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
Fredonia .....477 8 L Caldwell I7	Fredonia Valley Bank ‡$1895 73-497	D. T. Byrd	R. C. Hill	Howard Rice	Seth Wigginton	15,000	12,500	140,520	190	66,160	56,980		45,080	N. City, N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.; Old N., Evansville.
Freeburn .....1400 4 C Pike H23 *(Edgarton, W. Va. P. O.)*	Merchants & Miners Bank $150 73-720 ⑤●‡$'21	W. W. Charles	W. A. Dotson G. M. Kennedy J. L. Dotson	H. B. Dillon	G. B. Kimbler	28,800	3,360	259,010	13,300	206,290		13,820	84,360	Irving Bk.-Col. Tr. Co., N. Y.; Fifth-Third N., Cin.; Day & Night, Williamson, W. Va.
Fulton .....8000 8 L Fulton L5	**CITY NATIONAL BANK** $200-12% 73-190	W. W. MORRIS	W. C. CROFT N. G. COOKE, *Active*	CLYDE P. WILLIAMS		80,000	73,990	663,120	90,620	557,260	142,420	11,000	197,060	Chem. N., N. Y.; N. Bk. of Ky., Lou.; Citz. N., Paducah.
" ------ "	Farmers Bank ⑤●‡$'05 $165-10% 73-191	A. Huddleston	J. E. Gates	A. M. Nugent	H. H. Murphy	50,000	38,000	486,000		506,000	1,590		58,000	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.; 1st N., Paducah.
" ------ "	First National Bank ●‡'91 $150-10% 73-189	R. H. Wade	R. B. Beadles	Geo. T. Beadles		50,000	10,000	185,000		175,000	80,000		32,000	Citiz.-Union N. and Lou. N., Lou.; N. Stock Yds. N., N. Stock Yds., Ill.
Gamaliel .....125 8 L Monroe K14	Gamaliel Bank ‡$'08 $107-10% 73-498	H. Hayes	O. E. Comer	S. B. Ray		16,000	5,270	96,260		99,070			15,220	Citiz.-Union N., Lou.
▲Georgetown .4000 4 C Scott E17	**FARMERS BANK & TR. CO.** $235-12% ◆ 73-140 ⑤T‡$'07	R. B. THOMAS	BUFORD HALL R. O. WARD	J. C. NICHOLS	F. C. NICHOLS	100,000	109,090	1,099,570	47,230	740,120	375,900	50,760	189,100	N. City, N. Y.; Fifth-Third N. and 1st N., Cin.; Citiz.-Union N., Lou.
		We make an earnest effort thru Collect every item sent us, thus affording a superior collection dept.		efficient employe	es to									
		Please send 15c with each sight draft for presentation and 25c for Credit Reports.												
" ------ "	First National Bank ●‡'83 73-133	J. D. Grover	G. B. Brown James Bradley	W. G. Abbett	A. P. Brown	50,000	72,900	548,510		563,760			98,750	N. Bk. Com. and Chem. N., N. Y.; 1st N. and Fifth-Third N., Cin.; Citiz.-Union N., Lou.
" ------ "	Georgetown National Bank $125-12% 73-139 ●‡'97	J. W. Thacker	R. H. Wolfe G. T. Hambrick V. A. Bradley	G. T. Hambrick	I. P. Bradley J. C. Porter	75,000	95,000	920,000		850,000	51,000		140,000	N. Bk. Com., N. Y.; Fifth-Third N., Cin.; Citiz.-Union N., Lou.
Germantown .237 4 C Bracken D19	Bank of Germantown $145-8% 73-412 ⑤●‡$1900	George Galbraith	N. D. Colvin D. H. Lloyd	R. G. Humlong	W. B. Cooper	25,000	14,600	120,500	16,500	156,610	10,510	2,700	6,770	Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
" ------ "	Farmers & Traders Bank ‡$'09 73-413	J. C. Browning	John Owens Geo. W. Collins	H. L. Pepper	G. G. Pepper	16,000	7,600	100,000		109,890	14,700		9,160	1st N., Cin.
Ghent .....438 8 L Carroll D16	Ghent Deposit Bank ‡$'85 $245-18% 73-499	Fred Stucy	H. M. Froman	V. T. Craig	J. A. Taudy	25,000	38,210	249,370		269,080	13,540	4,000	25,950	Citiz.-Union N., Lou.; 1st N., Cin.
Gilbertsville ..300 8 L Marshall J600	Bank of Gilbertsville ●‡$'07 $150-12% 73-500	J. R. Gregory	S. C. Jones	W. W. Gillahan	J. K. Gillahan	15,000	8,500	85,000		77,600			24,000	N. Bk. of Ky., Lou.; Citiz. Sav., Paducah.
▲Glasgow .....2559 8 L Barren J13	*Citizens National Bank ●'16 73-198	W. F. Richardson	J. H. Mann, Jr.	A. Trigg	Ralph Kinnair	60,000	22,000	500,000		608,000			40,000	Chem. N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
" ------ "	*Farmers Nat'l Bank ⑤T●‡1900 $200-10% 73-197	F. J. Boles	P. W. Holman	P. W. Holman	E. H. Guthrie	100,000	71,570	1,103,780	150,750	1,004,140	228,300	16,200	174,470	Chase N., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.
" ------ "	*First National Bank ⑤●‡'92 $150-10% 73-196	W. B. Smith	Howe Ralston	M. R. Smith		50,000	25,000	407,000		300,000	62,500		55,000	Chem. N., N. Y.; Citiz.-Union N., Lou.
" ------ "	***TRIGG NATIONAL BANK** $225-16% 73-195 ⑤●‡'66	T. P. DICKINSON	W. L. PORTER	T. C. DICKINSON	J. D. MOSBY L. M. RAPP GUY V. BEATTY	75,000	50,000	630,000	71,000	620,000	83,360	71,000	51,700	Chem. N. and Coal & Iron N., N. Y.; N. Bk. of Ky., Lou.
		Oldest Bank in Southern Kentucky.												
		Send us your business direct for Collections a specialty.		prompt, careful	attention.									
		Please send 15c with each sight draft for presentation and 25c for Credit Reports.												
" ------ "	*Union Trust Co. T‡$'17 73-675	T. P. Dickinson	J. P. Depp	L. M. Rapp, *Sec. and Tr.*		30,000	16,000	68,150		125,500				Trigg N., Glasgow.
" ------ "	Glasgow Clearing House *(Members indicated by a ★)*	P. W. Holman	J. H. Mann	Howe Ralston, *Tr.*	T. C. Dickinson, *Sec.*									
GlasgowJunction 400 8 L Barren J13	Bank of Glasgow Junction $125-6% 73-501 ‡$'08	J. F. Read	Harvey Edwards	J. C. Shipley	B. C. Shipley	15,000	9,730	110,560		96,550	12,150	4,000	22,600	Citiz.-Union N., Lou.
Glencoe .....398 8 L Gallatin D16	Union Bank ‡$'14 $200-16% 73-420	E. V. Ross	J. B. Kemper Elmer Elliston	Ohlen Stewart	W. L. Poland	20,000	11,580	170,890	890	170,600		2,500	30,270	Fifth-Third N., Cin.; Lincoln Bk. & Tr. Co., Lou.
Glendale 300	*Glendale Banking Co.*	*(Closed May 8, 1924)*												

CITY NATIONAL BANK OF PADUCAH, KY. LARGEST CAPITAL AND DEPOSITS OF ANY BANK IN PADUCAH — PROMPT SERVICE

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TOWN AND COUNTY. ▲County Seats. Fig. Fed. Res. Dist. L Louisville. C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts, Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Glensboro 500	Farmers Bank ‡$'04	W. R. Shouse	W. A. Sparrow	E. F. Thompson		$ 15,000	$ 4,290	$ 38,580		$ 49,420			$ 8,460	Lou. N., Lou.
8L Anderson F16	$125-6% 73-504		Hollie Catlett											
(*Lawrenceburg P.O.*)														
Golden Pond ..125	Bank of Golden Pond ●‡$'06	W. R. Wilson	W. G. Ahart	A. L. Furnish		15,000	5,620	50,460		29,510	$ 20,260	$ 1,000	18,310	Citiz. Union N., Lou.; City N., Paducah.
8L Trigg K7	73-505													
Gradyville 200	Gradyville State Bank ‡$'11	J. A. Wheeler	W. M. Wilmore	C. O. Moss	Mrs. C. O. Moss	15,000	9,160	58,260		64,510	2,000	3,590	12,350	N. Bk. of Ky., Lou.
8L Adair J15	$150-10% 73-506													
Grant	(*See Belleview*)													
Boone C16														
Gratz 240	Gratz Deposit Bank ‡$'02	C. F. Alexander	W. H. Johnson	D. W. Thompson		15,000	12,170	96,690		97,360	8,000	2,210	16,290	Citiz. Union N. and N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
8L Owen D16	$135-8% 73-507													
Gravel Switch 150	Peoples Bank ‡$'10	P. E. Hourigan	W. O. Isaacs	Leslie Lanham	Roy Milburn	15,000	9,000	96,000		71,000	21,000	6,000	22,000	Citiz. Union N. and N. Bk. of Ky., Lou.
8L Marion H15	$150-9% 73-508													
▲**Grayson** 1000	Citizens Bank ⓢ‡$'02	H. C. Rupert	L. E. Osenton	Geo. F. Robinson	Paulina Burton	26,000	55,990	327,430	$ 1,050	209,760	60,600	10,060	130,040	Lou. N., Lou.; Fifth-Third N., Cin.; 2d N., Ashland.
4C Carter E22	$275-14% 73-347													
" ------ "	Commercial Bank ⓢ‡$'91	J. W. Strother	Wick H. Strother	Arthur Gee	Joe D. Wheeler	100,000	85,390	556,680		588,260	6,820		146,990	N. Bk. Com., N. Y.; Fifth-Third N. and 4th & Cent. Tr. Co., Cin.; Citiz. Union N., Lou.
	$200 73-346				Mattie Jones									
▲**Greensburg** .1000	Greensburg Deposit Bk. T$'90	J. A. Hobson	J. L. Wilson	L. W. Coakley	J. F. Miller	50,000	58,820	594,760		516,330	128,600	17,150	41,500	Chem. N., N. Y.; Citiz. Union N. and N. Bk. of Ky. Lou.; Citiz. N., Lebanon.
8L Green 114	$155-10% 73-388				E. G. Dobson									
" ------ "	Peoples Bank ⓢ‡$'02	W. F. Milby	E. E. Perkins	A. L. Perkins	F. T. Cantrell	40,000	14,750	255,080		252,750	14,950	10,000	32,120	1st N. and Citiz. Union N., Lou.
	$115-6% 73-389													
▲**Greenup** 1000	Citizens State Bank ‡$'04	Elwood Kinner	John Smallwood	W. T. Cole	Herbert R. Cole	15,000	4,440	91,040		61,090	1,690	7,970	39,790	Mech. & Metals N., N. Y.; Fifth-Third N., Cin.; Far. & Tra., Maysville; 2d N., Cin.
4C Greenup D22	73-355													
" ------ "	First National Bank ●‡'93	J. E. Pollock	S. G. Bates	A. V. Pollock		50,000	13,000	457,000		200,000	216,000		120,000	N. Bk. Com., N. Y.; Fifth-Third N. and 4th & Cent. Tr. Co., Cin.; Citiz. Union N., Lou.
	$230-12% 73-354													
▲**Greenville** ...2000	**FARMERS STATE BANK** ‡$'09	L. Z. KIRKPATRICK	C. S. CURD	G. W. FENTRESS	PAUL L. PACE	20,000	32,820	352,560	30,000	385,910	850	14,480	34,140	N. Park, N. Y.; N. Bk. of Ky., Lou.
8L Muhlenberg I 9	$225-12% 73-234													
" ------ "	First National Bank ●‡'90	J. T. Reynolds	C. E. Martin	J. T. Chatham		40,000	129,990	1,304,270	30,000	716,130	589,440	14,900	183,780	Han. N., N. Y.; N. Bk. of Ky. and Citiz. Union N., Lou.
	12% 73-232													
Guthrie 1500	Bank of Guthrie ‡$'94	R. Lester	Hogan Bryan	R. L. McMurry	William McMurry	20,000	6,670	105,600		82,180			50,090	Han. N., N. Y.; N. Bk. of Ky., Lou.; 4th & 1st N., Nash.
8L Todd K10	$135-10% 73-299		Tom Mimms											
" ------ "	Farmers & Merch. Bank ‡$'02	A. J. Buck	J. W. Cook	R. F. Warren		15,000	5,000	85,660		85,130			27,540	Lou. N. and Citiz. Union N., Lou.; Am. N., Nash.
	$135-8% 73-300													
Hanson 350	Peoples Bank ‡$'11	J. F. Bailey	A. Haywood	C. C. Callender	Mrs. Ada Lee Haywood	15,000	4,890	90,400		96,300		3,840	10,150	Ky. Bk. & Tr. Co., Madisonville; Citiz. Union N., Lou.
8L Hopkins H9	$62-10% 73-509													
Hardin 436	Hardin Bank ●‡$'05	H. I. Hughes	J. M. Stark	D. E Booker	Regina Pace	15,000	15,000	150,000		145,000	10,500		20,950	4th and 1st N., Nash.; Citiz. Sav., Paducah.
8L Marshall J6	$200-12% 73-510													
▲**Hardinsburg** .810	Bank of Hardinsburg & Tr. Co.	B. F. Beard	H. D. Moorman	Maurice Miller	Mary D. Sheeran	100,000	24,200	956,050		918,440	69,080	250	92,470	N. Bk. Com., N. Y.; N. Bk. of Ky. and 1st N., Lou.
8L Breck'ge G12	$130-8% 73-344 ⓢT●‡$'90	C. V. Robertson, *V. P.*	Willis Green											
" ------ "	Farmers Bank & Trust Co.	Matthias Miller	A. R. Kincheloe	Z. C. Hendrick		40,000	16,000	618,540		547,060	5,000	27,480	95,000	Chem. N., N. Y.; Citiz. Union N., Lou.
	$135-8% 73-345 T●‡$'02		I. B. Richardson											
Hardyville 400	*Hardyville Deposit Bank*	(*Liquidating*)												
8L Hart I13														
▲**Harlan** 5000	Citizen's National Bank	L. A. Bowling	J. D. Wheeler	S. G. Aldhizer	H. D. Vaughan	100,000	9,900	599,270	97,900	494,150	140,320	54,740	117,850	Han. N., N. Y.; Fifth-Third N., Cin.; Lou. N. and Liberty Ins., Lou.
4C Harlan J21	$150 73-780 ⓢ●‡'22		J. W. Nolan											
" ------ "	First State Bank ⓢ‡$'02	W. W. Lewis	A. B. Cornett	O. M. Haskins	E. F. Boggess	100,000	80,000	1,500,000		1,300,000		10,000	370,000	Chase N., N. Y.; N. Bk. of Ky., Lou.
	20% 73-816													
" ------ "	**HARLAN NATIONAL BANK**	P. V. COLE	F. D. PERKINS	J. R. WEILER	M. D. BALL	100,000	35,170	628,960		505,620	107,840	36,000	214,670	N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
	$150-10% 73-670 ⓢT●‡'16	PROMPT ATTE	NTION TO ALL	MATTERS. COL	LECTIONS REMI	TTED								
		THE SAME DA	Y PAID. Send 15c	with sight drafts.										
▲**Harrodsburg** 4000	Farmers Trust Co T$'12	A. F. Drake	T. H. Coleman	J. E. Stagg, *Sec. and Tr.*	B. W. Allin, *A. Sec. and A. Tr.*	25,000	7,020		69,770	100,660			1,080	Mercer N., Harrodsburg.
8L Mercer G16	$60-8% 73-654			J. E. Brown	W. C. Rue	50,000	17,650	370,190	37,490	392,600	70,840	19,360	42,530	Chem. N., N. Y.; 1st N. Cin.; N. Bk. of Ky., Lou.
" ------ "	First National Bank T‡'70	F. P. James	J. H. Farley											
	73-164													
" ------ "	**MERCER NATIONAL BANK**	B. W. ALLIN	T. H. COLEMAN	WILLIAM VANDIVIER	H. C. BOHON	100,000	72,900	992,460	107,400	909,260	196,770	17,300	149,430	Chase N., N. Y.; N. Bk. of Ky., Lou.; Fifth-Third, N., Cin.
	$177.50-10% 73-165 ●‡'82	Special attentio	n given Bill of La	ding Drafts, Cash	and Time Items.									
		Largest & Stron	gest Bank Here.											
" ------ "	**STATE BANK & TRUST CO.**	J. L. ISENBERG	T. H. CARTER	G. W. EDWARDS	W. B. KEIGHTLEY	100,000	27,630	652,620	69,380	653,110	6,000	44,870	45,650	Chem. N., N. Y.; N. Bk. of Ky. and Liberty Ins., Lou.
	$110-6% 73-166 ⓢT‡$'06	This bank gives	W. B. HATCHETT prompt attention	to Collections an	d all other Bank	ing bus	iness.							
	Please send 15c wi	*th each sight draft fo*	*r presentation and 2*	*5c for Credit Repor*	*ts.*									
▲**Hartford** 1000	Bank of Hartford ●‡$'82	J. W. Ford	Rowan Holbrook	C. O. Hunter	Margaret Marks	40,000	30,000	400,000		396,000			74,000	N. Bk. of Ky., Lou.
8L Ohio H11	73-818													
" ------ "	Citizens Bank ‡$'14	J. C. Riley	Alvin Rowe	R. R. Riley		25,000	13,000	90,000		90,000			38,000	Lou. N., Lou.
	$150-10% 73-819		S. A. Bratcher											
▲**Hawesville** ...1500	Hawesville Deposit Bank	T. D. Hale	W. D. Crammond	G. C. Wilson	P. H. Hodges	35,000	40,480	523,840		353,150	165,980	6,990	73,210	N. Bk. Com., N. Y.; N. Bk. of Ky. and Citiz. Union N., Lou.
8L Hancock G11	8% 73-314 ●‡$'88			M. T. Maston, *A. Cash.*	Wm. H. Davies									

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The FIFTH-THIRD NATIONAL BANK of CINCINNATI — OFFERS UNSURPASSED FACILITIES IN EVERY FORM OF DOMESTIC AND FOREIGN BANKING. - - CORRESPONDENCE INVITED.

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is Fed. Res. Dist. L Louisv'le C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Hazard 5000 4C Perry I21	First National Bank ⓢ●'06 $185-8% 73-378	Jesse Morgan	W. A. Hull	J. A. Roan	D. H. Goodlette	$ 100,000	$ 84,680	$1 028 630	$ 279,720	$1 224 050	$ 109,850	$ 21,210	$ 137,930	N. Bk. Com., N. Y.; Fifth-Third N., Cin.; Citiz.-Union N., Lou.; Phoenix N. Bk. & Tr. Co., Lexington.
" "	HAZARD BANK & TRUST CO. $130-6% 73-709 ⓢT●‡$'20	B. P. WOOTTON Modern Equipment, Excellent Facilities, Efficient Special attention given Bill of Lading Drafts, Cash *Please send 15c with each sight draft for presentation and*	W. M. PURSIFULL J. I. DEMPSEY	W. E. ELLIS	Service. Try us. and Time Items. 25c *for Credit Reports.*	50,000	50,000	750,000		700,000	75,000	10,000	65,000	Han. N., N. Y.; Lou. N., Lou.; Fifth-Third N., Cin.
" "	PERRY COUNTY STATE BANK $180-10% 73-379 ⓢ●‡$'07	L. F. Brashear	F. J. Eversole	J. E. Pirtle	M. R. Faulkner	50,000	35,000	1,000,000		950,000	70,000	75,000	100,000	Chem. N., N. Y.; 4th & Cent. Tr. Co., Cin.; N. Bk. of Ky., Lou.
Hazel 415 8 Calloway L6	Dees Bank ●‡$'16 $250-12% 73-671	Jake Mayer	C. T. Allbritten	J. M. Marshall	W. B. Milstead	15,000	21,370	208,000		165,000	18,450		58,500	1st N., St. L.; Citiz. Sav. and City N., Paducah; Bk. of Murray, Murray.
" "	Farmers Bank ●$'22 73-733	N. P. Hendricks	J. R. Miller	H. F. Rose		15,000	3,700	86,410		59,520	2,200	4,290	39,100	Citiz.-Union N., Lou.; City N., Paducah; 1st N., Murray.
Hazel Green 300 4C Wolfe G20	Hazel Green Bank ●‡$'05 $140-6% 73-518	E. F. Cecil	C. A. Sample	D. C. Rose	Anna C. Rose	15,000	16,500	250,000		280,000	12,000		5,000	1st N., Cin.; Hargis Com'l Bk. & Tr. Co., Jackson.
Hebron 100 4C Boone C17	Hebron Deposit Bank ‡$'20 $125-3% 73-706	Hubert Conner	J. B. Cloud	Chas. W. Riley	Mrs. Owen S. Acra	20,000	5,280	114,410		103,910	21,380	3,300	11,100	Wash. Bk. & Sav. Co., Cin.
Hellier 1884 4C Pike I23	BANK OF HELLIER ⓢ●‡$'20 $105 73-700	E. L. Bailey	Albert Bartley Basil Bartles	E. D. Ireson		20,000	4,720	158,780		105,810	27,230	18,170	32,290	N. City, N. Y.; Fifth-Third N., Cin.; Ashland N., Ashland.
▲Henderson 15,000 8 L Henderson G8	*FARMERS BANK & TRUST COMPANY $170-8% 73-53 ⓢT●‡$1900	WM. ELLIOTT Special attention paid collection department. Transacts a Commercial Banking and Trust business. CORRESPONDENCE INVITED.	S. L. MARSHALL	E. L. STARLING, JR.		200,000	210,110	1,151,260	195,550	1,438,420		58,050	260,380	Bk. of America, N. Y.; N. Bk. of Ky., Lou.; N. Bk. Com., St. L.; Old N., Evansville, Ind.
" "	*HENDERSON CO. SAV. BANK $192-10% 73-54 ⓢ●‡$'1900	R. E. Pickens	F. P. Tapp	E. C. Selle	C. M. Meade R. B. Stephens	35,000	34,500	553,060		403,280	124,270	25,190	83,410	Chase N., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.; Citiz. N., Evansville.
" "	*HENDERSON NATIONAL BANK 73-50 ⓢT●‡'64	R. H. SOAPER Oldest Bank in Henderson County. Collections invited. Prompt, persistent presentation. Remittance on day of payment. Reasonable Charges. We get results.	MALCOLM YEAMAN	G. A. KATTERJOHN	ROBERT E. JOHNSTON HUGH WILLIAMS	200,000	74,900	1,468,520	354,270	1,367,710	409,600	102,640	218,030	N. City, N. Y.; Citiz.-Union N., Lou.
" "	*OHIO VALLEY BANKING & TR. COMPANY $150-8% 73-52 ⓢT●‡$'90	B. G. WITT JAS. R. BARRET, *Ch. of Bd.* Largest Bank in Henderson County. Besides general banking items and collections, sec Personal handling by men of broad trust and bank *Please send 15c with each sight draft for presentation and*	EDWIN HODGE J. E. RANKIN, JR.	C. W. GEIBEL C. A. GOEHRING, *Tr. Officer*	J. L. KIMMELL nd us matters requiring king experience. *on and 25c for Credit Reports.*	300,000	167,140	1,168,420	32,500	1,361,090	7,720	118,520	180,720	N. Bk. Com., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.; Old N. and Citiz. N., Evansville; Boatmen's, St. L.
" "	*Peoples Savings Bank $100-6% 73-56 ⓢ●‡$'07	W. H. Overby	J. E. Manion	W. H. Overby, Jr.		25,000	3,100	155,910	10,460	156,520	980	18,770	18,200	Guaranty Tr. Co., N. Y.; N. Bk. of Ky., Lou.
" "	Henderson Clearing House *(Members indicated by a *)*	Clarence Geibel	Edwin Selle, *Sec.*	J. M. Yeaman, *Mgr.*										
Hesler 114 *(Owenton P. O.)* 8 L Owen E16	Hesler Deposit Bank ‡$'22 122-6% 73-735	Caddie Rose	J. C. Johnson	W. L. Cammack		15,000	4,250	52,680		61,240			10,690	Citiz.-Union N., Lou.
▲Hickman 5600 8 L Fulton K4	HICKMAN BANK & TRUST CO. $215-12% 73-181 ⓢ●‡$'11	J. W. COWGILL HICKMAN'S OLDEST BANK Special attention given Bill of Lading drafts, Cash *Please send 15c with each sight draft for presentation and*	W. H. BALTZER	JNO. PYLE	OLNEY JOHNSON TES YOUR BUSINESS. and Time Items. 25c *for Credit Reports.*	50,000	62,500	398,540	125,000	520,210		14,500	101,320	Chem. N., N. Y.; N. Bk. of Ky. and 1st N., Lou.; 4th & 1st N., Nash.; 1st N., Paducah.
" "	NEW FARMERS & MERCH. BANK ⓢ‡$'98 $200-12% 73-182	J. M. HUBBARD LARGEST BAN Special attention given Bill of Lading drafts, Cash *Please send 15c with each sight draft for presentation and*	R. M. ISLER C. B. TRAVIS, *Active* K—MODERN EQ UIPMENT—PER SONAL SERVICE.	B. C. RAMAGE	J. H. RUSSELL and Time Items. 25c *for Credit Reports.*	75,000	79,040	513,800		451,260	16,370	12,310	187,900	Seab. N., N. Y.; Citiz.-Union N., Lou.; 1st N., St. L.; 4th & 1st N., Nash.
Himlerville 1000 4C Martin G23	Himler State Bank ⓢ‡$'20 $135-6% 73-698	Martin Himler	E. J. Lang	Alex Ordody		25,000	11,190	136,820	15,000	141,210	17,400	14,970	14,430	Huntington N., Col.; Fifth-Third N., Cin.
▲Hindman 500 4C Knott H22	Bank of Hindman ‡$'03 $200-20% 73-515	W. M. Sturgill	H. H. Smith	G. C. Smith	W. R. Smith	15,000	11,500	118,470		112,770	11,030		17,020	Citiz.-Union N., Lou.
Hiseville 181 8 L Barren J13	Hiseville Deposit Bank ‡$'03 $150-7% 73-516	J. Y. Wood	A. N. Edwards	R. H. Nunn	Miss E. Peterson Miss S. Perkins	15,000	4,000	93,000		82,680	15,000		10,830	Citiz.-Union N., Lou.
▲Hodgenville 1100 8 L Larue H14	Farmers National Bank ‡'02 10% 73-338	D. H. Smith	C. M. Heady	R. R. Hargan	E. R. Thomas N. A. Cole	110,000	31,840	662,200	110,000	617,470	169,200	38,040	89,320	Chem. N., N. Y.; Citiz.-Union N., Lou.

For Quick, Efficient Service Depend on—THE CITY NATIONAL BANK OF PADUCAH, KY.

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KENTUCKY—Continued

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Town and County. ▲County Seats. Fig. is Fed. Res. Dist. L Louisville C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Hopkinsville 13000 8 L Christian J 9	**BANK OF HOPKINSVILLE** $180-8% 73-67 ⓢT•‡'65	J. E. McPHERSON		C. F. McKEE	H. L. McPHERSON	$ 100,000	$ 92,560	$ 687,050		$ 392,480	$ 295,980	$ 42,860	$ 148,330	Han. N. and Chem. N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.; Am. N. and 4th & 1st N., Nash.
		Oldest Bank in Hopkinsville. Modern methods—prompt, efficient, personal service. Collections a specialty.												
		Please send 25c with each request for Report or Rating.												
" ------ "	**CITY BANK & TRUST COMPANY** $400-24% 73-69 ⓢT•‡$'80	W. T. TANDY	IRA L. SMITH	J. McCARROLL, JR.	THOMAS L. SMITH	60,000	235,270	987,810	$ 5,200	865,060	141,440	62,920	218,860	Han. N. N. Y.; Cont. and Com'l N., Chi.; N. Bk. Com., St. L.; Citiz. Union N. and N. Bk. of Ky., Lou.; 4th & 1st N., Nash.
		An "HONOR ROLL" Bank. The Largest and Strongest Financial Institution in Christian County.												
" ------ "	**FIRST NATIONAL BANK** $160-10% 73-70 ⓢT•‡'88	GEORGE C. LONG	E. L. WEATHERS	BAILEY RUSSELL	R. U. GAINES GUY STARLING C. H. WILLIAMS	100,000	33,390	1,032,330	104,750	841,080	135,550	51,390	242,450	Chem. N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
		Our Facilities All Items entrusted to us are given Prompt Attention. We Specialize in Collections.			Business.									
" ------ "	**PLANTERS BANK & TRUST COMPANY** 73-68 ⓢT•‡$'73 $212-12%	A. H. ECKLES	S. Y. TRIMBLE	W. E. KEITH	A. E. JACKSON P. E. CHAPPELL,	100,000	114,600	899,050	6,110	607,920	280,880	41,950	189,010	N. City and Guaranty Tr. Co., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.; Am. N. and 4th & 1st N., Nash.; Fifth-Third N., Cin.
		Oldest Trust Co Acts as Executo Gives prompt a	mpany in Christi r, Administrator, nd careful attent	an County. Guardian, and T lon to collections.	rustee. *Sec.*									
Horse Cave ---- 864 8 L Hart I 13	Farmers Deposit Bank $140-20% 73-330 ⓢ•‡$'93	J. S. Withers	S. L. Duncan	W. F. Murphy		50,000	23,120	524,580		469,060	57,900	20,090	50,640	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.
" ------ "	First National Bank ------ '05 73-331	W. V. Bell	W. P. Kirtley	W. C. Cann		25,000	38,000	650,000		385,000			213,320	Lou. N. and N. Bk. of Ky., Lou.
Hustonville ---- 372 4C Lincoln H16	National Bank of Hustonville $166.66-8% 73-398 ‡'83	J. H. Hocker	T. L. Carpenter	W. D. Hocker	R. L. Hicks	50,000	52,800	198,020	50,000	219,880	72,850	8,970	49,120	1st N., Cin.; Citiz.-Union N., Lou.
" ------ "	Peoples Bank ------ ‡$'06 $132-8% 73-399	W. O. Speed	W. T. Murphy	J. W. Hoskins	W. C. Tapscott	25,000	7,500	111,540	21,680	146,540		9,070	10,110	N. Bk. of Ky., Lou.
▲Hyden ------ 813 4C Leslie I 20	Hyden Citizens Bank --- ‡$'04 73-517	T. G. Lewis	L. D. Lewis	W. S. Eversole		15,000	10,690	132,080		75,690			80,480	Fifth-Third N., Cin.
Independence 200 4C Kenton C17	Bank of Independence $145-8% 73-518 ⓢ•‡$'02	Howard Stephens	C. E. Quick A. C. Bird		R. F. Giles	40,000	31,800	859,070	39,000	441,520	353,970	62,640	111,730	N. Bk. Com., N. Y.; Fifth-Third N., Cin.; Liberty N. and 1st N., Cov.; Citiz.-Union N., Lou.
▲Inez ---------- 412 4C Martin G 23	Inez Deposit Bank ------ ‡$'04 $150-8% 73-519	L. Dempsey	W. B. Richmond	R. L. Hale	M. R. Allen	15,000	11,310	124,850	3,130	93,960	23,950	21,400	14,990	Fifth-Third N., Cin.; Kermit State, Kermit., W. Va.
▲Irvine ------ 2705 4C Estill G19	**FARMERS BK. & TRUST CO.** $200-15% 73-415 ⓢT‡$'05	Jas. A. Wallace	T. Wallace	A. M. Clark W. B Keightly *A. Cash.*	R. E. West A. G. West	50,000	25,520	541,290	5,360	469,110			153,060	Chem. N., N. Y.; N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
" ------ "	W. T. B. Williams & Sons, Bkrs. 73-414 ------ •‡$'99 $250-10%	R. R. Friend	O. W. Witt G. B. Williams	W. P. Williams	H. Henderson Miss Lulu B. Snow	15,000	19,590	787,750		573,460	47,960	4,500	196,420	Seab. N., N. Y.; Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
					den									
Irvington ------ 800 8L Breck'ge G12	First State Bank ------ •‡$'03 $150-10% 73-356	W. J. Piggott	J. M. Herndon	J. C. Payne	J. D. Lyddan	25,000	20,000	300,000		275,000	25,000		28,500	Lin. Bk. & Tr. Co., Lou.
" ------ "	E. H. Shelman & Co., Bankers 10% 73-357 ‡$'98	E. H. Shelman	R. E. Woods	M. H. Cornwall		15,000	20,330	230,560	140	88,100	91,480		86,450	Citiz.-Union N., Lou.
Island ---------- 623 8L McLean H9	Island Deposit Bank ---•‡$'03 73-520	J. W. Patterson	Willis Kittinger	T. R. Barnard	Mrs. Ura Shutt	15,000	8,650	182,440	10,210	139,770	15,800	10,830	58,900	Han. N., N. Y.; Cent. Tr. Co., Owensboro Liberty Ins., Lou.
▲Jackson ---- 2500 4C Breathitt G21	First National Bank --ⓢ•‡'09 $120-6% 73-257	Chas. Terry	W. H. Pelfrey	B. C. Sewell	R. C. Back	50,000	17,000	470,000	90,000	430 490	121,940		75,030	Fifth-Third N., Cin.; N. Bk. of Ky., Lou.; Phoenix N. Bk. & Tr. Co., Lexington.
" ------ "	Hargis Commercial Bank & Trust Company ---ⓢT•‡$'11 $150 73-256	A. H. Hargis	J. C. Hurst F. P. Crawford J. S. Redwine	E. I. Dawkins	Margaret Hargis	75,000	72,540	1,196,080	800	1,106,570	6,000	31,500	200,350	N. Bk. Com., N. Y.; Fifth-Third N., Cin.; N. Bk. of Ky., Lou.; Phoenix N. Bk. & Tr. Co., Bk. of Com., and 1st & City N., Lex.
▲Jamestown ---- 237 8 L Russell J16	Bank of Jamestown ---‡$'99 $200-12% 73-521	R. E. Lloyd	L. G. Bernard	Walter McKinney	F. F. Cook J. R. McFarland	25,000	15,280	222,000		207,000			53,000	N. Bk. of Ky., Lou.
Jeffersontown 350 8 L Jefferson E14	Jefferson County Bank ------ $260-16% 73-522 ⓢ•‡$'05	D. Leichhardt	C. A. Burdon C. F. Bryan	W. B. Helt		25,000	12,000	425,000		480,000	1,220		52,980	N. Bk. of Ky., Lou.
Jenkins ------ 4707 4 C Letcher I 22	First National Bank --ⓢ-•‡'11 $300-16% 73-648	J. E. Buckingham	G. W. Hay	E. L. Walters	E. S. Orr	75,000	77,050	666,260	85,500	469,390	263,420	2,670	168,330	Met. Tr. Co., N. Y.; Fifth-Third N., Cin.; Ashland N., Ashland.
Jonesville ------ 133 8 L Owen D17	Jonesville Deposit Bank ‡$'93 $150-8% 73-523	H. J. Satterwhite	J. R. Ennis	Eulysis Jump		20,000	10,440	108,480		99,470	14,920	3,500	21,030	Fifth-Third N., Cin., Citiz.-Union N., Lou.
Junction City 722 8 L Boyle H16	Citizens Bank ---------- $'22 $125 73-734	W. E. McAnley	A. L. Harman	V. Popplewell	Josie Popplewell	15,000	4,000	75,000		50,000			25,000	Lin. Bk. & Tr. Co., Lou.
Kevil ---------- 500 8 L Ballard I 4	Kevil Bank ---------- •‡$'06 $185-4% 73-525	J. W. Smith	W. H. Covington	J. M. Thomas	Miss Lovie M. Evans	15,000	11,150	97,740		115,470	4,280		13,630	City N. and 1st N., Paducah; N. Stock Yds. N., N. Stock Yds., Ill.

The 5th-3rd NATIONAL BANK of CINCINNATI—Resources $47,000,000 ABILITY WILLINGNESS COURTESY

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Town and County. ▲County Seats. Fig. is F. Res. Dist. L Louisville C Cin.	●Mem. A.B.A. ℞New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $ Last Sale % Div. ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Kirkmansville 178 8 L Todd J9	**Bank of Kirkmansville** ‡$'04 73-526	J. R. Heitsley	W. C. Fanghende	R. E. Glenn	Ada M. Pepper	$ 15,000	$ 12,000	$ 100,000		$ 65,000			$ 50,000	N. Bk. of Ky., Lou.
Kirksville 400 4 C Madison G18	Farmers Bank ‡$'05 $250-10% 73-528	M. Coy	W. A. Arbuckle	Clay Blakeman	Eugene Spurlock	15,000	30,000	90,000		132,000			12,000	1st N., Cin.
Knifley 300 8 L Adair J15	Farmers Bank ‡$'20 $100 73-704	W. T. Hendrickson	J. W. Knifley	Chas. D. Campbell	Mrs. C. D. Campbell	15,000	1,700	49,670		41,330			7,530	N. Bk. of Ky., Lou.
Kuttawa 1000 8 L Lyon J7	Citizens Bank ‡$'94 $150-8% 73-529	G. P. Ordway	N. W. Utley P. L. Reed	A. B. Thomson	R. P. Whittington	25,000	14,000	158,000		146,000	$ 9,000	$ 16,000	26,000	1st N., Paducah; Citiz.-Union N. and N. Bk. of Ky., Lou.
La Center 627 8 L Ballard I4	Bank of LaCenter ‡$'03 $233-12% 73-530	J. D. Rollings	J. M. Bondurant	F. C. Lovelace		15,000	40,000	275,000	$ 6,000	260,000			70,000	1st N., Lou.; 1st N. and City N., Paducah; Cairo N., Cairo, Ill.
La Fayette 307 8 L Christian K8	Bank of Lafayette ‡$'98 $230-8% 73-531	Q. A. Elliott	R. W. Brandon	J. W. F. Williams	Miss Jeannette Draper	15,000	20,000	120,000		134,330			20,000	N. Park, N. Y.; N. Bk. of Ky., Lou.; City Bk. & Tr. Co., Hopkinsville; 1st N., Clarksville; Fifth-Third N., Cin.
▲**La Grange** 2200 8 L Oldham E15	**OLDHAM BANK & TRUST CO.** $67.50-8% 73-286 ⓢT●‡$'12	**P. S. HEAD** **Acts as adminis** **Special attentio** *Please send 15c w*	**R. O. DUNCAN** **J. T. YAGER** **trator, executor** **n given Bill of La** *ith each sight draft*	**J. W. YAGER** **and guardian.** **ding drafts, Cash** *for presentation a*	--- **and Time Items.** *nd 25c for credit re*	50,000	23,040	234,510	30,200	281,150		20,640	35,960	Han. N., N. Y.; 1st N., Cin.; 1st N. and Citiz.-Union N., Lou.
" ------ "	**PEOPLES BANK** ●‡$'98 $127-12% 73-287	**BARNEY BALLARD** **FIFTEEN CENT** **TWENTY-FIVE**	**J. B. CLARK** **S sent to us with** **CENTS for each**	**R. H. SNYDER** **each sight draft** **credit report insu**	**S. H. CLARK** **for presentation,** **res prompt, perso**	15,000 **and** **nal atte**	27,770 **ntion.**	392,730	15,900	361,370	16,800	24,910	48,320	Chem. N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
▲**Lancaster** 2500 4 C Garrard H17	Citizens National Bank ●‡'83 $230-12% 73-241	J. J. Walker	W. F. Champ	L. G. Davidson	J. L. Gill P. F. Morrow	50,000	82,970	313,050	60,290	353,650	83,300	18,340	51,020	Chem. N., N. Y.; Fifth-Third N., Cin.; Citiz.-Union N. and N. Bk. of Ky., Lou.
" ------ "	Garrard Bank & Tr. Co. 6% 73-242 ⓢT‡$'06	R. E. McRoberts	J. H. Dalton	J. W. Elmore	E. L. Gadberry	50,000	24,590	368,220	20,000	350,060	3,750	8,000	101,100	Chase N., N. Y.; Lou. N., Citiz.-Union N., and N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
" ------ "	National Bank of Lancaster $200-8% 73-240 ●‡'65	John E. Stormes	G. B. Swinebroad	S. C. Denny	C. M. Thompson	50,000	81,920	317,490	51,170	223,270	156,780	9,010	111,520	Chem. N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
Latonia Station 4 C (*Covington P.O.*) Kenton B17 60,000	**First National Bank** ⓢ●‡'02 $220-10% 73-96	H. C. White	T. W. Spanton	H. B. Beck	G. T. Behm	25,000	36,020	572,070	26,500	223,010	266,490	26,500	143,580	N. Bk Com., N. Y.; Fifth-Third N., Cin.
" ------ "	Latonia Deposit Bank ⓢ●‡$'06 $150-10% 73-97	R. Lee Bird	Slade Carr	Warren Elliston	O. B. Watson	25,000	32,840	630,870	1,250	424,220	183,660		82,090	Am. Ex. N., N. Y.; 1st N., Cov.; Fifth-Third N., Cin.
▲**Lawrenceburg** 1800 8 L Anderson F16	Anderson National Bank 73-223 T●‡'66	J. W. Gaines	D. J. Moore, Jr.	L. B. McBrayer	L. W. McBrayer E. McBrayer	100,000	150,990	760,610	163,000	891,100	154,900	13,110	115,490	Coal & Iron N., N. Y.; 1st N., Cin.; Citiz.-Union N. and N. Bk. of Ky., Lou.
" ------ "	Lawrenceburg Nat'l Bank $250-12% 73-224 ⓢT●‡'85	W. T. Bond	J. M. B. Birdwhistell J. L. Cole	J. M. Johnson	J. L. Sherwood Robt. E. Johnson	125,000	225,000	653,000	142,200	825,600	209,700	30,200	80,000	Chem. N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
▲**Lebanon** 3500 8 L Marion H15	Citizens National Bank T●‡'68 $200-10% 73-170	A. J. Grundy	J. A. Kelly	C. J. Edmonds	T. C. Jackson G. E. Kelly	100,000	94,080	502,980	108,400	489,200	222,370	17,570	76,310	Chem. N., N. Y.; Cont. & Com'l N., Chi.; Citiz.-Union N., Lou.; Fifth-Third N., Cin.
" ------ "	Farmers National Bank T‡'90 $155-8% 73-172	R. C. McChord	J. L. Howell	F. L. Dant	J. L. Spalding	50,000	42,340	305,380	13,000	242,540	228,170	9,280	47,740	Han. N., N. Y.; N. Bk. Rep., Chi.; Citiz.-Union N., Lou.
" ------ "	Marion National Bank T●‡'74 $200-10% 73-171	W. P. Myers	O. D. Thomas W. B. Beaven W. W. Rubel	O. D. Thomas	E. C. Litsey W. B. Timmons R. L. Spalding	150,000	101,670	660,270	229,600	729,780	302,820	34,400	74,540	Chem. N., N. Y.; Citiz.-Union N., Lou.
Lebanon Junction 1500 8 L Bullitt G14	Lebanon Junction Bk. ●‡$'97 $150-8% 73-532	R. M. Hocker	W. T. Jenkins	W. M. Heizer	----------	15,000	18,730	227,000	30,800	262,000		15,000	24,000	Chem. N., N. Y.; Citiz.-Union N., Lou.
▲**Leitchfield** 2000 8 L Grayson H12	Grayson County State Bank ●‡$'11 $160-12% 73-304	R. J. Bassett	E. B. Tilford Gayle Prather	J. C. Pickerill	----------	25,000	26,000	515,000	25,000	540,000	1,000		50,000	Bk. of America, N. Y.; Lou. N. and N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
" ------ "	Leitchfield Deposit Bk. T‡$'97 20% 73-305	H. R. Jones E. W. McClure, *V.P.*	C. T. Cubbage A. P. Stone E. T. Shrewsbury	Holmes Gardner	Paul Meredith	50,000	50,240	1,051,410	4,710	770,300	260,020	15,000	111,030	Mfrs. Tr. Co., N. Y.; Citiz.-Union N., Lou.
Lewisburg 1000 8 L Logan J11	Lewisburg Banking Co. ●‡$'94 $140-8% 73-534	O. A. Bland	J. E. Milam	Bland Arnold	R. R. McClellan	15,000	26,430	199,360	600	121,340	67,020	27,370	25,660	Lou. N., Lou.
Lewisport 572 8 L Hancock F10	Bank of Lewisport ●‡$'96 $170-6% 73-535	J. C. Pell	T. B. Henderson	S. T. McGill	Ada McGill	15,000	16,480	169,570		148,850	12,940	6,050	33,200	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.; N. Dep., Owensboro.

CITY NATIONAL BANK OF PADUCAH, KY. LARGEST CAPITAL AND DEPOSITS OF ANY BANK IN PADUCAH — PROMPT SERVICE

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. L Louisville - C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Lexington 50,000 4C Fayette F17	*Bank of Commerce Ⓢ†•‡$ '12 $160-6% 73-10	F. G. Stilz, S. S. Yantis, *Ch. of Bd.*	J. W. Richardson, O. D. Randolph	H. A. Stilz	M. B. Jacoby, D. R. Burris	$ 300,000	$ 257,100	$2 603 370	$ 321,140	$ 3 042 490	$ 64,530	$ 76,880	$ 297,710	Han. N. and Chem. N., N. Y.; 1st N., Cin.; N. Bk. of Ky., 1st N., and Liberty Ins. Lou.
" —— "	**FAYETTE NATIONAL BANK** 12% 73-3 Ⓢ•‡'70	J. E. BASSETT	F. W. WARREN	W. F. WARREN	J. S. YELLMAN	300,000	357,700	2,533,700	816,550	2,616,240	577,490	467,880	446,340	N. City, N. Y.; Cont. & Com'l N., Chi.; Fifth-Third N., Cin. N. Bk. of Ky,, Lou.; Union Tr. Co., Clev.
	We make an earnest effort through efficient employees to collect every item sent us and remit promptly, thus affording a SUPERIOR collection department.													
" —— "	*First & City National Bank 73-2 •‡'65	J. W. Stoll, L. G. Cox, *Ch. of Bd.*	J. E. McFarland, John G. Stoll, H. K. McAdams	J. E. McFarland, J. W. McMeekin, *A. Cash.*	F. C. Bell, Jos. Harting, Alex Dunlap, Jr.	800,000	450,000	2,458,370	1,523,450	3,434,520	1,197,630	225,260	374,420	N. Bk. Com., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Cin.; N. Bk. of Ky., Lou.
" —— "	*Guaranty Bank & Trust Co. $128-8% ◆ 73-11 Ⓢ†•‡$'12	Charles Land	Wm. H. Porter, T. C. Bradley, E. Huddleston	F. L. Snyder	M. Wilkirson, J. E. Fennell	300,000	65,000	2,800,000	185,000	2,500,000	40,000	450,000	360,000	Coal & Iron N., and Han. N., N. Y.; 1st N. and N. Bk. of Ky., Lou.
" —— "	Kentucky Joint Stock Land Bank 73-12 '22 $135-8%	C. N. Manning	F. H. Engelken, J. D. Van Hooser	S. A. Wallace, *Sec. and Tr.*	F. H. Engelken, *Mgr.*	550,000	205,000	(*Territory of Kentucky and Ohio*)						
" —— "	***PHOENIX NAT'L BANK & TRUST CO.** $146-9% 73-5 Ⓑ†•‡'22	W. A. McDOWELL	W. H. COURTNEY, W. W. ESTILL	B. M. DARNABY	C. Y. FREEMAN, J. M. SELLERS	1,000,000	545,060	3,529,680	1,207,000	4,358,740	1,214,690	239,700	468,610	N. Bk. Com. and Chem. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Bos. and Phil.; N. Bk. of Ky. and Citiz.-Union N., Lou.
	Collections a specialty. Presented anywhere within the city. Remitted for on day of payment.													
" —— "	*SECOND NATIONAL BANK 73-4 •'83	J. H. Graves	W. K. Patterson	George S. Weeks	A. S. Mitchell	150,000	222,590	1,111,770	150,000	1,044,210	283,670	9,000	297,470	Han. N. and Chem. N., N. Y.; Citiz.-Union N., Lou.; Fifth-Third N., Cin.
" —— "	**SECURITY *TRUST COMPANY** $320-16% ◆ 73-9 Ⓢ†•‡$'86	C. N. MANNING	G. K. GRAVES, R. T. ANDERSON, J. D. VAN HOOSER	S. A. WALLACE, *Sec. and Tr.*	J. ROBT. SMITH, *A. Sec. and A. Tr.*	500,000	161,570	2,151,330	110,270	1,214,670	891,260	50,000	767,240	N. City, N. Y.; Harris Tr. & Sav., Chi.; Union Sav. Bk. & Tr. Co., Cin.; N. Bk. Ky., Lou.
	DEALERS in CORPORATION and MUNICIPAL BONDS													
" —— "	*UNION BANK & TR. CO. $250-18% 73-7 Ⓢ†•‡$'05	E. R. BLACKBURN, J. T. WILKERSON, **Refer your patr / Collections and**	G. A. BAIN, *Ch. of Bd.* **ons to us. Court / all business entru**	D. P. EASTIN **eous treatment a / sted to us given p**	HAROLD REDD **ssured. / rompt, careful at**	100,000	91,390	1,636,280		1,424,640	235,150	28,250	139,630	Han. N. and N. Bk. Com., N.Y.; Citiz. N. and Fifth-Third N., Cin.; N. Bk. of Ky. Lou.
							tention.							
" —— "	W. L. LYONS & CO. '78	(*Bond and Stock Brokers*) *Members N. Y. Stock Exchange. Members Louisville Stock Exchange.*		W. L. Lyons, Jr., *Member Chicago Board of Trade.*										Logan & Bryan, N. Y., and Chi.; Arthur Lipper & Co., N. Y.; W. L. Lyons & Co., Lou.
" —— "	MASSIE & BARR '16 (Security Tr. Co. Bldg.)	Investment Securities, Stocks, and Bonds.												Robinson & Co., N. Y.; Halsey, Stewart & Co., Chi.
" —— "	Lexington Clearing House (*Members indicated by a* ★)	S. A. Wallace	J. W. Stott	G. S. Weeks, *Sec. and Mgr.*										
▲Liberty 368 8L Casey H16	Citizens State Bank †$'21 $100 73-718	J. B. Stone, John B. Brown, *V.P.*	W. C. Cundiff, Less Combest	W. K. Shugars, Jr.	J. R. Grigsby	30,000		65,000		70,000	1,000	13,000	11,000	Fifth-Third N., Cin.; Citiz.-Union N., Lou.
" —— "	Commercial Bank ‡$'05 73-536	C. F. Montgomery	J. R. Carson	M. J. Humphrey	C. L. Sharp	80,000	32,000	325,000		275,000			35,000	1st N., Cin.; N. Bk. of Ky., Lou.
Livermore 1426 8L McLean H10	Farmers & Merch. Bk. ‡$'09 8% 73-275	V. B. Morton	D. S. Smith	E. E. Quisenberry	Frances Mosehy	15,000	16,000	230,000		158,000	32,000		70,000	N. Bk. of Ky. and Citiz.-Union N., Lou.; N. Dep., Owensboro.
Livingston 703 4C Rockcastle I18	First State Bank ‡$'17 $115-8% 73-673	W. T. Amyx	G. T. Jones	A. B. Humble	Lida Cook	15,000	5,820	83,840	200	70,580	3,400	6,000	24,890	N. Bk. of Ky., Lou.
Lockport 137 8L Henry E16	Bank of Lockport ‡$'05 73-588	W. A. Clements	Ive Cox	T. L. Furnish		15,000	13,540	64,430		75,090	3,000	11,020	3,370	Lou. N., Lou.
▲London 1707 4C Laurel I19	Farmers State Bank •‡$'14 20% 73-667	D. F. Brown	C. C. Hale	E. J. Williams		20,000	13,000	325,000	20,000	305,000	20,000		53,000	Fifth-Third N., Cin.; Lou. N., Lou.
" —— "	NATIONAL BANK OF LONDON 73-227 •‡'03	D. C. Edwards	T. A. Porter	R. C. Eversole	R. M. Yaden	25,000	36,750	500,000		378,040	50,500	47,960	68,120	Han. N., N. Y.; N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
Loretto 350 8L Marion H 15	Bank of Loretto Ⓢ†$'23 $125-5% 73-739	J. H. Lyons	C. M. Ballard	J. E. Bickett	J. W. Blair	15,000	4,620	80,620		69,130	9,560		17,870	Liberty Insurance, Lou.; Far. N., Lebanon.
Lothair 2500 4C Perry I21	Lothair State Bank Ⓢ•‡$'23 $116 73-746	Z. M. Abshear	J. L. Bishop, J. E. Wilson	P. L. Sympson	N. L. Alley	20,000	4,690	90,770	20,000	93,060	940	4,540	18,590	Lou. N., Lou.; Hargis Com. Bk. & Tr. Co., Jackson.
▲Louisa 2011 4C Lawrence F28	First National Bank •‡'01 $375-10% 73-251	M. S. Burns	A. J. Garred	G. R. Vinson		30,000	94,330	637,570	28,100	563,360	68,270	5,500	152,880	Han. N. and Chem. N., N. Y.; 1st N., Cin.
" —— "	Louisa National Bank ‡'04 73-252	Augustus Snyder	L. H. York	M. F. Conley	G. R. Burgess	50,000	67,170	780,350		692,300			251,090	N. Bk. Com., N. Y.; Fifth-Third N., Cin.

CHARTER NO. 20—The FIFTH-THIRD NATIONAL BANK of CINCINNATI—OVER FIFTY YEARS OF SERVICE TO BANKS

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Federal Reserve Bank of St. Louis

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LOUISVILLE—Reserve City

(Branch of Federal Reserve District No. 8)

(Jefferson, E 13) County Seat. Pop. 234,891

●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Paid-up Capital	Surplus and Profits	Total Deposits	Accpts, Letters of Cr. & other Liabilities	Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
American Mutual Savings Bk. 21-62 ⓢ$'22 (608 W. Walnut St.)	W. H. Wright	A. B. Ridley N. L. Frye	W. E. Johnson J. O. Blanton, *Tr.*	J. Smith H. E. Hall, *Sec.*	$ 95,270	$ 25,080	$ 112,980	$ 970	$ 154,070	$ 2,700	$ 55,990	$ 21,540	Lou. N., Lou.
Bankers' Trust Co. ⓢ†•‡$'24 $111-6% 21-68 (423-27 W. Jefferson St.)	Paul Compton W. L. Kennett, *Ch. of Bd.*	S. D. Camper J. F. Eisenbeis	J. F. Eisenbeis	Arnold Westerman S. D. Camper, *Sec.*	250,000	27,680	494,090	3,470	610,380	52,970	14,010	97,880	Chem. N., N. Y.; N. Bk. of Ky. and Liberty Ins., Lou.
***CITIZENS UNION NATIONAL BANK** $500-24% 21-10 ⓢ•†'63 (5th and Jefferson)	J. D. STEWART	J. R. DOWNING W. R. COBB A. B. DAVIS J. H. WATERFILL R. E. HUGHES E. T. MERIWETHER, *A. V. P.*	J. M. ZAHNER J. H. MERSHON, *Comptroller* H. M. FERRIS, *Mgr. New Bus. Dept.* A. G. BAUMANN, *Aud.*	WEBSTER MOORE E. B. DAUMONT J. H. SCHNELL S. F. MESSEX W. M. DAVIS L. G. KAYE	1,000,000	1,914,400	25,880,610	1,803,670	17,759,740	5,510,390	521,240	6,507,320	N. Bk. Com. and Chem. N., N.Y.; Cont. & Com'l N. and 1st N., Chi.; 1st N., St. L.; Phil. N., Phil.
Federal Intermediate Credit Bank 21-67 '28 (300 W. Broadway)	James B. Davis	H. A. Sommers	H. F. Monroe, *Tr.* J. C. Alexander, *Mgr.*	L. B. Clore, *Sec.*	5,000,000								
FEDERAL LAND BANK Dist. 4 21-66 (3d and Broadway)	*(See page 32 for complete information)*												
Federal Reserve Bank of St. Louis 21-59	*(Branch of St. Louis)*				*(For complete information see page 27)*								
*Fidelity & Columbia Trust Company 21-51 ⓢ•†$'12 (5th and Jefferson)	L. W. Botts	Menefee Wirgman L. M. Render J. G. McPherson	J. P. Marmor L. P. Miller, *Sec.* C. W. Heazlitt, *A. Sec.*	J. F. Speed, *Tr.* A. O. Phillips, *A. Tr.* L. L. Daugherty, *A. Sec.*	2,000,000	1,095,050	4,445,270	129,620	3,525,280	3,513,780	59,740	571,160	Bk. of America and Guaranty Tr. Co., N.Y.; Cont. & Com'l N., Chi.
					Leo F. Michael, *Tr. Officer* A. E. Gohmann, *Tr. Officer*								
FIRST NATIONAL BANK 21-5 ⓢT•‡'63 $375-20% (5th St. and Court Pl.)	E. L. SWEARINGEN, *V. P.* J. M. MONOHAN, *V. P.*	R. C. GIFFORD W. F. WOODWARD N. S. MILTON F. R. MERHOFF	H. L. ROSE, *V. P. and Cash.* C. L. A. JOHNSON, *Auditor.*	S. S. GAINES J. J. FLYNN E. C. RIES, *A. Auditor.*	500,000	600,910	11,093,550	1,175,700	4,409,560	6,184,350	258,490	2,517,750	Am. Ex. N., N. Y.; 1st N., Chi. and St. L.; Marine Bk. & Tr. Co., N. O.
	OLDEST NATIONAL BANK IN THE SOUTH. We offer Superior Service to Banks and Merchants. Bill of Lading Collections our Specialty. Personal Service. Moderate Charge.				SEE ADVERTISEMENT ON KENTUCKY INDEX.								
First Standard Bank ⓢ•$'21 21-61 (601 W. Walnut)	Wilson Lovett W. W. Spradling, *Ch. of Bd.*	G. C. Clement L. R. Johnson	J. R. Ray	A. L. Simpson	123,860	12,520	348,380	14,790	410,390	13,230	53,230	23,170	Citiz. Union N. and Fidelity & Columbia Tr. Co., Lou.
ⁿFranklin Title & Trust Co. 21-69 T$'24 (4th and Walnut)	Albert C. Dulaney	Adolph Reutlinger	James P. Thompson, *Tr.*	J. L. Burch, *Sec.*	150,000								1st N., Jersey C.
KENTUCKY TITLE SAV. BK. & TRUST COMPANY ◆ 21-54 ⓢT•‡$1900 (5th St. and Court Pl.) 32%	E. L. Swearingen	J. M. Monohan R. C. Gifford W. F. Woodward F. R. Merhoff J. H. Stockhoff	Embry Lee Myers W. G. Wetterer, *Tr. Off.* W. C. Goodwyn, *A. Tr. Off.*	K. L. Seng C. L. A. Johnson, *Auditor* E. C. Ries *A. Auditor.*	350,000	477,590	4,237,540	8,777,260	673,050	12,516,050	282,200	371,080	Cent. Union Tr. Co., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st. N., Lou.
LIBERTY INSURANCE BANK $460-24% (207 West Market) ◆ 21-13 ⓢT•‡$'54 *Continued on next page)*	A. P. WINKLER	J. E. HUHN R. M. FIBLE, JR. F. C. DORSEY E. F. KOHNHORST	W. S. KOHNHORST F. H. STROBEL, *Auditor* W. S. KAMMERER, *Tr. Officer*	R. G. BICKEL J. W. WROCKLAGE W. A. MILLICAN O. C. ERNST W. L. BORGERDING D. J. MORIARITY W. F. DUNLAP A. H. FRENKE	500,000	1,074,340	17,094,770	3,122,360	13,866,220	4,418,370	383,750	3,123,130	Chem. N. and N. Park, N.Y.; Cont. & Com'l N., Chi.; 1st N., St. L.
	Largest State Bank in Kentucky. Member of the Federal Reserve System. Every Modern Banking Facility is Maintained. Bill of Lading Collections Entrusted to Us Receive Prompt Expert Attention.				BRANCH AGENCIES: W. A. Millican, Mgr., Liberty's 4th Ave. Bk. A. C. Distler, Mgr., 7th and Hill Agency. Jos. T. Hodapp, Mgr., Shelby Agency. Herman A. Scheer, Mgr., 18th and Oak Agency. Edward R. Kaiser, Mgr., 23d and Market St. Branch.								

Accounts of Banks, Bankers, Corporations, Firms and Individuals received on Favorable Terms. Unsurpassed Collection Service. We respectfully invite your business.

For Quick, Efficient Service Depend on—THE CITY NATIONAL BANK OF PADUCAH, KY.

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LOUISVILLE—Reserve City—(Continued)

(Branch of Federal Reserve District No. 8)

(Jefferson, E. 13) County Seat. Pop. 234,891

●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
LINCOLN BANK AND TRUST COMPANY $140-8% ◆ 21-58 ⓈT●‡$'05 (4th and Market)	EARL S. GWIN	NOEL RUSH C. DUNKERSON	W. T. CHAPIN L. M. HUMPHREY, *Sec.*	E. S. CRUME N. R. SHELLMAN	$ 750,000	$ 221,170	$ 6,670,170	$ 387,330	$ 5,234,520	$ 840,500	$ 555,090	$ 1,398,550	Guaranty Tr. Co. and Chase N., N. Y.; Cont. & Com'l N., Chi.; Mellon N., Pitt.; Phil. N., Phil.
A fully equipped Commercial Bank giving Prompt and efficient attention to all collections.													
Louisville Joint Stock Land Bank 21-64 '22 8% (5th and Jefferson)	Walter Howell		J. W. Brantley, *Sec. and Tr.*		500,000	39,590	——— (*Territory*	7,222,710 *Kentucky*	7,088,800 *and Indi*	400,000 *ana)*	164,450	109,050	N. Bk. Com., N Y.; Citiz. Union N., Lou.
***LOUISVILLE NAT'L BANK** $180-10% 21-20 ⓈT●‡'68 (5th and Market)	Richard Bean (*Offices at Highland*	S. T. Ballard Dudley Winston *Park; Baxter Ave.*	B. J. Metcalfe, *V. P. and Cash.* *& Highland Ave.;*	B. A. Duerson C. F. Leathers J. W. Watkins John V. Collis, *Mgr. Bond Inv. Dept.* *Shelby and Oak Sts.;* 18th & Broadway)	500,000	360,730	7,899,900	159,250	6,632,770	688,770	35,600	1,562,740	N. City and Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., St. L.
LOUISVILLE TRUST COMPANY $175-10% ◆ 21-52 ⓈT●‡$'84 (5th and Market)	John Stites	J. B. Pirtle Angereau Gray R. R. Boswell Huston Quin	F. W. Gates, *Tr.* E. W. Hinkle, *A. Sec.* A. C. Chastain, *Aud.*	E. B. Hawes, *Sec.* J. J. Wickstead, *A. Sec.*	806,100	344,000	5,092,350	332,740	3,014,410	2,503,110	469,440	588,240	Bk. of America and Guaranty Tr. Co., N.Y.; Cont.& Com'l N., Chi.; Merch. N., Balt.
***NATIONAL BANK OF KENTUCKY** $350-20% 21-1 ⓈT●‡'34 (Fifth and Main Sts.)	JAMES B. BROWN (*Office, Francis Bldg. Fourth and Chestnut Sts.*)	H. J. ANGERMEIER H. B. ORMSBY JAMES J. HAYES E. L. DUGAN E. B. ROBERTSON HENRY THIEMANN JOHN S. AKERS N. K. DOSKER ISHAM BRIDGES	C. F. JONES	O. A. BLOCK L. L. FONTAINE H. R. GRANT D. W. GRAY THOMAS GREEN E. E. LEE F. L. MOSELEY A. P. RAMSER	2,500,000	4,763,000	50,684,000	2,555,000	32,129,000	7,454,000	1,021,000	19,898,000	N. Bk. Com. and Guaranty Tr. Co., N. Y.; Cont. & Com'l N. and Ill. Merch. Tr. Co., Chi.; Phil. N., Phil.
					Accounts of Correspondence invited.			Banks and Bankers received.					
Portland Bank Ⓢ‡$'25 21-63 (26th and Bank)	Enos M. Swain	F. H. Locher J. P. Heining	F. L. Klingman		100,000	4,000	253,950	———	291,160	39,120	———	33,570	Chem. N., N. Y.; Liberty Ins., Lou.
*Security Bank Ⓢ●‡$'67 $255-12% 21-18 (401 E. Market)	Charles H. Bohmer	George Gutig	Charles Gutig	H. Nellis Kraft	200,000	315,710	2,268,530	24,450	1,794,590	591,460	40,110	382,540	Han. N., N. Y.; 1st N., Chi.
South Louisville Bank Ⓢ●‡$'04 $150-8% 21-57 (8100 4th)	L. S. Leopold	Pope McAdams E. F. Horn	Pope McAdams	C. C. Donahue	50,000	30,540	804,140	2,000	538,710	212,600	23,970	111,400	Han. N., N. Y.; N. Bk. of Ky. and Lou. N., Lou.
***STOCK YARDS BANK** ●‡$'04 $185-8% 21-56 (Main & Johnson)	C. H. Wulkop	C. W. Stoecker	C. A. Yann	Clay McCandless, *Sec.*	100,000	84,900	909,870	———	519,470	190,050	32,000	353,250	N. Bk. Com., N. Y. and St. L.; Phil. N., Phil.; N. Bk. of Ky., Lou.
Union Joint Stock Land Bank 8% 21-65 '22 (5th and Jefferson)	Walter Howell		J. W. Brantley, *Sec. and Tr.*		250,000	18,280	———	2,997,220 (*Territory*	3,080,600 *of Kentu*	50,000 *cky and T*	62,770 *ennessee)*	72,130	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.
UNITED STATES TRUST CO. $150-8% 21-65 ⓈT●‡$'02 (5th and Main)	B. B. Veech	S. Thruston Ballard W. M. Otter	E. H. Matthews, *Tr.* P. Joyes, *Supt. of Vault* Morton Boyd, *Mgr. Bd. Dept.*	Richard Barfield, *Sec.* J. S. Lapsey, *A. Sec.*	350,000	184,210	1,571,510	7,000	826,170	863,090	189,040	234,410	Guaranty Tr., Cent. Union Tr., and Bkrs. Tr. Cos., N. Y.; Harris Tr. & Sav., Chi.
Louisville Clearing House (*Members indicated by a**)	J. J. Hayes Humphrey Robinson & Company.	C. H. Wulkop *C. H. Examiners*	Humphrey Robinson, *Mgr.*	S. P. Mc Gee, *A. Mgr.*	———	———	———	———	———	———	———	———	

The 5th-3rd NATIONAL BANK of CINCINNATI—Resources $47,000,000 ABILITY WILLINGNESS COURTESY

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Name of Banker. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. ¶Mem. Inv. Bks. Assn.	Year Established	Officers.	Correspondents.
BLOCK, FETTER & TROST *Incorporated* (418 W. Jefferson St.)	'19	Bernard N. Block, *Pres.* Milton S. Trost, *Vice-Pres.* Stanley B. Young, *Sec.* Conservative Short Term Notes and Bonds Suitable for Banks.	Hallgarten & Co., N. Y. and Chi. See Advertisement on Margin Kentucky Map.
HENNING CHAMBERS & COMPANY, (NOT INC.) (431 W. Jefferson St.)		HENNING CHAMBERS, CHARLES L. McCRAW, HARRISON HUNTER } *Partners* MEMBERS: New York Stock Exchange, Louisville Stock Exchange, N. Y. Curb.	**INVESTMENTS — LISTED AND UNLISTED SECURITIES.**
JOHN L. DUNLAP & COMPANY (124 S. 5th St.)	'90	*(Stocks and Bonds)* We wire prompt answers to all inquiries.	A. A Housman & Co., N. Y.
J. J. B. HILLIARD & SON (130 So. Fifth St.)	¶'72	Isaac Hilliard, Edward H. Hilliard, A. J. Howard. } Members *Members New York Stock Exchange, Louisville Stock Exchange, and New York Curb.*	Walker Bros. and Hallgarten & Co., N. Y.; Logan & Bryan and Hallgarten & Co., Chi. INVESTMENT SECURITIES
W. L. LYONS & CO. (112 Kenyon Bldg.)	'78	*S. C. Lyons, B. C. Lyons, W. L. Lyons, M. G. Lyons, J. M. Warden* } *Partners* John W. Smart, *Mgr. Bond Dept.* INVESTMENT BROKERS. MEMBERS: New York Stock Exchange, Louisville Stock Exchange, Chicago Board of Trade.	Logan & Bryan, and Arthur Lipper & Co., N. Y.; Logan & Bryan, Chi.
NATIONAL CITY COMPANY (306 M. E. Taylor Bldg.)	'16	*(Investment Bonds)* See Adv. Page III.	N. City Co., N. Y. and Correspondent Offices.
JAMES C. WILLSON & COMPANY (210 So. Fifth St.)	¶'12	Investment Securities. Members Investment Bankers Association and Louisville Stock Exchange. Private Wires to Principal Cities.	W. A. Harriman & Co. and Hemphill, Noyes & Co., N. Y.
GEORGE T. WOOD & SON (417 W. Main St.)	'90	BROKERS AND DEALERS IN INVESTMENT SECURITIES. PRIVATE WIRES TO PRINCIPAL CITIES.	Thompson & McKinnon, N. Y. and Chi.

SEE LIST OF SELECTED INVESTMENT DEALERS PRECEDING THIS LIST FOR FIRMS SHOWN IN BOLD TYPE.

LOCAL LOUISVILLE STOCK EXCHANGE FIRMS

FOR ADDITIONAL DATA ON FIRMS SHOWN IN BOLD TYPE SEE PRECEDING LIST OF INVESTMENT DEALERS.

Almstedt Bros., 119 So. 5th St.

Chambers, Henning & Co., 431 W. Jefferson St.

Dunlap & Co., John L., 124 S. 5th St.

Hays & Co., E. W., 129 So. 5th St.

Hilliard & Son, J. J. B., 130 So. 5th St.

Lewis & Co., M. H., Keller Bldg.

Lyons & Co., W. L., Kenyon Bldg.

McHenry & Co., L. H., U. S. Trust Bldg.

Wakefield & Co., Main St. and 5th St.

Willson & Co., James C., 218 So. 5th St.

Wood & Son., George T., 417 W. Main St.

F. L. Almstedt, *Secretary*

KENTUCKY—Continued

Town and County. ▲County Seats Entire State No. 10 F. R. D. Omaha Br.	•Mem. A. B. A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⑧Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Lovelaceville 300 8L Ballard J4	**Bank of Lovelaceville** •‡$'10 $180-10% 73-539	D. E. Stahl	E. M. Wyman	E. M. Wyman		$ 15,000	$ 15,000	$ 75,500		$ 95,000			$ 11,500	1st N., Lou.; City N. and 1st N., Paducah.
Lowes 250 8L Graves J5	**Bank of Lowes** •‡$'04 73-540	T. H. Barriger	S. E. Barriger	B. E. Wyman		15,000	11,050	59,600	$ 4,320	75,410			6,150	1st N. and City N., Paducah.
Ludlow 5000 4C Kenton B17	**Farmers & Mechanics Bank** $125-8% 73-146 ⑧•‡$'06	Amos Teed	A. E. Stricklett	T. W. Balsly		30,000	9,010	281,640		145,770	$ 133,500	$ 15,630	25,750	Citiz. N. Bk. & Tr. Co., Cin.
" ------ "	**First National Bank** ⑧‡1900 $350-20% 73-145	A. V. C. Grant	C. E. Clark	Jas. A. Stephens	C. J. Snyder	25,000	46,060	575,940	25,950	591,640	38,970	1,820	40,530	1st N., Cin.
" ------ "	**Ludlow Savings Bank** ⑧•‡$'09 $150-8% 73-147	J. P. Ernst	E. H. Daugherty H. G. Crissinger	F. B. Cramer		15,000	15,000	445,460	140	229,960	218,540	10,320	16,780	Cov. Sav. Bk. & Tr. Co., Cov.
Lynch 8000 4C Harlan J22	**BANK OF LYNCH, INC.** ⑧•‡$'17 $350-24% 73-677	J. H. Barker	T. G. Wright	E. T. Kearns	C. B. Stacey	25,000	30,590	724,700	2,510	352,000	257,780	41,840	131,190	Han. N., N. Y.; Far. Dep. N., Pitt.; Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
Mackville 251 8L Washington G15	**Farmers Bank** ‡$'02 10% 73-543	J. N. Cull	W. R. Thompson	W. S. Hopper		15,000	22,540	200,820		172,300	11,000	5,980	49,080	N. Bk. of Ky. and Citiz. Union N., Lou.
▲**Madisonville** 6000 8L Hopkins I9	**CITIZENS BANK & TRUST CO.** $125-12% 73-137 ⑧†•‡$'19	J. T. ALEXANDER We will handle all business entru sted to us, person ally, promptly an *Please send 15c wi th each sight draft fo r presentation and 25 c for Credit Reports.*		U. W. JENKINS	O. M. FOSTER	50,000	14,200	355,390		274,300	48,540	16,030	80,720	Old N., Evansville; N. Bk. of Ky. and Citiz. Union N., Lou.; Am. N., Nashville.
" ------ "	**FARMERS NATIONAL BANK** $200-6% 73-136 •‡'06	F. P. STUM	FRANK G. WAKE	J. W. McDONALD		50,000	28,000	1,300,000		805,000			225,000	Chem. N., N. Y.; N. Bk. of Ky., Lou.
" ------ "	**HOPKINS COUNTY BANK** 73-134 ⑧•‡$'90	J. B. RAMSEY This bank gives prompt and strict attention to all b usiness entrusted to it. *Please send 15c wi th each sight draft fo r presentation and 25 c for Credit Reports.*		O. W. WADDILL	A. R. CUMMINGS	E. R. GOVER		50,000	46,870	889,570	51,500	760,380	144,500	16,140	116,920	Chem. N., N. Y.; N. Bk. of Ky. and Liberty Insurance, Lou.; Citiz. N., Evansville, Ind.
" ------ "	**Kentucky Bk. & Tr. Co.** †‡$'01 $400-40% 73-135	W. J. Ruby	P. B. Ross	L. K. Bell	P. B. Ford	50,000	164,930	1,567,210		848,560	530,380	27,400	370,800	Bk. of America, N. Y.; Lin. Bk. and Tr. Co., Lou.; Old N. and Citiz. N., Evansville; Am. N., Nash.; Fifth-Third N., Cin.

CITY NATIONAL BANK OF PADUCAH, KY. LARGEST CAPITAL AND DEPOSITS OF ANY BANK IN PADUCAH — PROMPT SERVICE

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Town and County. ▲County Seats Fig. is F. Res. Dist. L Louisv'le C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Magnolia 110 8L Larue H14	**Bank of Magnolia** ‡$'19 $115-6% 73-688	L. S. Lamkin	A. L. Wheeler	H. L. Lamkin		$ 15,000	$ 3,000	$ 150,000		$ 120,000	$ 10,000		$ 27,000	Citiz.-Union N., Lou.; Far. N., Hodgenville.
▲**Manchester** 1000 4C Clay I20	First National Bank ‡'06 $185-20% 73-544	W. W. Rawlings	J. L. Anderson W. B. Riley	S. B. Marcum	J. L. Tigue Wm. Marcum	50,000	30,000	300,000	$ 120,000	340,000	50,000	$ 60,000	50,000	N. Bk. of Ky., Lou.
" ------ "	First State Bank ‡$'20 73-711	Daniel Bowling	Bige Hensley	Bige Hensley	H. M. Walker	20,000	5,000	140,000		155,000			10,000	1st N., Lou.
▲**Marion** 3000 8L Crittenden I7	**FARMERS BK. & TRUST CO.** $180-10% 73-231 ⓢ†•‡$'99	WM. FOWLER Send 15c with These charges	W. T. McCONNELL R. F. WHEELER each Sight Draft do not apply to	O. S. DENNY and 25c for Credit Bill of Lading D	N. G. GUESS H. C. FRANKLIN Reports. rafts, Cash and	30,000 Time	23,750 Items.	487,570		146,510	147,410	20,000	231,200	Chem. N., N. Y.; 1st N., Lou.; Merch.-Lac. N., St. L.; N. City, Evansville, Ind.
" ------ "	**MARION BANK** ⓢ•‡$'87 $350-20% ◆73-230	John W. Blue	Sam. Gugenheim	T. J. Yandell	J. V. Threlkeld Katherine Yandell	20,000	55,000	625,000		433,000	35,200	18,000	192,000	Cont. & Com'l N., Chi.; Citiz.-Union N., Lou.; Old N., Evansville, Ind.
Marrowbone 235 8L Cumberland J15	**Bank of Marrowbone** ‡$'02 $185-15% ◆73-545	J. I. Alexander	R. Norris	L. A. Miller	Daisy Pace	15,000	21,890	105,990		98,050		5,690	39,140	Citiz.-Union N., Lou., Trigg N., Glasgow.
▲**Mayfield** 6583 8L Graves K5	City National Bank '96 73-110	D. B. Stanfield		T. P. Smith	L. Chapman	100,000	100,000	328,100		546,960			48,280	Seab. N., N. Y.; 1st N., Lou.
" ------ "	Exchange Bank ⓢ‡$'99 $150-8% 73-111	J. F. Wilson	C. W. Wilson	R. L. Ross	R. E. Andrus	100,000	55,000	865,000		735,000	55,000		200,000	N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.
" ------ "	First National Bank ⓢ†‡'75 $300-10% 73-108	Ed. Gardner	N. A. Hale	C. C. Wyatt	N. J. Gregory C. Y. Dodds	150,000	250,000	1,616,250	234,700	1,179,980	479,850	51,950	539,170	Chem. N., N. Y.; Citiz.-Union N., Lou.
Mays Lick 400 4C Mason D19	Bank of Mays Lick ⓢ•‡$'02 $225-12% ◆73-546	W. H. Collins		S. M. Roff		17,500	35,000	142,000		175,000	4,550		16,000	Fifth-Third N., Cin.
▲**Maysville** 8000 4C Mason D20	**BANK OF MAYSVILLE** $225-12% 73-100 ⓢ†•‡$'35	J. N. KEHOE A. M. J. COCHRAN, V.P. Collections will r	S. P. BROWNING J. B. DURRETT N. S. CALHOUN eceive special atte	J. B. DURRETT N. S. CALHOUN, Tr. Officer ntion and returns	GEO. T. BARBOUR made promptly.	300,000	130,130	2,359,790	9,010	2,266,880	172,150	187,770	172,120	N. City and N. Bk. Com., N. Y.; Fifth-Third N. and 1st N., Cin.; N. Bk. of Ky. and Citiz. Union N., Lou.
" ------ "	Equitable Trust Co. †$'10 73-106	J. M. Collins	C. L. Wood	A. D. Cole, *Tr.*	H. W. Cole, *Sec.*	15,000	7,400		3,240	21,200			4,180	Citiz. State, Greenup; Far. & Tra., Maysville.
" ------ "	**FARMERS & TRADERS BANK** $276 73-105 ⓢ‡$'06	C. L. Wood	H. W. Cole	R. M. Gaither	B. L. Anderson	51,000	77,500	850,000		874,890			78,040	Chem. N., N.Y.; Fifth-Third N., Cin.; 1st N., Lou.
" ------ "	State National Bank ⓢ•†'83 $200-12% 73-102	E. T. Kirk W. W. Ball, Jr., *V.P.*	W. H. Rees H. C. Sharp, *A.V.P.*	D. P. Newell		150,000	125,710	1,259,690	115,000	1,182,750	242,500	68,410	156,750	N. Bk. Com., N. Y.; Fifth-Third N., Cin.; Liberty Ins., Lou.
" ------ "	State Trust Company †‡$'14 $125-8% 73-107	E. T. Kirk	W. W. Ball, Jr. W. H. Rees	D. P. Newell, *Sec. and Tr.*		30,000	7,720		4,360	22,310	17,300	230	2,240	State N., Maysville.
▲**McKee** 178 4C Jackson H19	Jackson County Bank ‡$'09 73-548	D. G. Collier	E. B. Flanery	J. R. Hays	J. H. Hays H. M. Collier	15,000	15,960	267,270		205,560			91,270	1st N., Cin.; Citiz.-Union N., Lou.
McKinney 475 4C Lincoln H17	McKinney Deposit Bank ‡$'05 $118-8% 73-549	E. J. Tanner	F. M. Ware J. S. Mobley	Cleo Thomas		15,000	5,110	87,390	2,110	75,040	8,350	3,410	22,800	1st N., Cin.; Citiz.-Union N., Lou.
Middleburg 197 8L Casey H16	Farmers Deposit Bank ‡$'05 73-550	Jason Coffey	C. B. Creech	R. B. Young	L. F. Young	15,000	20,000	190,000		180,000	10,000		35,000	Citiz.-Union N. and 1st N., Lou.; Fifth-Third N., Cin.
Middlesboro 12,000 4C Bell K26	Citizens Bank & Trust Co. $155-12% 73-85 ⓢ•‡$'03	H. A. McCamy		W. E. Frazer		50,000	22,280	982,920		896,380		30,940	127,890	Han. N., N. Y.; N. Bk. of Ky. and Liberty Ins., Lou.; City N., Knoxville.
" ------ "	Nat. Bk. of Middlesboro $155-10% 73-86 ⓢ†•‡'04	T. G. Anderson	J. H. Keeney	R. K. Judy	J. B. Sweeney	100,000	91,710	1,239,610	96,300	1,048,140	183,960	73 890	221,620	Chase N., N. Y.; Lin. Bk. & Tr. Co., Lou.; Fifth-Third N., Cin.
Middletown 1000 8L Jefferson F14	Bank of Middletown ⓢ‡$'09 $85-10% 73-551	L. P. Wetherby	T. C. Gaines	C. H. Schrader		15,000	11,280	155,010	750	105,610	41,630	2,320	32,490	N. Bk. of Ky., and Citiz.-Union N., Lou.
Midway 1000 4C Woodford F17	Citizens Bank •‡$'80 $190-10% 73-326	H. L. Martin	C. B. Patterson	M. D. Offutt		50,000	54,010	237,000	160	83,200	136,080	3,000	118,890	N. Park, N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
" ------ "	Commercial Bank ⓢ•‡$'12 $180 73-656	J. W. Parrish	John Wise	Edna Hicks	T. M. Roach	30,000	45,860	240,580		131,010	130,640	14,180	40,600	N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.; 1st N., Cin.; Phoenix N. Bk. & Tr. Co., Lexington.
Milburn 300 8L Carlisle E4	Bank of Milburn ‡$'07 $100 73-552	W. H. Redford	L. V. Payne	A. B. Bogle	R. O. Green	15,600	7,500	82,120	1,270	85,190	550	5,380	15,370	Citiz.-Union N., Lou.; Bk. of Arlington, Arlington; 1st N., Paducah.
Milford 176 4C Bracken D19	Milford Bank ⓢ‡$'03 $240-12% 73-553	Mark Insko	J. C. Brough J. A. Showalter	J. H. Hieatt	Mrs. Lottie Hester	15,000	21,110	150,910		171,620			15,450	Fifth-Third N. and 4th & Cent. Tr. Co., Cin.
Millersburg 1100 4C Bourbon E18	Exchange Bank •‡$'06 $120-6% 73-387	J. C. Leer	O. R. Rankin	John F. McDaniel	R. S. McDaniel	25,000	10,370	184,770	4,110	118,530	29,100	31,280	45,340	1st N., Cin.; Citiz.-Union N., Lou.
	Farmers Bank •‡$1900 $100 73-336	W. D. McIntyre		H. O. Kirby	J. H. Burroughs	30,000	30,000	271,140	65,930	288,350		37,830	10,890	N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
Milton 320 8L Trimble D15	Farmers Bank ⓢ‡$'03 $250-25% 73-554	J. W. Coffin	G. A. Powell	D. T. Voiers	O. S. Joyse	15,000	31,000	258,440		210,000	53,900	8,000	22,000	N. Bk. of Ky., Lou.
Monterey 250 8L Owen E16	First State Bank ‡$'88 $150-8% 73-555	H. H. Sullivan	C. W. Houchens	Ira Kemper	Ernestine Johnson	30,000	14,000	140,000		170,000	10,000		8,000	Citiz.-Union N., Lou.; Fifth-Third N., Cin.
▲**Monticello** 1500 8L Wayne K16	Citizens National Bank •†'02 $225-10% 73-259	Isaac Walker		V. P. Jones	J. J. Wright	25,000	25,000	237,000	31,500	204,600	58,900	23,000	32,000	Chase N., N. Y.; Citiz.-Union N., Lou.; Fifth-Third N., Cin.
" ------ "	Monticello Banking Co. ‡$'95 $176-8% 73-258	G. M. Hedrick	C. B. Rankin	W. L. Baker	J. C. Phillips J. R. Wilhite	100,000	61,760	634,440		602,930	100,140	2,850	90,290	Han. N., N. Y.; N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
Moorefield 200 4C Nicholas E19	Moorefield Deposit Bank ‡$'03 $75-8% 73-556	J. M. Berry	M. D. Judge	J. H. Wilson	C. Seamans	15,000	18,500	130,000		133,000			18,000	Fifth-Third N., Cin.

The FIFTH-THIRD NATIONAL BANK of CINCINNATI — OFFERS UNSURPASSED FACILITIES IN EVERY FORM OF DOMESTIC AND FOREIGN BANKING. - - CORRESPONDENCE INVITED.

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Federal Reserve Bank of St. Louis

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Fig. is F. Res. Dist. L Louisville. C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. ŦTrust Powers. $Last Sale %Div. ⓢSav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts, Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
▲Morehead 981 4 C Rowan E 20	Morehead State Bank ‡$'09 73-296	S. M. Bradley	G. H. Gearhart	M. P. Davis	Hallie B. Davis	$ 15,000	$ 7,880	$ 120,830		$ 99,880			$ 34,090	4th & Cent. Tr. Co., Cin.
" " "	Peoples Bank ‡$'07 20% 73-295	Abel Caudill	D. B. Caudill	D. C. Caudill	Mrs. Pruda Nickell	15,000	32,850	322,510		257,420	$ 21,430		88,300	Citiz.-Union N. and N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
Moreland 350 4 C Lincoln H 17	Bank of Moreland ‡$'09 $120-8% 73-557	B. B. King	R. F. Steele	S. E. Hubble		15,000	4,220	66,090		44,880	23,740	$ 2,660	14,020	Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
Morgan 50 4 C Pendleton D 18	Farmers Bank ⓢ‡$'04 $25-6½ 73-558	J. M. Ewing	R. L. Thompson	J. M. Boyers		15,000	5,610	55,550		52,470	11,850	3,420	8,470	Fifth-Third N., Cin.; Citiz.-Union N., Lou.
▲Morganfield 3000 8 L Union G 8	Morganfield National Bank $125-8% 73-186 ⓢŦ•‡'04	J. N. Anderson	W. B. Sparks	M. B. Hammack, Jr.	S. M. Sparks	100,000	32,210	403,390	$ 98,100	357,710	145,730	56,700	73,560	Chem. N., N. Y.; Liberty Ins., Lou.; N. City, Evansville.
" " "	Peoples Bank & Trust Co. $210-12% 73-185 ⓢŦ•‡'95	J. K. Waller	J. A. Sugg	C. B. Skillman	L. B. Waller	75,000	80,740	508,930	34,600	370,800	63,300	209,740	55,440	N. Bk. Com., N. Y.; Citiz.-Union N. and Lou. N., Lou.; Old N., Evansville, Ind.
" " "	Union County Bank & Tr. Co. $130 73-184 Ŧ•‡$'70	A. G. Mason	N. J. Waller	Margaret Heavrin, *Sec.*	M. C. Jones Clara Waller	70,000	26,000	262,930	88,340	358,720	47,600	14,680	26,260	Equitable Tr. Co., N. Y.; N. Bk. of Ky., Lou.; Old N. and N. City, Evansville.
▲Morgantown 800 8 L Butler I 11	John M. Carson Banking Co. $175-10% 73-375 ‡$'03	G. V. Willis		John M. Carson		30,000	45,340	214,890	32,140	299,370		9,680	13,310	N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.; Citiz. N., Bowling Green.
" " "	Morgantown Deposit Bk. $160-8% 73-374 Ŧ‡$'80	J. E. Doolin		Jno. W. Moore		50,000	45,170	123,920	19,810	212,620		11,330	14,350	Lou. N., Lou.
Mortons Gap 1931 8 L Hopkins I 9	Planters Bank •‡$'07 $200-20% 73-559	W. E. Davis	B. T. Robinson W. D. Hill	G. E. Henry		15,000	17,190	194,670		132,810	38,660	4,210	44,880	Han. N., N. Y.; 1st N., Lou.; Hopkins Co., Madisonville.
Mortonsville 200 (*Versailles P. O.*) 4 C Woodford F 17	Farmers Bank ⓢ‡$'06 $100-6% 73-560	J. O. Shouse	E. L. Mitchell	E. L. Mitchell	Milton Elliston, Jr.	15,000	6,000	55,160		68,800			6,280	4th & Cent. Tr. Co., Cin.
Mt. Eden 319 8 L Spencer F 15	Mount Eden Bank ‡$1900 73-562	C. G. Freeman	Bernice Payne T. H. Hardesty	G. C. Ray	C. J. Hardesty	15,000	47,500	200,000		250,000			25,000	N. Bk. of Ky. and Citiz.-Union N., Lou.
▲Mt. Olivet 340 4 C Robertson D 19	Farmers & Traders Bank 200-10% 73-406 ⓢ•‡$'88	E. L. Tilton	John W. Neal L. T. Jett	Chambers Perry	H. C. Buckner Howard Orme	60,000	16,730	522,690	63,000	554,930	43,100	19,120	45,260	Fifth-Third N., Cin.; Citiz.-Union N., Lou.
▲Mt. Sterling 3095 4 C Montgom'y F 19	**EXCHANGE BANK OF KY.** $230-10% 73-148 ⓢ‡$'56	**B. FRANK PERRY**	**E. W. SENFF**	**J. D. BROTHER**	**R. D. GREENE**	50,000	73,000	340,000		352,000	15,000		96,000	N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.; 1st N., Cin.
" " "	Montgomery National Bank 73-151 •‡'02	John G. Winn	Pierce Winn	Pierce Winn	Richard P. Winn	50,000	80,690	362,800	50,000	340,480	127,050	4,000	71,950	N. Park, N. Y.; 1st N. and Fifth-Third N., Cin.; Citiz.-Union N., Lou.
" " "	Mt. Sterling National Bank $245-10% 73-149 Ŧ•‡'74	C. B. Patterson	Steve Pieratt	W. L. Killpatrick	C. P. Killpatrick	100,000	162,200	639,630	49,400	684,050	111,110	35,000	121,070	Chem. N., N. Y.; Fifth-Third N., Cin.; N. Bk. of Ky. and Citiz.-Union N., Lou.
" " "	**TRADERS NATIONAL BANK** $200-10% 73-150 ⓢŦ•‡'02	**D. J. BURCHETT** **Send your Bill** **Our modern me** **guarantee sat** *Please send 15c*	**L. L. BRIDGFORTH** **of Lading Drafts** **thods and promp** **isfactory service.** *with Sight Drafts*	**J. O. GREENE** **and other collect** **t, efficient person** *for presentation a*	**C. T. HAZELRIGG** **ions direct to us.** **al attention** *nd 25c for Credit*	50,000	50,000	425,000	45,000	430,000	75,000		65,000	Chase N., N. Y.; 1st N. and Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
														Reports.
▲Mt. Vernon 1500 4 C Rockcastle H 18	Bank of Mt. Vernon ‡$1900 73-328	J. B. Livesay	M. Pennington	V. C. Tate	R. F. Cot	15,000	15,000	140,000		120,000			31,000	Citiz.-Union N., Lou.; Fifth-Third N., Cin.
" " "	Peoples Bank ⓢ•‡$'08 $175-8% 73-329	U. G. Baker	W. J. Sparks	F. E. Miller	R. H. Miller	20,000	23,000	250,000		250,000			43,000	N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
Mt. Washington 8 L Bullitt F 14,400	Peoples Bank ‡$'09 $175-17% 73-563	Bert Hall	Almer Barnes	W. L. McGee	S. M. Harris	15,000	15,770	152,540		159,900	8,100		15,320	Citiz.-Union N. and N. Bk. of Ky., Lou.
Mt. Zion 75 (*Elliston P. O.*) 4 C Grant D 17	Mt. Zion Deposit Bank ‡$'03 $162-12% 73-564	D. A. Franks	J. F. Tomlin	W. C. Smith		15,000	12,720	76,210		77,700	7,200	1,000	18,030	Fifth-Third N., Cin.
▲Munfordville 750 8 L Hart I 13	Hart County Deposit Bank $175-11% 73-565 ⓢ•‡$'90	J. D. Craddock	H. L. Caldwell, *Active*	Mrs. Ada Crutcher		30,000	20,000	417,000		425,000	10,000		32,000	N. Bk. of Ky. and Citiz.-Union N., Lou.
" " "	Nat'l Bank of Munfordville 73-684 '19	C. B. Dowling	P. F. Larimore Richard Lobb	H. F. Mansfield		25,000	5,000	187,000		155,000			20,000	Citiz.-Union N., Lou.
▲Murray 3500 8 L Calloway K 6	**BANK OF MURRAY** 73-207 •‡$'88	**E. S. DIUGUID** **Special attentio** **Save time and** **FEE IN ADVAN**	**W. S. SWAN** **J. E. OWEN** **n given Bill of La** **get service on Col** **CE:** *Plain sight*	**B. GROGAN** **ding Drafts, Cash** **lections and Cred** ***drafts, 15c; Cred***	**W. H. GRAHAM** **and Time Items.** **it Reports by sen** ***it Reports, 25c.***	60,000	42,220	962,130	63,490	776,630	154,700	26,650	169,870	Lou. N., and Citiz.-Union N., Lou.; Citiz. Sav. and City N., Paducah.
														ding
" " "	**FIRST NATIONAL BANK** $220-12% 73-669 ⓢŦ•‡'15	**B. B. KEYS** **Modern, Progre** **FIFTEEN CEN** **TWENTY-FIVE**	**W. E. MARBERRY** **R. H. FALWELL** **ssive, Hustling fo** **TS sent to us wit** **CENTS for each c**	**T. H. STOKES** **r business. We w** **h each sight draft** **redit report insur**	**V. H. CLARK** **W. G. MILLER** **ant yours. Bill of** **for presentation,** **es prompt, perso**	50,000 **Lading** **and** **nal atte**	62,000 **Drafts a** **ntion.**	1,010,000 **specialt**	**y.**	689,500	134,500	40,000	235,000	Chem. N., N. Y.; 1st N. and City N., Paducah; Liberty Ins., Lou.

LET US SERVE YOU ON ALL PADUCAH COLLECTIONS — CITY NATIONAL BANK—PADUCAH, KY. — PROMPTNESS AND EFFICIENCY OUR MOTTO

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Town and County. ▲County Seats. Fig. is F. Res. Dis. Ⓛ Louisville, Ⓒ Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Nebo 265 8 L Hopkins H 8	Citizens Bank ‡$'02 73-566	R. S. Austin	Claud Porter	Claud Porter	Nellie Morrow	$ 15,000	$ 8,000	$ 124,500		$ 123,000			$ 26,000	Han. N., N. Y.; Hopkins Co. and Ky. Bk. & Tr. Co., Madisonville; Citiz.-Union N., Lou.
▲New Castle 397 8 L Henry E 15	Bank of New Castle Ⓢ‡$'72 73-568	Owen Carroll	L. G. Forquer	E. H. Smith	M. A. Young	20,000	12,000	350,000		258,000			50,000	N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
New Haven 500 8 L Nelson G 14	BANK OF NEW HAVEN $215-16% 73-397 ●‡$'05	Frank X. Dawson	J. Ekro Rapier	J. Ekro Rapier	A. E. Kirkpatrick	40,000	26,500	300,000		158,000	$ 160,000		48,500	Chem. N., N. Y.; Citiz.-Union N., Lou.
New Hope 300 8 L Nelson G 15	Peoples Bank ‡$'05 $150 73-569	J. R. Berry	T. J. Miller	T. J. Miller	P. D. Corbett	15,000	15,290	149,570	$ 330	109,670	35,570		34,960	Lou. N. and Citiz.-Union N., Lou.
New Liberty 180 8 L Owen D 16	Citizens Bank ‡$'84 73-570	H. D. Barker	Chas. Bond	W. S. Ball	M. C. Gentry	25,000	8,500	100,000		90,000			24,000	Citiz.-Union N., Lou.; Fifth-Third N., Cin.
Newport 30,000 4 C Campbell B 18	**AMERICAN NATIONAL BANK** $200-12% 73-27 ⒮T ●‡'82	J. P. WECKMAN	MATT HEROLD	A. M. LARKIN	E. E. KIRKER Collections a specialty and remitted on day of payment. Prompt attention to all banking matters entrusted to us.	100,000	174,040	1,397,960	148,890	950,560	613,790	$ 91,510	165,030	Irving Bk.-Col. Tr. Co., N. Y.; 1st N., Cin.
" "	Central Savings Bk. & Tr. Co. 73-29 Ⓢ●‡$'05	P. M. Witt	W. L. Glazier	E. W. Boland	C. E. Bishop	50,000	95,310	1,327,780	2,510	1,004,420	107,890	36,000	327,290	Han. N., N. Y.; 4th & Cent. Tr. Co., and 2d N., Cin.
" "	Citizens Bank & Trust Co. $175-10% 73-30 ⒮T●‡$'10	Otto Wolff	F. B. Bassmann	Oscar Reimert	C. N. Hughes	50,000	94,630	1,007,470	43,170	642,340	391,350	50,790	110,800	N. Bk. Com., N. Y.; 1st N., Cin.
" "	**NEWPORT NATIONAL BANK** 73-28 ⒮T●‡'92	CHAS. MEGERLE	DANIEL HETSCH	J. A. MEAGHER	This Bank endeavors to give prompt and intelligent attention to Collections and all other banking business received.	100,000	265,000	2,200,000		1,700,000	500,000		350,000	Chatham & Phenix N., N. Y.; Fifth-Third N., Cin.
▲Nicholasville 3000 4 C Jessamine G 17	Citizens Bank of Jessamine $139-6% 73-180 Ⓢ●‡$'13	Fred L. Sears	E. B. Hoover	Letcher Saunders	J. D. Latimer	100,000	32,020	350,530		588,920			32,530	N. Bk. Com., N. Y.; Fifth-Third N. and 1st N., Cin.; Citiz. Union N. and N. Bk. of Ky., Lou.
" "	FARMERS EXCHANGE BANK $200-10% 73-179 T●‡$'90	J. H. Welch	J. C. Robb	W. R. Smith	A. C. McClary F. D. Smith, Jr.	100,000	100,000	700,000		925,000			75,000	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.
" "	First National Bank ‡'71 $200-6% 73-178	N. L. Bronaugh	G. L. Knight	G. L. Knight	Peyton Perry Wallace Wharton	100,000	121,560	502,510	79,960	536,430	12,550	14,200	127,850	Chem. N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
No. Middletown 4 C Bourbon F 18 400	North Middletown Dep. Bk. $225-10% 73-571 Ⓢ‡$'69	W. M. Rogers		Jno. W. Jones	F. W. Sledd	75,000	59,350	285,770		345,770	4,850	2,000	57,210	1st N., Cin.; Citiz.-Union N., Lou.; Phenix N. Bk. & Tr. Co., Lexington.
No. Pleasureville 8 L Henry E 15 248	Central Bank ●‡$'19 6% 73-682	Stephen Wood	Geo. Smoot	J. A. Underwood	Morrison Stivers	15,000	3,600	129,110		127,030	17,000		2,930	Citiz.-Union N., Lou.
Nortonville 1200 8 L Hopkins I 8	Nortonville Bank ‡$'22 $100 73-737	J. R. Harrison	W. E. Furgerson	W. C. Hamby		20,000	2,660	80,840		83,530		2,160	17,800	N. Bk. of Ky., Lou.; Far. N., Madisonville.
Oakland 252 8 L Warren J 12	Oakland Bank ‡$'06 $145-6% 73-574	J. B. Amos	F. R. Cowles	J. Frank Grimes		25,000	19,000	150,000		170,000			24,000	Han. N., N. Y.; Citiz.-Union N., Lou.
Oakton 400 8 L Hickman K 4	Oakton Bank ‡$'19 $100 73-691	E. C. Whayne	D. J. Craddock	R. T. Griffey	J. J. Craig, *Sec.*	15,000	280	35,000		28,830			22,110	1st Bk. & Tr. Co., Cairo, Ill.; Citiz.-Union N., Lou.
Okolona 50 8 L Jefferson E 13 (*Louisville P.O.*)	Okolona State Bank Ⓢ‡$'21 73-724	H. G. Skiles	D. A. Bates	A. T. Miller		15,000	410	72,570	6,500	76,530			17,950	Lou. N. and Liberty Ins., Lou.
Olive Hill 1395 4 C Carter E 21	Carter County Com'l Bk. ‡$'09 $250-10% 73-291	A. J. Stamper		Bertha L. King	H. G. Hicks	40,000	28,620	340,070	380	256,090	63,690	10,230	79,060	Fifth-Third N., Cin.
" "	Peoples Bank ‡$'13 $210 73-660	R. E. Hitchins	M. S. Qualls	E. A. Evans	C. O. Brown	15,000	32,960	284,710		187,120	54,260	33,050	58,230	Fifth-Third N., Cin.
Oneida 400 4 C Clay I 20	Citizens Deposit Bank ‡$'20 73-717	H. Combs	W. D. Feltner	T. B. Britton		15,000	400	29,660		27,770			14,450	1st N., Lou.; Citiz.-Union N., Lou.

The 5th-3rd NATIONAL BANK of CINCINNATI—Resources Over $47,000,000.00

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KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. L Louisv'le C Cin.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Owensboro 21,000 8L Daviess G10	*CENTRAL TRUST COMPANY $135-6% ◆ 73-43 Ⓢ†•‡$'80	W. L. RENO L. RENO, *Ch. of Bd.*	JOHN REINHARDT R. S. HUGHES G. V. TRIPLETT, *Tr. Officer* H. ALEXANDER, *A. Tr. Officer*	M. D. GANT, *Sec. & Tr.* C. G. MOREHEAD, *A. Sec. & A. Tr.*	L. J. GASSER, *A. Sec. & A. Tr.* W. GANNANE, *A. Sec. & A. Tr.*	$ 200,000	$ 155,240	$3 136 950	$ 6.000	----------	$3 021 300	$ 66.000	$ 410.890	Han. N. and Chem. N., N. Y.; Cont. & Com'l N. and Ill. Merch. Tr. Co., Chi.; Citiz.-Union N., Lou.
	We do a general Banking and Trust business. Send us your Bill of Lading drafts, and all collections. VOLUNTEER MEMBER FEDERAL RESERVE SYSTEM.													
" ------ "	*Farmers & Traders Bank $180-8% 73-45 Ⓢ•‡$'98	B. Wile	A. S. Griffin	H. W. Bottorf	P. J. Miller	30,000	45,500	637,960	4,360	$ 564,610	14,460	9,500	129,240	Chem. N., N. Y.; Citiz.-Union N. and Liberty Ins., Lou.
" ------ "	*FIRST NATIONAL BANK $126-7% 73-41 Ⓢ†•‡'81	H. E. O'BRYAN	SILAS ROSENFELD W. E. DANHAUER	J. D. RUSSELL	C. B. ELLIOTT E. GROEGINGER	137,900	99,990	1,307,770	173,100	902,660	549,530	65,060	264,510	1st N. and Chem. N., N. Y., N. Bk. of Ky., 1st N., and Citiz.-Union N., Lou.
	Refer your patr ons to us—courte ous treatment an d efficient service assured. *Please send 15c w ith each sight draft for presentation and 25c for Credit Reports.*													
" ------ "	*National Deposit Bank $126-6% 73-42 Ⓢ•‡'60	Marc C. Stuart	Paul Weir J. A. Manning A. B. McCarty	C. G. Nalle	S. C. Coots' A. B. McCarty	325,000	289,430	2,116,420	480,430	1,959,550	711,450	182,760	357,520	Han. N., N. Y.; 1st N., Chi.; Citiz.-Union N., Lou.
" ------ "	*Owensboro Banking Co. $250-16% 73-44 •‡$'90	Lee D. Ray	E. H. Clarke	H. B. Eagles	M. L. Ogden O. N. Magruder	100,000	268,940	2,246,530	----------	1,479,970	507,100	53,530	574,870	Han. N., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.
" ------ "	Owensboro Clearing House (*Members indicated by a* *)	J. D. Russell	----------	Frank A. Cannon, *Sec. and Mgr.*	----------	----------	----------	----------	----------	----------	----------	----------	----------	
▲Owenton ----1000 8L Owen D18	Farmers National Bank ‡'83 $160-10% 73-307	L. M. Ransdell	----------	B. F. Holbrook	J. B. Holbrook	60,000	41,190	256,760	60,000	321,970	62,800	,500	29,680	Fifth-Third N., Cin.; Citiz.-Union N., Lou.
------ "	First National Bank ‡'71 $155-8% 73-306	O. H. Curtis	F. L. Satterwhite	G. W. Forsee	W. T. Forsee	63,000	30,430	395,070	74,930	418,340	63,000	24,400	57,690	Citiz.-Union N., Lou.; Fifth-Third N., Cin.
" ------ "	Peoples Bank & Tr. Co. $135-6% 73-308 Ⓢ†‡$'02	W. A. Lee	J. P. Sidebottom	B. L. Hancock	Miss Lilly Cubbage R. A. Greene	30,000	19,990	347,410	----------	261,180	51,110	17,200	67,910	N. Bk. Com. and Han. N., N. Y.; Citiz.-Union N., Lou.; Fifth-Third N., Cin.
▲Owingsville 1000 4C Bath F 19	Farmers Bank •‡$'65 10% 73-322	J. B. Goodpaster	J. T. Kimbrough	E. L. Byron	J. R. Ammerman	120,000	83,090	592,290	36,200	496,630	181,350	13,800	103,590	Han. N., N. Y.; 1st N., Cin.; N. Bk. of Ky. and Lou. N., Lou.
" ------ "	Farmers Trust Co. †$'14 $175 73-668	J. B. Goodpaster	J. T. Kimbrough	E. L. Byron, *Sec. and Tr.*	----------	30,000	26,450	----------	21,010	36,220	12,500	260	28,490	Far., Owingsville.
" ------ "	Owingsville Banking Co. $165-9% 73-323 ‡$'95	J. M. Richards	J. W. Shankland Isaac Shouse	Leslie Shrout	----------	40,000	13,450	171,310	5,120	132,780	48,950	10,110	38,040	N. Bk. Com., N.Y.; Fifth-Third N., Cin.; Citiz.-Union N., Lou.
▲Paducah ---24,735 8L McCracken I 5	CITIZENS SAVINGS BANK $196-12% 73-36 Ⓢ•‡$'88	R. RUDY	C. M. HAND	C. A. GOCKEL A. R. MEYERS, *Auditor*	W. G. WOMBLE	100,000	112,980	2,203,930	19,160	1,584,800	259,620	17,200	574,450	Chem. N., N. Y.; N. Bk. of Ky., Lou.; 1st N., St. L.
	Transact a gen eral banking bu siness. We mak e quick returns on colle ctions.													
" ------ "	CITY NATIONAL BANK $250-10% 73-35 Ⓢ†•‡'73	J. C. UTTERBACK	R. L. REEVES C. E. RICHARDSON H. A. PETTER	R. R. KIRKLAND GEO. C. BAKER, *A. Cash.*	D. A. YEISER, JR. G. C. HUGHES, JR. J. P. UTTERBACK	300,000	249,490	4,383,790	361,270	3,094,780	958,230	432,920	808,630	Chem. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Lou.; 1st N., St. L.
	Largest Capital, also Deposits, of any Bank in Paducah. We offer unexcelled facilities to Banks and Merchants. All collections remitted for upon day of payment.													
" ------ "	FIRST NATIONAL BANK $275-12% 73-34 Ⓢ†•‡'65	W. F. BRADSHAW LOUIS RUBEL *V.P.*	N. W. VAN CULIN JESSE WAIL DOW WILCOX	DOW WILCOX	R. L. BISHOP JOHN G. RUSSELL	150,000	200,080	2,992,280	151,000	1,660,620	1,047,210	116,000	664,290	N. Park, N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., St. L.; Liberty Ins., Lou.
	Send us your collections for prompt service. Remittance made on day of payment. OLDEST AND STRONGEST BANK IN THE CITY.													
" ------ "	MECHANICS TRUST & SAVINGS BANK $290-6% 73-38 Ⓢ†•‡$'03	W. F. BRADSHAW	E. G. SCOTT JESSE WEIL	W. J. PIERCE	E. E. BELL	50,000	117,500	905,450	----------	747,640	184,310	----------	135,590	Chem. N. and Coal & Iron N., N. Y.; N. Bk. Com., St. L.; Citiz.-Union N., Lou.
	Collections promptly remitted. General banking and trust business. Prompt and careful attention given to all matters.													
" ------ "	nWest Kentucky Trust & Savings Bk. 73-40 Ⓢ†$'25	C. C. Carter	W. J. Weston	Abraham Simpson H. F. Turner, *Tr.*	Cornelius Turner R. L. Myre, *Sec.*	100,000	----------	----------	----------	----------	----------	----------	----------	

For Quick, Efficient Service Depend on—THE CITY NATIONAL BANK OF PADUCAH, KY.

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KENTUCKY—Continued

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▲County Seats. Fig. is F. Res. Dist. L Louisv'le C Cin.

*Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

Town and County.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities: Paid-up Capital	Liabilities: Surplus and Profits	Liabilities: Deposits	Liabilities: Accepts. Letters of Cr. Etc.	Resources: Loans and Discounts	Resources: Bonds and Securities	Resources: Miscellaneous	Resources: Cash & Exchanges, Due from Banks	Principal Correspondents.
Paint Lick ....500 4C Garrard G17	Peoples Bank .....ⓢ‡$'01 $230–12% 73-575	E. L. Woods	W. C. Wynn	R. G. Woods	E. H. Walker ..... Jane W. Woods	$ 16,000	$ 33,560	$ 160,240	.....	$ 188,250	$ 5,070	.....	$ 12,190	**Citiz.-Union N., Lou.; 1st N.** and Fifth Third N., **Cin.**; City N., Lancaster and Rich.
▲**Paintsville** ...1383 4C Johnson G22	Paintsville Bank & Trust Co. $175–12% 73-325 ⓢT‡$'10	C. T. Rule	G. H. Rice	Ray Turner	D. H. Dorton	50,000	18,430	455,280	$ 10,000	457,990	9,130	$ 30,000	36,580	Paintsville N., Paintsville; **Fifth-Third N., Cin.**; Ashland N., Ashland.
" ..... "	**PAINTSVILLE NATIONAL BK.** $250–20% 73-324 ⓢ◆‡'01	J. E. Buckingham	Geo. W. Preston	J. W. Turner	E. D. Shrout	200,000	246,480	1,626,920	196,500	1,614,740	438,230	48,710	168,220	N. City, **N. Y.; 1st N. and Fifth-Third N., Cin.**; N. Bk. of Ky., Lou.; Ashland N., Ashland.
▲**Paris** .....6310 4C Bourbon E18	***BOURBON-AGRICULTURAL BANK & TRUST CO.** 73-117 ⓢT◆‡$'15	SAMUEL CLAY ..... Unsurpassed Co	BUCKNER WOODFORD llection Service.	BUCKNER WOODFORD trust business.	B. J. SANTEN	200,000	175,000	850,000	.....	1,057,470	35,160	.....	140,000	**Han. N., N. Y.; 1st N. and Fifth-Third N., Cin.; N. Bk. of Ky., Lou.**
		Transacts a gen	eral banking and	ess entrusted to	us.									
		Prompt attenti	on given all busin											
" ..... "	*Farmers & Traders Bank $145–6% 73-122 ⓢ◆‡$'16	Frank P. Kiser	M. Hume Payne ...	W. W. Mitchell ...	John W. Yerkes ...	60,000	27,850	273,590	.....	342,660	5,600	.....	61,180	Seab. N., N. Y.; Fifth-Third N., Cin.; 1st N., Lou.
" ..... "	***First National Bank** ⓢT◆‡'02 $257.50–12% 73-119	Jas. McClure	C. C. Clarke ..... M. R. Jacoby	Jas. N. W. McClure	C. C. Dawes	100,000	132,900	639,040	373,700	751,020	387,350	49,830	57,440	**N. City, N. Y.; Fifth-Third N., Cin.**; N. Bk. of Ky., Lou.
" ..... "	***PEOPLES DEPOSIT BANK & TRUST COMPANY** ⓢT◆‡$'51 $255–14% 73-115	S. E. Bedford	G. W. Wilder ..... Robt. Meteer C. K. Thomas	C. K. Thomas	G. L. Doyle	150,000	133,440	1,040,520	2,070	1,190,150	.....	13,860	122,020	**N. Park, N. Y.; 1st N., Cin.; Citiz.-Union N.,** Lou.
" ..... "	Paris Clearing House ..... *(Members indicated by a★)*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Pembroke ....685 8L Christian K9	**Bank of Pembroke** ....‡$1900 73-349	M. L. Levy	.....	Douglas Graham ..	.....	20,000	10,190	174,420	800	137,000	.....	7,500	60,920	
Perryville .....631 8L Boyle G16	Farmers Deposit Bank..§'23 73-741	J. B. Harmon	J. B. Crain ..... C. A. Sanders	C. E. Kemper	.....	20,000	4,000	55,000	.....	50,000	3,000	.....	26,000	Lin. Bk. & Tr Co., Lou.
" ..... "	The Old Bank .....◆‡$'16 $130–6% 73-394	Chas. Coyle	J. A. Calhoun ..... J. M. Arnold	Briscoe White	Cora Green	20,000	13,000	225,000	.....	219,000	27,000	.....	12,000	**N. Bk. Com., N. Y.; N. Bk. of Ky.,** Lou.
Petersburg ....400 4C Boone B16	**Farmers Bank** .....‡$'03 $227.50–20% 73-576	Wm. Stephens	**J. H. Stevens**	O. S. Watts	B. E. Stephens	15,000	22,020	171,010	.....	140,270	52,000	1,690	11,710	**Fifth-Third N., Cin.**
Pewee Valley .600 8L Oldham E14	**Pewee Valley State Bank** $75–8% 73-577 ⓢ◆‡$'11	**J. J. Foley**	**G. S. Forwood**	**H. B. Pollock**	.....	15,000	11,500	98,200	.....	103,000	6,200	.....	12,500	**1st N., Lou.**
▲**Pikeville** .....2110 4C Pike H23	**DAY & NIGHT NATIONAL BK.** 73-719 ⓢ◆‡'21	T. J. Williamson ..	M. C. Justice ..... Jno. A. Bentley	O. O. Graham	Rush Sword	100,000	19,290	515,770	50,000	420,570	60,990	34,720	168,780	Paintsville N., Paintsville; **Fifth-Third N., Cin.**; Ashland N., Ashland
		Tom. Williamson, *Ch. of Bd.*												
" ..... "	**FIRST NATIONAL BANK** 73-268 ⓢ◆‡'89	**W. W. Gray**	Walter Hatcher ..... Fonso Wright	John M. Yost	I. E. Brooks	200,000	79,850	1,178,340	270,010	1,251,240	295,800	55,270	125,890	Chem. N., **N. Y.; 1st N., Cin.**; N. Bk. of Ky., Lou.; Ashland N., Ashland.
" ..... "	**PIKEVILLE NATIONAL BANK** $195–6% 73-269 ⓢ◆‡'02	J. J. Moore	Linton Trivette ..... J. E. Ratliff G. Charles	**V. E. Bevins**	**B. A. Ratliff**	100,000	94,630	1,003,930	59,200	876,030	107,840	61,030	212,860	Chem. N., N. Y.; **Fifth-Third N., Cin.**; N. Bk. of Ky., Lou.
Pine Knot .....500 4C McCreary K17	*(See Whitley City)*													
▲**Pineville** .....3000 4C Bell K20	Bell National Bank ..ⓢT◆‡'04 $200–12% 73-203	**H. H. Asher**	J. L. Phillips ..... N. R. Patterson	G. C. May	M. M. Cook ..... B. O. Howard	100,000	160,110	939,520	150,000	822,220	120,670	80,000	226,740	Chem. N., N. Y.; Lou. N., Lou.; Fifth-Third N., Cin.
" ..... "	**First State Bank** ....ⓢT◆‡$'99 60% 73-202	**George H. Reese** ...	**R. E. Samuels**	I. J. Porter	G. R. Bentley	15,000	121,710	965,130	.....	933,260	.....	.....	153,580	**Han. N., N. Y.; N. Bk. of Ky., Lou.**
" ..... "	Kentucky State Bank .ⓢ$'24 73-753	J. G. Foley	B. W. Sherrill	S. E. Mahon	O. M. Howard	31,400	3,140	.....	.....	.....	.....	.....	.....	Liberty Ins., Lou.
Pleasureville ..308 8L Henry E16	**Deposit Bank** .....‡$'87 73-580	**A. Dudley**	G. M. Wilson ..... J. E. Kephart	**W. S. Threlkeld**	J. E. Johnston .... N. E. Skidmore Elizabeth Kephart	30,000	71,970	621,540	1,480	670,290	.....	.....	54,700	**Chase N., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.; Fifth-Third N., Cin.**
Poole .....142 8 Webster H8	**Poole Deposit Bank** ....‡$'02 $155–6% 73-581	**U. S. Poole**	**J. O. Melton**	**Roy Melton**	Roy Russell	15,000	10,300	118,070	.....	93,490	.....	2,350	47,530	**N. City, Evansville.**; Citiz.-Union N., **Lou.**; Henderson N., Henderson.
Poor Fork ....1000 4C Harlan J22	**CUMBERLAND STATE BANK** 73-743 ⓢ‡$'23	J. J. Huff	D. L. Creech ..... Ira Fields	J. L. Huff	Ora Creech	15,000	.....	85,000	.....	82,000	.....	15,000	80,000	N. Bk. of Ky., Lou.
Port Royal ....152 8L Henry D16	**Citizens Bank** .....‡$'91 $225–12% 73-582	**H. E. Perry**	**P. J. Honaker**	**G. H. Owens**	R. S. Owens	15,000	19,000	280,000	.....	240,000	.....	.....	74,000	**Lou. N., Lou.; Fifth-Third N., Cin.**
Prestonia .....75 *(Louisville P. O.)* 8L Jefferson E14	**Prestonia Bank** .....ⓢ◆‡$'19 $110 73-695	**Geo. J. Schuster** ..	A. F. Gutgsell	J. J. Hart	.....	25,000	5,100	120,000	.....	90,000	30,000	10,100	20,000	**Liberty Ins., Lou.**
▲**Prestonsburg**1667 4C Floyd G22	**Bank Josephine** .....ⓢ◆‡$'91 $160–16% 73-293	**A. J. Davidson**	J. D. Harkins ..... S. W. McGuire	Geo. P. Archer	J. M. Davidson	50,000	15,000	695,000	8,050	415,910	221,690	12,000	151,980	**Fifth-Third N. and 1st N., Cin.**; Lou. N., Lou.; Ashland N., Ashland.
" ..... "	**First National Bank** .....'04 $150–8% 73-294	Hiram Harris	A. J. May	J. M. Weddington ..	F. C. Hall	25,000	23,210	567,860	17,850	267,720	235,500	33,030	97,670	Fifth-Third N. and 1st N., Cin.; 1st N., Lou.; Ashland N., Ashland.

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CHARTER NO. 20 — The FIFTH - THIRD NATIONAL BANK of CINCINNATI — OVER FIFTY YEARS OF SERVICE

Town and County. ▲County Seats. Fig. is F. Res. Dist. L Louisville C Cin.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⑧Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Princeton 4000 8 L Caldwell I8	Farmers National Bank $200-10% 73-177 ⑧†•‡'99	J. R. Kevil	J. A. Stegar J. C. Gates	Ray Baker	H. A. Goodwin W. A. McGough	$ 75,000	$ 46,360	$ 553,690	$ 61,550	$ 450,650	$ 125,790	$ 58,000	$ 102,160	N. Bk. of Ky., Liberty-Insurance, and Citiz.-Union N., Lou.
" ------ "	FIRST NATIONAL BANK •‡'82 $250-12% 73-176	R. M. POOL Special attentio *Please send 15c w* Oldest, Largest	H. M. JONES R. E. BUTLER n given Bill of La *ith each sight draft* and Strongest B	L. G. COX ding drafts, Cash *for presentation a* ank in this Cou	J. F. WILFERD J. B. LESTER and Time Items. *nd 25c for Credit* nty.	300,000 *Reports.*	168,740	1,412,460	----------	1,188,250	716,880	----------	230,570	N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.; 1st N., St. L.
Prospect 100 8 L Jefferson E14	Bank of Prospect ‡$'03 $125-7% 73-583	J. W. Mount	J. L. Letterle	E. C. Hoagland, Jr.	J. P. Woolfolk	30,000	11,440	158,820	41 070	147,650	40,540	6,400	46,730	Bk. of America, N. Y.; N. Bk. of Ky. and 1st N., Lou.
Providence 5000 8 L Webster H8	PROVIDENCE CITIZENS BANK & TRUST CO. $275-20% 73-210 ⑧†•‡$'20	T. J. JACKSON Oldest Bank in Save time and FEE IN ADVA	W. B. SNOW J. D. WYNN Webster County. get service on Col NCE: *Plain sight*	J. E. MORGAN lections and Cred *drafts, 15c; Cre*	J. B. FOXWELL lt Reports by sen *dit Reports, 25c.*	50,000 TRY	88,170 US.	767,480	55,000	723,570	130,500	13,000	93,580	Mech. & Metals N., N. Y.; Citiz.-Union N., Lou.; N. City, Evansville.
" ------ "	UNION NATIONAL BANK •‡'10 $300-20% 73-212	S. B. PALMER This Bank give *Please send 15c wi*	F. A. CASNER s prompt and stri *th each sight draft fo*	T. T. MORRIS ct attention to all *r presentation and*	PRESS FORD Business entrust *25c for Credit Repor*	25,000 ed to it. *ts.*	30,000	450,000	10,000	184,000	173,000	49,000	109,000	N. Bk. of Ky., Lou.; Old N., Evansville.
Ravenna 1000 4 C Estill G19	Ravenna State Bank ⑧†$'21 $125 73-722	E. P. Campbell	J. F. West	H. P. Moore	A. C. Conway	25,000	5,000	180,000	----------	180,000	----------	----------	20,000	N. Bk. of Ky., Lou.
Raywick 167 8 L Marion H15	Bank of Raywick ‡$'04 73-584	Wm. Webster	C. B. McCauley	M. L. Costello	----------	15,000	6,850	56,410	----------	56,830	----------	----------	11,500	N. Bk. of Ky., Lou.; Citiz. N., Lebanon.
▲Richmond 7500 4C Madison G18	CITIZENS NATIONAL BANK $150-8% 73-128 ‡'05	W. C. BENNETT We try to give the *but pay no* 15c *acc* 25c *a*	W. R. BENNETT best of service on *attention to Sight* *ompanies each Si* *ccompanies each r*	J. W. CROOKE Bill of Lading Drafts *Drafts or Credit* *ght Draft for pre* *equest for Report*	, Cash and Time Ite *Inquiries unless* *sentation and* *or Rating.*	100,000 ms,	77,680	759,950	75,000	686,140	82,150	30,000	214,340	N. Bk. Com., N. Y.; 4th and Cent. Tr. Co., Cin;. N. Bk. of Ky., Lou.
" ------ "	MADISON NATIONAL BANK 73-129 & TRUST CO. T•‡'71 $185-12%	WALLER BENNETT Oldest and stro to all Business	N. B. DEATHERAGE ngest Bank in Ma entrusted to us.	WM. O'NEIL dison County. C Collections a Spe	areful attention cialty.	125,000 given	101,910	421,780	100,000	337,350	287,570	26,800	96,970	N. Park. N. Y.; 1st N., Chi.; Fifth-Third N., Cin.; Citiz.-Union N., Lou.
" ------ "	SOUTHERN NATIONAL BANK $140-4% 73-131 ⑧•‡'10	B. M. IGO Special attentio *Please send 15c*	PAUL BURNAM n given Bill of La *with each sight dr*	PAUL BURNAM ding drafts, Cash *aft for presentati*	MRS. P. L. KENNEDY and Time Items. *on and 25c for Cre*	100,000 *dit Rep*	60,770 *orts.*	733,880	----------	723,810	----------	----------	170,840	Han. N., N. Y.; Fifth-Third N., Cin.; Citiz.-Union N. and N. Bk. of Ky., Lou.
" ------ "	State Bank & Trust Co. $170-10% ◆ 73-130 ⑧†•‡$'75	H. B. Hanger	T. J. Curtis	R. E. Turley	Spears Turley	150,000	75,000	800,000	----------	747,000	80,000	----------	155,200	Mech. & Metals N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
Rochester 585 8 L Butler I10	Green River Deposit Bk. ‡$'98 $140-8% 73-585	J. F. Hays	W. M. Brown	Wm. Willis	Blanche Willis	15,000	7,740	76,010	6,080	62,560	25,040	4,910	12,310	N. Bk. of Ky., Lou.
Rockport 1000 8 L Ohio I10	Rockport Dep. Bank ⑧‡$'04 $100-8% 73-586	A. D. Park	Elizabeth Harrel	R. C. Reid	Bert Bennett	15,000	8,000	60,000	----------	60,000	----------	3,000	20,000	N. Bk. of Ky., Lou.
Rocky Hill Sta. 132 8 L Edmonson I12	Bank of Rocky Hill •‡$'08 73-587	S. B. Davis	J. L. Sturgeon	W. H. Depp	----------	20,000	9,000	131,460	----------	129,200	4,300	----------	26,960	Citiz.-Union N., Lou.
Royalton 700 4C Magoffin G21	Bank of Royalton ‡$'23 73-744	L. D. Maggard	S. O. Aruett	W. J. Patrick	----------	15,000	5,340	92,510	----------	76,430	----------	12,600	23,820	Fifth-Third N., Cin.; 2d N., Ashland.
Russell 2500 4C Greenup D22	First National Bank ⑧•‡'07 $175-10% 73-588	J. W. Ramey	S. E. Hoffman H. A. Williams	J. M. Millis	Lily P. Hardin	50,000	44,000	364,650	43,050	392,000	100	39,900	69,700	Fifth-Third N., Cin.; Citiz.-Union N., Lou.
" ------ "	Peop.es Bank ⑧$'22 $100 73-731	I. M. Gilley	J. F. Wright	T. R. Richards	----------	41,860	----------	101,190	----------	94,380	----------	----------	39,460	Fifth-Third N., Cin.; Ashland N., Ashland.
Russell Spgs. 125 8 L Russell J16	*Bank of Russell Springs*	*(Merged with Bank*	*of Jamestown, Jam*	*estown, Ky.)*										
" ------ "	First National Bank ⑧‡'06 $155-10% 73-589	S. Wilson	H. M. Smith U. G. Rexroat	G. W. Hill	----------	25,000	5,200	180,000	----------	170,000	27,000	----------	28,000	Lou. N.. Lou.; Fifth-Third N., Cin.
▲Russellville 3124 8 L Logan K10	Bank of Russellville ‡$'73 6% 73-167	A. G. Rhea	T. S. Rhea	F. A. Morton	----------	25,000	26,500	197,270	50,000	250,800	----------	----------	47,970	N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.
" ------ "	Citizens National Bank ‡'03 $200-8% 73-169	T. D. Evans	R. N. Nourse	H. L. Trimble	A. J. Page	25,000	31,000	325,000	----------	235,000	62,000	----------	61,000	Chem. N., N. Y.; Citiz.-Union N., 1st N., and N. Bk. of Ky., Lou.
" ------ "	Southern Deposit Bank •‡$'16 $195-6% 73-168	Thos. S. Rhea	R. F. McCuddy	Geo. L. Briggs	----------	25,000	25,000	235,000	30,000	220,000	10,000	50,000	35,000	Chem. N., N. Y.; N. Bk. of Ky., Lou.
Sacramento 410 8 L McLean H9	Sacramento Deposit Bk. •‡$'95 73-590	J. T. Bibb	H. W. Gatton	M. P. Batsel	J. W. Bibb	15,000	26,220	197,630	----------	152,840	2,200	7,980	75,830	Cent. Tr. Co., Owensboro; Citiz.-Union N., Lou.
Sadieville 600 4C Scott E17	Farmers-Deposit Bank ‡$'18 $220-12% 73-384	R. H. McCabe	G. B. Johnson	Wm. A. Hinton	Chas. P. Fields	40,000	55,060	383,240	----------	358,590	30,800	----------	85,110	1st N., Cin.; Citiz.-Union N., Lou.; Phoenix N.; Lexington.

For Quick, Efficient Service Depend on—THE CITY NATIONAL BANK OF PADUCAH, KY.

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KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. L Louisville; C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Salem 300 8 L Livingston 17	**SALEM BANK** •‡§'02 $310–10% 73–591	J. V. HAYDEN Special care giv	T. M. GEORGE H. G. MADDUX en Bills of Lading	JOHN QUERTERMOUS and other Coll	J. H. MITCHELL ections.	$ 16,000	$ 34,000	$ 251,300	$ 5.000	$ 191,300	$ 76,600	$ 11,800	$ 26,600	City N., Paducah; Citiz.-Union N. and Liberty Ins., Lou.
	Please send 15c w	*ith each Sight Draft*		*for presentation an*	*d 25c for Credit Rep*	*orts.*								
Salt Lick 518 4 C Bath F20	Salt Lick Deposit Bank $225–6% 73–592 •‡§'01	J. H. Campbell	W. W. Razor	H. O. Razor		30,000	32,820	211,640	100	212,140	3,600	47,120	11,700	N. Bk. Com., N. Y.; Fifth-Third N., Cin.; Citiz.-Union N., Lou
▲Salyersville 650 4C Magoffin G21	Salyersville National Bk. ‡'02 $393–30% 73–594	W. S. Adams	Tone Gardner Geo. Carpenter	W. P. Carpenter	W. R. May	25,000	32,020	561,070	25,000	454,740	93,580	14,280	80,480	1st N., Cin.; Paintsville N., Paintsville.
Sanders 300 8 L Carroll D16	**SANDERS DEPOSIT BANK** $145–10% 73–595 ‡§'04	G. W. Deatherage	W. T. Furnish John Weldon	R. H. Towles	Miss Stella M. Jacobs	15,000	9,500	180,000		155,000	12,000		37,500	1st N., Cin.; Citiz.-Union N., Lou.
▲Sandy Hook 400 4C Elliott F21	Sandy Hook Bank ‡§'04 73–596	M. M. Redwine	Drew Evans L. C. Prichard	V. H. Redwine		15,000	7,820	214,810		163,390			72,370	Fifth-Third N., Cin.
Science Hill 331 4C Pulaski 117	**PEOPLES BANK** ‡§'06 $200–10% 73–598	S. G. Adams	Mrs. Clara Webb	M. A. Dodson	Emma E. Lyon	15,000	22,000	117,000		143,000			11,000	Fifth-Third N., Cin.
▲Scottsville 2179 8L Allen K13	**FARMERS NAT'L BANK** ‡'07 $100 73–264	A. HOBDY Oldest and larg	ROY DYE est bank in Allen	G. A. GILLIAM County.	T. A. PARDUE	50,000	7,850	470,170	2,960	327,990	6,050	24,510	172,420	Chem. N., N. Y.; 4th & 1st N., Nash.; Citiz.-Union N. and N. Bk. of Ky., Lou.
		Special attentio	n given collectio	ns.										
" ------ "	Peoples State Bank •‡§'21 $125–6% 73–723	J. L. Henninger	N. F. Harper	W. G. Moorman	J. C. Patterson	50,000	7,000	500,000	25,000	475,000			107,000	Chem. N., N. Y.; N. Bk. of Ky., Lou.; Am. N., Nash.
Sebree 1258 8 L Webster H9	First National Bank •‡'03 12% 73–244	W. I. Smith	C. H. Ramsey	T. M. Hankins	J. E. Bell	40,000	17,920	246,020	40,080	155,520	66,700	4,500	117,300	N. Bk. of Ky., Lou.; Henderson N., Henderson; Old N., Evansville.
" ------ "	Sebree Deposit Bank ⓢ‡§'90 $125–6% 73–243	S. F. Powell	G. H. Warren	B. O. Warren	J. D. Morehead	25,000	20,000	167,420		169,710	13,000	5,000	24,710	Old N., Evansville, Ind.; N. Bk. of Ky. and Citiz.-Union N., Lou.; Henderson N., Henderson.
Sharpsburg 363 4C Bath E19	Citizens Bank ‡§'03 $165–8% 73–393	B. T. Wright	O. M. Ratliff	T. E. Adams	J. C. Van Arsdell	15,000	8,320	108,260		103,140			23,080	Citiz.-Union N. and Lou. N., Lou.; Fifth-Third N., Cin.
" ------ "	Exchange Bank ‡§'66 73–392	F. S. Allen		S. C. Allen	W. S. Lindsay	20,000	11,500	125,000		174,930			22,000	Chem. N., N. Y.; 1st N., Cin.; N. Bk. of Ky., Lou.
▲Shelbyville 5000 8 L Shelby E15	Bank of Shelbyville ‡§'56 $150–8% 73–159	Matthews Hall	Ralph Gilbert	Richard Randolph		100,000	63,870	256,260		337,620	14,460	10,000	58,050	Bk. of America, N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
" ------ "	Citizens Bank ⓢ†‡§'88 $175–8% 73–162	W. H. Tipton	S. M. Long	P. R. Beard	C. A. Randolph	100,000	69,000	600,000		550,000	77,250		141,750	Han. N. and Chem. N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
" ------ "	Farmers & Traders Bank ‡§'71 $250–12% 73–160	W. T. Beckham	R. A. Campbell	J. D. Middelton		50,000	83,000	262,000		285,000	73,240		51,330	N. Park, N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.
" ------ "	**PEOPLES BANK & TR. CO.** •†§'05 $161–8% 73–163	J. T. MIDDLETON Collections and	E. W. YOUNG Requests for Cre	CHAS. CONNELL dit Reports MUS	O. H. VARDEMAN T be accompanie	75,000 d by	31,120	371,430		443,640	3,090		72,050	Han. N., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.
		FEE IN ADVAN	CE; *Plain sight dra*	*fts,15c, Credit Repor*	*ts, 25c.*									
" ------ "	Shelby County Tr. & Bkg. Co. ⓢ†‡§'12 $130–8% 73–161	A. C. Long	J. M. McKee	J. E. Hoodenpyl		100,000	34,190	289,130	125,710	425,320			123,710	Chem. N., N. Y.; N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
▲Shepherdsville 8L Bullitt F14 700	Bullitt County Bank ⓢ•‡§'89 $225–10% 73–408	J. F. Combs	O. P. Means	H. H. Combs		20,000	25,000	265,000		272,000	3,500	20,000	14,500	Chase N., N. Y.; 1st N., Lou.
" ------ "	Peoples Bank ⓢ•‡§1900 $300–15% 73–409	R. L. Simmons	S. B. Williams	J. W. Hardaway	J. L. Williams	15,000	41,000	298,670		252,050	45,250		35,360	1st N., Lou.
Shively 400 8L Jefferson F14	Bank of St. Helens ⓢ‡§'09 $200–12% 73–600	N. Bibelhauser	B. E. Schaffner	F. N. Allgeier	J. M. Dawson Miss M. Schmitt	30,000	40,280	506,260		355,460	149,450	58,960	12,760	Han. N., N. Y.; N. Bk. of Ky., Lou.
Simpsonville 189 8L Shelby E15	Bank of Simpsonville ‡§'02 $160–8% 73–601	Leonidas Webb	W. P. Johnson	G. L. Parkhurst		15,000	10,180	106,800		93,000	23,900	3,880	11,200	Citiz.-Union N., Lou.
Slaughters 500 8 Webster H9	Farmers & Merch. Bk. ‡§'98 $200–10% 73–602	W. H. Ogden	A. W. Major J. T. Conley	J. E. Ogden	J. J. Henry	20,000	22,000	160,000		170,000	16,000		25,000	Old N., Evansville, Ind.
Smithfield 143 8L Henry E15	Smithfield Bank ‡§'05 $180–6% 73–603	R. Watkins	O. T. Van Cleave	F. C. Vance J. S. Bate, *Sec.*	Sarah Bryant	15,000	11,110	86,600	13,980	97,870		13,760	15,060	Chase N., N. Y.; N. Bk. of Ky., Lou.
▲Smithland 559 8L Livingston I 6	Smithland Bank •‡§'15 $300–20% 73–376	D. A. Dunn	G. A. Rudd	C. M. Dunn	T. M. Vickers	25,000	29,380	209,010		225,430			37,950	City N. and 1st N., Paducah; Liberty Ins., Lou.
Smith Mills 300 8 Henderson G8	Smith Mills Deposit Bank ‡§'02 $154 73–604	J. W. Cooper	A. G. Crutchfield	Harry S. Utley		30,000	18,070	87,210		86,490	5,000	920	42,870	Old N. and Citiz. N., Evansville, Ind.; Farmers Bk. and Tr. Co., Henderson; Citiz.-Union N., Lou.
Smiths Grove 1100 8L Warren J12	**DEPOSIT BANK** •‡§'80 73–350	JNO. F. COOKE Special attentio	B. S. EWING n given Bill of La	J. T. SNODGRASS ding drafts and	all banking busi	25,000 ness.	29,470	261,480		265,650			49,300	Chem. N., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.
		Please send 15c w	*ith each sight draft*	*for presentation a*	*nd 25c for Credit*	*Reports.*								
		Oldest Bank in	Warren County.	Largest and stron	gest Bank in Sm	iths Grove.								
" ------ "	Farmers Bank ‡§'89 $200–20% 73–351	R. E. Beard	J. Robert Kirby		A. H. Kirby	15,000	21,000	223,000		193,000	10,100	9,400	46,500	Citiz.-Union N., Lou.; Citiz. N., Bowling Green.

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Federal Reserve Bank of St. Louis

CHARTER NO. 20—The FIFTH-THIRD NATIONAL BANK of CINCINNATI—OVER FIFTY YEARS OF SERVICE TO BANKS

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. L Louisv'le - C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⑧Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲**Somerset** ....5000 4C Pulaski I 17	**Citizens National Bank** $120 73-144 ⑧●‡'20	D. E. Denton	Napier Adams	C. J. P. Carver	J. Ernest Sears	$ 100,000	$ 18,470	$ 312,730	$ 96,940	$ 346,410	$ 55,840	$ 57,440	$ 68,460	**N. Bk. Com., N. Y.; Fifth-Third N., Cin.; 1st N. and Citiz.-Union N., Lou.**
" ------ "	Farmers National Bank $200-10% 73-143 ⑧T●‡'01	A. W. Cain	W. M. Price	John C. Ogden	Edgar Murrell Geo. Orwin, *A. to Cash.*	100,000	90,000	875,000	135,000	890,000	155,000	100,000	55,000	**Chase N., N. Y.; Fifth-Third N., Cin.; N. Bk. of Ky., Lou.**
" ------ "	**FIRST NATIONAL BANK.** ●‡'88 73-142	**J. M. RICHARDSON** **Special attentio** *Please send 15c w* **Oldest and Larg**	**J. H. GIBSON** **n given Bill of La** *ith each sight draft* **est Bank in Pula**	**J. H. GIBSON** **ding drafts, Cash** *for presentation a* **ski County.**	**E. M. WADDLE** **and Time Items.** *nd 25c for Credit* *Reports.*	100,000	100,000	1,937,370	183,880	2,048,560	----------	----------	272,690	**Chem. N., N. Y.**
Sonora .....274 8L Hardin H13	**Bank of Sonora** .....‡$'96 73-605	W. M. Sanderson	G. A. Boyd	R. T. Gentry	R. E. Gentry	25,000	22,000	166,980	----------	199,430	8,840	----------	16,690	Citiz.-Union N., Lou.
South Carrollton 8L Muhl'b'g I 10 328	**Citizens Bank** .....‡$'02 73-606	C. E. Wolcott	Joe Martin	Irvin Barnes	Aubrey Gross	15,000	18,400	167,500	----------	163,000	6,200	1,000	30,700	N. Bk. of Ky. and Liberty Insurance, Lou.
Sparta .....197 8L Gallatin C16	Sparta State Bank .....●‡$'24 $120-20% 73-607 *(Succeeds Sparta Deposit Ba nk)*	R. B. Brown	T. S. Slaughter	H. C. Records	J. C. Bickers	20,000	4,000	200,000	----------	200,000	----------	----------	24,000	Citiz.-Union N. and N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
▲**Springfield** ..2000 8L Wash'ton G15	**First National Bank** ....●‡'49 73-260	H. M. Grundy	S. P. Thompson	J. C. McElroy	L. B. Cain W. C. McChord, Jr.	50,000	82,370	427,960	101,770	417,090	121,790	6,800	71,430	Citiz.-Union N., Lou.
" ------ "	Peoples Deposit Bank. ⑧‡$'89 $230-12% 73-261	I. H. Thurman	T. F. Montgomery	C. F. Bosley Brownie Martin, *A. C.*	F. Booker Noe Mrs T. Wathen Simms	50,000	88,520	338,600	25,500	454,470	11,800	15,750	20,590	Chem. N., N. Y.; N. Bk. of Ky. and Lin. Bk. & Tr. Co., Lou.
" ------ "	**Springfield State Bank** ...‡$'11 $150-8% 73-262	J. H. McClure	T. E. Ballard	R. E. Foster	W. A. Waters, Jr.	50,000	33,600	336,270	680	372,340	----------	----------	38,210	N. Bk. of Ky. and Citiz.-Union N., Lou.
" ------ "	Washington County Bank ... $120 73-727 §'22	R. B. Cregor	T. D. Topp	W. H. Wharton	----------	25,000	7,000	50,000	----------	58,000	3,000	----------	14,000	N. Bk. of Ky., Lou.
StampingGround 4C Scott E17 335	*Citizens Bank* ----------	*(Closed July , 1924)*												
▲**Stanford** ....1397 4C Lincoln H17	**First National Bank.** ⑧●‡'82 73-236	J. S. Hocker	S. T. Harris H. C. Baughman	C. Hays Foster	O. R. Skiles H. L. Perkins	50,000	58,070	560,280	100,000	527,000	55,250	43,550	142,550	Chem. N. and N. Park, N. Y.; Citiz.-Union N., Lou.; Fifth-Third N. and 1st N., Cin.
" ------ "	**LINCOLN COUNTY NAT'L BK.** 10% 73-235 ⑧‡$'70	**W. H. SHANKS** **Special Attenti** *Please enclose 15c* **LARGEST AND**	**J. B. PAXTON** **R. L. HUBBLE** **on given Bill of L** *with each Sight Dr* **STRONGEST BA**	**J. W. ROCHESTER** **ading and Note C** *aft for presentatio* **NK IN LINCOLN**	**F. L. HILL** **S. F. MATHENEY** **ollections.** *n and 25c for each* **COUNTY.**	50,000 *Report.*	66,630	550,460	63,860	545,370	74,310	32,230	79,030	**Han. N., N. Y.; Fifth-Third N., Cin.; N. Bk. of Ky., Lou.**
" ------ "	Lincoln Trust Co. ------T‡$'16 73-672	W. H. Shanks	J. B. Paxton R. L. Hubble	J. W. Rochester, *Sec. and Tr.*	F. Lee Hill, *A. Sec and A. Tr.* S. F. Matheney, *A. Sec. and A. Tr.*	25,000	15,000	----------	----------	110,000	----------	----------	----------	Lin. Co. N., Stanford.
▲**Stanton** .....311 4C Powell F19	Powell County Bank .⑧‡$'22 $117 73-608	T. C. Hall	N. D. Wierman	T. L. Gabbard	J. S. Boone	25,000	3,500	130,000	----------	105,000	15,000	----------	38,500	Fifth-Third N., Cin.; Winchester, Winchester.
Stearns .....1500 4C McCreary K17	**State Bank of Stearns** ⑧●‡$'20 $100 73-702	W. A. Kinne	J. E. Butler H. C. Trent	R. W. Henderson	J. A. Curtis	30,000	21,000	235,000	3,100	105,420	152,030	4,460	21,810	1st N., Somerset; Fifth-Third N., Cin.
Stithton .....400 8L Hardin G13	**Union Bank** .....●‡$'05 $125-8% 73-410	W. S. Edmonson	Henry Mossbarger	T. E. Yates	Miss Orene King	25,000	14,840	280,870	----------	85,930	152,050	2,000	80,730	Chem. N., N. Y.; N. Bk. of Ky., Lou.
St. Matthews 1500 8L Jeff. E14	Farmers Bank & Trust Co. 73-750 ⑧‡$'24	Chas. Ochsner, Jr.	A. W. Bauer	F. M. Hoagland	----------	36,170	1,330	54,160	18,000	54,700	36,070	----------	18,890	Citiz.-Union N., Lou.
" ------ "	**St. Matthews** Bank & Trust $172.50-6% Co. 73-609 ⑧T●‡$'06	Louis Bauer	W. N. Arterburn	G. T. Dick	W. H. Lausman	75,000	60,790	741,090	70,150	556,840	103,440	129,480	157,270	Chem. N., N. Y.; N. Bk. of Ky. and 1st N., Lou.
Stone .....1500 4C Pike H23	**First National Bank** ..⑧●‡'20 $150-8% 73-716	R. L. Bailey	J. W. Taylor	J. A. Newton	P. C. Edwards	50,000	18,000	430,000	----------	372,000	11,800	----------	87,000	N. City, N. Y.; Fifth-Third N., Cin.
Sturgis .....1750 8L Union H7	Bank of Sturgis .....●‡$'76 73-247	C. H. Ellis	G. B. Simpson, Jr.	----------	Nell Coleman	15,000	15,000	380,000	----------	355,000	----------	----------	70,000	Han. N., N. Y.; Lou. N. Bkg. Co., Lou.
" ------ "	Farmers State Bank. ⑧●‡$'16 9% 73-248	W. W. Slaton	A. S. Winston	Mark E. Eastin	----------	25,000	17,280	365,160	2,000	156,370	204,560	7,000	41,510	Chase N., N. Y.; Citiz.-Union N., Lou.; N. City, Evansville, Ind.
Sulphur .....300 8L Henry D15	*Deposit Bank* ----------	*(Closed October 29, 1924)*												
Summer Shade 300 8L Metcalfe J14	**Bank of Summer Shade** ..‡$'07 $160-10% 73-611	E. T. Bartley	H. J. Page	I. N. Bowles	Bessie Gill	15,000	9,670	218,150	----------	116,620	50,000	----------	49,370	Citiz.-Union N., Lou.; Far. N. and Citiz. N., Glasgow.
Sunrise .....254 4C Harrison E18	**Sunrise Deposit Bank** ...‡$'06 73-613	Levi Sandy	W. A. Lenox	E. C. Elliott	Luther Foley, *Sec.*	15,000	2,640	44,860	----------	40,120	----------	----------	12,600	4th & Cent. Tr. Co., Cin.
▲**Taylorsville** ..700 8L Spencer F15	**Bank of Taylorsville** ....‡$'81 $175-8% 73-368	E. D. Bourne	L. W. Ross	E. A. Reid	B. O. Wigginton	50,000	45,000	361,000	----------	398,470	7,650	35,000	26,500	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.
" ------ "	Peoples Bank .....‡$'03 $876-8% 73-369	F. G. Greenwell	G. B. Shindler	E. T. McMahan	H. D. Beauchamp	35,000	25,560	145,510	30,000	193,070	3,450	14,120	24,210	Liberty Ins. and Citiz.-Union N., Lou.
Tiline .....62 8L Livingston I 6	**Bank of Tiline** .....●‡$'09 $166.66-19% 73-614	Charles Smith	S. B. Thomas	J. O. Spicer	----------	15,000	11,780	58,970	----------	67,990	----------	----------	14,280	City N., and Citiz. Sav., Paducah.
Tollesboro .....350 4C Lewis D20	**Bank of Tollesboro** .....‡$'10 $50-6% 73-615	W. D. Teager	A. J. Hamlin	O. Hamlin	----------	15,000	4,900	70,000	----------	75,000	1,850	----------	8,800	Fifth-Third N., Cin.

LET US SERVE YOU ON ALL PADUCAH COLLECTIONS — CITY NATIONAL BANK—PADUCAH, KY. — PROMPTNESS AND EFFICIENCY OUR MOTTO

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KENTUCKY—Continued

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Town and County. ▲County Seats. Fig. is F. Res. Dist. L Louisville C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Tompkinsville 800 8L Monroe K14 " ----- "	Deposit Bk. of Monroe County $225-16% 73-364 •‡$'89 Peoples Bank ‡$'07 $165-12% 73-365	J. H. Newman	W. K. Richardson	A. B. Strickler	Mrs. Daisy N. Short E. H. Short	$ 50,000	$ 8,150	$ 561,300		$ 393,510	$ 147,440		$ 78,360	Citiz.-Union N., Lou.; Fifth-Third N., Cin.
		R. B. Evans	John Pitcock H. B. Ray	P. Kirkpatrick	G. E. Parker	25,000	14,000	196,000		174,780			54,600	N. Bk. of Ky., Lou.; Trigg N., Glasgow.
Trenton 552 8L Todd K9	Planters Bank of Trenton 73-358 ‡$'88	E. F. Camp	J. W. Chesnut	F. W. Mimms	M. R. Crutchfield P. G. Dickinson	60,000	30,000	146,130		214,720			10,000	Chem. N., N. Y.; N. Bk. of Ky., Citiz.-Union N., and Lou. N., Lou.
Turners Station 8L Henry E16 175	Farmers Bank •‡$'05 $175-7% 73-618	E. F. Peniston	J. N. Chilton	R. E. Tingle	Helen Fuller	15,000	21,500	300,000		275,000		$ 11,500	50,000	Fifth-Third N., Cin.; Citiz.-Union N. and N. Bk. of Ky., Lou.
Union 250 4C Boone C17	Union Deposit Bank •‡$'03 $165-8% 73-619	E. A. Blankenbeker	Owen Blankenbeker	J. L. Frazier	Lillian Bristow	20,000	3,170	69,180		100,050	10,000		7,670	Atlas N., Cin.; Fifth-Third N., Cin.
Uniontown 1500 8L Union G8	Farmers Bank •‡$'02 $160-10% 73-620	H. R. Slack	Geo. T. Higginson	Sam. W. Clements	L. T. Chapman Geo. Roberts	40,000	29,000	240,000		230,000	3,500		65,000	Chem. N., N. Y.; N. City and Old N., Evansville; Citiz.-Union N., Lou.
Upton 369 8L Hardin H13	Davis Banking Co. •‡$'01 73-621	H. Y. Davis, Jr.			A. G. Lively Miss Frances Keith	30,000	13,000	270,000		251,000	20,000		40,000	N. Bk. Com., N. Y.; Citiz.-Union N., Lou.
Utica 300 8L Daviess H10	Utica Deposit Bank ‡$'03 73-622	L. E. Wellman	James Yeiser	E. D. Hewlett		15,000	7,000	90,000		76,000			30,000	Citiz.-Union N., Lou.; Owensboro Bkg. Co., Owensboro.
Vanburen 1100 (*Mt. Eden P. O.*) 8L Anderson F16	Van Buren State Bank ‡$'09 6% 73-624	J. E. Blackburn	J. O. Sullivan	O. F. Adkins	Walter Hurst, *Sec.*	15,000	6,950	54,950	$ 270	62,410	3,400	2,340	9,020	N. Bk. of Ky. Lou.; Anderson N., Lawrenceburg; Mt. Eden, Mt. Eden.
▲Vanceburg 1500 4C Lewis D 21 " ----- "	Citizens Bank Ⓢ‡$'03 $175-6% 73-290	J. F. Bertram	Bruce T. Pugh	Leland Cook	O. P. Pollitt, *Sec.*	15,000	17,000	312,000	8,000	235,000	60,000		57,000	1st N., Cin.
	Deposit Bank Ⓢ•‡$'89 $100-10% 73-289	G. W. Stamper	A. J. Stein	E. T. Bowman	C. Hammond	15,000	11,100	191,610		73,700	87,220	6,910	49,880	Fifth-Third N. and Lin. N., Cin.
Verona 199 4C Boone C17	Verona Bank ‡$'03 $210-10% 73-625	W. M. Whitson	W. B. Ambrose	O. K. Whitson	G. C. Ransom	15,000	15,010	179,020	15,000	183,670	18,940	2,100	20,310	Fifth-Third N., Cin.; Citiz.-Union N., Lou
▲Versailles 2500 4C Woodford F17	BANK OF J. AMSDEN & CO., INC. 73-200 Ⓢ‡$'67	A. P. AMSDEN	W. M. HAUPT	A. C. HUNTER	ULYSSES TURNER	50,000	122,680	472,490		664,710			40,060	N. City, N. Y.; 1st N., Cin.; N. Bk. of Ky. and Citiz.-Union N., Lou.
" ----- "	Harris-Seller Bkg. Co. T‡$'90 $215-8% 73-201	Theodore Harris	J. H. Berryman	R. G. Williams		50,000	125,000	275,000		280,000	75,000	4,000	91,000	Chatham & Phenix N., N. Y.; Citiz.-Union N. and N. Bk. of Ky., Lou.; 1st N. and Fifth-Third N., Cin.
" ----- "	Woodford Bank & Trust Co. $250-10% 73-199 T‡$'52	J. N. Camden	Louis Marshall S. L. Wooldridge	Louis Marshall	Hiram Wilhoit	50,000	110,000	406,000		473,000	18,270		74,730	N. Park, N. Y., 1st N. and Fifth-Third N., Cin.; N. Bk. of Ky. and Citiz.-Union N., Lou.
Vicco 750 4C Perry I21	First State Bank Ⓢ•‡$'23 $100 73-742	Jesse Morgan	John Watts	F. L. Cisco		15,000		110,010	4,030	77,160			51,870	Fifth-Third N., Cin.; 1st N., Hazard.
Vine Grove 1000 8L Hardin G13 " ----- "	Farmers Bank •‡$'93 $200-15% 73-372	S. T. Howey	C. A. Montgomery	G. E. McMurtry		25,000	25,600	416,000		306,000			144,000	Lou. N., Citiz.-Union N., and N. Bk. of Ky., Lou.
	Vine Grove State Bank ‡$'07 73-373	R. E. Carter	H. O. Craycroft	W. G. Hoagland	M. Craycroft	15,000	3,000	120,000		102,000	5,400		20,000	N. Bk. of Ky. and 1st N., Lou.
Waco 400 4C Madison G18	Waco Deposit Bank ‡$'05 $185-8% 73-626	C. L. Searcy	W. Q. Covington	O. C. Rucker	R. L. Covington	15,000	26,330	140,440	4,630	152,430	6,600	4,580	22,790	Fifth-Third N., Cin.; Citiz.-Union N., Lou.
Waddy 250 8L Shelby E16	Citizens Bank ‡$'90 $197-10% 73-627	E. J. Cline	W. H. Tipton	C. E. Frye		15,000	17,000	170,790	420	173,930	10,000	1,780	16,280	Han. N., N. Y.; N. Bk. of Ky. and Citiz.-Union N., Lou.
Wallins Creek 1200 4C Harlan J 22	Wallins National Bank Ⓢ‡'22 $135 73-728	W. K. Howard	L. C. Skeen H. C. Howard	W. H. Davis	R. B. McKenzie Delora Blanton	25,000	10,000	220,000		180,000	11,000		40,000	Hanover N., N. Y.; N. Bk. of Ky., Lou.
Walton 800 4C Boone C17 " ----- "	Equitable Bk. & Tr. Co. $200-14% 73-361 Ⓢ‡•$'07	D. B. Wallace	Jno. L. Vest	Jno. C. Miller	H. E. Metcalfe	50,000	25,000	450,000		440,000		20,000	65,000	N. Bk. Com., N. Y.; 1st N., Cin.
	Walton Bk. & Tr. Co. T•‡$'90 $200-10% 73-360	R. C. Green	J. D. Mayhugh	E. S. West		50,000	16,000	315,000		330,000	8,700	11,000	25,000	N. Bk. Com., N. Y.; Fifth-Third N., Cin.; Citiz.-Union N., Lou.
Warfield 121	(*See Himlerville.*)													
▲Warsaw 900 8L Gallatin C16 " ----- "	Farmers State Bank ‡$'23 $110 73-740	O. A. Bogardus	W. B. Graham	H. C. Renyer		25,000	6,880	138,530		113,080	13,610	5,040	38,680	Fifth-Third N., Cin.; N. Bk. of Ky., Lou.
	Gallatin County Deposit Bank 73-628 ‡$'75	J. E. Mountjoy	W. P. Perry	L. L. Hall		35,000	3,500	281,570	11,880	275,940	2,600	7,670	45,740	Fifth-Third N., Cin.; Citiz.-Union N., Lou.
Water Valley 377 8L Graves K5	Citizens Bank •‡$'05 73-630	H. M. Barnes	E. G. Stokes	E. G. Stokes, Jr.		15,000	10,000	110,000		100,000			25,000	Citiz.-Union N., Lou.; City N., Fulton; 1st N., Paducah.
Waverly 475 8L Union G8	Bank of Waverly Ⓢ•‡$'02 $165-10% 73-631	H. A. Roberts	W. R. Johnson	W. T. Barker	M. B. Pike T. E. Barker	15,000	12,960	112,000		79,450			76,560	Equitable Tr. Co., N. Y.; Old N., Evansville, Ind.; Citiz.-Union N., Lou.
Wayland 2000 4C Floyd H22	Bank of Wayland Ⓢ•‡$'14 $200-12% 73-665	J. E. Buckingham	Ira N. Morgan Joseph Hall M. M. Collins	Ulie T. Griffith	T. B. Sexton	50,000	28,000	328,000		249,000	114,000		43,000	Met. Tr. Co., N. Y.; Fifth-Third N., Cin.; N. Bk. of Ky., Lou.; Ashland N., Ashland.
Waynesburg 350 4C Lincoln H17	Waynesburg Deposit Bk. ‡$'07 $150-10% 73-632	J. A. Hays	R. Curtis	M. E. Wheeldon	V. M. Estes	15,000	11,080	78,790	2,280	80,580	13,180	8,430	4,940	Citiz.-Union N., Lou.
Weeksbury 1016 4C Floyd I 22	Beaver Valley State Bk. 73-678 Ⓢ•‡$'18	J. E. Buckingham H. R. Laughlin, *V. P.*	Geo. P. Archer J. J. Fluck	C. H. Fraim	A. H. Meeks	25,000	5,500	140,000		150,000			20,500	Fifth-Third N., Cin.; Ashland N., Ashland.
▲West Liberty 461 4C Morgan F21	Commercial Bank ‡$'10 $215-12% 73-633	Floyd Arnett	T. J. Elam	C. K. Stacy		30,000	15,000	500,000		480,000	5,000		25,000	Fifth-Third N., Cin.
WestLouisville 400 8L Daviess G9	Farmers Bank ‡$'12 $100-6% 73-634	W. G. Riney	A. J. Shoemaker	J. M. O'Bryan		15,000	5,550	62,940		65,880		1,200	16,410	Owensboro Bkg. Co. and 1st N., Owensboro.

CHARTER No. 20 — The FIFTH - THIRD NATIONAL BANK of CINCINNATI — OVER FIFTY YEARS OF SERVICE

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KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. L Louisville C Cin.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
West Point ...1200 8L Hardin G13	West Point Bank ...ⓢ●‡$'14 $150-10% 73-666	C. H. Ditto ...	H. M. Graybill ...	W. E. Ballinger ...	...	$ 15,000	$ 8,000	$ 195,000	...	$ 145,000	$ 41,000	...	$ 19,000	Liberty Ins., Lou.
Wheatley ...105 8L Owen D16	Farmers Deposit Bank ...‡$'99 $135-8% 73-635	A. E. Threlkeld ...	J. M. McNeal ...	Joe Whitehead ...	...	15,000	12,860	110,170	...	113,800	3,440	...	20,780	Citiz.-Union N., Lou.; Fifth-Third N., Cin.
White Plains ..315 8L Hopkins I 8	Farmers Bank ...‡$'03 $190-15% 73-636	F. G. Franklin ...	H. M. Carty ...	L. H. Wilkie ...	Wm. A. Bailey ...	15,000	5,000	150,000	...	150,000	10,000	...	20,000	N. City, Evansville; Citiz. Bk. & Tr. Co., Madisonville.
▲**Whitesburg** ..1500 4C Letcher I 22	**FIRST NATIONAL BANK** $250-16% 73-662 ⓢ●‡'13	J. D. Fitzpatrick ...	S. G. Fairchild ...	J. S. Fairchild ...	J. M. Day ...	50,000	49,590	922,450	$ 103,200	774,980	194,560	$ 42,430	113,280	N. Bk. Com., N. Y.; 1st N., Cin.; Citiz.-Union N., Lou.; Phoenix N. Bk. & Tr. Co., Lexington.
" ... "	Letcher State Bank ...ⓢ§'24 $150 73-751	Henry Pfening, Jr.	B. F. Wright ...	Herman Hale ...	...	25,000	1,950	118,370	...	116,390	2,180	4,470	22,270	Fifth-Third N., Cin.
Whitesville ...500 8L Daviess G11	Bank of Whitesville ...●‡$'90 $166-12% 73-386	W. B. Wells ...	W. P. Simpson ...	M. J. Holbrook ...	Bernard Barrett ...	25,000	23,700	205,920	1,320	171,410	31,590	2,720	50,220	Citiz.-Union N. and N. Bk. of Ky., Lou.; 1st N., Far. & Tra., and N. Dep., Owensboro.
" ... "	Farmers & Merch. Bank ‡$'09 73-387	W. L. Litsey ...	P. A. Howard ...	Austin Ramsey ...	...	15,000	9,000	175,740	...	155,240	...	...	59,690	N. Bk. of Ky. and Citiz.-Union N., Lou.; Owensboro Bkg. Co., Owensboro.
Whitley City ..495 4C McCreary K18	Bank of McCreary Co. ‡$'07 73-578	M. B. Campbell ...	J. E. Harmon ...	W. H. Morgan ...	Myrtle Campbell ...	15,000	3,230	35,750	...	31,670	5,020	7,800	9,480	1st N., Lou.
(Formerly Pine Knot Banking Co., Pine Knot, Ky.)														
▲**Wickliffe** ...969 8L Ballard J4	Citizens State Bank ...‡$'18 $125 73-638	I. N. Trimble ...	R. I. Cocke ...	M. H. Kane ...	...	20,000	11,780	243,630	...	125,200	64,000	9,350	76,360	N. Bk. of Ky., Lou.; 1st Bk. & Tr. Co., Cairo.
▲**Williamsburg** ...2000 4C Whitley K18	**BANK OF WILLIAMSBURG** $200-17% 73-213 ‡$'84	**A. T. SILER** ... **T. B. MAHAN** ... **T. SCOTT SILER** ... **ZEB WARD** ... Special attention given Bill of Lading, Cash and Time Items. *Please send 15c with each sight draft for presentation and 25c for Credit Reports.* OLDEST AND LARGEST BANK IN WHITLEY COUNTY.				100,000	44,690	709,660	33,970	739,290	6,260	5,400	137,370	N. City, N. Y.; N. Bk. of Ky., Lou.; Fifth-Third N., Cin.
" ... "	Farmers Bank & Trust Co. $150 73-651 †$'11	I. N. Steely ...	J. T. Estes ...	T. C. Perkins ...	S. P. Estes ...	50,000	31,020	263,280	...	278,510	...	...	65,790	Holston N. and City N., Knoxville, Tenn.; N. Bk. of Ky., Lou.
" ... "	First National Bank ‡'04 $200-10% 73-214	E. S. Moss ...	W. B. Early ...	C. S. Wilson ...	P. B. Maiden ...	25,000	24,000	325,000	...	280,000	26,600	...	70,000	Citiz.-Union N., Lou.; City N., Knoxville.
▲**Williamstown** 836 4C Grant D17	Bank of Williamstown ●‡$'80 $250-12% 73-334	A. G. Dejarnette ...	J. T. Scott ...	J. W. Webb ...	C. F. Elliston ...	50,000	65,000	607,000	...	638,000	80,000	...	84,000	N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.; 1st N. and Fifth-Third N., Cin.
" ... "	Grant County Deposit Bank 73-335 ‡$'82	J. W. Chipman ...	Jas. W. Chipman ...	M. E. Carter ...	Attie Gaugh ... E. R. Vance	50,000	70,000	585,000	...	590,000	65,000	...	95,000	Fifth-Third N. and 2d N., Cin.; Citiz.-Union N., Lou.
Willisburg ...300 8L Washington G15	Central Bank ...ⓢ‡$'07 $125-8% 73-640	R. C. Pinkston ...	...	J. C. Robinson ...	D. E. Pinkston ... F. R. Grider	15,000	13,300	72,490	...	84,250	...	4,090	12,460	Lou. N., Lou.
Wilmore ...1500 4C Jessamine G17	First National Bank ‡'10 $150 73-283	H. L. McLean ...	J. R. Dorman ...	C. W. Mitchell ...	...	25,000	12,500	99,960	55,010	114,930	27,150	15,340	34,750	Citiz.-Union N., Lou.; Fifth-Third N., Cin.
" ... "	**WILMORE DEPOSIT BANK** $150-8% 73-282 ⓢ●‡$1900	**J. M. LOWRY** ... **J. S. LOWRY** ... **J. L. GAUGH** ... **G. P. COX** ... **J. L. GAUGH** Special attention given Drafts, Bill of Lading, Cash and Time Items. Oldest and Strongest Bank in city.				75,000	49,050	362,980	85,030	480,440	310	36,050	55,250	N. Bk. Com., N. Y.; Fifth-Third N., Cin.; Citiz.-Union N. and N. Bk. of Ky., Lou.
▲**Winchester** ..9844 4C Clark F18	**CITIZENS NATIONAL BANK** $214-10% 73-91 ⓢ●‡'50	**R. M. SCOBEE** ... **M. H. GARDNER** ... **J. D. FOOTE** ... **H. H. PHILLIPS** ... **For prompt, efficient, personal service send your business direct to us.** **COLLECTIONS A SPECIALTY.**				100,000	112,900	879,580	...	557,770	306,890	113,360	114,460	**Han. N. and Chem. N., N. Y.; Fifth-Third N., Cin.; N. Bk. of Ky. and Citiz.-Union N. Lou.; Phoenix N. Bk. & Tr. Co., Lexington.**
" ... "	**CLARK COUNTY NATIONAL BANK** $275-12% 73-90 ⓢT●‡'65	**R. P. TAYLOR** ... **A. H. HAMPTON** ... **W. P. HAMPTON** ... **E. L. UPHAM** ... **J. H. WILCOX** **Special attention given collections and to all business entrusted to us.** **Bill of Lading Drafts, Cash and Time Items our specialty.** **Oldest and Largest Bank in Winchester.**				200,000	347,650	1,504,360	197,500	1,755,540	261,050	32,990	198,510	**N. Park., N. Y.; Cont. & Com'l N., Chi.; N. Bk. of Ky., Lou.; Fifth-Third N., Cin.**
" ... "	Commercial Deposit Bank $110 73-94 ⓢ●$'23	M. T. McEldowney	J. T. Metcalf ... J. T. Stokley	H. W. Scrivener ...	J. T. Bowser ...	50,000	6,090	376,950	10,560	236,540	123,000	11,710	72,340	N. Bk. Com., N. Y.; N. Bk. of Ky., Lou.; Fifth-Third N., Cin.; Phoenix N. Bk. & Tr. Co., Lexington.
" ... "	Peoples State Bank & Trust Company 73-93 ...ⓢT‡$'05 $200-10%	J. L. Brown ...	L. B. Cockrell ...	J. M. Hodgkin ...	L. G. Fluty ...	200,000	85,000	625,000	...	575,000	85,000	98,000	120,000	Chase N., N. Y.; 1st N., Cin.; N. Bk. of Ky., Lou.
" ... "	**WINCHESTER BANK** $425-24% 73-92 ⓢT●‡$'85	**A. T. WHITT** ... **W. D. STRODE** ... **E. E. FREEMAN** ... **C. B. STROTHER** ... **M. H. COURTNEY** **PROMPT AND CAREFUL ATTENTION GIVEN ALL ITEMS.** **SPECIAL FACILITIES FOR HANDLING COLLECTIONS ON CENTRAL AND EASTERN KENTUCKY POINTS.**				100,000	208,000	1,500,000	200,000	1,900,000	16,000	15,000	197,000	**N. Bk. Com., N. Y.; 1st N., Cin.; Citiz.-Union N. and N. Bk. of Ky., Lou.**
Wingo ...500 8L Graves K5	Bank of Wingo ...●‡$'98 $225-16% 73-641	Aulcy Plumlee ...	...	B. T. Plumlee ...	W. B. Potts ...	20,000	22,700	147,760	2,570	141,720	...	16,620	34,680	Mnfrs. Tr. Co., N. Y.; Citiz.-Union N. and N Bk. of Ky., Lou.; 1st N., Paducah.
Woodburn ...221 8L Warren J12	Peoples Bank ...●‡$'20 $115 73-707	W. M. Sloss ...	V. S. Andrews ...	B. F. Gill ...	...	20,000	3,510	73,850	5,000	74,530	...	5,550	22,280	Citiz.-Union N., Lou.

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KENTUCKY—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. L Louisville C Cin.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr.Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Woodbury 145 8L Butler I 11	**Woodbury Deposit Bank** ‡$'07 $125–10% 73–643	H. R. Hocker	J. C. Gibbs	L. J. Hines		$ 15,000	$ 9,000	$ 75,000		$ 73,000		$ 7,000	$ 19,000	N. Bk. of Ky., Lou.
Worthville 315 8L Carroll D16	**Worthville Deposit Bank** 8% 73–644 ‡$'89	Otis Bates	J. F. Williams	A. B. Suter	E. M. Suter	15,000	7,000	140,000		101,900	$ 35,300		17,000	Citiz.-Union N., Lou.; Fifth-Third N., Cin.

Fig. is F. Res. Dist.
N. O. New Or. Br.

LOUISIANA

▲**Abbeville** 3461 6 N. O. Vermilion N11	Bank of Abbeville $350–16% 84–86 ●‡$'94	L. O. Broussard	O. Bourque	O. A. Broussard	E. L. Terrier M. E. Harrington	$ 100,000	$ 249,870	$1 210 340		$ 921,400	$ 214,300		$ 424,490	N. Park and N. City, N. Y.; Hibernia Bk. & Tr. Co. and Canal-Com'l Tr. & Sav., N.O.
" " "	**First National Bank** $300–8% 84–87 ⓢ‡'01	J. N. Greene	D. L. McPherson	J. G. LeBlanc	J. S. Lyons M. J. Lege	50,000	136,840	808.690	$ 32,500	551,500	97,620	$ 12,830	366,080	Han. N., N.Y.; Whitney-Cent. N., Marine Bk. & Tr. Co. and Canal-Com'l Tr. & Sav., N.O.
" " "	Peoples Bank & Trust Co. 84–259 ‡$'12	John Nugier	R. J. Montagne	John Ewell	Theo. Baudoin	50,000	37,740	274,980		585,490			69,290	Seab. N., N. Y.; Interstate Tr. & Bkg. Co., Am. Liberty Bk. & Tr. Co., and Hibernia Bk. & Tr. Co., N.O.; Merch.-Lac. N., St.L.
Addis (6 N.O.) 473 W.BatonRougeL14	Bank of Addis 84–360 ‡$'20	S. A. Levert	F. E. Hebert	Wm. Gassie, Jr.	J. C. Dupuy	20,000	15,250	71,190		76,360	3,000	13,020	14,070	Guaranty Tr. Co., N.Y.; Union Bk. & Tr. Co., Baton Rouge; Marine Bk. & Tr. Co., N.O.
Albany 13 6N.O. Livingston E9	Albany Bank $15 84–385 $'23	Wm. Jordan, Jr.	W. E. Morriss Steve Resetar	F. E. Kinchen		15,000		75,000		10,000			75,000	Marine Bk. & Tr. Co., N. O.
▲**Alexandria** 20,000 6 N. O. Rapides H10	**ALEXANDRIA BK. & TR. CO.** 84–27 ⓢT●‡$'20	J. E. McADAMS	V. V. LAMKIN J. F. CARROLL	V. V. LAMKIN	H. D. DAVID O. G. GREMILLION H. E. SHUMAKE	300,000	38,000	1,335,490		1,268,560		103,700	301,250	Chem. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.; N. Bk. Com., St. L.; Am. N., Shreveport.
		Send us yo ur Bill of Lad ing Drafts, C ash and Time items direc t and receive prompt atte ntion.												
" " "	Commercial Bank & Trust Co. 8% 84–26 ⓢT●‡$'02	W. D. Haas	J. P. Turregano	W. R. Hathorn	C. G. David	150,000	36,880	1,110,600	370	761,090	3,650	142,900	390,190	Chase N., N.Y.; Cont. & Com'l N., Chi.; Canal-Com'l Tr. & Sav., N. O.; 1st N., St. L.
" " "	**GUARANTY BANK & TRUST CO.** $275–16% 84–24 ⓢT●‡$'95	J. A. BENTLEY	W. D. HILL L. J. HAKENYOS G. GEHR	T. P. WHEADON	J. T. POWERS, JR. C. W. CROCKETT	650,000	498,900	6,963,640		4,117,630	2,142,670	965,869	886,390	N. Bk. Com., N. Y.; N. Bk. Rep., Chi.; Hibernia Bk. & Tr. Co. and Canal Com'l Tr. & Sav., N. O.; 1st N., St. L.; 1st N., Kan. C.
		Largest and most progressive Bank in Central Louisiana. All modern banking facilities. Special attention given out of town business.												
" " "	**RAPIDES BANK & TRUST CO.** 12% 84–28 ⓢT●‡$'88	J. W. Bolton G. W. Bolton, *Ch. of Bd.*	Bertrand Weil F. P. Bolton	F. P. Bolton F. T. Brame, *A. Cash.*	J. W. Hathorn R. Albert J. C. Bolton	200,000	206,990	3,382,000		2,426,000	688,990		632,820	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; 1st N., St. L.; Whitney-Cent. N., N. O.; Com. Tr. Co., Kan. C.
Alto 300 11 Richland D12	Bank of Alto 84–326 ●‡$'18	J. A. McCoy	J. A. Ball	O. W. Wolf		15,000	1,350	113,520		44,680			75,810	Han. N., N. Y.; Interstate Tr. & Bkg. Co., N. O.; 1st N., Shreveport.
▲**Amite** 3000 6 N.O. Tangipahoa K17	**Amite Bk. & Trust Co.** $150–12% 84–140 ⓢT●‡$'85	H. S. Weigel	A. J. Alford B. H. Stern	F. E. Dolhonde	A. L. Mixon	100,000	60,100	736,020	126,000	688,850	151,560	22,650	159,060	Chase N., N. Y.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.
" " "	Security Bank 120–8% 84–262 ⓢ●‡$'11	C. G. Foulks	H. P. McClendon	W. J. Garnier	F. E. Patenotte V. M. Currier	25,000	12,000	240,000		220,000	10,000	3,000	50,000	Am. Bk. & Tr. Co. and Interstate Tr. & Bkg. Co., N. O.
Angie 230 6N.O. Wash'gt'nJ19	Washington Bank & Tr. Co. 84–297 $'14			W. I. Daniel		(*Branch of Franklinton, La.*)								Interstate Tr. & Bkg. Co., N. O.
Arabi 1500 6 N.O. St. Bern'd N19	+ Bank of St. Bernard 8% 84–142 (*Affiliated with New Orleans*) ⓢ●‡$'05	Andrew Fitzpatrick	Albert Laburre A. J. Claverie F. P. Breckinridge	E. J. Ricaud	Sebastian Roy, Jr.	50,000	29,530	415,760	9,340	334,890	56,670	22,210	90,940	Guaranty Tr. Co., N. Y.; Peo. Stock Yds. State, Chi.; Interstate Tr. & Bkg. Co., N. O.; N. Stock Yds. N., N. Stock Yds., Ill.
▲**Arcadia** 1240 11 Bienville C8	Commercial Bank 84–286 ●‡$'13	*Clearing House+)* B. R. Felts J. S. Andrews, *Active V. P.*	J. W. Sherard M. O. Collinsworth	L. E. Ozley	E. Hightower Miss Ermine Allen L. S. Caskey	50,000	32,610	771,200	7,700	302,820	166,290	61,020	331,370	1st N. and Cont. Bk. & Tr. Co., Shreveport; Whitney-Cent. N., N. O.; 1st N., St. L.
" " "	***FIRST NATIONAL BANK** 84–122 ●‡'04	W. M. DEAS	A. ANDERSON J. R. WIMBERLY	W. D. TRULUCK		120.000	27.150	464.340	50.000	359.150	124.860	64.450	93.040	Han. N., N. Y.; Hibernia Bk. & Tr. Co. N. O.; Am. N., Shreveport.
		THE BANK WITH A SYSTEM THAT IS UNEXCELLED FOR HANDLING EVERYTHING CONNECTED WITH GOOD BANKING. Special Attention to Drafts and Bills of Lading												
" " "	First Trust & Banking Co. $125–10% 84–376 ⓢT●‡$'20	A. Anderson	W. M. Deas	B. P. Theus	H. C. Durrett	50,000	10,000	97,380	50,000	152,260		27,350	27,770	Han. N., N. Y.; 1st N., Arcadia; Am. N. and City Sav. Bk. & Tr. Co., Shreveport.
Arnaudville 600 6N.O. St. Landry L1	Bank of Arnaudville 84–143 ●‡$'04	D. H. Bernard		B. D. Champagne	F. R. Bernard	15,000	9,000	166,000		125,000			60,000	Marine Bk. & Tr. Co., N. O.; Opelousas-St. Landry Bk. & Tr. Co., Opelousas.

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Commercial National Bank

of Shreveport, Louisiana

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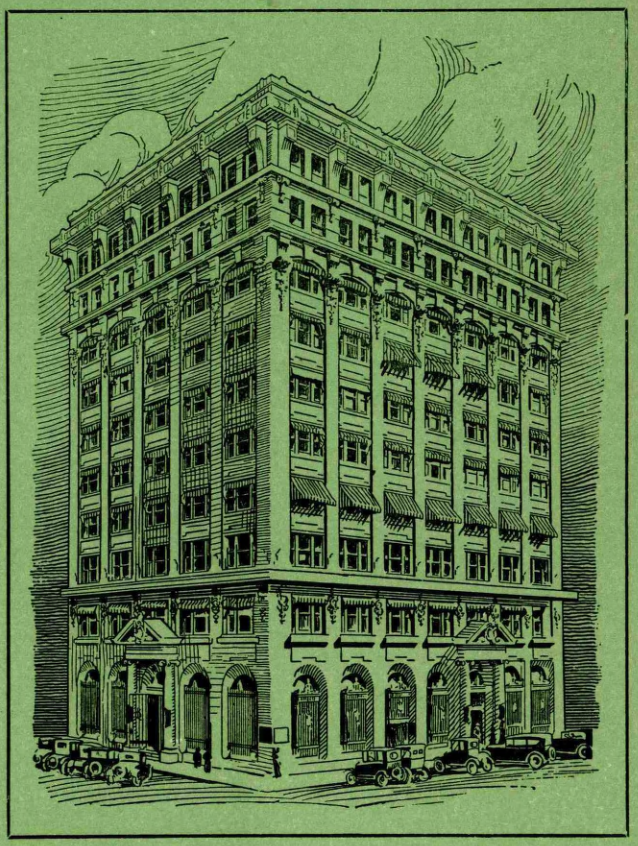

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East Felicianal 15
Evangeline..K 10

Franklin....E 12

Grant.....G 9

Iberia .....N 12
Iberville....M 14

Jackson.....D 9
Jefferson....O 18
Jefferson Davis
M 8

Lafayette...M 11
Lafourche....O 17
La Salle....G 11
Lincoln.....C 9
Livingston ..L 16

Madison....D 14
Morehouse ..B 12

Natchitoches .G 7

Orleans.....N 19
Ouachita....C 10

Plaquemines P 20
Pointe Coupee
K 13

Rapides .....I 9
Red River....E 6
Richland....C 12

Sabine.....G 5
St. Bernard..N 21
St. Charles ..N 17
St. Helena ...J 16
St. James...N 16
St. John the
Baptist...M 17
St. Landry..K 11
St. Martin..M 12
St. Mary....O 13
St. TammanyL 19

Tangipahoa..K 17
Tensas.....E 14
Terrebonne..P 16

Union .....A 10

Vermilion ...O 10
Vernon.....I 7

Washington..J 18
Webster.....B 6
West Baton
Rouge ....L 14
West Carroll.B 13
West Feliciana J13
Winn.....F 9



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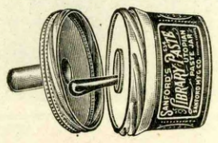
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Athens ..... 493 11 Claiborne B7	Homer Trust & Savings Bank 84-310 ●§'19	———	———	O. S. Middlebrook	———	(*Branch of Home r, La.*)		———	———	———	———	———	———	N. Park, N. Y.; City Sav. Bk. & Tr. Co., Shreveport.
Baldwin ..... 964 6 N.O. St.Mary O13	Baldwin Bank ..... ●‡§'21 84-145	G. T. Veeder	Dolph Parro	G. P. Greig	Miss M. L. Parr	$ 25,000	$ 26,920	$ 88,750	$ 114,000	$ 227,820	———	$ 12,490	$ 14,360	Chase N., N. Y.; Whitney-Cent. N. and Marine Bk. & Tr. Co., N. O.
Basile ..... 552 6 N.O. EvangelineL9	Peoples Bank and Trust Co. 84-291 ●‡§'19	———	———	———	———	(*Branch of Ville Platte, L a.*)								
Baskin ..... 654 11 Franklin D12	Franklin State Bank & Trust Company 84-379 ..... T●§'21	———	———	Phil. Duncan, *Mgr.*	———	(*Branch of Winns boro*)		———	———	———	———	———	———	Marine Bk. & Tr. Co., N. O.; Franklin State Bk. & Tr. Co., Winnsboro; City N. Bk. & Tr. Co., Natchez.
▲Bastrop ..... 1216 11 Morehouse B11	Bastrop State Bank ..... ●‡§'92 $150-15% 84-146	H. F. Madison	S. A. Leopold	C. F. McBride	M. H. Spier	50,000	65,690	647,290	21,590	614,660	$ 12,080	30,550	127,280	Han., N. Y.; Whitney-Cent. N., N. O.; 1st N., St. L.; Cent. Sav. Bk. and Tr. Co., Monroe.
▲Baton Rouge 23,782 6N.O. E.Baton R.L14	**BANK OF BATON ROUGE** 84-11 ⓢT●‡§'89	JOSEPH GEBELIN	EUGENE CAZEDESSUS K. H. KNOX	C. M. DOWNS D. I. CAZEDESSUS, *Tr. Officer*	D. I. CAZEDESSUS S. P. GIBBENS F. S. BOWES	250,000	461,790	5,936,360	741,540	5,782,860	475,470	150,020	981,340	N. Bk. Com., N. Y.; 1st N., Chl.: Canal-Com'l Tr. & Sav. and Hibernia Bk. & Tr. Co., N. O.
	Over Thirty-six Years of Strength and Service. "Built by Public Confidence." **Try us with your Bill of Lading Drafts, Cash and Time Items.** **OUR Service is at YOUR Service.**													
" ..... "	**LOUISIANA NATIONAL BANK** $350-20% 84-13 ●‡'10	W. P. CONNELL W. P. BARNES, *Ch. of B'd.*	CHAS. D. REYMOND D. M. REYMOND HY. COHN, JR. B. B. TAYLOR	JNO. B. HEROMAN		150,000	276,930	2,422,430	280,100	1,853,080	410,330	233,640	632,480	N. City, N. Y.; 1st N., St. L.; Whitney-Cent. N. and Marine Bk. & Tr. Co., N. O.
	Only NATIONAL BANK in Baton Rouge. **Superior Service on Collections. TRYUS.**													
" ..... "	**LOUISIANA TR. & SAV. BK.** 84-14 ⓢT●‡§'10	W. P. Connell W. P. Barnes, *Ch. of Bd.*	D. M. Reymond Hy. Cohn, Jr. B. B. Taylor	C. D. Reymond	———	100,000	144,270	2,040,710	19,200	1,902,460	140,650	97,450	163,620	La. N., Baton Rouge.
	Stock owned and held in trust for Stockholders of "LOUISIANA NATIONAL BANK."													
" ..... "	**UNION BANK & TRUST CO.** 8% ◆ 84-15 ⓢT●‡§'18	Joe Gottlieb	W. H. Bynum Louis U. Babin	A. McB. Jackson, *V. P. and Cash.*	T. G. Kaufman	150,000	170,810	2,376,540	53,950	2,061,620	228,290	24,900	436,480	Guaranty Tr. Co., N. Y.; Canal-Com'l Tr. & Sav. and Hibernia Bk. & Tr. Co., N. O.; 1st N., St. L.; Com'l N., Shreveport.
Belcher ..... 200 11 Caddo B4	First State Bank ..... ●‡§'14 84-298	J. S. Douglas	John Glassell	A. R. Curry	———	19,000	2,840	67,550	———	74,240	———	———	17,540	N. Park, N. Y.; 1st N., Shreveport.
▲Benton ..... 500 11 Bossier B5	Bank of Benton ..... ●‡§'02 $150-15% 84-147	T. W. Stinson	J. M. Henderson W. I. Gayle	V. V. Whittington	———	10,000	3,000	114,000	———	86,000	———	———	41,000	Interstate Tr. & Bkg. Co., N. O.; Cont. Bk. and Tr. Co., Shreveport.
Bernice ..... 662 11 Union B9	Bank of Bernice ..... ●‡§'01 84-148	Y. S. Fuller	D. A. Pollock	———	S. J. Fitzgerald L. H. Pratt	25,000	15,430	308,560	2,500	204,020	8,000	3,000	136,470	1st N., St. L.; Com'l N., Am. N., and Cont. Bk. & Tr. Co., Shreveport.
Berwick ..... 1900 6 N.O. St.Mary O14	Bank of Berwick ..... ●‡§'05 $175-10% 84-149	J. A. Pharr	W. H. Kramer W. F. Bowman	A. L. Boudreaux	———	15,000	8,500	148,000	———	140,000	6,970	———	21,000	Marine Bk. & Tr. Co., N. O.
Bienville ..... 478 11 Bienville C8	**BANK OF BIENVILLE** ..... ●‡§'03 84-150	J. F. Harrison	Ed. Barnes	J. G. Pye	C. W. Carson	15,000	13,990	134,980	———	107,890	———	———	56,080	Han. N., N. Y.; Hibernia Bk. & Tr. Co., Interstate Tr. & Bkg. Co., N. O.; Am. N., Shrevept.
Bogalusa ..... 16,500 6N.O. Wash'gt'nK18	First State Bank & Trust Co. $185-12% 84-106 ⓢT●‡§'06 (*North Side Branch* 84-107)	L. A. Pierce J. H. Cassidy, *Ch. of Bd.*	J. A. Spekenhier, *Active* D. T. Cushing	W. M. Babington	E. E. Moore N. J. Lind L. J. Simmons	60,000	72,140	1,159,570	8,560	1,022,570	12,710	23,720	241,270	Bkrs. Tr. Co., N. City, and Chase N., N. Y.; Cont. & Com'l N., Chi.; Hibernia Bk. & Tr. Co., Whitney Cent. N., and Marine Bk. & Tr. Co., N. O.
" ..... "	Washington Bank & Tr. Co. 84-303 ⓢT●‡§'14	———	———	O. B. Magee	D. G. Foil P. W. Lindsley	(*Branch of Fran klinton, La.*)				———	———	———	———	Interstate Tr. & Bkg. Co. and Canal-Com'l Tr. & Sav., N. O.; 1st N., St. L.
Bordelonville ..... 150 6N.O. Avoyelles I11	**Central Bank & Trust Co.** 84-151 ⓢT‡§'04	———	———	———	Ellis S. Coco	(*Branch of Man sura, L a.*)				———	———	———	———	Guaranty Tr. Co., N. Y.; Marine Bk. & Tr. Co., N. O.
Bossier ..... 2000 11 Bossier B5	Bossier State Bank ..... ⓢ●‡§'23 84-398	S. E. Prince	A. M. Eichelberger	J. M. Emmons	———	25,000	500	100,000	———	83,000	———	———	30,000	Com'l N., Shreveport.
Bourg ..... 350 6 N.O. Terrb'e P16	*Bourg State Bank*	(*Now Bourg State B ank & Trust Co., H ouma, La.*)												
" ..... "	ⁿBourg State Bk. & Tr. Co. 84-404 T§'24	———	———	Elgin J. Blanchard, *Mgr.*	———	(*Branch of Houm a, La.*)				———	———	———	———	
Boyce ..... 1060 6 N.O. Rapides H9	Guaranty Bank & Trust Co. 84-152 ●‡§'02 (*Succeeds Bank of Boyce*)	———	———	J. Dawson Johnson, *Mgr.*	———	(*Branch of Alexa ndria, L a.*)				———	———	———	———	N. Bk. Com., N. Y.; Canal-Com'l Tr. & Sav., N. O.; Guaranty Bk. & Tr. Co., Alexandria.

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Breaux Bridge 1171 6 N. O. St. Martin M12	**BREAUX BRIDGE BANK & TRUST CO.** 84-158 ⓢ†‡$'01 $130–8%	L. C. St. Germain	A. B. Whitlow	———	N. G. Thibodeaux	$ 100,000	$ 36,630	$ 477,490	———	$ 466,380	$ 17,920	$ 70,090	$ 59,750	Marine Bk. & Tr. Co., N. O.; Bk. of Lafayette Tr. Co., Lafayette.
Broussard 602 N. O. Lafayette M11	**BANK OF LAFAYETTE & TRUST CO.** 84-154 †●‡$'06	M. Billeaud, Jr., *Mgr.*	———	F. S. Broussard	Frank Beaulieu	*(Branch of LaFayette, La.)*			———	———	———	———	———	Marine Bk. & Tr. Co., N. O.
Bryceland 243 11 Bienville C8	Commercial Bank 84-155 ‡$'10	B. R. Felts	———	O. L. Boddie	———	*(Branch of Arcadia, La.)*			———	———	———	———	———	Interstate Tr. & Bkg. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Bunkie 3000 N. O. Avoyelles J11	**CITIZENS BANK & TRUST COMPANY.** 84-111 ⓢ†●‡$'05 $97–12%	T. M. MATHEWS Send us your Bill of Lading	B. W. CLOPTON Bunkie Items dir Drafts, Cash and	W. L. CALDWELL ect. Prompt att Time Items and	W. F. PEARCE J. S. PEARCE ention given all matters sent	50,000 us.	42,000	520,160	———	429,440	75,230	34,760	76,960	Han. N. and N. Bk. Com., N. Y.; Marine Bk. & Tr. Co., N. O.
" ——— "	Merchants & Planters Bank 84-110 ⓢ●‡$1900 $185–15%	W. D. Haas	R. J. Marshall	John T. Rhodes	H. G. West	100,000	45,000	1,100,000	———	850,000	5,000	90,000	300,000	N. City, N. Y.; Cont. & Com'l N., Chi.; Canal Com'l Tr. & Sav., N. O.; N. Bk. Com., St. L.
Campti 670 11 Natchitoches F7	Citizens Bank 84-156 ●‡$'11 $175–12%	E. C. Readhimer	W. F. Teer	Robt. Hart, Jr.	P. A. Cloutier, Jr.	15,000	13,310	114,530	———	116,990	180	———	18,450	Interstate Tr. & Bkg. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Carencro 630 6 N. O. Lafayette M11	**BANK OF LAFAYETTE & TRUST CO.** 84-157 ‡$'06	Odon Guidry, *Mgr.*	———	S. P. Brown	G. J. Melchior	*(Branch of LaFayette, La.)*			———	———	———	———	———	Canal Com. Tr. & Sav., N. O.
Castor 1000 11 Bienville O7	Castor State Bank 84-274 ‡$'12 $100–10%	J. R. Wimberly H. H. Lawson, *V. P.*	W. M. Caskey J. R. Wimberly, Jr.	J. R. Wimberly, Jr.	Rufus Lacy	10,000	9,100	99,000	$ 900	72,000	25,000	———	22,000	Am. Bk. & Tr. Co., N. O.; Am. N., Shreveport;
Cedar Grove 6500 11 Caddo C5	Cedar Grove State Bank 84-333 ⓢ●‡$'21	O. P. Torrance U. S. Bartmess, *Ch. of Bd.* Louis Mottet, *V. P.*	J. C. Umbarger B. A. Bass Wm. F. Smither, *Active*	———	———	25,000	2,500	115,000	———	140,000	———	———	30,370	N. Bk. of Com., N. Y.; Ex. N. and City Sav. Bk. & Tr. Co., Shreveport.
Centerville 500 6 N. O. St. Mary O13	Teche Bank 84-397 ⓢ‡$'22 $120	J. A. Peterman	W. T. Palfrey, *Active* G. D. Palfrey	E. H. Peterman	———	25,000	11,010	148,380	———	129,230	28,530	4,940	21,700	Mech. & Metals N., N. Y.; Marine Bk. & Tr. Co., N. O.
Chataignier 250 6 N. O. Evang. K10	**EVANGELINE BK. & TR. CO.** 84-290 $'13	———	D. I. Guillory	J. D. Heck, *Mgr.*	Linus Manuel, *A. Mgr.*	*(Branch of Ville Platte, La.)*			———	———	———	———	———	Evangeline Bk. & Tr. Co., Ville Platte.
Chatham 400 11 Jackson D10	Peoples Bank 84-159 $'08 8%	R. B. Womack	W. D. Womack	C. M. Womack	B. Womack	10,040	3,000	72,000	960	49,000	———	8,320	28,680	Ruston State, Ruston.
Cheneyville 700 6 N. O. Rapides J10	Planters Bank 84-160 ⓢ●‡$'09 $150–10%	H. C. Swann	R. E. Barron	H. D. Murchison	———	15,000	8,070	188,490	570	88,210	5,850	6,230	111,850	Chase N., N. Y.; Canal-Com'l Tr. & Sav., N. O.; Com'l Bk. & Tr. Co., Alexandria.
Choudrant 393 11 Lincoln C9	Bank of Choudrant 84-275 ‡$'12	T. J. Norris	J. N. Gipson A. J. Bagwell	C. E. Vining	———	10,000	7,450	108,820	———	85,050	———	———	41,230	Interstate Tr. & Bkg. Co., N. O.; Cont. Bk. & Tr. Co., Shreveport.
Church Point 1500 6 N. O. Acadia L10	Commercial Tr. & Sav. Bank 84-161 †‡$'02 $100–8%	Homer Barousse	H. J. David Lloyd Franques	Lloyd Franques	Remi Franques	60,000	15,000	200,000	———	225,000	20,000	25,000	25,000	Whitney-Cent. N. and Interstate Tr. & Bkg. Co., N. O.
" ——— "	Farmers Bank & Tr. Co. 84-349 ⓢ†$'19 $120–8%	Edward Daigle	G. L. De Jean Albert Breaux John Horecky	Edward Daigle, *Acting.*	E. Hargroder L. J. Thibodeaux	65,000	26,910	414,630	———	187,070	103,980	22,800	192,690	Marine Bk. & Tr. Co. and Hibernia Bk. & Tr. Co., N. O.; N. Bk. Com., St. L.
▲**Clinton** 701 6 N. O. E. Feliciana J15	Bank of Clinton 84-162 ●‡$'97	A. P. Irwin	C. W. Ball	J. C. Decuir	A. L. Irwin	30,000	15,000	260,000	———	250,000	———	———	34,700	N. Bk. Com., N. Y.; Whitney-Cent. N., N. O.
Cloutierville 250 11 Natchitoches G7	Bank of Cloutierville 84-353 ⓢ‡$'20 $100	F. A. Charleville	J. C. Carnahan J. P. Guillot	C. F. Kerry	———	25,000	600	40,900	———	39,000	10,300	11,410	5,820	Hibernia Bk. & Tr. Co., N. O.
▲**Colfax** 1449 11 Grant G9	Bank of Colfax 84-163 ⓢ●‡$'01 $130	Earl Roberts	T. C. Bush	J. C. McKnight	R. C. Bennett A. C. Faircloth	75,000	16,960	616,770	71,790	446,810	151,170	15,280	167,240	N. Park, N. Y.; Whitney-Cent. N., N. O.; N. Bk. Com., St. L.; 1st N., Shreveport; Rapides Bk. & Tr. Co., Alexandria.

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Collinston ....897 11 Morehouse B12	Bank of Collinston ....$'07 84-164	W. Pipes	J. B. Vaughan	J. C. Carter		$ 15,000	$ 2,000	$ 85,000		$ 95,000			$ 25,000	Am. N., Shreveport; Interstate Tr. & Bk. Co., Shreveport.
▲Columbia ....434 11 Caldwell E11	Caldwell Bank & Trust Co. 84-165 ●‡$'02	C. A. Traylor	J. R. Brown	A. D. Bridger	H. B. Fisher	75,000	41,660	350,190	$ 7,520	346,950	$ 650	$ 6,660	120,110	Han. N., N. Y.; Marine Bk. & Tr. Co., N. O.
" ..... "	Citizens Progressive Bank 84-336 ●$'18	J. W. James	W. G. Ferrand	L. C. Nunn	C. D. Martin	20,000	14,000	120,000		130,000			14,000	Interstate Tr. & Bkg. Co., N. O.; Guaranty Bk. & Tr. Co., Alexandria.
Converse .....200 11 Sabine F5	Converse State Bank..●‡$'13 84-292	F. H. Tarver	H. H. Kennedy W. G. Allen	H. S. Knight		15,000		100,000		88,000			15,000	Com'l N., Shreveport.
Cottonport ....1100 6 N. O. Avoyelles J11	Cottonport Bank.....Ⓢ●‡$'02 15% 84-166	L. A. Ducote	P. J. Callegari	L. A. Lemoine	H. J. Ducote	25,000	27,170	68,150	30,000	111,340	14,830		12,460	Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.
" ..... "	Farmers Bank .....‡$'20 $120-10% 84-369	B. J. Lemoine	L. B. Gremillion	H. A. Gauthier	Theo. Lemoine	35,000	4,000	208,000		136,000			107,000	Canal-Com'l Tr. & Sav., N. O.
Cotton Valley .750 11 Webster B6	Bank of Cotton Valley $200-10% 84-167 Ⓢ●‡$'07	George W. Cole	A. W. Hodges	G. W. Cole		10,000	21,600	165,000		129,000			60,000	Am. N. and Com'l N., Shreveport.
▲Coushatta ....962 11 Red River E6	**BANK OF COUSHATTA** Ⓢ●‡$'97 $220-10% 84-168	W. W. HOLLEY .... P. C. McLEMORE, *V. P.* **Oldest and stro FIFTEEN CENT TWENTY-FIVE**	T. W. NETTLES..... B. S. STEPHENS **ngest bank in the S sent to us with CENTS for each**	**W. C. PYLANT**..... **Parish. Special a each sight draft f credit report insu**	W. W. JONES..... K. D. HOLLEY, JR. **ttention to collect or presentation, a res prompt, perso**	50,000 **lions an nd nal atte**	45,780 **d Cash I ntion.**	777,850 **tems.**	113,930	849,420		31,890	106,250	Hibernia Bk. & Tr. Co., N. O.: Cont. Bk. & Tr. Co.. Com'l N., City Sav. Bk. & Tr. Co., and Am. N., Shreveport; Merch.-Lac. N., St. L.
" ..... "	Peoples State Bank....●‡$'17 84-323	J. D. Wilkinson	Edw. Lisso	E. M. Campbell	B. A. Adams	50,000	8,900	163,720	50,260	203,600	590	27,730	40,980	Chase N., N. Y.; Canal-Com. Tr. & Sav. Bk., N. O.; Com'l N., Shreveport.
▲Covington ...2942 6 N. O. St. Tam'y 2L1	**COMMERCIAL BK. & TR. CO.** $135-10% 84-89 Ⓢ†●‡$'18	J. O. Zurhellen.. J. P. Rausch, *V. P.* **Excellent facili Collections a sp**	C. E. Schonberg... R. W. Badon **ties for handling ecialty.**	B. P. Fontan..... **outside business.**	H. C. Hebert	50,000	16,000	500,000		452,000			70,000	N. City, N. Y.; Marine Bk. & Tr. Co., N. O.
" ..... "	**COVINGTON BANK & TRUST COMPANY** 84-88 †●‡$'98	E. G. DAVIS..... **TWENTY-FIVE Prompt attenti**	S. D. BULLOCH..... WARREN THOMAS **YEARS OF USEF on given all busi**	R. H. DUTSCH..... **ULNESS. ness entrusted to**	**us.**	100,000	72,950	1,287,300	7,320	1,073,450	183,340	27,000	183,780	Union Tr. Co. and N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O.
▲Crowley .....7000 6 N. O. Acadia M10	**BANK OF ACADIA** ...Ⓢ●‡$'98 $350-16% 84-50	J. FRANKEL ..... **Save time and FEE IN ADVA**	W. E. LAWSON, *Act.* V. P. DAIGLE, *Act.* H. E. LEWIS J. G. MEDLENKA **get service on Co NCE:** *Plain sight*	R. R. RICHARD..... **llections and Cre drafts, 15c; Cre**	**dit Reports by se *dit Reports 25c.***	50,000 **nding TRY U**	109,570 **S.**	676,790	177,960	667,020	14,380	76,250	256,670	Seab. N., N. Y.; Marine Bk. & Tr. Co., Canal-Com'l Tr. & Sav. and Hibernia Bk. & Tr. Co., N. O.; 1st N., St. L.
" ..... "	**CROWLEY TR. & SAV. BANK** $150 84-49 Ⓢ†●‡$'22	H. M. BONE..... **Special attentio *Please send 15c wi***	J. A. SABATIER..... D. J. FEITEL R. L. BRANSON **n given Bill of La *th each sight draft for***	P. R. BREAUX ..... **ding drafts, Cash *presentation and 25c***	G. K. CUTRER ..... **and Time Items. *for Credit Reports.***	100,000	52,510	762,720	487,150	1,096,110	39,960	54,040	212,270	Chatham & Phenix N., N. Y.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.
" ..... "	**FIRST NAT. BANK** $150 84-51 Ⓢ†●‡'15 *(Formerly First National Bk. of Acadia Parish)*	C. J. FREELAND... T. B. FREELAND, *VP* **Collections, Bil Given Special a Fee in advance:**	J. S. MAUBOULES... P. J. CHAPPUIS **l of Lading Draft nd prompt atten Plain sight drafts**	C. D. ANDRUS..... **s, Cash and Time tion , 15c; Credit Rep**	F. A. HILL..... A. S. WRIGHT **Items orts, 25c.**	100,000	56,310	629,590	233,730	621,020	247,520	59,800	91,220	N. City, N. Y.; Whitney-Cent. N., N. O.
Cut Off.....450 6 N. O. LaFourche P18	Bank of Lafourche.....$'16 84-313				O. B. Ducos	*(Branch of Thibodaux, La.)*								Guaranty Tr. Co., N. Y.; Marine Bk. & Tr. Co., N. O.
" ..... "	Bank of Lockport.....●‡$'16 84-314				D. J. Uzee	*(Branch of Lockport, La.)*								Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.; Hibernia Bk. & Tr. Co., N. O.
Delcambre ....443 6 N. O. Vermilion N11	*Vermilion State Bank*.....	*(Closed)*												
Delhi .....980 11 Richland C 13	Bank of Delhi.....Ⓢ●‡$'03 84-170	J. D. Herring	N. Collins	R. E. Wollank	T. C. Spiers	25,000	7,500	285,000		150,000	4,000	8,500	155,000	N. City, St. L.; Whitney-Cent. N. and Marine Bk. & Tr. Co., N. O.; 1st N., Shreveport.
" ..... "	**MACON RIDGE NAT'L BANK** $125 84-317 ●‡'16	W. P. Crawford	W. S. Wood B. Skidmore	J. R. Thompson		25,000	6,300	230,450	14,500	178,060	13,560	17,270	67,360	Ouachita N., Monroe; Com'l N., Shreveport; Rep. N., Dallas; 1st N., Vicksburg, Miss.
Denham Sprgs 800 6 N. O. Livings'n L 15	Livingston Bank ....Ⓢ†‡$'08 $30-5% 84-171	W. E. Morriss	J. O. Landry C. H. Miller	J. O. Sullivan	Elmer Brown	30,000	10,950	272,440	32,500	250,010	34,430	25,960	35,500	Marine Bk. & Tr. Co., N. O.; Union Bk. & Tr. Co. Baton Rouge

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Town and County. ▲County Seats. Fig. is F. Res. Dist. N. O. is New Or. Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
De Quincy 1823 6 N. O. Calcasieu L6	CALCASIEU NAT'L BK. OF SOUTHWEST LA. ●‡'13 84-266	(Branch of Lake	Charles, La.)	W. M. Perkins, Mgr.	M. A. Kent, A. Mgr.	$1 000 000	$ 251,280							Mech. & Metals N., N. Y.; Whitney-Cent. N., N. O.
▲De Ridder 3535 6 N. O. Beauregard J6	FIRST NATIONAL BANK $135-10% 84-99 ⓢT●‡'07	J. H. McMAHON W. G. STRANGE Ch. of Bd This Bank gives and all other ba Deals in exchan	K. R. CAGLE, Active S. A. KNAPP W. F. Mc CAMMON prompt and stric nking business re ge on NEW YOR	J. C. NICHOLS t attention to col ceived. K and NEW ORL	B. R. CROCKER lections EANS.	100,000	45,000	$1 426 840	$ 105,000	$1 119 370	$ 122,720	$ 76,210	$ 358,550	Han. N., N. Y.; Marine Bk. & Tr Co., N. O.; Com. Tr. Co., Kan. C.; Com'l N., Shreveport; Ca'casieu N., Lake Charles.
▲Donaldsonville 4000 6 N. O. Ascension M15	ASCENSION BANK & TRUST CO. $175-12% 84-67 ⓢT●‡$'96	J. LEBERMUTH Collections given spec	CHAREST THIBAUT C. D. LEBERMUTH WM. BLUMENTHAL , Bill of Ladi ial attention	CHAREST THIBAUT ng Drafts, C and remitte	J. C. BOUCHEREAU ash and Tim d for on day	100,000	95,300	727,800		560,000	128,000		235,100	Han. N., N. Y.; Hibernia Bk. & Tr. Co., Canal-Com'l Tr. & Sav., and Whitney-Cent. N., N. O.
" ——— "	Commercial & Savings Bank $110-8% 84-311 ⓢ●‡$'16	Albert Delery	A. I. Picard	S. M. Richard		50,000	4,000	215,000		190,000	15,000		61,000	Chase N., N. Y.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.; N. Bk of Com., St. L.
Doyline 250 11 Webster C6	Bank of Doyline	(Liquidating)												
Dubach 726 11 Lincoln B9	Dubach State Bank ‡'07 84-178	T. B. Colvin	D. A. Pollock	R. W. Henry	R. T. Henry	12,500	29,220	288,780		142,630			187,870	Whitney-Cent. N. and Marine Bk. & Tr. Co., N. O.; Com'l N., Shreveport.
Duson 192 6 N. O. Lafayette M11	BANK OF LAFAYETTE & TR. CO. 83-350 ‡'19	L. L. Judice, Mgr.		L. F. Siadous		(Branch	of La F	ayette, L	a.)					Marine Bank & Tr. Co., N. O.
Elton 1050 6 N. O. Jeff'n Davis L9	First National Bank ⓢ●‡'20 84-356	G. A. Courtney	Lionel Bertrand	Lionel Bertrand		50,000	6,030	193,970	950	205,430	2,350	14,770	28,400	Han. N., N. Y.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.; Calcasieu N., Lake Charles.
Erath 713 6 N. O. Vermilion N11	Bank of Erath T●‡$'10 $135-4% 84-175	V. L. Caldwell	A. C. Derouen	R. E. Golden	W. J. Broussard	50,000	20,920	277,770		201,860	16,000	15,300	115,520	Chase N., N. Y.; Marine Bk. & Tr. Co., N. O.
Eunice 3272 6 N. O. St. Landry L10	EUNICE STATE BANK ⓢ●‡$'01 84-112	J. W. BERWICK Save time and g FEE IN ADVAN	et service on Col CE: Plain sight d	C. E. HEBERT lections and Cred rafts, 15c; Credit	RENE TATE it Reports by sen Reports, 50c. T	50,000	12,600	295,000	60,000	286,000		46,000	81,000	Whitney-Cent. N. and Marine Bk. & Tr. Co., N. O.; Calcasieu N., Lake Charles.
" ——— "	SOUTHERN BANKING CO. $120 84-382 ⓢ●‡$'23	DIDIER ARDOIN Progressive and and all items	RAY L. BRANSON modern. Special entrusted to us.	M. M. MILBURN facilities for han	J. L. STAGG CORA DE JEAN dling collections	30,000	6,190	190,000		168,750		12,070	45,370	Opelousas-St. Landry Bk. & Tr. Co., Opelousas; Interstate Tr. & Bkg. Co. and Marine Bk. & Tr. Co., N. O.
▲Farmerville 632 11 Union B10	Farmerville State Bank ●‡$'03 84-177	Edw. Everett	Duke Selig		W. W. Porter	30,000	33,770	531,180	2,930	467,800	8,900	6,000	11 ,180	Canal-Com'l Tr. & Sav., N. O.; Com'l N., Shreveport; Rep. N., Dallas.
Ferriday 1044 11 Concordia G12	Vidalia Bank & Trust Co. T‡$'18 84-327			D. B. Fleming, Mgr.		(Branch	of Vidal	ia, La.)						Canal-Com'l Tr. & Sav., N. O.; City Bk. & Tr. Co., Natchez.

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Town and County. ▲County Seats. Fig. is F. Res. Dist. N. O. is New Orl. Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲**Franklin** ....3504 **6 N. O.** St. Mary O13	**COM'L BANK & TRUST CO.** $250–8% **84–72** ⓢT•‡$'06	H. S. Palfrey	E. A. Delahoussaye C. D. Kemper		R. L. Sigur B. J. Vetter	$ 100,000	$ 139,530	$ 961,280		$ 768,230	$ 172,520	$ 19,970	$ 240,090	Han. N. and Mech. & Metals N., N. Y.; Hibernia Bk. & Tr. Co. and Canal-Com'l Tr. & Sav., N. O.
" ..... "	**St. Mary Bk. & Tr. Co.** 10% **84–71** ⓢT‡$'06	Wilson McKerall	J. M. Caffery J. D. Bell	John C. McKerall		100,000	135,530	666,470		624,970	140,070		136,950	N. Park, N. Y.; Whitney-Cent. N., N. O.
▲**Franklinton** .964 **6 N. O.** Wash'ton J18	Citizens Bank .....‡$'19 $110 **84–343**	E. A. Carter	O. H. Carter	L. M. Bourgeois		15,000	3,750	70,500		90,000			12,750	Whitney-Cent. N., N. O.; Capital N., Jackson.
" ..... "	**Washington Bk. & Trust Co.** **84–295** T•‡$'13	J. B. Lindsley M. W. Ott, *Ch. of Bd.*	F. M. Brown	W. S. Burris	S. M. Richardson	50,000	50,470	729,420	$ 23,410	683,810	23,680	24,580	120,540	Interstate Tr. & Bkg. Co., Marine Bk. & Tr. Co., Canal-Com'l Tr. & Sav., and Hibernia Bk. & Tr. Co., N. O.
Fullerton .....2412 **6 N. O.** Vernon 17	First State Bank .....•‡$'13 **84–285**				H. H. Pye, *Mgr.*	(*Branch of t State Ba nk, Leesv ille, La.*)								Hibernia Bk. & Tr. Co., N. O.; Calcasieu N., Lake Charles.
Garyville .....3500 **6 N. O.** St. J. the B. M16	**Gary State Bank** .....‡$'08 $310–15% **84–179**	F. Reynaud	O. J. Ory	J. J. Gebelin		10,000	20,030	161,040		105,180	49,940		35,940	N. Bk. Com., N. Y.; Canal-Com'l Tr. & Sav., N. O.
Gibsland .....798 **11** Bienville C7	*Bank of Commerce*	(*Merged with First*	*National Bank Apr*	*il 19, 1924*)										
" ..... "	**First National Bank** .....•‡'10 $200 **84–180**	H. A. Sherman	W. L. Hamner	R. L. Colon	T. B. Morgan S. M. Oden	50,000	11,250	210,010	67,030	259,890	7,760	34,330	36,300	Whitney-Cent. N., N. O.; 1st N., Shreveport.
Gilbert .....442 **11** Franklin E12	Gilbert State Bank .....•‡$'19 $125–8% **84–335**	H. B. Womble	W. M. Snyder	H. B. Rountree	J. S. Morris	25,000	13,000	118,000		149,000			35,000	Han. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.; City Bk. & Tr. Co., Natchez; 1st N., Shreveport.
Gilliam .....150 **11** Caddo B4	Gilliam State Bank .....•‡$'18 $110–6% **84–330**	J. J. Lay	R. E. Noel	Edw. T. Brodnax		40,000	8,230	153,640	2,470	121,750	450	14,940	67,200	Empire Tr. Co., N. Y.; Whitney-Cent. N., N. O.; City Sav. Bk. & Tr. Co., Shreveport.
Glenmora .....2298 **6 N. O.** Rapides J8	Bank of Glenmora .....ⓢ•‡§'24 $125 **84–287**	C. C. Sheppard	E. P. Ferguson	J. W. Monroe	C. R. Henderson	25,000	6,500	401,120	1,900	331,400	100	7,230	95,790	N. Bk. Com., N. Y.; Whitney-Cent. N., N. O.; Rapides Bk. & Tr. Co., Alexandria; Calcasieu N., Lake Charles.
Golden Meadow .. La Fourche O 17	Bank of Lockport & Tr. Co. **84–393** T§'21 (*Formerly Peoples Bank*)			H. A. Picciola, *Mgr.*		(*Branch of Lock port, La.*)								Marine Bk. & Tr. Co. and Interstate Tr. & Bkg. Co., N. O.
Gonzales ..... 700 **6 N. O.** Ascension N15	Bank of Gonzales .....•‡$'20 $140–8% **84–378**	P. S. Berteau	C. V. St. Amant H. M. Picard	E. A. Plauche, Jr.	L. S. Gonzales	20,000	5,110	120,360		120,970	1,260		16,970	Marine Bk. & Tr. Co., N. O.; Union Bk. & Tr. Co., Baton Rouge.
Grand Cane ...500 **11** DeSoto E4	**Bank of Grand Cane** ...•‡$'04 **84–181**	C. A. Douglas	C. B. Hicks	W. H. Smith		15,000	16,000	81,000	6,000	100,000		4,000	14,000	Interstate Tr. & Bkg. Co., N. O.; Am. N., Shreveport.
Grayson .....500 **11** Caldwell E11	**Grayson Bank** .....•‡$'12 $130–10% **84–272**	J. W. Clarkson	W. R. Broadway	R. F. Fenton		15,000	7,620	121,440	120	112,650	200	5,410	25,930	Interstate Tr. & Bkg. Co., N. O.; Rapides Bk. & Tr. Co., Alexandria; Ouachita N., Monroe; Com'l N., Shreveport.
▲**Greensburg** ..300 **6 N. O.** St. Helena J16	**Bank of Greensburg** ...•‡$'04 **84–138**	Wm. G. Hamberlin	C. J. Cole	R. E. Cole		15,000	21,490	163,470	1,000	102,070	31,450	8,900	58,530	**Interstate Tr. & Bkg. Co., N. O.**
▲**Gretna** .....7197 **6 N. O.** Jefferson N18	+**GRETNA TR. & SAV. BANK** $165–12% **84–254** ⓢ•‡$'11 (*Formerly Gretna Exchange & Savings Bank*)	J. G. FISHER A. T. STUMPF, *V.-P* **Largest Bank in**	T. S. LANDRY T. G. NICHOLSON **Jefferson County,**	T. G. NICHOLSON **Quick returns on**	W. R. WHITE JNO. F. RAU **Bill of Lading ite**	100,000	42,200	1,258,980	42,960	984,500	215,440	43,260	200,940	Han. N., N. Y.; Canal-Com'l Tr. & Sav. and N. O. Bk. & Tr. Co., N. O.
" ..... "	+**JEFFERSON TR. & SAV. BANK** $165–12% ◆ **84–182** ⓢT•‡$'02	JAS. R. MEYERS JAMES DINKINS, *Ch. of Bd.* **Send us your Co Collectio COMPLETE BA**	J. C. ELLIS C. F. GELBKE **llections, Bill of L ns get attention NKING SERVICE**	W. R. BOGGS **lading Drafts and of an officer of th . CORRESPOND**	W. O. PRADOS H. H. RONALDSON **GET RESULTS. is bank. ENCE INVITED.**	80,000	50,580	1,041,290	141,040	1,061,770	72,510	39,010	139,530	**Bk. of America, N. Y.**; Cont. & Com'l N., Chi.; **Interstate Tr. & Bkg. Co., N. O.**; Union & Plan. Bk. & Tr. Co., Memphis.
" ..... "	+*n*Union Trust & Savings $125 Bank **84–405** ⓢT§'25 (+*Affiliated member New Orleans Clearing House*)	E. M. Stafford	N. J. Clesi R. E. Owens Patrick McGill	J. W. Stinson		50,000	12,500	176,480		25,740	150,000		58,230	Empire Tr. Co., N. Y.; Whitney-Cent. N., N. O.
Gueydan .....1600 **6 N. O.** Vermilion N9	**Gueydan Bank** .....ⓢ•‡$'02 $200–8% **84–183**	O. R. Hopson	C. C. Reddell, *Active* L. P. Bonin R. F. Smith	C. C. Reddell	Jules D. Francez	25,000	38,020	120,090		422,510	4,500		22,070	N. City, N. Y., Hibernia Bk. & Tr. Co. and Canal-Com'l Tr. & Sav., N. O.
" ..... "	**Peoples Bank & Trust Co.** **84–354** T‡$'19			R. M. Montagne, *Mgr.*		(*Branch of Abbev ille, La.*)								N. City, N. Y.; Hibernia Bk. & Tr. Co., Interstate Tr. & Bkg. Co., and Canal-Com'l Tr. & Sav., N. O.
▲**Hahnville** .....500 **6 N. O.** St. Charles N17	Bank of Hahnvile .....$'24 **84–399**	L. C. Vial	W. R. Boggs I. T. Baudouin	W. McKerall O'Neill		15,000	3,090	70,590	9,240	65,450	9,000		23,420	Interstate Tr. & Bkg. Co., N. O.

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Hammond 5500 6 N. O. Tangipahoa L17	**CITIZENS NAT. BK.** $125 84-387 Ⓢ●†'21	H. P. MITCHELL— Newest and mo	W. F. MOUNT— J. Y. SANDERS st modern Bank	J. M. SCURLOCK—	J. A. MAY—	$ 100,000	$ 37,880	$ 306,260	$ 198,830	$ 351,010	$ 168,240	$ 86,980	$ 31,740	Guaranty Tr. Co., N. Y.; Ill. Merch. Tr. Co., Chi.; Whitney-Cent. N. and Canal-Com'l Tr. & Sav., N. O.
		Special facilitie	s for handling ou	tside business.										
		Collections and	Sight Drafts giv	en prompt attent	ion.									
" ——— "	First State Bk. & Trust Co. 84-82 Ⓢ†●‡$'94	W. L. Houlton—	W. E. Morriss, *Active* Jas. Jumonville R. D. Fellows	Samuel L. Hill—	———	100,000	10,000	438,460	216,430	535,830	28,020	132,980	68,060	Chatham & Phenix N., N. Y.; Cont. & Com'l N., Chi.; Hibernia Bk. & Tr. Co., N. O.; N. Bk. of Com., St. L.
" ——— "	HAMMOND STATE BANK●'96 84-83	R. Lillie—	B. M. Morrison—	E. Richardson—	H. M. Herbert—	75,000	132,390	929,500	———	1,023,500	———	———	99,640	Chase N., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., St. L.; Marine Bk. & Tr. Co., N. O.
▲**Harrisonburg** 399 11 Catahoula F12	Harrisonburg State Bk.●‡$'07 $150-15% 84-185	R. M. Taliaferro—	G. C. Womack—	P. F. Carter—	Mary Huff—	15,000	24,000	193,000	———	154,000	8,300	———	43,000	Whitney-Cent. N., N. O.
Haynesville 903 11 Claibor'e A7	*Citizens Bank*—	(*Purchased by Planters Bank*)												
" ——— "	**PLANTERS BANK & TRUST CO.** $250-20% 84-137 ●‡$'08 (*Formerly Planters Bank*)	A. H. SOUTHERN— S. L. BEENE, *V. P.* Oldest and	J. C. SHERMAN— L. L. BEENE Largest Ban	F. E. RANKIN—	J. G. RANKIN—	100,000	118,670	3,012,980	110,240	1,603,260	470,770	45,750	1,222,080	Chase N., N. Y.; Cont. Bk. & Tr. Co., 1st N. and Am. N., Shreveport; Interstate Tr. & Bkg. Co., N. O.; N. Bk. Com., St. L.
		Our faciliti	es are unexc	k in the City.										
		Send us yo	ur Haynesvil	elled for han	dling your b	usine	ss.							
				le Items.										
Hessmer 100 6 N. O. Avoyelles I 11	**Central Bank & Trust Co.**$'11 84-186	———	———	———	———	(*Branch of Mansura, La.*)								Guaranty Tr. Co., N. Y.; Marine Bk. & Tr. Co., N. O.
▲**Homer** 3305 11 Claiborne B7	*Commercial National Bank*—	(*Absorbed by Home Trust & Savings Bank, April 12, 1924*)												
" ——— "	**HOMER NAT. BANK** $225-10% 84-103 Ⓢ●‡'90	C. O. FERGUSON—	W. A. McKENZIE— J. MELTON OAKES, *Active*	RALEIGH GILL—	T. M. OAKES— P. K. LUSK	150,000	131,200	1,623,090	31,420	1,175,390	175,530	126,090	458,700	Han. N., N. Y.; Cont. & Com'l N., Chi.; Merch.-Laclede N., St. L. 1st N., Shreveport; Interstate Tr. & Bkg. Co., N. O.
		SEND US YOUR Prompt attenti	HOMER ITEMS on given Bill of L	DIRECT. ading drafts and	all matters sent	us.								
" ——— "	**HOMER TRUST & SAVINGS BANK** 84-104 Ⓢ†●‡$'20	C. O. FERGUSON—	J. M. OAKES— R. Q. ETZEL	N. J. KENDRICK—	———	50,000	50,000	1,600,000	———	1,400,000	———	120,000	100,000	Seab. N., N. Y.; Whitney-Cent. N., N. O.; City Sav. Bk. & Tr. Co., Shreveport; Merch.-Lac. N., St. L.
▲**Houma** 6000 6 N. O. Terrebonne P16	*Bank of Houma Tr. & Sav. Bk.*	(*Purchased by Bank of Terrebonne & Savings Bank*)												
" ——— "	Bank of Terrebonne & Sav. Bank 84-56 Ⓢ●‡$'10 $225-16%	Ernest Ellender— A. A. Sanders, *V.P.*	F. P. Guidry— J. P. Landry	C. A. Ledet—	C. J. Lehman— H. J. Whitney	50,000	61,290	1,011,900	127,470	895,530	56,960	76,620	221,550	N. Park, N. Y.; Cont. & Com'l N., Chi.; Hibernia Bk. & Tr. Co., Canal-Com'l Tr. & Sav., Marine Bk. & Tr. Co., and Whitney-Cent. Tr. & Sav., N. O.; N. Bk. Com., St. L.
" ——— "	Bourg State Bank & Tr. Co. $110-6% 84-340 Ⓢ†$'19 (*Formerly Bourg State Bank, Bourg, La.*)	P. E. Parker—	M. Funderburk— Willis Pelegrin H. A. Cook	E. J. Blanchard—	Berl Hornsby— J. P. Hotard, *Sec.*	50,000	1,000	74,000	11,600	84,000	24,050	17,560	10,990	Han. N., N. Y.; Interstate Tr. & Bkg. Co., N. O.
" ——— "	**PEOPLES BANK & TRUST COMPANY** 84-55 Ⓢ†●‡$'96	L. H. JASTREMSKI J. A. ROBICHAUX *V. P.* Collections and	J. L. CAILLOUET— C. J. CHAMPAGNE O. C. SUNDBERG Requests for Cre	J. A. DASPIT—	H. J. THIBODAUX—	100,000	55,000	712,400	40,000	668,570	95,890	56,870	86,070	N. City, N. Y.; Canal-Com'l Tr. & Sav., N. O.
			FEE IN ADVAN	dit Reports MUS CE.	T be accompanie	d by								
Ida 500 11 Caddo A4	Ida State Bank—●‡$'17 $50-2½% 84-322	W. R. Bumgardner	J. T. Means—	C. A. Keel—	———	15,000	2,100	78,470	———	69,380	2,100	———	14,600	Com'l N., Shreveport.
Independence 1032 6 N. O. Tangipah'a K17	Farmers & Merchants Bank $25 84-187 Ⓢ●‡$'08	A. Kluchin—	J. A. Huck— O. W. Herring P. E. Dolhonde	I. N. Stafford—	Mrs. I. N. Stafford	25,000	3,470	331,870	———	224,890	26,690	13,580	95,190	Cont. & Com'l N., Chi.; Marine Bk. & Tr. Co., Hibernia Bk. & Tr. Co., and Canal-Com'l Tr. & Sav., N. O.
" ——— "	*n*First State Bank & Tr. Co. 84-352 T$'24	———	———	Ivy N. Hoover, *Mgr.*	(*Branch of Hammond, La.*)									Hibernia Bk. & Tr. Co., N. O.
Iota 802 6 N. O. Acadia L9	Crowley Trust & Savings Bank 84-278 Ⓢ†●‡$'25 (*Formerly Bank of Iota*)	———	———	L. J. V. Breaux, *Mgr.*	(*Branch of Crowley, La.*)									Marine Bk. & Tr. Co. and Hibernia Bk. & Tr. Co., N. O.
Jackson 2320 6 N. O. E. Feliciana J14	Bank of Jackson—‡$'04 84-188	G. G. Keller—	D. M. Pipes—	C. E. Gillum—	G. S. McCrea—	10,000	11,450	146,600	———	137,440	———	———	28,310	Hibernia Bk. & Tr. Co., N. O.; La. N., Baton Rouge.

OLDEST BANK IN NORTH LOUISIANA
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UNEXCELLED FACILITIES

FIRST NATIONAL BANK OF SHREVEPORT, LA.

SECURITY STRENGTH SERVICE

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LOUISIANA—Continued

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Town and County. ▲County Seats. Fig is F. Res. Dist. N. O. is New Or. Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⑧Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Jeanerette 2512 6 N.O. Iberia N12 " ------ "	Citizens Bank ⑧●‡$'99 $150-10% 84-97 First National Bank ⑧●‡'05 $250-16% 84-98	H. Patout	G. J. Labau St. Paul Bourgeois	Oswald Patout	Carlyle Bourgeois. J. B. Shaw	$ 50,000	$25,000	$ 400,000		$ 351,000	$ 43,000		$ 280,470	Chase N., N.Y.; Canal-Com'l Tr. & Sav., N. O.; Com'l N., Shreveport.
▲**Jena** 520 11 LaSalle G11	Bank of Jena ●$'06 84-189	J. B. Wright	L. M. Davis	C. H. Davis	W. Brewton	15,000	25,000	275,000		214,000			75,000	Marine Bk. & Tr. Co. and Canal-Com'l Tr. and Sav., N. O.; Cont. Bk. & Tr. Co., Shreveport; Rapides, Alexandria, La.
" ------ "	Citizens Bank ⑧●‡$'13 $110 84-289	E. Young	S. B. Hanes	T. S. Butler		25,000	2,990	132,540		137,950			22,930	Interstate Tr. & Bkg. Co., N. O.; City Bk. & Tr. Co., Natchez.
▲**Jennings** 3824 6 N.O. M9 Jefferson Davis	**CALCASIEU NAT'L BK. OF SOUTHWEST LA.** ●‡'09 84-70	(Branch of Lake Special attentio	Charles, La.) n given Bill of La	H. H. HOAG, Mgr. ding drafts, Cash	F. H. GREIDENWISE, A. Mgr. and Time Items.	1,000,000	251,280							Han. N., N. Y.; Whitney-Cent. N., N. O.
" ------ "	Jennings National Bank ●‡'19 84-341	D. C. Ritchie E. F. Follett, V. P.	C. C. Cary Wm. Krielow	M. Fuselier	H. W. Shelton	100,000	6,210	198,390	146,050	323,190		$ 72,190	55,270	N. City and Am. Ex. N., N. Y.; Marine Bk. & Tr. Co., N. O.; Com'l N., Shreveport.
▲**Jonesboro** 1200 11 Jackson D9 " ------ "	Jackson Parish Bank ●‡$'04 84-190 Jonesboro State Bank $185-15% 84-281 ⑧●‡$'13	A. E. Simonton O. E. Hodge	G. E. Cox A. D. Jones	W. C. McDonald L. W. Ramsey	P. F. Stinson E. W. Stewart	35,000 15,000	21,590 14,810	339,230 151,190	25,000	267,950 167,690	14,080	7,840 7,400	105,950 30,910	Chase N., N. Y.; Hibernia Bk. & Tr. Co. and Interstate Tr. & Bkg. Co., N. O. Whitney-Cent. N. and Canal-Com'l Tr. & Sav. Bk., N. O.; Com'l N., Shreveport.
Jonesville 1500 11 Catahoula G1	Catahoula Bank ●‡$'04 $100-10% 84-191	W. P. Foster	L. Yancey	O. R. Wurster	Beatrice Wurster	14,800	10,980	156,130	4,580	105,450		14,890	55,690	Whitney-Cent. N., N. O.; Rapides Bk. & Tr. Co., Alexandria; Britton & Koontz, Natchez, Miss.
Kaplan 876 6 N.O. Vermilion N10 " ------ "	Bank of Kaplan ●‡$'12 84-264 Peoples Bank & Trust Co. 84-351 T$'19	W. A. Poche	L. Saporite	A. M. Smith J. R. Nugier, Mgr.	V. J. Chauvin (Branch of Abbeville, La.)	5,000	15,000	200,000		320,000			70,000	N. City, N. Y.; Canal-Com'l Tr. & Sav. and Marine Bk. & Tr. Co., N. O. Am. Liberty Bk. & Tr. Co., N. O.
Kenner 1882 6 N.O. Jefferson N18	Jefferson Trust & Sav. Bank $150 84-192 ⑧T●‡$'09			H. H. Ronaldson, A. Cash. and Mgr.	(Branch of Gretna, La.)									Cont. & Com'l N., Chi.; Interstate Tr. & Bkg. Co., N. O.
Kentwood 3059 6 N.O. Tangipahoa J1	Kentwood Bank ●‡$'02 84-193	R. A. Kent	W. C. Kent	W. K. Amacker	W. H. Burris	50,000	44,930	309,500	20,000	310,040	8,080	6,540	99,760	Irving Bk.-Col. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.
Kinder 1148 6 N.O. Allen L8	**CALCASIEU NAT'L BK. OF SOUTHWEST LA.** ⑧●‡'09 84-194	(Branch of Lake	Charles, La.)	G. M. King, Jr., Mgr.	O. W. Swords, A. Mgr.	1,000,000	251,280							Mech. & Metals N., N. Y.; Canal-Com'l Tr. & Sav., N. O.
Labadieville 500 N.O. Assum'tion O15 ▲**Lafayette** 7855 6 N.O. Lafayette M11	Bank of Labadie ●‡$'06 84-195 **BK. OF LAFAYETTE & TRUST CO.** 16% 84-41 T●‡$'98	H. C. Dansereau C. O. MOUTON J. C. BARRY, Ex. V. P. Collections Given spec We also conduct	Albert Blanchard M. BILLEAUD, JR. R. O. YOUNG, Active L. L. JUDICE, Active , Bill of Ladi ial attention a general bankin	Gus. Villere E. E. SOULIER J. J. DAVIDSON, V. P. ng Drafts, Ca and remitted g business at Bro	L. P. Blanchard C. COLOMB F. L. GAUTHIER sh and Time for on day of ussard, Carencro,	20,000 250,000 Items Duson,	9,400 310,810 paym Scott, Y	127,900 3,567,970 ent. oungsvi	33,410 lle, Brea	111,410 2,518,810 ux Brid	1,900 479,740 ge, Mau	20,930 142,900 rice.	23,060 1,020,750	N. Park, N. Y.; Hibernia Bk. & Tr. Co., N. O. Chem. N., and N. Park, N. Y.; Cont. & Com'l N., Chi.; Canal-Com'l Tr. & Sav., and Marine Bk. & Tr. Co., N. O.
" ------ "	First National Bank ⑧●‡'91 $225-16% 84-40	N. P. Moss	J. A. Roy S. R. Parkerson T. L. Evans	T. L. Evans	F. V. Mouton J. E. Mouton Frank Debaillon	200,000	138,010	1,087,880	182,420	1,068,140	165,030	147,700	227,460	N. Bk. Com., N. Y.; Hibernia Bk. & Tr. Co. and Whitney-Cent. N., N. O.; 1st N., St. L.
Lake Arthur 1882 Jefferson Davis N9 6 N. O.	**CALCASIEU NAT'L BK. OF SOUTHWEST LA.** ●‡'14 84-196	(Branch of Lake	Charles, La.)	E. S. Rice, Mgr.	G. E. Bailly, A. Mgr.	1,000,000	251,280							Mech. & Metals N., N. Y.; Canal-Com'l Tr. & Sav., N. O.
▲**Lake Charles** Calcasieu M7 13,088 6 N. O.	**CALCASIEU NATIONAL BANK OF SW. LOUISIANA** $200-6% 84-18 ⑧T●‡'92	FRANK ROBERTS	S. A. KNAPP G. A. COURTNEY	E. N. HAZZARD	J. R. GREEN PAUL ZIMMERMANN A. H. ELLIS A. E. ROBERTS	1,000,000	251,280	12 060 300	151,640	9,416,161	371,800	471,260	3,204,000	Han. N. and Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; Whitney-Cent. N., N. O.; Com. Tr. Co., Kan. C.; 1st N., St. L.
	Unequaled facilities for the transaction of every branch of banking. Collections on Southwest Louisiana and Correspondence Solicited.													
	We also conduct a General Banking Business at De Quincy, Jennings, Kinder, Lake Arthur, Oakdale, Sulphur, Vinton and Welsh, La.													
" ------ "	**FIRST NATIONAL BANK** $200-12% 84-17 T●‡'89	L. KAUFMAN	N. E. NORTH, Active. W. P. WEBER R. KRAUSE	N. E. NORTH	GEO. D. NEELY F. H. JUNKIN C. J. BULLOCH A. T. CALDWELL	200,000	131,800	1,432,310	100,000	1,230,520	179,350	9,490	444,750	Seab. N., N. Y.; 1st N., Chi.; Marine Bk. & Tr. Co., N. O.; N. Bk. Com., St. L.
	LAKE CHARLES TR. & SAV. BANK 84-21 ⑧T‡$'13 $150-8%	Prompt att OLDEST B	ention given ANK IN SOU	to B-L draft THWEST LO	s, Cash and UISIANA.	(AFFIL time	IATED items.	WITH	LAKE C	HARLE	S TRUS	T & SA	VINGS	
		R. Krause N. E. North, V. P.	W. P. Weber L. Kaufman D. S. Perkins Arthur Hollins C. P. Martin	G. D. Neely	D. B. Harmon F. H. Junkin	150,000 (Affiliat	59,540 ed with	1,032,730 the Fir	st Nat'l	1,056,480 Bank)	13,320	136,200	36,270	N. Park, N. Y.; Cont. & Com'l Tr. & Sav., Chi.; Interstate Tr. & Bkg. Co., N. O.

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Town and County. ▲County Seats. Fig. is F. Res. Dist. N. O. is New Or. Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲**Lake Providence** 11 E.Car'l B14 1917	**First National Bank** $300–10% **84–115** Ⓢ●'02	E. J. Hamley	J. Ernest Brown	E. F. Stevens	C. R. Evans	$ 50,000	$ 115,850	$ 691,400	$ 48,690	$ 304,720	$ 300,440	$ 43,550	$ 257,240	N. City, N. Y.; Hibernia Bk. & Tr. Co., N. O.; Bk. of Com. & Tr. Co., Memp.; 1st N., Vicksburg.
" ------ "	**Lake Providence Bank** **84–114** Ⓢ●‡$'99	J. N. Hill	J. G. Pittman	J. N. Hill, Jr.		25,000	9,830	224,500		166,100		23,010	70,220	**N. Park, N. Y.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.;** N. Bk. Com., St. L.
Lawtell 250 (*Opelousas P. O.*) 6 N.O. St. Landry L10	Lawtell State Bank $120 **84–342** ●‡$'19	S. J. Gosselin	T. P. Bertrand T. C. Dejean	C. H. Dardeau		20,000	3,960	73,510	230	49,900		9,110	38,690	Marine Bk. & Tr. Co., N. O.; Opelousas-St. Landry Bk. & Tr. Co., Opelousas.
Lecompte 1034 6 N.O. Rapides I10	**Bank of Lecompte** $200–20% **84–197** ●‡$'02	M. R. Earnest	W. H. Jones	G. P. Davis		15,000	15,000	375,000		205,000			136,000	**N. Bk. Com., N. Y.;** Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.
▲**Leesville** 2518 6 N.O. Vernon I 6	Exchange State Bank **84–396** ●$'22	E. W. Wise	G. W. Bolton	H. P. Oden		25,000	5,000	105,500	1,150	120,300			26,500	Am. N., Shreveport; Calcasieu N., Lake Charles.
" ------ "	First State Bank & Trust Co. $225–16% **84–101** Ⓢ†●‡$'10 (*Succeeds First State Bank*)	G. N. Richardson	Columbus Pitre S. R. West		E. D. Boone Ralph Carmical	100,000	75,000	1,835,000		1,400,000	173,600		391,000	Chase N., N. Y.; Marine Bk. & Tr. Co. and Hibernia Bk. & Tr. Co., N. O.; 1st N. and City Sav. Bk. & Tr. Co., Shreveport; 1st N., St. L.
Lockport 803 6 N.O. La Fourche O17	Bank of Lockport & Trust Co. **84–134** †●‡$'01 (*Formerly Bank of Lockport*)	A. V. Smith	F. T. Gouaux	E. A. Delaune	V. H. Boudreaux	40,000	46,590	590,180	60,480	538,420	6,510	27,050	165,270	**Han. N., N. Y.;** Ill. Merch. Tr. Co., Chi.; **Hibernia Bk. & Tr. Co.,** N. O.
" ------ "	*Peoples Bank*	*(Taken over by Bank of Lockport & Trust Co.)*												
Logansport 632 11 DeSoto E4	Bank of Logansport $250–25% **84–198** Ⓢ●‡$'01	S. J. Smart	Thos. Russell	**Smith Price**	A. E. Carroll	35,000	42,830	345,760		311,030		7,200	105,360	**Han. N., N. Y.; Com'l N., Shreveport.**
Longstreet 146 11 DeSoto E4	Longstreet State Bank $150–10% **84–302** ●‡$'14	Smith Price	E. L. Johnson	W. B. Brewer		10,000	6,100	68,270		65,580		6,160	12,620	**Com'l N., Shreveport; Interstate Tr. & Bkg. Co.,** N. O.
Longville 1500 6 N.O. Beauregard K6	First National Bank **84–332** ●'19	S. Arthur Knapp	Robert Jemison	R. W. Hayden		25,000	3,460	109,010	2,300	67,760	1,200	13,400	57,410	**Han. N., N. Y.; Calcasieu N., Lake Charles; Whitney-Cent. N., N. O.**
Loreauville 439 6 N.O. Iberia N12	Bank of Loreauville **84–199** ‡$'10	G. A. Shaw	Alfred Granger	J. O. Bonin	E. A. Gesser Henrietta Bonin	20,000	30,800	178,540		182,690			46,660	Chase N., **N. Y.; Whitney-Cent. N.** and Marine Bk. & Tr. Co., N. O.
Lottie 45 6 N.O. Pointe Coupee L12	Bank of Lottie **84–267** ●$'12	John O. Long	J. M. Wilson	A. C. Noble		10,000	3,750	63,570		68,650			18,670	Hibernia Bk. & Tr. Co., N. O.; Union Bk. & Tr. Co., Baton Rouge.
Lutcher 1700 6 N.O. St. James N16	St. James Bank & Trust Co. **84–200** Ⓢ†●‡$'04 (*Succeeds St. James Bank*)	F. Reynaud	L. Wagnespack L. Keller	A. H. Mears	G. E. Whitney	60,000	99,410	1,002,530	12,000	367,490	507,370	2,100	296,980	**N. Bk. Com., N. Y.;** Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.; Bk. of Baton Rouge, Baton Rouge.
Madisonville 1103 6 N.O. St. Tammany L18	Covington Bank & Tr. Co. **84–201** Ⓢ●‡$'10			F. V. de Gruy		*(Branch of Covington, La.)*								N. Park and Union Tr. Co., N. Y.; **Hibernia Bk. & Tr. Co., N. O.**
Mamou 649 6 N.O. Evangeline K10	**EVANGELINE BK. & TR. CO.** **84–265** $'12		J. S. Guillory	A. Landreneau, *Mgr.*	H. Meche, *A. Mgr.*	*(Branch of Ville Platte, La.)*								Canal-Com'l Tr. & Sav., Marine Bk. & Tr. Co., N. O.
" ------ "	Peoples Bank & Trust Co. **84–338**			D. Lahaye, *Mgr.*	C. Lahaye, *A. Mgr.*	*(Branch of Ville Platte, La.)*								
Mandeville 1130 6 N.O. St. Tammany L19	Commercial Bank & Tr. Co. **84–202** †●‡$'18			H. C. Hebert, *Mgr.*		*(Branch of Covington, La.)*								**N. City, N. Y.; Canal-Com'l Tr. & Sav., N. O.**
Mangham 462 11 Richland D12	**Mangham State Bank** **84–203** ●‡$'05	W. E. Hixon	M. A. Cooper	T. W. Stark	Miss Ethel Watson	40,000	30,000	150,000		160,000	5,000	15,000	50,000	N. City, N. Y.; Hibernia Bk. & Tr. Co., N. O.; N. Bk. Com., St. L.
▲**Mansfield** 2564 11 DeSoto E5	American National Bank $125 **84–363** Ⓢ●‡'20	W. H. Farmer L. L. Bogle, *Ch. of Bd.*	Clyde Ricks E. H. White S. A. Kidd A. C. Duckworth	J. W. Tatum	Evans Calvert	50,000	12,900	232,620		240,880	1,650	9,730	43,260	1st N., Shreveport; Whitney-Cent. N., N. O.
" ------ "	**BANK OF COMMERCE & TR. CO.** **84–108** Ⓢ†●‡$'09	BEN JOHNSON, E. T. ROBINSON, *Ch. of Bd.*	R. T. MOORE F. H. TARVER	G. F. PROVOST	LAURA FLENIKEN J. C. COYLE	200,000	50,000	2,000,000		1,750,000	150,000	50,000	300,000	**N. Park** and N. City, **N. Y.;** Canal-Com'l Tr. & Sav., Interstate Tr. & Bkg. Co., and Marine Bk. & Tr. Co., N. O.; N. Bk. Com., St. L.; Com'l N., Shreveport.
	THE BANK OF PERSONAL SERVICE.													
" ------ "	Peoples Bank **84–109** Ⓢ●‡$'10	E. L. Joyner	J. M. Nabors W. A. Nabors	Frank Hunter	E. Corbin	55,000	21,160	298,000		268,000			90,650	**Han. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.; Am. N., Shreveport.**
Mansura 829 6 N.O. Avoyelles I 11	Central Bank & Tr. Co. $160–12% **84–204** Ⓢ†●‡$'07	Emil Regard	E. A. Drouin Vilere Roy	Dennis Gauthier J. Bordelon, *A. C.*	Leonard Guillory Ellis S. Coco	100,000	60,790	395,720	180,000	582,930	20,850	11,940	90,790	**Guaranty Tr. Co., N. Y.;** Marine Bk. & Tr. Co., N. O.; Rapids Bk. & Tr. Co. Alex.
" ------ "	Peoples Savings Bank $100 **84–403** Ⓢ$'24	G. L. Drouin	J. V. Roule Victor Monin	Jules Escude	C. C. Smith	30,000								Hibernia Bk. & Tr. Co., N. O.; Guaranty Bk. & Tr. Co., Alexandria.
▲**Many** 1000 11 Sabine G5	Peoples State Bank **84–284** ●‡$'13	E. C. Dillon	J. H. Boone R. J. Lucius	J. J. Blake	J. B. Vandegaer	25,000	15,000	300,000		216,730	52,850	25,410	45,000	N. Park, N. Y.; 1st N., **Shreveport; Whitney-Cent. N., N. O.**
" ------ "	Sabine State Bank 16% **84–205** Ⓢ●‡$'01	W. M. Knott	S. D. Ponder	P. C. Horn		25,000	26,750	410,000	10,000	310,000	41,500		110,000	**Seab. N., N. Y.; Marine Bk. & Tr. Co., N. O.;** Com'l N. and City Sav. Bk. & Tr. Co., Shreveport.
Maringouin 399 6 N.O. Iberville L13	Bank of Maringouin 12% **84–206** Ⓢ●‡$'03	Theo. Dreyfus	J. L. Landry	J. L. Jewell	J. L. Dabadie	25,000	17,430	194,680		134,400	28,840		73,870	Chase N., N. Y.; Cont. & Com'l N.; Chi.; Interstate Tr. & Bkg. Co., N. O.
Marion 371 11 Union A10	Marion State Bank $200–25% **84–207** $'07	C. H. Gulley	E. T. Powell	J. D. Landers		25,000	33,580	115,520	190	120,630		9,460	44,300	**Cont. Bk. & Tr. Co., Shreveport; Canal-Com'l Tr. & Sav., N. O.**

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Federal Reserve Bank of St. Louis

OLDEST BANK IN NORTH LOUISIANA
ALL BRANCHES OF LEGITIMATE BANKING
UNEXCELLED FACILITIES

FIRST NATIONAL BANK OF SHREVEPORT, LA.

SECURITY STRENGTH SERVICE

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LOUISIANA—Continued

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Town and County. ▲County Seats Fig. is F. Res. Dist. N. O. is New Or. Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⑧Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Marksville 2500 6 N.O. Avoyelles 111	**AVOYELLES BANK & TRUST CO.** $134 84-124 ⑧●‡§'97	T. A. LEMOINE	FOSTER COUVILLON M. O. CHENEVERT	R. I. DIDIER	J. W. JEANSONNE	$ 75,000	$ 32,000	$ 825,300		$ 510,390	$ 120,330	$ 146,300	$ 155,280	N. Bk. Com., N. Y.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.
		Collections Given Special attention	, Bill of Lading Drafts, Cash and Time Items and remitted for on day of payment.										
" ------ "	Union Bank ●‡§'10 $115-10% 84-125	L. P. Roy	C. P. Couvillion	F. E. Moreau	J. E. Gremillion	50,000	12,500	225,000		200,000	10,000		125,000	Chatham & Phenix N., N. Y.; Whitney-Cent. N., N. O.; N. Bk. Com., St. L.
Marrero 250 6 N.O. Jefferson O18	Gretna Trust & Savings Bk. 84-373 ⑧†‡§'21 (*Succeeds Gretna Exchange & Savings Bank*)				E. M. Rodriguez *Mgr.*	(*Branch of Gretna, La.*)								Han. N., N.Y.; Canal-Com'l Tr. & Sav. and N. O. Bk. & Tr. Co., N. O.
Maurice 300 6 N.O. Vermilion M11	Bank of Maurice ●‡§'20 84-372	J. A. Villien	Alexandre Bonin C. D. Trahan	P. E. Trahan		40,000	17,110	152,120		105,110	10,700	10,510	82,900	Marine Bk. & Tr. Co., N.O.; Bk. of Lafayette & Tr. Co., Lafayette; Bk. of Abbeville, Abbeville.
Melville 958 6 N.O. St. Land'y K12	Merchants & Far. Bank ●‡§'08 $200 84-208	Gordon Morgan	E. G. Richard	Harold Westerhaus	L. H. Lyons	10,000	11,480	136,080	$ 12,000	122,850	6,220	15,790	24,690	Interstate Tr. & Bkg. Co., N. O.
Mer Rouge 656 11 Morehouse B12	Mer Rouge State Bank ●‡§'03 $160-10% 84-209	J. A. Davenport	A. N. Williams	E. A. Buckner		15,000	15,000	100,000		100,000			30,500	Hibernia Bk. & Tr. Co., N. O.; Boatmens, St. L.; Ouachita N., Monroe; Am. Tr. Co., Little R.
Merryville 4000 6 N.O. Beaureg'd K5	State Bk. of Merryville ●‡§'07 $125-10% 84-210	T. J. Carroll	N. J. Cooper M. D. Neely	B. H. Carroll		10,000	9,000	160,000		135,000		6,000	50,000	Calcasieu N., Lake Charles; Marine Bk. & Tr. Co., N. O.
▲Minden 7000 11 Webster B6	Bank of Minden ⑧●‡§'90 $300-30% 84-78	R. H. Miller	S. G. Webb	A. B. Hardeman	J. W. Miller	60,000	102,520	1,578,530		1,345,050	52,010	31,000	312,990	N. Park, N. Y.; Canal-Com'l Tr. & Sav., N. O.
" ------ "	Bank of Webster ●‡§'02 12½% 84-79	A. D. Turner	A. B. Moreland O. G. Thomas	R. A Baker	J. P. Kent, Jr.	50,000	40,000	500,000	50,000	580,000			60,000	Han. N., N. Y.; Whitney-Cent. N., N. O., 1st N., Shreveport; N. Bk. Com., St. L.
" ------ "	**FIRST NATIONAL BANK** $150-10% 84-301 ⑧●‡'14	L. P. WREN	A. H. GRAY	U. O. ASHBY	P. D. STEWART	50,000	24,660	641,390	47,200	499,480	197,920	2,760	153,090	Han. N., N. Y.; Am. N., Shreveport; Hibernia Bk. & Tr. Co., N. O.; 1st N., St. L.
		Collections Given special	, Bill of Lading Drafts, Cash and Time Items and remitted for on day of payment.											
▲Monroe 12,675 11 Ouachita C11	**CENTRAL SAVINGS BANK & TR. CO.** $155-8% ◆84-29 ⑧†●‡§'05	TRAVIS OLIVER F. P. STUBBS, *Ch. of Bd.*	P. M. ATKINS ALBERT HORUFF	J. M. BREARD	J. S. WASHBURN W. A. TALIAFERRO	375,000	238,350	2,838,700	207,310	2,337,690	491,520	318,950	511,190	N. Bk. Com., N. Y.; Marine Bk. & Tr. Co. and Hibernia Bk. & Tr. Co., N. O.; 1st N., St. L.
		Special attention given Bill of Lading drafts, Cash and Time Items. *Please send 15c with each sight draft for presentation and 25c for Credit Reports.*												
" ------ "	**OUACHITA NAT'L BANK** 84-31 $150 ⑧●‡'87	T. E. FLOURNOY C. E. SLAGLE, *Ch. of Bd.*	O. B. MORTON R. DOWNES, JR.	F. F. MILLSAPS	O. W. ZEAGLER W. C. OLIVER W. B. GLADNEY E. RICHARDS, JR.	600,000	337,250	3,415,220	670,290	2,921,720	274,890	1,202,840	623,310	Chase N., N. Y.; 1st N., St. L.; Canal-Com'l Tr. & Sav., N. O.
		Special attention given Bill of Lading Drafts, Cash and Time Items. FIFTEEN CENTS sent to us with each sight draft for presentation, and TWENTY-FIVE CENTS for each credit report insures prompt, personal attention.												

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Town and County. ▲County Seats. Fig. is F. Res. Dist. N. O. is New Or. Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Montgomery 1000 11 Grant G8	Bank of Montgomery ‡$'03 84-211	L. Dow Wardlow	D. B. Wardlow		Emile Chelette	$ 15,000	$ 20,000	$ 150,000		$ 135,000	$ 950	$ 13,050	$ 36,000	Interstate Tr. & Bkg. Co., N. O.; N. Bk. Com., St. L.; 1st N., Shreveport.
Montpelier 60 6N.O.S.Helena K16	Farmers Bank ‡$'07 $120-10% 84-139	C. E. Tillery	S. F. Morgan	J. D. Easley		15,000	6,170	66,740		47,830	19,190	14,790	6,100	Citiz. N., Hammond.
Mooringsport 992 11 Caddo B4	Bank of Mooringsport ●‡$'13 10% 84-212	S. O. Williams	W. V. Tullos	C. E. Morefield	S. C. Cummings	15,000	4,000	80,000	$ 20,000	104,000			15,000	Com'l N., Shreveport; Interstate Tr. & Bkg. Co., N. O.
Moreauville 867 6N.O. Avoyelles J11	**AVOYELLES BANK & TR. CO.** $'10 84-213			M. S. Gauthier, *Mgr.*		(*Branch of Marksville, La.*)								Marine Bk. & Tr. Co., N. O.; Guaranty Bk. & Tr. Co., Alexandria.
Morgan City 5429 6N.O. St.Mary O14	**BANK OF MORGAN CITY & TRUST CO.** 84-45 ●‡$'92 (*Merger of Bank of Morgan City and First National Bank*)	M. E. NORMAN E. W. DREIBHOLZ, *Ch. of Bd.* Special attentio *Please send 15c wi*	WM. DREWS W. J. LOWRANCE n given Bill of La *th each sight draft fo*	F. D. WINCHESTER ding drafts, Cash *r presentation and 2*	A. B. O'BRIEN C. P. LYNCH and Time Items. *5c for Credit Report*	60,000	35,910	932,670	1,800 s.	502,010	290,560	63,550	174,260	N. Park, N. Y.; Cont. & Com'l N., Chi.; Hibernia Bk. & Tr. Co., Whitney Cent. N., N. O. Bk. & Tr. Co., and Canal-Com'l Tr. & Sav., N. O.
" ------ "	Peoples State & Sav. Bank $115-8% 84-47 ⓢ●‡$'13	C. C. De Gravelles	H. J. Bandreaux Oscar Zenor J. H. Loeb	Jos. L. Fisher	H. R. Fleury	30,000	21,250	251,500	8,250	252,490	200	15,130	43,180	Marine Bk. & Tr. Co., N. O.
Morganza 332 6N.O. Pointe Coupee K13	Bank of Morganza ‡$'18 84-334	G. Le Blanc	O. J. Le Blanc	A. L. Bolte		20,000	610	63,230		77,560			19,390	Han. N., N. Y.; Interstate Tr. & Bkg. Co., N. O.; Bk. of Baton Rouge, Baton Rouge.
▲**Napoleonville** 1171 6N.O. Assumption N15	Bank of Assumption ●‡$'01 84-119	P. H. Gilbert	Sol Klotz	Leo Guillot	Eugene Roger	50,000	50,000	400,000		300,000			100,000	Han. N., N. Y.; 1st N., St. L.; Interstate Tr. & Bkg. Co., N. O.
" ------ "	**BANK OF NAPOLEONVILLE** 84-118 ●‡$'95	E. Sundbery	L. Corde	Auguste Thibaut	F. J. Rodrigue	30,000	130,000	300,000		350,000			110,000	Guaranty Tr. Co., N. Y.; Hibernia Bk. & Tr. Co., N. O.
▲**Natchitoches** 5000 11 Nat'ches F7	**EXCHANGE BANK** $350-16% 84-90 ⓢ●‡$'92	A. W. WATSON The oldest and Send us your N Checks reporte	J. S. STEPHENS largest bank in t atchitoches item d on the day rece	T. G. BARNES his section. s direct. ived—Drafts on t	L. P. CLOUTIER G. H. HIMEL he day collected.	50,000	124,660	888,940	245,000	989,770	71,390	74,620	172,700	Chase N., N. Y.; Cont. & Com'l N., Chi.; Whitney-Cent. N., N. O.; Com'l N., Shreveport.
" ------ "	**MERCHANTS & FARMERS BANK** ●‡$'13 $195-8% 84-294	S. AARON Special attentio *Please send 15c wi*	J. DE BLIEUX V. L. ROY n given Bill of La *th each sight draft fo*	G. H. PIERSON ding drafts, Cash *r presentation and 2*	J. A. GANNON and Time Items. *5c for Credit Report*	50,000	28,170	544,880	400 s.	341,130	29,000	22,180	231,140	Han. N., N. Y.; Cont. Bk. & Tr. Co., Shreveport; Canal-Com'l Bk. & Tr. Co., N. O.; N. Bk. Com., St. L.
" ------ "	**PEOPLES BANK** ⓢ●‡$'02 $365-20% 84-91	Samuel Levy	J. L. Bryan Morris Aaron	R. O. Hicks	J. F. Hill	30,000	59,739	906,600	12,590	511,040	126,840	7,170	263,880	Guaranty Tr. Co., N. Y.; Hibernia Bk. & Tr. Co., N. O.; 1st N., Shreveport.
Newellton 541 11 Tensas E14	Citizens Bank ●‡$'22 $100 84-394	J. P. Allen	W. W. Burnside	C. B. Allen	T. T. Hargrove	25,000	2,580	195,870		89 850		2,790	130,720	Marine Bk. & Tr. Co., N. O.; City Bk. & Tr. Co., Natchez; Merch. N. Bk., Vicksburg, Miss.
▲**New Iberia** 6278 6N.O. Iberia N12	New Iberia Nat. Bank ●‡'87 84-34	Joseph A. Breaux	Chas. Gouguenheim	J. E. Schwing	N. Delcambre	150,000	331,850	680,570	49,400	694,710	263,600	61,130	192,370	N. Bk. Com., N. Y.; Hibernia Bk. & Tr. Co., Canal-Com'l Tr. & Sav., and Marine Bk. & Tr. Co., N. O.
------ "	Peoples National Bank ●‡'91 84-35	Lazard Kling	C. L. Provost	E. E. Delhommer		100,000	35,650	360,300		409,820			128,130	Com'l N., Shreveport; Whitney-Cent. N., N. O.
" ------ "	**STATE NATIONAL BANK** ⓢ●‡'03 $175-10% 84-36	Albert Estorge	A. Daigre E. L. Estorge	J. R. Perry	W. C. Segura	100,000	86,000	419,220	99,000	444,070	129,570	10,000	120,590	Chase N., N. Y.; Whitney-Cent. N., Marine Bk. & Tr. Co., and Hibernia Bk. & Tr. Co., N. O.

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NEW ORLEANS—Reserve City

(Branch of Federal Reserve Bank No. 6)

Parish Seat (Orleans, N 18) Population 387,219

●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
+Algiers Trust & Savings Bank $130-6% ◆ 14-64 ⓢT•‡$'21 (Verret and Eliza Sts.)	Geo. Herbert, Jr.---	J. Bodenger------ C. H. Botnick R. P. Nolan	A. Spitzfaden, Jr., *V. P. and Cash.*	H. L. Hawkins-----	$ 200,000	$ 67,250	$ 1,120,360	$ 15,060	$ 1,073,920	$ 117,340	$ 12,180	$ 199,230	Guaranty Tr. Co., N. Y.; N. O. Bk. & Tr. Co., N. O.
*AMERICAN BK. & TRUST CO. $175 ◆ 14-60 ⓢT•‡$'18 (317 St. Charles Ave.)	John Legier------ Eben Hardie, *V. P.* Jos. A. Danna, *V. P.* Ernest A. Carrere, *V. P.* Geo. A. MacDiarmid, *V. P.* Paul Zibilich, *V. P.*	William Pfaff ----- S. J. Besthoff Martin Behrman, *Active* C. S. Bauman, *Active*	Paul Blum, Jr.-----	W. K. Settoon----- F. P. Ganucheau Harry Grode H. Lind	500,000	346,710	5,531,650	475,000	4,954,130	135,830	510,410	1,252,990	Chatham & Phenix N., Met. Tr. Co., and Chem. N., N. Y.; Cont. & Com'l N., Chi.; Phil. N., Phil.; 1st N., St. L.
*CANAL-COMMERCIAL TRUST & SAVINGS BANK $232-16% ◆ 14-2 ⓢT•‡$1831 (Carondelet and Common Sts.)	J. P. BUTLER, JR.---- W. R. IRBY, *Ch. of Bd.* (19 *Branches*)	C. J. THEARD-------- F. E. GUNTER D. D. CURRAN W. J. MITCHELL A. J. STALLINGS H. C. GRENIER F. DIETZE, JR. J. R. STEVENS E. B. LAPICE C. F. NIEBERGALL J. C. DELERY	L. B. GIRAUD ------- E. M. TOBY, W. W. MESSERSMITH, H. DABEZIES, *Assistant Cashiers* E. J. WALT, *Inspector.* G. W. ROBERTSON, *Mgr. Bond Dept.*	H. C. DOIZE ------- W. W. SUTCLIFFE, JR. CHARLES COLLINS J. M. WALKER F. L. RAMOS D. A. CHAUVIN E. P. HERNANDEZ M. J. RIVET H. B. TURCAN R. S. LANDRY, JR. T. F. REGAN PERCIVAL WRAIGHT	4,750,000	3,050,680	74,470,860	9,723,430	59,991,150	7,129,300	4,370,890	20,503,630	Chase N., Am. Ex. N., Guaranty Tr. Co., N. Park, and N. Y. Tr. Co., N. Y.; 1st N., N. Bk. Rep., and Union Tr. Co., Chi.; 1st N. and N. Bk. Com., St. L.: Com. Tr. Co., Kan. C.; Phil. N., Phil.
COMMERCIAL CREDIT COMPANY, INC. (Hibernia Bank Bldg.)	A. E. DUNCAN, *Chairman of Board* H. B. MATHEWS, *President* J. H. KEPPER, *Vice-President* W. B. WYLIE, *Vice-President*		E. L. CHESNEY, *Secretary* L. A. LARSON, *Asst. Sec.* E. J. HOFFMAN, *Asst. Tr.* E. J. HUNDERTMARK, *A. Tr.*		Capital a Compan tion, Ne Montrea	nd Surpl y, Balti w York l, Canad	us $2,500 more-Sa City, Co a, Comm	,000. A n Franci ntinenta ercial Ac	ffiliation sco. Co l Guaran ceptance	s: Com mmercia ty Corpo Trust, C	mercial l Credit ration, L hicago, I	Credit Corpora- limited, ll.	Hibernia Bank & Trust Company, Marine Bank & Trust Company, Whitney-Central National Bank, Canal-Commercial Trust & Savings Bank, New Orleans; Chase National Bank, New York; First National Bank, Chicago; First National Bank, St. Louis; Citizens and Southern Bank, Atlanta; City National Bank, Dallas; South Texas Commercial National Bank, Houston; Barnett National Bank, Jacksonville, Fla.

Commercial Bankers. Purchase motor receivables, open accounts, etc. Against such receivables, deposited with Trustee, are issued Collateral Trust Securities which are sold to banks and private investors.

SPECIAL FACILITIES FOR COLLECTIONS.

Federal Intermediate Credit Bank------14-66----------'23 (606 Common St.)	T. F. Davis -------	R. T. Goodwyn ----	J. V. De Gruy, *Tr.*..	J. M. Koonce, *Sec.*..	5,000,000	----------	----------	----------	5,404,510	----------	----------	----------	
Federal International Bkg. Co....	(*Liquidating*)												
Federal Land Bank, Dist. 5 ... 14-68	(*See page 32 for co*	*mplete information*)											
Federal Reserve Bank of Atlanta...14-21------ ------•	(*Branch of Federa* (*For complete info*	*l Reserve Bank. A* *rmation see page 25*	*tlanta, Ga.*))										
First Joint Stock Land Bk..'22 $100 14-67	S. W. Souers ------	J. L. Heirs--------	I. R. Price. *Mgr.* -- J. P. Ohlsen, *Tr.*	J. L. Heirs, *Sec.*---	250,000 (*Territory*	17,500 *of Missis*	---------- *sippi and*	---------- *Louisiana*	996,130)	----------	----------	----------	

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(Branch of Federal Reserve Bank No. 6)

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●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accpts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
***HIBERNIA BANK & TRUST CO.** $370–24% ◆ 14–9 ⓢT•‡$'70 (Carondelet, Gravier & Union Sts.)	R. S. HECHT HUGH McCLOSKEY, *Ch. of Bd.* R. W. WILMOT, *V. P.* W. P. SIMPSON, *V. P.* (7 Branches)	A. P. HOWARD F. W. ELLSWORTH PAUL VILLERE R. N. SIMS J. H. KEPPER W. B. MACHADO E. MOLITOR	W. B. MACHADO R. G. FITZGERALD, *A. V. P.* L. P. BANCHET, *A. V. P.* E. F. LE BRETON, *A. V. P.*	R. J. DRUHAN WM. F. TUTT C. E. STEVENS F. J. SWAIN BENJAMIN ROACH I. S. EDELL	$ 2,000,000	$ 2,661,200	$57 783 820	$ 5.415.870	$37 432 350	$ 6,373,270	$ 6,470,200	$17 585 060	Chem. N., Guar. Tr. Co., and Am. Ex. N., N. Y.; 1st N. and N. Bk. Rep., Chi.; Phil. N. and 4th St. N., Phil.; N. Bk. Com. and 1st N., St. L.
					This Bank	has super	ior faciliti	es for mak	ing collec	tions thro	ughout th	is section.	
***INTERSTATE TRUST & BKG. CO.** ◆ 14–10 ⓢT•‡$'02 $300–21% (Camp and Canal)	LYNN H. DINKINS	CHAS. B. THORN CHARLES KOHLMEYER H. M. YOUNG, *Sec. and Tr. Officer*	W. L. WARD P. H. SITGES, *A. Tr. Officer* MISS O. M. NOHA, *Mgr. Ins. Dept.* J. MANGIARACINA, JR., *Auditor*	R. G. KLOTTER C. W. HOGAN G. H. BERNARD L. W. PIGOTT, *Mgr. Credit Dept.* MISS KITTIE COUNCIL, *Mgr. Sav. Dept.*	750.000	955,960	14,329,460	1.417.620	9,483,460	2,831,090	404.310	4,734,180	1st N. and Equitable, N. Y.; Cont. & Com'l N., Chi.; Miss. Valley Tr. Co., St. L.; 1st N., Phil.; Mexico City Bkg. Co., Mexico City.
	Your Bill of Lading drafts and collections receive prompt attention of our officers.				Algiers B (644 Bori St. Clau (4101 St. Freret St (4623 Fr	ranch: H ng St.) de Branc . Branch eret St.)	. E. Hum h: H. Lob ve.) : S. I. Pat	phrey, *M* it, *Mgr.* ureau, *M*	*gr.* *gr.*				
***MARINE BANK AND TRUST COMPANY** $182–12% ◆ 14–22 ⓢT•‡$'18 (219 Carondelet)	L. M. POOL (4 Branches)	J. A. BANDI W. T. MARFIELD F. BRENCHLEY JOHN DANE W. P. O'NEAL	W. J. PILLOW W. D. KINGSTON, *Tr. Officer* F. BRENCHLEY, *Mgr. Foreign Dept.* R. W. BRADY, *Asst. Mgr. Foreign Dept.*	G. HUBER JOHNSON A. J. CROZAT JOHN DANE, *Mgr. Bond Dept* J. H. WEIL, *Asst. Bond Off.*	1,500,000	894,960	26,373,860	2,683,880	18,203,660	2,793,630	1,412,850	9,042,550	Guaranty Tr. Co., Chatham & Phenix N., N. City, and Seab. N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., St. Louis; Drov. N., Kan. C.; Phil. N., Phil.; Bk. of Italy, San F.; Pacific S. W. Tr. and Sav., Los A.
	IMMEDIATE PERSONAL SERVICE GIVEN ALL BUSINESS.												
Morris Plan Co. ⓢ'17 $90–6% 14–69 (207 Camp St.)	J. G. O'Kelley	R. W. Wilmot G. W. Clay J. K. Ridgely	Louis Gagnet, *Tr.*	George Nott, *Sec.*	200,000	50,000	----------	----------	555,000	----------	----------	----------	
***NEW ORLEANS BANK & TRUST CO.** $127 ◆ 14–65 ⓢT•‡$'21 (222 Carondelet St.)	G. O. VINCENT P. H. LAROUSSINI, *Executive V. P.*	E. Q. YATES	M. S. SENTON, *V. P. and Cash.*	M. G. BERNADAS R. H. KAMMER R. L. HARANG, *Aud.*	800.000	250,410	6.678.310	1,280,500	6,443,780	1,144,500	33,320	1,337,620	Irving Bk.-Col. Tr. Co., Equitable Tr. Co., and Bk. of the Manhattan Co., N. Y.; Ill. Merch. Tr. Co., Chi.; Boatmen's, St. L.
	Live, progressive bankers. Special attention given out of town items. Send us your "NEW ORLEANS" items.												
***WHITNEY-CENTRAL NATIONAL BANK** $300–20% 14–17 T•‡'05 (St. Charles & Gravier)	J. E. BOUDEN, Jr. J. D. O'KEEFE, F. B. WILLIAMS H. T. HOWARD *Vice-Presidents.*	MAURITZ PYK C. de B. CLAIBORNE N. M. WHITNEY J. A. ROBIN J. F. FLOURNOY, Jr. E. E. LEOVY	LEEDS EUSTIS R. R. BASTIAN, *Mgr. Foreign Dept.* N. E. BERTEL, *A. V. P.*	S. J. McMAIN C. W. KAY F. V. MOISE J. J. McGOEY C. R. BENTON JAS. GILLY, Jr.	2,800,000	2,601,730	37,929,550	5,475,440	30,089,760	4,864,620	3,762,790	10,089,550	N. Bk. Com., Han. N. and Mech. & Metals N., N. Y.; Cont. & Com'l N. and 1st N., Chi.; Mtle. Tr. Co., St. L.
	Special attention given to Exchange, Collections, and Correspondence.												
***WHITNEY-CENTRAL TR. & SAV. BK.** (St. Charles & Gravier) 14–58 ⓢT•‡$'08	JOHN E. BOUDEN, Jr. H. T. HOWARD, *V. P.* F. B. WILLIAMS, *V. P.* (*City Bank Bran Emmet Jones, A Burg, Mgr.; Jos Margaret Place*	W. W. BOUDEN C. H. ELLIS ADOLPH DUMSER C. G. RIVES, JR. B. C. CASANAS C. W. FOX W. A. DIXON *ch: B. C. Casanas, V. . Cash.; Geo. M. Me eph Fetter, Ass't Mg Branch: Jas. A. W*	J. P. ST. MARTIN W. H. MORGAN, *Auditor* *P.; O. J. Thibodaux, llinger, A. Cash.; M r. Carrollton Bran are, Mgr.*	F. P. BRECKINRIDGE R. P. MEAD ROGER DOHERTY, *Tr. Officer* *Cash.; Charles J. B organ State Branch: ch: C. D. Grenier,*	1.000,000	1,173,840	23,242,410	2.011,160	19,512,250	2,313,890	1,536,280	4,065,280	Han. N., N. Park, Chem. N., Chase N., and Guaranty Tr. Co., N. Y.; Cont. & Com'l Tr. & Sav., Chi.; Merch.-Lac. N., St. L.
					Trans	fer Ag	ent and	Regis	trar of	Stock	s and	Bonds.	
					rou, A. C V. L. Ber Mgr.; A.	*ash; Poy nard, Mgr Mangiap*	*dras St. B .; M. Mes ane, Ass't*	*ranch: C. sonier, As Mgr. Fre*	*H. Ellis, s't Mgr. nch Mark*	*V. P.; Ad Third Dis et Branch:*	*olph Dum trict Bran H. J. Schn*	*ser, V. P.; ch: L. J. eider, Mgr.*	
New Orleans Clearing House (*Members indicated by a* ★)	R. S. Hecht *Affiliated Members*	L. M. Pool *by a +)*	C. A. Morgan, *Mgr.*	J. H. Peterson, *Examiner*	----------	----------	----------	----------	----------	----------	----------	----------	

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Name. •Mem. Am. Bks. Assn. §Mem. State Bks. Assn. ¶Mem. Inv. Bks. Assn.	Year Estab-lished.	Officers.	Correspondents.
CALDWELL & CO. (827 New Hibernian Bk. Bldg.)		ROGERS CALDWELL, *Pres.* E. J. HEITZBERG, *V. P.* J. H. CROWDIS, *Sec.* DE WITT CARTER, *V. P.* F. D. MARR, *V. P.* **Southern Municipal Bonds; 1st Mortgage Real Estate Bonds; Local Stocks and Bonds and General Banking—Southern Industrial Securities**	
HIBERNIA SECURITIES COMPANY, INC. •¶'20 (Hibernia Bank Building)		R. S. HECHT, *Pres.* J. A. BAUDEAN, *Sec.* A. P. HOWARD, *V. P.* W. G. WILMOT, *A. Sec.* F. W. ELLSWORTH, *V. P.* G. H. NUSLOCH, *Tr.* A. P. SMITH, JR., *A. Tr.* *Branch Office* 150 *Broadway, New York City;* 57 *No. Forsyth St., Atlanta, Ga.;* 806 *American Ex. N. Bk. Bldg., Dallas, Texas.*	**High Grade Bonds, Short Term Notes, Commercial Paper, Bank Acceptances.**
MOORE, HYAMS & CO., INC. (610 Common St.)		**Investment Securities.**	
MORTGAGE & SECURITIES COMPANY, INC. (Camp & Canal Sts.) '05		SIDNEY W. SOUERS, *Pres.* J. M. MILLER, *Sec.* J. W. PHILLIPS, *V. P.* R. BLAND LOGAN, *A. S.* HERMAN WEIL, *V. P.* JAS. P. OHLSEN, *A. Tr.* J. L. HIERS, *V. P.* O. H. BREIDENBACH, *Mgr. Bond Dept.* LYNN S. NICHOLS, *Treas.* **High Grade Bonds; Short Term Securities; Motor Lien Participating Certificates; Underwriters of first mortgage bond issues. Twentieth Year—Never a Loss to a Client.**	**Hanover Nat'l Bank, New York; Cont. & Com'l Nat'l Bank, Chicago; First Nat'l Bank, Boston; Canal-Com'l Tr. & Sav. Bank, New Orleans.** ***Capital & Surplus over $1,200,000.***

Name. •Mem. Am. Bks. Assn. §Mem. State Bks. Assn. ¶Mem. Inv. Bks. Assn.	Year Estab-lished.	Officers.	Correspondents.
NATIONAL CITY COMPANY '18 (201 Western Union Bldg.)		*Investment Bonds)* E. A. Code, *Cash.* Geo. L. Moore, *Dist. Sales. Mgr.*	N. City Co., N. Y., and correspondent offices. **(See Adv. Page III)**
SECURITIES SALES COMPANY OF LOUISIANA INC. ¶ **(Carondelet Bldg.)**		**(INVESTMENT SECURITIES)** **(BONDS, STOCKS)**	1st Mortgages. Refinancing. Collateral Trust Notes.
WATSON, WILLIAMS & CO. ¶'11 (832-834 Common)		*(Investment Bankers and Brokers)*	Parker, McElroy & Co., Hemphill Noyes & Co., N. Y.; Babcock Rushton & Co., Chi.
Julius Weis & Son †'07 (817 Gravier) 14-59			Guaranty Tr. Co., N. City, and Lazard Freres, N. Y.; S. W. Straus & Co., Chi.
WHEELER & WOOLFOLK ¶'05 (712 Common St.) *(Not Incorporated)*		**(A. B. Wheeler, Jr., and J. W. Woolfolk *Partners*) *(Investment Securities)*** *(Members New Orleans Stock Exchange)*	

LOUISIANA—Continued

Town and County. ▲County Seats. Fig. is F. Res. Dist. N.O. is New Or. Br.	▷Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Liabilities. Surplus and Profits	Liabilities. Deposits	Liabilities. Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Resources. Bonds and Securities	Resources. Miscellaneous	Resources. Cash & Exchanges, Due from Banks	Principal Correspondents.
▲**New Roads** 1294 **6 N.O.** Pointe Coupee K13	**BANK OF NEW ROADS** •‡$'99 $165-8% 84-116	**P. V. ROUGON** **Save time and** *Plain sight drafts* **Prompt returns**	**L. BOUANCHAUD** **get service on coll** 15c; *credit reports* **on all collections.**	**A. K. SMITH** **ections by sendin** 50c.	**E. C. LACOUR** **g "fee in advance**	$ 100,000	$ 78,210	$ 865,750		$ 760,970	$ 117,500	$ 38,120	$ 128,500	Han. N., N. Y.; Canal-Com'l Tr. & Sav. and Marine Bk. & Tr. Co., N. O.; N. Bk. Com., St. L.
" ------ "	Pointe Coupee Tr. & Sav. Bk. ◆ 84-331 ⓢT•‡$'18	Arthur B. La Cour	Mumford Phillips I. G. Morgan	J. A. Langlois	W. J. LeCoq N. F. Langlois	60,000	8,200	193,620	$ 133,190	253,850	4,370	28,310	54,480	N. Bk. Com., N. Y.; Whitney-Cent. N., N. O.; Bk. of Baton Rouge, Baton Rouge.
Norwood 150 **6 N.O.** E. Feliciana J14	Bank of Norwood •‡$'04 84-218	M. C. Bridges	W. A. West	J. S. Sebastian	Miss A. F. Sebastian	20,000	19,000	70,000		92,210			54,960	Marine Bk. & Tr. Co., N. O.; Union Bk. & Tr. Co., Baton Rouge.
Oakdale 4016 **6 N.O.** Allen J9	Allen Bank & Tr. Co. ⓢT•‡$'19 $117 84-348	J. N. Erwin	E. L. Thompson	E. L. Thompson	P. L. Ortego	50,000		137,000	660	135,000			33,000	N. City, N. Y.; Canal-Com'l Tr. & Sav., N. O.
" ------ "	**CALCASIEU NAT'L BK. OF SOUTHWEST LA.** ⓢT•‡'11 84-258	*(Branch of Lake* **Special attentio**	*Charles, La.)* **n given Bill of L**	**T. E. BROWN,** *Mgr.* **ading drafts, Cas**	**C. C. SMITH,** *A. Mgr.* **H. M. SCOTT,** *A. Mgr.* **h and time Item**	1,000,000	251,280							Han. N., N. Y., Whitney-Cent. N., N. O.; New Eng. N., Kan. C.
▲**Oak Grove** 1200 **11** W. Carroll B13	Bank of Oak Grove •‡$'07 $150-10% 84-219	J. C. Briggs	R. V. Reeves	Ollie Briggs	D. M. McIntosh	30,000	16,610	392,000	3,400	222,910	3,710	5,130	210,250	N. Bk. Com., St. L.; Whitney-Cent. N., N. O.; Am. Southern Tr. Co., Little R., Ark.
Oak Ridge 318 **11** Morehouse B12	Bank of Oak Ridge ⓢ•‡$'10 $250-10% 84-220	J. W. Brodnax	F. W. Files	E. B. Folse		30,000	11,000	209,760		182,680			67,240	Han. N., N. Y.; N. Bk. Com., St. L.; Hibernia Bk. & Tr. Co., N. O.
▲**Oberlin** 800 **6 N.O.** Allen K8	First National Bank ⓢ•‡'14 $148-8% 84-280	E. N. Hazzard	T. R. Sartor A. E. Roberts	Joseph Iles	T. E. Cranford	25,000	12,380	317,510		176,540	52,670		120,040	Mech. & Metals N., N. Y.; Whitney-Cent. N., N. O.; Calcasieu N. Bk. of S. W. La., Lake Charles.
Oil City 1800 **11** Caddo B4	Oil City Bank ⓢT•‡$'11 84-221			R. A. Bolinger	T. M. Birdwell	*(Branch*	*Continen*	*tal Bk. &*	*Tr. Co.,*	*Shrevepo*	*rt, La.)*			Chase N., N. Y.; Cont. Bk. & Tr. Co., Shreveport; Interstate Tr. & Bkg. Co., N. O.
Olla 266 **11** LaSalle F6	Olla State Bank •$'07 84-222	J. W. Harris	H. P. Minard	B. E. Zeagler	J. E. Hearn	12,000	16,950	182,920		172,260	9,000		27,260	Hibernia Bk. & Tr. Co., N. O.; Guaranty Bk. & Tr. Co., Alexandria; Ouachita N., Monroe; Com'l N. Shreveport.

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LOUISIANA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Fig. is F. Res. Dist. N. O. is New Or. Br. | ●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept. | PRESIDENT. | VICE-PRESIDENT. | CASHIER. | ASS'T CASHIER. | LIABILITIES. PAID-UP CAPITAL | SURPLUS AND PROFITS | DEPOSITS | Accepts. Letters of Cr. Etc. | RESOURCES. Loans and Discounts | Bonds and Securities | MISCELLANEOUS | CASH & EXCHANGES, DUE FROM BANKS | PRINCIPAL CORRESPONDENTS.

TOWN AND COUNTY.		PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr. Etc.	Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
▲Opelousas ...5000 6 N.O. St. Landry K11	**OPELOUSAS-ST. LANDRY BANK & TRUST CO.** 84-61 Ⓢ T•‡$'93	E. B. Dubuisson ... Leon S. Haas, *V. P.* C. F. Boagni, *V. P.*	A. L. Dupre L. T. Castille L. J. Larcade	L. J. Larcade M. J. Pulford, *A. Cash.* N. M. Childs, *A. C.*	A. A. Anding E. S. Fields A. A. Comeau H. D. Larcade, Jr., *Tr. Off.*	$ 175,000	$ 100,000	$3 000 000		$2 750 000			$ 500,000	N. Park and N. City, N.Y.; Whitney-Cent. N., Marine Bk. & Tr. Co. and Canal-Com'l Tr. & Sav., N. O.
" ------ "	Parish Bank & Trust Co. $130-5% ◆ 84-64 Ⓢ †$'20	O. J. Mistric	B. Riseman	L. M. Lafleur	F. N. Halphen	50,000	15,550	266,190		241,950	$ 6,120	$ 8,330	75,250	Interstate Tr. & Bkg. Co., N. O.
" ------ "	**PLANTERS BANK & TR. CO.** 84-64 Ⓢ T•‡$'18	ROBERT CHACHERE Special attenti *Please send 15c w*	J. P. SAIZAN J. P. SAVANT on given Bill of L *ith each sight draft*	J. A. PERKINS ading drafts, Cas *for presentation and*	FRED GUIDRY h and Time Item 25c for Credit Repo	100,000	43,490	847,440	$ 84,310	796,580	89,400	67,560	121,710	Han. N., N. Y.; Hibernia Bk. & Tr. Co., N. O.; Com'l N., Shreveport; N. Bk. Com.; St. L;
Paincourtville..550 6 N.O. Assumption N15	Bank of Paincourtville..•‡$'07 $90-8% 84-223	R. E. LeBlanc	G. U. Rybiski E. J. Rodrigue	L. L. LeBlanc	H. G. Dugas	25,000	30,290	179,570	15,020	195,210	11,070	4,000	39,600	Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.
Patterson .... 2538 6 N.O. S. Mary O14	Union Bank ..... Ⓢ•‡$'10 $300-10% 84-80	William Folse	W. N. Gooch	E. F. Marin	J. D. Hebert	35,000	40,000	350,000		350,000	50,000		40,000	N. Bk. Com., N. Y.; Whitney-Cent. N., N. O.
Pelican .....300 11 DeSoto F5	Pelican State Bank...•‡$'11 $155-10% 84-257	E. L. Joyner	J. L. Robertson	C. C. Allison		21,000	9,340	119,860		108,290	9,600	4,420	27,890	Am. N. and Cont. Bk. & Tr. Co., Shreveport; Interstate Tr. & Bkg. Co., and Whitney-Cent. N., N. O.
Pine Prairie ...150 6 N.O. Ev'geline J10	**EVANGELINE BK. & TR. CO.** 84-339 •$'19	----------	Jessie Campbell	W. H. Reed	----------	(*Branch of Villa Platte, La.*)								Canal-Com'l Tr. & Sav., N. O.
Pineville.....3000 6 N.O. Rapides H10	First National Bank..•‡Ⓢ'24 $100 84-401	J. A. Packer H. E. Hardtner, *Ch of Bd.*	T. A. Carter	J. A. Christian	----------	50,000	5,000	81,150	3,840	74,860	1,650	15,770	47,710	Com'l N., Shreveport; Rapides Bk. & Tr. Co., Alexandria.
Plain Dealing..990 11 Bossier A5	First State Bank.....•‡$'21 $175-25% 84-821	S. E. Prince	J. E. Walker	J. J. Doles	Ella L. New	15,000	5,850	204,320		139,330	7,220	6,000	72,630	Com'l N., Shreveport; N. Bk. Com., St. L.; Whitney-Cent. N., N. O.
▲Plaquemine .4632 6 N.O. Iberville M14	**CITIZENS BANK & TR. CO.** $250-20% 84-315 Ⓢ T•‡$'16	H. J. LEVY Collections ted for pro rates. Try	E. B. SCHWING V. J. KURZWEG given speci mptly on day our service	W. B. MIDDLETON al attention of payment for results.	C. E. POSTELL and remit- at lowest	50,000	80,000	732,370		498,490	192,550	31,090	140,240	N. Park, N. Y.; Marine Bk. & Tr. Co., N. O.; Com'l N., Shreveport; 1st N., St. L.; Union Bk. & Tr. Co., Baton Rouge.
" ------ "	**IBERVILLE BANK & TRUST COMPANY** $130-8% 84-60 Ⓢ T•‡$'05	J. A. GRACE Special att Cash and T	FREDERIC WILBERT FREDERIC P. WILBER ention given ime Items a	BENJ. DEBLIEUX T Collections, nd remitted	EMILE J. LEFEBVRE Bill of Ladin on day of pay	100,000	43,080	576,310	109,370	568,440	130,770	55,170	74,370	Chase N., N. Y.; Hibernia Bk. & Tr. Co., N. O.; N. Bk. Com., St. L.; Cont. Bk. & Tr. Co., Shreveport.
Plaucheville...335 6 N.O. Avoyelles J12	**AVOYELLES BANK & TR. CO.** 84-225 $'10	----------	----------	M. E. Chenevert, *Mgr.*	----------	(*Branch of Marksville, La.*)								Hibernia Bk. & Tr. Co., N. O.
Pleasant Hill..544 11 Sabine F5	Bank of Pleasant Hill..•‡$'04 $175-25% 84-226	Frank H. Tarver	H. H. Kennedy T. W. Hardee J. J. Browne	R. W. Miles	R. D. Darnell	20,000	16,000	247,000		240,550			30,000	Interstate Tr. & Bkg. Co., N. O.; Com'l N., Shreveport.
Pollock .....353 11 Grant G10	**BANK OF POLLOCK** ...•‡$'07 84-227	G. A. Foster	W. P. Willet A. L. Honeycutt C. O. Groves	Chas. S. Christian	----------	10,000	4,000	85,000		74,000		3,000	22,000	Interstate Tr. & Bkg. Co. and Whitney-Cent. N., N. O.; Rapides Bk. & Tr. Co.; Alexandria.
Ponchatoula..5000 6 N.O. Tangipahoa L17	First State Bank & Tr. Co. 84-383 •$'20	----------	----------	J. H. Strickland, *Mgr.*	W. H. Sutton, *A. Mgr.*	(*Branch of Hammond, La.*)								Canal-Com'l Tr. & Sav. and Marine Bk. & Tr. Co., N. O.
" ------ "	**MERCHANTS & FAR. BANK & TRUST COMPANY** $17-12% 84-228 Ⓢ T•‡$'02	H. P. MITCHELL Save time and FEE IN ADVAN Prompt returns	W. E. MOUNT A. J. PUSEY get service on Col CE: *Plain sight* on all collections.	W. M. MITCHELL lections and Cred *drafts, 15c; Cre*	J. W. FANNALY it Reports by send *dit Reports, 50c.*	75,000	53,800	518,330	23,380	440,310	109,220	38,200	82,790	N. Park, N. Y.; Cont. & Com'l N., Chi.; Whitney-Cent. N., Hibernia Bk. & Tr. Co., and Canal Com'l Tr. & Sav. Bk., N. O.
▲Port Allen ....920 6 N.O. West Baton Rouge L14	Bank of West Baton Rouge $132-20% 84-229 •‡$'04	T. G. Erwin	Hy. Cohn, Jr.	W. L. Bernard	L. T. Bernard	25,000	41,110	212,990	30,000	239,790	22,000	2,580	44,730	N. Bk. Com., N. Y.; Canal-Com'l Tr. & Sav., N. O.; Bk. of Baton Rouge, Baton Rouge.
Port Barre.....588 6 N. O. St. L'dry K12	Opelousas-St. Landry Bank & Trust Co...84-337...‡$'19	----------	----------	C. L. Clay, *Mgr.*	----------	(*Branch of Opelousas, La.*)								Marine Bk. & Tr. Co., N. O.; Opelousas-St. Landry Bk. & Tr. Co., Opelousas.
Raceland .....700 6 N.O. La Fourche O17	Raceland Bank & Trust Co. $180-10% 84-230 Ⓢ T•‡$'05 (*Formerly Raceland Banking Association*)	Jules Godchaux	J. F. Wiggintin J. J. Ayo	Simon Kahn	L. M. Toups	60,000	62,230	421,010	80,970	459,830	39,390	35,440	89,560	N. Bk. Com., N. Y.; Whitney-Cent. N. and Marine Bk. & Tr. Co., N. O.; Com'l N., Shreveport.
Rayne .....2700 6 N.O. Arcadia M10	Commercial Bank...Ⓢ•‡$'02 $350-20% 84-95	O. Broussard	Joseph Gossen	R. C. Holt	L. M. Milligan	25,000	89,120	726,700	100	544,560	44,190	24,820	227,350	N. Park, N. Y.; Canal-Com'l Tr. & Sav. and Marine Bk. & Tr. Co., N. O..
" ------ "	Rayne State Bank....•‡$'94 8% 84-94	J. P. Mauboules, Jr.	M. Petitjean A. J. Duclos	A. J. Duclos	L. J. Delaune Albert Kahn	60,000	84,420	578,810		335,090	89,350	1,620	297,180	Han. N., N. Y.; Hibernia Bk. & Tr. Co. and Whitney-Cent. N., N. O.; Com'l N., Shreveport: So. Tex. Com'l N., Hou.
▲Rayville .....1499 11 Richland C12	Rayville State Bank..•‡$'04 $55 84-121	T. R. Hodge	E. S. Stewart	E. C. Morgan	----------	20,280	5,000	148,000		140,000			43,000	N. Bk. Com., N. Y.; Interstate Tr. & Bkg. Co., N. O.
" ------ "	**RICHLAND STATE BANK** 84-120 Ⓢ•‡$'02	C. J. ELLIS Special attentio *Please send 15c wi*	W. N. TRAYLOR n given Bill of La *ith each sight draft fo*	FRED MORGAN ding drafts, Cash *r presentation and 25*	W. W. KELLY and Time Items. *c for Credit Reports.*	60,000	81,630	670,160		601,820	35,690	29,800	153,480	N. Park, N. Y.; N. Bk. Com., St. L.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.

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OLDEST BANK IN NORTH LOUISIANA
ALL BRANCHES OF LEGITIMATE BANKING
UNEXCELLED FACILITIES
FIRST NATIONAL BANK OF SHREVEPORT, LA.
SECURITY STRENGTH SERVICE

Town and County. ▲County Seats. Fig. is F. Res. Dist. N. O. is New Or. Br.	●Mem. A.B.A. ?New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Reserve 400 **6 N.O.** St. John the Baptist M17	Bank of St. John $'04 25% 84-231	A. Lasseigne	E. J. Cain	James Clement	J. J. Montegue	$ 15,000	$ 41,860	$ 169,260	$ 113,380	$ 300,420			$ 39,080	Whitney-Cent. N. and Hibernia Bk. & Tr. Co., N. O.
Ringgold 560 **11** Bienville D6	Bank of Ringgold ●‡$'04 84-232	O. G. Thomas	L. C. Page L. C. Graves	J. P. Batchelor	P. C. Williams	25,000	52,500	342,000		244,000	$ 53,800		108,000	Han. N., N. Y.; Whitney-Cent. N., N. O.
Robeline 495 **11** Natchitoches G6	Bank of Robeline ●$'05 84-233	J. W. Taylor	Luther Page B. T. Locke	L. E. Prothro		10,000	14,000	87,000		65,000			34,000	Hibernia Bk. & Tr. Co., N. O.; Com'l N., Shreveport.
▲**Ruston** 3389 **11** Lincoln C9	**CITIZENS BANK & TR. CO.** $100 84-392 Ⓢ†$'22	S. J. HEARD J. H. MAYS You will like th	L. B. BREED e service of this	W. S. MAY bank.		50,000		235,000		250,000	18,000		40,000	Chatham & Phenix N., N. Y.; N. Bk. Com., St. L.; Am. N., Shreveport; Canal-Com'l Tr. & Sav., N. O.
"	**FIRST NATIONAL BANK** ●†'01 84-77	O. E. HODGE Special attentio	A. THOMPSON n given Bill of La	A. E. STINSON ding drafts, Cash	and Time Items.	50,000	50,000	1,080,630	30,670	629,280			582,020	Chatham & Phenix N., N. Y.; N. Bk. Com., St. L.; Am. N., Shreveport; Canal-Com'l Tr. & Sav., N. O.
"	Ruston State Bank Ⓢ●‡$'90 $200-18½% 84-76	*Please send 15c wi* H. W. Smith	*th each sight draft fo* E. L. Kidd	*r presentation and 25* J. P. Graham	*c for Credit Reports.* S. Baskin F. E. Monroe	100,000	68,000	1,095,000		805,000	13,520	$ 87,470	357,000	Han. N., N. Y.; Merch.-Lac. N., St. L.; Hibernia Bk. & Tr. Co., N. O.; Com'l N., Shreveport.
Saline 390 **11** Bienville E7	Bank of Saline ‡$'04 20% 84-234	F. L. Mayfield	A. D. Smith	A. M. Barnhart		10,000	7,530	92,300	7,030	64,820			35,430	Han. N., N. Y.; Am. N., Shreveport; Interstate Tr. & Bkg. Co., N. O.
Sarepta 300 **11** Webster A6	Bank of Sarepta ●‡$'20 $125-15% 84-358	J. A. Robinson	W. C. Coyle	T. W. Hearn	Gladys Peters	15,000	800	81,000	12,500	91,000		4,300	14,000	Com'l N. and Ex. N., Shreveport; 1st N., Minden.
Scott 324 **6 N.O.** Lafayette M11	**BANK OF LAFAYETTE & TR. COMPANY** 84-260 †‡$'11	L. A. Prejean, *Mgr.*		William Butcher	J. J. Boudreaux	*(Branch of La Fayette, La.)*								Canal-Com'l Tr. & Sav., N. O.
▲**Shreveport** 50,000 **11** Caddo C5	**AMERICAN BANK & TR. CO.** 10% 84-7 Ⓢ●†‡$'12	M. A. McCutchen	J. C. Trichel, *Active* Ray P. Oden W. E. Hamilton F. R. Hodges	Ray P. Oden	P. M. Brown, Jr. O. B. Roberts	100,000	49,010	1,012,580		989,420	67,700	67,770	27,690	Guaranty Tr. Co., N. Y.; Am. N., Shreveport.
"	**AMERICAN NATIONAL BANK** 10% 84-4 ●‡'08	M. A. McCUTCHEN	J. C. TRICHEL, *Active* RAY P. ODEN W. E. HAMILTON F. R. HODGES **PROMPT SERVICE**	RAY P. ODEN	P. M. BROWN, Jr. O. B. ROBERTS	150,000	59,150	1,937,620	146,840	1,208,690	234,290	153,880	696,730	Han. N. and Am. Ex. N., N. Y.; 1st N., Chl.; N. Bk. Com., St. L.; Com. Tr. Co., C.; Kan. Interstate Tr. & Bkg. Co., N. O.; Am.
"	**CITY SAV. BANK & TRUST CO.** 84-5 Ⓢ†●‡$'16	J. C. FOSTER J. B. ARDIS, *Ch. of Bd.*	H. B. HEARN G. N. RICHARDSON ABE MEYER, Banking in all its branches. Commercial and checking accounts, a complete Savings Department, Trust Funds accepted. Will act as administrator of estates. High class bonds and securities bought and sold.	L. H. BAKER	L. T. LANCASTER H. K. PHELPS, JR.	500,000	506,840	7,347,490	213,990	6,308,970	516,780	609,750	1,132,810	N. Park, N. Y.; State N., St. L.; Hibernia Bk. & Tr. Co., N. O.
"	**COMMERCIAL NATIONAL BANK** $225-12% 84-1 Ⓢ†●‡'86	BEN JOHNSON R. T. MOORE, *Ch. of Bd.*	S. G. SAMPLE P. C. WILLIS A. T. KAHN M. RIGKS, *A. V. P.* Liberal terms extended to Banks and Bankers. Collections given special attention and remitted for promptly on day of payment at lowest rates.	VAL H. MURRELL	R. F. SEBASTIAN A. O. GRAVES J. A. WALDEN TYSON CLEARY	1,000,000	487,810	16 333 260	675,750	10 521 490	2,099,040	932,560	4,943,720	Chem. N. and N. City, N. Y.; Cont. & Com'l N., Chl.; 1st N., St. L.; Canal Com'l Tr. & Sav., N. O.
							See Adv	. on Lo	uisiana	Index.				
"	**CONTINENTAL BANK & TR. COMPANY** ◆84-3 Ⓢ†●‡$'06 $175-10%	Geo. M. Hearne Minor Meriwether, *Ch. of Bd.*	C. B. Foster F. L. Dyer	R. McL. Jeter	F. J. Meleton O. A. Basch	300,000	227,480	4,781,800	878,860	3,936,770	1,365,030	65,020	821,220	Irving Bk.-Col. Tr. Co. and Chase N., N. Y.; Marine Bk. & Tr. Co., and Canal-Com'l Tr. & Sav., N. O.; N. Bk. Com., St. L.; Union N., Hou.; Com. Tr. Co., Kan. C.
"	**EXCHANGE NATIONAL BANK** $100 84-9 Ⓢ●‡'19	E. C. PAYNE	H. A. BLOCKER Young and growing. Special facilities for handling out of town items. Prompt returns on collections. Try our service for results.	H. A. BLOCKER	GUY KOLB	200,000	12,720	1,304,340	8,270	1,141,600			383,730	Mech. & Metals N., N. Y.; Am. Ex. N., Dallas; Com. Tr. Co., Kan. C.; Interstate Tr. & Bkg. Co., N. O.
"	**FIRST NATIONAL BANK** 84-2 Ⓢ●‡'86 $315-12%	ANDREW QUERBES J. B. ARDIS, *Ch. of Bd.*	W. T. CRAWFORD J. H. JORDAN W. L. YOUNG R. B. McPHERSON, *A. V. P.*	W. L. YOUNG J. P. SEALY, *A. Cash.*	P. A. SINGLUST W. B. JACOBS RUSSELL BILLIU	1,000,000	509,990	10 616 530	107,190	8,029,930	1,633,020	36,930	3,083,840	N. Park and N. Bk. Com., N. Y.; Cont. & Com'l N., Chl.; Hibernia Bk. & Tr. Co., N. O.
						We are f	ully equi	pped and	we solic	it a share	of the B	anking B	usiness	
						of this te	rritory, p	romising	faithful	and effici	ent servi	ce.		

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LOUISIANA—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. N. O. is New Or. Br.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Sicily Island 300 11 Catahoula F12	Sicily Island State Bank $110–8% 84-328 $'19	W. S. Peck	T. J. Chisum	C. C. Mobley		$ 15,000	$ 5,680	$ 85,740		$ 66,900			$ 30,110	Whitney-Cent. N., N O.; City Bk. & Tr. Co. and Briton & Koontz, Natchez.
Sikes 35 11 Winn E9	First State Bank 84-347 ●‡$'20	J. T. Prince	D. M. Stovall M. O. Crain	R. E. Crain		15,000	2,010	40,040		44,530			6,760	1st N., Shreveport; Interstate Tr. & Bkg. Co., N. O.
Simsboro 290 11 Lincoln C8	Bank of Simsboro $130–10% 84-235 ●‡$'06	W. T. Strain	R. B. Trussell G. W. Dye	C. W. Tatum		10,000	5,120	44,240	$ 260	26,980		$ 14,520	18,120	Canal-Com'l Tr. & Sav., N. O.; Am. N., Shreveport; 1st N., Ruston.
Slagle 6 N. O. Vernon 17	First State Bank & Trust Co. 84-359 ●$'20 (*Succeeds First State Bank*)				F. C. Norman, *Mgr.*	(*Branch of Leesville, La.*)								
Slaughter 215 6 N.O. E. Feliciana K14	Bank of Slaughter $175–15% 84-236 ●$'05	J. P. Yarbrough	J. T. Felps	B. F. Sims		15,000	13,000	150,000		101,000	$ 26,400		40,000	Hibernia Bk. & Tr. Co., N. O.; Bk. of Baton Rouge and La. N., Baton Rouge.
Slidell 2958 6 N. O. St. Tam'y M19	Bank of Slidell $200–17% 84-237 ⓢ●‡$'06	C. A. Everitt E. F. Hailey, *V. P.*	J. Peterson T. J. Eddins	A. E. Carr		30,000	32,500	511,200	4,900	445,710	10,420	12,500	110,010	Guaranty Tr. Co., N. Y.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.
Springhill 1000 11 Webster A6	Bank of Springhill $150–10% 84-319 ●‡$'16	J. F. Giles	E. N. Payne	R. A. Smith	D. G. Tyler	50,000	21,500	240,000		210,000		22,000	79,500	Texarkana N., Texarkana,; Merch. Lac. N., St. L.; 1st N., Shreveport.
▲**St. Francisville** 673 6 N.O. W. Feliciana K13	Bank of Commerce $125–8% 84-309 ⓢ●‡$'17	E. G. Davis	L. W. Rogers	M. F. Harlan		15,000	22,500	150,000		124,000	5,800	12,200	45,500	Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.; La. N., Baton Rouge.
▲**St. Joseph** 740 11 Tensas F14	Bank of St. Joseph & Tr. Co. $170–10% 84-238 ⓢ●‡$'02	W. M. Davidson	B. F. Young J. C. Macpherson	J. C. Macpherson	C. N. Roth	50,000	28,940	274,870	40,000	307,970	2,600	14,200	69,030	N. City, N. Y.; Marine Bk. & Tr. Co., N. O.
▲**St. Martinville** 6 N. O. 2465 St. Martin M12	Bank of St. Martinville 84-92 ⓢ●‡$'03	R. Martin	Albert Bienvenu	Albert Bienvenu	P. A. Bienvenu	40,000	17,689	283,210		270,200			70,690	Guaranty Tr. Co., N. Y.; Marine Bk. & Tr. Co. and Canal-Com'l Tr. and Sav., N. O.
" ------ "	Commercial Bank $125 84-93 ●‡$'01	T. J. Labbe	W. J. Bienvenu	A. C. Gauthier	M. E. Bienvenu	25,000	12,790	242,870		148,930	27,640	43,590	60,490	Canal-Com'l Tr. & Sav. and Hibernia Bk. & Tr. Co., N. O.; 1st N., St. L.
St. Rose 1000 6 N. O. St. Chas. N17	Bank of St. Rose $100 84-390 $'21	H. A. Marsh	O. H. Shelton C. B. Ferdon, Jr.	C. B. Ferdon, Jr.	Miss F. Elfer	15,000	1,380	84,590	15,000	71,580	15,000	6,880	22,500	Inter-State Tr. & Bkg. Co., N. O.; Jefferson Tr. & Sav., Gretna.
Sulphur 1714 6 N. O. Calcasieu M6	**CALCASIEU NAT'L BANK OF SOUTHWEST LA.** 84-276 ●‡'12	(*Branch of Lake*	*Charles, La.*)	W. C. McElveen, *Mgr.*	Ernest Ellender, *A. Mgr.*	1,000,000	251,280							Mech. & Metals N., N. Y.; Marine Bk. & Tr. Co., N. O.
Sunset 433 6 N.O. St. Landry L11	Bank of Sunset & Trust Co. $115–10% 84-239 T●‡$'06	Frank Dimmick	G. Horaist C. A. Gardimer	F. S. Barry	E. L. Barry R. J. Castille	50,000	10,770	259,810		150,360	90,650	16,880	62,720	Hudson Tr. Co., N. Y.; Interstate Tr. & Bkg. Co., N. O.
▲**Tallulah** 1316 11 Madison C14	Tallulah State Bank & Trust Co. $125–10% 84-240 ⓢ●‡$'02 (*Formerly Tallulah State Bank*)	W. S. Craig	W. M. Scott	Mrs. M. M. Lewis		85,000	30,000	591,000		493,000	152,000	11,000	150,000	Han. N., N.Y.; Hibernia Bk. & Tr. Co., N.O.
▲**Thibodaux** 3526 6 N.O. LaFourche O16	Bank of Lafourche 84-74 ●‡$'97	Henry Riviere	Thos. Stark Lubin Mire	K. J. Braud	P. F. Legendre L. G. Romagosa	50,000	128,620	552,670	75,030	424,740	152,170	122,890	105,520	Chase N., N. Y.; Marine Bk. & Tr. Co. and Hibernia Bk. & Tr. Co., N. O.
" ------ "	Bank of Thibodaux & Tr. Co. 84-73 T●‡$'91	E. G. Robichaux	C. P. Shaver	C. P. Shaver	P. L. Braud S. E. Peltier	50,000	54,850	482,940		511,010			76,780	N. Park, N. Y.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.
" ------ "	Citizens Bank of Lafourche 84-75 ●‡$'10	E. N. Roth J. W. Lepine, *V. P.*	W. E. Howell P. R. Percy	H. L. Sims	P. P. Delaune	40,000	88,240	515,030	10,000	384,740	150,030	13,000	105,520	Han. N.. N. Y.; Canal-Com'l Tr. & Sav., N. O.
Vacherie 350 (*St. Patricks P.O.*) 6 N.O. St. James N16	Bank of Vacherie 84-242 ●‡$'11	J. B. F. Bandry	Jourdan Falgoust	J. F. Falgoust	M. P. Waguespack	15,000	11,200	161,650		141,980			40,450	Marine Bk. & Tr. Co., N. O.
▲**Vidalia** 1200 11 Concordia G13	Vidalia Bank and Trust Co. 10% 84-243 T●‡$'03	John Dale	Chas. Moritz	F. Falkenheiner	W. K. Murray D. B. Fleming	50,000	20,680	320,590	68,880	315,890	12,400	37,520	94,340	N. Park, N.Y.; Canal-Com'l Tr. & Sav., N. O.
▲**Ville Platte** 1364 6 N.O. Evangeline K10	**EVANGELINE BANK & TRUST CO.** $170–8% ◆ 84-244 ⓢT●‡$'11	R. L. DEROUEN E. A. PLAUCHE, *Active V. P.*	D. I. GUILLORY J. S. GUILLORY A. COREIL JESSE CAMPBELL	A. C. REED	O. M. DARDEAU	75,000	57,720	657,560	250,160	693,610	55,830	96,680	194,320	N. Park, N. Y.; Canal-Com'l Tr. & Sav., N. O.; Merch. & Plan., Bunkie; Com'l Bk. & Tr. Co., Alexandria.
		Collections, Bill of Lading Drafts, Cash and Time Items given special attention and remitted for on day of payment. We also do a general banking business at Mamou, Chataignier and Pine Prairie, La.												
" ------ "	First National Bank 84-293 ●‡'14	A. Coreil	R. L. Derouen	J. E. Pucheu		25,000	3,000	114,070		81,850			47,890	N. Bk. Com., N. Y.; Canal-Com'l Tr. & Sav., N. O.
" ------ "	**PEOPLES BANK & TR. CO.** $133.33 84-367 ⓢT●‡$'23	G. J. DEVILLE LEON S. HAAS, *Ch. of Bd.*	ADRASTE LAFLEUR P. LaHAYE P. GUILLORY W. McCAIN	L. G. VIDRINE	O. L. POLLINGUE	75,000	29,260	386,620	51,820	388,600	500	63,440	90,170	Chem. N., N. Y.; Marine Bk. & Tr. Co., N. O.; Opelousas-St. Landry Bk. & Tr. Co., Opelousas.
		Send us your Ville Platte Items direct. Prompt attention given Bill of Lading Drafts and all matters sent us.												
Vinton 1441 6 N.O. Calcasieu M5	**CALCASIEU NAT'L BK. OF SOUTHWEST LA.** 84-245 ●'10	(*Branch of Lake*	*Charles, La.*)	J. N. Wetherill, *Mgr.*	O. L. LeBlanc, *A. Mgr.*	1,000,000	251,280							Mech. & Metals N., N. Y.; Whitney-Cent. N., N. O.
Vivian 2000 11 Caddo A4	Bank of Vivian $175–10% 84-129 ●‡$'11	T. F. Holt	C. H. Pardue	J. D. Houston	F. B. Rieves	16,000	2,450	261,830		208,280		6,000	80,010	N. Bk. Com., St. L.; 1st N., Shreveport; Whitney Cent. N., N. O.
" ------ "	**VIVIAN STATE BANK** $200–10% 84-128 ⓢ●‡$'06	W. P. STILES W. T. CALDWELL, *V. P.*	W. B. PARKER A. M. SOLLEY	H. J. BUSSA	U. L. RIVES	30,000	34,000	500,000		375,000	12,400	15,000	130,000	Com'l N., Shreveport; Hibernia Bk. & Tr. Co., N. O.
		Prompt and careful attention given all items entrusted to us. Special facilities for handling collections, sight drafts and bills of lading. Reasonable rates.												

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Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Fig. is F. Res. Dist. N. O. is New Or. Br.	●Mem. A.B.A. ⅞New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Washington 1041 **6N. O.** St. Lan. K11	Washington State Bank 84-246 •‡§'93	Leon Wolff	Max Klaus	J. G. Carriere	W. R. Boudreau, Jr.	$ 44,550	$ 25,520	$ 328,620	$ 1,120	$ 244,810	$ 27,550	$ 5,990	$ 121,460	N. Park, N. Y.; Canal-Com'l Tr. & Sav., N. O.
Water Proof 700 **11** Tensas F14	Bank of St. Joseph & Tr. Co. 10% 84-402 †•‡§'24			J. C. Seaman		*(Water Proof Branch of St. Joseph, La.)*								Chem. N., N. Y.; Canal-Com'l Tr. & Sav., N. O.
Welsh 1456 Jeffers'n Davis M8 **6 N. O.**	**CALCASIEU NAT'L BK. OF SOUTHWEST LA.** 84-248 •‡'10	*(Branch of Lake Charles, La.)*		E. C. Willard, *Mgr.*	E. F. Hardcastle, *A. Mgr.*	1,000,000	251,280							Han. N., N. Y.; Whitney-Cent. N., N. O.
West Monroe 2240 **11** Ouachita C11	Central Sav. Bank & Trust Company 84-346 Ⓢ†•‡§'19			Cloyd Drew	Carl White	*(Branch Monroe, La.)*								Interstate Tr. & Bkg. Co., N. O.
" ------ "	West Monroe State Bank 84-249 •§'07	W. R. Mitchell	L. B. Newson E. D. Cason	Fred G. Thatcher.	J. W. Mitchell	25,000	30,730	280,130		289,810			48,050	Met. Tr. Co., N. Y.; N. Bk. Com., St. L.; Canal-Com'l Tr. & Sav., N. O.
Westwego 1000 **6 N. O.** Jefferson N18	Jefferson Trust & Savings Bk. $245-16% 84-395 Ⓢ†§'22			A. E. Zeverly, *Mgr.*		*(Branch of Gretna, La.)*								Bk. of Am., N. Y.; Cont.-Com'l N. Bk., Chi.; Union-Plan Bk. Tr. Co., Memp.; Interstate Tr. & Bkg. Co., N. O.
White Castle 1566 **6N.O.** Iberville M14	Bank of Whitecastle 84-250 •‡§'98	Thomas J. Clay	Louis Hebert	M. J. Babin	J. J. Arnoult	30,000	80,000	250,000		235,460			325,960	N. Park, N. Y.; Hibernia Bk. & Tr. Co. and Marine Bk. & Tr. Co., N. O.
▲**Winnfield** 2975 **11** Winn F9	Bank of Winnfield 84-84 •‡§'01	B. W. Bailey	J. R. Heard G. P. Long	J. A. Nugent	J. C. De Loach	75,000	46,710	854,610		586,940	103,990	30,670	254,720	Han. N., N. Y.; N. Bk. Com., St. L.; Hibernia Bk. & Tr. Co., N. O.
" ------ "	First National Bank 84-308 •†'15	A. L. Bryan	J. L. Calhoun B. M. Stovall	A. E. Scott		25,000	22,030	468,220		397,510			117,740	Interstate Tr. & Bkg. Co., N. O.; Am. N., Shreveport.
▲**Winnsboro** 1176 **11** Franklin E12	**FRANKLIN STATE BANK & TR. CO.** 84-131 Ⓢ†•§'08 $125-10%	T. B. GILBERT, Sr. Collections, Bill of Lading drafts, Remittance on day of payment.	L. LOWENTRITT E. D. WALTER B. A. HOBGOOD	N. L. HOWER D. R. KNIGHT, *A. Cash.* cash and time items given special attention. We also do a general banking business at Winsboro and Baskin.	BAILEY MARTIN H. G. McPHAIL P. DUNCAN	100,000	26,800	750,590	1,820	416,020	156,630	66,450	240,100	Chase N., N. Y.; Whitney-Cent. N. and Marine Bk. & Tr. Co., N. O.; City Bk. & Tr. Co. and Britton & Koontz N., Natchez; 1st. N., Shreveport; Texarkana N., Texarkana.
------ "	Winnsboro State Bank & Trust Co. 84-130 Ⓢ†•§'02 $131-12%	B. S. Landis, Sr.	C. L. Snyder W. M. Snyder	W. F. Prickett		50,000	30,390	606,090		412,180	92,380	35,710	144,980	Han. N., N. Y.; Canal-Com'l Tr. & Sav., N. O.; City Bk. & Tr. Co., Natchez.
Wisner 800 **11** Franklin E12	Franklin State Bank & Trust Co. 84-370 •§'20			H. G. McPhail, *Mgr.*	E. J. Shipp, Jr., *Ass't Mgr.*	*(Branch of Winnsboro, La.)*								Marine Bk. & Tr. Co., N. O.; Britton & Koontz, Natchez, Miss.
Youngsville 361 **6N.O.** LafayetteM11	**BK. OF LAFAYETTE & TR. CO.** 84-251 †‡§'18		P. A. Dupleix, *Mgr.*	P. R. Dupleix		*(Branch of La Fayette, La.)*								Marine Bk. & Tr. Co., N. O.
Zachary 524 **6N. O.** E. Baton Rouge K14	Bank of Zachary $70-12% 84-252 •‡§'04	Herman Fields	T. L. Mills	Mamie McHugh	C. L. McElyea	25,000	29,740	152,700		142,420		3,080	62,030	Hibernia Bk. & Tr. Co., N. O.; Union Bk. & Tr. Co., Baton Rouge.
Zwolle 900 **11** Sabine G 5	Bank of Zwolle $125 84-253 ‡§'04	J. P. Towery	W. H. Pearson S. H. Porter	H. J. Mitchell		12,500	1,000	100,400		94,200			21,540	Com'l N., Shreveport; Interstate Tr. & Bkg. Co., N. O.

MAINE

(Savings Banks do not handle collections)

Ent. State in No. 1
Fed. Res. Dist.

Ashland 2391 Aroostook D6	Ashland Trust Co. $150-8% 52-237 Ⓢ•‡§'17	H. A. Greenwood	G. W. Junkins	P. R. Winslow, *Sec. and Tr.*	R. R. Stevens, *A. Tr.*	$ 50,000	$ 40,280	$ 301,380	$ 55,420	$ 381,880	$ 38,900	$ 6,340	$ 19,950	Irving Bk.-Col. Tr. Co., N. Y.; Merrill Tr. Co., Bangor; Atlantic N., Bos.
▲**Auburn** 16,985 Androscoggin N6	Auburn Savings Bank 4% 52-51 Ⓢ§'68	F. L. Bartlett	A. M. Penley	B. A. Chase, *Tr.*	Annie L. Littlefield, *A. Tr.*		223,590	2,090,570		542,820	1,716,520	15,000	39,830	Chase N., N. Y.; 1st Auburn Tr. Co., Auburn.
" ------ "	**FIRST-AUBURN TRUST CO.** 8% 52-50 Ⓢ†•‡§'55	Arthur H. Cooper	Freeman G. Davis	E. L. Wellman, *Tr.*		150,000	161,580	3,703,580		2,422,250	1,215,140	122,670	255,100	Chase N., N. Y.; Atlantic N., Bos.
" ------ "	Mechanics Savings Bank 4% 52-52 Ⓢ•‡§'75	Tascus Atwood	H. L. Irish	J. W. Stetson, *Sec. and Tr.*	Mary L. Stetson, *A. Sec. and A. Tr.*		70,920	913,090	2,030	195,380	732,020	39,550	19,090	N. Shoe & Leather, Auburn.
" ------ "	Nat'l Shoe & Leather Bank 9% 52-53 Ⓢ†‡'76	George P. Martin	E. L. Smith	E. L. Smith	Parker B. Smith	200,000	315,100	2,457,800	24,600	1,697,140	764,680	92,450	443,230	Chase N., N. Y.; 1st N., Bos.; Phil. N., Phil.
▲**Augusta** 14,114 Kennebec M9	Augusta Savings Bank 4% 52-56 Ⓢ‡§'48	Leslie C. Cornish	S. C. Manley	R. E. Goodwin, *Tr.*			499,950	6,859,150		850,590	6,439,550	19,880	49,090	1st N. Granite, Augusta.
" ------ "	**AUGUSTA TRUST COMPANY** $200-11% 52-60 Ⓢ†‡§'94	G. E. Macomber	G. P. Gannett	H. L. Pishon, *Tr.*	H. E. Webber, *A. Tr.* R. H. Dunbar, *A. Tr.*	200,000	400,000	9,750,150	419,950	4,318,330	5,417,360	471,680	162,750	N. Y. Tr. Co., N. Y.; 1st N. and N. Shawmut, Bos.
" ------ "	First National Granite Bank 52-57 Ⓢ•‡'64	C. S. Hichborn	L. A. Burleigh W. S. Wyman Guy P. Gannett	D. L. Higgins	R. F. Partridge	200,000	284,000	4,780,000		1,055,000	3,851,000		358,000	N. Y. Tr. Co. and Chase N., N. Y.; 1st N., Bos.
" ------ "	Kennebec Savings Bk. 4% 52-59 Ⓢ§'70	Geo. E. Macomber	------	W. G. Boothby, *Tr.*			236,290	1,274,370		375,120	1,057,700		77,840	1st N. Granite, Augusta.
" ------ "	State Trust Co. $150-8% 52-61 Ⓢ†•§'06	Percy V. Hill	Nathan Weston S. J. Hegarty Guy O. Vickery	Geo. C. Libby, *Sec. and Tr.*	T. H. Bodge, *A. Tr.*	100,000	174,540	3,502,430	582,390	1,133,080	2,452,410	630,530	143,330	Chase N., N. Y.; Merch N., Bos.; Phil. N., Phil.

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MAINE

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Entire State in No 1 Fed. Res Dist.	●Mem. A. B. A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts, Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	Cash & Exchanges, Due from Banks	PRINCIPAL CORRESPONDENTS.
▲**Bangor** 25,978 Penobscot K14	*Bangor Savings Bank ⓢ●‡$'52 52-30	Charles H. Bartlett		W. A. Danforth, *Tr.*	A. W. Grindle, *A. Tr.*		$ 689.240	$6 740 580		$1 043 630	$6 217 390	$ 85,010	$ 91,050	Merch. N., N. Y. and Bos.
" ------ "	*EASTERN TRUST & BKG. CO. $425-20% 52-37 ⓢ†●‡$'87	G. H. Wood	J. W. Cassidy	H. A. Littlefield, *Tr.*	William P. Newman *Sec. and A. Tr.*	$ 175,000	939.890	7,559,330	$1 145 840	5,567,340	3,026,380	497,130	729,210	Han. N., N. Y.; Merch. N., Bos.; Phil. N., Phil.
" ------ "	*FIRST NATIONAL BANK $150-14% 52-31 ⓢ†●‡'62	I. K. STETSON	J. G. STETSON H. E. COLLETT	C. E. GILES	L. RAY THURSTON	400,000	418,010	6,540,730	403,940	4,282,430	2,677,960	179,090	623,210	N. Bk. Com., N. Y.; 1st N., Bos. and Port.
		PROGRESSIVE, ACCOMMODATING, SAFE Send us your Eastern and Northern Maine collections.												
" ------ "	*Merchants National Bank $300-20% 52-33 ⓢ†●‡'50	Arthur Chapin	F. W. Adams	H. S. Stewart	E. E. McFarland	100,000	274,070	1,936,660	99,000	1,147,710	1,023,630	50,700	187,700	Merch. N., Bos.; Fidelity Tr. Co., Port.
" ------ "	*MERRILL TRUST COMPANY $325-20% ◆ 52-36 ⓢ†●‡$'03	H. W. CUSHMAN	E. T. SAVAGE A. P. CUSHMAN H. B. RUSS	C. R. GORDON, *V. P. and Tr.* O. H. NELSON, *Mgr. Bond Dept.*	H. H. COLBY, *Sec.* G. D. EVERETT *A Sec. and A. Tr.*	500,000	530,550	10 630 150	3,638,560	8,667,980	2,313,510	3,468,540	849,230	Bk. of N. Y. and Tr. Co., Guaranty Tr. Co., and Irving Bk.-Col. Tr. Co., N. Y.; 4th St. N., Phil.; Old Colony Tr. Co., Bos.; Fidelity Tr. Co., Port.
		Special attention given collections in Bangor and vicinity. PROMPT SERVICE HAS BUILT UP OUR BUSINESS. 50c *must be sent with each request for reports.*												
" ------ "	*Penobscot Savings Bank 4% 52-34 ⓢ●‡$'69	Arthur Chapin	G. H. Hopkins	Ralph Whittier, *Tr.*	S. C. Brown, *A. Tr.*		300,550	3,205,340		479,280	2,961,960		64,660	1st N., Bos.; Merch. N., Bangor.
" ------ "	Bangor Clearing House (*Members indicated by a* ★)	Arthur Chapin		G. H. Wood, *Mgr.*										
Bar Harbor 3622 Hancock M17	Bar Harbor Bkg. & Tr. Co. $250-17½% 52-175 ⓢ†‡$'87	L. B. Deasy	L. A. Austin	F. C. Lynam, *Sec. and Tr.*	V. G. Wasgatt, *A. Tr.*	100,000	404,830	2,388,840	216,040	1,630,440	1,190,690	131,210	157,360	Han. N., N. Y.; 2d N. and N. Shawmut, Bos.; Merrill Tr. Co., Bangor.
" ------ "	First National Bank 10% 52-176 ⓢ1‡'88	A. S. Rodick	Geo. F. Berry	Thomas Searls	H. F. Carter	50,000	125,000	1,540,000	45,000	540,000	1,000,000	30,000	190,000	N. Y. Tr. Co. and Irving Bk.-Col. Tr. Co., N. Y.; 1st N., Bos.
▲**Bath** 14,731 Sagadahoc O8	Bath National Bank $200-12% 52-70 ⓢ†●‡'64	William D. Sewall	Arthur Sewall	F. D. Hill	H. A. Walters D. A. Hatch	125,000	294,610	408,830	134,500	329,730	557,830	25,250	50,130	Irving Bk.-Col. Tr. Co., N. Y.; 1st N. and N. Shawmut, Bos.; Fidelity Tr. Co., Port.
" ------ "	Bath Savings Inst. 52-69 †●‡$'52	William D. Sewall	J. S. Lowell	C. C. Low, *Tr.*	Allan Spear		665,190	4,714,710		281,380	4,972,410	48,760	77,340	1st N., Bos.; Bath N., Bath.
" ------ "	Bath Trust Co. $140-18% 52-72 ⓢ†●‡$'02	R. H. Baxter	S. H. Percy R. E. Ross	W. B. Mussenden, *Tr.*	L. E. Thebeau, *Sec.* J. E. Hughes, *A. Tr.* W. L. Skelton, *A. Tr.*	100,000	299,650	2,394,270	84,870	608,260	2,001,800	33,300	235,430	Merch. N. and 2d N., Bos.; Canal N., Port.
" ------ "	First National Bank 6% 52-71 ⓢ●‡'63	Oliver Moses	G. P. Davenport	Wm. S. Shorey	Daniel Williams H. L. Day	400,000	312,180	2,169,660		694,550	1,912,350	25,500	242,440	Chase N., N. Y.; Merch. N., Bos.; 1st N., Phil.
▲**Belfast** 5000 Waldo M13	CITY NATIONAL BANK $165-14% 52-131 ⓢ†●‡'05	C. W. Wescott		H. A. Foster	Alberta W. Farnham	200,000	200,000	4,032,060	284,630	2,167,940	2,136,590	95,560	316,590	N. City, N. Y.; 1st N., Bos.; Phil. N., Phil.
" ------ "	Waldo Trust Co. $110-6% 52-130 ⓢ†●‡'01	Chas. H. Hubbard	R. S. Wordwell	Henry Smith, *Sec. and Tr.*	D. M. Allen, *A. Tr.*	60,000	19,830	960,200	184,380	795,980	178,510	185,510	64,400	N. Shawmut, Bos.
Bethel 745 Oxford M3	Bethel National Bank 52-179 ●‡'05	Ira C. Jordan	Ernest M. Walker	E. C. Park	F. B. Merrill	25,000	42,750	13,050		94,350	124,260		74,710	Atlantic N., Bos.; Port. N., Port.
" ------ "	Bethel Savings Bank 4% 52-178 ⓢ‡$'72	I. H. Wight		A. E. Herrick, *Sec. and Tr.*			102,480	677,300		173,460	624,070		22,240	Casco Mtle. Tr. Co., Port.
Biddeford 18,008 York Q5	Biddeford Savings Bank 52-46 ⓢ●‡$'67	E. L. Morrill		Lytton E. Staples, *Tr.*	Everett M. Staples, *A. Tr.*		276,000	3,041,000		1,370,000	1,900,000		47,000	1st N., Biddeford.
" ------ "	First National Bank $150-9% 52-44 †●‡'56	J. E. Etchells	H. T. Waterhouse	J. S. Guerin	A. F. Maxwell	200,000	324,080	1,330,470	29,500	1,052,740	685,300	80,300	331,210	N. City, N. Y.; 1st N., Bos.
" ------ "	Pepperell Trust Co. 52-47 ⓢ†●‡$'07	E. L. Morrill	J. G. Shaw	E. A. Goodwin, *Tr.*	P. G. Davis, *A. Tr.*	25,000	56,850	1,055,180	25,220	791,990	248,860	88,880	32,520	1st N., Bos.; 1st N., Biddeford.
" ------ "	York County Savings Bank 4% 52-45 ⓢ●‡$'60	J. A. Snow	E. H. Goldthwaite	H. J. Staples, *Tr.*			130,970	1,653,200	1,710	839,510	917,710	2,100	26,530	N. Bk. Com., N. Y.; 1st N., Biddeford; N. Shawmut, Bos.
Boothbay Harbor Linc. O9 2500	Boothbay Savings Bk. 4% 52-167 ⓢ●‡$'72	J. E. Knight	L. A. Dunton	Charlotte M. H. Beath, *Tr.*	C. J. Marr, *A. Tr.*		63,900	825,840	3,350	263,980	609,190	2,160	17,760	1st N., Boothbay Harbor.
" ------ "	First National Bank 4% 52-168 ⓢ●‡1900	K. H. Richards	C. J. Marr	S. T. Maddocks	W. B. Blake	25,000	72,150	752,170		555,270	277,370		43,940	Atlantic N. and N. Shawmut, Bos.; Port. N., Port.
Brewer 6064 Penobscot F9	Brewer Savings Bank 52-184 ⓢ●‡$'69	S. H. Woodbury		Howard N. Floyd, *Tr.*			42 270	594,400		179,340	430,860	5,120	21,350	Merrill Tr. Co., Bangor.
Bridgton 1545 Cumberland N3	Bridgton National Bank 52-156 ●‡'08	E. S. Abbott	J. G. Hamblen	L. L. Keen	C. W. Small	50,000	26,010	280,620	50,030	240,060	109,110	1,350	56,130	1st N., Bos.; Port. N., Port.
" ------ "	Bridgton Savings Bank 4% 52-155 ⓢ ●‡$'69	Walter Davis	Perley P. Burnham	Carl T. Plummer, *Sec. and Tr.*	Jessie E. Murphy, *A. Tr.*		143,320	1,160,570		349,100	889,760	23,780	41,240	Port. N. and Fidelity Tr. Co., Port.; N. Shawmut, Bos.; Bridgton N., Bridgton.
Brooks 704 Waldo L11	Waldo Trust Co. 52-249 ●§'20			R. L. Merritt, *Mgr.*		(*Branch of Belfast, Me.*)								N. Shawmut, Bos.
Brownville Jct. 416 Piscataquis I13	Kineo Trust Co. '23					(*Agency of Dover-Foxcroft, Me.*)								

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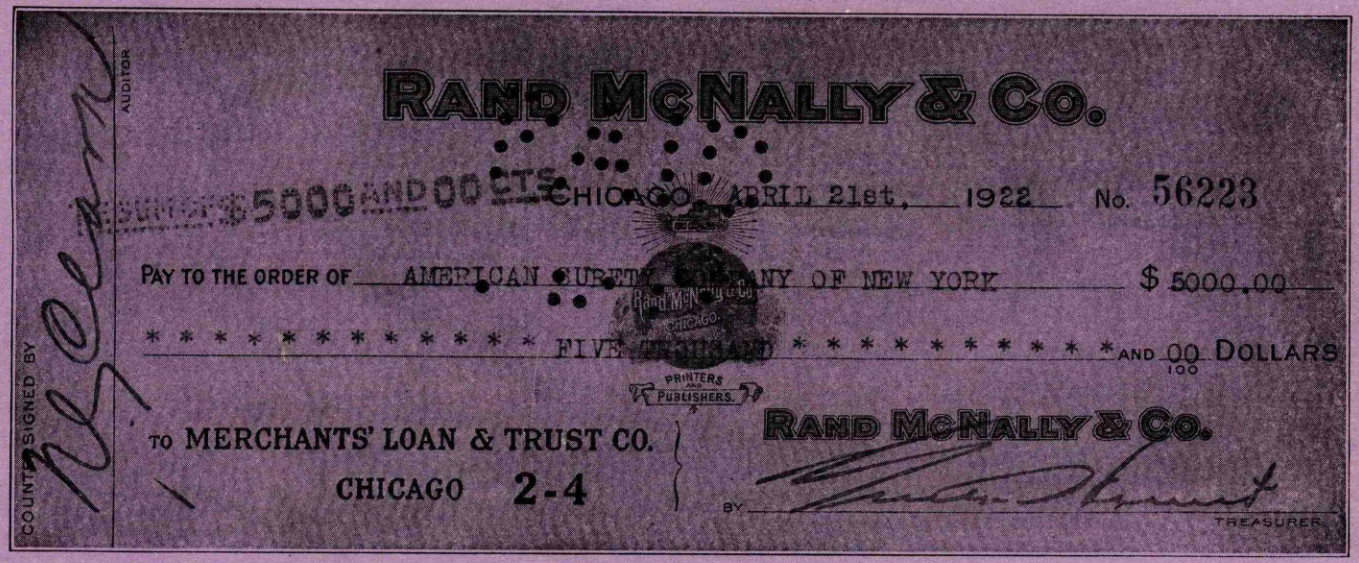

RAND McNALLY & Co.

$5000 AND 00 CTS CHICAGO APRIL 21st, 1922 No. 56223

PAY TO THE ORDER OF AMERICAN SURETY COMPANY OF NEW YORK $5000.00

* * * * * * * * * * * * FIVE THOUSAND * * * * * * * * * * AND 00/100 DOLLARS

TO MERCHANTS' LOAN & TRUST CO.
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Federal Reserve Bank of St. Louis

A. S. PRATT & SONS, INC.
WASHINGTON, D. C.
FEDERAL TAX SERVICE
See Back of Washington, D. C. Map

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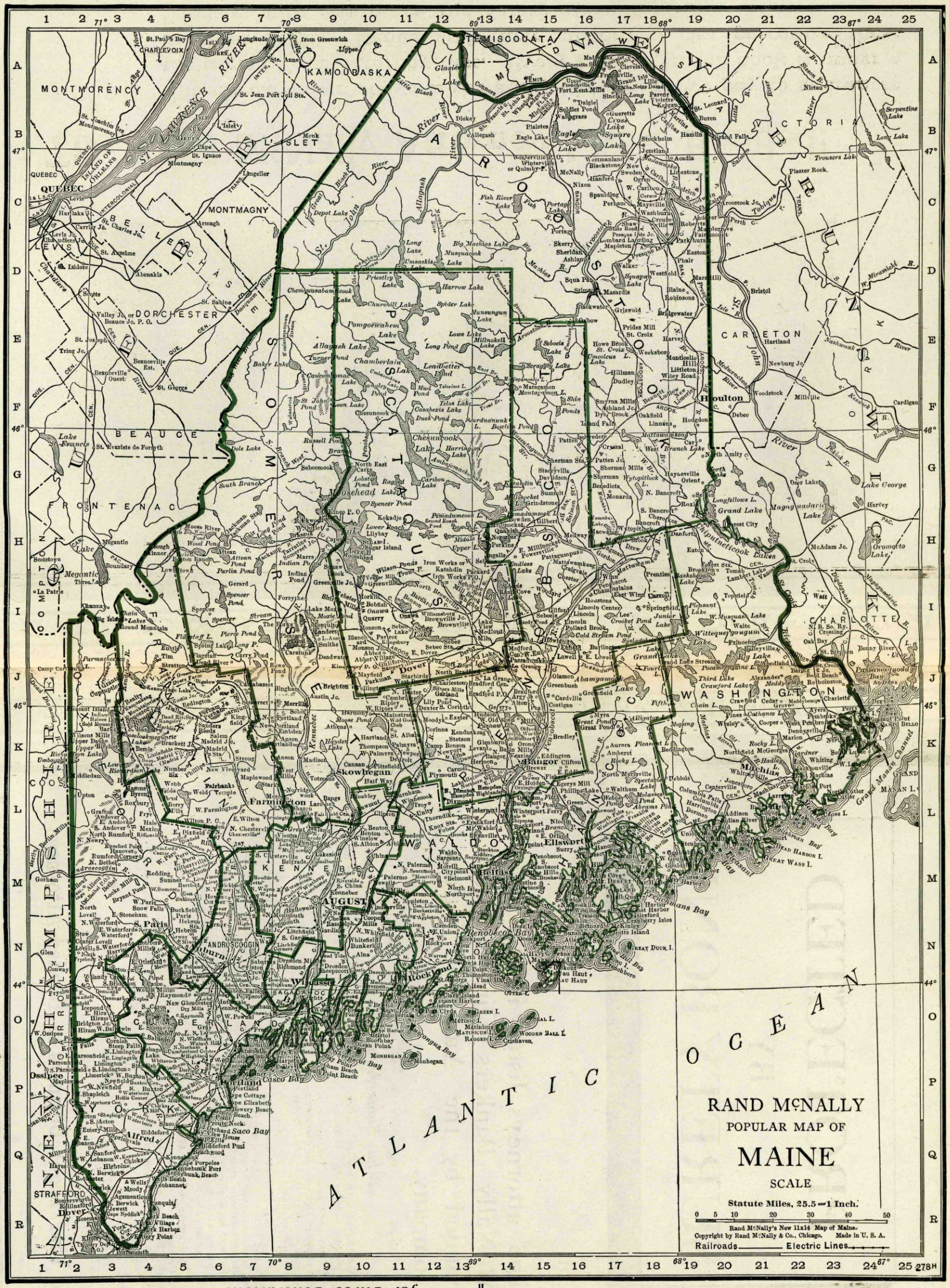
RAND McNALLY
POPULAR MAP OF
MAINE
SCALE
Statute Miles, 25.5 = 1 Inch.
0 5 10 20 30 40 50
Rand McNally's New 11x14 Map of Maine.
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Railroads
Electric Lines
ATLANTIC OCEAN
QUEBEC
NEW BRUNSWICK
MONTMORENCY
MONTMAGNY
BEAUCE
DORCHESTER
LEVIS
KAMOURASKA
TEMISCOUATA
MADAWASKA
WESTMORLAND
ALBERT
VICTORIA
RESTIGOUCHE
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MEGANTIC
ARTHABASKA
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YAMASKA
ROUVILLE
MISSISQUOI
SHEFFORD
BROME
STANSTEAD
SHERBROOKE
ARGENTEUIL
TERREBONNE
MONTCALM
L'ASSOMPTION
MASKINONGE
BERTHIER
JOLIETTE
CHAMBLY
VERCHERES
ST. HYACINTHE
ROUVILLE
IBERVILLE
LAPRAIRIE
NAPIERVILLE
HUNTINGDON
BEAUHARNOIS
SOULANGES
VAUDREUIL
JACQUES CARTIER
PONTIAC
TEMISCAMINGUE
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SHERBROOKE
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FRONTENAC
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DORCHESTER
LEVIS
KAMOURASKA
TEMISCOUATA
MADAWASKA
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ALBERT
VICTORIA
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PENOBSCOT
PISCATAQUIS
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ISLE AUX COUDRES
ISLAND OF ORLEANS
ST. LAWRENCE RIVER
Longitude West from Greenwich
St. Paul's Bay
Ste. Anne
St. Jean Port Joli Sta.
St. Joachim les Montmorency
Montmorency
Isle aux Coudres
Cape Gaspe
Cape St. Ignace
Montmagny
Islet
Monk
L'Islet
Langelier
Levis
Quebec
Lauzon
Point Levis
Harlaka Jc.
Carrier Jc.
St. Charles Jc.
Levis Jc.
Chaudiere Jc.
St. Angelme
St. Isidore
Abenakis
Armagh
Scotts
St. Sabine
Valley Jc. or Beauce Jc. P. O.
Beauceville Est.
Beauceville Ouest
St. George
St. Joseph
Tring Jc.
St. Evariste de Forsyth
Lake St. Francis
Megantic
Three Lakes
La Patrie
Scotstown
Lake Megantic
Boundary
Lowe Town
Attean Pond
Parlin Pond
Moose River
Jackman Sta.
Jackman
Wood Pond
Mackay Pond
Indian Pond
Marrs
Squaw Brook
Greenville Jc.
Greenville
Gerard
Spencer Pond
Spencer
Big Island
Round Mountain
Flagstaff L.
Spring Lake
Long P.
Carry Pond
Head River
Eustis
Tim
Stratton
Rowe
Rowe Pond
Camp Caribou
Parmachenee L.
Cupsuptic
Cupsuptic Lakes
Kennebago Lake
Kennebago R.
Dyers Farm
Eustis Lake
Bigelow
Carrabassett
Bingham
Brighton
Austin Jc.
Wellington
Parkman
Dover
Foxcroft
Abbot Village
Guilford
Sangerville
Kingsbury
Monson
Abbot
Blanchard
Smiths
Caratunk
Deadwater
Pleasant
Landers
Mosquito
Pierce Pond
Moxie Pond
Lake Moxie
Bobbin
Onawa
Quarry
Williamsburg
Brownville Jc.
Brownville
Sebec Lake
Sebec
Medford
Medford Jc.
Milo
Lake View
Derby
Katahdin Iron Works or Katahdin Iron Works P.O.
Packard
Iron Works P.O.
Wilson Ponds
Trout P.
Greenville
Seboomook
Moosehead
Kineo P. O.
Kokadjo
Lily Bay
Sugar Island
Lower Roach Pond
Second Roach Pond
Penamaquamcook L.
Penamaquamcook
Second Roach Pond
Lobster Pond
Ragged Pond
Lakes
Caribou Lake
Spencer Pond
Russell Pond
Branch
South Branch
Dole Lake
Baker Lake
Seboomook
North East Carry
Lily Bay
Roach Pond
Penobscot
Second Roach Pond
Penamaquamcook L.
Millinocket
Quakish L.
Gilbert
Bowlen
Millinocket L.
Grindstone
Summit
Kokadjo
Lower Roach Pond
Midale L.
Upper L.
Nesourdnahunk L.
Bowlin Pond
Nesourdnahunk Stream
Chesuncook Lake
Harrington Lake
Ambejejis
Mackay Pond
Second Roach Pond
Penamaquamcook
Millinocket
Quakish L.
Gilbert
Bowlen
Millinocket L.
Grindstone
Summit
Katahdin
Nesourdnahunk L.
Bowlin Pond
Nesourdnahunk Stream
Chesuncook Lake
Harrington Lake
Ambejejis
Mackay Pond
Second Roach Pond
Penamaquamcook L.

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MAINE—Continued

(Savings Banks do not handle Collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Brunswick 7261 Cumberl'd O7	Brunswick Sav. Institution 4% 52-92 ⓢ●‡$'58	Barrett Potter		T. H. Riley, *Tr.*	T. H. Riley, Jr., *A. Tr.*		$ 154,550	$1 408,090		$ 380,810	$1 140 160	$ 5,200	$ 36,470	1st N., Brunswick.
" ------ "	First National Bank ⓢ●‡'57 52-91	F. C. Webb		S. L. Forsaith	William H. Farrar	$ 50,000	102,090	1,634,750	$ 64,500	492,920	1,127,660		230,760	Merch. N., Bos.; Canal N., Port.
" ------ "	Pejepscot National Bank ‡'39 52-94	Edward W. Wheeler		Charles I. Giveen		50,000	47,050	234,860	87,200	407,540			11,570	1st N., Bos.; Casco Mtle. Tr. Co., Port.
" ------ "	Topsham & Brunswick 25 ct. Savings Bank ‡$'75 52-95	H. J. Given		H. L. Stover, *Tr.*	Chas. I. Giveen, *A. Tr.*		70,760	1,213,700		1,260,460			11,190	Pejepscot N., Brunswick.
" ------ "	Union National Bank ●'65 52-93	Barrett Potter	W. F. Senter	J. W. Fisher		50,000	51,190	183,980		234,800			25,800	Canal N., Port.; 1st N., Bos.
Buckfield 317 Oxford M5	Paris Trust Co. ⓢ$'12 52-227			Morton P. Garland, *Mgr.*	(*Branch of South Paris, Me.*)									1st N., Port.
Bucksport 1906 Hancock F10	Merrill Trust Co. ⓢ†$'54 ◆ 52-185			P. S. Kennedy, *Mgr.*	(*Branch of Bangor, Me.*)									Merrill Tr. Co., Bangor.
Calais 6084 Washington J22	Calais National Bank ⓟ●‡'31 6% 52-99	Percy L. Lord	C. W. Trimble	Frank W. Gatcomb	Raymond Short	100,000	49,000	1,403,000		1,481,000			55,000	N. Shawmut, Bos.
" ------ "	International Tr. & Bkg. Co. 52-100 ●‡$'03	George R. Gardner	John R. Trimble		Percy E. Gray	50,000	54,900	943,160	50,000	1,200,000			143,790	Chase N., N. Y.; 1st N., Bos.
Camden 3403 Knox N12	Camden National Bank ●'75 52-145	C. C. Wood		T. J. French		50,000	119,240	1,743,580	48,600	282,830	1,445,530	42,870	190,190	N. Park, N. Y.; 1st N., Bos.
" ------ "	Security Trust Co. ●‡$'21 52-146			Jos. Emery, *Mgr.*	(*Branch of Rockland, Me.*)									N. Shawmut, Bos.; Port. N., Port.
Caribou 6000 Aroostook C18	Aroostook Tr. Co. ⓢ†●$'90 $350-20% 52-109	R. F. Gardner	A. W. Spaulding	R. F. Gardner, *Tr.*	R. L. Powell, *Sec.*	50,000	227,000	875,000	194,000	990,000	158,000	85,000	103,000	Irving Bk.-Col. Tr. Co., N. Y.; Atlantic N., Bos.; Fidelity Tr. Co., Port.
" ------ "	Caribou National Bank ⓢ●'02 $210-8% 52-110	H. D. Collins	J. B. Roberts	C. B. Margesson	M. C. Goud	50,000	118,080	925,930	12,200	717,700	161,110	111,840	115,570	Irving Bk.-Col. Tr. Co., N. Y.; Atlantic N., Bos.
Castine 933 Hancock N17	Waldo Trust Co. ●$'21 52-255			R. S. Wardwell, *Agt.*	(*Agency of Belfast, Me.*)									
Cherryfield 1304 Washington L12	Union Trust Co '17 ◆			R. S. Nickels, *Mgr.*	(*Agency of Ellsworth, Me.*)									
Corinna 1394 Penobscot K11	Corinna Trust Co. ⓢ†$'20 52-247	T. F. Burrill	C. J. Trickey	W. L. Pushor, *Tr.*	W. A. Smith, *A. Tr.*	25,000	18,820	210,510	10,000	204,850			59,580	Eastern Tr. & Bkg. Co., Bangor; 1st N., Bos.
Damariscotta 849 Lincoln N10	First National Bank ⓢ†●‡'64 $125 52-183	E. F. Metcalf	W. W. Dodge	L. A. Dodge	Marion L. Clifford	50,000	100,590	1,091,370	48,700	670,460	461,080	20,170	138,950	Chase N., N. Y.; N. Shawmut, Bos.; Port. N., Port.
" ------ "	New Castle Nat. Bank ●'54 52-182	E. E. Philbrook	I. C. Stetson	R. K. Tukey		50,000	33,340	503,850	32,000	346,260	255,600	8,060	59,260	1st N., Bos.; Phil. N., Phil.; Casco Mtle. Tr. Co., Port.
Danforth 1300 Washington H19	Danforth Trust Co. ⓢ†●‡$'20 $145 52-248	Silas White	H. H. Putnam	H. M. Pullen, *Tr.* Julia S. Trafton, *A. Tr.*	M. L. Porter, *Sec.*	50,000	35,030	302,060		185,460	139,890	20,760	41,000	Atlantic N., Bos.; Merrill Tr. Co., Bangor.
Dexter 4113 Penobscot J11	*Eastern Trust & Banking Co.*	(*Discontinued August 1, 1924*)												
" ------ "	**MERRILL TRUST COMPANY** ◆ 52-186 ⓢ†●‡$'11	**Special attenti Prompt service**	**on given Collecti has built up our**	C. N. Pierce, *Mgr.* **ons in Dexter and business. Send u**	(*Branch of Bangor, Me.*) **vicinity. s your items.**									Merrill Tr. Co., Bangor.
Dixfield 1134 Oxford L5	Rumford Falls Trust Co. ●‡$'11 52-187			E. L. Stetson	(*Branch of Rumford, Me.*)									1st N., Bos.
▲**Dover-Foxcroft** 4050 Piscataquis J12	Kineo Trust Co. ⓢ†●‡$'06 $250-15% 52-163	L. P. Evans	W. S. Owen	G. L. Arnold, *Tr.*		100,000	203,900	2,061,400	113,060	1,268,350	921,440	31,060	257,510	N. City., N. Y.; N. Shawmut, Bos.; Merrill Tr. Co., Bangor.
" ------ "	Piscataquis Savings Bank 4% 52-162 ⓢ●‡$'74	F. E. Guernsey	G. E. Howard	W. C. Woodbury, *Sec. and Tr.*	Mary G. Whittredge, *A. Tr.*		129,400	1,269,930		280,940	1,027,140	17,050	74,190	Kineo Tr. Co., Dover-Foxcroft.
Eastport 4494 Washington K24	Eastport Savings Bank 52-128 ⓢ●‡$'89	J. R. Roche	Herbert Kilby	C. I. Morton, *Tr.*	E. B. Quigley, *A. Tr.*		100,640	836,970		281,560	593,190	14,000	48,860	N. Shawmut, Bos.; Frontier N., Eastport.
" ------ "	Frontier National Bank ⓢ●‡'50 $100-6% 52-127	A. S. Blanchard		George H. Hayes	L. T. Creary	100,000	50,000	990,000		200,000	600,000	12,000	200,000	Irving Bk.-Col. Tr. Co., N. Y.; 1st N., Bos.; 4th St. N., Phil.
▲**Ellsworth** 3058 Hancock L16	Liberty National Bank ⓢ●‡'87 $125-6% 52-137	A. E. Farnsworth	A. B. Crabtree	E. F. Small	F. J. Dunleavy	50,000	69,950	1,457,220	50,000	563,880	930,090	31,000	126,160	1st N., Bos.; Merrill Tr. Co., Bangor.
" ------ "	Union Trust Co. ●‡$'07 ◆ 52-138	O. W. Tapley	Frank C. Nash	H. H. Higgins, *Tr.*	Monroe Y. McGown, *A. Tr.*	100,000	178,000	2,500,000		1,561,200	1,115,000		185,000	Guaranty Tr. Co., N. Y.; N. Shawmut, Bos.; 4th St. N., Phil.
Fairfield 2747 Somerset L10	Fairfield Savings & Trust Co. $100-8% 52-132 ⓢ†●‡$'19	H. F. Burgess	G. E. Wilson L. S. Bray	W. W. Merrill, *Tr.*		50,000	52,660	1,166,540	20,210	632,790	557,390	30,220	69,010	Fidelity Tr. Co., Port.; Atlantic N., Bos.
▲**Farmington** 1650 Franklin L7	First National Bank ●'90 52-141	Hannibal Russell	W. W. Small	J. H. Thompson	A. L. Wolcott	50,000	49,940	682,410	40,020	402,260	308,840	16,200	95,070	1st N., Bos.; Port. N., Port.
" ------ "	Franklin Co. Savings Bank 52-139 ⓢ$'68	G. B. Cragin		J. P. Whorff, *Tr.*			100,000	1,125,000		1,085,000			65,000	Port. N., Port.; N. Shawmut, Bos.
" ------ "	Peoples National Bank ⓢ●‡'01 10% 52-142	C. H. Pierce	R. F. Gammon	J. P. Flint	J. L. Tyler	50,000	57,570	1,070,740	47,230	327,620	693,520	26,350	178,040	Merch. N., Bos.; Canal N., Port.
Ft. Fairfield 1993 Aroostook C19	Fort Fairfield Nat. Bk. ⓢ●‡'92 $265-12% 52-134	Tom E. Hacker	C. A. Powers	H. B. Kilburn	F. S. Kilburn	100,000	179,660	985,180	100,990	1,071,550	60,320	119,440	114,510	Atlantic N., Bos.; Fidelity Tr. Co., Port.; Bk. of Montreal, Perth, N. B.
" ------ "	Frontier Trust Co. ⓢ†●‡$'07 $275-12% 52-185	H. T. Powers	T. E. Holt	A. G. Lockhart, *Tr.* H. H. Hopkinson, *A. Tr.*		50,000	84,550	552,170	117,100	609,940	70,180	48,760	74,940	Fidelity Tr. Co., Port.; Atlantic N., Bos.; Bk. of Nova Scotia, Perth., N. B.

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MAINE—Continued

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats Entire State in No.1 Fed. Res. Dist.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $ Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, due from Banks	Principal Correspondents.
Ft. Kent 4500 Aroostook A15	First National Bank Ⓢ●‡'19 $145-9% 52-241	P. D. Thibodeau	H. W. Nadeau	Irenee Cyr	Queenie Archambault	$ 65 000	$ 40,480	$ 306,540	$ 67,010	$ 357,630	$ 55,810	$ 12,610	$ 52,980	1st N., Bos.
" "	Fort Kent Trust Co. Ⓢ†●‡$'03 $150-8% 52-190	C. H. Dickey	T. A. St. John W. H. Cunliffe	G. R. Bradbury, *Tr.*	T. D. Dufour, *A. Tr.*	50,000	61,620	374,040	42,200	455,260	21,100	12,840	38,670	N. Shawmut and Atlantic N., Bos.
Freeport 1075 Cumberland O7	Lewiston Trust Co. ●$'04 52-188			R. E. Randall, *Mgr.*		(*Branch of Lewiston, Me.*)								N. City, N. Y.: Atlantic N. and 1st N., Bos.
Fryeburg 565 Oxford A11	United States Trust Co. Ⓢ‡'08 52-189			A. D. Merrill, *Mgr.*		(*Branch of Portland, Me.*)								Fidelity Tr. Co., Port. N. Y. Tr. Co., N. Y.; Merch. N., Bos.
Gardiner 5475 Kennebec N9	Gardiner Savings Inst. 52-118 Ⓢ●‡$'34	J. S. Maxcy		F. N. Hamlin, *Tr.*			269,520	3,512,160		418,350	3,337,300		26,030	Bos. 1st N., Bos.
" "	Maine Tr. & Bank'g Co. ●‡$'89 52-119	Josiah S. Maxcy	N. C. Barstow Henry Lewis	R. W. Perkins, *Sec.*		100,000	82,090	1,445,170	138,460	295,630	1,369,260	10,000	90,840	N. Bk. Com., N. Y.; 1st N., Bos.
" "	**NAT'L BANK OF GARDINER** $160-14% 52-120 Ⓢ●‡'09	E. L. Bussell	W. E. Maxcy	H. M. Lawton	A. B. Welch	50,000	75,000	565,000		445,000	116,850		120,000	1st N., Bos.
Gorham 2870 Cumberland P4	Gorham Savings Bank Ⓢ‡$'68 52-191	Edward Harding	G. P. Plaisted	C. H. Wentworth, *Tr.*	C. D. Cargill, *A. Tr.*		95,320	886,050		253,140	689,590		38,640	1st N., Port.
Greenville 1550 Piscataquis L10	Guilford Trust Co. ●$'06 52-192			E. W. Vaughan, *Mgr.*	C. M. Cullen, *A. Mgr.*	(*Branch of Guilford, Me.*)								Atlantic N., Bos.; Eastern Tr. & Bkg. Co., Bangor.
Guilford 1687 Piscataquis J11	Guilford Trust Co. Ⓢ†●‡$'92 10% 52-193	H. W. Davis	M. L. Hussey	R. W. Davis, *Tr.*	J. T. Davidson, *Sec.*	100,000	180,000	2,100,000	20,000	1,025,000	1,172,000	43,000	160,000	Irving Bk. Col. Tr. Co., N. Y.; Atlantic N., Bos.; Port. N., Port.; Eastern Tr. & Bkg. Co., Bangor.
Hallowell 2764 Kennebec M9	Hallowell Sav. Institution 4% 52-153 Ⓢ‡$'54	F. S. Wingate		C. H. Shepherd, *Tr.*			54,000	704,110		758,000			6,000	1st N., Bos.
" "	Hallowell Tr. & Bkg. Co. $100 52-154 †‡$'10	Fred Emery Beane	R. M. Johnson H. P. Clearwater	Geo. A. Safford, *Sec. and Tr.*	Idelle A. Lawler, *A. Tr.*	50,000	30,220	523,010	160	214,120	333,640	3,820	51,810	N. Shawmut, Bos.
Harrison 967 Cumberland N3	United States Trust Co. $'21 52-250			O. C. Robbins, *Mgr.*		(*Branch of Portland, Me.*)								Merch. N., Bos.; U. S. Tr. Co., Port., Me.
▲**Houlton** 6191 Aroostook F19	Farmers National Bank Ⓢ'90 $230-8% 52-105	L. H. Powers	J. A. Browne Simon Friedman	W. F. Titcomb	R. H. Britton	50,000	101,110	893,970	25,860	803,070	105,050	95,260	67,450	Irving Bk.-Col. Tr. Co., N. Y.; Atlantic N., Bos.; Fidelity Tr. Co., Port.
" "	First National Bank Ⓢ†'82 $300-18% 52-104	C. H. Pierce	A. T. Putnam	R. F. Ward		50,000	140,000	989,480		697,820	314,710	86,270	80,690	Han. N., N. Y.; N. Shawmut, Bos.
" "	Houlton Savings Bank Ⓢ‡$'72 4% 52-103	E. L. Cleveland	S. Friedman	L. O. Ludwig, *Sec. and Tr.*	S. E. Davis, *A. Tr.*		77,300	1,522,180	110,100	896,660	730,130	23,900	58,890	Irving Bk.-Col. Tr. Co. and N. City, N. Y.; Port. N., Port.; N. Shawmut, Bos.
" "	Houlton Trust Co. Ⓢ†●‡'06 $235-10% 52-106	Ora Gilpatrick	J. K. Plummer	Hamilton H. Dyer, *Tr.*	C. W. Towers, *A. Tr.*	95,400	110,010	1,429,640	163,970	1,438,800	84,440	235,430	40,330	Irving Bk.-Col. Tr. Co., N. Y.; Atlantic N., Bos.; Fidelity Tr. Co., Port.
Howland 724 Penobscot I16	Lincoln Trust Co $'22 52-252			W. H. Linton, *Mgr.*		(*Branch of Lincoln, Me.*)								Merch. N., Bos.
Island Falls 1686 Aroostook C19	Katahdin Trust Co. $'21 52-251				E. M. Goodrich, *Mgr.*	(*Branch of Patten, Me.*)								Atlantic N., Bos.; Merrill Tr. Co., Bangor.
Jackman 667 Somerset H6	Guilford Trust Co. ●$'18 52-240			C. P. Sanderson, *Mgr.*		(*Branch of Guilford, Me.*)								Atlantic N.. Bos.
Jonesport 2,100 Washington L12	Merrill Trust Co. Ⓢ†●‡$'19 $320-20% ◆ 52-243			F. T. Higgins, *Mgr.*		(*Branch of Bangor, Me.*)								Irving Bk.-Col. Tr. Co., N. Y.; 4th N., Phil.; Old Colony Tr. Co., Bos.
Kennebunk 3138 York Q4	Kennebunk Sav. Bank 4% 52-144 Ⓢ●‡$'71	C. W. Goodnow		Joseph Dane, *Tr.*	Mary L. Goodwin, *A. Tr.*		95,680	1,622,530		408,870	1,264,500		44,830	Ocean N., Kennebunk.
" "	Ocean National Bank ●†'54 $150-10% 52-143	F. M. Ross	C. W. Goodnow	N. P. Eveleth	P. B. VanDyke	50,000	101,360	715,590	25,000	573,510	132,760	6,000	179,680	Chase N., N. Y.; 1st N., Bos.
Kezar Falls 1000 York O2	Kezar Falls National Bank 52-195 Ⓢ†'10	Allen Garner	O. L. Stanley	O. L. Stanley	S. B. Stanley	25,000	45,200	600,000		311,600	271,860		78,500	Han. N., N. Y.; N. Shawmut, Bos.; Port. N., Port.
Kingfield 975 Franklin K7	Kingfield Savings Bank 4% 52-196 Ⓢ‡$'95	Horace G. Winter	A. C. Woodard	H. S. Wing, *Tr.*	Lelia H. Hunnewell, *A. Tr.*		26,070	254,270		210,780	62,400	740	6,420	1st N., Farmington; Port N., Port.
Kittery 4763 York R3	York County Trust Co. 52-244 Ⓢ●‡$'20			Geo. D. Boulter, *Mgr.*	L. W. Frisbee, *A. Tr.*	(*Branch of York Village, Me.*)								N. Shawmut, Bos.
Lewiston 31,791 Androscoggin N6	Androscoggin County Sav. Bk. 4% 52-26 Ⓢ●‡$'70	W. J. Crawshaw	Louis B. Costello	C. A. Litchfield, *Tr.*	A. J. S. Keene, *A. Tr.*		616,150	6,207,110		2,276,910	4,377,210		169,140	N. City, N. Y.; 1st N., Lewiston.
" "	First National Bank Ⓢ●†'52 $110-8% 52-22	Wm. B. Skelton	E. J. Ham	George W. Goss	W. J. Hibbert	400,000	529,220	3,482,490	400,000	2,193,300	2,134,420	45,000	438,990	Chem. N., N. Y.; Merch. N., Bos.
" "	**LEWISTON TRUST COMPANY** 20% 52-25 Ⓢ†●‡$'97	HARRY STETSON A progressive bank of large resources. Send us your items and collections. Reasonable charges.	J. D. CLIFFORD H. E. COOLIDGE	G. W. LANE, JR., *Tr.*	G. J. WALLINGFORD, *A. Tr.*	75,000	356,020	6,892,510		5,401,050	1,118,320	3,710	800,440	N. City, N. Y.; Atlantic N. and 1st N., Bos.; Fidelity Tr. Co., Port.
" "	**MANUFACTURERS NATIONAL BANK** $110-6% 52-24 Ⓢ†●‡'75	WM. H. NEWELL—H. W. RICKER—E. E. PARKER—G. T. BAIN A thoroughly organized Collection Department. Special attention given Bill of Lading drafts, Cash and Time Items. SEND US YOUR LEWISTON AND AUBURN BUSINESS.				200,000	414,840	6,092,810	200,000	2,941,630	3,410,060	85,800	470 960	Han. N., N. Y.; N. Shawmut, Bos.; 4th St. N., Phil.
" "	Peoples Savings Bank Ⓢ‡$'75 4% 52-23	C. D. Farrar	E. A. Davis	E. C. Wellman, *Tr.*	W. H. Davis, *A. Tr.*		285,200	2,748,600		1,461,790	1,364,360	143,420	64,230	1st N., Bos.

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MAINE—Continued

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Limerick 1100 York P3	**Limerick National Bank** $200–6% 52-197 Ⓢ●‡'82	C. G. Moulton	Martha B. Mason	Mildred B. Johnston		$ 50,000	$ 92,370	$ 965,800	$ 69,500	$ 552,000	$ 548,470	$ 4,320	$ 72,890	**N. Bk. Com., N. Y.; N. Shawmut Bos.; Port. N., Port.**
Limestone 1506 Aroostook C19	Limestone Trust Co. Ⓢ†●$'17 8% 52-238	W. M. Watson	J. A. Griffeth	F. W. Hechlet, *Tr.*		50,000	15,020	124,270	158,320	278,330	6,490	33,390	29,400	**Atlantic N., Bos.; 1st N., Bangor.**
Lincoln 1586 Penobscot I16	**Lincoln Trust Co.** †●$'13 52-232	Artemus Weatherbee	J. A. MacKenzie	**F. R. Linton,** *Sec. and Tr.*		25,000	47,130	694,800		421,450	223,920	14,000	107,560	**Merch. N., Bos.**
Lisbon Falls 2200 Androscoggin O7	**Lewiston Trust Co.** ●$'98 52-198			H. E. Coolidge, **Mgr.**		*(Branch of Lewiston, Maine)*								N. City, N. Y.; Atlantic N., Bos.
Livermore Falls Andr's'n M6 1064	**Livermore Falls Trust & Bkg. Company** 52-199 Ⓢ†●‡$'95 12%	S. H. Niles	C. H. Sturtevant	C. H. Sturtevant, *Tr.* C. H. Bradford, *A. Tr.*	R. H. Sturtevant, *Sec.*	50,000	158,440	1,607,440		558,760	1,098,230	51,000	107,930	Irving Bk.-Col. Tr. Co., N. Y.; **Fidelity Tr. Co., Port.; N. Shawmut, Bos.**
Lubec 3400 Washington K24	**Lubec Tr. & Banking Co.** $250–12% 52-200 Ⓢ●‡$'08	R. J. Peacock	C. L. Pike	F. M. Tucker, *Sec. and Tr.*	J. P. Morrison, *A. Tr.*	25,000	74,280	521,130	4,770	141,500	372,530	10,340	100,820	**Irving** Bk.-Col. Tr. Co., **N. Y.; 1st N., Bos.**: N. Com'l Bk. & Tr. Co., Alb.
▲**Machias** 2152 Washington K21	**Eastern Trust & Bkg. Co.** ●$'88 52-165			W. M. Hill, **Mgr.**		*(Branch of Bangor, Maine)*								Eastern Tr. and Bkg. Co., Bangor.
" "	**Machias Savings Bank** Ⓢ‡$'69 4% 52-164	P. H. Longfellow	C. B. Donworth	E. E. Talbot, **Tr.**			109,760	1,311,470		162,540	1,213,950	9,800	34,940	Han. N., N. Y.; Port N., **Port.**; 1st N., Bos.
" "	Merrill Trust Co. Ⓢ†●$'19 52-242			R. F. Thompson, *Mgr.*	C. M. Hutchinson, *A. Mgr.*	*(Branch of Bangor, Me.)*								Merrill Tr. Co., Bangor.
Madawaska 2000 Aroostook D19	nFort Kent Trust Co. Ⓢ†§'24 52-258			T. D. Dufour, *Mgr.*		*(Branch of Fort Kent, Me.)*								N. Shawmut & Atlantic N., Bos.
Madison 2729 Somerset K8	**Augusta Trust Co.** Ⓢ†●$'94 52-201			G. H. Viles, *Mgr.*	C. D. Weston, *A. Mgr.*	*(Branch of Augusta, Maine)*								N. Shawmut, Bos.
Mars Hill 1783 Aroostook D19	**Mars Hill Trust Co.** Ⓢ†●$'07 $175–10% 52-202	E. M. Smith	C. N. York	C. A. Nutter, *Tr.* S. H. Hussey, *A. Tr.*	S. L. Snow, *Sec.*	50,000	69,150	336,900	10,100	415,740	1,950	7,950	40,510	Atlantic N., Bos.
McKinley 1200 Hancock N17	*Tremont Savings Bank*	*(Closed)*												
" "	Union Trust Co. †'23 ◆			E. M. Stanley, *Mgr.*		*(Agency of Ellsworth, Me.)*								N. Shawmut and Atlantic N., Bos.
Mechanic Falls Andr's'n N5 1614	**Lewiston Trust Co.** Ⓢ●$'01 52-204			H. T. Briggs, *Mgr.*		*(Branch of Lewiston, Maine)*								Fidelity Tr. Co., Port.; Atlantic N., Bos.
Millinocket 4528 Penobscot H14	Millinocket Trust Co. Ⓢ†●‡'06 12% 52-205	J. J. Moore	G. B. Moran W. H. Seaver	W. H. Seaver, *Tr.*		50,000	103,030	1,258,780	50,010	1,247,560	126,140	27,600	60,520	Liberty Tr. Co., Bos.; Merrill Tr. Co., Bangor.
Milo 2894 Piscataquis I13	Kineo Trust Co. ●$'06 52-206			O. L. Hamlin, *Mgr.*		*(Branch of Dover, Maine)*								
Newport 1709 Penobscot K11	**Newport Trust Co.** Ⓢ†●‡$'16 12% 52-207	H. M. Wardwell	G. M. Barrows	F. R. Wiggin, *Tr.*	Emily I. Merrill, *A. Tr.*	25,000	50,390	401,990	14,800	328,400	119,200	16,400	28,200	**N. Shawmut, Bos.**; 1st N., Bangor.
Norridgewock 1532 Somerset K11	Skowhegan Trust Co. †§'24 52-256			C. A. Moore, *Mgr.*		*(Branch of Skowhegan, Me.)*								1st N., Bos. and Port.
North Berwick York Q3 1652	North Berwick Nat. Bank $100–6% 52-208 Ⓢ●‡'65	**D. A. Hurd**	Geo. W. Perkins	N. S. Austin		50,000	87,820	603,290	40,500	120,790	538,900	66,760	55,150	**1st N., Bos.**
Norway 2208 Oxford N4	**Norway National Bank** $250–17% 52-148 Ⓢ†●‡'72	**H. D. Smith**	W. L. Gray H. B. Foster	Fred E. Smith	P. Y. Fogg	50,000	182,620	1,050,600	42,500	752,790	401,560	11,060	160,300	Atlantic N., Bos.; Port. N., Port.
" "	**Norway Savings Bank** Ⓢ●‡$'66 4% 52-147	**F. H. Noyes**	W. F. Jones	G. L. Curtis, *Sec. and Tr.*			106,900	1,211,010		322,480	970,480	5,000	19,950	**Norway N., Norway; Port. N., Port.**
Oakland 2473 Kennebeck L9	Augusta Trust Co. Ⓢ†●$'24 52-158			F. L. Elliott, *Mgr.*		*(Branch of Augusta, Me.)*								Augusta Tr. Co., Augusta; N. Shawmut, Bos.
	(Merger of Messalonskee National and Cascade Savings Banks)													
Ogunquit 468 York I3	York County Trust Co. Ⓢ†'22 52-254			W. F. Rollins, *Mgr.*		*(Branch of York Village, Me.)*								N. Shawmut Bos.
Old Town 6956 Penobscot K15	**Eastern Trust & Bkg. Co.** 52-209 Ⓢ†●$'88			M. H. Richardson, **Mgr.**		*(Branch of Bangor, Me.)*								Merch. N., Bos.
" "	Old Town Trust Co. Ⓢ†●‡$'13 $175–12% 52-233	W. E. Hellenbrand	M. Eddy, *V. P. & Tr.*	J. H. Hickey, *Sec.*		50,000	56,080	949,430	78,410	832,760	144,800	46,880	109,480	1st N., Bos.; Merrill Tr. Co., Bangor.
Orono 3133 Penobscot K15	Old Town Trust Co. $'15 52-234			Myron E. Pratt, *Mgr.*		*(Branch of Old Town, Me.)*								1st N., Bos.; Merrill Tr. Co., Bangor.
Patten 1498 Penobscot G16	Katahdin Trust Co. Ⓢ$'18 8% 52-239	H. C. Rowe	G. W. York	G. W. Goodrich, *Tr.*	S. L. Wescott, *A. Tr*	55,000	48,330	604,660	70,960	639,120	65,340	17,080	57,410	Irving Bk.-Col. Tr. Co., N. Y.; Atlantic N., Bos.; Merrill Tr. Co., Bangor.
Phillips 1400 Franklin K6	**Phillips National Bank** Ⓢ'94 52-181	D. F. Field		H. H. Field		50,000	79,400	424,870	49,600	220,060	316,590	7,860	59,360	N. Shawmut, Bos.
" "	**Phillips Savings Bank** Ⓢ●‡$'71 4% 52-180	C. F. Chandler		N. P. Noble, *Sec. and Tr.*			43,520	362,350		56,550	324,870	3,000	21,450	Port. N., Port.
Pittsfield 2146 Somerset K11	**PITTSFIELD NATIONAL BK.** $160–12% 52-151 Ⓢ●‡'89	J. W. Manson		H. F. Libby	F. G. Eaton	50,000	147,980	2,343,780	70,000	754,860	1,689,630	30,000	137,260	Chase N., N. Y.; 1st N. and Atlantic N., Bos.

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Town and County. ▲County Seats. Entire State in No.1 Fed.Res.Dist	▲Mem.A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr.Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Portland ...75,000 Cumberland P6	*Canal National Bank...•‡'26 $123-7% 52-3	W. W. Thomas	F. D. True	E. D. Noyes	C. T. Peters, Philip I. Milliken	$ 600,000	$ 552,080	$3 318 480	$ 295,800	$2 722,650	$ 843,000	$ 140,000	$1 060 710	Equitable Tr. Co., N. Y.; Merch. N., Bos. Bk. of No. America & Tr. Co., Phil.
" ------ "	***CASCO MERCANTILE TRUST CO.** $145-10% 52-2 ⓢT•‡$'98	GEO. F. CARY	E. W. CLARK, A. W. JORDAN	ARTHUR W. JORDAN, Tr. / C. A. HOLDEN, A.Tr.	C. D. BOYD, A. Tr. H. E. HORTON, A. Tr. P. A. CROCKETT, A. Tr.	500,000	448,540	9,929,660	443,130	5,749,390	4,001,750	148,490	1,421,680	N. Y. Tr. Co. and N. Bk. Com., N. Y.; Union Tr. Co., Chi.; 1st N., N. Shawmut, and N. Union, Bos.; Phil. N., Phil.
" ------ "	**CHAPMAN NAT'L BANK** $150-10% 52-6 ⓢ•‡'93	PHILIP F. CHAPMAN	JAS. M. STEADMAN, GUY F. DUNTON	HARRY S. BOYD	M. H. MARSTON	300,000	138,880	4,740,150	590,400	3,800,750	1,064,210	123,420	831,060	N. Bk. Com., Harriman N., and N. Y. Tr. Co., N. Y.; N. Bk. Rep., Chi.; 1st N. and N. Shawmut, Bos.; Phil. N., Phil.
" ------ "	***FIDELITY TRUST COMPANY** $235-12% ◆ 52-8 ⓢT•‡$'06	BENJ. S. ROBINSON, C. S. COOK, Ch. of Bd.	G. H. WEEKS, R. E. CLARK, F. L. PALMER	W. P. DEERING, Tr. / H. F. MERRILL, A. Tr.	S. F. SKILLIN, Sec. E. B. MOULTON, Auditor.	400,000	963,760	15 010 680	130,170	11 055 900	3,178,080	104,920	2,165,710	Irving Bk.-Col. Tr. Co., Guaranty Tr. Co., and Han. N., N. Y.; Northern Tr. Co., Chi.; 1st N., Bos.; Phil. N., Phil.; Canadian Bk. Com., Montreal.
" ------ "	**FIRST NATIONAL BANK** $129-8% 52-4 ⓢ•‡'64	PHILIP G. BROWN	E. B. WINSLOW	CARL A. WEBER	GEO. L. KNIGHT, C. E. BOYNTON	600,000	505,960	8,341,970	693,180	6,001,940	2,248,480	181,110	1,708,690	N. Park, N. Y.; Cont. and Com'l N., Chi.; 1st N., Bos.; N. Com'l Bk. & Tr. Co., Alb.
" ------ "	Forest City Trust Co. ⓢT•‡$'14 $100 52-13	E. W. Hannaford	W. F. Spear	A. B. Taylor, Sec. and Tr.	J. B. Christian, A. Se H. F. Higgins, A. Tr.	c. 150,000	43,770	1,303,590	187,040	1,267,730	261,820	49,410	105,940	Guaranty Tr. Co., N. Y.; 1st N., Bos.
" ------ "	Maine Savings Bank. ⓢ•‡$'59 4% 52-10	H. J. Brown	W. W. Thomas	F. C. Cushing, Tr.	Frank O. Haskell, A. Tr.	----------	1,761,270	18 770 660	----------	4,754,910	15 098 590	78,800	599,650	N. Park, N. Y.; 1st N., Bos.; Fidelity Tr. Co. and Canal N., Port.
" ------ "	Portland Morris Plan Bank. $110-6% (101 Exchange St.) 52-14	F. L. Rawson	J. J. Cunningham, L. G. Gurnett	F. L. Rawson, Tr.	H. C. Skillin, A. Tr.	75,000	23,890	299,480	----------	377,890	----------	8,970	33 250	
" ------ "	***PORTLAND NATIONAL BANK** 10% 52-5 ⓢT•‡'89	WM. W. MASON	E. W. COX, CHARLES G. ALLEN	CHARLES G. ALLEN	E. L. PIPER, L. E. ASHTON, F. A. TIBBETTS, Auditor	300,000	859,250	9,798,770	395,190	4,380,610	4,651,070	----------	2,321,540	Chase N., N. Y.; Corn Ex. N., Phil.; N. Shawmut, Bos.; N. Y. State N., Alb.
" ------ "	Portland Savings Bank 4% 52-9 ⓢ•‡$'52	F. D. True	E. D. Noyes, C. A. Leighton, Au	A. A. Montgomery, Tr. ditor.	Wm. G. Strong, A. Tr.	----------	1,651,200	13 807 800	400	5,088,500	9 885 100	132,600	353,200	N. Y. Tr. Co., N. Y.; N. Shawmut, Bos.; Canal N., Port.
" ------ "	Union Safe Dep. & Tr. Co. 52-11 T•‡$'94	G. F. Cary	W. W. Clark	R. A. Bramhall, Tr.	H. P. C. Hersey, A. Tr.	250,000	433,300	1,479,190	1,501,040	297,590	2,820,270	----------	545,660	Port, N., Port.; 1st N., Bos.
" ------ "	United States Trust Co. $150-6% 52-12 ⓢT•$'65	F. N. Dow, Ch. Bd. Wm. L. Blake	S. B. Larrabee, J. P. Baxter Jr.	J. F. Lang, Sec. O. S. Smith, Acting Sec. and Tr.	----------	200,000	216,130 (One Bra	2,955,410 nch)	341,360	2,401,640	985,770	71,320	254,170	Irving Bk.-Col. Tr. Co. and N. Y. Tr. Co., N.Y., Old Colony Tr. Co. and Merch. N., Bos.
" ------ "	**GUARANTY COMPANY OF NEW YORK** ---------- '20 (Fidelity Tr. Bldg.)	(Investment Securit	ies) ----------	C. E. Files, Representative		----------	----------	----------	----------	----------	----------	----------	----------	Guaranty Co. of N. Y., N. Y.
" ------ "	**HAYDEN, STONE & CO.** ---•'92 (180 Middle St.)	(Investment Sec urities ---------- Members New Y ork and Boston S		tock Exchanges.		----------	----------	----------	----------	----------	----------	----------	----------	Hayden, Stone & Co., Bos., N. Y., and Spgf'ld.
" ------ "	**HORNBLOWER & WEEKS** (78 Exchange St.) ¶'88	(Investment Securit	ies) ----------	H. E. Verrill, Mgr. W. E. Leighton, M	gr.	----------	----------	----------	----------	----------	----------	----------	----------	Hornblower & Weeks, N. Y., Bos., and Prov.
" ------ "	**LEE, HIGGINSON & CO.** ---¶'48 (184 Middle St.)	(Bonds) ----------	----------	H. A. Rounds, Mgr.	----------	(Branch of Bosto	n, Mass.)	----------	----------	----------	----------	----------	----------	Lee, Higginson & Co., N. Y., Chi., and Bos.
" ------ "	**NATIONAL CITY CO.** ------'16 (Union Mutual Bldg.)	(Bonds) ----------	----------	S. J. Marsh, Dist. Sales Mgr.	----------	----------	----------	----------	----------	----------	----------	----------	----------	N. City Co., N. Y. and correspondent offices. See Adv. Page III.
" ------ "	**H. M. PAYSON & CO.** ----¶'54 93 Exchange St.	(Bonds) ----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	Winslow, Lanier & Co., N. Y.; Estabrook & Co., Bos.
" ------ "	Portland Clearing House ---- *Members indicated by a **	P. G. Brown	----------	Mark A. Means, Sec. and Mgr.	----------	----------	----------	----------	----------	----------	----------	----------	----------	
Presque Isle 3452 Aroostook D18	Merchants Trust & Banking $135-8% Co...52-124.ⓢT•‡$'91	C. W. Spear	----------	G. C. Gray, Tr.	R. J. Smith, Sec.	50,000	34,800	520,990	278,890	681,960	108,340	40,250	54,130	Irving Bk.-Col. Tr. Co., N. Y.; Old Colony Tr. Co., Bos.; Merrill Tr. Co., Bangor.
" ------ "	Presque Isle Nat'l Bank $250 52-123 ⓢ•‡'88	C. F. Daggett	Frank Kilburn	W. M. Seely	A. P. Seavey	100,000	153,640	1,706,560	11,830	1,336,080	347,950	125,300	162,700	Atlantic N., Bos.

THE SERVICE BANK OF MAINE

(Branch at Congress Square) (Branch Bank—West Buxton, Me.)

COURTEOUS AND EFFICIENT SERVICE.
CAREFUL ATTENTION GIVEN TO BILL OF LADING DRAFTS AND ALL COLLECTION ITEMS.

More Collections Handled Daily by This Bank Than by Any Other in This State.
NEW ENGLAND BUSINESS SOLICITED.

Correspondence and collections have the personal attention of an officer of this Bank. Your business for Maine is solicited.

SPECIAL ATTENTION GIVEN TO COLLECTIONS ON PORTLAND.

(SEE STATEMENT.)

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Town and County. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. ⫪Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Rangeley ——682 Franklin K4	Rangeley Trust Co. ⓢ⫪‡$'06 52-210	H. A. Furbish	C. T. Richardson	H. B. McCard, *Tr.*	H.B. Amber, *A.Tr.*	$ 25,000	$ 74,570	$ 849,340	$ 3,840	$ 675,310	$ 200,460	$ 34,590	$ 42,390	1st N., Bos.; Fidelity Tr. Co., Port.
Richmond ——1724 Sagadahoc N8	Augusta Trust Co. ——●‡$'94 52-211	———	———	J. E. Alexander, *Mgr.*	———	(*Branch*	*of Aug*	*usta*)	———	———	———	———	———	N. Y. Tr. Co., N. Y.; 1st N. and N. Shawmut, Bos.
▲**Rockland** ——8109 Knox N12	**NORTH NATIONAL BANK** 8% 52-76 ⓢ●‡'54	E. S. BIRD ——— Special attentio 15c must accom Prompt service	A.S. BAKER ——— n given Bill of La pany sight drafts our specialty.	E. F. BERRY ——— ding Drafts, Cash for presentation. We want your Ro	J. N. SOUTHARD ——— and Time Items. ckland business.	100,000	86,940	1,677,600	83,400	652,890	1,120,290	24,060	150,690	Irving Bk.-Col. Tr. Co., N. Y.; 1st N., Bos. and Phil.
" —— "	**ROCKLAND NATIONAL BANK** $152-10% 52-75 ⓢ●‡'51	ISRAEL SNOW ——— Special attentio A thoroughly or Prompt service.	H. E. ROBINSON ——— n given Bill of La ganized collectio Reasonable cha	J. W. ROBINSON ——— ding Drafts, Cash n department. rges. Send us yo	——— and Time Items. ur Rockland and	150,000 vicinity	140,440 items.	1,958,990	159,480	913,770	1,237,710	60,000	197,440	N. Park and Guaranty Tr. Co., N. Y.; N. Shawmut, Bos.; Casco Mtle. Tr. Co., Port.
" —— "	Rockland Savings Bank 52-77 ⓢ●$'68	F. W. Fuller	———	E. D. Spear, *Sec. and Tr.*	A. B. Blackington, *A. Tr.*	———	99,340	2,394,800	———	2,330,310	———	———	25,840	N. Shawmut, Bos.
" —— "	Security Trust Co. ⓢ⫪‡$'03 $150-10% 52-79	H. N. McDougall M.S. Bird, *Ch. of Bd.*	J. C. Perry C. M. Kalloch	E. C. Davis, *Tr.* M. R. Pillsbury, *V. P.*	———	100,000	192,860	3,498,900	———	2,057,100	1,301,400	53,600	359,670	Chase N., N. Y.; 1st N. and N. Shawmut, Bos.; Port. N., Port.
Rockport ——1774 Knox N12	Camden Savings & Trust Co. 6% 52-212 ⓢ⫪‡$'17	R. W. Carleton	E. Frank Knowlton	C. S. Gardner, *Tr.*	H. S. Leach, *A. Tr.*	25,000	9,700	230,730	33,280	82,140	182,340	16,400	17,880	Harriman N., N. Y.; N. Shawmut, Bos.; Casco Mtle. Tr. Co., Port.
Rumford ——7016 Oxford L5	Rumford Falls Trust Co. $200-10% 52-82 ⓢ⫪‡$'95	Waldo Pettengill	James S. Morse	Elisha Pratt, *Sec. and Tr.*	L. M. Irish, *A. Tr.*	200,000	305,250	4,299,420	50,000	3,019,260	1,486,680	91,910	256,820	Bk. of N. Y. & Tr. Co., N. Y.; Port. N., Port.; N. Shawmut and 1st N., Bos.
" —— "	Rumford National Bank 52-83 ⓢ●'02	F. O. Eaton	R. C. Bradford E. S. Kennard	E. S. Kennard	A. G. Curtis	75,000	59,770	1,830,670	34,300	448,630	1,300,690	58,490	191,930	Chase N., N. Y.; Atlantic N. and 1st N., Bos.; Port. N., Port.
Saco ——7000 York Q5	Saco & Biddeford Sav Inst'n 4% 52-86 ⓢ●‡$'27	H. P. Garland	———	H. S. Sawyer, *Tr.*	Howard B. Sawyer, *A.Tr.*	———	606,070	4,189,790	40,000	837,380	3,859,800	94,950	43,730	1st N., Bos.; York N., Saco.
" —— "	Saco National Bank ——●‡'65 $100-6% 52-88	S. M. Hall	E. E. Chadbourne	Chas. L. Bachelder	———	100,000	30,840	361,090	50,000	182,850	279,710	9,140	52,730	N. Shawmut, Bos.; N. Com'l Bk. & Tr. Co., Alb.; Fidelity Tr. Co., Port.
" —— "	York National Bank ——●'32 52-87	F. C. Deering	H. P. Garland	L. B. Fenderson	Frank L. Whitehead	100,000	165,900	1,171,870	240,290	1,068,140	332,490	53,800	223,630	Han. N., N. Y.; 1st N., Bos.; Fidelity Tr. Co., Port.
Sanford ——10,691 York Q3	Sanford National Bank $225-12% 52-213 ⓢ●‡'96	L. B. Goodall	H. G. Allen O. V. Libby	E. M. Hewett	C. H. Thyng	200,000	254,580	3,948,020	98,400	2,450,760	1,548,120	110,480	391,650	Chem. N., N. Y.; 1st N. and N. Shawmut, Bos.
" —— "	Sanford Trust Company 6% ◆ 52-236 ⓢ⫪●‡$'15	Wm. Batchelder	E. E. Hussey W. K. Emery	T. W. Wallace, *Sec. and Tr.*	E. W. Glidden, *A. Sec. and A. Tr.*	100,000	101,330	1,560,330	9,490	1,041,290	505,980	21,900	201,970	N. City, N. Y.; 1st N., Bos.; Fidelity Tr. Co., Port.
Searsport ——1373 Waldo M13	Searsport National Bank 7% 52-172 ⓢ●‡'81	J. D. Sweetser	———	W. R. Blodgett	———	50,000	34,220	350,330	49,100	108,680	330,830	6,900	37,230	N. Shawmut, Bos.; Port. N., Port.
" —— "	Searsport Savings Bank 4% 52-171 ⓢ●‡$'74	Amos Nichols	W. M. Paise	Jas. P. Nichols, *Tr.*	———	———	23,760	161,870	———	162,300	———	———	11,370	N. Shawmut, Bos.; Searsport N., Searsport.
▲**Skowhegan** ——5981 Somerset K9	First National Bank ⓢ●‡'25 $150-10% 52-113	B. W. Page	———	L. H. Goldsmith	———	150,000	352,590	1,973,880	148,800	2,217,800	160,000	35,000	212,470	Irving Bk.-Col. Tr. Co., N. Y.; N. Shawmut, Bos.
" —— "	Skowhegan Sav. Bank ⓢ‡$'69 52-114	B. W. Page	———	C. P. Merrill, *Tr.*	R. E. Symons, *A. Tr.*	———	275,000	3,600,000	———	3,900,000	———	———	75,000	1st N., Skowhegan.
" —— "	Skowhegan Trust Co. ——●‡$'11 52-115	J. R. McClellan	E. F. Danforth	R. E. Attwood, *Tr.*	———	50,000	72,640	1,232,850	———	521,120	708,490	25,640	100,250	N. City, N. Y.; 1st N., Bos.
So. Berwick ——2955 York R3	South Berwick Savings & Tr. $110-8% Co. ——52-149 ⓢ⫪●$'17	E. A. Stevens	E. W. Townsend	W. N. Flanders, *Tr.*	B. F. Davis, *Clerk*	100,000	113,000	1,307,030	———	205,820	1,257,910	8,320	47,980	Merch. N., Bos.
▲**South Paris** ——1793 Oxford N4	Paris Trust Co. ——ⓢ⫪●‡$'08 52-170	Perley F. Ripley	L. L. Mason	Irving O. Barrows, *Tr.*	J. Hastings Bean, *Sec.*	50,000	62,630	892,510	20,000	766,160	200,110	14,800	44,060	1st N., Port.
" —— "	South Paris Sav. Bank 52-169 ⓢ●‡$'73	J. Hastings Bean	———	G. M. Atwood, *Sec. and Tr.*	———	———	39,390	708,600	———	719,400	———	———	13,650	Casco Mtle. Tr. Co., Port.; Paris Tr. Co., So. Paris.
South Windham Cumberland P5 1225	Westbrook Trust Co. ⓢ⫪‡'23 52-253	———	———	Harold W. Joy, *Mgr.*	———	(*Branch*	*of Westbr*	*ook, Me.*)	———	———	———	———	———	Chase N. and Guaranty Tr. Co., N. Y.; N. Shawmut, Bos.; Port N., Port.
Springvale ——2530 York Q3	Springvale National Bk. ●‡'05 52-214	R. N. Stiles	D. H. Johnson	H. B. Rowe	———	50,000	86,720	1,779,010	6,250	787,910	857,850	33,000	243,210	N. Shawmut Bos.
Stockton Springs Waldo M12 1100	Stockton Springs Tr. Co. 5% 52-215 ⓢ⫪‡$'06	H. R. Hichborn	E. Staples	S. B. Merrithew, *Tr.* I. H. Merrithew, *A.*	A. M. Ames, *Sec.* *Tr.*	25,000	10,000	164,360	———	35,900	152,550	3,550	8,230	Merrill Tr. Co., Bangor.
Stonington ——1353 Hancock L16	Union Trust Co. ——§'22	———	———	C. D. Greene, *Mgr.*	———	(*Agency*	*of Ellswo*	*rth, Me.*)						
Thomaston ——2019 Knox N12	Georges National Bank ⫪●'52 52-159	R. O. Elliot	R. E. Dunn	L. S. Levensaler	———	55,000	30,920	88,180	55,000	71,380	122,390	11,350	23,980	N. Shawmut, Bos.
" —— "	Thomaston National Bank $105-8% 52-160 ⓢ●‡'65	W. G. Washburn	T. S. Singer	F. H. Jordan	F. A. Shaw	50,000	55,430	819,240	49,100	134,330	725,420	16,500	97,520	Irving Bk.-Col. Tr. Co., N. Y.; N. Shawmut, Bos.; Fidelity Tr. Co., Port.
" —— "	Thomaston Savings Bank 52-161 ⓢ‡$'70	Levi Seavey	———	J. W. Strout, *Tr.*	———	———	26,700	718,000	———	683,040	———	———	16,490	Georges N., Thomaston.
Union ——1133 Knox N11	Security Trust Co. ——⫪$'20 52-246	———	———	J. H. Williams, *Mgr.*	———	(*Branch*	*of Rockl*	*and, Me.*)	———	———	———	———	———	N. Shawmut, Bos.
Unity ——916 Waldo L11	Waldo Trust Co. ——●$'12 52-228	———	———	Beula B. Knight, *Mgr.*	———	(*Branch*	*of Belfa*	*st, Me.*)	———	———	———	———	———	Union N., Bos.
Van Buren ——4504 Aroostook B19	First National Bank ⓢ⫪‡'14 $140-8% 52-235	L. V. Thibodeau	John J. Plourde P. A. Cyr	A. A. Cyr	G. M. Bernier	25,000	19,100	342,010	13,390	334,170	15,100	24,820	25,400	1st N., Bos.
" —— "	Van Buren Trust Co. 12% 52-216 ⓢ⫪●‡$'05	P. C. Keegan	J. F. Theriault	H. K. Bradbury, *Sec. and Tr.*	———	50,000	34,530	540,960	4,000	492,800	4,340	39,610	92,730	Irving Bk.-Col. Tr. Co., N. Y.; Atlantic N., Bos.

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MAINE—Continued

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Vinal Haven 1965 Knox N14	**Security Trust Co.** T$'05 52-217			L. W. Sanborn, *Mgr.*		(*Branch of Rockland, Me.*)								1st N., Bos.; Secur. Tr. Co., Rockland.
Waldoboro 3000 Lincoln E11	**Medomak National Bank** $100-8% 52-218 ⓢ●‡'65	Alfred Storer	H. H. Kuhn	H. H. Kuhn		$ 50,000	$ 39,000	$ 780,000		$ 239,000	$ 526,000		$ 92,000	N. Park, N.Y.; 1st N. and N. Shawmut, Bos.; Port. N., Port.
Warren 1500 Knox N11	**Security Trust Co.** ⓢT●‡$'07 4% 52-219			G. D. Gould, *Mgr.*		(*Branch of Rockland, Me.*)								1st N., Bos.
Washburn 2000 Aroostook C17	**Washburn Trust Co.** ⓢT●‡$'20 $140-6% 52-245	Andrew J. Beck	Geo. R. Umphrey	W. E. Frank, *Tr.*	O. K. Story, *Sec.*	50,000	23,000	200,000	$ 27,000	215,000		$ 25,000	60,000	Atlantic N., Bos.
Waterville 14,000 Kennebec L9	Federal Trust Company $125 52-68 ⓢT‡$'24	Leon O. Tebbetts	Edwin M. Foster O. J. Giguere Albert W. Noone	Wm. A. Knauff, *Tr.*	Wm. P. Toulouse, *A. Tr.*	150,000	51,070	603,460	75,000	614,320	105,490	79,890	79,830	N. Park, N. Y.; N. Shawmut, Bos.
" " "	**Peoples National Bank** ⓢ●‡'55 $130-10% 52-65	C. W. Vigue	Frank L. Besse N. H. Barrows	William T. Johnson	G. F. Sweet	200,000	118,590	3,386,790	197,500	1,775,340	1,572,130	152,630	402,780	Han. N., N. Y.; 1st N. and N. Shawmut, Bos.; Royal Bk. of Can., Montreal; Fidelity Tr. Co., Port.
" " "	**Ticonic National Bank** $140-8% 52-64 ⓢT●‡1814	Geo. K. Boutelle	J. D. Taylor	J. Merle Bridges		200,000	115,520	3,559,910	231,530	2,174,940	1,422,650	200,550	308,810	Irving Bk.-Col. Tr. Co., N. Y.; Atlantic N., Bos.; N. Com'l Alb.
" " "	**Waterville Sav. Bank** ⓢ●‡$'69 52-66	Edw. W. Heath	Chas. E. Warren	A. F. Drummond, *Tr.*			312,000	3,200,000		1,390,000	2,050,000		54,000	Peo. N. and Ticonic N., Waterville.
Westbrook 9453 Cumberland P5	**Westbrook Trust Co.** 8% 52-220 ⓢT●‡$'89	Philip Dana	A. N. Waterhouse	W. M. Lamb	J. R. Hawkes	50,000	172,890	2,330,910	93,630	773,160	1,635,440	101,810	137,020	Chase N. and Guaranty Tr. Co., N. Y.; N. Shawmut, Bos.; Port. N., Port.
West Buxton 861 York P4	**Casco Mercantile Trust Co.** 52-221 ⓢ‡$'68			P. A. Crockett, *Mgr.*		(*Branch of Portland, Me.*)								N. Shawmut, Bos.; Casco-Mtle. Tr. Co., Port.
Wilton 2505 Franklin L6	**Wilton Trust & Banking Co.** 12% 52-226 ⓢT●‡$'12	F. A. Emery	G. F. Goodspeed F. N. Blanchard	E. H. Morison, *Tr.* G. A. Farnum, *A. Tr.*	G. G. Fernald, *Sec.*	50,000	101,530	1,540,520		1,137,860	402,400	27,380	124,410	Irving Bk.-Col. Tr. Co., N. Y.; 1st N., Bos.; Fidelity Tr. Co., Port.
Winthrop 1902 Kennebec M8	**Augusta Trust Co.** ⓢT●‡'97 52-223			M. W. Wiswell, *Mgr.*		(*Branch of Augusta, Me.*)								N. Shawmut, Bos.
Wiscasset 1200 Lincoln E11	nAugusta Trust Co. ⓢT‡$'24 52-257			R. H. Dunbar, *Act'g Mgr.*		(*Branch of Augusta, Me.*)								N. Y. Tr. Co., N. Y.; 1st N. and N. Shawmut, Bos.
York Village 3100 York R4	**York County Trust Co.** $135-8% 52-224 ⓢ●‡$'92	Jos. W. Simpson F. D. Marshall, V.P	J. P. Bragdon G. D. Boulter A. B. Cole	A. M. Bragdon, *V. P. and Tr.*	R. E. P. Bragdon, *A. Tr.* J. J. Sullivan, *A. Tr.*	80,000	63,250	1,785,940		1,227,050	494,770	124,770	83,290	N. Shawmut, Bos.;

No. 5 Fed. Res. Dist.
Baltimore Branch.

MARYLAND

Aberdeen 1067 Harford D17	**First National Bank** ●‡'91 65-142	H. R. Baker	H. H. Mitchell	D. R. Jamison		$ 50,000	$ 54,280	$ 893,600		$ 936,990			$ 72,760	Mech. & Metals N., N. Y.; Merch. N., Balt.
" " "	Harford Bank •$'18 65-257			C. Webster Whistler		(*Branch of Bel Air, Md.*)								Harford, Bel Air.
Adamstown 256 Frederick E8	**Adamstown Bank** $'19 65-264				Hays R. Poole	(*Branch of Commercial State Bank, Frederick, Md.*)								Am. Ex. N., N. Y.; Girard N., Phil.; Title Guarantee & Tr. Co., Balt.
▲Annapolis 12,000 Anne Arundel I15	**ANNAPOLIS BKG. & TR. COMPANY** $175-8% 65-37 ⓢT●‡$'04	JAMES A. WALTON	JAMES F. STRANGE RIDGELY P. MELVIN	F. H. THOMPSON, JR., *Tr.*	A. A. KRAMER, *Sec.*	100,000	102,050	2,347,260		1,960,050	$ 184,870	$ 96,150	308,230	N. City, N. Y.; Union Tr. Co. of Md. and Atlantic Ex. Bk. & Tr. Co., Balt.
		Collections and FEE IN ADVAN	**Requests for Cred CE:** *Plain sight d*	**It Reports MUST** *rafts, 15c; Credit R*	**be accompanied by** *eports, 25c.*									
" " "	Annapolis Savings Inst. 65-36 ⓢ●‡$'73	Frank H. Stockett	Wm. N. Woodward	B. A. Welch	Samuel Brooke		33,090	1,015,480		504,110	505,520	11,210	27,740	Far. N., Annapolis.
" " "	Farmers National Bank $60-11% 65-35 ⓢ●‡1805	Harry J. Hopkins		L. D. Gassaway	D. H. Nichols	252,000	227,330	2,599,530	$1 101 000	2,172,630	596,720	43,800	366,710	Chem. N. and Han. N., N. Y.; N. Union, Balt.; Tradesmens N., Phil.
" " "	State Capital Bank of Eastern Shore Tr. Co. ⓢT●‡$'18 $90-19% 65-38	W. Meade Holladay	Chas. F. Lee	D. J. Thompson	J. M. Green	(*Branch of Eastern Shore Trust Co., Cambridge, Md.*)								Chase N. and Han. N., N. Y.; Title Guarantee & Tr. Co., Balt.; 1st N., Phil.
Arlington 1000 Baltimore E13 (*Baltimore P.O.*)	**Commercial Bank of Md.** ‡$'08 65-143	J. K. Culver	H. E. Jackson H. D. Hammond	J. F. Mallonee		100,000	100,000	1,200,000	1,140	1,000,000	321,740	34,010	132,620	Atlantic Ex. Bk. & Tr. Co., Balt.

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Maryland.

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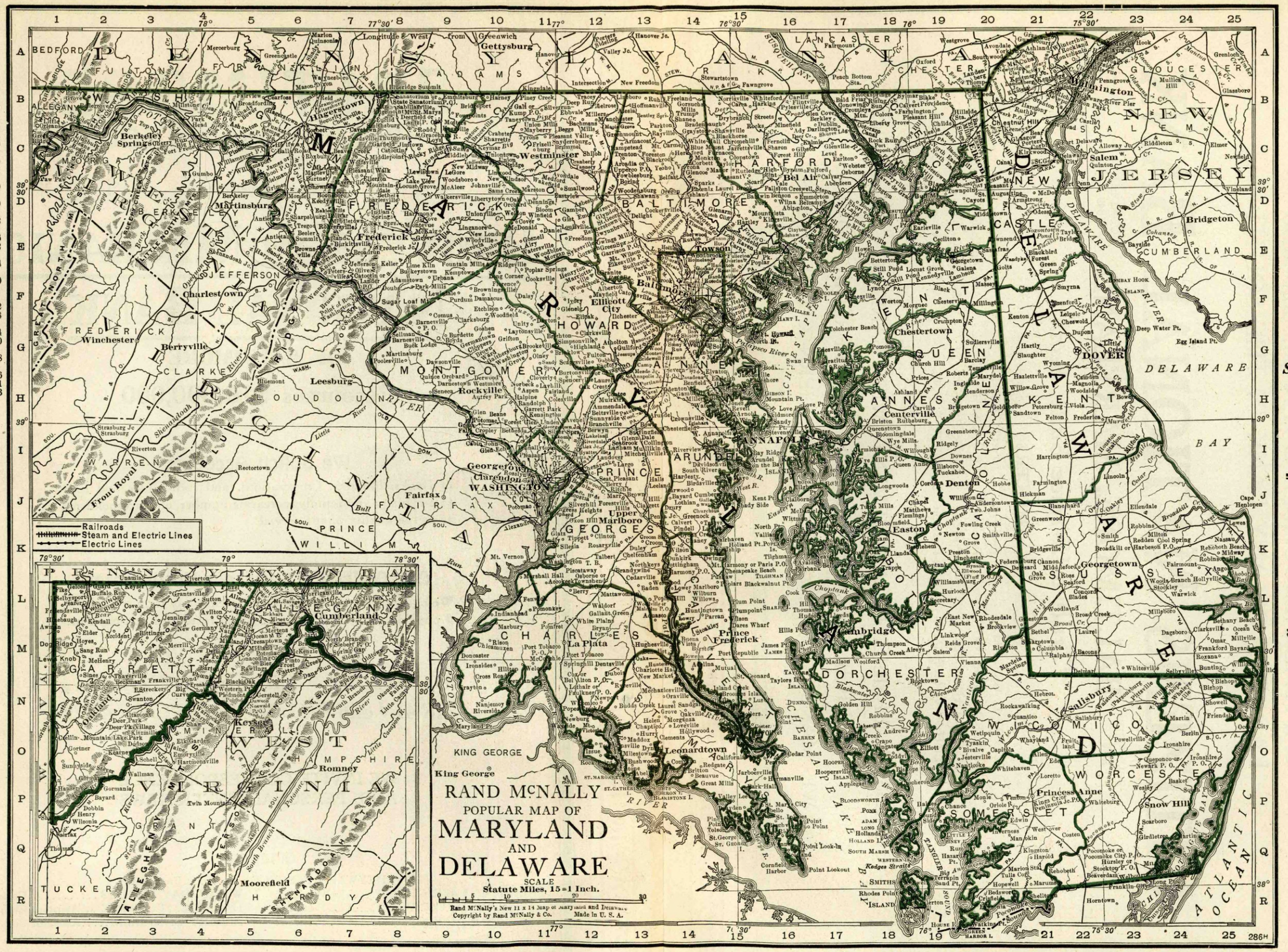



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BALTIMORE (Baltimore City, F 14)—Population, 800,000

(Branch Federal Reserve District No. 5) Reserve City

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accpts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
American Ex. & Sav. Bk.	(Merged with Union	Trust Co. of Md. a	s American Exchan	ge Office.)									
Atlantic Exchange Bk. & Tr. Co.	(Consolidated with	Baltimore Trust Co.	January 27, 1925)										
***BALTIMORE COMMERCIAL BANK** 7% ⓢ●‡$'15 ◆ 7-98 (Pratt & Market Pl.)	GWYNN CROWTHER (4 Branches)	ROBT. A. WELSH	C. M. LANCASTER, R. A. DIGGS, *A.Cash.*	A. C. ADAMS, W. H. EWALT, WM. C. WALKER	$ 750,000	$ 351,730	$ 9,682,470	$ 370,400	$ 7,645,530	$ 1,215,970	$ 374,060	$ 1,919,030	Han. N. and Equitable Tr. Co., N. Y.; Union Tr. Co., Chi.; 4th St. N., Phil.
	EXCEPTIONAL FACILITIES FOR THE COLLECTION OF B. L. DRAFTS Our Five Locations Insure Prompt Presentation of Items REMITTANCE MADE ON DAY OF PAYMENT Members Federal Reserve System and Baltimore Clearing House Association.												
***BALTIMORE TRUST COMPANY** 112-7% ◆ 7-65 ⓢI●‡$'82 (25 E. Baltimore)	EUGENE L. NORTON, WALDO NEWCOMER, *Ch. of Bd.* WILLIAM INGLE, *V.-Ch. of Bd.* *Vice-Presidents:* ALLAN W. MASON, C. BRADLEY HAYS, LAURANCE JONES, JOSEPH W. LEFFLER, JAMES BRUCE, G. ROY MUELLER	*Ass't V.-Presidents:* RICHARD H. BOND, H. G. TURPIN, C. McLEAN BINGLEY, DONALD REITZ, H. BROOKS HERING, H. N. LEEKE, E. MILTON BERRY, F. A. LEVERING, JR., H. VERNON LEITCH	J. BOSLEY JESSOP, *Tr.* WM. R. WEBB, *Cash.* WILLIAM HAMBLETON, *Sec.* WM. A. SMITH, *Aud.* H. H. THOMAS, *Real Estate Off.*	*Ass't Secretaries and A. Treasurers.* C. D. FENHAGEN, JR., R. L. GRAFFLIN, J. G. JACOBSEN, C. O. KIEFFNER, H. W. SCHAEFER, W. B. THURSTON, JR.	3,500,000	3,851,640	41,421,300	4,155,620	28,481,570	10,041,550	4,601,360	9,804,080	Bkrs. Tr. Co., Central Union Tr. Co., and Chase N., N. Y.; Cont. & Com'l N., Chi.; 4th St. N. and Franklin N., Phil.
	Commercial Banking, Foreign Exchange. Bond, Savings and Trust Departments. PROMPT RETURNS ON COLLECTIONS.				MEMBER FEDERAL RESERVE SYSTEM. **Special attention given to the collection of drafts on commision merchants by our PRODUCE EXCHANGE BRANCH, 12-14 EAST PRATT STREET.** OFFICES: Exchange Bank Office, Baltimore St. and Hopkins Place. State Bank Office, Baltimore and Commerce Sts. Edmondson Ave. Office, 2025 Edmondson Ave. Waverly Office, 3220 Greenmount Ave. Belair Market Office, 467 No. Gay St. South Street Office, 17 South St.—16 Commerce St. Produce Exchange Office, 12 E. Pratt St. Highlandtown Office, 3519 Eastern Ave. South Baltimore Office, 1032 So. Charles St. Harford Ave. Office, Harford Ave. and Federal St.								
Bank of Hampden ⓢ●‡$'10 $15-6% 7-81 (Roland Ave. & 36th)	R. P. Simpson	C. H. Benson	J. W. Backer	A. H. Carrill, E. H. Appleby	50,000	64,410	1,536,310	28,340	421,490	459,540	667,480	130,570	N. Y. Tr. Co., N. Y.; Atlantic Ex. Bk. & Tr. Co., and Md. Tr. Co., Balt.
Broadway Savings Bk. ⓢ●‡$'68 7-55 (206 South Broadway)	G. F. M. Hauck	Marion K. Burch	C. C. Rabbe, *Tr.*	John Damm, *A. Tr.*	----------	41,220	1,210,650	----------	659,890	510,420	28,200	53,370	Chase N., N. Y.; Merch. N., Balt.
*Calvert Bank ⓢ●‡$'01 (Howard and Saratoga) $125-10% 7-75	W. C. Page (4 Branches●)	J. H. Preston, Richard Gwinn, J. S. Townsend	W. H. Dashiell	L. J. Lubbehusen, C. J. McKenzie	200,000	306,290	7,340,400	17,110	3,026,900	3,804,690	449,740	582,470	Han. N., Mech. & Metals N., and N. City, N. Y.; Corn Ex. N., Phil.
Canton National Bank ⓢ●‡'92 $110-10% 7-67 (Elliott and Clinton Sts.)	F. A. Dolfield	C. R. Kendig, M. R. Bramble	M. R. Bramble	E. E. Bramble	100,000	100,000	2,500,000	174,000	1,500,000	965,000	79,000	330,000	Han. N., N. Y.; 1st N., Chi.; Corn Ex. N., Phil.
Central Savings Bank ⓢ●‡$'54 4% 7-53 (Charles and Lexington)	Wilton Snowden	Miles White, Jr.	J. D. Garrett, *Tr.*	B. F. Kenney, *A. Tr.*	----------	1,328,610	10,622,510	----------	2,790,040	8,404,570	235,050	521,460	Han. N., N. Y.; N. Union Bk. of Md., Mtle. Tr. & Dep. Co., and Citiz. N., Balt.
CENTURY TR. CO. OF BALTIMORE $108-10% 7-112 ⓢT$'23 (Baltimore and St. Paul Sts.)	DOUGLAS THOMAS, JOHN SCHOENEWOLF *Ch. of Bd.*	PETER E. TOME, JOHN J. GHINGHER, HENRY B. THOMAS, JR.	JOHN J. GHINGHER, *Tr.*	M. P. WILSON, *A, Sec. and A. Tr.* E. F. BROWN *A. Sec. and A. Tr.*	500,000	550,090	3,224,090	34,230	2,954,193	786,540	28,010	539,660	Mech. & Metals N., Bkrs. Tr. Co., and Guaranty Tr. Co., N. Y.; N. Bk. of Balt. and Mtle. Tr. & Dep. Co., Balt.; Colonial Tr. Co., Phil.
					The Century Trust Company of Baltimore transact a general banking, savings, trust, safe deposit, real estate and investment business.								
Chesapeake Bank ⓢ●‡$'11 $50-12% 7-84 (Ellamont and No. Ave.)	J. M. Holland (Branch: Fulton and Penn Aves.)	Wm. E. Bonn	J. H. Dorsey	P. S. Hensel, M. B. Delcher	50,000	96,000	2,230,000	----------	1,120,000	1,156,000	----------	185,000	Han. N., N.Y.; N. Bk. of Balt. and Equitable Tr. Co., Balt.

THE NATIONAL BANK OF BALTIMORE CHARTERED 1795 **OLDEST BANK IN MARYLAND**

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BALTIMORE—Continued—Reserve City

(Branch Federal Reserve District No. 5)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.

	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	TOTAL DEPOSITS	Accpts, Letters of Cr. & other Liabilities	RESOURCES. LOANS AND DISCOUNTS	BONDS AND SECURITIES	MISCELLANEOUS RESOURCES	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
***CITIZENS NATIONAL BANK** 7-3 (Light & Redwood) ⓢ●†●‡'49 $53--24%	A. D. GRAHAM	E. L. ROBINSON J. D. HARRISON C. G. MORGAN	JOSEPH OBERLE	F. M. DUSHANE C. K. HANN H. E. FORD	$ 2,000,000	$6,600,000	$29 300 000	$ 8,100,000	$15 400 000	$15 200 000	$ 3,100,000	$12 300 000	N. City and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Cent. N., Phil.
	We make a specialty of Southern collections. **SEE ADVERTISEMENT ON MAP OF MARYLAND.**												
Citizens Savings Bank ⓢ●‡$'78 7-59 (Baltimore and Eutaw)	Charles Spilman	E. A. Spilman	E. A. Spilman, *Tr.*	C. F. Hemmeter, *A. Tr.*	----------	565,690	6,701,650	----------	2,714,320	4,137,670	65,090	330,260	1st N., N. Y.; Western N., Balt.
City Savings Bank ⓢ●‡$'72 7-57 (Gay and High)	J. K. Rusk, Jr.	Lewis C. Rice	Wm. E. Clayton, *Sec*	James P. Reese, *Tr.* G. F. Needham, *A. Tr.*	----------	13,500	467,120	----------	24,720	417,380	14,210	24,320	Old Town N., Balt.
Clifton Savings Bank ⓢ‡$'94 7-74 (1101 N. Gay)	J. A. Gebelein	Henry Rapp	J. S. Taylor	Louis F. Glantz, *Tr.*	----------	75,000	1,500,000	----------	912,000	540,000	35,000	97,000	Chase N., N. Y.
Colonial Trust Co. †●‡$'98 7-68 (Saratoga and Charles) $38-8%	J. H. Ferguson	L. T. Appold W. G. Bowdoin, Jr.	Webb Levering, *Sec. and Tr.*	A. L. Hoff, *A. Sec. and A. Tr.*	300,000	160,110	1,805,290	----------	793,690	1,052,600	183,150	243,970	N. City, N. Y.
COMMERCE TRUST COMPANY $59-8% ⓢ†●$'19 7-102 (Light & Redwood Sts.)	V. G. Dunnington	W. F. Smith W. D. Bahn A. M. Hammar	E. E. Kershaw, *Tr. and A. Sec.*	T. H. Everett, *Sec. and A. Tr.* T. L. Reeder, *A. T.*	750,000	307,340	2,440,730	490,520	1,859,770	1,192,060	275,780	660,980	Bkrs. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Citiz. N. and N. Bk. of Balt., Balt.; Bk. of No. America & Tr. Co., Phil.
ⁿCommercial Bank of Maryland 7-114 (Pimlico) $'24	----------	----------	J. E. Mallonee	----------	(*Branch of Arlington, Md.*)								Atlantic Ex. Bk. & Tr. Co., Balt.
COMMERCIAL CREDIT COMPANY (Baltimore, San Francisco, St. Louis, Cleveland, and Charlotte, N. C.)	A. E. DUNCAN, *Ch. of Board* WM. H. GRIMES, *President*	R. WALTER GRAHAM S. G. ROSSON E. C. WAREHEIM C. R. WARREN JAS. F. BOYCE	F. M. NICODEMUS, *Treasurer*	J. J. MACK, *Secretary*	**Capital and Surplus, $15,800,000**								
	Commercial Bankers. Purchase motor receivables, general instalment receivables, open accounts, etc. Against such receivables, deposited with Trustees, are issued Collateral Trust Securities which are sold to banks and private investors.				**Affiliations: Commercial Credit Corporation, New York; Continental Guaranty Corporation, Limited, Montreal, Canada; Commercial Credit Trust, Chicago, Ill.; Commercial Credit Company, Inc., New Orleans, La.; Commercial Credit Company, Inc., Charlotte; Commercial Credit Company, Inc., Cleveland; Commercial Credit Company, Inc., St. Louis; Commercial Credit Company, Inc., Knoxville; Commercial Credit Company, Inc., Porto Rico.**							Balt. Tr. Co., Merch. N., and Citiz. N., Balt.; Chase N., N. Bk. Com., and Bk. of Am., N. Y.; First N., Bos.; Girard N., Phil.; First N., Cont. & Com'l N., and Ill. Merch. Tr. Co., Chi.; First N., St. L.; Union Tr. Co., Clev.; Hibernia Bank & Tr. Co., N. O.; Bank of Calif., San F.; Pacific Southwest Tr. & Sav., Los A.; 1st N., Port.
Commercial Savings Bank 7-88 (925 E. Baltimore) ⓢ●$'10	Harry Cohen	Isaac M. Cohen	Harry Cohen, *Sec.*	Isaac Bornstein, *Tr.* Wm. Cohen, *A. Sec.*	----------	26,620	260,860	25,180	110,690	163,220	----------	38,750	Far. & Merch. N., Balt.
COMMONWEALTH BANK $95-10% ⓢ●‡$'94 7-72 (Howard and Madison)	James R. Wheeler	George Yakel A. J. Grape	A. J. Grape	W. H. Billingslea	200,000	221,810	6,114,340	5,560	3,327,920	2,433,690	319,060	461,040	Han. N. and N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.
***CONTINENTAL TRUST COMPANY** 7-70 (Calvert and Balt.) †●‡$'99	S. D. WARFIELD	W. J. CASEY J. T. FLYNN	F. C. DREYER, *Tr.* J. A. WHERRETT, *A. Tr.*	JAS. S. MILLER, *Tr. Officer*	1,350,000	1,799,000	10,679,000	----------	5,267,000	3,242,000	1,550,000	3,768,000	Chase N., N. Park, Guaranty Tr. Co., and Equitable Tr. Co., N. Y.; Miss. Valley Tr. Co., St. L.
	Special attention given collections. Remitted for at lowest rates. Interest paid on daily balances.												
***DROVERS & MECH. NATIONAL BANK** 7-20 (Eutaw and Fayette) †●‡'75	H. E. BOYCE	G. P. RALEIGH E. P. HAYDEN LESTER WALLACE	W. M. WATERS	H. C. SCHNEPFE A. G. KRUMM	600,000	1,032,340	15,310,500	808,300	8,645,540	3,775,310	619,650	4,710,650	Chase N. and Bkrs. Tr. Co., N. Y.; Cont. & Com'l N. and N. Bk. Rep., Chi.; Phil. N., Phil.; 1st N., Bos.
	We have the experience, facilities and desire to render satisfactory service. Bill of Lading Drafts and other collections solicited. Personal presentation and prompt remittance. Reasons given for non-payment.				**SEE OU**	**R ADVER**	**TISEMEN**	**T ON MA**	**RYLAND**	**INDEX.**			
EQUITABLE TRUST COMPANY (Calvert and Fayette) $48-10% 7-89 ⓢ†●‡$'13	E. B. JEFFERY	C. R. EVANS D. S. RIDGELY C. H. BUCK SIFFORD PEARRE T. H. FITCHETT W. W. BEERS	H. L. POPE, *Sec. and Tr.* A. LEE GOUGH, *A. Sec. and A. Tr.* J. J. DELANEY, *A. Sec. and A. Tr.* GEO. F. QUAST, *A. Sec. and A. Tr.*	C. J. HANZLIK, *A. Sec. and A. Tr.* F. H. FAUST, *A. Sec. and A. Tr.* G. J. TINSLEY, *Tr. Officer*	1,250,000	1,331,890	17,432,050	275,350	10,477,820	7,114,180	403,550	2,293,740	Mech. & Metals N., N. City, and Guaranty Tr. Co., N. Y.; N. Bk. Rep., Chi.; Girard N., Phil.; 1st N., Bos.; Com. Tr. Co., Kan. C.
	Accounts of Individuals, Firms, Corporations and Estates invited. Interest Paid on Daily Balances.					**Amer**	**ican Ban**	**k Office.**	(7-18) **B**	**roadway**	**at Flee**		
						C. R.	**Evans, V**		**ice Presi**	**dent.**			
						H	**oward St**	**. Office,**	**Howard**	**at Fayet**	**te Sts.**		
						Walter	**W. Beers**		**, Vice Pr**	**esident.**			

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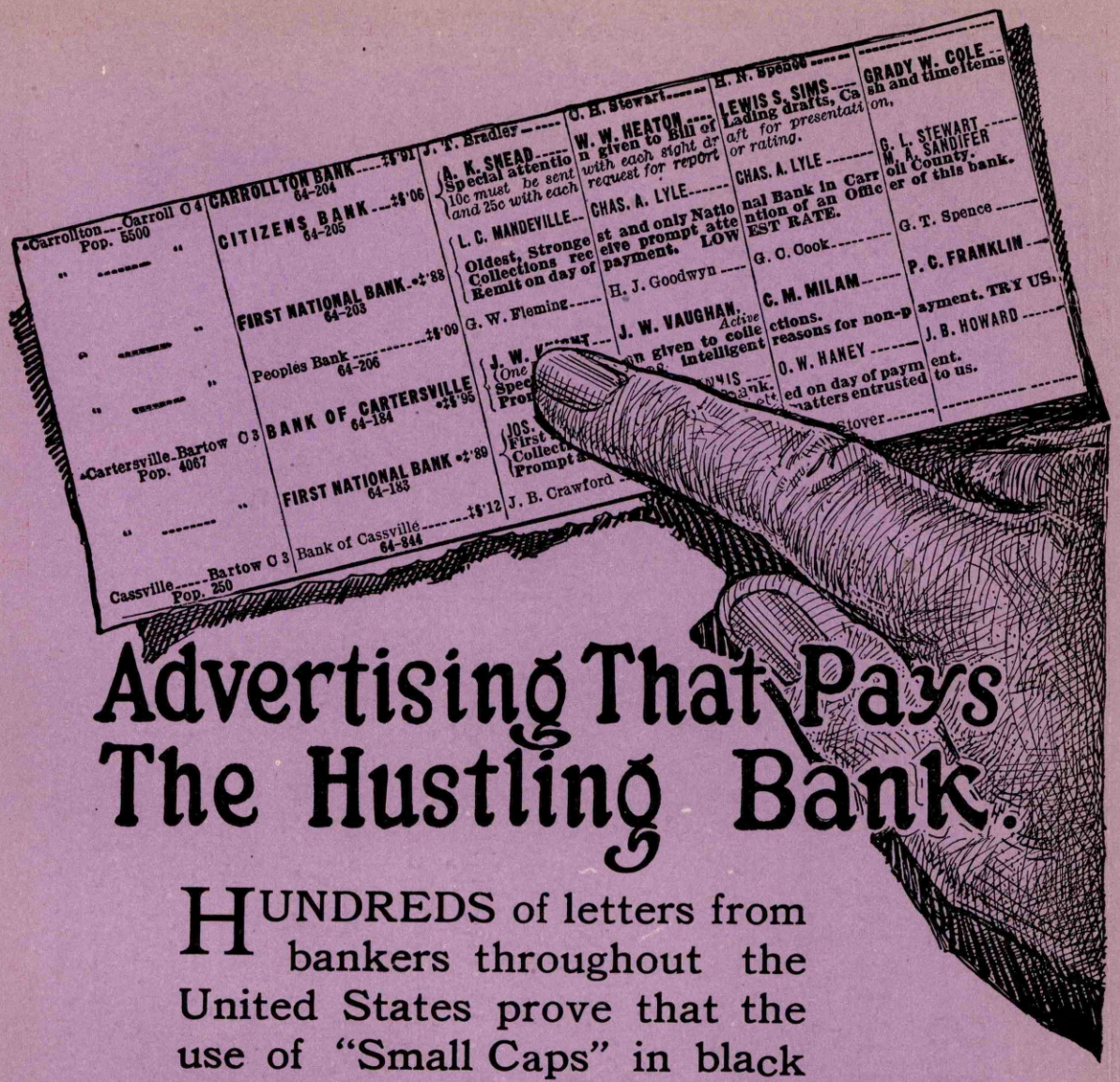
THE NATIONAL BANK OF BALTIMORE CHARTERED 1795 OLDEST BANK IN MARYLAND



Advertising That Pays The Hustling Bank.

HUNDREDS of letters from bankers throughout the United States prove that the use of "Small Caps" in black type is the best money-making advertising in the bank field.

BANK OF RUSHVILLE
Capital $120,000

Rushville, Ill., March 11, 1920

Rand McNally & Co.
Chicago, Ill.

Gentlemen:-

Please supply us with about three hundred (300) cards like specimen enclosed, which we have been sending out in reply to requests for ratings.

It might interest you to know that we have sent these out with our replies in every case where we have answered requests for ratings and believe that without a single exception we have received proper compensation for our services by stamps sent in return. Many of the firms that we have served have commented favorably on the system which we use, and only recently a card came back with this notation. "We enclose 25c for report and assure you that we are glad to do it. Wish all banks would use the same system". We are so pleased with them that we are glad to give you this information.

Yours very truly,
J. H. YOUNG, Asst. Cashier.

If you are not using a ***bold*** type for your name in our list, you should write for terms.

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Federal Reserve Bank of St. Louis

MERCHANTS NATIONAL BANK

BALTIMORE, MARYLAND

Established, 1806

BROADWAY OFFICE
Broadway and Eastern Aves.

CENTRAL OFFICE
South, Water and Commerce Sts.

LIBERTY ST. OFFICE
Lombard and Liberty Sts.



Capital $ 4,000,000.00
Resources over 50,000,000.00

WE invite the accounts of Banks, Corporations, Firms and Individuals. The largest Bank in the Fifth Federal Reserve District, with the widest banking connections and the quickest collection service throughout the South.

OFFICERS

MORTON M. PRENTIS, President

EUGENE LEVERING, Chairman of Board — HENRY B. WILCOX, Vice-Chairman of Board

G. HARRY BARNES, Vice-President

J. CLEVELAND WANDS, Vice-President — D. J. EMICH, Vice-President

SAMUEL W. TSCHUDI, Cashier

MAGRUDER POWELL, Asst. Cashier — HARRY W. OWINGS, Asst. Cashier — JAMES W. McELROY, Asst. Cashier

THOMAS SWANN, Assistant to President

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	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	TOTAL DEPOSITS	Accpts, Letters of Cr. & other Liabilities	RESOURCES. LOANS AND DISCOUNTS	BONDS AND SECURITIES	MISCELLANEOUS RESOURCES	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Eutaw Savings Bank... ⓢ●4$'47 4% 7-52 (Eutaw and Fayette)	W. M. Hayden	F. G. Evans	F. P. Whitcraft, Jr., Tr.	Nivison Long, A. Tr.		$ 4,209,430	$37 159,390		$15 003 210	$23 809 100	$ 250,000	$12,306,510	
*Farmers and Merchants %National Bank ⓢ†●‡1808 $58-7% 7-7 (44 South)	C. G. Osburn (One Branch)	W. H. Gideon	J. E. Marshall C. C. Myers, Tr. Officer	K. C. Buck, A. Tr. H. S. Dunn C. B. Winchester	$ 650,000	413,740	6,320,860	$ 416,990	4,207,810	1,202,450	353,280	2,038,050	N. Park N., Y.; N. Bk. Rep., Chi.; Girard N., Phil.
Federal Intermediate Credit Bank '23 7-111 (St. Paul and 24th)	V. Vaiden	D. G. Harry	H. S. Wynn, Tr. H. S. Mackey, Mgr.	C. R. Titlow, Sec.									Merch. N., Balt.; Phil. N., Phil.
Federal Land Bank ‡ Dist. 2 (Fidelity Bldg.) 7-110	(For complete information, see page 32)												
*Federal Reserve Bank of Richmond 7-27 ●	(Baltimore Branch, Federal Reserve Bank, of Richmond, Va.)—(For complete information, see page 24)												
FIDELITY TRUST CO. (Charles and Lexington) $207-20% 8-78 T●‡$'04	VAN LEAR BLACK	W. B. LOWNDES S. M. HANN EDWARD WERNSING, Ass't to 1st V. P. H. D. HARLAN, Gen. Counsel	J. H. BEATSON, V. P. and Sec. GEO. L. MAHLER, Tr. and A. Sec. R. H. STROTT, A. Sec.	A. M. SCOTT, A. Sec. and A. Tr. F. H. WARFIELD, Tr. Officer C. P. WALL, A. Tr. Officer H. E. SINGEWALD, A. Tr. Officer	1,000,000	2,240,740	17,381,790	82,700	8,620,820	8,720,300	108,580	3,255,520	Met. Tr. Co. and Han. N., N. Y.; Cont. & Com'l N., Chi.; Girard Tr. Co., Phil.; 1st N., St. L.
*Fort Avenue Savings Bank	(Taken over by Provident Savings Bank)												
Hamilton Bank ⓢ●‡$'16 $25-10% 65-245	B. K. Purdum	Alex. Slaysman, Jr.	Chas. P. Burger	C. Aubrey Burton G. E. Peppler	30,000	43,890	1,184,090	2,910	800,430	325,870	37,090	97,510	Far. & Merch. N., Balt.
Hopkins Place Sav. Bk. ⓢ●‡$'87 7-64 (7 Hopkins Place)	R. M. Rother	E. S. Gary	J. W. Reinhart, Tr.	Wm. F. Mahon, A. Tr.		892,000	14,192,000		7,375,000	6,979,000	120,600	609,400	1st N., N. Y.; Merch. N., Balt.
Huntingdon Savings Bk. ⓢ†$'11 7-83 (221 W. 25th)	E. S. Gary, Ch. of Bd. G. Lloyd Rogers (1 Branch)	J. L. Hildebrandt, V. P. and Sec. Henry Erdman	Louis F. Levy, Tr.	J. B. Hunt, Sec.		3,380	162,740		131,380	13,760	1,660	18,940	
Industrial Bank ⓢ$'20 $13-4% 7-103 (Penn. and Olive)	C. L. Fuller	A. Thomas W. H. Blakeman	M. T. Mackessey, A. Sec. Walter Dushane, Jr.	Tr. E. S. Martin, A. Sec. Henry Witz, Jr.	200,000	99,670	641,290	8,720	288,980	491,040	51,940	117,720	Citiz. N., Balt.
Liberty Bk. of Balt. County ⓢ●‡$'15 ◆ 65-233 (4709 Liberty Heights)	A. C. Smink	Theo. Mottu H. M. Ramey	B. L. Piel		25,000	33,280	860,600	18,030	419,000	397,260	33,820	86,820	Drov. & Mech. N., Balt.
***MARYLAND TRUST COMPANY** $142-7% ◆ 7-73 ⓢT●‡$'94 (Calvert and Redwood)	L. S. ZIMMERMAN	CARROLL VAN NESS ROBERTSON GRISWOLD, V. P. and Tr. Officer.	JERVIS SPENCER, JR., V. P. and Tr.	J. B. BIRD, Sec. and A. Tr. G. W. COLLARS, A. Sec. and A. Tr.	1,000,000	637,240	9,859,290	16,260	4,662,350	3,880,140	758,340	2,211,960	Bkrs. Tr. Co., Chase N., Guaranty Tr. Co., and N. Bk. Com., N. Y.; Cont. and Com'l N., and Union Tr. Co., Chi.; N. Shawmut, Bos.; Phil. N., Phil.; Merch. N., Balt. Boatsmen's, St. L.
	We invite accounts of Banks, Trust Companies and others, large or small. Collections handled. Savings Department. Trust Department. We solicit your Banking and Trust Business.												
Maryland-Virginia Joint Stock Land Bank 7-109 '23 (Munsey Bldg.)	Elmore B. Jeffery	Sifford Pearre Chas. H. Buck	Sifford Pearre, Tr.	Wm. A. Owings, Sec.	250,000	25,000		(Territory, Maryland and Virginia)					
Mercantile Bank ⓢ●‡$'03 $100-24% 7-77 (Carrollton	James P. Healy and Baltimore)	Wm. L. Cooney	S. H. Helfrich	E. O. Penniman	100,000	372,040	3,902,560	57,450	2,826,360	1,066,610	158,470	380,610	Bk. of the Manhattan Co., N.Y.; N. Bk. of Balt. and Mtle. Tr. & Dep. Co., Balt.
Mercantile Savings Bank 12% ⓢ●‡$'85 7-100 (Park Ave. & Fayette St.)	Wm. E. Byrd Wm. E. Tickner, Ch. of Bd. (1 Branch)	John Werner	T. J. Scherer, Tr. G. V. Knell, A. Tr.	C. F. Ramsay, Sec. P. T. Shawe, A. Sec. Frances C. Yingling, A. Sec.	24,500	28,930	1,190,750	14,000	1,057,000	86,250	21,210	93,720	Merch. N. and Atlantic Ex. Bk. & Tr. Co., Balt.
***MERCANTILE TRUST & DEPOSIT COMPANY** $280-26% ⓢT●‡$'84 7-61 (200 E. Redwood)	A. H. S. POST	F. G. BOYCE, JR. WILTON SNOWDEN J. R. WALKER	JOHN McHENRY, Sec. and Tr. W. P DUVALL, A. Sec. and A. Tr. C. I. REYNOLDS, A. Sec. F. B. BLAKE, A. Tr.	J. R. CRUNKLETON, A. Sec. and A. Tr. E. M. SCHALL, A. Sec. and A. Tr. J. H. MILLAR, Tr. Officer	1,500,000	3,719,440	17,671,180	28,250	11,796,660	7,665,700	191,080	3,265,420	Chase N., N. Y.; Old Colony Tr. Co., Bos.; Franklin N., Phil.
	A BANK OF STRENGTH, CHARACTER AND SERVICE. Accounts, Collections and Correspondence Invited. Acts in all Trust Capacities. Foreign Exchange and Bond Departments.												
***MERCHANTS NATIONAL BANK** 7-11 (South & Water) ⓢT●‡1806 $21.50-12%	M. M. PRENTIS EUGENE LEVERING, Ch. of Bd. H. B. WILCOX, V. Ch. of Bd.	G. H. BARNES J. C. WANDS D. J. EMICH	S. W. TSCHUDI THOS. SWANN Asst. to Pres.	MAGRUDER POWELL H. W. OWINGS J. W. McELROY	4,000,000	2,657,140	47,523,380	3,579,020	26,326,700	10,759,960	2,310,160	18,362,720	N. Bk. Com., Bkrs. Tr. Co., and Chase N., N. Y.; 1st N., Chi.; Phil. N. and Corn Ex. N., Phil.
					(Broadway Office, Liberty St. Office,		Broadway & Eastern Ave. Liberty and Lombard Streets.)						
	Collections a specialty. Prompt attention given to Collections having bills of lading attached. Accounts solicited.												

(Baltimore banks continued on next page)

THE NATIONAL BANK OF BALTIMORE CHARTERED 1795 **OLDEST BANK IN MARYLAND**

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●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
Metropolitan Sav. Bk. Ⓢ●‡$'67 7-56 (Charles and Saratoga)	M. S. Haas		A. E. Cross, *Tr.*			$ 877,510	$ 6,014,180		$ 2,326,370	$ 4,066,160	$ 253,680	$ 245,470	N. Marine, Balt.
Morris Plan Bank Ⓢ'23 7-113 (Calvert & Fayette) $11-6%	J. H. Ober	C. I. T. Gould R. C. Stewart	R. G. Pulmmer		$ 200,000	25,040	659,890	$ 62,360	918,680	500	2,410	25,690	
***NATIONAL BANK OF BALTIMORE** 7-1 (Baltimore and St. Paul) $198-12% Ⓢ†●‡1795	JOHN SCHOENEWOLF SNOWDEN HOFF, *V.P.*	J. B. H. DUNN T. N. AUSTIN R. R. REVER	W. J. DELCHER	R. A. BARTHEL	1,500,000	1,235,750	18,876,000	641,300	12,836,550	4,483,340	1,347,450	3,585,700	Mech. & Metals N., Chase N., N. Bk. Com., and Bk. of the Manhattan Co., N. Y.; Cont. & Com'l N., Chi.; Girard N., Phil.; Am. N., Rich.; Com. N., Wash., D. C.
	Oldest Bank in Maryland. Unsurpassed Collection Service. YOUR BUSINESS INVITED.												
*National Central Bank Ⓢ●‡'68 7-24 (Baltimore and Holliday) $205-8%	August Weber	John P. Lauber Geo. F. Lang	W. E. Katenkamp	Harry H. Hahn	400,000	530,280	4,020,290	197,920	3,359,520	612,980	110,820	1,065,160	Han. N. and Guaranty Tr. Co., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Bos.; 4th St. N., Phil.; Merch. N., Rich.
***NATIONAL MARINE BANK** $55-8% 7-10 (33 S. Gay) ●‡1810	YATES PENNIMAN	THOS. F. SHRIVER GEO. W. RIFE	GEO. W. REED		400,000	311,960	4,183,800	384,060	3,198,880	818,030	197,490	1,065,420	Equitable Tr. Co., Mech. & Metals N., N. Y.; N. Bk. Rep., Chi.; 1st N., Phil.
***NATIONAL UNION BANK OF MARYLAND** $182-10% 7-12 Ⓢ●‡1804 (3 and 5 E. Fayette)	P. L. GOLDSBOROUGH J. E. BOISSEAU		H. R. FORD	A. J. SIMMS A. A. BERAN									
	THE "B-L BANK OF BALTIMORE." **ACCOUNTS INVITED** **Prompt attention to all Banking Matters entrusted to us.** **Our service will please you. Give us a trial.**				1,000,000	948,780	10,567,970	500,000	6,658,670	2,001,400	1,927,610	2,429,070	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Corn Ex. N. and Phil. N., Phil.; N. Shawmut, Bos.
***OLD TOWN NATIONAL BANK** 7-17 (Gay and Exeter) Ⓢ●‡'72 $14.50-8%	Henry O. Redue	Henry A. Brehm W. M. Benesch	T. R. Cornelius	F. M. Miller	800,000	367,700	3,600,000		4,300,000	200,000		900,000	N. City, N. Y.; Ill. Merch. Tr. Co., Chi.; Corn Ex. N., Phil.; 1st N., Bos.; Union Tr. Co., Clev.
***PARK BANK** Ⓢ●‡$1900 $20-8% 7-76 (Lexington & Liberty)	Webster Bell C. O. Richardson, *Ch. of Bd.*	John P. Baer G. W. Walther	H. G. Austin Chas. H. Taylor, *Ass't to Pres.*	George M. Belt J. C. Jenkins	300,000	167,030	3,651,350	272,100	3,488,860		424,500	477,120	N. City, N. Y.; Merch. N., Balt.; Phil. N., Phil.
Provident Savings Bk. Ⓢ●‡$'86 7-63 (Howard and Saratoga)	Elisha H. Perkins	James Carey, Jr. Lemuel T. Appold G. H. Boehm	Chas. C. Duke, *Tr.*			690,120	10,886,910		60,800	10,338,810	380,170	797,240	Cent. Union Tr. Co., N. Y.; N. Union Bk. of Md. and Merch. N., Balt.
Safe Deposit & Trust Company 7-54 (13 South) Ⓢ†●‡$'64	J. J. Nelligan H. Walters, *Ch. of Bd.*	J. W. Marshall A. P. Spamer H. H. M. Lee J. B. Kirby	R. L. Miller G. B. Gammie, *Tr.* C. R. Tucker, *A. Tr.* J. W. Bosley, *A. Tr.*	A. C. Gibson, *Sec.* Wm. R. Hubner, *A. Sec.* R. S. Opie, *A. Sec.* George Pausch, *A. Sec.*	1,200,000	3,724,470	13,512,770	197,040	3,168,850	12,816,340	129,380	2,519,710	U. S. Tr. Co., N. Y.
St. James Savings Bank 4% Ⓢ●‡$'78 7-60 (411 East Baltimore)	E. J. Gallagher	Frank Helldorfer	J. Fred Baur, *Tr.*	C. L. Summers, *A. Tr.*		83,130	1,395,020		655,580	759,830	5,730	57,000	
Savings Bank of Baltimore 7-51 Ⓢ●‡$'18 (Baltimore and Charles)	Austin McLanahan W. H. Conkling, *Ch. of Bd.*	S. S. McKim F. A. Hoffman	Thomas Cradock, *Tr.*	J. K. Steuart, *A. Tr.*		4,970,500	54,246,820		11,592,880	44,105,430	345,000	3,174,000	N. Bk. Com., N. Y.; Merch. N., Balt.
Security Storage & Tr. Co. Ⓢ†●‡$'98 7-71 (North Ave. at Charles)	Henry S. King	C. J. Hamilton J. T. Molz	Geo. M. Bucher, *Tr.* E. F. Abell, *A. Tr.*	C. J. Hamilton, *Sec.*	200,000	231,380	1,276,780	16,000	364,610	1,016,360	245,540	97,640	Citiz. N., Merch. N., and Fidelity Tr. Co., Balt.
TITLE GUARANTEE AND TRUST COMPANY $300-20% 7-62 Ⓢ†●‡$'13 (St. Paul & Lexington)	A. G. TOWERS O. O. ELLIS, *Asst. to Pres.*	J. D. DOWNES J. H. DUNCAN C. A. FAIRBANK, JR. A. N. SMITH W. S. SEIPP T. B. MARSHALL	G. M. ENGLAR, *Tr.* J. H. DUNCAN, *Sec.* B. H. HEATH, *A. Tr.* W. D. POULTNEY, *Real Est. Officer*	A. KINNAIRD, *A. Sec. and A. Tr.* J. M. BRANDT, *A. Sec. and A. Tr.* GEORGE HARRISON, *Mgr. Sav. Dept.*	400,000	527,790	8,020,500	35,550	3,521,880	4,280,370	445,970	735,620	Equitable Tr. Co., N. Y.; 1st N., Phil. The Title Guarantee and Trust Company is the oldest and largest institution of its kind in Maryland.
	BANKING DEPARTMENT: Invites accounts of banks and trust comp				**anies, pa**	**ys intere**	**st on acc**	**ounts su**	**bject to**	**check, e**	**onducts**	**a savings**	
	department, pays special interest rates on certificates of deposit, rents				**safe dep**	**osit boxe**	**s, accept**	**s the cus**	**tody of s**	**ecurities**	**.**		
	REAL ESTATE DEPARTMENT: Examines and insures titles, lends mo				**ney on fe**	**e simple**	**property**	**, sells gu**	**aranteed**	**first mo**	**rtgages.**		
	TRUST DEPARTMENTS: Acts as trustee, executor, administrator, com				**mittee, g**	**uardian,**	**registra**	**r and tra**	**nsfer ag**	**ent.**			
***UNION TRUST CO. OF MARYLAND** 7-69 Ⓢ†●‡$'98 (Charles & Fayette)	JOHN M. DENNIS G. F. RANDOLPH, *Ch. Exec. Com.* *(5 Offices)*	W. GRAHAM BOYCE W. O. PEIRSON **Banking in all its Branches.** **Collections a Specialty.**	C. W. HOFF, *Tr.*	T. C. THATCHER, *Sec.* J. M. DENNIS, JR., *A. Tr.* C. E. LATIMER, *Auditor*	750,000	992,670	17,040,100	1,461,900	11,703,810	4,757,610	142,400	3,640,850	N. City and Guaranty Tr. Co., N. Y.; 1st N., Bos.; Bk. of No. America & Tr. Co., Phil.

(*Baltimore banks continued on next page*)

THE NATIONAL BANK OF BALTIMORE CHARTERED 1795 OLDEST BANK IN MARYLAND

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Federal Reserve Bank of St. Louis

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BALTIMORE—Continued—Reserve City

(Branch Federal Reserve District No. 5)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
West Baltimore Bank ..ⓢ●‡'11 $50–8% 7–80 (Pratt and Payson)	Henry Buchsbaum	Wm. C. Schmidt Fred W. Hoffmann	J. G. Dabrasky		$ 100,000	$ 114,410	$ 1,745,330	$ 16,550	$ 732,540	$ 1,034,530	$ 18,990	$ 190,220	N. City, N. Y.; Merch. N. and Citiz. N., Balt.
*WESTERN NATIONAL BANK $42,50–8% 7–13 ⓢ†●‡'35 (14 North Eutaw)	C. E. RIEMAN	F. H. BURNS JOHN L. SWOPE	WILLIAM MARRIOTT, *V. P. and Cash.*	B. H. SNOWDEN THOMAS B. EWALT	500,000	665,720	5,955,740	470,200	4,311,330	863,740	173,920	2,242,670	Am. Ex. N. and Han. N., N. Y.; Penn N., Phil.; Merch. N., Rich.
	Situated in the heart of the Commercial District, this Bank is splendidly equipped for handling business in the wholesale and retail trades.												
Westport Bank .....ⓢ●‡$'17 $21 65–248 (Maryland Ave. & Wenburn)	C. G. Hilgenberg	Geo. F. Lang	J. E. Machin		25,000	26,530	348,870	2,600	96,820	251,080	4,210	50,900	Irving Bk.-Col. Tr. Co., N. Y.; N. Cent. and Union Tr. Co. of Md., Balt.
Baltimore Clearing House ..... (Members indicated by a *)	Waldo Newcomer	C. E. Rieman	W. R. Webb, *Mgr.*	C. G. Morgan, *Sec.*									

PRIVATE BANKS AND SELECTED LIST OF INVESTMENT DEALERS

Name. ●Mem. Am. Bks. Assn. ¶Mem. Inv. Bks. Assn.	Location. ‡Mem. State Bks. Assn.	Name. †Private Banking.	Location.	Name.	Location.
GARRETT & SONS, ROBERT ‡¶ 7-101 Est. 1840 *South & Redwood Sts.* ***Firm Members: Robert Garrett, John W. Garrett, James C. Fenhagen, T. Stockton Matthews, Chas. C. Fawcett*** **U. S. Government and Municipal Bonds, High-Grade Railroad, Public Utility and Industrial Securities.** ***New York Telephone: Rector 7272*** **Orders for Bonds and Stocks executed in all Markets.** *Correspondents:* J. P. Morgan & Co., N. Y.; Merch. N., Balt.		**GRAHAM, PARSONS & CO.** ‡'98 (307 Morris Bldg.) (Geo. W. Bender, *Manager*)	*Correspondents:* Graham, Parsons & Co., N. Y., Phil., Camden, Harrisburg, Pittsburgh, Reading, Scranton, Trenton and Washington.	**MACKUBIN, GOODRICH & CO.** ¶‡'99	111 E. Redwood
				Members New York and Baltimore Stock Exchanges.	
		HALSEY, STUART & CO., Inc. '01 Keyser Bldg.	J. Holzbaur, *Mgr.* **BONDS.** Offices: Halsey, Stuart & Co., N. Y., Chi., Phil., Bos., St. L., Det., Mil., and Minpls.	**NATIONAL CITY COMPANY** ‡'16	Charles & Fayette Sts. **(See Adv. Page III)**
				NELSON, COOK & CO. 7-92 ●‡†¶'11	Redwood, cor. Calvert. *Correspondents:* F. M. Lockwood & Co., N. Y.; Corn Ex. N., Phil.; 1st N., Bos.; Planters N., Rich.
				Poe & Davies 7-108 ●‡†'04 *Members of New York and Baltimore Stock Exchanges.*	Standard Oil Bldg. *Correspondents:* Livingston & Co. and Clark, Childs & Co., N. Y.
HARTMAN & CO., Inc. ‡ G. Ransom Hartman, *Pres.* D. A. Lynch, *Sec.* **INVESTMENT SECURITIES** **EQUITABLE BUILDING**		**NELSON, COOK & CO.** ●¶‡ 7-92 **MEMBERS BALTIMORE STOCK EXCHANGE.** **Specialists in State of Maryland and City of Baltimore issues; also in Maryland Counties and Municipal Bonds. Offerings Solicited.** **Dealers in GENERAL INVESTMENT SECURITIES** **CORRESPONDENCE INVITED**		**REDMOND & CO.** ‡¶'11 W. J. Bissell, *Mgr.*	203-204 Keyser Bldg. **Other offices: New York, Philadelphia, Pittsburgh, and Washington, D. C.**
				SCOTT & SON, TOWNSEND ●‡¶ 7-96 '32	209 East Fayette.
Baker, Watts & Co. ●‡¶ 7-97	Calvert and Redwood.	**HAMBLETON & CO.** ●¶‡ 7-90 '65	10 South Calvert.	**TOWNSEND SCOTT & SON,** 7-96 ●‡¶ Established 1832 ***209 E. Fayette St.*** **BANKERS AND BROKERS INVESTMENT BONDS** ***CORRESPONDENT: Bank of America, N. Y.*** **MEMBERS BALTIMORE STOCK EXCHANGE**	
Bernstein, Cohen & Co. 7-85 ●‡*(Home Bank)*	Hanover and Lombard.				
Brown & Sons, Alex. ●‡¶ 7-95	Baltimore and Calvert.	**HARTMAN & CO., Inc.** ‡ *(Investment Securities)*	Equitable Bldg. *Correspondent:* H. Hentz & Co., N. Y.		
CAHN & CO., FRANK B. ¶ Investment Securities. Members New York Stock Exchange.	7 St. Paul St.				
C. F. CHILDS & CO. ¶ ● (Citiz. Nat'l Bk. Bldg.)	C. F. Childs & Co., N. Y., Chi., Pitt., Cin., St. L., Det., Boston, Balt., Clev., K. C., Minn., Den., Los A., San F., Port., Seattle. **The Oldest House in America specializing exclusively in Government Bonds.** **The National Market for Farm Loan Bonds.**	**JENKINS WHEDBEE & POE** Established ‡¶1908 **Investment Bankers** ***8 South Street*** **INQUIRIES INVITED REGARDING LOCAL STOCKS and BONDS** **MEMBERS BALTIMORE STOCK EXCHANGE**		**HAMBLETON & CO.,** 7-90 ●‡¶ *ESTABLISHED 1865* ***10 S. Calvert St., Baltimore*** 729 15th St. N. W., Wash., D. C. ***43 Exchange Pl., N. Y. City*** 1034 Com'l Tr. Bldg., Phil., Pa. **Investment Securities** **MUNICIPAL—RAILROAD—PUBLIC UTILITIES.**	
EQUITABLE TRUST CO. OF N. Y., THE (Keyser Bldg.) (Wm. G. Dancy, *Representative*)	*District Office of* Equitable Trust Co. of N. Y. Main Office, 37 Wall St.				
GARRETT & SONS, ROBERT 7-101 ●‡¶1840	South and Redwood.	Lanahan & Co., W. W. 7-93 ●¶‡'14	Calvert Bldg.		

THE NATIONAL BANK OF BALTIMORE CHARTERED 1795 **OLDEST BANK IN MARYLAND**

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MARYLAND—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. No. 5 Fed. Res. Dist. Baltimore Branch.	●Mem. A.B.A. ?New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Barton ..... 765 Allegany M4	First National Bank ... Ⓢ●‡'02 $260–12% 65–144	Samuel Bradley ...	**H. C. Dixon**	P. A. Laughlin	.....	$ 25,000	$ 54,110	$ 492,960	$ 24,610	$ 133,560	$ 411,570	$ 6,000	$ 45,550	Chase N., N.Y.; Drov. & Mech. N., Balt.
▲**Bel Air** ..... 1091 Harford C16	Commercial & Savings Bank 65–114 ‡$1900	Walter W. Preston	R. L. Magnett	W. T. Anderson ...	.....	25,000	9,360	241,170	1,670	56,740	199,120	800	20,550	2d N. and Far. & Merch. N., Bel Air.
" ..... "	Farmers & Merch. N. Bk. ●‡'09 65–115	W. E. Robinson ...	J. L. G. Lee	H. S. O'Neill	.....	25,000	41,710	411,670	24,400	443,200	.....	.....	59,580	N. Bk. Com., N. Y.; Drov. & Mech. N., Balt.
" ..... "	**HARFORD BANK** ..... Ⓢ●‡$'82 65–112	S. A. Williams	Wm. H. Harlan	F. H. Jacobs	H. L. Munnikhuysen	50,000	30,070	972,710	166,650	874,530	154,480	98,220	92,210	Han. N., N. Y.; Merch. N. Balt.; Cent. N., Phil.
" ..... "	**SECOND NATIONAL BANK** $130–6% 65–113 Ⓢ●‡'88	**T. H. ROBINSON—Drafts must be accompanied We make reports and ratings Thoroughly organized depart**		**W. W. HOPKINS—by fifteen cents at 25c and up. ment. SEND US**	**R. A. BODE—for presentation. YOUR ITEMS.**	60,000	50,520	1,052,740	80,410	875,310	144,510	33,700	190,140	Irving Bk.-Col. Tr. Co., N. Y.; Merch. N., Balt.
Berlin ..... 1366 Worcester O24	Exchange & Savings Bk. 12% 65–100 Ⓢ$'99	Orlando Harrison ..	Franklin Upshur ..	John D. Henry	C. W. Keas	50,000	68,000	439,290	1,650	416,640	69,570	20,670	52,060	Title Guarantee & Tr. Co. and Union Tr. Co. of Md., Balt.
" ..... "	Calvin B. Taylor Bkg. Co. 65–101 Ⓢ●‡$'07	C. B. Taylor	R. C. Peters	W. L. Holloway ...	G. F. Adkins J. E. Smith	50,000	98,420	560,000	.....	580,000	.....	.....	62,280	Union Tr. Co. of Md., Balt.
Bethesda ..... 4751 Montgomery H11	Bank of Bethesda ..... Ⓢ$'19 $32.50–6% 65–270	W. R. Tuckerman .	E. L. Stock	S. Walter Bogley ..	.....	50,000	24,480	363,320	.....	327,410	.....	10,680	99,710	N. Park, N. Y.; N. Met., Wash., D. C.; Citiz. N., Balt.
Betterton ..... 327 Kent E18	Peoples Bank ..... $'16 65–237	.....	Geo. P. Sacks	.....	H. F. Owens	(Branch of Chestertown, Md.) ...				.....	.....	.....	.....	N. Bk. of Balt., Balt.; Corn Ex. N., Phil.
Bishopville ..... 246 Worcester N25	Bishopville Bank ..... ●†'08 65–145	R. P. Collins	.....	Joseph L. Moore ..	.....	5,000	5,320	146,020	.....	141,510	.....	3,000	19,150	Union Tr. Co. of Md., Balt.; C. B. Taylor Bkg. Co., Berlin.
Boonsboro ..... 1044 Washington D6	Boonsboro Bank ..... Ⓢ●‡$'01 $35–16% 65–146	W. C. Wheeler	W. C. Geeting	John V. Alexander	W. A. Henneberger	50,000	113,220	868,410	6,020	424,890	536,230	19,730	56,490	N. City, N. Y.; Union Tr. Co. of Md., Balt.; 2d N., Hagerstown.
Bowie ..... 1200 Prince Georges H13	Bank of Bowie ..... Ⓢ‡$'20 $35–6% 65–279	N. A. Ryon	E. E. Perkins	William Luers	.....	25,000	9,380	170,320	750	133,260	32,110	9,210	30,130	Title Guarantee & Tr. Co., Balt.; Liberty N. and Bk. of Com. & Sav., Wash., D. C.
Brandywine ... 500 Prince Georges K12	Bank of Brandywine ... Ⓢ$'12 $16–9% 65–219	R. Hugh Perrie ...	H. Badenhoop	W. T. McPherson ..	R. R. Sasscer	10,000	7,440	213,670	800	40,750	61,340	92,730	37,090	Han. N., N. Y.; N. Cent., Balt.
Brooklyn ..... 1000 Baltimore C13	Brooklyn-Curtis Bay Bank 65–216 Ⓢ†●$'10	W. N. Crisp	Chas. S. Early	F. C. Pearre	W. F. McDonald ..	(Branch of Annapolis Bkg. & Tr. Co., Annapolis, Md.)								Harriman N. and N. Park, N. Y.; Drov. & Mech. N., and Atlantic Ex. Bk. & Tr. Co., Balt.
Brunswick ..... 3905 Frederick E7	Bank of Brunswick ... Ⓢ‡$'15 $100–8% 65–232	Levin West	C. E. Virts	W. O. Rau	J. D. Brown	25,000	34,370	339,430	.....	252,050	92,530	.....	28,510	Union Tr. Co. of Md., Balt.; Com'l State, Frederick.
" ..... "	Peoples National Bank Ⓢ●‡'06 $300–12% 65–147	T. C. Orrison, *V. P.* G. H. Hogan	J. L. Simmons J. H. Bowers	Geo. W. Grubb	G. M. Kaetzel	25,000	93,880	981,340	45,870	524,180	491,660	37,720	92,540	Chase N., N. Y.; Merch. N., Balt.
▲**Cambridge** .. 7467 Dorchester L18	Eastern Shore Trust Co. 9% 65–48 Ⓢ†‡$'01	George W. Woolford	J. W. Kaetzel B. W. Goldsborough T. H. Chambers	J. G. Mills	C. G. LeCompte ... H. W. Davis	642,500	544,050	12 568 930	20,070	6,574,390	5,160,970	428,410	1,611,780	Han. N., N. Y.; Merch. N. and Title Guarantee & Tr. Co., Balt.; 1st N., Phil.
" ..... "	Farmers & Merch. N. Bank $160–6% 65–49 Ⓢ●‡'01	Milford Nathan	John Mace	L. Thurman Phillips	.....	60,000	44,310	927,540	.....	607,260	263,220	23,440	137,940	N. City, N. Y.; Merch. N., Balt.
" ..... "	Nat Bank of Cambridge $42–8% 65–46 Ⓢ‡'80	L. B. Phillips	B. E. Harrington ..	Walter B. Johnson	T. H. Smith	50,000	84 960	803,520	50,010	562,800	285,010	13,500	127,280	Mech. & Metals N., N. Y.; Corn. Ex. N., Phil.; Atlantic Ex. Bk. & Tr. Co., and Citiz. N., Balt.
" ..... "	Peoples Ln. Sav. & Dep. Bk. $101–8% 65–50 Ⓢ†‡$'13	E. C. Harrington ..	Albanus Phillips ... W. G. Winterbottom	W. H. Spedden	A. W. G. Hoge	100,000	90,880	1,166,700	4,000	865,070	265,410	32,700	198,400	N. Park and Guaranty Tr. Co., N. Y.; Corn Ex. N., Phil.; N. Union Bk. of Md. and Union Tr. Co. of Md., Balt.
Catonsville ... 8000 Baltimore F13	Union Trust Company .. ‡$'21 65–148	.....	.....	G. J. Grim, *Mgr.* ...	.....	(Branch of Baltimore, Md.)				.....	265,790	.....	.....	Union Trust Co. of Md., Balt.
Cecilton ..... 439 Cecil E19	Cecilton Bank ..... $'13 65–227	.....	.....	C. C. Short	..... (Branch of Elkton Banking and Trust Co., Elkton, Md.)					.....	.....	.....	.....	Franklin N., Phil.; Citiz. N., Balt.
▲**Centerville** .. 1765 Queen Annes H18	**CENTREVILLE NAT'L BANK** $210–12% **OF MARYLAND** 65–93 Ⓢ●‡'76	Wm. R. Wilson	M. B. Bordley	J. F. Rolph	Spencer Wright ...	75,000	78,940	1,105,460	22,700	878,380	243,300	89,110	71,310	Han. N., N. Y.; 1st N., Phil.; Merch. N., Balt.
" ..... "	Queen Anne's Nat. Bank. ‡'84 65–94	W. T. Wright	J. L. Rhodes	J. L. Roberts	.....	75,000	55,000	530,000	.....	370,000	.....	.....	40,000	Atlantic Ex. Bk. & Tr. Co., Balt.; Girard N., Phil.
Chesapeake City	Chesapeake City Bank . ●‡$'03	.....	.....	Walter G. Pratt ...	.....	(Branch of Elkton Bkg. & Tr. Co. Elkton, Md.) ...				.....	.....	.....	.....	Corn Ex. N., Phil.
Cecil C20 303	65–149													
▲**Chestertown** 2537 Kent F18	Chestertown Bank of Md. $96.50–16% 65–72 Ⓢ●‡$'04	S. S. Beck	Jas. W. Chapman .	Allan A. Harris	R. R. Pennington .	27,000	94,690	944,510	11,910	740,580	186,020	40,150	111,360	Far. & Mech. N., Balt.; Phil. N., Phil.
" ..... "	Citizens Bank ..... Ⓢ●‡$'22 $120 65–284	Hope H. Barroll ...	G. D. Lofland	J. F. Connelly	H. L. Shinn	35,000	6,300	240,560	.....	93,680	146,680	16,790	24,700	N. City, N. Y.; Girard Tr. Co., Phil. Calvert, Balt.
" ..... "	Kent County Sav. Bank 28% 65–71 Ⓢ●‡$'93	M. A. Toulson	F. G. Usilton	Wm. F. Russell	J. D. Bacchus, *Sec.*	20,000	84,430	818,930	.....	792,780	55,050	14,760	60,770	Mech. & Metals N., N. Y., Merch. N., Balt.; 4th St. N., Phil.
" ..... "	Peoples Bank ..... Ⓢ●‡$'10 65–74	H. B. Simmons	L. B. Russell	Chas. F. Wheatley	.....	25,000	33,170	606,070	2,990	491,410	79,760	20,960	75,100	N. Bk. of Balt., Balt.; Corn Ex. N., Phil.
" ..... "	Third National Bank ... ●‡'90 65–73	W. B. Copper	Thos. D. Bowers ...	Wm. R. Huey	R. R. Wilkins	50,000	47,070	1,471,680	12,590	622,290	722,280	72,070	164,600	N. City, N. Y.; Atlantic Ex. Bk. & Tr. Co. and Citiz. N., Balt.; Girard N.; Phil.
Church Hill ... 276 Queen Annes G19	Church Hill Bank of Md. $25–10% 65–150 Ⓢ●‡$'06	J. P. Brown	E. G. Coppage	N. J. Brown	H. E. Walls, *Sec.* ...	10,000	19,890	203,220	.....	149,340	61,490	6,700	5,570	Drov. & Mech. N., Balt.; Market St. N., Phil.
Clear Spring ... 538 Wash. B5	Clearspring Nat. Bank ... Ⓢ●'10 $212.50–9% 65–151	Elwood McLaughlin W. F. Snyder, *V. P.*	J. A. Seibert, ... N. E. Funkhouser	G. B. Haugh	G. L. Brewer	25,000	34,930	398,660	25,000	183,500	235,110	9,580	55,390	Drov. & Mech. N., Balt.; 2d N., Hagerstown.
Clinton ..... 200 Prince Georges K12	Clinton Bank ..... Ⓢ●‡$'20 $35–6% 65–278	W. G. Dent	Wm. E. Penn	J. F. Dent	.....	25,000	8,620	243,440	10,000	196,870	42,470	21,300	26,420	Union Tr. Co. of Md., Balt.; Federal-Am. N., Wash., D. C.
Cockeysville ... 800 Baltimore D14	Nat. Bk. of Cockeysville 8% 65–152 Ⓢ●‡'91	A. E. Waters	A. J. Leutz	A. D. Brooks	G. M. Brooks	50,000	60,720	962,850	25,620	364,770	634,330	10,150	89,930	N. City, N. Y.; Merch. N., Balt.; Riggs N. Wash., D. C.

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MARYLAND—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. No.5 Fed. Res. Dist. Baltimore Branch.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr.Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Cordova ..... 250 Talbot J19	Hillsboro-Queen Anne Bank $107-20% 65-243 Ⓢ●†$'09	----------	----------	----------	R. E. Swartz	(*Branch of Hills boro, M d.*)							Title Guaranty & Tr. Co. and Union Tr. Co. of Md., Balt.
Crisfield ..... 4241 Somerset R20	Bank of Crisfield ..... Ⓢ●‡$'93 $450-20% 65-66	Warren F. Sterling	J. P. Tawes A. R. Horsey	J. C. Sterling	E. W. Riggin	$ 50,000	$ 237,670	$1 629 980	$ 29,130	$ 834,080	$ 937,590	$ 32,820	$ 142,290	Chase N., N. Y.; Girard N., Phil.; Merch. N., Balt.
" ..... "	Marine Bank ..... ●‡$'04 65-67	G. T. Atkinson	W. L. Gibson O. L. Tawes	O. S. Horsey, *A. C.* Egbert L. Quinn ...	T. C. Hill H. F. Nelson	50,000	28,320	438,660	2,900	276,180	184,450	14,800	44,450	Mech. & Metals N., N. Y.; Citiz. N., Balt.
▲**Cumberland** 29,837 Allegany L6	Commercial Sav. Bank .. ‡$'07 65-7	F. G. Pugh	A. A. Doub	T. B. Lashley	Geo. C. Cook	50,000	29,230	1,027,290	----------	794,930	----------	----------	309,580	Seab. N. and Liberty Tr. Co., Cumberland; N. Bk. of Balt., Balt.
" ..... "	Cumberland Sav. Bank $100-10% 65-4 Ⓢ●‡$'99	T. G. Lowndes	----------	A. G. McElfish	C. F. Schmutz	25,000	35,000	500,000	----------	410,000	----------	----------	30,000	Chase N., N. Y.; 2d N., Cumberland; Fidelity Tr. Co., Balt.
" ..... "	**FIRST NATIONAL BANK** $400-18% 65-8 Ⓢ●‡1813	**HENRY SHRIVER**	----------	**H. A. PITZER**	----------	200,000	477,790	3,183,720	89,200	3,325,120	120,000	249,010	356,570	Chem. N., N. Y.; Phil. N. and Corn Ex. N., Phil.; N.Bk. of Balt. and Merch. N., Balt.; Union N., Pitt
" ..... "	**LIBERTY TRUST COMPANY** 9% 65-2 Ⓢ‖●‡$'20	**The Oldest Ban** T. L. Pierce	**k in Western M** Charles G. Holzshu	**aryland.** W. R. Brewer, *Tr.*	T. B. Finan, *Sec.*	1,000,000	673,690	4,621,870	59,990	3,911,710	1,354,590	672,770	416,570	N. Y. Tr. Co., and N. City, N. Y.; Merch. N., Balt.; Union N., Pitt.; 1st N., Phil.
" ..... "	Peoples Bank ..... Ⓢ$'20 8% 65-9	H. A. McMullen, *Ch.* Harry Footer	*of Bd.* Susman Rosenbaum	W. L. Morgan, *A. T* John Schiller	*r.* J. S. MacDonald ...	100,000	66,890	1,127,150	33,190	572,170	477,710	43,430	233,920	Irving Bk.-Col. Tr., Co., N. Y.; 2nd N., Cumberland; Title Guaranty & Tr. Co., Balt.; Bk. of Pitt. N. A., Pitt.
" ..... "	**Second National Bank** Ⓢ†●‡'65 20% 65-1	T. G. Lowndes	W. B. Lowndes	D. F. Kuykendall ..	C. E. Metz	250,000	542,700	5,441,800	247,700	4,727,520	808,170	127,340	819,160	Han. N., N. Y.; Mellon N., Pitt.; Girard N., Phil.; Citiz. N., Balt.
Damascus ..... 170 Montgomery F10	Bank of Damascus Ⓢ‡$'21 $40 65-280	Wm. R. de Lashmutt	Geo. M. Boyer	A. W. Souder	A. B. Spier J. W. Hager	25,000	12,850	252,700	1,250	257,250	----------	16,800	17,760	N. Bk. of Balt., Balt.; U. S. Sav., Wash., D. C.
Darlington ..... 400 Harford C16	Harford Bank ..... Ⓢ'15 65-235	----------	----------	Ramsay Standiford	----------	(*Branch of Bel A*		*ir, Md.*)	----------	----------	----------	----------	----------	Han. N., N. Y.; Merch. N., Balt.; Cent. N., Phil.
Deal Island ..... 1500 Somerset P19	Deals Island Bank ... Ⓢ●‡$'07 $16-10% 65-154	Wm. Spiva	S. F. Dashiell	Arthur Andrews ..	W. Edelen Webster	10,000	7,850	114,490	2,760	120,650	2,300	3,510	8,640	Citiz. N., Balt.; Bk. of Somerset, Princess Anne.
▲**Denton** ..... 2000 Caroline I 20	Denton National Bank Ⓢ‡'81 $500-16% 65-91	H. L. Cooper	Chas. W. Hobbs ...	W. I. Norris	----------	100,000	183,180	1,128,050	50,000	1,063,790	196,300	20,500	180,640	4th St. N., Phil.; Title Guarantee & Tr. Co., Balt.
" ..... "	Farmers & Merchants State $32.50-4% Bank 65-258 .... Ⓢ$'19	John T. Carter	J. R. Chaffinch C. C. Deen	Geo. W. Beck	Jos. H. Carroll, *Sec.*	30,000	9,040	147,320	5,570	167,000	----------	2,310	22,620	Union Tr. Co. of Md., Balt.
" ..... "	Peoples Bank ..... Ⓢ●‡$'98 $45-8% 65-92	H. T. Nuttle	H. C. Hobbs	J. F. Wright	----------	50,000	50,000	451,320	----------	518,970	----------	----------	31,410	Girard N., Phil.; Title Guarantee & Tr. Co., Balt.
Detour ..... 100 Carroll C9	Detour Bank ..... Ⓢ●‡$'19 $31.25-4% 65-260	R. R. Diller	M. F. Wiley	E. Lee Erb	----------	25,000	11,950	115,300	----------	43,240	74,050	----------	7,080	1st N., Westminster.
Dundalk ..... 40 Baltimore F15	Bank of Sparrows Point 65-271 Ⓢ‡$ '20	----------	----------	----------	----------	(*Branch of Sparr*		*ows Poin*		*t, Md.*) ..	----------	----------	----------	City N., Balt.
East New Market Dorchester L19 271	Eastern Shore Trust Co.. $'07 65-155	----------	----------	C. E. Bell, *Mgr.* ..	----------	(*Branch of Cam*		*bridge,*		*Md.*) ...	----------	----------	----------	Merch. N.. Balt.
▲**Easton** ..... 4200 Talbot K18	**EASTON NAT. BANK OF MD.** $56-12% 65-68 Ⓢ‖●‡1805	James Dixon	W. H. Adkins	T. M. Bartlett	----------	200,000	234,390	2,133,080	200,000	1,284,160	1,197,360	70,000	215,960	N. Park, N. Y.; Franklin N., Phil.; Atlantic Ex. Bk. & Tr. Co., Balt.
" ..... "	Farmers & Merchants Bank 65-70 Ⓢ●‡$'89	F. G. Wrightson ...	W. P. Chaffinch ...	P. K. Wright	S. Hambleton	100,000	101,600	505,000	----------	518,000	80,000	----------	108,600	Chase N., N.Y.. Union Tr. Co., of Md., Balt.; 4th St. N., Phil.
" ..... "	Liberty Bank ..... Ⓢ$'19 $37.50-4% 65-274	G. E. Marshall	Howard Towers ...	J. S. Barnes	Emory W. Slaughter	25,000	13,000	225,000	----------	204,000	----------	----------	29,000	Title Guarantee & Tr. Co. and Union Tr. Co. of Md., Balt.
	Talbot Bank ..... Ⓢ●‡$'85 $100-16% 65-69	William Reddie	C. B. Lloyd	W. W. Spence	----------	25,000	99,110	1,116,950	----------	522,650	567,050	33,690	108,910	Han. N., N.Y.; Citiz. N. Title Guarantee & Tr. Co. and Union Tr. Co. of Md., Balt.; Tradesmens N., Phil.
▲**Elkton** ..... 2660 Cecil C20	**ELKTON BANKING & TR. COMPANY OF MD.** 65-224 Ⓢ‖●‡$'13	H. H. Mackey ... **Thoroughly org** **Prompt Service**	S. Claude Sykes ... **anized Collection . Reasonable Ch**	Irvin T. Kepler, *Tr.* **department. Eq arges. Try us.**	L. B. Gillespie, *A. Tr.* **ulpped to handle**	125,000 **all ban**	55,330 **king m**	1,357,390 **atters e**	10,570 **ntruste**	845,580 **d to us.**	455,330	75,850	171,520	Irving Bk.-Col. Tr. Co., N. Y.; Franklin N. and Corn Ex. N., Phil.; Citiz. N. and Title Guarantee & Tr. Co., Balt.
" ..... "	National Bank of Elkton $500-30% 65-75 Ⓢ●‡'65	Thos. B. Miller	W. H. Mackall	David Scott	F. R. Frazer	50,000	173,740	1,540,740	49,400	618,010	1,013,830	81,270	100,760	N. City, N.Y.; 4th St. N., Phil.; Merch. N., Balt.
" ..... "	Peoples Bank ..... Ⓢ$'24 65-286	H. L. Constable ...	J. B. Decker	A. F. Robinson	----------	50,000	10,000	175,610	----------	187,510	----------	29,710	18,390	Union Tr. Co., Balt.; Corn Ex. N., Phil.
▲**Ellicott City** 1500 Howard F13	Patapsco National Bank $165-10% 65-104 Ⓢ●‡'86	Edw. W. Talbott ..	A. B. Walmsley M. L. Kraft	J. M. Collier	----------	100,000	120,990	1,484,970	81,050	768,780	857,480	18,620	142,140	Union Tr. Co. of Md. and Drov. & Mech. N., Balt.
" ..... "	Washington Tr. Co. of Md. $90-10% 65-105 Ⓢ●‡$'03	Wm. L. Hammond.	J. H. Johnson	L. N. Getz	C. R. Sykes, *Sec.*	50,000	48,950	597,810	----------	284,130	306,930	12,500	93,200	Chase N., N. Y.; Drov. & Mech. N., Balt.
▲**Emmitsburg** 940 Frederick B9	Emmitsburg Sav. Bank $130-16% 65-107 Ⓢ‖●‡$'09	J. J. Crumlish	Howard Mann E. F. Ohler	H. M. Warrenfeltz, *Tr.*	J. W. Kerrigan, *A. Tr.*	(*Station of Centra*		*l Trust*		*Co. of M*	*d., Freder*	*ick, Md.*)	----------	N. Park Bk., N. Y.; Merch. N., Fidelity Tr. Co., and Union Tr. Co. of Md., Balt.; Corn Ex. N.. Phil.; N. Met., Wash., D. C.
" ..... "	Farmers State Bank .. Ⓢ●$'21 65-106	B. P. Ogle	M. F. Shuff, Sr. ...	J. A. Saffer	G. L. Wilhide	50,000	25,500	136,440	2,340	203,870	----------	----------	10,410	N. City, N. Y.; Balt. Com'l, Balt.
Essex ..... 1000 Baltimore F15	ⁿOverlea Bank ..... Ⓢ●‡$'25 95-289	----------	----------	----------	J. J. E. McFarland	(*Branch of Overle*		*a, Md.*) ..	----------	----------	----------	----------	----------	Merch. N., N. Bk. of Balt., Atlantic Ex. Bk. & Tr., and Uuion Tr. Co. of Md., Balt.
Federalsburg 1800 Caroline K20	Federalsburg Bank ..... $'01 65-156	----------	----------	Harry W. Davis ...	D. E. Jefferson	(*Branch of Easte*		*rn Shore*		*Trust Co*	*mpany,*	*Cambri*	*dge, Md.*)	Merch. N., and Title Guaranty & Tr. Co. Balt.; 1st, N. Phil.
" ..... "	First National Bank .. Ⓢ●‡'12 $100-6% 65-218	T. S. Holt	C. S. Lewis	Philetus Jefferson.	J. R. MacSorley ...	25,000	5,000	210,000	----------	200,000	25,000	----------	20,000	N. Union Bk. of Md., Balt.; Girard N., Phil.
Forest Hill ..... 500 Harford C16	Forest Hill State Bank Ⓢ$'14 $33-6% ◆ 65-228	C. S. Warner	A. G. Ensor.	W. M. Webb	R. V. Nichols	25,000	10,160	201,900	----------	177,980	20,370	----------	29,440	N. Bk. of Balt., Balt.
Fowblesburg ... 80 Baltimore C12	Farmers & Merchants Bank. $15-5% 65-272 Ⓢ‡$'20	E. E. Wooden	J. P Whaland Jas. W. Wilson	C. E. Leight	W. B. Townshend.	25,000	15,600	210,060	630	72,710	146,300	14,400	17,880	Equitable Tr. Co., Balt.

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MARYLAND—Continued

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Town and County. ▲County Seats. No. 5 Fed. Res. Dist. Baltimore Branch.	●Mem. A.B.A. ⅞New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Frederick 11,066 Frederick E8	*CENTRAL TRUST CO. OF MD. $180-16% 65-31 Ⓢ†●‡1808	E. L. Coblentz, F. C. Norwood, *Ch. Ex. Com.*	C. McC. Mathias, R. A. Kemp, Chas. Wertheimer, R. P. Ross	Geo. Baumgardner, *Tr.*; S. E. Brown, *A. Sec. and A. Tr.*; G. L. Michael, *Tr. Officer.*	R. A. Kemp, *Sec.*; C. T. Summers, *A. Sec. and A. Tr.*; S. E. Shaw, *A. Sec. and A. Tr.*; H. D. Kepler, *A. Sec. and A. Tr.*	$ 275,000	$ 529,720	$ 7,234,180	$ 220,460	$ 7,083,810	$ 511,900	$ 189,490	$ 474,160	N. Park and Irving Bk.-Col. Tr. Co., N. Y.; Merch. N., Fidelity Tr. Co., and Union Tr. Co. of Md., Balt.; Corn Ex. N., Phil.; N. Met., Wash., D. C.
" ------ "	*CITIZENS NATIONAL BANK $800-40% 65-30 Ⓢ●‡'86	H. D. Baker, J. D. Baker, *Ch. of Bd.*	John H. Baker, Joseph McDivit	Wm. G. Zimmerman	S. G. Duvall, J. T. Thomas	100,000	703,240	5,869,040	----------	1,909,790	4,284,930	45,000	432,560	N. Park, N. Y.; 4th St. N., Phil.; Riggs N., Wash., D. C.; Merch. N., Balt.
" ------ "	*COMMERCIAL STATE BANK 65-34 Ⓢ●‡$'14	CASPER E. CLINE, EDGAR H. McBRIDE, *Ch. of Bd.* (*Three Branches*) Send us your d / We get quick r / Intelligent rea	G. F. SMITH, JAMES HOUCK, HAMMOND CLARY — irect items and esults and remit sons for nonpay	HAMMOND CLARY — collections. promptly. ment.	CLAUDE N. CLARY, A. H. DOLL, G. W. HEINLEIN, JAS. H. FALK	160,000	85,020	2,572,280	----------	1,343,980	1,135,550	237,480	100,300	Am. Ex. N., N. Y.; Drov. & Mech. N., Balt.; Girard N., Phil.
" ------ "	*FARMERS & MECH. NAT'L BANK 65-26 Ⓢ●‡1817 $60-12%	F. L. Stoner	C. A. Gilson	C. B. T. Hendrickson	E. K. Moore	125,000	269,500	3,056,540	125,000	3,365,780	----------	20,000	190,270	N. Park, N. Y.; Union N., Phil.; N. Union Bk. of Md., Balt.
" ------ "	*Frederick Co. Nat'l Bank $21.25-6% 65-27 Ⓢ†●‡1818	A. LeRoy McCardell, A. C. McCardell, *Ch. of Bd.*	J. W. L. Carty, *Vice-Ch. of Bd.*	Wm. D. Zimmerman	E. D. Shriner, Jr.	150,000	70,890	2,097,130	152,120	923,710	1,105,110	88,070	353,240	N. City, N. Y.; Far. & Merch. N., Balt.; Corn Ex. N., Phil.
" ------ "	*FREDERICKTOWN SAVINGS INST. $200-12% 65-28 Ⓢ‡$'28	Jacob Rohrback	J. M. Miller, E. C. Markell	J. M. Miller, *Sec.*	E. C. Markell, *A. Sec.*	150,000 *Weekly Deposits*	210,250	2,938,100	37,020	934,280	2,218,530	45,000	137,560	Han. N., N. Y.; Western N., Balt.; Phil. N., Phil.; Am. N., Wash., D. C.
" ------ "	Frederick Clearing House (*Members indicated by a* ★)	G. T. Baumgardner	----------	E. C. Markell, *Sec. and Mgr.*	----------	----------	----------	----------	----------	----------	----------	----------	----------	
Friendsville 408 Garrett L1	First National Bank 65-157 ●‡'02	L. E. Friend	H. M. Rumbaugh	O. A. Welch	----------	25,000	53,000	260,000	----------	271,000	----------	----------	37,000	Drov. & Mech. N., Balt.; Far Dep. N., Pitt.
Frostburg 6017 Allegany L5	Citizens National Bk. $250-12% 65-53 Ⓢ●‡'93	D. Armstrong	----------	Frank Watts	----------	50,000	139,270	1,423,610	50,000	822,920	672,050	60,990	106,910	N. City, N. Y.; 4th St. N., Phil.
" ------ "	Fidelity Savings Bank 15% 65-54 Ⓢ‡$'02	G. Dud Hocking	W. O. McLane	Conrad Hohing, *Sec. and Tr.*	----------	25,000	78,470	828,680	1,260	478,050	346,010	59,540	49,810	N. Y. Tr. Co., N. Y.; Union Tr. Co. of Md., Balt.; Liberty Tr. Co., Cumberland.
" ------ "	First National Bank 20% 65-52 Ⓢ●‡'89	R. Annan	C. S. Jeffries	F. M. Spates	----------	50,000	100,120	1,938,290	49,200	995,750	993,560	2,500	145,810	Han. N., N. Y.; Merch. N., Balt.
Fruitland 500 Wicomico O22	Bank of Fruitland $150-7% 65-158 Ⓢ●‡$'11	W. S. Moore	Guy E. Long, J. C. Palmer	Rollie D. Gilliss	B. B. Bounds	25,000	18,050	129,760	5,000	150,410	2,650	4,500	20,240	N. City, N. Y.; Union Tr. Co. of Md., Balt.
Gaithersburg 729 Montgomery G10	First National Bank $225-10% 65-159 Ⓢ ●‡'91	J. B. Diamond	C. H. Hoskinson	F. B. Severance	Wm. F. Griffith	50,000	59,740	491,260	50,080	415,300	141,790	13,690	80,270	Am. Ex. N., N. Y.; Drov. & Mech. N., Balt.; N. Met., Wash., D. C.
Galena 298 Kent E19	Galena Bank 65-160 $'10	----------	----------	----------	R. R. Pennington	(*Branch of Chestertown Bk. of Md., Chestertown, Md.*)								Phil. N., Phil.; Far. & Merch. N., Balt.
Galesville Anne Arundel H14	West River Bank 65-250 ●$'17	Robt. Murray	----------	John H. Hopkins, Jr.	----------	(*Branch of Annapolis Bkg. & Tr. Co., Annapolis, Md.*)								Union Tr. Co. of Md., Balt.
Germantown 313 Montgomery G10	Germantown Bank $60 65-285 Ⓢ$'22	A. H. Baker	Wm. A. Waters	J. A. Stover	J. H. Pumphrey	50,000	10,810	110,350	----------	121,890	17,360	16,270	15,640	Com'l N., Wash., D. C.; Drov. & Mech. N., Balt.
Girdletree 478 Worcester Q23	Geo. L. Barnes & Co. 65-161 †'02	G. L. Barnes, Sr.	----------	G. L. Barnes, Jr.	----------	----------	----------	----------	----------	----------	----------	----------	----------	Merch. N., Balt.; 1st N., Snow Hill.
Glenburnie 1000 Anne Arundel G14	Glen Burnie Bank $215-18% 65-262 Ⓢ†‡$'19	J. Fred Johnson	J. S. Linthicum	E. R. Smoot	L. F. Tieman	(*Branch of Eastern Shore Tr. Co., Cambridge, Md.*)								N. Union Bk. of Md. and Title Guarantee & Tr. Co., Balt.
Glyndon 500 Baltimore D12	Glyndon Bank $18.50 65-277 Ⓢ●‡$'20	A. N. Smith	L. S. Wheeler, J. O. Cockey	J. E. Hewes	----------	10,000	9,580	128,550	1,460	57,770	76,910	4,750	10,150	Title Guarantee & Tr. Co., Balt.
Goldsboro 224 Caroline H20	Goldsboro Bank $76-8% 65-162 Ⓢ●‡$'09	F. P. Medford	Robert Jarrell, Sr.	Robert Jarrell, Jr.	B. R. Duling	12,000	18,000	450,000	----------	380,000	76,000	----------	24,000	Title Guarantee & Tr. Co. and Union Tr. Co. of Md., Balt.; Girard N., Phil.
Govans, Baltimore (*Baltimore P.O.*) E14	Union Trust Co. of Md. $126-12% 65-261 $'19	----------	----------	C. Roland Mays, *Mgr.*	----------	(*Branch of Baltimore, Md.*)								N. City & Guaranty Tr. Co., N. Y.; 1st N., Bos.; Bk. of No. America & Tr. Co., Phil.
Grantsville 264 Garrett L3	First National Bank 150-8% 65-136 ●‡'01	U. M. Stanton	C. A. Bender	A. C. Stanton	Vadne P. Stanton	25,000	20,000	230,000	----------	150,000	92,000	----------	21,000	Am. Ex. N., N. Y.; Mellon N., Pitt.
" ------ "	First State Bank $50-12% 65-137 Ⓢ●‡$'10	G. C. Keller	J. J. Bender	G. W. Diefenbach	C. O. Keller	25,000	13,420	355,040	1,510	175,250	188,820	12,110	18,790	Fidelity Tr. Co., Balt.; 1st N., Frostburg.
Greensboro 668 Caroline I20	Caroline County Bank 65-164 ●‡$'02	F. P. Roe	W. W. Goldsborough	T. C. Horsey	----------	20,000	80,000	687,580	21,320	577,380	117,430	10,420	83,670	Drov. & Mech. N., Balt.
Gwynn Oak Junc. (*Arlington P. O.*) Baltimore C13	(*See Baltimore*)													

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MARYLAND—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. No. 5 Fed. Res. Dist. Baltimore Branch.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Hagerstown 35,000 Washington B6	*City Savings Bank ⓢ‡$'04 $250 65-22	John C. Strite	E. A. Wareham	E. E. Hutzell		$ 50,000	$ 121,190	$ 999,650	$ 6,210	$ 405,450	$ 438,460	$ 71,100	$ 262,040	Irving Bk.-Col. Tr. Co., N. Y.; Corn Ex. N., Phil.; Drov. & Mech. N., Balt.
" ------ "	***COMMERCIAL TRUST COMPANY** $70-5% 65-25 ⓢT‡$'17	FRANK W. MISH — Hagerstown's n Send us your H	A. H. GUNNELL — ewest bank. agerstown busine	H. J. STOTELMYER, *Tr.* — ss.		100,000	24,020	552,350	510	499,510	106,480	23,940	46,950	Irving Bk.-Col. Tr. Co., N. Y.; Equitable Tr. Co., Balt.; Corn Ex. N., Phil.
" ------ "	**FIRST NATIONAL BANK** $45-20% 65-17 ⓢ●‡1865	ALEX. ARM-STRONG	CYRUS F. FLOOK — R. H. McCAULEY W. B. LOWNDES	E. J. SMEAD, JR.	P. R. STARTZMAN	150,000	400,010	2,408,070	5,810	2,280,050	274,950	167,340	241,550	N. Bk. Com., N. Y.; Franklin N., Phil.; Fidelity Tr. Co., Balt.; Far. Dep. N., Pitt.
		SEND US All bu *Please send 15c with*	YOUR COLLECT siness insured pr *each sight draft for*	IONS FOR QUIC ompt, careful att *presentation and 50c*	K SERVICE. ention. *for credit reports.*									
" ------ "	*Hagerstown Bank ⓢ●‡$1807 $73.50-22% 65-16	W. H. McCardell		John B. Kieffer		225,000	646,630	4,063,700	9,090	2,649,510	1,599,920	19,810	675,180	Equitable Tr. Co., Han. N., and N. City, N. Y.; Drexel & Co., Phil.; Citiz. N., Balt.
" ------ "	Hagerstown Trust Co. ‡$'08 $13.25-4½% 65-23	S. B. Loose	Wm. U. Roulette	J. B. Kieffer, *Sec. and Tr.*		100,000	53,000	34,000	88,000	26,750	233,000		13,250	Hagerstown, Hagerstown.
" ------ "	***MARYLAND SURETY & TR. COMPANY** 65-19 ⓢT●‡$'08 $45-24%	Wm. P. Lane	J. G. Bower M. P. Möller	J. W. Ernst, *Tr.*	C. S. Lane, 3d, *Sec.*	250,000	609,050	3,834,550	515,740	3,353,310	1,577,890	3,330	274,820	Chase N., N. Y.; Union N., Phil.; Citiz. N., Balt.
" ------ "	*Mechanics Loan & Sav. Bk. $55-16% 65-18 ⓢ●‡$'60	J. F. S. Beck	Henry Holzapfel, Jr.	Albert E. Baker	Ralph L. Boyer	100,000	372,290	1,933,690	80,000	932,510	1,268,950	63,150	221,370	N. Park, N. Y.; Citiz. N. and Union Tr. Co. of Md., Balt.
" ------ "	*Nicodemus National Bank $204-14% 65-21 ⓢ●‡'93 *(Formerly Peoples Nat'l Bank)*	Chas. E. Hilliard		M. E. Reed		100,000	115,320	1,768,700		654,980	1,142,460		186,580	N. City, N. Y.; Merch. N., Balt.
" ------ "	*Second National Bank $266-18% 65-20 ⓢT‡'89	J. J. Funk	J. O. Snyder	H. K. Mumma	J. A. Mullendore	100,000	171,210	2,276,400	98,400	877,200	1,200,120	59,220	527,940	Han. N., N. Y.; 4th St. N., Phil.; Citiz. N., Balt.
" ------ "	West End Bank 65-24 $'12			D. J. Sprecher, *Mgr.*	(*Branch of Md. Surety & Tr. Co.*)									Chase N., N. Y.; Phil. N., Phil.; Citiz. N. and N. Bk. of Balt., Balt.
" ------ "	Hagerstown Clearing House. (*Members indicated by a**) (*See Baltimore*)	W. H. McCardell		J. B. Kieffer, *Sec.*										
Hamilton 5000 Baltimore E14														
Hampstead 1000 Carroll C12	First National Bank ●‡'10 65-131	E. M. Bush	W. A. Abbott J. F. Switzer	R. B. Murray	W. E. Keefer	50,000	55,000	771,520	47,010	278,280	576,850	16,300	43,100	N. City, N. Y.; N. Bk. of Balt. and Citiz. N., Balt.
" ------ "	Hampstead Bk. of Carroll Co. $35-14% 65-130 ⓢ●‡$1900	W. H. S. Allgire	R. L. Davidson	J. Wm. Kelbaugh, *Tr.*	Preston W. Snyder, *A. Tr.*	20,000	70,000	1,175,000		400,000	750,000		40,000	Drov. & Mech. N., Balt.; Westminster Dep. & Tr. Co., Westminster.
Hancock 12,000 Washington B3	First National Bank ⓢ‡'05 65-119 $260-8%	W. N. Mann	W. R. Daniels	Roy M. Daniels	F. M. Diehl	30,000	55,000	481,000		310,000	224,000		45,000	Drov. & Mech. N., Balt.; 1st. N., Hagerstown.
" ------ "	Hancock Bank ⓢT●‡$'94 $110-16% 65-118	Maxwell Richards		E. A. Little	D. E. Heller	25,000	109,100	828,690	5,050	225,320	655,350	30,930	56,230	Chase N., N. Y.; Drov. & Mech. N., Balt.; Md. Surety & Tr. Co., Hagerstown.
" ------ "	Union Exchange Bank †'17 65-251			John T. Mason	A. K. Dobson	50,000								Mtle. Tr. & Dep. Co., Balt.
Havre de Grace Harford C18 4500	**CITIZENS NATIONAL BANK** 65-53 1900	J. M. MICHAEL — A thoroughly o This bank ende tion to all bus	JOS. COUDON — rganized collectio avors to give pro iness received.	WM. A. LEFFLER — n department. mpt, faithful, and	intelligent atten-	70,000	128,710	1,163,670	72,100	1,284,500		21,800	128,180	N. City, N. Y.; Atlantic Ex. Bk. & Tr. Co., Balt.
" ------ "	First National Bank ⓢ●‡'83 $225-10% 65-57	C. B. Silver	P. T. Baker	W. N. Coale		60,000	102,980	928,450	27,340	520,020	407,050	50,610	141,030	Chase N., N. Y.; Drov. & Mech. N., Balt.
" ------ "	Havre de Grace Bkg. & Tr. Co. $110-12% 65-59 ⓢ●‡$'10	L. I. Hecht	Thos. C. Hopkins	S. M. Osborn, *Sec. and Tr.*		25,000	50,000	640,840		423,240	166,130		90,430	N. Park, N. Y.; Union Tr. Co. of Md. and Merch. N., Balt.
Hebron 950 Wicomico N21	Hebron Savings Bank ●‡$'10 12% 65-166	J. A. Waller	George C. Bounds	A. L. Mills	H. B. Langrall	25,000	18,570	255,630		233,400	9,600	20,280	35,950	Drov. & Mech. N., Balt.
Highland 58 Howard G12	Highland Bank ⓢT‡$'06 $15-8% 65-167	Albert Nichols	Calvin Bready	W. H. Marlow		25,000	14,300	87,710		64,370	55,270	2,500	4,870	Patapsco N., Ellicott City.
Hillsboro 250 Caroline I19	Hillsboro-Queen Anne Bank $107-20% 65-168 ⓢ●‡$'09	Charles Jarrell	G. L. Wilson	H. P. Flowers	F. E. Fleming R. E. Swartz	12,000	49,250	566,620		438,110	89,450	6,020	94,300	Title Guarantee & Tr. Co. and Union Tr. Co. of Md., Balt.
Hoopers Isl. 1473 (*Wingate P. O.*) Dorchester M17	Hoopers Island Bank $'20 65-269	J. M. Clayton		E. E. Wiley		(*Branch of Eastern Shore Trust Co., Cambridge, Md.*)								Title Guarantee & Tr. Co., Balt.; Eastern Shore Tr. Co., Cambridge.
Hughesville 300 Charles M13	Hughesville Savings Bank ⓢ‡$'09 65-169	J. M. Bowling		P. S. Harrison	J. T. Shaw	15,000	34,650	435,770		95,740	87,130	248,290	54,250	N. Bk. of Balt., Merch. N., and Title Guarantee & Tr. Co., Balt.
Hurlock 1075 Dorchester L20	Citizens Bank ⓢ‡$'19 65-268	E. B. Simmons	L. Otis Corkran G. T. Bell	Marion C. Smith	H. C. Harper	25,000	14,300	264,450		224,180	31,470	8,440	39,670	N. Union Bk. of Md., Balt.
" ----- "	Eastern Shore Trust Co. 65-170 ⓢ●§'02	Z. H. Brinsfield	K. J. Wright	R. L. Glover	Ruth Stevens	(*Branch of Cambridge, Md.*)								Irving Bk.-Col. Tr. Co., N. Y.; Merch. N. Balt.

THE NATIONAL BANK OF BALTIMORE CHARTERED 1795 OLDEST BANK IN MARYLAND

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Town and County. ▲County Seats. No. 5 Fed. Res. Dist. Baltimore Branch.	›Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. ┬Trust Powers. $Last Sale % Div. ⓔSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Hyattsville ...2675 P. Georges I12 " ------ "	First National Bank Ⓢ◆‡$'04 $200-10% 65-171	Harry J. Patterson	C. H. Welsh	Clarence Gasch		$ 40,000	$ 29,800	$1 025 000		$ 772,000	$ 148,000	$ 23,350	$ 102,530	Am. Ex. N., N. Y.; Com'l N., Wash., D. C.; Union Tr. Co. of Md., Balt.
	Prince Georges Bank Ⓢ◆‡$'15 $50-9% 65-234	J. Enos Ray, Jr.	T. H. Duckett N. G. Dudrow Perry Boswell	T. M. Jones		60,000	68,170	1,129,250		739,930	221,080	29,760	266,640	Han. N., N. Y.; Union Tr. Co. of Md., Balt.; Lin. N., Wash., D. C.
Indianhead ...200 Charles L10 " ------ "	Eastern Shore Trust Co. 65-244 Ⓢ§1900	Geo. W. Patterson	W. D. Moon	John T. Parran	D. E. Delozier	(*Branch of Cambridge, Md.*)								N. Union Bk. of Md. and Title Guarantee & Tr. Co., Balt.
	Indian Head State Bank $13 65-263 Ⓢ◆‡$'17	F. E. Mattingly	Jesse L. Rowe	C. N. Dement		20,000	8,630	105,790		69,420	41,330	5,070	18,600	Lin. N., Wash., D. C.; Atlantic Ex. Bk. & Tr. Co., Balt.
Jarrettsville ...275 Harford C15	Harford Bank ..... $'16 65-249			T. E. Cathcart		(*Branch of Bel Air, Md.*)								Han. N., N. Y.; Merch. N., Balt.; Cent. N., Phil.
Jefferson .....425 Frederick E7	Jefferson Bank ..... Ⓢ$'16 65-240				A. L. Bussard	(*Branch of Commercial State Bank Frederick, Md.*)								Am. Ex. N., N. Y.; Drov. & Mech. N., Balt.; Girard N., Phil.
Keedysville ....394 Washington D6	Citizens Bank ..... Ⓢ‡$'08 $24-10% 65-172	Grant Wyand	Chas. Thomas D. D. Keedy	G. W. Buxton	E. G. Miller D. H. Snively, *Sec.*	25,000	46,960	454,050	$ 4,990	261,370	241,120	3,810	24,680	Drov. & Mech. N., Balt.; Md. Surety & Tr. Co., Hagerstown.
Kensington ...874 Montgomery H11	Kensington Bank ..... $'08 65-173			Richard F. Green		(*Branch of Farmers Bkg. Co., Rockville, Md.*)			& Tr. Co.	of Montgomery				District N., Wash., D. C.; Union Tr. Co. of Md., Balt.
Kitzmiller ....1044 Garrett O3	First National Bank ..... Ⓢ◆‡'06 65-174	R. A. Smith	S. S. Bender L. C. Bray	R. L. Wilson		25,000	25,440	289,560	24,990	123,320	179,080	11,500	51,110	N. City, N. Y.; Citiz. N., Balt.
▲**La Plata** .....300 Charles M11 " ------ "	Charles County Bank ..... $'08 65-135			R. H. Halley		(*Branch of Eastern Shore Trust Co. of Cambridge, Md.*)								Merch. N., Balt.
	Southern Md. National Bank $100-15% 65-134 Ⓢ◆‡'96	P. R. Wills G. O. Monroe, *V. P.*	J. J. Gering F. S. Posey	R. J. Mattes	J. D. Robertson	25,000	44,240	680,020		247,810	417,980	3,040	80,430	Drov. & Mech. N., Balt.
Laurel .....2239 P. Georges H12	**CITIZENS NATIONAL BANK** $233-12% 65-77 Ⓢ◆‡'90	G. W. Waters, Jr.	A. G. Thomas	C. E. Little		50,000	141,870	860,700	30,260	468,010	455,530	47,060	112,230	N. Park, N. Y.; Citiz. N. and Western N., Balt.; N. Met., Wash., D. C.
Leitersburg ....361 (*Hagerstown P. O.*) Washington B 6	Maryland Surety & Trust Co. $45-24% 65-282 ‡$'22			J. Wallace Peiffer, *Mgr.*		(*Branch of Hagerstown, Md.*)								Chase N., N. Y.; Union N., Phil.; Citiz. N., Balt.
▲**Leonardtown** 650 St. Marys O14 " ------ "	First Nat. Bank of St. Marys $250-12% 65-176 Ⓢ◆‡'03	L. E. Mumford	Geo. W. Joy	L. J. Sterling	B. K. Abell	50,000	66,920	1,540,390	29,980	825,300	574,030	78,160	209,800	Am. Ex. N., N. Y.; Merch. N., Balt.
	Leonardtown Bank Ⓢ┬◆‡$'12 $170-19% 65-220	C. V. Hayden	J. A. Coad	S. M. Jones	W. H. B. Wise	(*Br. of Eastern Shore Tr. Co., Cambridge, Md.*)								Title Guarantee & Tr. Co., Balt.
Libertytown ...500 Frederick D10	Peoples Bank ..... Ⓢ$'14 $22,50-6% 65-230	Maurice F. Starr	B. F. Hammaker	M. Scott Starr		10,000	17,370	219,030		54,680	159,720	6,540	25,460	Union Bridge Bkg. & Tr. Co., Union Bridge.
Lonaconing ...5000 Allegany M5 " ------ "	First National Bank ..... Ⓢ◆‡'05 20% 65-88	H. C. Thrush	W. W. Shultice	T. Leslie Kilroy		25,000	46,660	403,920	27,470	101,850	341,520	12,370	47,310	Am. Ex. N., N. Y.; Drov. & Mech. N., Balt.
	Lonaconing Savings Bank $35-20% 65-87 Ⓢ◆‡$'89	J. M. Sloan	Lloyd Durst, Sr.	D. R. Sloan, *Tr.*	Aleck Sloan, *A. Tr.*	20,000	70,000	875,000		780,000			120,000	Han. N., N. Y.; Drov. & Mech. N., Balt.; 1st N., Pitt.
Manchester ...546 Carroll B12	Manchester Bank ..... Ⓢ‡$'99 $35-30% 65-178	J. N. De Hoff	J. H. Sherman	J. E. Masenhimer	S. G. Masenhimer J. G. De Hoff	10,000	176,000	1,032,700	60,000	890,810	223,380	110,000	57,270	Merch. N., Balt.; Westminster Dep. & Tr. Co., Westminster.
MardelaSprgs. 375 Wicomico M20	Farmers Bank ..... Ⓢ◆‡$'12 $225-8% 65-221	G. P. Waller	J. P. Wright	W. H. Robertson	R. M. Wilson	10,000	15,200	139,700		93,320	24,920	9,850	36,900	Title Guarantee & Tr. Co., Balt.
Marion Station Somerset Q20 600 " ------ "	Bank of Marion ..... Ⓢ◆‡$'14 $80-6% 65-229	L. M. Milbourne	H. P. Tull	E. R. Coulbourne	Aurelia B. Lawson	20,000	15,800	136,000		117,840	13,840		14,990	Citiz. N., Balt.; Bk. of Somerset, Princess Anne.
	Farmers Bk. of Somerset Co. 20% 65-179 Ⓢ◆‡$'04	G. P. Parsons	John T. Handy I. H. Hall	Aden Davis	E. A. Robinson	15,000	28,010	234,440	31,500	254,330		25,790	28,820	Balt. Com'l and Union Tr. Co. of Md., Balt.
Massey .....120 Kent F20	Peoples Bank ..... $'16 65-238				E. Thos. Massey	(*Branch of Chestertown, Md.*)								N. Bk. of Balt., Balt.; Corn Ex. N., Phil.
Maugansville ..700 Washington B 6	Maryland Surety & Tr. Co. 65-283 $'22			C. E. Riggs, *Mgr.*		(*Branch of Hagerstown, Md.*)								
Mechanicsville 350 St. Marys N13	Mechanicsville Bank Ⓢ◆‡$'08 $110-19% 65-180			R. H. Sothoron	R. W. Raly	(*Branch of Eastern Shore Tr. Co., Cambridge, Md.*)								Title Guarantee & Tr. Co., Balt.
Middletown ...749 Frederick D7 " ------ "	Middletown Savings Bank $150-6% 65-125 Ⓢ$'08	P. E. Bussard	G. D. Dinterman	J. L. Routzahn	G. W. Kefauver	25,000	24,000	646,340		131,000	490,000	15,000	70,000	Chase N., N. Y.; Union Tr. Co., of Md. and Mtle. Tr. & Dep. Co., Balt.; Far. & Mech. N., Frederick.
	Valley Savings Bank Ⓢ◆‡$'87 $375-18% 65-124	E. L. Coblentz	F. C. Remsberg	F. C. Remsberg, *Sec. and Tr.*	W. L. Remsberg, *A. Sec. and A. Tr.*	75,000	240,000	1,664,000	218,000	1,768,850	334,000	49,500	44,150	N. Bk. Com., N. Y.; Merch. N., Union Tr. Co. of Md. and Fid. Tr. Co., Balt.; Cent. Tr. Co. of Md., Frederick.
Midland .....910 Allegany M5	First National Bank ..... ◆1900 65-181	Roberdeau Annan	Wm. B. Phillips	Frank C. Ort	J. E. Winters	25,000	27,920	290,000		322,000			25,000	Han. N., N. Y.; Drov. & Mech. N., Balt.
Millington ....368 Kent F20	Millington Bank of Maryland $50-6% 65-182 Ⓢ◆‡$'08	J. P. Ahern	J. P. Newnam	C. M. Melvin, Jr.	Victor Stevens	15,000	12,930	188,810		113,820	69,350	6,900	26,670	Title Guarantee & Tr. Co., Balt.
Monrovia .....70 Frederick E9	Central Trust Co. of Maryland 65-183 $'08	Wm. R. Murphy	V. W. Nicodemus		J. G. Shawbaker, *A. Tr.*	(*Station of Frederick, Md.*)								N. Park, N. Y.; Corn Ex. N., Phil.; N. Met., Wash., D. C.; Merch. N., Union Tr. Co. of Md., and Fidelity Tr. Co., Balt.
Mt. Airy .....754 Carroll E10 " ------ "	Commercial State Bank ..... $'16 65-127				Chas. A. Ogle	(*Branch of Frederick, Md.*)								Am. Ex. N., N. Y.; Drov. & Mech. N., Balt.; Girard N., Phil.
	First National Bank ..... Ⓢ◆‡'04 $300-12% 65-126	M. G. Urner	E. M. Molesworth	J. L. Burdette	B. C. Leatherwood	25,000	88,270	1,298,070	24,500	663,630	680,110	19,800	72,300	N. City, N. Y.; Drov. & Mech. N., Balt.
Mt. Rainier ...3500 Prince Georges I12 " ------ "	First National Bank ..... Ⓢ'19 $70 65-273	R. E. Miller	W. B. Spire R. E. Joyce	L. W. Dunn	D. S. Marsico	25,000	9,200	177,310		123,430	41,120	8,360	38,610	Title Guarantee & Tr. Co., Balt.; 2d N., Wash., D. C.
	Prince Georges Bank Ⓢ◆‡$'22 65-281			C. F. Schatz, *Mgr.*		(*Branch of Hyattsville, Md.*)								

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Mt. Savage ..3,500 Allegany L6	First National Bank ⓢ●‡'02 $275–14% 65–184	W.Bladen Lowndes	H. A. Pitzer	L. A. Fannon		$ 25,000	$ 43,270	$ 482,760	$ 38,690	$ 442,540	$ 70,330	$ 27,520	$ 49,240	Han. N., N.Y.; Fidelity Tr. Co. and Merch. N., Balt.
Myersville ....300 Fredericks D7	Central Tr. Co. of Maryland 65–236 §'15	C. U. Grossnickle	C. F. Flook	A. J. Smith, *Sec.*	J. W. Eldridge, *A. Tr.*	*(Station of Frederick, Md.)*								N. Park and Irving Bk.-Col. Tr., N. Y.; Merch. N., Union Tr. Co. of Md., and Fidelity Tr. Co., Balt.; Corn. Ex. N., Phil.; N. Met., Wash., D. C.
" ------ "	Myersville Savings Bank $32.50–16% 65–140 ⓢ§'99	T. F. Grossnickle	C. N. Frushour	G. W. Bittle, *Tr.*	E. A. Young, *Sec.*	25,000	78,470	721,290	16,230	528,890	263,640	30,850	17,600	Chase N., N. Y.; Drov. & Mech. N., Balt.; Fredericktown Sav. Inst., Frederick.
Nanticoke ....600 Wicomico O19	Savings Bank of Nanticoke 65–185 ●‡§'08	Jay Williams	H. J. Messick	W. F. Turner	S. T. Larmore	25,000	37,500	241,660	1,500	212,740	66,390	2,500	24,030	Union Tr. Co. of Md., Balt.
Newark .....350 Worcester O24	Home Bank ‡'19 65–259	R. Fulton Powell	W. S. Gordy, Jr. John L. Mason	Lewis J. Tull		12,500	5,140	50,570		52,910	5,910		3,490	Union Tr. Co. of Md., Balt.
New Windsor ..512 Carroll C11	First National Bank †●‡'64 65–186	Nathan H. Baile	J. W. Snader	J. Walter Getty		77,000	37,910	450,880	51,800	113,520	446,570	14,800	42,690	Merch. N., Balt.
North East ...1112 Cecil C19	First National Bank ●‡'03 $200–10% 65–187		R. G. Underwood	R. C. Reeder	E. J. Campbell	25,000	36,600	437,000		177,000	278,000		40,000	Drov. & Mech. N., Balt.
▲**Oakland** .....2000 Garrett O1	First National Bank ⓢ●‡1900 $185–8% 65–98	F. A. Thayer	R. A. Ravenscroft	W. W. Dawson		50,000	52,360	774,110	51,050	490,350	246,810	50,300	140,060	N. City, N. Y.; Citiz. N., Balt.
" "	Garrett National Bank ⓢ●‡'88 $300–18% 65–97	G. S. Hamill	D. E. Offutt	G. A. Fraley	H. L. Jones	100,000	130,000	1,352,630	123,660	790,000	636,000	52,280	228,000	Han. N., N. Y.; Citiz. N., Balt.
Ocean City ....711 Worcester O25	Bank of Ocean City ⓢ‡§'16 $255–6% 65–231	L. D. Lynch	J. M. Mumford	F. W. Truitt	Violet M. Wallace	15,000	21,440	247,220		172,440	79,140	2,500	29,640	Union Tr. Co. of Md., Balt.; Dep. & Sav., Snow Hill.
Overlea .....1500 Baltimore F15	Overlea Bank ⓢ●‡§'16 $18–8% 65–241	Wm. J. Seward	John L. Sippel	W. R. Gettier		50,000	35,000	1,344,230	26,270	911,450	357,290	93,410	93,340	Merch. N., N. Bk. of Balt., Atlantic Ex. Bk. & Tr. Co., and Union Tr. Co. of Md., Balt.
Owings .....100 Calvert K14	Owings Bank ⓢ†●‡§'11 $115–5% 65–225			F. J. Wharton		*(Branch of Eastern Shore Tr. Co., Cambridge, Md.)*								Title Guarantee & Tr. Co., Balt.; Bk. of Com. & Sav., Wash., D. C.
Oxford .....1200 Talbot K18	Oxford Bank ⓢ§'12 6% 65–188	Wm. H. Myers	O. S. Gallup	Thos. M. Green		10,000	18,230	233,510		95,020	141,440	5,570	19,700	Title Guarantee & Tr. Co., Balt.
Parkton .....500 Baltimore B14	First National Bank ⓢ●‡'09 $150–6% 65–189	J. M. Little	H. M. Gore F. P. Lewin	H. E. Krout	H. M. Hale	25,000	50,000	763,820		506,640	269,630		58,390	Merch. N., Balt.
Parkville .....60 (*Baltimore P. O.*) Baltimore D12	nParkville Bank §'24 65–288	P. W. Beermann	A. M. Bacon	E. J. Hammond		25,000	6,250							Drov. & Mech. N. and Fidelity Tr. Co., Balt.
Perryville .....652 Cecil C18	National Bank of Perryville $200–4% 65–256 ⓢ●‡'18	Joseph Coudon	W. H. Cole	George H. Cobourn		50,000	51,710	524,390	50,000	109,170	479,450	12,500	74,980	N. City, N. Y.; Franklin N., Phil.; Citiz. N., Balt.
Pikesville ....1500 Baltimore E12	Pikesville National Bk. ⓢ●‡'07 $120–6% 65–190	H. M. Benzinger	T. J. Foley	T. E. Steffey		40,000	39,490	685,930		261,080	462,530		39,610	Drov. & Mech. N., Balt.
Pittsville .....368 Wicomico N23	Truckers & Savings Bank $150–12% 65–191 ⓢ●‡§'06	N. J. Wimbrow	J. W. Parker E. R. Ennis	James Davis		12,500	24,630	148,140	990	166,670		5,650	13,930	Drov. & Mech. N., Balt.; Salisbury N., Far. & Merch., and Peo. N., Salisbury.
Pleasant Valley Carroll C11 200 (*Westminster P. O.*)	Pleasant Valley Bank ‡§'19 65–266	A. D. Leister	E. H. Schaeffer	N. W. Crouse		16,000	12,400	144,780		63,370	97,030	1,150	11,630	Union N., Westminster.
Pocomoke City Worcester Q22 2444	Citizens National Bk. ⓢ†●‡'02 $175 65–80	E. J. Schoolfield	W. S. Schoolfield	C. E. Byrd	J. C. Stevenson J. P. Blaine, Jr.	100,000	76,600	725,470	69,680	659,080	170,350	92,580	49,740	Irving Bk.-Col. Tr. Co., N. Y.; Atlantic Ex. Bk. & Tr. Co. Balt.; Phil. N., Phil.
" ------ "	Pocomoke City Nat'l Bank $166–7% 65–79 ⓢ●‡'89	F. M. Wilson	E. W. Veasey	W. J. Stevenson	F. D. Young	50,000	35,380	662,300	13,640	501,850	54,440	101,300	103,730	Han. N., N. Y.; Merch. N., Balt.
Poolesville ....325 Montgomery G8	Poolesville National Bank $200–8% 65–192 ⓢ●‡'07	H. W. Spurrier	W. T. Griffith B. W. Walling	G. D. Willard	Benj. White E. L. Chiswell	25,000	36,810	382,860		162,640	205,990		74,520	Han. N. and Am. Ex. N., N. Y.; Drov. & Mech. N., Balt.; Federal Am. N., Wash., D. C.
Port Deposit ..1090 Cecil C18	Cecil National Bank ●‡'50 65–95	J.T.C. Hopkins, Jr.	F. W. Clapp	W. Touchstone	J. H. Buck	50,000	65,640	1,014,540		1,049,770			123,300	N. City, N. Y.; Phil. N., Phil.; Merch. N., Balt.
Preston .....784 Caroline K19	Provident State Bank ⓢ§'04 $90–12% 65–193	A. W. Sisk	W. M. Wright	Jas. A. Trazzare	M. Edith Noble	25,000	13,120	296,680	7,060	185,550	90,100	23,590	42,610	Union Tr. Co. of Md. and Title Guarantee & Tr. Co., Balt.
▲**Prince Frederick** Calvert M14 157	Eastern Shore Trust Co. 65–194 ‡§1900	J. B. Gray	Thomas Parran	R. B. Smoot	O. L. King	*(Branch of Cambridge, Md.)*								Title Guarantee & Tr. Co., Balt.
▲**Princess Anne** Somerset P21 968	**BANK OF SOMERSET** ⓢ●‡§'89 $300–16% 65–110	**JOSHUA W. MILES** Prompt service collections and *sight drafts, 15*	**H. F. LANKFORD** has built our busi Credit Reports by *c; Credit Reports*	**WM. B. SPIVA** ness. Save time sending FEE IN *, 25c. TRY US.*	**S. H. SUDLER** and get service on ADVANCE: *Plain*	100,000	167,610	1,060,460	5,000	746,930	422,260	36,190	127,690	Chase N., N. Y.; Citiz. N., Balt.; Girard N., Phil.
" ------ "	**PEOPLES BANK OF SOMERSET COUNTY** $290–10% 65–111 ⓢ●‡§'95	**H. J. WATERS**	**ROBT. F. DUER**	**O. J. CROSWELL**	**M. L. COSTEN VERNON E. WHITE**	25,000	48,660	462,340	26,250	357,780	115,050	23,690	65,730	N. Park, N. Y.; Merch. N. and Balt. Com'l, Balt.
Queenstown ..270 Qu'n Annes H18	Queenstown Bk. of Maryland $100–10% 65–195 ⓢ●‡§'99	E. L. Dudley	W. E. King	W. I. Tuttle	D. C. McConnor	10,000	11,620	220,130	4,630	168,220	51,970	12,090	14,100	Union Tr. Co. of Md., Balt.
Reisterstown ..1000 Baltimore D12	Reisterstown Savings Bk. of Baltimore County ‡§'01 $43–10% 65–196	Frank H. Zouck	Wm. L. Shriver	H. H. Russell	K. R. Pfeffer	10,000	77,800	743,710		474,660	320,300	4,340	34,440	Mech. & Metals N., N. Y.; Union Tr. Co. of Md., Balt.
Ridgely .....809 Caroline I19	Bank of Ridgely ⓢ†§'02 $75–12% 65–197	T. W. Jones	J. M. Short	G. L. Wilson	H. E. Koenemann	11,000	23,530	238,990		269,970	17,000		41,510	Union Tr. Co. of Md., Balt.; Denton N., Denton.
Rising Sun ....500 Cecil B18	Nat. Bk. of Rising Sun ⓢ†●‡'71 $315–18% 65–198	Charles S. Pyle	A. L. Duyckinck Jesse Wood	M. E. Flounders		50,000	122,660	857,210	48,100	505,460	445,800	32,890	93,820	Franklin N., Phil.; Atlantic Ex. Bk. & Tr. Co. and Merch. N., Balt.
" ------ "	**RISING SUN BANK** ⓢ‡§'19 65–265			J. T. Tyson		*(Branch of Elkton Bkg. & Tr. Co., Elkton, Md.)*								Irving Bk.-Col. Tr. Co., N. Y.; 1st N., Phil.; Title Guarantee & Tr. Co., Balt.

THE NATIONAL BANK OF BALTIMORE CHARTERED 1795 OLDEST BANK IN MARYLAND

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MARYLAND—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. No.5 Fed. Res. Dist. Baltimore Branch.	●Mem. A.B.A. ²New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Rock Hall 572 Kent G17	Peoples Bank $'16 65-239				H. A. Urie	(*Branch of Chestertown, Md.*)								N. Bk. of Balt., Balt.; Corn Ex. N., Phil.
▲**Rockville** 1200 Montgomery H10	**Farmers Bkg. & Tr. Co. of Montgomery Co.** ⓢ†‡$1900 $230-12% 65-103	R. G. Hilton	A. M. Bouic J. W. Walker	Jas. E. Deets, *Tr.* F. B. Abert, *A. Tr.*	R. G. Hilton, *Sec.* J. H. Jones, *A. Sec.*	$ 55,200	$ 80,890	$1 401 800		$ 655,280	$ 359,770	$ 44,330	$ 478,520	Irving Bk.-Col. Tr. Co., **N. Y.**; Mtle. Tr. & Dep. Co., Balt.; N. Met., Wash., D. C.
" ------ "	**Montgomery County Nat. Bk.** $250-12% 65-102 ⓢ●‡$'84	G. M. Hunter	Lee Offutt	G. P. Henderson	J. G. Darby J. P. Brunett	100,000	150,240	1,585,390	$ 99,300	1,233,510	438,250	43,650	219,530	**N. Park, N. Y.**; Drov. & Mech. N., **Balt.**; Riggs N., Wash., D. C.
▲**Salisbury** 10,000 Wicomico N22	Central Bank ⓢ●‡$'22 $117-10% 65-42	L. W. Gunby	F. L. Wailes	C. M Freeman	S. L. Wailes	50,000	5,000	325,000		340,000			45,000	N. City, N.Y.; Union Tr. Co. of Md., Balt.
" ------ "	**Farmers & Merch. Bk.** $220-12% ◆ 65-41 ⓢ●‡$'93	T. L. Ruark	D. J. Elliott	S. A. Graham	A. B. West	100,000	107,920	774,000	40,860	893,840	23,450	17,120	88,370	Irving Bk.-Col. Tr. Co., **N. Y.**; **1st N., Phil.**; Union Tr. Co. of Md., Balt.
" ------ "	Peoples Bank $'24 65-43 (*Formerly Peoples Nat. Bk.*)			C. M. Paynter		(*Branch of Eastern Shore Trust Co., Cambridge, Md.*)								Irving Bk.-Col. Tr. Co., N. Y.; Union Tr. Co. and Merch. N., Balt.; Corn Ex. N., Phil.
" ------ "	**SALISBURY NAT'L BANK** $365-20% 65-40 ⓢ†●‡ 84	W. P. JACKSON OLDEST AND	JAY WILLIAMS LARGEST BANK	WM. S. GORDY, JR. H. H. RUARK, *A. C.* . COLLECTION	E. C. FULTON A. H. HOLLOWAY S REMITTED FO	100,000 R DAIL	237,450 Y.	1,971,130	61,610	1,649,930	304,250	37,420	378,590	**N. City, N. Y.**; Phil. **N., Phil.**; Union Tr. Co. of Md., Balt.
Sandy Spring 100 Montg. G11	**First National Bank** ‡1900 65-109	A. G. Thomas	J. W. Jones	F. L. Thomas	Francis Miller	25,000	36,120	170,000		190,160	22,120		17,900	Han. N., N. Y.; Drov. & Mech. N., Balt.; Columbia N., Wash., D. C.
" ------ "	**Sav. Inst. of Sandy Spr'g.** ‡$'68 65-108	A. G. Thomas	Chas. F. Brooke	F. L. Thomas, *Tr.*	Francis Miller, *Sec.*		244,670	1,783,200		89,960	1,856,100	9,750	72,060	N. Park, N. Y.; Merch. N., Balt.
Seat Pleasant 3000 (*Wash., D.C., P.O.*) Prince Georges I 12	Southern Maryland Trust Co. 65-217 ⓢ†●‡$'13 $135-9%	S. J. Henry	H. T. Plaster W. S. Collins	M. E. Myers, *Tr.* A.L.Phillips, *A. Tr.*	H. T. Plaster, *Sec.*	200,000	80,000	750,000		717,000	71,000		102,000	Guaranty Tr. Co., N. Y.; Title Guarantee & Tr. Co. and Union Tr. Co. of Md., Balt.; Com'l N. and Cont. Tr. Co., Wash., D. C.
Sharpsburg 900 Wash. D6	Sharpsburg Bk. of Wash. Co. 8% 65-199 ⓢ‡$'08		Philip Grove	C. V. Snyder	A. H. Dorsey	15,000	29,860	367,130		34,840	330,720	8,050	38,370	Merch. N., Balt.; 2d N., Hagerstown.
Sharptown 600 Wicomico M21	Sharptown Bank ⓢ†‡$'02 $110-18% 65-200	W. D. Gravenor	J. S. Cooper	P. T. White	E. H. Cooper Charles L. Windsor	(*Branch of Eastern Shore Trust Co., Cambridge, Md.*)								Han. N., N. Y.; Merch. N., and Title Guarantee & Tr. Co., Balt.
Silver Spring 1000 Montg. I 12	Silver Spring Nat. Bank $240-8% 65-201 ⓢ●†'10	J. H. Cissel	H. McC. Marlow F. L. Hewitt	I. C. Whitacre	F. L. Lutes	25,000	35,960	543,690	25,210	368,870	117,620	19,240	124,150	N. City, N. Y.; 2d N., Wash., D. C.; N. Bk. of Balt., Balt.
Smithsburg 600 Wash. B8	Peoples Banking Co. ⓢ●†$'10 $26.50-12% 65-133	Lancelot Jacques, Sr.	G. B. Hoover K. J. Beard	F. O. Cox	K. J. Beard Victor Martin	40,000	70,460	441,410		250,630	238,700	24,320	38,230	1st N., Hagerstown; Union Tr. Co., Balt.
" ------ "	**Smithsburg Bank of Wash. County** 65-132 ⓢ●‡$'02	R. B. Brown	D. W. Barkdoll	K. J. Newcomer	W. V. Spessard	20,000	33,280	391,980	200	213,800	181,490	17,500	32,670	Hagerstown, Hagerstown; Merch. N., Balt.
▲**Snow Hill** 1700 Worcester P23	**Commercial Nat. Bank** ⓢ●†'02 $220-6% 65-83	G. S. Payne	Lawrence Hastings	C. T. Richardson	Eben Hearne	50,000	63,640	538,260	54,390	296,130	349,230	8,930	52,020	Han. N., N. Y.; N. Bk. of Balt., Balt.; Girard N., Phil.
" ------ "	**Deposit & Savings Bank** ‡$'05 $160-6% 65-84	O. M. Purnell	E. P. Davis	E. W. Marshall	Mary L. Truitt	25,000	14,500	210,000		190,000	13,500	27,500	6,500	N. Bk. of Balt. and Union Tr. Co. of Md., Balt.
" ------ "	**First National Bank** ●†'87 65-82	John W. Smith	T. M. Purnell	W. E. Bratten	W. S. Parsons	100,000	52,980	594,260		617,130			155,110	Irving Bk.-Col. Tr. Co., N. Y.; 4th St. N., Phil.; Merch. N., Balt.
Solomons 283 Calvert O15	Solomons Bank ⓢ†‡$'05 65-202	W. H. Hellen	J. C. Webster	H. H. Hellen	A. W. Kopp	(*Branch of Eastern Shore Trust Co., Cambridge, Md.*)								N. Union Bk. of Md. and Title Guarantee & Tr. Co., Balt.
Sparks 150 Baltimore D14	**SPARKS STATE BANK** $30-5% 65-255 ⓢ●†$'18	S. G. Sparks	R. W. Shermantine	T. Herbert Lytle	J. E. Chilcoat	30,000	14,500	235,000		245,500	18,000		15,000	Union Tr. Co. of Md., Balt.
Sparrows Point (*Baltimore P. O.*) Baltimore F14	Bank of Sparrow's Point $21-10% 65-252 ⓢ●†$'17	A. D. Graham	Geo. W. Williams	F. O. Scherf	C. L. Robson	100,000	124,690	1,302,120	17,310	392,100	945,980	23,450	182,590	Citiz. N., Balt.
6000 " ------ "	Provident Savings Bank $'86 65-247			C. A. Case, *Mgr.*	L. Hoffman, *A. Mgr.*	(*Branch of Baltimore, Md.*)								Union Tr. Co., N. Y.; N. Union Bk. of Md. and Merch. N., Balt.
Stevensville 300 Queen Annes H16	Stevensville Bank of Md. $'03 65-203	Chas. E. Snyder	J. Archie Legg	Barnes Legg	W. W. Carte	10,000	9,020	100,310		111,110			5,110	Drov. & Mech. N., Balt.; Centreville N. Bk. of Md. and Queen Anne's N., Centerville.
St. Helena (*Baltimore P. O.*) Baltimore F15	(*See Dundalk*)													
St. Michaels 1700 Talbot J17	**Citizens Bank** ⓢ†‡$'06 65-90			W. C. Mills		(*Branch of Eastern Shore Trust Co., Cambridge, Md.*)								Han. N., N. Y.; Title Guarantee & Tr. Co., Balt.
" ------ "	**St. Michaels Bank** ⓢ●‡$'90 $40-8% 65-89	L. V. Johnson	N. M. Shannahan	W. D. J. Morris	Wm. O. Blades	20,000	16,210	369,720	6,230	316,620	55,090	5,900	34,550	Easton N., Easton; Balt. Com'l, Balt.
Stockton 500 Worcester Q23	**Stockton Bank** ⓢ†1900 65-204	E. H. Taylor		E. H. Taylor	Mary M. Taylor	5,000								Union Tr. Co. of Md., Balt.
Sudlersville 276 Queen Annes G20	**Sudlersville Bk. of Md.** ⓢ$'04 $100-20% 65-205	W. O. Thomas		J. F. Stokes	Emma H. Gillespie	10,000	91,350	524,120		447,710	101,710	17,400	58,650	**Merch. N.** and Union Tr. Co. of Md., Balt.; Corn Ex. N., Phil.
Sykesville 610 Carroll E11	**Sykesville National Bank** $18-8% 65-128 ⓢ●‡'01	W. H. D. Warfield	G. Harry Bevard	Wm. M. Chipley		75,000	55,000	750,000		430,000	300,000	62,000	43,000	Merch. N., Balt.
Takoma Park 3168 (*Wash., D.C., P.O.*) " Montg. I 11 "	Citizens Bank ⓢ‡$'23 $25 65-287	Luther S. Cannon	A. L. Haislip	G. L. Wallace		50,000	12,500	126,390		125,100		34,530	29,260	Riggs N., Wash., D. C.; Merch. N., Balt.
	Takoma Park Bank ⓢ●‡$'17 $75-8% 65-253	S. C. Redman	D. Feldman E. B. Lee	W. P. Gibson	R. C. Lyddane O. E. Dietz	50,000	108,660	2,199,730		1,381,950	488,570	38,000	449,870	Han. N. and Mech. & Metals N., N. Y.; Com'l N. and Riggs N., Wash., D. C.; N. Bk. of Balt. and Union Tr. Co. of Md., Balt.

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THE NATIONAL BANK OF BALTIMORE CHARTERED 1795 OLDEST BANK IN MARYLAND

Town and County. ▲County Seats. No. 5 Fed. Res. Dist. Baltimore Branch	•Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⑧Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Taneytown 1000 Carroll B10	**Birnie Trust Co.** ⑧T•‡$1900 $231-12% 65-121	E. O. Weant	E. H. Sharetts	G. H. Birnie	G. W. Wilt	$ 40,000	$ 73,000	$1 239 740		$1 231,000	$ 897,640	$ 17,000	$ 61,720	**Winslow, Lanier & Co., N. Y.; Drov. & Mech. N. and Union Tr. Co. of Md., Balt.**
" "	Taneytown Savings Bank $22.50-10% 65-120 ⑧•‡$'87	D. J. Hesson	C. T. Fringer	W. A. Bower	J. A. Hemler	25,000	43,100	637,820	$ 1,740	328,070	351,970	940	22,720	**Fidelity Tr. Co., Balt.**
Thurmont 1100 Frederick C8	**Citizens Savings Bank** $'03 65-117	C. C. Waters	C. M. Mackley	W. L. Fisher, *A. Tr.*		*(Station of Central Trust Co. Frederick, Md.)*								**N. Park, N. Y.; Merch. N., Union Tr. Co. of Md., and Fidelity Tr. Co., Balt.; Corn Ex. N., Phil.; N. Met., Wash., D. C.**
" " "	Thurmont Bank ⑧•‡$'01 10% 65-116	L. S. Birely	C. H. Brown	J. G. Jones	Earl T. Kelbaugh	25,000	29,000	835,000		465,000	405,000		35,000	**N. Park, N. Y.; Merch. N., Balt.**
Tilghman 800 Talbot K16	Tilghman Bank ⑧•‡$'16 $40-6% 65-242	S. T. Harrison	H. R. Howeth	J. M. Howeth	Harry E. Landon	10,000	9,980	155,170	12,000	62,510	88,600		31,350	**Drov. & Mech. N., Balt.**
▲**Towson** 4000 Baltimore E14	**Baltimore County Bank** $12.50-6% 65-222 ⑧•‡$'12	Dixon Connolly	C. E. Weakley W. C. Kenney	W. C. Kenney	J. D. Galloway, Jr.	100,000	26,480	874,940	11,400	805,040	85,220	24,130	98,420	**Towson N., Towson; Balt. Com'l, Balt.**
" " "	**Second National Bank** ⑧•‡'06 $170-10% 65-189	Harrison Rider	Elmer J. Cook N. E. Offutt	Jos. B. Galloway	J. T. Hanley	50,000	72,910	1,679,120	50,000	859,360	548,030	43,000	401,650	**Citiz. N., Balt.**
" " "	Towson National Bank ⑧†'86 $160-8% 65-138	W. C. Craumer	Stuart Cassard E. C. Hatch	M. R. Schuster		100,000	77,360	1,322,850	100,000	901,270	468,400	40,700	189,830	**N. City, N. Y.; Merch. N., Balt. Com'l and Union Tr. Co. of Md., Balt.**
Trappe 236 Talbot K18	State Bank of Trappe ⑧‡$'17 $40-8% 65-246	R. J. Dawson	J. A. Ross	N. H. Leonard	W. H. Corkran	10,000	15,070	254,040	5,400	138,420	108,380	15,000	22,710	**Md. Tr. Co. and Union Tr. Co., of Md., Balt.**
Union Bridge 1200 Carroll C10	Central Trust Co. ‡$'08 65-123			Chas. McC. Mathias	L. Q. Repp, *A. Tr.*	*(Branch of Frederick, Md.)*								**N. Park, N. Y.; Merch. N., Balt.**
" " "	Union Bridge Banking & Trust Co. 65-122 ⑧T•$'99 $292-16%	S. D. Senseney	B. F. Hammaker	W. H. B. Anders, *Sec. & Tr.*		40,000	101,170	1,130,170	3,220	698,590	435,420	52,330	88,220	**Han. N., N. Y.; Drov. & Mech. N. and Merch. N., Balt.; Westminster Dep. & Tr. Co., Westminster.**
Union Mills 250 (*Westminster P. O.*) Carroll B11	Union Mills Savings Bank of Carroll County 65-207 ⑧•‡$'99 $80-20%	George W. Yeiser	J. J. Stewart	C. E. Bankert, *Sec. and Tr.*	V. R. Yingling, *A. Tr.*	10,000	86,410	583,860		144,280	490,270	5,900	39,860	**Fidelity Tr. Co., Balt.; Westminster Dep. & Tr. Co., Westminster.**
Uniontown 809 (*Westminster P. O.*) Carroll C10	Carroll County Savings Bank $25-12% 65-208 ⑧•‡$'71	J. J. Weaver, Jr.		Jesse P. Garner	M. A. Zollickoffer	20,000	37,570	411,400		70,650	377,980	3,500	16,920	**1st N., Westminster; Alex. Brown & Sons, Balt.**
▲**Upper Marlboro** Pr. Georges J13 500	Eastern Shore Trust Co. $170-18% 65-276 ⑧T•‡$'20	L. G. Sasscer	J. H. Traband	W. E. Seipp	John Gibbons	*(Branch of Cambridge, Md.)*								**Title Guarantee & Tr. Co., Balt.; Bk. of Com. & Sav. and N. Capital, Wash., D. C.**
" " "	First Nat'l Bank of So. Md. $330-16% 65-209 ⑧•‡'90	Chas. A. Wells	Wm. S. Hill	W. S. Hill	C. H. Owen	50,000	102,460	2,114,570	96,100	1,648,310	501,900	82,920	129,990	**Han. N., N. Y.; Drov. & Mech. N. and N. Bk. of Balt., Balt.**
" " "	Marlboro Bank ⑧T‡$'20 $125-9% 65-275	L. A. Griffith	W. S. Belt	W. H. Brooke		*(Branch of Southern Maryland Trust Co., Seat Pleasant, Md.)*								**Com'l N., Wash., D. C.; Title Guarantee & Tr. Co., Balt.**
Vienna 257 Dorchester M20	**Vienna Bank** ⑧T•$1900 65-210	J. A. Higgins	Geo. W. Millard	Vernon A. Hitch	Wm. C. Brinsfield	*(Branch of Eastern Shore Trust Co., Cambridge, Md.)*								**Merch. N. and Title Guarantee & Tr. Co., Balt.**
Walkersville 600 Frederick D9	**Walkersville Savings Bk.** $50-20% 65-211 ⑧ $'04	N. A. Fulton	C. A. Nicodemus	Edwin Devilbiss	W. N. Stauffer	25,000	136,940	1,128,260	11,060	974,680	273,690	5,060	47,830	**N. Park, N. Y.; Drov. & Mech. N., Balt.; Citiz. N., Frederick.**
Western Port 3977 Allegany N4	**Citizens National Bank** ⑧•‡'01 $300-18% 65-212	Z. T. Kalbaugh	J. W. Hughes	Howard C. Dixon		40,000	100,000	800,000		350,000	500,000		75,000	**Irving Bk.-Col. Tr. Co., N. Y.; Drov. & Mech. N., and Merch. N., Balt.**
▲**Westminster** 4000 Carroll C11	**Farmers & Mech. Nat. Bank** $30-16% 65-60 ⑧•‡1850	O. D. Gilbert	J. N. Shriver	J. H. Cunningham	W. C. Shunk	100,000	156,250	880,950	131,470	701,830	465,030	13,250	88,550	**Han. N., N. Y.; Citiz. N., Balt.; Corn Ex. N., Phil.**
" " "	**First National Bank** ⑧•‡'65 $200-10% 65-62	J. J. Weaver, Jr.	L. K. Woodward	G. R. Gehr	Denton Gehr	125,000	148,370	1,292,060	108,710	535,210	1,017,360	25,840	95,720	**Chase N., N. Y.; Merch. N., Balt.**
" " "	**Union National Bank** ⑧‡1820 65-61	Geo. K. Schaeffer	E. C. Zepp	J. P. Wantz		100,000	130,540	899,700		471,130	469,050	131,610	68,450	**N. Park, N. Y.; Merch. N., Balt.**
" " "	**Westminster Dep. & Tr. Co.** 65-65 ⑧T•‡$'98	Chas. E. Nicodemus	F. Neal Parke J. H. Blocher	N. H. Baumgartner, *Tr.*		100,000	227,720	1,010,920	4,850	446,230	781,070	9,270	106,920	**Drov. & Mech. N., Balt.**
" " "	**Westminster Sav. Bank** $40-20% 65-64 ⑧•‡$'69	F. T. Babylon	Uriah Bixler	J. H. Handley, *Tr.*	O. M. Crouse, *A. Tr.*	50,000	218,480	2,534,030		282,500	2,396,660	14,500	108,850	**Atlantic Ex. Bk. & Tr. Co., Balt.**
" " "	**Thomas & Co.** †'11 65-63	(W. F. Thomas and	J. E. Hunter)	J. E. Hunter, *Tr.*		10,000	11,000			27,500				**Far. & Mech. N. and Union N., Westminster.**
Westport 3000 Baltimore F14	(*See Baltimore*)													
White Hall 300 Baltimore C14	**White Hall Bank** ⑧T•‡$'09 $100-6% 65-213	S. W. Black	A. L. Anderson	F. G. Proctor, *Sec.*	L. E. Slade	25,000	24,000	451,220		370,320	46,240	55,290	29,360	**N. City, N. Y.; N. Bank of Balt., Century Tr. Co., and Union Tr. Co., Balt.**
Willards 300 Wicomico N22	Farmers Bank ⑧$'25 $25 65-290	R. F. Powell	Geo. W. Truitt S. E. Shockley	E. G. Davis, Jr.		25,000	5,000							**Union Tr. Co. of Md., Balt.**
Williamsport 2000 Washington C15	**Sav. Bk. of Williamsport** $18-8% 65-86 ⑧•$'07	Isaac Long	A. G. Hoffman	Chas. E. Koogle	J. H. Griffith	25,000	17,710	335,600	2,240	128,440	176,860	12,000	63,260	**Drov. & Mech. N., Balt.; 1st N., Hagerstown.**
" " "	**Washington Co. Nat. Bank** $14.50-8% 65-85 ⑧†'64	E. W. Byron	J. W. Lefever	William Stake	D. W. Newcomer	100,000	72,550	649,720	100,000	255,050	501,960	18,810	146,450	**Bk. of Am. (Atlantic Office), N. Y.; Merch. N., Balt.; Md. Surety & Tr. Co., Hagerstown.**
Wingate 500 Dorchester O18	South Dorchester Bank 65-226 ⑧T$'14	E. Crocheron	G. C. Insley	B. O. Murphy		*(Branch of Eastern Shore Trust Co., Cambridge, Md.)*								**Merch. N., Balt.; Eastern Shore Tr. Co. and Peo., Cambridge.**
Woodbine 175 Carroll E11	**Woodbine National Bank** $275-8% 65-214 ⑧•'07	J. M. DeLashmutt	M. T. Warfield	H. S. Owings		25,000	49,570	608,090	26,660	426,470	215,740	8,750	58,300	**Drov. & Mech. N., Balt.**
Woodsboro 400 Frederick C10	Woodsboro Sav. Bank of Frederick Co. 65-215 ⑧•‡$'99 $100-20%	Geo. W. Hoffman	G. F. Smith W. B. Cutshall	M. J. Albaugh	M. J. Anders	25,000	118,110	957,600	2,500	337,370	719,930	7,500	38,400	**N. Bk. Com., N. Y.; Union Tr. Co. of Md., Balt.; Far. & Mech. N., Frederick.**

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MASSACHUSETTS

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓔSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr.Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Abington 6000 (*No. Abington P.O.*) Plymouth I18	**Abington National Bank** ‡'50 $112-8% 53-482	W. S. O'Brien	W. P. Arnold	G. R. Farrar	E. G. Crossley, *Clk.*	$ 75,000	$ 67,440	$ 304,940	$ 41,140	$ 66,040	$ 355,690	$ 1,620	$ 65,160	1st N., Bos.
" ------ "	Abington Savings Bank 4½% 53-483 ⓔ●‡$'53	Wm. J. Coughlan	C. Morton Packard	L. S. Fairbanks, *Tr.*	James E. Marshall, *Clk. of Corp.*	-------	353,570	4,418,270	32,770	2,307,510	2,418,770	30,270	48,060	1st N., Com'l N., and 2d N., Bos.
Adams 12,967 Berkshire D3	**FIRST NATIONAL BANK** $105-6% 53-336 ⓑ†●‡'64	E. F. JENKS Special attentio *Please send 15c w* TRY US FOR P	E. K. McPECK n given Bill of La *ith each sight draft* ROMPT SERVIC	M. R. BUCK ding drafts, Cash *for presentation and* E	and Time Items. 25c *for Credit Repo*	100,000	129,250	809,780	100,100	488,590	466,720	40,840	142,970	N.Y. Tr. Co., N.Y.; Merch. N., Bos.
" ------ "	Greylock National Bank $325-20% 53-338 ⓑ†●‡'91	George B. Adams	C. T. Plunkett	Frank Hanlon		100,000	509,750	1,625,970	112,030	712,010	1,369,470	66,220	200,050	N. Bk. Com. and Irving Bk.-Col. Tr. Co., N. Y.; 1st N., Bos.
" ------ "	South Adams Sav. Bank 53-337 ⓔ●‡$'69	W. S. Morton	J. S. Adams	Earl L. Walpole, *Tr.*	Wm. Orr, *Sec.*	----------	180,300	3,560,830	22,650	1,291,300	2,222,380	178,150	71,930	Merch. N., Bos.; 1st N. and Greylock N., Adams.
Amesbury 10,086 Essex B18	Powow River Nat. Bk. ⓑ●‡'36 53-332	Benj. F. Sargent	I. S. Ball C. F. Smith Wm. Bloom H. A. Sawyer	John Gibbons		100,000	160,150	2,225,830	49,250	833,600	1,337,530	48,600	315,480	Han. N., N. Y.; 1st N., Bos.; Girard N., Phil.
" ------ "	Provident Inst. for Savings 53-331 ⓔ‡$'28	A. C. Webster	Wm. W. Hawkes J. E. Blake A. G. Willey	Ralph P. True, *Tr.*	A. N. Parry, *Sec.*	-------	444,610	4,417,990	1,070	1,756,650	2,961,310	52,120	93,590	Bos. Safe Dep. & Tr. Co. and N. Union, Bos.
Amherst 5558 Hampshire F7	**Amherst Savings Bank** 4½% 53-502 ⓔ‡$'64	G. S. Kendrick	J. C. Hammond	W. T. Chapin, *Tr.*	R. S. Morgan, *A. Tr.* J. F. Page, *Clerk.*	-------	631,240	6,639,730	110,420	4,399,620	2,832,050	37,200	112,520	Springfield Safe Dep. & Tr. Co., Springfield.
" ------ "	First National Bank ⓑ†●‡'64 $160-8% 53-503	E. M. Whitcomb	B. O. Moody	E. W. Elwell	F. E. Nestle	150,000	278,350	1,314,030	146,200	947,810	723,920	53,340	163,500	Chase N., N. Y.; N. Shawmut, Bos.; N. Y. State N., Alb.
Andover 9000 Essex D17	**Andover National Bank** $165-8% 53-434 ⓑ‡'26	Nathaniel Stevens	J. C. Sawyer C. W. Holland	C. W. Holland	L. S. Finger	125,000	229,680	1,968,320	----------	1,197,430	624,130	126,160	461,170	Han. N., N.Y.; 1st N. and N. Shawmut, Bos.
" ------ "	Andover Savings Bk. ⓑ●‡$'34 53-435	Burton S. Flagg	George Abbot	F. S. Boutwell, *Tr.*	A. E. Stearns, *Clk.*	----------	929,300	8,783,060	44,640	6,975,400	2,588,470	166,170	26,960	Atlantic N., 1st N., and Merch N., Bos.: Andover N., Andover.
Arlington 20,000 Middlesex F17	Arlington Five Cts. Sav. Bk. 4½% 53-368 ⓑ●‡$'60	Chas. W. Allen	J. P. Parmenter Benj. A. Norton George Hill	W. D. Clark, Jr., *Tr.*	E. S. Fessenden, *A. Tr.*	----------	563,070	5,520,430	310	3,657,440	2,210,770	38,100	177,500	Atlantic N., Bos. Safe Dep. & Tr. Co. and New Eng. Tr. Co., Bos.; Menotomy Tr. Co., Arlington.
" ------ "	Arlington National Bank $150 53-370 ⓑ†●‡'20	F. V. Noyes	E. E. Smith	E. C. Hildreth	E. L. Parsons	100,000	70,000	1,040,000	17,000	686,000	360,000	96,000	85,000	N. Shawmut, Bos.
" ------ "	Menotomy Trust Co. ⓑ†●‡$'91 $175-10% ◆ 53-369	James A. Bailey	J. E. Kimball W. A. Peirce	J. A. Bishop, *Tr.*	N. C. Jenkinson, *A. Tr.*	200,000	175,210	3,214,580	38,740	2,101,390	1,092,890	50,190	384,060	Chase N., N. Y.; 1st N., Bos.; Franklin N., Phil.
Athol 9792 Worcester D9	**ATHOL NATIONAL BANK** $115-6% 53-415 ⓑ●‡'74	E. WARREN TYLER Special attentio *Please send 15c w*	WILLIAM G. LORD n given Bill of La *ith each sight draft f*	F. W. WILSON ding drafts, Cash *or presentation and*	and Time Items. 25c *for Credit Repor*	100,000	100,850	1,367,550	118,300	558,030	1,016,550	6,250	105,870	N. City, N.Y.; 1st N., Bos.
" ------ "	Athol Savings Bank ⓔ●‡$'67 5% 53-414	Levi B. Fay	Chas. F. Amsden	R. D. Sutherland, *Tr.*	F. S. Parmenter, *Clk.*	----------	828,000	7,200,000	----------	5,712,000	2,218,000	----------	98,000	1st N., Merch. N. and N. Shawmut, Bos.; Millers River N., Athol.
" ------ "	**MILLERS RIVER NAT'L BK.** 53-413 ●‡'64	W. N. HUNT P. B. SWIFT, *Ch. of* One of the Old	A. F. TYLER *Bd.* est and Stronges	C. STANLEY NEWTON t Banks in Mass	achusetts.	150,000	250,980	2,135,270	27,450	986,730	1,237,830	104,110	235,030	N. Park and N. City, N. Y.; N. Shawmut, Bos.
Attleboro 19,731 Bristol J16	Attleboro Trust Co. ⓑ†●‡$'10 $125-7% 53-285	A. S. Ingraham	Chas. S. Holden	Victor R. Glencross, *V. P. and Tr.*		200,000	125,570	2,039,410	8,370	1,795,360	359,330	54,200	164,450	N. Bk. Com., N. Y.; 1st N., Chi.; Old Colony Tr. Co. and N. Shawmut, Bos.
" ------ "	First National Bank ⓑ†●‡'75 8% 53-284	C. L. Watson	D. E. Makepeace F. G. Mason	F. G. Mason	G. L. Seekell	400,000	336,220	3,644,990	660,000	2,612,380	1,702,590	15,220	711,020	Chase N. and N. City, N. Y.; 1st N. and N. Shawmut, Bos.; N. Ex., Prov.
Auburndale 4695 Middlesex G16	Newton Trust Co. ‡$'15 53-613	----------	----------	L. F. MacNeil, *Acting Mgr.*	----------	(*Branch of Newton, Mass.*)								1st N. and Old Colony Tr. Co., Bos.; Liberty, Buffalo.
Ayer 3500 Middlesex B8	First National Bank ●‡'83 $190-16% 53-546	Howard B. White	O. K. Pierce	Chas. A. Normand	N. B. Roe	75,000	116,790	875,300	----------	509,780	449,750	----------	107,560	Chase N., N. Y.
" ------ "	North Middlesex Sav. Bk. 4½% 53-547 ⓔ‡$'85	D. W. Fletcher	Frank A. Patch L. K. Clark	A. M. Whitcomb *Tr.*	H. P. Fletcher, *Clk.*	----------	211,810	2,214,960	----------	1,497,220	829,030	35,000	65,520	N. Shawmut, Bos.; 1st N., Ayer.
Baldwinsville 3750 Worcester D10	Templeton Savings Bank 4½% 53-560 ⓔ●$'71	John E. Murphy Gilman Waite, *V.P.*	Wm. P. Hawley F. L. Hosmer	Geo. S. Stone, *Tr.*	C. A. Fletcher, *Clk.*	----------	52,160	634,580	----------	464,460	202,640	----------	19,640	Merch. N., Bos.; 1st N., Gardner.
Barre 3790 Worcester F10	Barre Savings Bank $'69 5% 53-545	C. H. Follansby	J. C. Bartholomew C. A. Gleason	Maude B. Hancock, *Tr.*		----------	192,400	1,761,950	----------	1,222,260	691,680	----------	40,410	N. Shawmut, Bos.: Merch. N. and Worcester Bk. & Tr. Co., Worcester; 2d N., Barre.
" ----- "	Second National Bank '12 $100-5% 53-544	Harding Allen	J. W. Ellsworth	C. H. Swan		25,000	25,000	215,110	25,740	153,350	96,980	1,280	39,250	Chase N., N.Y.; N. Shawmut, Bos.; Merch. N., Worcester.
Belmont 10,749 Middlesex F16	Belmont Savings Bank 4½% 53-561 ⓑ‡$'85	F. H. Kendall I. H. Locke, *V. P.*	Frederic Dodge C. J. McGinnis	R. T. Brodrick, *Tr.*	C. O. Wellington, *Clk.*	----------	85,420	1,192,180	7,000	796,180	456,780	1,160	30,490	Beacon Tr. Co. and Merch. N., Bos.
" ------ "	Waverly Trust Co. ⓑ†●$'20 $165-5% 53-629 (*Waverly P. O.*)	E. E. Farnham	E. S. Hilton F. A. Chandler	A. F. Kendall, *Tr.*	----------	50,000	45,120	1,086,100	1,100	682,000	443,730	10,780	45,800	Atlantic N., Bos.
Beverly 27,000 Essex E19	Beverly National Bank $150-10% 53-276 ⓑ†●‡1802	A. W. Rogers	Chas. E. Ober	E. S. Webber	Frank W. Foster F. H. Porter	300,000	375,840	2,957,690	100,000	2,027,400	983,320	235,640	487,170	Han. N., N. Y.; 1st N., N. Shawmut, and Merch. N., Bos.
" ------ "	Beverly Savings Bank ⓔ‡$'67 4½% 53-277	R. W. Boyden J. H. Girdler, *V.P.*	A. A. Forness Chas. L. Odell	A. K. Story, *Tr.* A. S. Fraser, *Clk.*	T. H. Bott, Jr., *A. Tr.*	----------	509,670	5,766,440	31,340	2,626,940	3,513,110	61,060	106,350	1st N., Bos.; Beverly N., Beverly.
" ------ "	Beverly Trust Co. ⓑ†$'14 $120-8% 53-278	U. G. Haskell	F. I. Lamasney W. S. Flint	C. B. Hood, *Tr.*	Chas. A. King, *Sec.*	100,000	44,700	1,351,700	----------	1,056,100	331,100	8,000	101,200	2nd N., Ex. Tr. Co. and N. Shawmut, Bos.
Beverly Farms 900 Essex D18	Beverly Trust Company †$'15 53-616	----------	----------	J. H. Burnham, *Mgr.*	----------	(*Branch of Beverly, Mass.*)								Atlantic N. and N. Shawmut, Bos

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Massachusetts

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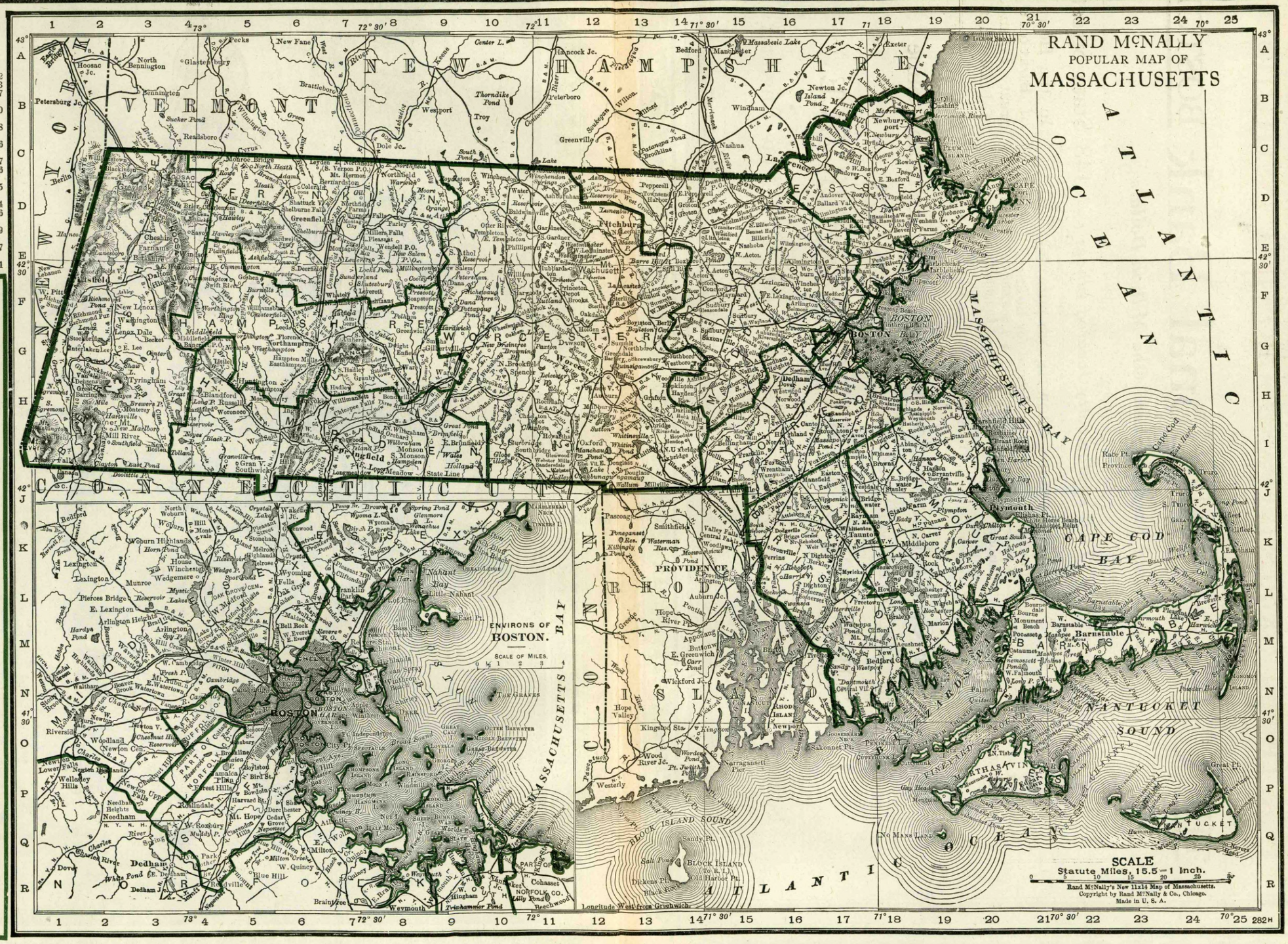

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January 1922, Deposits - -	3,800,000.00
January 1923, Deposits - -	5,200,000.00
November 1924, Deposits -	7,200,000.00

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BOSTON—Pop. 748,060—Reserve City

(Federal Reserve City No. 1)

(Suffolk Co. G 17) County Seat.

●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Paid-up Capital	Surplus and Profits	Total Deposits	Accpts, Letters of Cr. & other Liabilities	Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Boston Clearing House Assn. Members shown by ★ Affiliated Banks by + / Principal Correspondents.
AMERICAN TRUST COMPANY $377–16% ◆ 5–125 †•‡$'81 (50 State)	R. G. FESSENDEN	A. B. CHAPIN, W. F. GLIDDEN, C. H. BOWEN	W. F. GLIDDEN, *Tr.*, L. S. ILSLEY, *A. Tr.*	C. H. BOWEN, *Sec.*, ARTHUR BANCROFT, *A. Tr.*, P. P. MASON, *A. Tr.*	$ 1,500,000	$ 2,742,040	$25 792 660	$ 1,067,470	$21 528 810	$ 2,783,290	$ 655,600	$ 6,134,470	Chase N. and N. City, N. Y.; Cont. & Com'l N., Chi.; Girard N., Phil.; N. Com'l Bk. & Tr. Co., Alb.; Barclays Bk., Ltd., Lon.; Guaranty Tr. Co. of N. Y., Paris; Canadian Bk. of Com., Montreal.
	THE PERSONAL ATTENTION OF OUR OFFICERS IS GIVEN BUSINESS ENTRUSTED TO OUR CARE				(Bunk	er Hill	Branc	h at Ci	ty Squ	are, C	harles	town)	
										FRED	K. BROWN,	*Manager.*	
ATLANTIC NATIONAL BANK $212–10% Ⓢ†•‡'28 5–12 (Post Office Square) (*Formerly Commonwealth-Atlantic National Bank*)	GEO. S. MUMFORD, H. K. HALLETT, *Ch. of Bd.*	A. P. STONE, A. W. HAINES, W. H. RAND, JR., C. W. BAILEY, S. W. HOLMES, R. B. SPEAR, C. W. VAREY, A. R. SMITH, C. E. VALENTINE, G. H. COREY, A. W. BLAKE	W. N. HOMER, *V. P. and Cash.* H. B. BAILEY, R. I. BENTON, G. A. BLEYLE, R. F. CHURCHILL, *Ass't Cashiers* J. H. GODDARD, *Mgr. Washington St. Office*	R. W. COBURN, FRANCE CORNELL, F. A. CRONIN, E. F. HANSCOM, M. F. LORD, L. W. MARSHALL, I. F. NEWCOMB, R. F. NICHOLS, J. E. PROUTY, S. R. RUGGLES, W. F. SNOW, C. W. TYLER	4,500,000	3,241,590	89,034,900	7,379,160	57,472,650	22,013,130	3,183,710	21,486,160	Chase N.; Chatham & Phenix N., Chemical N., N. Bk. Com., Irving Bk.-Col. Tr. Co., and N. City, N. Y.; Cont. & Com'l N. and Union Tr. Co., Chi.; Girard N., Phil.; N. Bk. Com., St. L.; Bk. of Italy and 1st N., San. F.
	If you appreciate prompt and careful service at a moderate charge, send US your ITEMS and COLLECTIONS.												
	(*Offices at* 88 *Summer St.;* 41 *Bedford St.;* 114 *Dudley St.;* •105 *Causeway St., and* •1199 *Washington Street*)												
Bank of Commerce & Trust Co. ◆ 5–171 Ⓢ†‡$'19 $120–5% (21 Milk)	James Solomont, C. S. Smith, *Ch. of Bd.*	Ernest L. Adams, Henry H. Learnard	Frank J. Carens, *Tr.*, C. H. Thorne, *A. Tr.*	Andrew N. Dorr, *A. Tr.*, George L. Connor, *A. Tr.*	600,000	166,680	4,093,240	302,120	3,889,060	373,070	99,890	799,990	Mech. & Metals N. and Equitable Tr. Co., N. Y.; 1st N., Chi.
★BANK OF NOVA SCOTIA—$'32 5–105 (199 Washington)			W. Caldwell, *Mgr.*		10,000,000	19,500,000	(*Branch*	*of Halifa*	*x, Nova*	*Scotia*)			Bk. of N. Y. & Tr. Co. and N. Bk. Com., N. Y.; Comptoir N. d'Escompte De Paris, Paris; Bk. of Nova Scotia, Lon.
★BEACON TRUST COMPANY $275–15% ◆5–182 (31 Milk St.) Ⓢ†•‡$'92	C. B. JOPP (*Branch at* 89 *State St.*)	C. L. BILLMAN, F. B. LAWLER	A. S. NELSON, *Tr.*, R. G. SHAW, JR., *Sec.*, L. A. HASKELL, *A. Tr.*, E. J. RAMHOFER, JR., *A. Tr.*	J. H. TURNBULL, *A. Sec.*, W. H. PRATT, *A. Tr.*, H. H. PIERCE, *A. Tr.*	1,000,000	1,980,610	25,613,920	2,543,940	22,199,020	826,880	2,167,790	5,944,780	Chase N. and N. Y. Tr. Co., N. Y.; Cont. & Com'l N., Chi.
	ACTS AS BOSTON AGENTS FOR BANKS AND TRUST CO'S. ALLOWS INTEREST ON BALANCES.												
Blackstone Savings Bank •‡$'03 5–139 (26 Washington)	E. E. Gray	John O'Hare, H. H. Savage	Arthur E. Roberts, *Tr.*	J. F. Turner, *Clerk of Corp.*		172,930	2,283,070		1,670,210	652,990	9,210	123,590	Federal N. and New Eng. Tr. Co., Bos.
Boston Five Cents Savings Bk. 5–111 (30 School) Ⓢ•$'54	Wilmot R. Evans	F. W. Remick, F. A. Merrill, Sumner Robinson	J. C. Holmes, *Tr.*	A. W. Small, *A. Tr.*, H. T. Van Huysen, *A. Tr.*		7,229,340	74,249,610			36,268,890	43,033,920	2,100,000	Han. N., N. Y.; 2d N., 1st N., Merch. N., and Old Colony Tr. Co., Bos.
Boston Morris Plan Co. 5–180 (6 High St.)	Chas. West		T. H. Hutton, *Tr. and Gen. Mgr.*										
★BOSTON NATIONAL BANK $125 5–174 Ⓢ•‡'21 (161 Hanover)	CHARLES ULIN	T. E. GREANEY, WM. E. MORELAND	F. W. STROBEL	RICHARD J. GARDNER, H. I. GLIDDEN, JOHN W. LYNCH	200,000	76,670	3,355,480	399,300	2,553,200	647,200	53,040	778,010	Bk. of the Manhattan Co., N. Y.; 1st N., Bos.
	A LIVE, PROGRESSIVE, GROWING INSTITUTION **Accounts of Banks, Business Firms and Individuals Invited** **QUICK SERVICE ON COLLECTIONS REASONABLE RATES**												
Boston Penny Savings Bank 5–114 Ⓢ•‡$'61	F. H. Briggs	H. M. Leland	O. H. Kent, *Tr.*	H. G. Gill, *A. Tr.*, H. A. Rhoades, *A. Tr.*		1,644,250	18,109,500	242,100	17,872,300	1,234,120	165,000	686,720	1st N., N. Y.; 1st N., 2d N., and N. Shawmut, Bos.
4½% (1365–75 Washington)	C. C. Ferris, *V. P.*, E. I. Thayer, *V. P.*	L. H. Shepard, J. F. Buerkel											
★Boston Safe Dep. & Trust Co. 5–123 (100 Franklin) †•‡$'75 $460–32%	C. E. Rogerson, W. H. Wellington, *V. P.*	R. E. Chafey, W. T. Carleton	G. E. Goodspeed, *Tr.*, F. W. Capper, *A. Tr.*, L. G. Dean, *A. Tr.*	F. J. Burrage, *Sec.*, A. W. Collins, *A. Sec.*	1,000,000	3,768,180	16,230,150	83,940	13,601,770	2,493,430	1,758,870	3,228,200	1st N., N. Y.; 1st N., N. Shawmut, and 2d N., Bos.; Girard N., Phil.
Brighton Five Cents Savings Bk. 4½% 5–115 Ⓢ•‡$'61 (326 Washington, Brighton)	H. O. Fabyan (*One Branch*)	Francis Burke	W. A. Lambert, *Tr.*	Walter C. Warren, *Clk. of Corp.*		338,560	5,182,330	28,820	3,435,840	1,954,940	11,700	197,220	1st N., State St. Tr. Co., and New Eng. Tr. Co., Bos.
Brotherhood of Locomotive Engineers National Bk. Ⓢ•'24 5–179 (60 Devonshire)	K. J. Ferguson, W. S. Stone, *Ch. of Bd.*	F. S. Evans, Wm. B. Prenter	D. P. Desmond	E. T. Pelton	500,000	104,610	1,507,200	100,000	1,151,780	564,880	85,760	409,380	Empire Tr. Co., N. Y.; Old Colony Tr. Co., Bos.
Charlestown Five Cents Sav. Bk 5% 5–110 Ⓢ‡$'54 (2 Thompson Sq., Charlestown)	Wm. P. Hart	S. T. Harris, J. F. Wellington, A. W. Patch	Geo. P. Nason, *Tr.*	J. W. Fairchild, *A. Tr.*		3,187,710	42,066,420	596,160	29,638,740	14,859,300	119,590	1,232,650	Chase N., N. Y.; Am. Tr. Co., Beacon Tr. Co., Old Colony Tr. Co., Bk. of Com. & Tr. Co., 1st N., N. Shawmut, and 2d N., Bos.

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●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts., Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Boston Clearing House Assn. Members shown by * Affiliated Banks by + Principal Correspondents.
Charlestown Trust Co. ●§'11 5-147 (City Square)	R. S. Teeling	W. J. Cummings E. M. Heustis J. P. Cotter J. H. Smith	Clinton S. Hebard, *Tr.*	P. C. McMahon, *A. Tr.*	$ 200,000	$ 20,770	$ 3,167,420	$ 79,091	$ 1,821,280	$ 1,324,260	$ 71,350	$ 250,390	Chase N., N. Y.; Girard N., Phil.; Atlantic N., and N. Shawmut, Bos.
***CITIZENS NATIONAL BANK** (179 Summer and 148 State) 5-170 T●'19	GUY A. HAM	H. D. EVANS WM. G. WRIGHT	A. J. CARTER	H. P. NEWELL HARRY ADDISON G. A. PERCY E. A. SHOREY	750,000	487,720	7,327,400	1,302,630	6,436,750	1,731,580	197,410	1,502,020	Irving Bk.-Col. Tr. Co., Harriman N., and N. City, N.Y.; N. Bk. Rep. Chi.; 4th St. N., Phil.; Com'l N., Wash., D. C.
	Particular Attention given to the Collection of Boston and New England Collection Items. SEE FULL PAGE ADVERTISEMENT.												
+Columbia Trust Co. Ⓢ T●‡$'95 $165-8%5-135 (20 Meridian E. Bos.)	Patrick J. Kennedy	A. E. Wellington	A. E. Wellington, *Tr.*	B. J. Keenan, *Sec.*	100,000	174,320	2,615,520	----------	2,307,540	363,190	----------	219,110	Chase N., N. Y.; Merch. N., Bos.
***COMMERCIAL SECURITY NATIONAL BANK** 5-56 (95 Milk) ●‡'88 *Commonwealth-Atlantic National Bank*	ALBERT E. GLADWIN BENJAMIN B. PERKINS, *Ch. of Bd.*	ARTHUR H. SODEN THOMAS W. SAUNDERS	THOMAS W. SAUNDERS	E. F. LITTLEFIELD HARRY S. WATSON	500,000	351,010	6,022,240	271,420	5,052,130	734,290	----------	1,358,250	1st N. and N. Park, N.Y.; Ill. Merch. Tr. Co., Chi.; Phil. N., Phil.
	Special attention given collections. Remittances promptly made. Rates Send us your Boston items.			reasonable.									
	(See Atlantic National Bank)												
Dorchester Savings Bank 5-136 Ⓢ●‡$'94 (570 Columbia Road)	F. L. Walker	Samuel Crowell John Morton	E. A. Craig, *Tr.*	Kenneth Poulton, *A. Tr.*	----------	194,390	3,906,590	----------	2,669,900	1,216,100	16,270	198,700	Merch. N., N. Union, Liberty Tr. Co., and 1st N., Bos.
East Boston Savings Bk. Ⓢ●‡$'48 5-108 (10 Meridian)	R. J. Gove	W. H. Grainger F. P. Gurney	A. P. Johnson, *Tr.*	B. A. Delano, *A. Tr.*	----------	1,305,190	11,057,380	340	4,959,230	7,093,850	40,050	269,770	1st N. and 2d N., Bos.
Eliot Savings Bank Ⓢ●‡$'64 5-117 (165 Dudley)	A. E. Carr	W. S. Leland A. F. Hayden	Frank E. Granger, *Tr.*	F. N. Russell, *Clk. of Corp.*	----------	859,610	11,536,770	33,710	7,914,430	3,589,130	114,020	812,510	
***Exchange Trust Company** *Main Office, 1 Court St.* *Branch, 124 Boyleston St.* $200-12% ◆ 5-143 Ⓢ T●‡$'07	JOHN J. MARTIN G. W. TIBBETTS, *V. P.*	ROBERT E. FAY H. S. FROST JOHN J. MARTIN, JR.	F. T. MONROE, *Tr.* RICHMOND GORDON, *A. Tr.* WM. H. HEALY, *A. Tr.* J. F. CROWLEY, *Sav. Cash.* G. H. CUMMINGS, *Com'l Cash.* A. W. WILLIAMS, *Mgr. Safe Dep. Vaults.* J. H. CAMERON, *Auditor.* V. G. MARVIN, *Actuary.*	F. H. BENSON, *Sec.* J. E. GILCREAST, *A. Sec. and Tr. Officer* F. J. HALLENBROOK, *A. Sec.* M. W. TEWKSBURY, *A. Sec* C. L. WEAVER, *A. Sec.* A. M. WHEELER, *A. Sec.* G. R. TRUNKETT, *Mgr. Foreign Dept.* H. M. GOTT, *Mgr. Bond Dept.*	1,000,000	1,288,600	18,163,150	58,430	13,787,130	4,490,950	439,200	1,792,910	N. Bk. Com. and Chase N., N.Y.; Cont. & Com'l N., Chi.; Bk. of Montreal, Canada.
	COMMERCIAL AND TRUST ACCOUNTS SOLICITED. DIRECT COLLECTIONS TO ALL POINTS IN NEW ENGLAND.												
***FEDERAL NATIONAL BANK** $100 5-138 Ⓢ●‡'99 (185 Devonshire)	D. C. MULLONEY JOSEPH H. O'NEIL, *Ch. of Bd.*	T. M. LOGAN A. F. BEMIS	A. F. BEMIS ARTHUR LOVERING, *Tr. Officer.* JAMES P. MOUNTAIN, *Mgr. Foreign Dept.* J. T. MORRISSEY, *Comptroller.*	A. B. MAHONEY ALEX. W. CHISHOLM G. L. WHITEHOUSE JAMES F. QUINN	1,500,000	605,550	27,840,630	3,149,330	21,066,380	8,425,680	327,800	3,335,650	Chase N., N. Y. Tr. Co., N. City, and Irving Bk.-Col. Tr. Co., N. Y.; Cent. Tr. Co. of Ill., Chi.; Market St. N., Phil.; Royal Bk. of Can., Montreal.
					BACK B AY OFFICE MASS. A VE. & NE WBURY ST. SOUTH BOSTON OFFICE 474 BRO ADWAY EAST B OSTON OFFICE 2 MAVE RICK S QUARE FISH PI ER OFFI CE NORTH ERN AV E. & D. ST. MATTA PAN OF FICE MATTA PAN SQ UARE				Asst. Ca shier & Manager Joesph L. Mc Na mara Asst. Ca shier & Manager Harry L. Wheater Asst. Ca shier & Manager Edward D. Carter Asst. Ca shier & Manager Edw. B. Lynch Asst. Ca shier & Manager Edward Y. Perry			

(Boston Banks continued on next page)

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Federal Reserve Bank of St. Louis

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	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Ex. changes, Due from Banks	Boston Clearing House Assn. Members shown by* Affiliated Bks. by+ Principal Correspondents.
*Federal Reserve Bank 5-1 (53 State) Dist. 1●	(*See page 21 for complete information*)												
First Bankers Union, Inc. †'23 5-178 (333 Hanover)	M. Serretto	G. Gubitosi	M. Sapovito, *Tr.*			$ 50,000							
THE First National Bank OF BOSTON 5-39 ⓢ†●‡'64 (Main Office—67 Milk) (Uptown Office—426 Boylston) North End Office, 260 Hanover $333-16%	DANIEL G. WING C. G. BANCROFT, *Ch. Ex. Com.*	C. H. DWINNELL R. W. TRAFFORD C. F. WEED C. H. COX P. E. PRESBREY OLAF OLSEN J. D. BRENNAN W. F. BENKISER G. W. HYDE E. R. ROONEY D. A. de MENOCAL C. E. SPENCER, JR. C. F. MILLS W. O. LeFAVRE R. G. EMERSON T. W MURRAY H. E. BOTHFELD B.F.SMITH A. F. HAYDEN	B. D. BLAISDELL W. F. LAWSON, *Auditor*	W. F. EDLEFSON E. W. OWEN H. W. BOND S. D. BULLOCK C. H. WRIGHT A. S. NORTH J. H. CASEY C. C. McCAULEY W. G. ROOD J. E. SCANLON W. L. GRAY H. H. SKELTON W. J. CROUGHWELL A. E. GARLAND HOWARD NORTON K. E. DOWNS ENDICOTT MAREAN	$ 15,000,000	$ 19,315,000	$ 283,352,000	$ 55,681,000	$ 219,511,000	$ 44,056,000	$ 39,582,000	$ 70,199,000	**CORRESPONDENTS IN ALL PRINCIPAL CITIES IN THE WORLD.**
	NEW ENGLAND COLLECTIONS A SPECIALTY												
													Summer Street Branch: C. B. Whitney, *Mgr.*
													Uphams Corner Branch: L. S. Bearse, *Mgr.* and C. D. M. Bishop, *A. Mgr.*
													Fields Corner Branch: J. J. Carson, *Mgr.*
													Hyde Park Branch: William Peterson, *Act. Mgr.*
													Roslindale Branch: R. E. Chapman, *Mgr.*
													Brighton Branch: Donald Kirkpatrick, *Act. Mgr.*
													Allston Branch: T. F. Megan, *Act. Mgr.*
													South American Branch: Buenos Aires, Argentina, Wm. F. Benkiser, *Resident V. P.*, **James M. Barker and G. A. Lanus,** *Mgrs.*
													Cuban Branch: Havana, Cuba. John G. Carriker, *Mgr.*
													European Representative: 24 Old Broad St. London, E. C. 2, Eng. Francis H. McKnight.
THE FIRST NATIONAL CORPORATION OF BOSTON (1 Federal) '18	D. G. WING ALLAN M. POPE, *Exec. V. P.*	WM. H. POTTER, JR. A. HENDERSON JAMES COGGESHALL, JR.	W. C. BOOTHBY, *Tr.* A. B. KENNEY, *Sec.* L. H SEAGRAVE, *A. Mgr.*	G. B. SEAGER, *A. Sec.* H. W. ADAMS, *Auditor*	1,000,000	1,000,000							1st N., Bos.; N. Y. Tr. Co., Bkrs. Tr. Co., and Chase N, N. Y.; Cont. & Com'l N., Harris Tr. & Sav., and Ill. Merch. Tr. Co., Chi.; 1st N. and Peo. State, Det.; Girard Tr. Co. and Phil. N., Phil.; Citiz. N., Balt.
	DEALERS IN BANKERS ACCEPTANCES AND U. S. AND FOREIGN GOVERNMENT SECURITIES.												
													DIRECTORS E. P. Brown, R. F. Herrick, Henry Hornblower, J. R. Macomber, Allan M. Pope, Chas. G. Rice, B. W. Trafford, E. S. Webster, A. B. Wells, D. G. Wing
*First State Bank ●$'17 5-165 (107 Salem)	Thomas Nutile	Harry J. Stabile	Joseph Nutile	V. B. Vitolo, *Sec.*	100,000	20,780	597,480	160,250	199,470	250,290	100,980	327,770	Chase N., N. Y.; Cont. & Com'l N., Chi.; Bk. of Italy, San F.; Credito Italiano, Naples.
Franklin Savings Bank ⓢ●‡$'61 5-113 (6 Park Square)	J. H. Soliday	H. W. Hart A. E. Pillsbury	G. D. Alden, *Tr.*	A. P. Carter, *Clk. of Corp.* Wm. A. Hammond, *A. Tr.*		1,933,680	24,087,370		15,256,390	9,889,870	200,000	674,780	1st N., 2d N., Old Colony Tr. Co., Bos. Safe Dep & Tr. Co., State St. Tr. Co., and N. Shawmut, Bos.
Grove Hall Savings Bank 5-158 (648 Warren) ⓢ●$'14	Albert A. Ginzberg	Louis Rosenberg Oscar Grosberg	J. L. Downey, *Tr.*	Guy A. Ham, *Clk.*		60,800	1,795,610		1,249,150	572,140	4,010	31,100	U. S. Tr. and Beacon Tr. Cos., Bos.
Hibernia Savings Bank. ⓢ‡$'12 5-151 (16 Court)	Jas. M. Curley F.X. Mahoney, *V.P.*	J. F. Low C.F. Riordon J. F. Cronin	A. P. Hill, *Tr.*	J. A. O'Hearn		50,000	1,700,000						Old Colony Tr. Co., 1st N., and Webster & Atlas N., Bos.
Home Savings Bank ⓢ●‡$'69 5-120 (75 Tremont) 4½%	C. M. Spencer C.W. Leonard, *V.P.*	Carl Brandt G. H. Ellis Ira G. Hersey T. Jones J. H. Russell	H. W. Prout, *Tr.*	R. F. Nutting, *A. Tr.* N. J. Bowers, *A. Tr.* L. A. Bond, *A. Tr.*		4,482,690	44,629,710	14,750	15,870,000	32,178,750	69,020	1,009,380	Han. N., N.Y.; 1st N., 2d N., and Old Colony Tr. Co., Bos.

(*Boston Banks continued on next page*)

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	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accpts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Boston Clearing House Assn. Members shown by * Affiliated Banks by + Principal Correspondents.
Hyde Park Savings Bank 5-148 (1196 River) ⓢ‡$'71 4½%	F. N. Tirrell H. S. Bunton, *V. P.*	F. C. Graham H. B. Terry H. F. Arnold	A. H. Burt, *Tr.*		----------	$ 343,430	$ 3,451,460	$ 9,350	$ 2,011,290	$ 1,478,690	$ 19,190	$ 295,070	1st N. and Merch. N., Bos.
Inst. for Sav. in Roxbury and Vicinity ⓢ●‡$'25 5-103 (2343 Washington)	Charles G. Smith	Nelson Curtis S. L. Treadwell Joseph Morrill	Henry West, *Tr.*	L. C. Nickerson, *A. Tr.*	----------	999,140	16,099,360	372,150	7,004,570	10,047,710	164,270	254,030	
Jamaica Plain Tr. Co. ⓢT●‡$'16 $125-6% 5-162 (677 Centre)	Edric Eldridge	L. E. Knott J. A. Whittemore, Jr.	Geo. W. Bunker, *Tr.*	C. M. Eldridge, *A. Tr.*	$ 200,000	129,210	3,615,020	19,210	2,146,980	1,534,380	52,320	229,770	Chase N., N. Y.; N. Y. State N., Alb.; Atlantic N., Bos.

THE KIDDER PEABODY ACCEPTANCE CORPORATION

(9 Spring Lane)

WILLIAM HOLWAY HILL, GEORGE D. HALLOCK, ALEXANDER WINSOR, *Tr.*, WILLIAM ASPDEN, *Sec.*, S. LEWIS BARBOUR, FRANK H. BOWERS, *Asst. Sec.*, E. W. DAVENPORT, ROSCOE R. STORER, *Asst. Sec. and Clerk*, G. B. BLAINE, R. R. WILLIAMS, JR., *A. Tr.*, EDWIN T. RAE, *A. Tr.*

The corporation accepts drafts under confirmed commercial Letters of Credit issued jointly by itself and Messrs. Kidder, Peabody & Company for the purpose of financing importations and exportations of merchandise; or for the handling of such domestic transactions in merchandise as may be properly financed by bankers' acceptances. The corporation also deals in acceptances arising out of imports or exports or out of domestic transactions in merchandise.

Capital $10,000,000, Surplus $1,100,000 "The corporation also does a certain amount of business."

Kidder Peabody Acceptance Corporation, New York City; Kidder, Peabody & Co., New York City; Baring Bros. & Co., Ltd., London, England.

*LIBERTY TRUST CO. ⓢT●‡$'07 12% ◆ 5-141 (199 Washington)	G. B. Wason	A. H. Sturges E. E. Babb W. H. Abbott	A. H. Sturges, *Tr.*, J. H. Miley, *A. Tr.*, W. H. Sturges, *A. Tr.*, W. F. Keesler, Jr., *A. Tr*	W. H. Sumner, *A. Tr.*, G. R. Perry, *A. Tr.*	750,000	825,500	12,209,030	621,970	10,798,480	1,338,590	167,370	2,102,060	Chase N., N. Y.; N. Y. State N., Alb.
	MEMBER Every se	R FEDE rvice con	RAL RE sistent w	SERVE ith cons	SYSTEM ervative	banking.							
Lincoln Savings Bank ⓢ$'16 4½% 5-160 (1111 Columbus Ave.)	James W. Colgan Chas. Liffler, *V. P.*	Thoma F. Hunt Cornelius Vander Pyl	Joseph Engel, *Tr.*	H. G. Bean, *Clk*	----------	13,270	422,950	----------	265,670	151,870	----------	18,670	Com'l Secur. N. and N. Rockland Bk. of Roxbury, Bos.
*MASSACHUSETTS TRUST ◆ 5-153 COMPANY ⓢT●‡$'14 $165-10% (55 Federal)	E. R. Champlin	E. A. Stevens C. B. Wiggin Arnold Whittaker	A. Whittaker, *Tr.*, W. W. Simmons, *A. Tr.*, F. C. Vose, *A. Tr.*	W. J. Cushing, *Sec.*, C. F. MacGill, *Tr. Officer*, C. A. Drummey, *A.*, E. G. Boyle, *Auditor*	1,000,000	1,226,530	21,840,780	11,000	17,071,240	3,143,740	116,100	4,747,240	Chase N., N. Y.; Union Tr. Co., Chi.; Union Tr. Co. of Md., Balt.; Franklin N., Phil.
	(*Branches to Tr.*	*at 238 H* 46 *Canal*	*untington St.* W.	*Ave.* ● C. H. Thay	E. Burlei er, *Mgr.*,	gh, *Mgr.*; I. A. Prie	Frank O. st, *Ass't*	Robson, *Mgr.*	*Ass't Mgr.*				

*MERCHANTS NATIONAL BANK

5-18 (28 State) T●‡'31 $310-14%

A. L. RIPLEY, A. P. WEEKS, E. H. GLEASON, GEO. B. BACON, W. I. BULLARD, F. C. WAITE, C. J. SWENSON, J. N. EATON

F. C. WAITE, *Mgr. Foreign Dept.*; E. W. SUPPLE, *A. Mgr. Foreign Dept.*; A. H. GARSIDE, *Mgr. Industrial Dept.*; F. S. OSGOOD, *Mgr. Safe Dep. Vaults*; W. B. COY, *Mgr. Transfer Dept.*

W. F. BURDETT, E. A. JAMES, W. R. WHITTEMORE, C. H. RAMSAY, A. W. VOSE, *Auditor*

We invite the attention of banks, business houses and individuals desiring Boston connections.

	3,0000,00	6,070,730	63,410,890	5,450,880	43,820,810	12,032,330	3,653,240	18,426,120	**Mech. & Metals N., Chase N., Irving Bk.-Col. Tr. Co., Han. N., and N. Y. Tr. Co., N. Y.; 1st N. and Ill. Merch., Tr. Co., Chi.; 4th St. N., Phil. N., and Girard N., Phil.; Wells Fargo-Nev. N. and Anglo & Lon. Paris N., San F.; Bk. of Montreal and Canadian Bk. of Com., Montreal.**
+National Rockland Bank of Roxbury ⓢ●‡'53 5-109 (2343 Washington) $320-10%	F. W. Rugg		A. L. Bacon	H. I. Brett	300,000	806,190	8,850,050	129,200	6,017,820	2,257,230	----------	1,810,400	N. Park, N. Y.; 1st N., Chi.; Girard N., Phil.; N. Shawmut, Bos.; Royal Bk. of Can., Montreal.

*NATIONAL SHAWMUT BANK

5-20 (40 Water) ⓢT●‡'36 $213-12%

W. S. BUCKLIN, *Asst. V.-Presidents.*, *Vice-Presidents*: N. I. ADAMS, JOHN BOLINGER, FRANK A. NEWELL, FRANK C. NICHOLS, E. A. DAVIS, F. A. CARROLL, L. J. HUNTER, G. E. PIERCE; HENRY F. SMITH, ERNEST H. MOORE, LEON H. WHITE, EARL F. FILLMORE, CHARLES R. WIERS

J. E. RYDER, R. B. RUGG, *Mgr. Bond Dept.*, A. W. CRAMPTON, *Auditor*, R. W. HILL, *Asst. Tr. Off.*, J. A. ERICKSON, *Mgr. Cr. Dept.*, Wm. H. HARTNEY, *A. Mgr. For. Dept.*; G. E. FICKETT, Wm. S. TOWN, J. P. DYER, H. P. PERKINS, C. E. DUNAVEN, S. P. WYATT, G. A. WOODS, F. H. WRIGLEY, *A. Mgr. For. Dept.*

Accounts of Banks Bankers, Corporations, and Individuals solicited.

SEE ADVERTISEMENT ON INDEX OF MASSACHUSETTS.

	10,000,000	8,925,200	146,359,000	15,366,880	122,670,090	14,037,150	6,500,000	43,563,520	**Leading Banking Institutions in the Principal Cities of the World.**
	Arlingto	n Street	Office,	(*Park*	*Square B*	*ldg.):*			
		F. E. JAC CHARLES	KSON, *M* HALL, J	*gr.* R., *A. Ca*	*shier.*				

(Boston Banks continued on next page)

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Federal Reserve Bank of St. Louis

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BOSTON—Continued—Reserve City

(Federal Reserve District No. 1) (Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.
***NAT'L UNION BANK OF BOSTON**			
$203-10% 5-2 ⓢT•‡1792 (209 Washington)	**HENRY S. GREW**	**D. E. HERSEE** / **J. W. MARNO**	**D. E. HERSEE** / **G. A. HILL**, *A. Cash.*	**H. B. MANSFIELD** / **ROSS C. SKINNER** / **D. J. ALMY**
New England business solicited. All points Collected direct.			
***NEW ENGLAND TRUST CO.** T•‡$'69	James R. Hooper	Roger Pierce	J. W. Pillsbury, *Tr.*	L. W. Huegle, *Sec.*
5-119 ◆ (135 Devonshire)	George Wigglesworth, *Ch. of Bd.*	E. B. Ladd / Orrin C. Hart	C. T. Dunham, *A. Sec. and A. Tr.* / F. O. Morrill, *A. Tr.* / Geo. H. Boynton, *Mgr. Safe Dep. Vaults.*	A. F. Thomas, *Tr. Officer* / S. E. Swallow, *A. Tr. Officer* / S. A. Lawry, *A. Tr. Officer.*
$400-20%				
North End Savings Bank ⓢ‡$'70 5-121 (57 Court)	Wm. G. Shillaber	C. E. Wiggin / C. G. Burgess	Frank E. Buxton, *Tr.*	E. A. Bayley, *Clk.*
***OLD COLONY TRUST COMPANY**	**PHILIP STOCKTON** / **GORDON ABBOTT**, *Ch. of Bd.* / **F. R. HART**, *Vice-Ch. of Bd.* / **J. C. HOWE**, **T. J. COOLIDGE**, **J. R. WAKEFIELD**, *Vice-Presidents*	**C. B. HUMPHREY** / **F. G. POUSLAND** / **G. W. GRANT** / **F. M. LAMSON** / **W. F. WYETH** / **F. W. DENIO** / **S. P. SHAW, Jr.** / **E. R. MARSHALL**	**L. D. SEAVER**, *Cash.* / **C. B. WETHERBEE**, *Sec.* / **W. W. HIGGINS**, *Tr.* / **A. H. GRAVES**, *A. Tr.* / **B. W. W. NEWHALL**, *A. Tr.* / **R. S. NEALY**, *A. Mgr. For. Dept.* / **J. J. SWEENEY**, *A. Mgr. For. Dept.* / **R. B. FISHER**, *Tr. O.* / **F. J. BRADLEE**, *Actuary*	**A. S. BENNINK** / **A. W. BOSWORTH** / **C. CHIPMAN** / **R. A. GLADWIN** / **H. W. HIGHT** / **E. R. MARTIN** / **A. S. NEWHALL** / **F. A. RICHARDSON** / **C. W. STEVENS** / **B. W. GUERNSEY**, *Mgr. Bond. Dept.* / **H. W. BURGE**, *Comptroller*
5-120 ◆ (17 Court St.) T•‡$'90 $297-12% (52 Temple Place) (222 BoylstonSt.)				
WE SOLICIT YOUR BOSTON BUSINESS.				
Provident Inst. for Savings 5-102 (36 Temple Place) ⓢ§1816 4½%	G. P. Gardner / Louis Curtis, *V.P.*	W. W. Vaughan / Henry S. Howe / Henry B. Cabot	R. D. Brewer, *Tr.* / J. S. Adams, *Vice-Tr.*	F. C. Gray, *Sec.* / N. P. Simonds, *A. Tr.*
Roxbury Trust Co. •§'19 5-163 (2418 Washington St.)	Elmer L. Sollis (*1 Branch*)	F. F. Hill / C. D. Driscoll / F. L. Daly	W. C. Bacon, *Tr.*	E. J. Voyer, *A. Tr.*
***SECOND NATIONAL BANK**	**THOMAS P. BEAL** / **R. M. DeCORMIS**	**JOHN H. SYMONDS** / **H. E. STONE**, *A. Cash.* / **A. F. SEAGRAVE**, *Tr. Off.*	**FRANK H. WRIGHT**	**A. B. FLETCHER** / **H. H. BRIGGS** / **J. A. HUNNEMAN** / **M. E. OBER**
5-17 (111 Devonshire) T•‡'32 $331-16%	**Your account and collection items throughout the New England States solicited with assurance of prompt service and liberal treatment.**			
South Boston Savings Bank 5-116 (368 Broadway) ⓢ•‡$'63	G. A. Tyler	J. A. Mitchell / E. A. Church	A. Y. Mitchell, *Tr.*	Frank G. Neal, *A. Tr.*
***STATE STREET TRUST COMPANY**	**ALLAN FORBES**	**ASHTON L. CARR** / **C. F. ALLEN** / **S. H. WOLCOTT** / **C. L. LYALL** / **DANA M. DUTCH** / **WM. F. CHAMBERLAIN**, *A. V. P.*	**WALTER F. PICKETT**, *Tr.* / **E. E. JOBLING**, *A. Tr.* / **F. S. MILLETT**, *A. Tr.* / **F. C. HOOD**, *Auditor* / **R. M. EASTMAN**, *A. V. P.* / **A. L. RICHMOND**, *A. V. P.*	**EDWARD D. HARLOW**, *Sec.* / **JAMES H. LEWIS**, **G. L. TOWER**, **GEO. B. SARGENT**, **F. B. EASTMAN**, **H. E. DEARBORN**, *Ass't Secretaries.*
◆ 5-130 (33 State) T•‡$'91 $225-12%	**COMPLETE BANKING AND TRUST SERVICE**			
Suffolk Sav. Bk. for Seamen & Others ⓢ•‡§1833 5-106 (1 Tremont St.)	A. P. Loring		Fred'k I. Emery, *Tr.*	T. A. Apollonio, *A. Tr.* / A. O. Yeames, *A. Tr.*
Sumner Savings Bank ⓢ•‡$'97 5-137 (25 Meridian)	G. W. Hargrave	Thomas F. Croak / T. O. McEnaney	J. J. Corrigan, *Tr.*	G. H. Gray, *A. Tr*

(*Boston Banks continued on next page*)

LIABILITIES. PAID-UP CAPITAL	LIABILITIES. SURPLUS AND PROFITS	LIABILITIES. TOTAL DEPOSITS	LIABILITIES. Accpts, Letters of Cr. & other Liabilities	RESOURCES. LOANS AND DISCOUNTS	RESOURCES. BONDS AND SECURITIES	RESOURCES. MISCELLANEOUS RESOURCES	RESOURCES. CASH & EXCHANGES, DUE FROM BANKS
$ 1,000,000	$ 1,566,450	$15 167 670	$ 1,572,200	$14 656 510	$ 500,900	----------	$ 4,148,920
1,000,000	2,885,160	25,341,250	1,139,170	20,185,340	3,133,030	$ 1,901,640	5,145,570
Back Bay Branch, 443 Boylston St., Geo. R. Wein, Mgr.							
----------	586,300	7,129,060	150,060	4,924,170	2,455,890	1,930	483,430
7,000,000	9,785,810	150 467 320	8,476,340	117 141 960	19,037,620	4,512,650	35,037,220
200,000	41,600	623,660	----------	465,800	285,860	----------	126,630
2,000,000	4,386,520	37,588,190	2,699,090	29,805,590	7,578,880	----------	9,289,340
----------	1,485,000	15,000,000	----------	3,200,000	13,000,000	50,000	235,000
2,000,000	2,862,250	43,910,020	4,579,450	42,447,810	1,500,280	515,650	8,887,990
----------	3,312,680	49,280,380	1,700	27,552,000	23,610,700	750,000	682,060
----------	121,000	2,182,830	----------	1,684,000	553,000	21,000	51,600

MASSACHUSETTS AVENUE OFFICE { **S. H. Roberts**, *Vice-Pres.* / **Benjamin R. Vaughan**, *Ass't Sec.*

COPLEY SQUARE OFFICE { **Terry B. Gordon**, *Manager.* / **J. Robert Bentley**, *Ass't Secretary.*

SAFE DEPOSIT VAULTS

Boston Clearing House Assn. Members shown by * Affiliated Bks. by +

PRINCIPAL CORRESPONDENTS.

Bk. of N.Y. & Tr. Co. and Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; Bk. of No. America & Tr. Co., Phil.; Royal Bk. of Canada, Montreal; Midland Bk., Ltd., Lon., Eng.

Far. Ln. & Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Phil. N. and Girard Tr. Co., Phil.; Crocker N., San F.

Chase N., N. Bk. Com., and Bkrs. Tr. Co., N. Y.; Harris Tr. & Sav. and Cont. & Com'l N., Chi.; Franklin N. and Girard Tr. Co., Phil.; Wells Fargo Bk. & Union Tr. Co., San F.; Bk. of Montreal, and Royal Bk. of Canada, Montreal.

Chase N. and Harriman N., N. Y.; N. Shawmut, Bos.

Chase N., N. Park, N. City, and Am.-Ex. N., N. Y.; 1st N., Chi.; Phil. N., Phil.; Com'l Bk. of Scotland, Ltd. and Lloyds Bk., Ltd., Lon.

2d N., Atlantic N., Merch. N., and Bos. Safe Dep. & Tr. Co., Bos.

Guaranty Tr. Co., Equitable Tr. Co., Chase N., and N. Park, N. Y.; Cont. & Com'l N., Chi.; N. Com'l Bk. & Tr. Co., Alb.; Girard Tr. Co., Phil.; Royal Bank of Canada, Montreal; Barclays Bk., Ltd., Lon.

Columbia Tr. Co., 2d N., and Federal N., **Bos.**

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Boston Clearing House Assn. Members shown by ★ Affiliated Banks by +

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accpts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Principal Correspondents.
Union Institution for Savings 4½%5-118 (216 Tremont) ⓢ●‡$'65	H. V. Cunningham	Edmund Reardon	T. J. Kelly, *Tr.*	John J. McCluskey, *A. Tr.*	----------	$ 1,717,190	$17 476 210	$ 129,450	$11 903 750	$ 6,551,250	$ 422,930	$ 574,360	Seab. N. and Irving Bk.-Col. Tr. Co., N. Y.
*United States Trust Company ⓢT●‡$'95 ◆ 5-133 (30 Court St.)	A. C. Ratshesky A. E. Pillsbury, *Vice.-Ch. of Bd.*	H. P. Tilden F. W. Stockman C. H. Coleman Fred S. High	I. A. Ratshesky, *Tr.* Frederick Slader, *A. Tr.* A. R. Morse, *A. Tr.* C. B. Mitchell, *Actuary*	F. R. Sawyer, *A. Sec.* F. S. Devlin, *A. Sec.* M. E. Cloudman, *A. Sec.* N. A. Walker, *A. Sec.* M. A. Ries, *A. Sec.*	$ 1,000,000	1,365,140	16,420,630	373,570	10,197,380	7,200,400	----------	1,761,550	N. City and Chase N., N. Y.
Warren Institution for Savings 5-104 (3 Park) ⓢ●‡$'29	James O. Otis	C. P. Sampson	F. D. Brown, *Tr.* J. F. Turner, *Clk. of Corp.*	Marshall Jones, *A. Tr.*	----------	1,618,080	20,542,130	272,170	14,106,370	7,570,150	351,760	414,090	Am. Tr. Co., Old Colony Tr. Co., 1st N., Webster & Atlas N., and 2d N., Bos.
***WEBSTER AND ATLAS NATIONAL BANK** 5-25 (199 Washington) $200 10% ⓢT●‡'33	R. B. COX AMORY ELIOT, *Ch. of Bd.*	JOSEPH L. FOSTER E. M. HOWLAND H. B. KINGMAN A. L. WINSHIP	F. B. BUTTS	ARTHUR W. LANE HAROLD A. YEAMES	1,000,000	1,353,430	11,641,070	934,270	11,545,840	735,770	----------	2,647,160	N. Park and Han. N., N. Y.; Cont. & Com'l N., Chi.; Phil. N., Phil.
Send your Boston Notes and Bill of Lading Drafts to us. Direct Service—Prompt Presentation and Returns. We specialize on collections.													
WILDEY SAVINGS BANK ●‡$'92 5-131 (52 Boylston)	Frank B. Cutter	G. H. Hartley	G. E. Taber, *Tr.*	A. S. Roe, *A. Tr.*	----------	638,330	14,267,900	----------	8,698,050	5,531,570	14,800	661,810	N. Bk. Com., N. Y.; N. Shawmut and Old Colony Tr. Co., Bos.
Boston Clearing House (56 State)	W. C. Collett, *V.P.* A. L. Ripley	G. H. Fuller F. H. Wright, *Sec.*	H. W. Scott, *Mgr.*	E. S. Brigham, *Asst. Mgr.*	----------	----------	----------	----------	----------	----------	----------	----------	
(Members indicated by a ★	*Affiliated banks by a +)*												

Selected List—INVESTMENT DEALERS

Name. ●Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. ¶Mem. Inv. Bks. Assn.	Year Established	Officers.	Correspondents.
ALLYN, A. C. AND COMPANY, INC. (185 Devonshire) ¶	'12	Webb B. White, *V. P.* **Municipal and Corporation Bonds.**	A. C. Allyn & Company, N. Y., Chi., Phil., Minpls., and Milw.
AMERICAN BOND & MORTGAGE COMPANY (43-47 Federal St.)		I. E. DIERDORFF, *Mgr.* *First Mortgage Real Estate Bonds.*	American Bond & Mortgage Co., Chicago and New York.
BAKER, YOUNG & CO. (50 Congress) ¶	'99	**Investment Securities.**	Baker, Young & Co., Phil., Reading, Wilkes-Barre, Pa.; Providence, R. I. and Portland, Me.
BLAKE BROS. & CO. (111 Devonshire)	'52	**Stock & Note Brokers. Investment Securities. Members New York and Boston Stock Exchanges.**	Blake Bros. & Co., N. Y.; Edwin C. Holbrook Co., San. F.; S. B. Lewis & Co., Phil.; Stedman & Redfield, Hartford; Blake Bros. & Wright, Inc. and Howe Quisenberry & Co., Inc., Chi.
BLODGET & CO. Telephone Congress 7388 (60 State Street, Boston) ¶		New York Chicago Hartford **(Investment Bonds)**	Blodget & Co., N. Y.
BROOKS, P. W. & CO., Inc. (60 State)	'06	F. F. Ames, *Mgr.* *(Investment Bonds)*	P. W. Brooks & Co., Inc., N. Y. and Phil.
BROWN BROTHERS & CO. 5-175 ●¶ *Established 1844* 60 State Street, Boston		**Investment Securities Commercial Credits Travellers' Credits Foreign Exchange**	**CORRESPONDENTS** **Brown Brothers & Co.** **New York and Philadelphia** **Alexander Brown & Sons** **Baltimore** **Brown, Shipley & Company** **London**
BURR, GEORGE H. & CO. (35 Congress)		**Commercial Paper Investment Securities**	Geo. H. Burr & Co., N. Y., Chi., St. L., Phil., San. F., Los A., Atl., Den., Det., Pitt., Clev., Seattle and Hart.
BYLLESBY AND COMPANY, H. M. (14 State) ¶		**Utility, Industrial, Government and Municipal Investments.**	H. M. Byllesby and Co., Chi. N. Y., Bos., Det., Minpls., Providence, Kan. C., and Phil.
C. F. CHILDS AND COMPANY (82 Devonshire St.) ¶		**The Oldest House in America specializing exclusively in Government Bonds. The National Market for Farm Loan Bonds. *Members of the American Bankers Association.***	C. F. Childs & Co., N. Y., Chi., Pitt., Cin., St. L., Det., Boston, Balt., Clev., K. C., Minn., Den., Los A., San F., Port., Seattle. *See Adv. in New York City Investment Dealers Section.*
COFFIN & BURR, INC. (60 State) ¶		*(Investment Bonds)*	Coffin & Burr, Inc., N. Y. and Port., Me.
CURTIS & SANGER (33 Congress) ¶	'85		Curtis & Sanger, N. Y.
DAY, R. L. & CO. (35 Congress) ¶			Remick, Hodges & Co., N. Y.

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Name of Banker. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. ¶Mem. Inv. Bks. Assn.	Year Estab-lished.	Officers.	Correspondents
DILLON, READ & CO. (19 Congress St.)	•¶'05		Dillon, Read & Co., N. Y., Chi. and Phil.
Edmunds Bros. (24 Federal)	¶		
ELDREDGE & COMPANY (73 Water)	¶'19	Investment Securities. S. D. Eldredge, M. Darby and R. F. Hawkins, *Partners.*	Eldredge & Co., N. Y.
FIRST NATIONAL CORPORATION (30 Federal)	'18	Dealers in Bankers Acceptances, United States & Foreign Government Obligations and Miscellaneous Securities. SEE ADVERTISEMENT IN BANK LIST.	N. Y. Tr. Co., Bkrs. Tr. Co., and Chase N., N. Y.; Cont. and Com'l N., Chi.; 1st N., Bos.; 1st N. and Peninsular State, Det.; Girard Tr. Co. and Phil. N., Phil.; Citz. N., Balt.
GRANT, R. M. & CO. (85 Devonshire)	•	George T. Curley, *Mgr.* (Municipal Bonds)	R. M. Grant & Co., N. Y. and Chi.
GUARANTY CO. OF NEW YORK (111 Devonshire)	¶'20	Charles H. Newton, *Mgr.* (*Investment Securities*)	Guaranty Co. of N. Y., N. Y.
HALSEY, STUART & CO. Inc. (82 Devonshire St.)	¶'01	*Resident Mgr.*, C. A. Fassett (BONDS) Phone—Main 8320.	Halsey, Stuart & Co. Inc., N. Y., Chi., Phil., St. L., Det. Mil., and Minpls.
HARRIS, FORBES & CO., INC. (24 Federal)	•¶		Harris, Forbes & Co., N. Y.; Harris Tr. & Sav. Bk., Chi.; Harris, Forbes & Co., Phil., Montreal, and London.
HAYDEN, STONE & CO. (87 Milk)	•¶'92		Hayden, Stone & Co., N. Y., Springfield and Port., Me.

HORNBLOWER & WEEKS, •¶ '88 (60 *Congress St.*) **INVESTMENT SECURITIES**
Members New York, Boston, Detroit, Cleveland and Chicago Stock Exchanges. Private Wires.
OFFICES IN NEW YORK, CHICAGO, CLEVELAND, DETROIT, PROVIDENCE AND PORTLAND.

Name of Banker. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. ¶Mem. Inv. Bks. Assn.	Year Estab-lished.	Officers.	Correspondents.
JACKSON & CURTIS (19 Congress)	¶		Jackson & Curtis, N. Y., Springfield, Mass., Worcester, Mass., and Prov.
THE KIDDER, PEABODY ACCEPTANCE CORPORATION (9 Spring Lane)		SEE BANK LIST.	

KIDDER, PEABODY & CO.
Founded in 1865
(115 Devonshire–216 Berkley St.) ¶T'65
Investment Securities
Foreign Exchange
Letters of Credit
Correspondent of BARING BROTHERS & CO., Ltd., London
Offices in New York and Providence

LEACH, A. B. & CO., INC. (209 Washington)	•¶	(*Investment Securities*)	A. B. Leach & Co., Inc., N. Y., Chi., and principal cities. See Adv. Page VI.

LEE, HIGGINSON & CO., •¶'48 (44 *State St.*) **BONDS**
Foreign Trade Financing
Boston, New York, Chicago, Worcester, Portland, Me., Milwaukee, Pittsburgh, Philadelphia, Providence, and Hartford.
Higginson & Co., London

Merrill, Oldham & Co. (35 Congress)	•¶		
MOSELEY, F. S. & CO. (50 Congress)	¶'79	(*Commercial Paper*) (*Investment Securities*)	F. S. Moseley & Co., N. Y., Chi., Phil.
NATIONAL CITY COMPANY OF BOSTON (10 State)		(*Investment Bonds*) R. H. Delafield, *Vice-Pres.*	N. City Co., N. Y. and correspondent offices. See Adv. Page III.

PAINE, WEBBER & CO., ¶'88 82 Devonshire St. *Tel. Main 5632* **INVESTMENT SECURITIES**
Members Boston Stock Exchange, New York, Chicago, Detroit and Hartford Stock Exchanges, New York Cotton Exchange, Chicago Board of Trade.
Other offices in New York, Chicago, Albany, Detroit, Duluth, Grand Rapids, Hartford, Houghton, Milwaukee, Minneapolis, Philadelphia, Providence, Springfield, St. Paul, Worcester, Portland.

Parker, C. D. & Co., Inc. (150 Congress) 5-168	•¶'96	C. D. Parker, *Pres.* H. B. Lamont, *Clerk.* Bowen Tufts, *V.P.* C. R. Adams, *Tr.* A. M. Stone, *Cash.* E. L. Bennett, *A. Tr.* W. E. Grush, *Director and Sales Mgr.*	
PARKINSON & BURR (53 State)	¶'66	Members New York Stock Exchange and Boston Stock Exchange. INVESTMENT SECURITIES.	New York Correspondents, Callaway, Fish & Co., N. Y., 37 Wall Street.
Pistorino & Yunes Bankers, Inc. (68 Fulton St.) 5-177	‡'21	M. L. Yunes, *Pres.*; Joseph Pistorino, *Cash.* (*Capital* $25,000.)	

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Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

NAME OF BANKER. •Mem. Am. Bkrs. Assn. ‡Mem. State Bkrs. Assn. ¶Mem. Inv. Bkrs. Assn.	YEAR ESTABLISHED	OFFICERS.	CORRESPONDENTS.
PURITAN MORTGAGE CORPORATION — National Union Bank Building, Boston, Mass. — OTHER OFFICES IN New York Philadelphia Providence Washington, D. C.		J. Sumner Draper, *Pres.* Mark Temple Dowling, *V. Pres. & Treas.*, Donald W. Brown, *Sec.*	FIRST MORTGAGE REAL ESTATE BONDS
RICHARDSON, HILL & CO. (Main Office, 50 Congress)	¶'70	Spencer R. Hill, Daniel W. Gurnett, Q. A. ShawMcKean, Arthur T. Lyman, Fred D. Jordan, Albert G. Shea, *Partners.* INVESTMENT SECURITIES. Members of *Boston Stock Exchange, New York Stock Exchange.*	Richardson, Hill & Co., Portland and Bangor, Maine.
ROLLINS, E. H. & SONS (200 Devonshire)	•¶'78		E. H. Rollins & Sons, N. Y., Phil., Chi., Den., Los A., and San F.
DISCOUNT HOUSE OF SALOMON BROS. & HUTZLER (35 Congress)		Dealers in Bank and Bankers' Acceptances, Short Term Securities and Equipment Mortgages, Liberty Bonds, and U. S. Treasury Certificates. OFFICES: Philadelphia, New York, Chicago, Boston.	
SAWYER, F. R. & CO., INC. (45 Milk St.)		UNDERWRITERS PARTICIPATING DISTRIBUTORS DEALERS IN GENERAL MARKET ISSUES STOCK BROKERS. (Members of Boston Stock Exchange)	Whitney & Elwell and E. M. Hamlin & Co., Bos.
STONE & WEBSTER, INC., — 147 Milk Street BOSTON — 120 Broadway NEW YORK CITY — 38 South Dearborn Street CHICAGO	•¶'89	INVESTMENT SECURITIES ENGINEERS Public Utilities OPERATORS	
The Shawmut Corporation (40 Water St.) *Capital*, $1,000,000 *Surplus and Profits*, $600,000.	'19	W. S. Bucklin, *Pres.*; J. Bolinger and H. C. Sykes, *Vice Presidents*; R. B. Rugg, *Tr.*; R. P. Mason, *A. Tr.*; G. H. Freeman, *A. Tr.*; J. Arrington, *A. Mgr.*	N. Bk. Com., Equitable Tr. Co., and Chase N., N. Y.; N. Shawmut, Bos.
UNION DISCOUNT CO. INC. OF NEW YORK		REAL ESTATE MORTGAGE BONDS. *See Adv.*	Union Discount Co., Inc. of N. Y., Metropolitan Trust Co. of N. Y.
WEIL, McKEY & CO. (24 Federal)		(Commercial Paper)	Weil, McKey & Co., N. Y., Chi., and Phil.
WHITNEY & ELWELL (30 State)	¶'98	(*Members of New York and Boston Stock Exchange*)	E. F. Hutton, & Co., Harris, Winthrop & Co., and F. B. Keech & Co., N. Y.
WISE, HOBBS & ARNOLD (15 Congress)	¶'19	(Investment Securities)	Millett, Roe & Co., N. Y.

SEE LIST OF SELECTED INVESTMENT DEALERS PRECEDING THIS LIST FOR FIRMS SHOWN IN BOLD TYPE.

LOCAL BOSTON STOCK EXCHANGE FIRMS

FOR ADDITIONAL DATA ON FIRMS SHOWN IN BOLD TYPE SEE PRECEDING LIST OF INVESTMENT DEALERS.

Adams, L. Sherman, 70 State St.
Albee, A. L., & Co., 80 Federal St.
BLAKE BROS. & CO., 111 Devonshire.
BLODGET & CO., 60 State St.
Bolles, M., & Co., 35 Congress St.
Bowen, J. W., & Co., 53 State St.
Boyden, Charles, 50 Congress St.
Bright, Elmer H. & Co., 84 State St.
Bright, Sears & Co., 53 State St.
BROWN BROS. & CO., 60 State St.
Chase & Co., 19 Congress St.
Clement, Parker & Co., 70 State St.
Collins, Spalding & Co., 55 Congress St.
Crocker, Percy G., & Co., 35 Congress St.
CURTIS & SANGER, 33 Congress St.
Dabney, F. L., & Co., 50 Congress St.
DAY, R. L., & CO., 35 Congress St.
Downer & Co., 53 State St.
Estabrook & Co., 15 State St.
Fales, T. C., & Co., 60 Congress St.
Farrington, George E., 50 Congress St.
Foote & French, 50 Congress St.
Gove, W. A., & Co., 50 Congress St.
Griffith & McWain, 60 Congress St.
Hamlin, E. M., & Co., Post Office Square.
HAYDEN, STONE & CO., 87 Milk St.
Head, Charles & Co., 84 State St.
Hines Robertson & Co., 60 Congress St.
HORNBLOWER & WEEKS, 60 Congress St.
Hovey, Chandler & Co., 82 Devonshire St.
JACKSON & CURTIS, 19 Congress St.
Jackson & Harris, 201 Devonshire St.
Johnson & Co., Paul, 80 Federal St.
KIDDER, PEABODY & CO., 115 Devonshire St.
Learoyd, Foster & Co., 30 State St.
LEE, HIGGINSON & CO., 44 State St.
Long & Nash, 53 State St.
Moors & Cabot, 111 Devonshire St.
Moran, John J., & Co., 53 State St.
MOSELEY, F. S., & CO., 50 Congress St.
Mott, Louis P., 60 State St.
PAINE, WEBBER & CO., 82 Devonshire St.
PARKINSON & BURR, 53 State St.
Pearmain, Sumner B., 53 State St.
Phelan, Charles A., & Co., 31 Milk St.
Pillsbury Remick & Co., 50 Congress St.
Power, John R., 53 State St.
Prince, F. H., & Co., Ames Bldg.
Proctor, Cook & Co., 35 Congress St.
RICHARDSON, HILL & CO., 50 Congress St.
SAWYER, F. R. & CO., 45 Milk St.
Schirmer, Atherton & Co., 79 Milk St.
Scudder, Stevens & Clark, 53 State St.
Thorndike & Allen, 53 State St.
Thornquist, Carl J., 53 State St.
Townsend, Anthony & Tyson, 15 State St.
Tucker, Anthony & Co., 74 State St.
Tucker, Bartholomew & Co., 50 Congress St.
Wainwright, H. C., & Co., 60 State St.
Weld, Grew & Co., 10 P. O. Square.
WHITNEY & ELWELL, 30 State St.
Williston, J. R., & Co., 53 State St.
WISE, HOBBS & ARNOLD, 15 Congress St.
Wrenn Bros. & Co., 53 State St.

STOCK EXCHANGE OFFICERS.

WM. N. GOODNOW, *President.*
J. A. DOWNS, *Vice-President.*
SIDNEY CHASE, *Treasurer.*
GEORGE A. RICH, *Sec. and Chairman.*

MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

TOWN AND COUNTY. ▲County Seats Entire State in No. 1 Fed. Res. Dist.	•Mem. A. B. A. *n* New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $ Last Sale % Div. Ⓢ Sav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts, Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Braintree 10,580 (*Boston P. O.*) Norfolk H18	**Braintree National Bank** $115-6% 53-625 Ⓢ•'19	H. R. Drinkwater	Chas. O. Miller	F. W. Vye	R. F. Cook	$ 100,000	$ 23,340	$1 016 790	$ 42,160	$ 505,840	$ 469,550	$ 51,880	$ 154,110	1st N., Bos.
Bridgewater 9000 Plymouth J18 " "	**Bridgewater Savings Bank** 5% 53-562 Ⓢ•$'72	W. D. Jackson	L. F. Garfield E. L. Emerson J. H. Fairbanks E. A. Hewett	H. W. Bragdon, *Tr.*		———	205,189	2,359,780	30,250	1,813,300	691,650	51,350	38,900	1st N., Bos.; Bridgewater Tr. Co., Bridgewater.
	Bridgewater Trust Co. †•‡$'15 $140-6% 53-615	L. Q. White	W. S. Little E. A. MacMaster	B. E. Ward, *Sec. and Tr.*	H. F. Wheeler, *A. Tr.*	50,000	67,250	566,000	4,730	296,660	299,770	23,710	67,850	Atlantic N., Bos.; N. Y. State N., Alb.; Home N., Brockton.

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Federal Reserve Bank of St. Louis

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MASSACHUSETTS—Continued

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TOWN AND COUNTY. ▲County Seats. Entire State in No. 1 Fed.Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr.Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Brockton ...67,000 Plymouth I 18	Brockton Morris Plan Co.. ● 53-154	John S. Kent.....	G. H. Leach..... E. C. Hall	Henry S. Keith, *Tr. and Mgr.*	E. M. Taber, *Clk.*	$ 99,800	$ 30,000	.....	$ 530,200	$ 616,600	.....	$ 2,000	$ 41,400	
" ..... "	**BROCKTON NATIONAL BANK**	C. R. FILLEBROWN.	F. W. FILOON..... H. C. KEITH	GEO. A. BARRETT...	A. R. EWELL..... F. C. STACEY	600,000	634,300	$8 080 910	82,800	4 770 040	$3 254 420	172,000	1 201 540	**Chase N. and N. City, N. Y.; 1st N., N. Shawmut, and Merch. N., Bos.; Phil. N. and 4th St. N., Phil.**
		Collections handled by special department.												
	8% 53-150 ⓢT●‡'80													
" ..... "	Brockton Savings Bank. ⓢ$'81 4½% 53-149	E. M. Thompson...	Wm. H. Emerson.. H. E. Williams	C. C. Crooker, *Tr.*..	Wm. G. Allen, *A. Tr.*	.....	856,460	11 701 310	51,460	7,207,140	4,955,830	168,940	277,310	Old Colony Tr. Co., Bos.; Home N. and Brockton N., Brockton.
" ..... "	**BROCKTON TRUST COMPANY** 53-153 ⓢT‡$'18	R. F. OWENS.....	J. T. CORCORAN.... J. C. KELLY	M. J. COLEMAN, *Sec.*	H. M. CURTIS, *A. Tr.*	100,000	27,550	1,196,920	.....	1,073,330	163,660	20,000	67,470	Chase N., N.Y.; N. Shawmut, Bos.; Home N., Brockton.
		Brockton's New Progressive Bank. We specialize in collections. Try us for prompt service.												
" ..... "	**HOME NATIONAL BANK**	F. B. HOWARD.... B. B. WINSLOW	PRESTON B. KEITH	WARREN B. SMITH	ELMER M. TABER. J. N. HOWARD	500,000	502,530	8,618,370	117,290	5,153,400	2,700,880	276,920	1,606,990	**N. Park, N. Y.; N. Shawmut, Bos.**
		Collections or other business entrusted to this Bank will receive prompt and careful attention.												
	$165-10% 53-148 ⓢT●‡'74													
" ..... "	Peoples Savings Bank. ⓢ‡$'95 4½% 53-152	.....	Warren A. Reed... Emery M. Low	Arthur T. Mooney, *Tr.*	C. L. Wills, *A. Tr.*..	.....	460,000	7,750,000	270,000	4,714,000	3,446,280	94,720	225,000	Brockton N., Plymouth Co. Tr. Co., and Home N., Brockton; Merch. N., Bos.
..... "	**PLYMOUTH CO. TRUST CO.** 53-151 ⓢ●‡$'93	J. L. EMERY..... E. C. HALL, *V.P.*	F. E. SHAW..... J. C. CROCKER, JR. J. J. COOPER	J. C. CROCKER, Jr., *Tr.* LORING H. HALL, *A. Tr.*	J. J. COOPER, *Sec.*	200,000	108,360	3,505,540	401,800	3,933,950	.....	.....	281,740	**Chem. N., N. Y.; 1st N., Bos.**
		Collections a specialty. Rates reasonable; prompt service. Send us your Brockton items.												
Brookline...42,000 Norfolk O5	Boulevard Trust Co. ⓢT●$'11 $193-8% 53-243	W. A. McKenney..	Albert L. Lincoln.. G. M. J. Bates	G. M. J. Bates, *Tr.*	M. W. McLucas, *A. Tr.*	100,000	128,030	3,588,520	.....	2,651,270	754,850	87,750	322,670	Chase N., N. Y.; Old Colony Tr. Co. and N. Shawmut, Bos.: N. Com'l Bk. & Tr. Co., Alb.
" ..... "	Brookline Savings Bank 4½% 53-241 ⓢ●‡$'71	E. M. Farnsworth.. H. W. Lamb, *V. P.*	J. A. Cousens..... Joseph Driscoll	C. William Merz, *Tr.*	E. W. Baker, *Clk. of Corp.*	.....	886,980	10 516 630	500	6,285,530	4,780,890	202,510	135,190	Merch. N., N. Shawmut, and 1st N., Bos.
" ..... "	Brookline Trust Co. ⓢT●‡$'86 12% 53-242	Ernest B. Dane.... (3 *Offices*)	Albert J. Meserve G. A. Whitney C. H. Slattery	P. N. Jewett, *Tr.* .. J. P. Jordan, *Branch Mgr.*	F. W. Files, *A. Tr* D. F. Young, *A. Tr.*	200,000	330,690	8,822,180	67,800	6,486,570	1,269,030	61,870	1,603,190	**Chase N., N. Y.; 1st N. and Merch. N., Bos.; N. Com'l Bk. & Tr. Co., Alb.**
▲**Cambridge**110,000 Middlesex F 17	Cambridgeport Sav. Bank 4½% 53-55 ⓢT●$'53	H. T. Winslow .... W. H. Dunning, *V.P.*	J. W. Fellows..... W. Fillmore	John R. Giles, *Tr.* .. A. H. Boardman, *Tr.*	W. M. Rasely, *A. Tr.* A. E. Beane,	.....	1,073,730	13 330 430	34 930	9,256,670	4,662,260	234,000	286,150	Harvard Tr. Co., Cambridge; 1st N., Bos.
" ..... "	Cambridge Savings Bk. ⓢ‡$'34 53-54	Enoch Beane	L. N. Brock..... Thomas Hadley	H. A. Nichols, *A. Tr.*	*Clerk of Corp.*	.....	2,028,510	17 735 290	.....	14 814 470	4,198,910	295,780	454,640	Cambridge Tr. Co., Inman Tr. Co., and Harvard Tr. Co., Cambridge.
" ..... "	Cambridge Trust Co. ⓢT●‡$'92 $380-25% 53-59	A. B. Hathaway... G. H. Cox, *Ch. of Bd.*	Edw. A. Davenport Herbert H. White	E. W. Phippen, *Tr.* F. W. Davies, *A. Tr.*	E. L. Bennett, *Sec.* A. M. Wheeler, *A. Sec.*	100,000	317,680	5,139,270	47,080	3,392,680	1,509,780	34,550	667,020	N. Park, N. Y.; 1st N., Bos.; Phil. N., Phil.
" ..... "	Central Trust Company 53-52 T‡$'26	W. G. Davis..... E. H. Bright, *Ch. of Bd.*	J. C. Dow ..... C. S. Cahill A. J. Daly	T. T. MacFarland, *Tr.* C. S. Farnum, *A. Sec.*	A. C. Coughlan, *Sec.* F. C. Bolles, *Br. Office Mgr.*	200,000	903 000	13 201 000	289,020	9,265,950	4,451,780	.....	875,300	Merch. N. and 1st N., Bos.
" ..... "	East Cambridge Sav. Bank 53-57 ⓢT$'54	Gustavus Goepper. M. J. Harty, *V. P.*	Geo. H. Lawrence D. C. Proudfoot	Wm. E. Lloyd, *Tr.*..	Harold Studley, *Clk* Chas. H. Sloan, *A. Tr*	.....	969,590	11 918 960	390,910	8,832,310	4,123,720	39,680	283,740	Old Colony Tr. and Federal N., Bos.; Lechmere N., Cambridge.
" ..... "	*Guaranty Trust Co.*.....	(*Merged with Central Trust Co.*)												
" ..... "	**HARVARD TRUST COMPANY** $255-14% ◆ 53-60 ⓢT●‡$'60	Walter F. Earle....	Edw'd D. Whitford W. H. Sprague Wm. A. James	H. H. Dyer, *Sec. and Tr.*	A. M. Wright, *A. Tr.* C. J. Sommer, *A. Tr.* H. F. Ramhofer, *A. Tr.*	400,000	809,560	12 571 460	5,848,280	7,673,350	9,999,100	246,290	1,710,570	Han. N., N. Y.; 1st N., Bos.
" ..... "	Inman Trust Co. ..... ⓢT●‡$'20 $130-6% ◆ 53-63	A. E. Lynch	W. D. Rockwood..	F. J. Kelly, *Tr.*.....	.....	200,000	147,930	2,465,370	.....	2,027,760	455,370	28,980	301,200	Chase N., N. Y.; Atlantic N., Bos.
" ..... "	Lechmere National Bank 12% 53-56 ⓢ●‡'53	Otis S. Brown	G. W. Dearborn ...	F. B. Wheeler	C. W. S. Wheeler .	100,000	152,150	1,929,510	98,900	1,139,270	767,310	60,250	313,730	Han. N., N. Y.; N. Shawmut, Bos.
" ..... "	**MANUFACTURERS NATIONAL BANK**	W. M. VAN SANT.... G. A. GILES, *Ch. of Bd.*	TIMOTHY W. GOOD... A. E. CLEVELAND	G. L. BOND	A. M. KEELER.....	200,000	41,180	2,373,650	366,590	1,830,470	844,580	30,030	276,350	**Irving Bk.-Col. Tr. Co. and N. Butchers & Drov., N. Y.; Merch. N. and 1st N., Bos.; Market St. N., Phil.**
		Special attention given to collections. Send US your CAMBRIDGE items.												
	$127.50-6% 53-62 ⓢ●‡'18													
" ..... "	North Av. Savings Bk. ⓢ‡$'72 53-58	C. F. Stratton.....	Wm. E. Hutchins. E. L. Grueby	E. B. Stratton, *Tr.*..	M. Alice Reed, *A. Tr.*	.....	347,980	6,951,150	93,680	4,750,620	2,546,550	40,840	54,800	N. Shawmut, Bos.

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MASSACHUSETTS—Continued

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TOWN AND COUNTY. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A. B. A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	Cash & Exchanges, Due from Banks	PRINCIPAL CORRESPONDENTS.
Cambridgeport Middlesex G 17	*(See Cambridge)*													
Canton 5945 Norfolk I 16	Canton Institut'n for Sav. $'35 4½% 53-516	F. D. Dunbar	W. B. Revere James P. Lynch	C. F. Dings, *Tr.*	Helen M. Anderson, *Clk. of Corp.*		$ 101,830	$1 360 340	$ 47,210	$ 649,980	$ 810,340	$ 4,420	$ 44,630	
" "	Canton Trust Co. Ⓢ●‡$'16 $125-8% 53-517	G. A. Ham	G. H. Capen Thomas J. Hill	J. H. Landick, *Tr.*		$ 100,000	55,330	1,000,870		1,049,620			106,580	Han. N., N. Y.: Atlantic N. and Citiz. N., Bos.; Girard N., Phil.
Charlestown Suffolk F 17	*(See Boston)*													
Chatham 1737 Barnstable M25	Chatham Trust Co. Ⓢ$'20 $170-6% 53-626	Owen A. O'Neil	O. C. Nickerson A. F. Cahoon	M. E. Emery, *Tr.*		50,000	40,150	676,850	7,100	514,200	174,670	10,410	74,810	1st N., Bos.
Chelsea 45,000 Suffolk F17	Broadway National Bank $165-10% 53-222 Ⓢ●‡'10	Wm. J. Murdock	John E. Beck	John F. Tierney, *V. P. and Cash.*		100,000	172,000	3,574,000		2,864,000	557,000	47,000	378,000	Chase N., N. Y.; Atlantic N., Bos.
" "	Chelsea Morris Plan Co. ●‡ 53-224	C. W. Gould		A. B. Powers, *Tr. and Mgr.*										
" "	Chelsea Savings Bank Ⓢ●‡$'54 4½% 53-219	F. W. Kimball	W. A. Baston W. B. Denison	W. B. Denison, *Tr.*	J. S. Harrower, *A. Tr.*		1,312,360	13 804 520	109,740	7,861,070	6,912,420	31,740	421,390	N. Shawmut and 1st N., Bos.
" "	Chelsea Trust Co. Ⓢ†●‡$'07 $125-8% 53-221	E. H. Lowell	B. T. Martin Chas. W. Gould	S. C. Gleason, *Tr.* W. H. Hodgkins *A. T*	C. T. Walker, *Sec.* M. J. Casey, *A. Sec.*	250,000	191,780	3,239,150	14,840	2,613,050	549,360	83,630	449,710	Han. N. and N. City, N. Y.; N. Shawmut, Bos.; Phil. N., Phil.
" "	County Savings Bank Ⓢ●‡$'90 4½% 53-220	Albert D. Bosson A. B. Atwood, *V.P.* D. C. Buck, *V.P.*	W. S. Fracker T. B. Frost Roscoe Pierce	R. S. Wentworth, *V. P. and Tr.*	Florence M. Knowles, *A. Tr.* E. Hutchinson, *Clk.*		409,610	4,750,630	1,090	969,650	3,962,830	38,000	190,860	1st N., Bos.; Chelsea Tr. Co. and Broadway N., Chelsea.
" "	National City Bank ●‡'19 53-223	Samuel R. Cutler	S. A. Shaw	R. A. Clark		100,000	25,000	350,000		475,000			38,000	Irving Bk.-Col. Tr. Co., N. Y.; N. Shawmut and N. Union, Bos.
Chicopee 36,214 Hampden H7	Cabot Trust Company ●‡$'17 $120-5% 53-248	E. G. Gaylord	O. C. Pond	F. C. Kendall, *Tr.*	L. I. Howard, *Sec.*	100,000	28,530	700,920		335,340	220,980	20,100	253,040	N. Bk. Com., N. Y.; N. Shawmut, Bos.
" "	Chicopee Savings Bank Ⓢ●$'54 53-247	N. B. Carter C. J. Driscoll, *V.P.*	James L. Pease G. A. Blaisdell	C. J. Seaver, *Tr.*	Carrie M. Stebbins, *A. Tr.*		366,720	4,001,470	43,490	3,112,470	1,209,360	6,260	83,590	N. Shawmut, Bos.; Union Tr. Co., Springfield.
Chicopee Falls Hampden H7 10,000	Chicopee Falls Sav. Bk. Ⓢ●$'75 53-563	G. M. Morton A. E. Taylor, *V. P.*	L. J. Gibbs A. R. Martin	J. B. Knight, *Tr.*	Mabel H. Page, *A. Tr.*		265,180	2,950,970	39,530	2,048,680	1,113,110	34,170	59,720	1st N., Bos.; Chicopee N., Springfield.
Clinton 12,000 Worcester F 13	Clinton Savings Bank Ⓢ●‡'51 4½% 53-327	Eli Forbes	J. D. Missroon J. W. Forrester	F. M. Hammond, *Tr.*	Wm. Hamilton, *A. Tr.*		430,320	5,581,570	62,530	3,524,090	2,303,920	8,090	238,310	1st N., Bos.
" "	Clinton Trust Co. Ⓢ†●‡$'20 $110-5½% 53-328	J. E. Thayer, Jr.	W. P. Bowers I. N. Moulton	C. B. Chickering, *Tr.*		300,000	105,250	2,786,860	113,380	2,120,540	703,900	208,250	272,790	1st N., N. Shawmut, and Merch. N., Bos.
Cohasset 2639 Norfolk J18	Cohasset Savings Bank 4½% 53-564 Ⓢ●$'45	C. W. Gammons	G. W. Collier	G. M. Keating, *Tr.*	R. B. Tower, *Clk.*		158,630	1,646,960	41,960	1,168,020	641,200	8,140	30,180	U. S. Tr. Co. and Webster & Atlas N., Bos.
Concord 6461 Middlesex F15	Concord National Bank ●‡'32 $200 53-458	Prescott Keyes	C. Fay Heywood	C. Fay Heywood	J. M. M. Appleby H. E. Orendorff	100,000	124,520	819,760	99,100	813,270	100,000		230,110	2d N., Bos.; 1st N., Phil.
" "	Middlesex Instit'ion for Sav. 53-459 ●‡$'35	Wm. Wheeler	C. E. Brown	H. F. Smith, Jr., *Tr.*	H. W. Hosmer, *A. Tr.*		275,350	3,241,880		3,457,670			60,770	1st N., Bos.; Concord N., Concord.
Conway 961 Franklin E6	Conway National Bank ●‡'65 $90-4% 53-558	A. P. Delabarre	F. A. Delabarre	F. A. Delabarre		25,000	11,840	77,670	24,700	50,360	64,770	3,500	20,570	N. Shawmut, Bos.; N. Com'l Bk. & Tr. Co., Alb.
" "	Conway Savings Bank Ⓢ$'87 53-559	A. C. Boice	H. D. Pease A. G. Howes	A. C. Guilford, *Tr.*	F. A. Clark, *Sec.*		50,000	492,000		364,000	154,000		28,770	Old Colony Tr. Co., Bos.; Union Tr. Co., Springfield.
Dalton 3752 Berkshire E3	City Savings Bank $'18 53-624					*(Branch of Pittsfield, Mass.)*								Old Colony Tr. Co. and 1st N., Bos.
Danvers 12,000 Essex E18	Danvers National Bank $110-6% 53-393 Ⓢ●'04	G. O. Stimpson	W. A. Tapley	R. S. Higgins		100,000	84,100	1,278,480	49,470	440,810	808,710	40,110	222,430	N. Shawmut and 1st N., Bos.; 1st N., Phil.
" "	Danvers Savings Bank Ⓢ‡$'50 5% 53-394	Joshua Armitage C. N. Perley, *V. P.*	Isaac D. Pope I. M. Woodbury	Chas. H. Preston, *Tr.*	G. B. Sears, *V. P.*		431,800	4,506,430	13,330	3,004,490	1,745,910	71,370	130,190	Beacon Tr. Co., Bos.; Merch. N., Salem; Danvers N., Danvers.
▲**Dedham** 12,000 Norfolk H16	Dedham Inst. for Sav. ●‡$'81 53-402	Clifton P. Baker	A. H. Hodgdon	R. C. Larcom, *Tr.*	J. H. Tuttle, *Clk. of Corp.*		674,780	6,595,460	74,590	3,958,730	3,182,260	150,920	52,910	Bos. Safe Dep. & Tr. Co., Bos.
" "	Dedham National Bank †‡'14 $300 53-401	F. L. Richardson E. A. Brooks, *V. P.*	W. T. Halliday A. Mackintosh	A. N. Daniels		100,000	32,310	984,090	50,000	190,600	681,320	107,000	187,460	Newton Tr. Co., Newtonville; State St. Tr. Co. and 1st N., Bos.
East Bridgewater Plymouth J18 3700	East Bridgewater Sav. Bank 5% 53-565 Ⓢ●‡$'70	C. A. Chandler	R. W. Nutter	C. F. Mann, *Tr.*	C. L. Nutter, *Clk. of Corp.*		443,430	4,417,250	490	3,595,890	1,155,010	14,060	96,200	Atlantic N., Bos.
E. Cambridge 70,028 Middlesex G17	*(See Cambridge)*													
Easthampton Hampsh. G6 11,261	Easthampton Savings Bank 53-419 Ⓢ●‡$'69	G. B. Noble	John N. Lyman	C. H. Johnson, *Tr.*			299,000	3,906,000		2,945,000	1,248,000		67,000	1st N., Easthampton; Am. Tr. Co., Bos.
" "	First National Bank ‡'64 6% 53-418	G. Arthur Cook, *V.P.* Horace L. Clark	C. A. Richmond	Victor J. King	Herbert S. King	100,000	110,840	417,080	52,870	273,950	252,460	22,000	132,380	N. Park, N. Y.; 1st N., Bos.; Tradesmens N., Phil.; Northern N., Northampton.
East Pepperell Middlesex D14 3000	First Nat. Bank of Pepperell $105-6% 53-566 Ⓢ●'01	A. A. Shattuck	C. H. Miller	H. B. Tarbell	H. P. Brooks	50,000	37,740	574,830	18,770	136,220	465,420	2,740	76,650	N. Shawmut, Bos.; N. Y. State N., Alb.
East Weymouth Norfolk H18 14,998	East Weymouth Sav. Bank 53-567 Ⓢ‡$'72	Fred'k L. Alden	S. B. Totman W. J. Holbrook	F. P. Abbott, *Tr.*			125,350	1,642,020	47,170	1,184,430	522,630	30,700	76,780	1st N., Bos.; Weymouth Tr. Co., So. Weymouth.
▲**Edgartown** 1190 Dukes P21	Edgartown National Bk. †●‡'05 6% 53-568	H. A. Pease	B. T. Hillman	A. B. Hillman		25,000	34,580	416,000	27,150	201,280	104,530	3,570	193,400	N. Bk. Com., N. Y.; N. Shawmut, Bos.
Everett 40,120 Middlesex F17	Everett National Bank $125-4% 53-210 Ⓢ●‡'19	E. L. Sweetser	D. R. W. Murdock W. R. Evans, Jr.	R. C. Dexter		100,000	55,000	2,030,000		1,256,000	742,000	10,000	177,000	1st N., N. Y.; N. Shawmut and 1st N., Bos.
" "	Everett Savings Bank Ⓢ●$'89 53-208	Dudley P. Bailey	E. A. Carter Jos. J. Cannell	Edgar A. Cate, *Tr.*	Sara E. Dresser, *A. Tr.*		146,000	2,985,000		3,091,000			95,000	Han. N., N. Y.; Merch. N., Bos.; Everett Tr. Co., Everett.
" "	**EVERETT TRUST CO.** $125-6% 53-209 Ⓢ†●‡$'10	F. M. Holmes Elmore Andrews, *V. P.*	E. I. Blount C. J. Joel	T. F. Dorn, *Sec. and Tr.*	C. O. Knight, *A. Tr.*	300,000	130,560	4,977,060	105,140	3,244,310	1,924,040	73,350	271,060	Chase N., N. Y.; 1st N. and Old Colony Tr. Co., Bos.

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Federal Reserve Bank of St. Louis

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MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A. B. A. ?New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Fairhaven ----7291 Bristol M18	Fairhaven Inst. for Sav. 4½% 53-495 Ⓢ●‡$'32	Thomas A. Tripp--	L. E. Bentley------	Chas. H. Morton, *Tr.*	----------	----------	$ 253,930	$2 099 880	$ 800	$1 350 310	$ 916,300	$ 13,610	$ 74,380	1st N., Bos.; N. Bk. of Fairhaven, Fairhaven.
" ------ "	National Bk. of Fairhaven $85-7% 53-494 Ⓢ●‡'31	G. B. Luther------	----------	E. T. Pierce------	----------	$ 120,000	94,250	754,430	123,910	667,510	243,640	17,500	163,940	Mech. & Metals N., N. Y.; 1st N., Bos.; Girard N., Phil.
▲**Fall River** 128,000 Bristol M17	Citizens Savings Bank---‡$'51 53-18	H. H. Earl------	J. M. Swift------ Samuel W. Hathaway	John T. Swift, *Tr.* R. W. Reynolds, *A. Tr.*	J. D. Milne, *Clk of Corp.* R. E. Crapo, *A. Tr.*	----------	1,555,740	13 002 380	217,210	5,138,500	9,015,200	199,830	421,800	Guaranty Tr. Co., N. Y.; 1st N., Shawmut N., and Merch. N., Bos.
" ------ "	*B. M. C. Durfee Trust Co. 53-23 †●‡$'87	John S. Brayton-- T. E. Brayton, *V. P.*	W. L. S. Brayton-- E. M. Cook F. W. Davis	I. F. Manchester, Jr., *Tr.* A. W. Allen, *Tr. Off.*	J. D. Macfarlane, *A. Tr.*	800,000	800,000	3,903,970	----------	4,054,300	713,320	180	384,990	N. Bk. Com., N. Y.; 1st N., Bos.; N. Y. State N., Alb.
" ------ "	Fall River 5 Cts. Sav. Bank 53-20 Ⓢ●$'55	Nathan Durfee----	E. B. Jennings ---- A. P. Davol	Charles L. Holmes, *Tr.*	F. W. Watts, *A. Tr.* O. E. Borden, *A. Tr.*	----------	1,429,420	11 490 150	94,500	4,764,270	7,685,640	193,030	371,130	1st N., Bos.; Metacomet N. and Fall River N., Fall River.
" ------ "	Fall River Morris Plan Co. 6% 53-27 '15	Everett N. Slade --	James Sinclair---- George Delano	Geo. B. Lovell, *Tr.*	----------	100,000	20,710	----------	199,190	188,220	26,000	460	5,220	
" ------ "	***FALL RIVER NAT'L BANK** $172-10% 53-16 Ⓢ●‡'25	**OLIVER S. HAWES-**	**SPENCER BORDEN, JR.**	**F. E. BEMIS**----	**J. P. NOWELL**---- **F. B. HADLEY**	**400,000**	**601,370**	**6,110,720**	**650,000**	**5,448,640**	**1,285,320**	**302,090**	**726,040**	**N. City and Irving Bk.-Col. Tr. Co., N. Y.; 1st N. and N. Shawmut, Bos.; 4th St. N., Phil.**
" ------ "	Fall River Savings Bank 5% 53-17 Ⓢ●‡$'28	Enoch J. French --	E. B. Varney---- --	I. P. Gardner, *Tr.*	C. M. Freeborn, *A. Tr.*	----------	1,485,500	15 954 290	203,350	6,436,680	10 867 960	64,500	274,000	Irving Bk.-Col. Tr. Co., N. Y; N. Shawmut and 1st N., Bos.
" ------ "	*Fall River Trust Co. $115-5% 53-25 Ⓢ†●‡$'19	James Sinclair----	T. C. McGuire-----	S. E. Robinson, *Tr.*	----------	**200,000**	139,140	2,730,830	22,500	2,048,030	776,350	48,000	220,090	N. Bk. Com., N. Y.; Atlantic N., Bos.
" ------ "	*First National Bank* ----------	(*Consolidated with*	*B. M. C. Durfee Trust Co. Feb. 1, 1925*)											
" ------ "	***MASSASOIT-POCASSET NATIONAL BANK** $165-8% 53-24 Ⓢ†●‡'03	**CHARLES M. SHOVE**	**T. D. COVEL** ------	**F. E. WESTGATE** ----	**A. J. WOOD**------ **M. F. BULLOCK**	**650,000**	**637,430**	**5,740,450**	**189,660**	**4,989,210**	**1,160,790**	**200,000**	**867,550**	**Am. Ex. N., N. City, and Guaranty Tr. Co., N. Y.; N. Shawmut and 2d N., Bos.; Phil. N., Phil.**
		"Cotton Grain and Automobile Collections our Specialty. Quick returns and prompt service in all banking matters."												
" ------ "	***METACOMET NATIONAL BANK** $125-8% 53-19 Ⓢ†●‡'53	**J. C. BATCHELDER MILTON REED** ----- **JAMES D. DEARDEN NATHAN CHACE**--- **SIMON B. CHASE,** *Ch. of Bd.* **A. R. DERBYSHIRE** **Collections or other business entrusted to this Bank will receive prompt and careful attention.**				**500,000**	**451,490**	**4,203,610**	**47,500**	**4,217,310**	**780,920**	**230,000**	**414,980**	**N. Y. Tr. Co., N. Y.; Merch. N. and 1st N., Bos.; Corn Ex. N., Phil.**
" ------ "	Union Savings Bank --Ⓢ‡$'69 53-22	Jerome C. Borden -	F. O. Dodge ------ M. B. Horton	A. W. Gifford, *Tr.* J. P. Hart, *A. Tr.*	----------	----------	869,430	9,486,210	125,080	6,685,020	3,285,980	200,000	309,720	
" ------ "	Fall River Clearing House--- (*Members indicated by a* ★)	F. E. Bemis ------	----------	J. C. Batchelder, *Sec. and Mgr.*	----------	----------	----------	----------	----------	----------	----------	----------	----------	
Falmouth ----3500 Barnstable N20	Falmouth National Bank $196-10% 53-569 Ⓢ●‡'1821	W. H. Hewins----	G. E. Dean------	G. E. Dean ------	----------	100,000	121,420	1,658,160	25,690	1,095,330	507,190	13,860	288,900	Bkrs. Tr. Co., N. Y.; N. Shawmut, Bos.
▲**Fitchburg** 42,000 Worcester E12	Fitchburg Bk. & Tr. Co. 5% ◆ 53-191 †●‡$'32	H. G. Townend----	J. L. Johnson ----- Alvah Crocker Geo. R. Wallace	F. W. Holden, *Sec. and Tr.*	F. H. Brown, *A. Tr.* J. B. Fellows, *A. Tr.*	500,000	542,970	4,706,900	749,370	3,485,140	2,002,590	----------	1,011,510	Am. Ex. N. and N. Park, N. Y.; 1st N., Chi.; Merch. N., Bos.; Phil. N., Phil.
" ------ "	Fitchburg Savings Bk. 5% 53-192 Ⓢ●‡$'46	Charles E. Ware--- (*Cleghorn Branch at*	A. H. Lowe------ 119 *Fairmount Stre*	F. C. Nichols, *Tr.* *et*)	A. H. Brown, *A. Tr.*	----------	1,047,410	13 081 150	----------	11 025 050	2,747,480	----------	356,040	Merch. N., Bos.
" ------ "	Safety Fund National Bank $165-8% 53-194 Ⓢ†●‡'74	E. A. Onthank-----	G. B. Lord--------- S. H. Lowe	S. H. Lowe --------	R. A. Upham ------ R. J. Hardy	500,000	583,100	6,845,050	230,320	6,185,530	884,140	150,000	938,790	Chase N., N. Y.; 1st N. and N. Shawmut, Bos.
" ------ "	Worcester North Sav. Inst. 53-193 Ⓢ●$'68	Charles F. Baker --	C. W. Bennett-----	A. C. Brown, *Tr.* R. N. Wallis, *Clk. of Cor.*	W. W. Henry, *A. Tr.*	----------	1,333,330	14 556 550	466,000	11,288,810	4,746,340	167,850	152,790	1st N. and N. Shawmut, Bos.
Florence------3500 (*Northampton P. O.*) Hampshire G6	Florence Savings Bank Ⓢ‡$'73 53-570	William Cordes---	A. M. Ware-------- H. C. Bliss	E. C. Hillenbrand, *Tr.*	----------	----------	127,180	1,555,040	----------	1,041,180	583,540	7,880	49,610	1st N. and Northampton N., Northampton.
Foxboro ------4136 Norfolk I 15	Foxboro National Bank $100-6% 53-533 Ⓢ†●‡'09	B. B. Bristol------	E. H. Bristol ----	F. H. Richards-----	----------	50,000	45,540	706,710	50,000	184,590	598,290	5,750	63,620	N. Park, N. Y.; N. Shawmut, Bos.
" ------ "	Foxborough Sav. Bank Ⓢ●$'55 5% 53-532	Forrest Bassett---	Horace G. Smith-- Jarvis Williams	H. F. Gray, *Tr.* ----	Ellen F. Capen, *A. Tr.*	----------	126,380	1,522,650	----------	976,740	601,110	27,300	43,890	Merch. N., Bos.; Foxboro N., Foxboro.
Framingham	**FARMERS & MECH. SAV. BK.**	A. M. Fitts ------	W. F. Richardson - S. J. Goddard	V. J. Irvine, *Tr.* --	----------	----------	300,370	4,495,050	----------	3,527,800	1,198,550	----------	69,070	Merch. N. and Atlantic N., Bos.; Framingham N., Framingham.
M'lesex G15 19,000 " ------ "	4½% 53-342 Ⓢ●‡$'83 Framingham Nat. Bank	F. L. Oaks------	B. F. Merriam-----	L. H. Hooker------	B. A. Hyndman---- A. H. Patch	200,000	227,030	3,586,670	198,060	1,516,710	2,076,080	185,030	433,940	N. City, N. Y.; 1st N., Bos.
	7% 53-341 Ⓢ●‡'33													
" ------ "	Framingham Trust Co. $130-5% 53-343 Ⓢ●‡$'10	E. H. Bigelow -----	G. H. Fitts-------- Ira L. Lewis	Fred W. Pope, *Tr.*-	H. E. Taylor, *A. Tr.*	100,000	70,190	2,551,770	13,030	1,323,280	1,173,390	----------	238,330	Chase N., N. Y.; N. Shawmut, Bos.; Phil. N., Phil.
Franklin------6800 Norfolk I 15	Benj. Franklin Sav. Bk. 4½% 53-479 Ⓢ●‡$'71	H. W. Hosie ------ F. P. Chapman *V. P.*	O. T. Doe--------- C. J. Murphy	G. H. Staples, *Tr.*-	Maud C. Lincoln, *A. Tr.*	----------	95,750	1,705,080	34,330	1,176,560	609,740	9,160	39,700	1st N. and Merch. N., Bos.
------ "	Franklin National Bank $150-6% 53-478 Ⓢ●‡'50	A. D. Thayer ------	G. F. S. Singleton- B. M. Rockwood	J. E. Barber------	G. W. Rickard-----	100,000	175,000	1,386,810	24,650	346,400	1,105,910	71,330	162,820	Chase N., N. Y.; 1st N., Bos.

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MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Gardner 19,000 Worcester E11	First National Bank Ⓢ†•‡'65 $195-10% 53-317	A. B. Bryant	C. L. Bent	M. N. Wright	C. W. Shippee	$ 150,000	$ 220,910	$2 530 330	$ 343,630	$2 542 140	$ 150,000	$ 162.470	$ 390,250	Chase N., N. Y.; N. Shawmut and 1st N., Bos.; Merch. N., Worcester.
" ------ "	Gardner Savings Bank 5% 53-318 Ⓢ•‡$'68	John D. Edgell C. F. Richardson, *V. P.*	E. G. Watkins M. P. Greenwood	F. S. Whittemore, *Tr.*	Madaline P. Black Fred M. Gordon, *A. Tr.*	———	795,140	7,525,790	4,430	6,309,510	1,869,870	67,460	78,530	1st N., Bos.
" ------ "	Gardner Trust Company $130-7% 53-319 Ⓢ†•‡$'16	J. P. Carney F. W. Fenno, *Ch. Bd.*	H. D. Ferguson B. J. Brown	A. H. Nourse, *Sec. and Tr.*	S. A. Greenwood, *V. P.*	100,000	90,620	2,668,330	5,290	1,844,430	778,900	19,000	221,910	N. Y. State N., Alb.; N. Shawmut and 1st N., Bos.
Georgetown 2004 Essex C18	Georgetown National Bank $85-5% 53-555 '75	H. Howard Noyes	Justin F. White	L. L. Chaplin	----------	50,000	8,650	114,380	35,210	22,700	164,020	1,930	29,590	1st N., Bos.
" ------ "	Georgetown Savings Bank 53-554 Ⓢ$'68	L. H. Bateman	C. E. Tyler	S. A. Donoghue	----------	———	71,550	796,070	———	387,450	444,820	———	35,350	Georgetown N., Georgetown; Essex N., Haverhill.
Gloucester 23,000 Essex D20	Cape Ann National Bank 53-254 Ⓢ†•‡'55	John J. Pew	Enoch Burnham	Kilby W. Shute	J. Hollis Griffin	150,000	189,660	2,661,170	150,020	1,030,890	1,753,020	90,490	276,450	N. Park and N. City, N. Y.; 1st N., Merch. N., Webster&AtlasN., and N. Shawmut, Bos.
" ------ "	Cape Ann Savings Bank 4½% 53-253 Ⓢ‡$'46	L. S. Simonds	Fred. A. Barker	Daniel T. Babson, *Tr.*	C. A. Ingalls Conrad R. Hanson, *A. Tr.*	———	527,940	5,214,420	70,230	3,688,690	1,928,370	81,790	113,760	N. Shawmut, Webster & Atlas N., and Merch. N., Bos.; Gloucester N., Gloucester.
" ------ "	**GLOUCESTER NATIONAL BANK** $115-6% 53-252 Ⓢ•‡1796	GEO. O. STACY	C. T. HEBERLE J. F. PERKINS	CHESTER L. CURTIS	W. R. ROBINSON	100,000	119,100	1,711,000	79,400	1,172,100	362,200	148,000	327,100	Chase N., N. Y.; Merch. N., Bos.; Phil. N., Phil.
		(Established 1796) **Collections a specialty.** **Complete equipment to handle all banking matters entrusted to us.**												
" ------ "	**GLOUCESTER SAFE DEP. & TR. CO.** ◆53-256 Ⓢ†•‡$'92 $225-12%	C. E. Fisher	G. H. Perkins	H. A. Smith, *Tr.*	----------	200,000	283,870	4,793,830	49,090	3,535,620	1,143,010	146,270	501,870	N. City, N. Y.; N. Shawmut, Bos.
Grafton 6887 Worcester F5	Grafton Savings Bank Ⓢ•$'69 4½% 53-571	Francis Prescott	Isaac Patch L. M. Rice	O. M. Wing, *Tr.*	K. A. Dodge, *A. Tr.*	———	72,740	837,700	15,000	594,980	299,720	21,420	9,310	Merch. N. and Worcester Bk. & Tr. Co., Worcester.
Great Barrington Berkshire H1 6315	Great Barrington Sav. Bank 53-463	F. E. Giddings	S. L. Davenport R. O. Harper	C. R. Sabin, *Tr.*	W. B. Sanford, *Clk.*	———	220,620	3,159,030	44,780	2,210,620	1,093,670	28,120	92,020	
" ------ "	National Mahaiwe Bank $250-12% 53-462 Ⓢ†•‡'47	J. H. Lansing J. B. Beebe, *Ch. of Bd.*	F. H. Turner Chas. Giddings	A. P. Culver	----------	100,000	164,900	1,880,870	670	836,770	859,300	17,560	432,810	Chase N., N. Y.; Merch. N., Bos.
Greendale Worcester G12 (*Worcester P. O.*)	Worcester County Institution for Savings 53-621 •$'28	----------	----------	H. F. Henrikson, *Mgr.*	----------	(*Branch of Worcester, Mass.*)				———	———	———	———	N. Shawmut and Merch. N., Bos.
▲**Greenfield** 15,462 Franklin D7	**FIRST NATIONAL BANK** $185-10% 53-376 Ⓢ†•‡1822	J. W. SMEAD J. W. STEVENS, *Ch. of Bd.*	J. E. DONOVAN C. R. BOND	D. R. ALVORD	----------	300,000	545,320	3,228,430	315,000	2,711,220	1,178,740	15,000	483,790	Chase N., N. Y.; 1st N., Bos.
		Oldest and Strongest Bank in Franklin County. Send us your Banking business and we will guarantee satisfaction.												
" ------ "	Franklin County Trust Co. ◆ 53-378 Ⓢ†•‡$'12	J. H. Sanderson	C. H. Keith W. B. Keith	W. B. Keith, *Tr.*	C. W. Root, *A. Tr.*	200,000	271,010	3,014,320	17,610	2,190,020	928,780	50,550	333,600	Chase N., N. Y.; Cont. & Com'l N., Chi. N. Shawmut and Merch. N., Bos.
" ------ "	Franklin Savings Institution 4½% 53-377 Ⓢ•‡$'34	Charles Allen	F. E. Wells	C. W. Nims, *Tr.*	C. N. Stoddard, *Clk.*	———	974,810	9,745,270	———	7,348,450	3,145,750	50,000	175,890	Merch. N., Bos.; 1st N., Greenfield.
" ------ "	Greenfield Savings Bank 4½% 53-379 Ⓢ•‡$'69	E. B. Blake	F. L. Whitmore	Wm. F. Aiken, *Tr.*	S. D. Conant, *Sec.*	———	209,350	2,135,210	———	1,295,420	973,520	———	75,620	Merch. N., Bos.; Union Tr. Co., Springfield.
" ------ "	**INTER STATE MORTGAGE TRUST COMPANY** '88 4% (*Incorporated*)	W. N. Snow	E. M. Swatzel	W. N. Snow	L. P. Lindsey, *A. Sec. and A. Tr.*	100,000	25,000	———	———	———	———	———	———	Union Tr. Co., Springfield; 1st N., Greenfield; 1st N. and Exchange State, Parsons, Kan.
		(*Farm and City Mortgage Bankers*)	E. A. Sharpe	W. A. Disch, *Sec. and Tr.*										
Harwich 1846 Barnstable M24	Cape Cod Five Cents Sav. Bk, 53-552 Ⓢ•$'55	O. E. Eldredge	John Kenrick	R. H. Snow, *Tr.*	Ida M. Taylor, *A. Tr.*	———	219,580	2,153,910	40,690	1,650,790	687,220	11,730	64,440	Cape Cod Tr. Co., Harwich; N. Shawmut, Bos.
" ------ "	Cape Cod Trust Co. Ⓢ•†$ 55 $130-6% 53-553	C. W. Megathlin	H. H. Snow	J. K. Robbins, *Clk.* R. W. Tillson, *Sec. and Tr.*	C. P. Bearse, Jr., *A. Tr.*	75,000	52,620	781,350	4,690	639,320	210,050	11,000	53,280	Seab. N., N. Y.; N. Shawmut and 1st N., Bos.
Haverhill 55,000 Essex C17	City Five Cents Sav. Bank 53-169 Ⓢ$'70	C. H. Croy	G. H. Bixby E. C. Wentworth	G. W. Noyes, *Tr.* H. M. Conradsen, *A. Tr.*	Anna Sollenberger, *Sec.*	———	540,690	6,172,340	———	4,253,290	2,263,500	60,000	136,250	1st N., Bos.; Merrimack N., Haverhill.
" ------ "	Essex National Bank Ⓢ•‡'51 53-168	C. A. Pingree	Perley Leslie	F. H. Harriman	----------	100,000	253,900	2,802,220	154,270	2,051,990	880,520	109,060	319,040	1st N., Phil.; 2d N., Bos.
" ------ "	**FIRST NATIONAL BANK** 53-167 Ⓢ†•‡'64	C. E. Dole	C. A. Rathbone	C. A. Rathbone	M. B. Hills	200,000	226,510	3,427,500	164,910	1,836,490	1,571,150	102,800	508,490	Han. N., N. Y.; Merch. N., 1st N., and N. Shawmut, Bos.
" ------ "	Haverhill Morris Plan Co. $110-7% 53-173 Ⓢ•'17	W. A. Knipe	I. L. Keith F. D. McGregor	M. R. Milne, *Tr. and Clk.*	----------	60,000	28,830	143,020	19,720	177,500	———	1,360	72 710	
" ------ "	Haverhill National Bank Ⓢ '36 $200-12% 53-166	H. H. Gilman	N. W. Nichols H. E Lewis	O. E. Little	----------	200,000	753,800	3,188,730	195,800	2,483,780	1,262,890	248,480	343,190	N. Park, N. Y.; Merch. N., Bos.
" ------ "	Haverhill Savings Bk. Ⓢ‡$'28 53-165	W. W. Spaulding	F. D. McGregor	A. E. Collins, *Tr.*	H. R. Davis, *A. Tr.*	———	1,199,970	12 038 690	———	8,383,160	4,402,550	25,870	443,280	N. Shawmut, Bos.
" ------ "	**HAVERHILL TR. CO.** $125-6% 53-171 Ⓢ†•$'91	E. H. MOULTON **Collections hav** **We remit on da**	G. W. LENNOX IRVING L. KEITH **e the personal at** **y of payment. S**	LEWIS H. GILES, *Tr.* **tention of an offi** **end us your Esse**	JAMES E. KNIPE, *A. Tr.* **cer of this bank.** **x Co. business.**	200,000	168,790	3,449,110	100,000	2,770,180	843,830	66,270	237,620	Chase N., N. Y.; Atlantic N., Bos.
" ------ "	**MERRIMACK NATIONAL BK.** 8% 53-164 †•1814	M. L. Whitcomb	Charles W. Arnold, Jr.	A. P. Tenney	C. A. Horne	240,000	323,970	2,351,710	144,900	1,386,300	723,950	54,950	895,370	1st N., Bos.; Girard N., Phil.
" ------ "	Pentucket Savings Bank 5% 53-170 Ⓢ•‡$'91	G. F. Carleton	W. G. Cogswell Daniel C. Hunt	H. I. Hall, *Tr.* M. S. Bishop, *Clk. of*	H. L. Wallace, *A. Tr.* *Corp.*	———	287,650	4,333,910	2,800	3,350,020	1,181,980	25,000	67,360	Beacon Tr. Co., Bos.; 1st N., Haverhill.

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Federal Reserve Bank of St. Louis

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MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Entire State in No.1 Fed. Res. Dist.	●Mem. A.B.A. ℞New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	PRESIDENT.	VICE-PRESIDENT	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr.Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Haydenville 1200 Hampshire F6	**Haydenville Savings Bank** 53-572 ⓢ●$'69	Charles E. Clark	J. W. Hill F. H. Bryant	W. M. Purrington, *Tr.*	A. G. Cone, *Sec.*		$ 96,010	$ 982,430		$ 774,310	$ 255,730		$ 41,980	Northampton N. and Hampshire Co. Tr. Co., Northampton; Merch. N., Bos.
Hingham 5604 Plymouth H18	**Hingham** Inst. for Sav. 53-515 ⓢ●‡$'34	Morris F. Whiton	F. M. Hersey	H. P. Hersey, *Tr.*			363,780	3,623,530	$ 98,520	2,314,780	1,670,410	$ 6,000	94,640	1st N. and Webster & Atlas N., Bos.; Hingham Tr. Co., Hingham.
" ------ "	Hingham Trust Co. $155-8% 53-514 T●‡$'33	B. A. Robinson		Seth Sprague, *Sec. and Tr.*	L. R. Woolaver	$ 100,000	154,790	1,253,580		894,200	451,580	21,050	141,620	N. Shawmut and 1st N., Bos.
Holliston 2707 Middlesex H15	**Holliston Savings Bk.** 4½% 53-573 ⓢ‡$'72	Harry L. Adams	J. H. Dewing J. F. Leland	Charles D. Fisher, *Tr.*	Isabelle A. Twitchell, *A. Tr.*		62,950	569,790		314,420	286,210	13,760	18,350	1st N., Bos.; Framingham N., Framingham.
Holyoke 62,000 Hampden H7	***City National Bank** 53-138 T●‡'79	C. Fayette Smith		L. L. Titus	C. W. Embury	500,000	341,150	4,681,000	263,000	3,330,000	323,000	55,000	1,077,000	Chase N., N. Y.; 1st N., Bos.
" ------ "	***HADLEY FALLS TRUST CO.** $165-8% ◆ 53-134 ⓢT●‡$'17	Joseph A. Skinner	F. F. Partridge Edward P. Bagg H. J. Bardwell	I. S. Pulcifer, *Tr. and Tr. Officer* E. F. Jacques, *A. Tr.*	J. C. Drapeau, *A. Tr.* C. H. Bell, *A. Tr.*	500,000	404,440	8,616,220	4,340,650	7,083,670	5,274,960	212,690	1,289,980	Am. Ex. N., N. Y.; Merch. N., Bos.
		Collections hav	**e the personal at**	**tention of an offi**	**cer of this bank.**									
		Send us your c	**ollections for pro**	**mpt, efficient ser**	**vice.**									
" ------ "	***HOLYOKE NAT'L BANK** $205-6% 53-137 ⓢT●‡'72	**GEO. C. GILL**	**D. H. IVES**	**THOS. A. JUDGE**	**JOHN ZIELINSKI** **DUDLEY S. SILSBY**	400,000	291,140	9,731,530		6,211,000	2,698,530	381,430	1,131,700	Bk. of the Manhattan Co., N. Y.; 1st N., Phil.; N. Shawmut, Bos.
		Collections a sp	**"A GOOD BANK**	**TO BE WITH."**	**le charges.**									
		We remit on d	**ecialty. Prompt**	**service, reasonab**										
			ay of payment.	**SEND US YOUR**	**HOLYOKE ITE MS.**									
" ------ "	**Holyoke Savings Bank** 53-135 ⓢ$'55	C. C. Jenks	W. A. Prentiss H. O. Hastings	L. S. Ayen, *Tr.*	P. M. Marrs, *Sec.* F. J. Batchelor, *A. Tr.*		1,048,760	10 895 540		7,555,750	4,315,510		288,280	N. Shawmut, Bos.
" ------ "	**Mechanics Savings Bank** 4½% 53-136 ⓢ●‡$'72	H. E. Gaylord E. W. Chapin *V. P.*	H. G. Sears C. E. Mackintosh	I. E. Sawyer, *Tr.*	W. J. Brown, *A. Tr.*		524,070	5,784,890	199,230	4,169,340	2,032,510	14,240	292,080	1st N., Bos.
" ------ "	Morris Plan Co. 53-142 ●	A. L. Green	F. B. Towne	F. S. Webber, *Tr. and Clk.*	L. L. Titus, *A. Tr.*	60,000								
" ------ "	***PARK NATIONAL BANK** $115-7% 53-141 ⓢ●‡'92	**S. A. MAHONEY** **Special attentio**	**G. A. MUNN**	**J. M. HENDERSON**		100,000	153,470	1,610,130	98,000	1,211,620	504,550	31,480	213,940	Irving Bk.-Col. Tr. Co., N. Y.; Atlantic N., Bos.; Girard N., Phil.
		Prompt service.	**n given Bill of La**	**ding drafts, Cash**	**and Time Items.**									
			We get results.											
" ------ "	**Peoples Savings Bank** 4½% 53-140 ⓢ‡$'85	H. J. Frink P. M. Judd, *V. P.*	J. N. Hubbard C. H. Taber	G. S. Nesbitt, *Tr.*	Jno. Hildreth, *Clk.*		610,110	8,117,260		5,698,100	2,324,470	17 ,740	529,050	
" ------ "	**Holyoke Clearing House.** *(Members indicated by a ★)*	H. J. Bardwell		I. S. Pulcifer, *Sec.*										
Hopkinton 2289 Middlesex H14	**Hopkinton National Bank** 53-548 ●'54	J. H. Leman	R. B. Stanley	A. B. C. Deming	E. W. M. Bridges	25,000	29,820	178,330	5,000	15,430	161,370	5,000	56,350	1st N., Bos.
" ------ "	**Hopkinton Savings Bank** 53-549 ⓢ$'67	J. David Stewart W. D. Moshier, *V.P.*	W. A. Wood William S. Morse	E. H. Adams, *Tr.*	W. M. Hilliard. *Clk.*		53,040	526,810	13,650	271,780	298,530	1,000	22,200	**1st N., Bos.**: Hopkinton N., Hopkinton.
Hudson 7607 Middlesex F14	**Hudson National Bank** $190-11% 53-451 T●‡'81	Geo. P. Keith	John H. Robinson	Caleb L. Brigham		100,000	156,420	1,077,400	98,300	627,450	631,170	7,000	166,490	N. Shawmut, Bos.
" ------ "	**Hudson Savings Bank** 4½% 53-450 ⓢ‡$'69	Geo. B. Cochran C. J. Sawyer, *V.P.*	Henry P. Andrews Frank E. Brown	W. T. Safford, *Tr.*	A. G. Gilman, *A. Tr.*		329,770	3,769,440		2,766,790	1,286,610		45,810	1st N. and Atlantic N., Bos.; Hudson, N., Hudson.
Hyannis 4500 Barnstable M23	**Hyannis Trust Co.** $150-8% 53-574 ⓢT●‡$'65	John C. Makepeace	F. H. Hinckley	**Walter B. Chase,** *Sec. and Tr.*		200,000	128,660	3,235,890	81,600	2,472,110	904,630	89,380	180,040	Han. N. and Seab. N., N. Y.; N. Shawmut and 1st N., Bos.
Hyde Park Suffolk Q4	*(See Boston)*													
Indian Orchard 10,360 Hampden H8	Chapin National Bank 53-632 ⓢ●'22			Arthur G. Garant, *Mgr.*		(*Branch of Springfield, Mass.*)								Chase N., N. Y.; 1st N., Chi.; N. Y. State N., Alb.
Ipswich 6201 Essex D19	**First National Bank** 53-471 ●‡'92	C. A. Norwood	A. S. Brown	Charles M. Kelly	Roy H. Tilton	50,000	78,610	664,600	50,110	163,560	448,190	20,110	211,460	1st N., Bos.; N. Com'l Bk. & Tr. Co., Alb
" ------ "	**Ipswich Savings Bank** 4% 53-470 ⓢ‡$'69	N. J. Bolles	C. E. Goodhue George Fall	G. E. Farley, *Tr.*			137,280	1,310,990	1,500	564,410	852,740	5,840	26,780	Atlantic N., Bos.; 1st N., Ipswich.
▲Lawrence 96,000 Essex C16	Arlington Trust Company $150-10% 53-117 ⓢT●‡$'19	J. A. Brackett	Wm. H. Russell	C. A. McCarthy, *Tr.*		200,000	212,020	6,572,740	119,470	5,411,860	1,262,520	167,560	262,300	Han. N., N. Y.; Merch. N. and N. Shawmut, Bos.
" ------ "	**Bay State National Bk.** 53-113 T●‡'47	Fred H. Eaton	Justin E. Varney	Justin E. Varney		600,000	306,280	5,015,660	593,300	1,668,260	3,393,970	761,720	691,300	Chase N., N. Y.; 1st N., Bos,
" ------ "	**Broadway Savings Bank** 5% 53-115 ⓢ‡'72	W. E. Rowell	L. E. Locke	C. O. Andrews, *Tr.*			1,085,320	9,479,890	67,380	7,617,180	2,601,410	42,670	371,320	N. Shawmut and Old Colony Tr. Co., Bos.; Merch. Tr. Co., Lawrence.
" ------ "	**Essex Savings Bank** 5% 53-112 ⓢ●‡$'47	Walter E. Parker Richard Ward, *V.P.*	G. E. Kunhardt R. J. Macartney	Albert I. Couch, *Tr.*			2,601,860	19 512 270		16 248 620	5,362,250	70,000	433 260	Merch. N., 1st N., and 2d N., Bos.; Bay State N., Lawrence.
" ------ "	Lawrence Morris Plan Co. 8% 53-120 ●'16	A. I. Couch	C. O. Andrews	J. R. Ball, *Tr.*		100,000	79,170	612,650		978,260	159,260	4,230	51,880	
" ------ "	**Lawrence Savings Bk.** 5% 53-114 ⓢ●‡$'68	Alvin E. Mack	W. E. Philbrick	Lewis A. Foye, *Tr.*	N. P. Frye, *Clk.*		875,610	12 883 910	334,230	11 013 100	2,800,400		280,250	Merch. N., Bos.; Merch. Tr. Co., Lawrence.
" ------ "	**LAWRENCE TRUST CO.** $200-8% 53-118 ⓢ●‡$'10	C. J. Corcoran	N. E. Miville	F. W. Houston, *Tr.*	C. J. Mahoney, *Sec.*	200,000	274,510	9,521,740	321,790	7,822,800	1,762,350	37,500	695,400	N. City., N. Y.; Old Colony Tr. Co. and 1st N., Bos.
" ------ "	**MERCHANTS TRUST CO.** $190-9% ◆ 53-119 ⓢT●‡$'11	H. L. Sherman G. Fred Russell, *Ch. of Bd.* (*One Branch*)	L. E. Locke F. C. McDuffie	A. C. Dame, *Sec. and Tr.*	E. L. Southwick, *A. Tr.* J. H. Rowley. *A. Tr.* W. F. Eastman, *A. Tr.*	300,000	476,360	8,220,080	32,640	5,595,410	1,783,410	358,350	1,291,920	N. Shawmut, Bos.

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MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

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Town and County. ▲County Seats. Entire State in No.1 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Lee 4100 Berkshire G2 " ------ "	Lee National Bank ●‡'35 $170-8% 53-528 Lee Savings Bank Ⓢ§'52 53-529	James O'Brien		F. J. Diamond		$ 100,000	$ 191,650	$ 725,020	$ 223,590	$ 542,680	$ 535,210	$ 23,070	$ 139,310	N. Park, N. Y.; N. Shawmut, Bos.: N. Y. State N., Alb. N. Shawmut, Bos.; Lee N., Lee.
		W. C. Benton	C. H. Shaylor	Edward S. Rogers, *Tr.*			242,660	2,570,380		2,734,710			96,390	
Leicester 3650 Worcester H11	Leicester Savings Bank 4½% 53-575 Ⓢ●‡§'69	A. B. Davidson	W. C. Watson	Chas. S. McMullin, *Tr.*	A. McNeish, *Clk.*		90,740	1,207,780	20,620	848,980	445,280	7,660	17,230	Merch. N. and Mech. N., Worcester.
		B. A. Gibson, *V. P.*	S. G. Warren											
Lenox 2691 Berkshire G2 " ------ "	Lenox National Bank ●†'89 $160-8% 53-538 Lenox Savings Bank Ⓢ●‡§'89 53-539	G. A. Mole	Wm. Mahanna	Jas. D. Cameron		50,000	61,650	404,900	50,030	124,250	308,660		133,660	N. Bk. Com., N. Y.; N. Y. State N., Alb.; 1st N., Bos.
		L. C. Peters	George F. Bourne	C. M. Sears, *Tr.*	Emma Bull, *A. Tr.*		78,330	1,461,980		1,475,020			13,950	Lenox N., Lenox; Pittsfield N., Pittsfield.
Leominster 22,000 Worcester E12	Leominster National Bank $170-8% 53-281 Ⓢ●†'84	F. A. Young	E. F. Blodgett E. B. Richardson	Robt. B. Young		150,000	280,000	2,300,000	162,110	1,350,000	1,040,000	4,660	497,500	N. Park N. Y.; 1st N. and N. Shawmut, Bos.: 1st N., Phil.
" ------ "	Leominster Savings Bk. 5% 53-280 Ⓢ●‡§'65	A. H. Hall	D. C. Nickerson	R. L. Middlemas, *Tr.*	F. S. Farnsworth, *A. Tr.*		508,960	5,663,900	14,930	1,482,400	4,562,610	24,630	118,150	Leominster N. and Merch. N., Leominster; Merch. N., Bos.; Safety Fund N., Fitchburg.
" ------ "	Merchants National Bank $130-7% 53-282 Ⓢ●†'11	A. N. Litch	C. H. Howe J. M. McPhee	John M. McPhee	R. W. Foster	100,000	112,190	2,114,170	100,000	1,091,120	1,038,280	26,210	271,360	Irving Bk.-Col. Tr. Co., N. Y.; 1st N. Bos.
Lexington 7000 Middlesex F16 " ------ "	Lexington Savings Bank 53-576 Ⓢ●§'71	G. E. Briggs	Frank D. Peirce	E. B. Worthen, *Tr.*	W. C. Ballard, *Clerk*		101,270	1,254,800		694,900	583,200	28,900	49,350	Atlantic N., Bos.
	Lexington Trust Co. Ⓢ●†‡§'14 $300-10% 53-612	James E. Crone, *V.P.*	Edwin F. Fobes											
		E. G. Preston	L. S. Brown	W. R. S. Eaton, *Tr.*	C. S. Walker, *A. Tr.*	50,000	149,920	1,770,610	19,780	1,291,090	534,230	9,400	155,590	Chase N., N. Y.; Atlantic N., Merch. N., and 2d N., Bos.
▲**Lowell** 124,035 Middlesex D15	***APPLETON NATIONAL BANK** $128-8% 53-33 †●‡'47	**GEORGE E. KING**		**M. T. PIERCE**	**JAMES WALSH, Jr.** **Special attention given to collections.** **Organized 1847.**	**300,000**	**312,090**	**1,808,340**	**332,520**	**1,074,800**	**721,750**	**301,350**	**655,040**	**N. Bk. Com. and Harriman N., N. Y.; N. Shawmut, Bos.; N. Com'l Bk. & Tr. Co., Alb.**
" ------ "	Central Savings Bank §'71 53-33	Henry W. Barnes	H. G. Pollard D. M. Cameron	A. J. Murkland, *Tr.*			604,000	7,674,120		8,167,310			177,020	Old Colony Tr. Co., Bos.; Union N., Lowell.
" ------ "	City Institution for Sav. ‡§'48 5% 53-34	C. P. Conant	J. G. Hill Frank Coburn	F. W. Hurd, *Tr.*	L. A. Putnam, *A. Tr.*		1,852,110	19 969 880		13 678 560	7,438,990		613,820	N. Shawmut and 2d N., Bos.; Appleton N., Lowell.
" ------ "	Lowell Five Cent Savings Bk. 4½% 53-36 Ⓢ‡§'54	A. K. Chadwick G. S. Motley, *V. P.*	S. H. Thompson C. W. Russell	E. F. Lamson, *Tr.*	C. A. Smith, *A. Tr.*		821,710	8,809,570	26,120	6,140,730	3,201,670	120,670	194,330	N. Union, Bos.
" ------ "	Lowell Institution for Savings 53-32 ●§'29	F. A. Fisher George Bowers, *Ch. of Bd.*	George Bowers Harry Dunlap C. H. Hobson	E. B. Carney, *Tr.*	J. E. Gibson, *A. Tr.*		1,002,720	11 223 170	243,410	555,510	11 530 110	160,000	223,680	1st N. and N. Shawmut, Bos.
" ------ "	Lowell Morris Plan Co. Ⓢ●'16 $100-7% 53-46	R. F. Marden	Harry Dunlap George Stevens	C. M. Hassett	J. H. Murphy, *Tr.*	100,000	40,280	149,590	15,530	222,970	53,290	1,670	27,460	
" ------ "	**LOWELL TRUST COMPANY** 53-41 Ⓢ●‡§'91	**GEORGE M. HARRIGAN**	**CHARLES H. HANSON**	**J. F. CONNORS**	**CHAS. A. KING,** *A. Actuary* **If you appreciate Prompt and Careful Service at a Moderate Charge, send us your items and collections.** **Personal Presentation of drafts daily. — Auto service.**	**240,000**	**166,590**	**2,862,740**	**162,880**	**2,771,680**	**70,660**	**104,770**	**485,100**	**Seab. N., N. Y.; 1st N., Bos. and Phil.**
" ------ "	Mechanics Savings Bank ‡§'61 53-37	C. H. Clogston	E. N. Burke C. H. Nelson	J. B. Keyes, *Tr.*			390,630	5,177,140		5,380,060			108,850	Merch. N., Bos.; Union N., Lowell.
" ------ "	Merrimack Riv. Sav. Bank 4½% 53-39 Ⓢ●‡§'71	N. G. Lamson Chas. Runels, *V. P.*	Michael Corbett H. C. Taft C. M. Forrest	T. H. Varnum, *Tr.*	E. M. Gray, *A. Tr.*		535,230	5 441,550	78,370	4,681,560	1,148,950	121,540	103,100	1st N., Bos.; Appleton N., Lowell.
" ------ "	**MIDDLESEX NATIONAL BANK** $150-6% 53-44 Ⓢ●‡'94	**FRANK P. McGILLY** **E. A. McGILLY,** *Ass't to Pres.*	**H. P. BEALS**	**A. J. DION**	**The Collection Bank of Lowell. Personal, persistent attention given all items.** **Flour and Grain Drafts a Specialty. Prompt service. Reasonable charges.**	**200,000**	**106,680**	**4,660,920**	**4,850**	**3,243,800**	**1,182,150**	**44,100**	**502,390**	**N. City, N.Y.; Old Colony Tr. Co., Bos.; 4th St. N., Phil.**
" ------ "	*Old Lowell National Bank $135-8% 53-31 Ⓢ†●'28	J. L. Robertson	J. M. Andrews	W. W. Cleworth	E. N. Foisy	200,000	297,000	4,600,000	314,000	2,583,000	1,400,000	142,000	753,000	N. City, N. Y.; 1st N. and N. Shawmut, Bos.
" ------ "	*Union National Bank ●‡'01 $250-12% 53-45	Arthur G. Pollard	Walter L. Parker John F. Sawyer	I. O. Small	G. R. Chandler A. A. Ludwig P. H. Hartford	350,000	904,630	4,966,110	350,000	2,577,730	3,070,400	106,850	835,750	Han. N., N. Y.; N. Shawmut and Merch. N., Bos.
" ------ "	*Wamesit National Bank ●'53 53-35	F. H. Haynes	F. S. Bean	C. E. Goulding		250,000	169,150	1,004,280	155,910	659,160	524,180	23,000	373,000	N. Bk. Com., N. Y.; N. Shawmut, Bos.
" ------ "	Washington Sav. Inst. 4% 53-43 †●‡§'92	W. A. Hogan John E. Drury, *V.P.*	Patrick O'Hearn C. H. Hanson	Frank A. Groves, *Tr.*	Margaret R. Cassidy, *A. Tr.*		347,970	3,513,940	9,110	2,287,020	1,404,210	90,030	89,760	1st N., Bos.; Union N., Lowell.
" ------ "	Bright, Sears & Co. '98 (Brokers)			Chas. N. Woodward, *Mgr.*		(*Branch of Boston, Mass.*)								S. B. Chapin & Co. and Thomson & McKinnon, N. Y.; Bright, Sears & Co., Bos.
" ------ "	Lowell Clearing House (*Members indicated by a* *)			Ivan O. Small, *Sec. and Mgr.*										

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MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. Ŧ-Trust Powers. $ Last Sale % Div. Ⓢ Sav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	LIABILITIES. SURPLUS AND PROFITS	LIABILITIES. DEPOSITS	LIABILITIES. Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	RESOURCES. Bonds and Securities	RESOURCES. MISCELLANEOUS	RESOURCES. Cash & Exchanges, Due from Banks	PRINCIPAL CORRESPONDENTS.
Ludlow ..... 7470 Hampden H7	Ludlow Savings Bank Ⓢ●‡'88 4½% 53-577	C. E. Quinby	H. W. Morrill, J. F. Shea, F. A. Towne	F. N. Moore, *Tr.*	M. M. Wilder, *Clk.*	----------	$ 158,790	$2,080,700	----------	$1,337,050	$ 777,690	$ 42,000	$ 82,749	Springfield N., Union Tr. Co., and Springfield Safe Dep. & Tr. Co., Springfield.
Lynn ..... 100,000 Essex F18	**CENTRAL NATIONAL BANK** $250–15% 53-80 Ⓢ†●‡'49	H. A. CAHOON, JAMES BROPHY, *Ch. of Bd.*	A. M. CREIGHTON	L. C. STEBBINS	H. L. DOYLE	$ 200,000	563,000	6,200,000	----------	4,336,000	1,800,000	107,000	720,000	Chase N., N. Y.; N. Shawmut, Bos.
		A thoroughly or ganized Collectio n department. We give prompt service, and quic k returns at reaso We want your L ynn items.			nable rates.									
" ..... "	Commonwealth Sav. Bk. ●$1900 53-87	E. E. Boyer	J. M. Holder, M. V. Bresnahan	E. M. Barney, *Tr.* Frank J. Faulkner,	W. A. Bishop, *Clk.* *V. P. of Corp.*	----------	100,090	1,962,430	----------	1,334,620	699,920	----------	27,980	1st N., Bos.
" ..... "	*Essex Trust Co. ....Ŧ●‡$1814 $195-10% 53-88	H. M. Kelley, M.P. Clough, *Ch. Bd.*	John S. Bartlett, H. F. Walker	Joshua Mills, *Tr.*	J. F. Miller, *A. Tr.*	250,000	442,250	3,118,780	$ 25,910	2,729,590	661,600	54,470	391,290	Irving Bk.-Col. Tr. Co., N. Y.; N. Shawmut, Bos.; N. Y. State N., Alb.
" ..... "	Lynn Five Cents Savings Bank 4½% 53-82 Ⓢ‡$'55	C. Fred Smith, H. N. Berry, *V. P.*	H. F. Tapley, Samuel J. Hollis	C. C. Handy, *Tr.* W. S. Hixon, *V.-P.*	R. E. Ramsdell, *A. Tr*	----------	1,012,930	10 535 720	3,890	6,028,400	5,195,460	148,790	179,900	N. Shawmut, Bos.
" ..... "	Lynn Inst. for Sav.... Ⓢ●‡$'26 5% 53-79	Chas. A. Collins, F. C. Spinney, *V.-P.*	Jos. F. Hannan, B. N. Johnson, J. B. Newhall	Philip K. Parker, *Tr.*	Edith N. Hudson, *A. Tr.*	----------	1,233,000	15 715 000	----------	10 953 000	5,682,000	----------	413,000	N. Shawmut, Bos.
" ..... "	Lynn Morris Plan Co. .....'17 53-92 (38 Exchange)	C. A. Littlefield	H. E. Miller, O. L. Upham	P. E. Bessom, *Sec. and Tr.*	H. A. Johnson, *A. Tr.*	154,400	45,290	----------	----------	----------	----------	----------	----------	
" ..... "	*LYNN SAFE DEP. & TRUST COMPANY ..53-84 ....Ŧ●$'88	Chas. W. Harwood	Geo. E. Barnard	William Dunbar, *V. P. and Tr.*	David Dunbar, *A. Tr.*	100,000	459,860	4,898,460	141,530	3,584,700	1,374,800	----------	640,360	Chem. N., N. Y.; Merch. N., N. Shawmut and N. Union, Bos.; Phil. N., Phil.
" ..... "	*MANUFACTURERS NAT. BK. $150–8% 53-86 Ⓢ●‡'91	CLIFTON COLBURN, Bill of Lading D	W. M. LIBBEY, rafts our specialt	E. I. FOSTER, y. Reasonable R	J. R. VATCHER, ates.	200,000	262,860	5,175,660	45,200	2,728,110	2,076,620	70,180	808,810	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Com'l Secur. N., Bos.
" ..... "	*NATIONAL CITY BK. Ⓢ†●‡'54 $155–8% 53-81	A. W. Pinkham	F. E. Bruce	F. E. Bruce	A. S. Badger	300,000	304,400	5,567,170	100,000	4,550,380	1,056,070	148,630	516,500	Han. N., N. Y.; 1st N. and Merch. N.. Bos.
" ..... "	*Sagamore Trust Co. Ⓢ†●$'20 53-90	P. E. Bessom		H. A. Johnson, *Sec. and Tr.*		125,000	30,560	1,461,170	12,710	1,124,300	319,130	29,880	156,130	Chase N., N. Y.; 1st N. and Merch. N.. Bos.
" ..... "	*SECURITY TRUST ◆ COMPANY $225–8% 53-85 Ⓢ†●‡$'91	S. C. HUTCHINSON, B. F. SPINNEY, *Hon. Pres* Collections hav	J. J. HINES, G. S. SANBORN, C. F. SPRAGUE e the careful and	E. T. CHAMBERLAIN, *Tr.* prompt attentio	B. F. CAREY, *A Tr.*, R. L. LAW, *Mgr. Br. Office.* n of our thoroug	200,000	532,210	8,657,240	----------	7,126,910 hly equ	1,547,970 ipped C	34,630 ollecti	752,250 o n Depar	Guaranty Tr. Co., N. Y.; 1st N., Old Colony Tr. Co., Merch. N., and N. Shawmut, Bos.; N. Com'l Bk. & Tr. Co., Alb.
" ..... "	*STATE NATIONAL BANK IN LYNN.. 53-89..... Ⓢ●'18	Theo. M. Logan		Raymond A. Hubbard	R. L. Lansing	200,000	16,360	1,473,480	626,470	1,453,780	369,700	236,240	256,590	tment. Chase N., N. Y.; N. Shawmut and Federal N., Bos.
" ..... "	Lynn Clearing House (*Members indicated by a* ★)	F. E. Bruce, *Ch.*		F. A. Willett, *Mgr.*		----------	----------	----------	----------	----------	----------	----------	----------	
Malden ..... 52,000 Middlesex L6	First National Bank.. Ⓢ●‡'33 8% 53-158	Joseph Wiggin	A. W. Walker	H. W. Fenn	J. E. Knowlton, A. L. Wight	200,000	147,500	4,505,360	474,750	2,110,260	2,457,940	91,390	668,010	Merch. N., N. Shawmut, and 1st N., Bos.; Phil. N., Phil.
" ..... "	Malden Morris Plan Co. Ⓢ'16 $110–12% 53-162	L. D. Marsh, E. A. Perry, *V. P.*	E. E. Neal, Wm. Murphy	Mabel H. Swift, ◆ *Tr. and Clk.*	----------	75,000	40,950	43,060	133,420	285,920	3,120	790	2,950	1st N., 2nd N., and Malden Tr. Co., Malden.
" ..... "	Malden Savings Bank..●‡$'52 5% 53-159	F. A. Shove	J. G. Chandler, Wm. D. Serrat	Marcus Butler, *Tr.*	R. D. Lee, *A. Tr.*, A. T. Winston, *Clk.*	----------	1,020,550	15 578 520	----------	13 676 910	2,633,790	98,590	189,770	1st N., and Old Colony Tr. Co., Bos.; 1st N., Malden.
" ..... "	Malden Trust Co. ...Ⓢ†●‡$'96 14% 53-160	D. J. Flanders, E. E. Locke, *Ch. Bd.*	Frank J. Bartlett, P. B. Brown	H. E. MacInnis, *Tr.*	C. W. Phinney, *A. Tr.* Lillian D. Slack, *A. Sec.*	300,000	384,880	6,949,890	94,020	5,516,090	1,721,450	231,610	259,640	Chase N., N. Y.; 1st N., Atlantic N., and N. Shawmut, Bos.
" ..... "	**SECOND NATIONAL BANK** 53-161 Ⓢ●‡'17	Arthur P. Hardy, H. L. Boutwell, *V. P.*	C. H. Watkins, I. I. Kotzen, J. F. Hawkridge	Philip L. Wheeler	H. S. Claflin, Arthur J. Karker	200,000	56,640	3,400,330	30,000	1,762,470	1,244,920	192,400	487,080	Chase N., N. Y.; 1st N. and Merch. N., Bos.
Manchester .. 2600 Essex E19	Manchester Trust Co.. Ⓢ●‡$'11 $100–6% 53-607	F. J. Merrill	M. B. Gilman, R. W. Babson	H. C. Cann, *Tr.*	----------	100,000	56,070	1,027,600	220	687,080	399,910	3,720	93,180	N. Shawmut, Bos.
Mansfield ..... 6300 Bristol J16	First National Bank... Ⓢ●‡'01 $125–6% 53-578	F. L. Cady	F. M. Cobb	Ira C. Gray	W. F. Coffin	50,000	79,500	1,592,500	----------	529,000	1,001,500	27,000	164,000	1st N., Bos.
Marblehead .. 7324 Essex E19	Marblehead Sav. Bank. Ⓢ$'71 53-431	J. L. Gilbert, Ernest S. Doane, *V. P.*	Horace S. Swetland, Edward D. Tutt, W. J. Goldthwait	W. F. Nutting, *Tr.*	Richard Tutt, *Clerk*	----------	83,210	1,171,010	25,020	947,650	306,85[illegible]	6,910	17,830	Merch. N., Bos.; N. Grand, Marblehead.
" ..... "	**NATIONAL GRAND BANK** ●‡'31 $120–8% 53-430	Everett Paine		Frank Cole	R. B. Hamson	120,000	156,140	804,940	110,270	426,860	553,880	28,090	182,520	N. City, N. Y.; Merch. N., Bos.
Marlboro ... 16,000 Middlesex G14	First National Bank.. Ⓢ†●‡'82 7% 53-324	Edward H. Ellis	C. W. Curtis	G. E. Greeley	W. I. Morse	150,000	161,800	2,032,010	326,400	871,790	1,596,650	36,890	164,890	1st N., Merch. N., and N. Shawmut, Bos.; N. Com'l Bk. & Tr. Co., Alb.
" ..... "	Marlborough Sav. Bk. Ⓢ●‡$'60 53-322	C. F. Robinson	G. F. Bond, W. A. Allen	C. F. Holyoke, *Tr.* L. M. Craig, *A. Tr.*	L. P. Howe, *Clk. of Corp.*	----------	416,670	4,740,340	73,690	2,515,930	2,562,460	31,190	121,120	N. Shawmut and Merch. N., Bos.; 1st N. and Peo. N., Marlboro.
" ..... "	Peoples National Bank $167–8% 53-323 Ⓢ†●‡'78	S. R. Stevens	A. C. Lamson	H. G. Adams	J. P. Lynch	150,000	230,130	2,801,590	150,770	1,302,620	1,568,110	51,950	409,820	N. City and Irving Bk.-Col. Tr. Co., N. Y.; N. Shawmut, Merch. N., 1st N., and Atlantic N., Bos.
Marshfield ... 1379 Plymouth 120	Marshfield Savings Bank 53-579 Ⓢ$'10	Lewis W. Hall	Seth Sprague	R. C. Ewell, *Tr.*	M. H. Kent	----------	10,610	131,000	----------	92,740	----------	----------	4,270	Rockland Tr. Co., Rockland; N. Shawmut, Bos.
Maynard ..... 7086 Middlesex F15	Assabet Inst. for Savings $'04 53-580	C. H. Persons	O. S. Fowler, W. B. Case	A. E. Walker, *Tr.*	R. C. Walker, *A. Tr.*	----------	50,710	1,405,350	15,470	940,400	----------	----------	16,120	Old Colony Tr. Co. and N. Shawmut, Bos.
" ..... "	Maynard Trust Co. ...Ⓢ●$'13 $150–10% 53-609	G. H. Creighton	Howard A. Wilson	Frank E. Taylor, *Tr.*	R. K. Allen, *A. Tr.*	50,000	53,860	967,500	21,650	722,400	319,740	7,340	43,660	Irving Bk.-Col. Tr. Co., N. Y.; 1st N., N. Shawmut, and Mass. Tr. Co., Bos.

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MASSACHUSETTS—Continued

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Town and County. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Medford 39,038 Middlesex F17	Medford Savings Bank Ⓢ‡$'69 4½% 53-259	Geo. O. Foster	W. C. Wait H. A. Hanscom		E. B. Munro, *Clk.*		$ 424,410	$5 071 120	$ 202,470	$3 732 280	$1 834 560	$ 19,000	$ 112,160	Atlantic N., Bos.
" "	Medford Trust Co. †●‡$'08 53-260	E. T. McKnight	Lewis H. Lovering C. H. Sawyer, *V.P.*	C. H. Barnes, *Tr.*	E. Earl Blakely, *A. Tr.*	$ 100,000	106,520	2,610,030	23,400	919,230	1 437 400	30,000	453,310	N. Com'l Bk. & Tr. Co., Alb.; Atlantic N., Bos.
Medway 2956 Norfolk I15	Medway Savings Bank 4½% 53-581 Ⓢ‡ $'71	A. E. Bullard	E. F. Richardson	Samuel Norton, *Tr.*	W. N. Hitchcock, *Sec.*		100,430	875,770		304,120	640,720	890	30,480	N. Shawmut, 1st N., and Bos. Safe Dep. & Tr. Co., Bos.
Melrose 18,204 Middlesex F17	Melrose Savings Bank Ⓢ●‡$'72 53-298	T. E. O'Donnell, *V.P.* John Larrabee	W. W. Ollendorf Charles H. Adams	F. C. Clark, *V.P.* F. M. Hoyt, *Tr.*	Geo. S. Curtiss, *A. Tr.*		460,340	3,882,250		4,190,540			152,250	State St. Tr. Co. and 1st N., Bos.; Melrose Tr. Co., Melrose.
" "	Melrose Trust Co Ⓢ●‡$'16 53-299	E. M. Hamlin	Claude L. Allen	A. W. Clark, *Sec. and Tr.*	R. O. Stantial, *A. Tr.*	200,000	53,720	2,230,870	11,500	1,762,450	459,480	10,320	263,830	Chase N., N. Y.; N. Shawmut, Bos.
Merrimac 2173 Essex B18	First National Bank •'64 $100-6% 53-550	B. H. Sargent	F. E. Sweetsir	W. B. Sargent		50,000	48,270	142,790		88,820	108,650		43,580	1st N., Bos.
" "	Merrimac Savings Bank 4½% 53-551 Ⓢ‡$'71	E. P. Sargent J. B. Judkins, *V.P.*	Geo. T. Walker G. A. Titcomb	A. R. Waterhouse, *Tr.*			48,850	752,230	500	462,640	309,650	730	28,560	N. Shawmut, Bos.; 1st N., Merrimac; Powow River N., Amesbury.
Methuen 15,189 Essex C16	National Bk. of Methuen $125-8% 53-582 Ⓢ†●‡'53	F. M. Andrew		Jno. D. Emerson		100,000	122,660	1,055,150	99,550	745,810	459,630	22,000	149,920	1st N., Bos.
Middleboro 9000 Plymouth K18	Middleborough Sav. Bank 53-422 Ⓢ‡$'73	George E. Doane	T. N. Wood	T. N. Wood, *Tr.*	G. W. Stetson, *Clk.*		235,130	3,243,440	33,300	1,511,610	1,418,740	40,240	101,360	Atlantic N. and Merch. N., Bos.; Middleborough Tr. Co., Middleboro.
" "	Middleborough Tr. Co. $150-10% 53-423 Ⓢ†●‡$'16	G. E. Tillson	F. L. Barrows	M. C. Drake, *Tr.* F. S. Hanson, *A. Tr.*	A. A. Thomas, *Sec.*	150,000	115,180	1,935,010	13,650	1,115,610	565,720	4,660	131,860	Han. N., N. Y.; N. Shawmut and 1st N., Bos.
Milford 14,000 Worcester I14	Home National Bank ●†‡'75 $160-10% 53-333	G. W. Ellis	F. J. Dutcher	J. A. Wallace	F. C. Lothrop	130,000	200,010	2,417,680	136,020	390,960	2,240,280	11,640	240,840	1st N., Bos.
" "	Milford National Bank ●‡'65 $145-8% 53-332	V. W. Collier	W. W. Jenckes	T. E. Barns	F. E. Cook	125,000	159,100	1,015,390	130,500	758,730	413,870	1,500	255,490	4th St. N., Phil.; N. Shawmut, Bos.
" "	Milford Savings Bank Ⓢ●‡$'51 4½% 53-331	C. A. Cook F. P. Lee, *V.P.*	Wendell Williams H. M. Curtis	J. E. Walker, *Tr.*	P. L. Walker, *A. Tr.*		432,590	5,512,980		3,080,590	2,829,420	25,000	10,550	N. Shawmut, Bos.; Milford N., Milford.
Millbury 5653 Worcester H12	Millbury National Bank Ⓢ●‡'25 $150-6% 53-520	Edward F. Hull	A. J. Winter	R. W. Brigham		50,000	35,110	652,760	49,010	142,570	467,160	43,810	133,330	Chase N., N. Y.; 1st N., Bos.; Merch. N., Worcester.
" "	Millbury Savings Bank 53-521 Ⓢ●‡$'54	G. J. Dudley	H. W. Carter	E. L. Smith, *Tr.*			364,250	3,094,570		2,330,090	1,056,740	17,470	54,520	Merch. N., Worcester.
Millville 2224 Worcester F5	Uxbridge Savings Bank 4½% 53-635 Ⓢ$'70					(*Branch of Uxbridge, Mass.*)								
Milton 12103 Norfolk G17	Blue Hill National Bk. ●‡'32 $235-16% 53-426	Robt. F. Herrick	Jesse B. Baxter	C. W. Rollins		100,000	158,700	1,328,530	49,300	473,480	867,720	2,500	292,830	Han. N., N. Y.; 1st N. and Merch. N., Bos.
" "	Milton Savings Bank Ⓢ$'05 53-427	H. C. Gallagher	J. Talbot	F. A. Gaskins, *Tr.*	W. G. Swan, *A. Tr.*		55,090	1,555,910		1,454,930			12,950	Old Colony Tr. Co., Bos.; Blue Hill N., Milton.
Monson 4826 Hampden I9	Monson National Bank ●'54 53-518	T. L. Cushman	H. E. Kendall	H. E. Kendall		50,000	60,000	190,000		111,000	155,600		33,400	1st N., Bos.
" "	Monson Savings Bank Ⓢ●‡$'72 53-519	C. M. Gage	W. L. Ricketts F. L. Bliss	C. A. Bradway, *Tr.*			316,300	3,157,380		1,928,040	1,420,310		125,320	
▲**Nantucket** 3000 Nantucket Q24	Nantucket Inst. for Sav ●‡$'34 53-543	Henry Brown	Reuben C. Small	Lizzie S. Riddell, *Tr.*	W. M. Burdick, *A. Tr.*		187,470	1,859,130		1,400,060	538,490	20,220	87,340	N. Shawmut, Bos.; Pacific N., Nantucket.
" "	Pacific National Bank †●‡1804 $150-10% 53-542	Albert G. Brock		George C. Rule	L. E. Smalley	100,000	80,000	1,040,000	62,000	530,000	323,000	14,000	415,000	Chatham & Phenix N. and N. City, N.Y.; N. Shawmut, Bos.; N. Com'l Bk. & Tr. Co., Alb.
Natick 10,907 Middlesex G15	Natick Five Cts. Sav. Bank 4½% 53-385 ●Ⓢ‡$'59	H. C. Mulligan	C. A. Pooke W. B. Robinson	C. A. Dowse, *Tr.*	F. W. Ramsdell		753,780	5,828,020	640	3,969,630	2,360,669	50,000	202,140	1st N., Bos.; Natick Tr. Co., Natick.
" "	Natick Trust Co. Ⓢ●‡$'16 $200-10% 53-386	J. B. Leamy	D. A. Lucey F. C. Bishop	Frank C. Bishop, *Tr.*	W. D. Leavitt, *A. Tr.*	100,000	143,530	2,732,870	24,150	891,010	1,989,870	13,110	106,560	1st N., Bos.
Needham 7012 Norfolk G16	Needham Trust Co. Ⓢ†●‡$'13 53-610	F. L. Richardson	W. G. Moseley	Arnold Mackintosh, *Tr.*	J. H. Whetton, *Sec.*	75,000	68,330	1,896,680	15,000	1,103,290	776,230	1,410	174,070	1st N., Bos.; Newton Tr. Co., Newton.
▲**New Bedford** Bristol M18 130,000	*First National Bank $300-15% 53-71 Ⓢ†●‡'32	Irving W. Cook	H. C. Robinson	Frank B. Chase	Wm. C. Phillips L. W. Tilden	500,000	1,110,950	12 543 680	491,900	9,853,410	3,181,230	211,120	1,400,770	Chase N., N. Y.; 1st N. and N. Shawmut, Bos.
" "	*MERCHANTS NAT'L BANK $230-20% 53-68 Ⓢ†●‡$'25	E. H. Leland H. C. W. Mosher, *Ch.*	O. N. Pierce *of Bd.* H. W. Taber	James H. Coffin	L. S. Cornell	1,000,000	1,829,590	8,268,630	2,321,200	8,453,390	3,549,420	200,000	1,216,600	1st N. and Chem. N., N. Y.; 1st N. and Merch. N., Bos.; 1st N. and Phil. N., Phil.
" "	New Bedford Five Cts. Sav. Bk. 4½% 53-70 Ⓢ●‡$'55	Jireh Swift, Jr.	Otis N. Pierce John H. Clifford	W. F. Turner, *Tr.*	A. W. Austin, *A. Tr.*		2,098,800	16 879 770		11 349 690	6 519 430	181,170	928,290	1st N., Bos.
" "	New Bedford Inst. for Sav. 4½% 53-67 Ⓢ●‡$1825	Oliver Prescott *Two Branches.*	Joseph T. Kenney G. H. Batchelor	E. A. MacGowan, *Tr.* P. E. Macy, *A. Tr.*	W. E. James, *A. Tr.*		2,995,550	26 743 960	182,780	15 904 910	12 925 230	348,000	744,160	1st N., Merch. N. and N. Shawmut, Bos.
" "	New Bedford Morris Plan Co. 53-75 ●	Frederic Taber		Geo. T. Schuler, *Tr. and Mgr.*										
" "	*Safe Deposit National Bank $310-20% 53-72 Ⓢ†●‡'87	Wm. S. Cook F. Taber, *Ch. of Bd.*	Benj. Wilcox F. H. Taber	A. P. Cunningham Chas. S. Ashley *V.P.*	H. I. Gifford M. M. Gray	350,000	732,340	8,015,460	421,760	6,849,020	943,700	368,000	1,358,850	Irving Bk.-Col. Tr. Co., N. Y.; Girard N., Phil.; 1st N., Bos.
" "	New Bedford Clearing House (*Members indicated by a* ★)	F. B. Chase		A. P. Cunningham, *Sec.*										
▲**Newburyport** Essex B18 16,000	First & Ocean National Bank $68-7% 53-312 Ⓢ'65	E. F. Little	J. H. Balch, Jr.	E. G. Woodwell	W. F. Houston	150,000	157,000	1,718,000	99,000	960,000	808,000	302,000	54,000	1st N., Bos. and Phil.
" "	Institution for Savings Ⓢ‡$'20 4¾% 53-310	H. B. Little L. B. Cushing, *V.P.*	L. N. Kent N. N. Jones	Wm. Balch, *Tr.*	G. F. Avery, *Sec.*		815,340	9,331,720		2,558,470	7,438,160	16,400	134,030	1st N., Bos.
" "	MERCHANTS NAT'L BANK 53-311 Ⓢ†●'33	W. R. Johnson		William Ilsley	E. F. Noyes R. A. Webb	120,000	189,270	1,274,910	120,000	947,510	575,920	48,350	132,400	N. Shawmut, Bos.
" "	Newburyport Five Cts. Sav. Bk. 53-313 Ⓢ●‡$'54	G. W. Richardson Erskine Clement, *V.P.*	H. B. Trask Chas. L. Davis	A. M. Brewster, *V.P.* A. C. Nason, *V.P.*	Jno. T. Lunt, *Tr.*		411,150	4,353,990	122,300	2,562,810	2,145,470	41,540	137,620	1st N. and N. Shawmut, Bos.; Merch. N., Newburyport.

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Federal Reserve Bank of St. Louis

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MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (indexed Acces.), **Lawyers, Laws** (indexed) in back of this volume. For **Interest Rates, Holidays,** etc., see **Laws.**

TOWN AND COUNTY. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $ Last Sale % Div. Ⓢ Sav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	Cash & Exchanges, Due from Banks	PRINCIPAL CORRESPONDENTS.
Newton 46,054 Middlesex G16	**Newton Savings Bank** ‡$'31 53-186	W. F. Bacon	Bernard Early	Chas. H. Clark, *Tr.* G. J. Martin, *Clk.*	D. D. Holebrook, *Vice-Tr.*		$ 863,030	$9 730 920	$ 168,210	$6 000 660	$4 404 890	$ 9,730	$ 346,870	1st N. and Bos. Safe Dep. & Tr. Co., Bos.; Newton Tr. Co., Newton.
" ------ "	**Newton Trust Co.** Ⓢ†$'94 12% ◆ 53-187	Seward W. Jones F. L. Richardson, *Exec. V. P.*	Sydney Harwood C. E. Hatfield R. W. Babson F. J. Hale	W. M. Cahill	G. P. Buell	(*Does not handle Collections*) $ 600,000	908,520	13 360 860	58,560	8,718,570	3,754,470	223,360	2,231,530	Irving Bk.-Col. Tr. Co., N. Y.; 1st N. and Old Colony Tr. Co., Bos.; Liberty, Buffalo.
" ------ "	A. Pescosolido, Banker †'19 53-188	A. Pescosolido		Wm. T. Halliday, *Tr.* George L. White, *A. Tr.* A. Pescosolido, *Cash. and Tr.*	James B. Melcher, *Sec. and A. Tr.* F. Lombardi, *Sec.*	25,000	110	25,690	41,670	84,030			8,440	Union Market N., Watertown; Banca Commerciale, Naples; G. Gubitosi & Son, Bos.
Newton Center Middlesex O3 3500	**Newton Centre Sav. Bank** 4½% 53-537 Ⓢ‡$'96	W. H. Rice	H. H. Kendall F. A. Schirmer	S. W. Wilder, *Tr.* H. J. Carlson, *Clk.*	E. R. Kimball, *of Corp. A. Tr.*		113,950	1,783,900	35,160	1,038,240	827,480	2,720	64,560	Old Colony Tr. Co., Bos.; Newton Tr. Co., Newton; Needham Tr. Co., Needham.
" ------ "	**Newton Trust Co.** Ⓢ†‡$'94 53-536			J. B. Melcher, *Mgr.*		(*Branch of Newton, Mass.*)								Irving Bk.-Col. Tr. Co., N. Y.; 1st N. and Old Colony Tr. Co., Bos.
Newton Highlan's Middlesex G16 3400 (*Boston P. O.*)	Newton Trust Co. Ⓢ†‡$'94 53-633			J. B. Melcher, *Mgr.*		(*Branch of Newton, Mass.*)								Irving Bk.-Col. Tr. Co., N. Y.; 1st N. and Old Colony Tr. Co., Bos.; Liberty, Buffalo.
Newton Upper Falls 2339 Middlesex D14	Newton Center Savings Bk. 53-637 $'24			E. H. Alexander, *Mgr.*		(*Branch of Newton Center*)								Old Colony Tr. Co., Bos.; Newton Co. Tr. Co., Newton; Needham Tr. Co., Needham.
Newtonville 5500 Middlesex O3	**Newton Trust Co.** Ⓢ†‡$'94 12% 53-583			G. P. Buell, *Mgr.*		(*Branch of Newton, Mass.*)								Irving Bk.-Col. Tr. Co., N. Y.; 1st N. and Old Colony Tr. Co., Bos.
North Adams Berkshire C3 22,282	**Hoosac Savings Bank** Ⓢ●‡$'71 53-265	A. W. Chippendale	A. H. Barber P. J. Ashe	B. A. Miller, *Tr.*			179,190	2,854,650		1,620,300	1,231,020	108,010	74,520	2d N., Bos.
" ------ "	**NORTH ADAMS NATIONAL BANK** 8% 53-263 Ⓢ†●‡'32	W. H. PRITCHARD	C. T. PHELPS	A. E. SPENCER		**300,000**	**244,010**	**4,235,040**	**309,630**	**1,568,310**	**2,826,320**	**154,880**	**599,170**	**N. Park and N. City, N. Y.; N. Com'l Bk. & Tr. Co., Alb.; N. Shawmut, Bos.**
		Collections have personal attention of an Officer of this Bank. Remittances ALWAYS made on day of payment.												
" ------ "	**North Adams Sav. Bank** Ⓢ‡$'48 53-264	H. W. Clark W. H. Sperry, *V. P.*	A. C. Weber Sherman McVeigh	E. D. Whitaker, *Tr.*	Sherman McVeigh, *Clk.*		355,420	5,215,620		5,483,110			87,940	Atlantic N. and Merch. N., Bos.
" ------ "	**NORTH ADAMS TRUST COMPANY** $105-5% 53-266 T●‡$'04	JAMES D. HUNTER	WM. P. McCRAW	GEO. H. HIGGINS, *Sec. and Tr.*	C. W. DIBBLE, *A. Tr.*	**200,000**	**168,720**	**1,440,010**	**8,660**	**1,124,720**	**358,650**	**65,560**	**260,460**	**Chase N., N. Y.; N. Shawmut and Merch. N., Bos.; Royal Bk. of Can., Montreal.**
		Bills of Lading drafts a specialty. Prompt service on all drafts. Reasonable charges. We want your North Adams business.												
▲**Northampton** H'm'shire G6 22,000	**FIRST NAT. BANK** $145-8% 53-271 Ⓢ†●‡'64	EDWARD L. SHAW	F. N. KNEELAND	E. L. ARNOLD		**300,000**	**363,220**	**2,919,030**	**201,190**	**2,655,710**	**658,220**	**383,860**	**85,630**	**N. Park, N. Y.; Merch. N., Bos.**
		Bills of lading drafts a specialty. 15c must be sent with each sight draft for presentation, and 25c with each request for report or rating. Send us your Northampton items.												
" ------ "	**HAMPSHIRE COUNTY TR. CO.** $175-6% 53-272 Ⓢ†●‡$'64	Gordon L. Willis	John W. Mason	Roger W. Wells, *Tr.*		150,000	180,200	1,853,200		1,227,630	612,550	235,180	90,260	Irving Bk.-Col. Tr. Co. and Chem. N., N. Y.; Old Colony Tr. Co. and N. Shawmut, Bos.
" ------ "	**Nonotuck Savings Bk.** Ⓢ●$'99 53-273	O. W. Prouty	C. W. Kinney H. N. Gardiner	S. R. Whitbeck, *Tr.*			123,920	1,667,980	22,830	909,620	754,740	122,370	27,990	1st N., Northampton N., and Hampshire Co. Tr. Co., Northampton; Merch. N., Bos.
" ------ "	**Northampton Inst. for Sav.** 53-270 Ⓢ●‡$'42	E. F. Stratton	H. M. Tyler J. L. Lyman	R. E. Harlow, *Tr.*	W. L. Stevens, *Clk.*		679,990	9,364,410	26,750	6,254,080	3,447,000	101,210	268,850	2d N., Bos.; Northampton N., Northampton.
" ------ "	**Northampton National Bank** 53-269 Ⓢ†●‡'33	W. M. King	C. H. Pierce	Edwin K. Abbott		200,000	572,180	4,522,070	169,500	4,233,260	117,270	63,000	1,050,230	Han. N., N. Y.; 1st N., Bos.
North Attleboro Bristol J15 9238	**Attleborough Savings Bank** 53-389 Ⓢ●‡$'60	Albert Totten	Geo. W. Cheever	James E. Totten, *Tr.*			894,960	8,531,150	108,800	8,026,520	1,316,350	63,320	128,720	1st N., Bos.
" ------ "	**Manufacturers Nat. Bk.** Ⓢ●'08 $130-6% 53-390	J. L. Thompson	C. A. Whiting	E. C. Mulvey	Geo. E. Lincoln	100,000	95,170	1,216,300	100,000	845,570	390,540	74,200	201,160	Chase N., N. Y.; 1st N., Bos.; N. Com'l Bk. & Tr. Co., Alb.
Northboro 1800 Worcester G13	**Northborough Nat. Bank** $110-8% 53-584 Ⓢ‡'54	E. H. Bigelow	J. M. Stanley	R. M. Leland		100,000	82,170	372,530	98,400	408,120	156,170	13,750	75,040	1st N., Bos.; Merch. N., Worcester.
Northbridge 10,174 Worcester G10	Whitinsville Savings Bank 53-640 Ⓢ$'24			James C. Brown, *Mgr.*		(*Rockdale Branch of Whitinsville*)								
No. Brookfield Worcester G10 2610	**North Brookfield Nat'l Bank** $125-6% 53-619 Ⓢ●‡'17	Wm. F. Fullam	B. H. Smith H. E. Whitcomb	N. S. Chadwick	John. E. Ryan	50,000	17,600	648,180		272,850	357,000	4,420	81,500	Irving Bk.-Col. Tr. Co., N. Y.; 1st N., Bos.; Merch. N., Worcester.
" ------ "	**North Brookfield Sav. Bk.** 53-585 ‡$'54	H. T. Maynard	M. J. Howard F. A. Fullam	G. W. Brown, *Tr.*	M. J. Howard, *Clk.*		176,940	1,596,400		1,094,070	648,970	3,000	27,290	Mass. Tr. Co. and Citiz. N., Bos.; No. Brookfield N., No. Brookfield.
North Easton 5000 Bristol I17	**First Nat. Bk. of Easton** ●‡'64 53-541	Oliver Ames	Hobart Ames	Geo. C. Barrows		150,000	151,450	233,950	110,810	130,570	456,640	9,740	49,270	Phil. N., Phil.; N. Shawmut, Bos.
" ------ "	**North Easton Sav. Bank** 4½% 53-540 Ⓢ●‡$'64	J. S. Ames J. B. King, *V. P.*	W. K. Goward D. F. Buckley	John M. Williams, *Tr.*			222,700	2,846,750		1,065,400	1,918,440	20,000	65,600	Merch. N., Bos.; 1st N. Bk. of Easton, No. Easton.
Norwell 1348 Plymouth H19	**South Scituate Savings Bank** 53-586 Ⓢ●‡$'34	Wm. F. Bates	G. D. Damon	Herbert E. Robbins, *Tr.*	H. T. Fogg, *Clk. of Cor.*		122,900	1,174,300	1,600	47,890	1,168,800	13,810	48,350	2d N., Bos.; Rockland Tr. Co., Rockland.
Norwood 16,000 Norfolk H16	Norwood Morris Plan Co. 53-638	J. M. Folan		W. F. Foss, *Tr.*										
" ------ "	**Norwood Trust Co.** Ⓢ†●‡$'17 6% ◆ 53-587	W. F. Tilton	Jas. A. Halloran	E. D. Smith, *Tr.* J. R. Russell, *A. Tr.*	R. K. Bullard, *A. Tr.*	200,000	179,630	4,263,230	32,730	3,275,260	840,270	73,590	486,470	Chase N., N. Y.; 1st N. and Merch N., Bos.; Girard N., Phil.

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MASSACHUSETTS—Continued

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Town and County. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Orange 5393 Franklin D9	Orange National Bank ⓢ●'75 $190–10% 53-491	Frank A. Howe	E. H. Ball	F. H. Gath		$ 100,000	$ 179,520	$1 453 420	$ 120,000	$ 696,190	$ 987,600	$ 11,000	$ 158,140	Irving Bk.-Col. Tr. Co., N. Y.; 1st N. and N. Shawmut, Bos.; N. Com'l Bk. & Tr. Co. Alb.
" ------ "	Orange Savings Bank ⓢ●‡$'71 53-490	A. J. Fisher	H. C. Gates E. M. Buell	G. W. Andrews, *Tr.*	H. C. Gates, *Clk. of Corp.*		292,000	3,210,200		2,346,920	1,139,170		25,700	Orange N., Orange; Am. Tr. Co. and Merch. N., Bos.
Palmer 10,000 Hampden H8	Palmer National Bank ⓢ●‡'75 53-410	E. G. Childs	J. F. Foley	L. J. Brainerd	F. S. Keith	100,000	131,550	1,752,790	100,000	962,710	732,310	90,470	298,850	1st N., N. Y. and Bos.
" ------ "	Palmer Savings Bank ⓢ●‡$'70 4½% 53-409	R. C. Newell	C. L. Waid R. E. Faulkner, *V.P.* E. E. Hobson	F. A. Smith, *Tr.*	C. A. Tabor, *Clk. of Corp.*		513,950	4,835,360	87,780	3,516,350	1,726,970	6,580	187,200	Union Tr. Co., Springfield; Merch. N., Bos.; Palmer N., Palmer.
Peabody 19,552 Essex F18	Warren Five Ct. Savings Bk. 53-294 ⓢ ‡$'54	A. F. Poole	J. A. Lord	A. B. Galloupe, *Tr.*	H. G. Griffen, *A. Tr.*		812,960	7,560,340		5,108,210	3,195,260	12,420	57,400	1st N., Bos.
	G. E. Spaulding *V.P.* Wm. F. Sawyer *V.P.*	H. K. Foster P. H. O'Conor Alonzo Roddin	G. R. Underwood, *Clk.*											
" ------ "	Warren National Bank ⓢ●‡'32 $120–7% 53-295	L. P. Osborn	J. F. Ingraham	C. S. Batchelder	H. E. Trask	200,000	226,330	2,872,320	147,300	1,792,340	1,187,990	95,680	369,940	N. Park, N. Y.; 1st N., Bos.
Pepperell 2953 Middlesex D14	(*See East Pepperell*)													
▲**Pittsfield** 45,000 Berkshire F20	**AGRICULTURAL NAT. BANK** 24% 53-226 ⓢ†●1818	I. D. Ferrey	F. W. Dutton	C. J. Harding		200,000	1,140,310	5,976,080	218,600	3,486,450	2,813,690	172,060	1,062,970	Mech. & Metals N., N. Y.; N. Y. State N.; Alb.; N. Shawmut, Bos.
" ------ "	Berkshire County Sav. Bank 53-227 $'46	A. H. Rice	E. A. Jones H. A. Francis	W. L. Adam, *Tr.* F. T. Francis, *A. Tr.*	W. A. Whittlesey, *Sec.*		1,140,100	13 162 200		14 063 000			239,200	
" ------ "	Berkshire Loan & Trust Co. $265–10% 58-231 ⓢ†$'95	C. L. Hibbard	B. M. England	C. W. Seager, *Tr.*	M. R. White, *A. Tr.*	200,000	440,300	3,323,420	537,980	3,131,570	763,280	296,930	309,910	Chase N., N. Y.; N. Shawmut, Bos.; 1st N., Alb.
" ------ "	Berkshire Morris Plan Co. '17 $110–7% 53-232	C. C. Chesney	C. F. Coogan D. England	S. J. O'Herron, *Tr.*		50,000	19,850			350,000	115,250			
" ------ "	City Savings Bank ⓢ●‡$'93 4½% 53-230	Clement F. Coogan A. W. Plumb, *V.P.*	E. P. Wood H. R. Peirson	C. F. Martin, *Tr.*	J. F. Kahl, *Sec.*		398,550	7,619,249	55,360	5,820,510	1,924,320	226,960	101,370	1st N. and Old Colony Tr. Co., Bos.
" ------ "	**PITTSFIELD NAT. BANK** $175–7% 53-228 ⓢ†●‡'53	C. W. POWER 15 CENTS sent 25 CENTS for e	CLIFFORD FRANCIS R. L. STRATFORD to us with each	E. T. Heaphy, *A. Tr.* M. A. ANDREW sight draft for pr	F. E. BONNEY esentation, and	300,000	308,850	3,370,380	49,300	2,023,590	1,456,500	33,790	514,160	N. Park, N. Y.; 1st N., Bos.
" ------ "	**THIRD NATIONAL BANK** 10% 53-229 ⓢ●‡'81	R. B. Bardwell	ach credit report Henry R. Russell	insures prompt, p M. W. Lehman	ersonal attention. C. A. Raymond	125,000	246,300	1,045,670	105,860	906,960	366,070	10,000	239,790	Han N., N. Y.; 1st N., Bos.; N. Y. State N., Alb.
▲**Plymouth** 13,047 Plymouth J20	Old Colony National Bk. ●'32 6% 53-359	George L. Gooding	H. B. Bradley	Edward L. Burgess		250,000	269,590	1,424,310	247,800	1,214,760	538,330	29,970	408,630	Han. N., N. Y.; N. Shawmut, Bos.; Girard N., Phil.
" ------ "	Plymouth Five Cts. Sav. Bk. 4½% 53-360 ⓢ●‡$'55	H. M. Saunders	W. T. Eldridge E. C. Holmes	W. W. Brewster, *Tr.* R. B. Heavens, *Clk.*	H. W. Barnes, *A. Tr.*		424,250	4,014,850		2,333,760	1,998,630	42,340	64,370	N. Shawmut, Bos.; Old Colony N. and Plymouth N., Plymouth.
" ------ "	Plymouth National Bank $130–7% 53-361 ⓢ†●1803	E. R. Belcher		H. W. Barnes, Jr.		160,000	191,870	1,552,490	184,110	935,950	918,140	23,000	211,380	Chase N., N. Y.
" ------ "	Plymouth Savings Bank 5¼% 53-358 ⓢ●‡$'28	E. E. Hobart	Francis C. Holmes	John Russell, *Tr.*	A. D. Russell, *A. Tr.*		423,900	3,355,930		1,303,950	2,452,600	313,630	23,280	N. Shawmut, Bos.
Provincetown 4246 B'nst'ble I23	First National Bank ⓢ†●‡'65 $125–6% 53-525	J. A. Matheson	D. F. Small	Horace F. Hallett	G. S. Chapman, Jr. I. A. Small	50,000	69,240	1,147,400	49,510	740,580	395,420	22,500	157,640	Chase N., N. Y.; N. Shawmut and 1st N., Bos.
" ------ "	Seamens Savings Bank ⓢ$'51 53-524	G. F. Miller	A. L. Putnam	W. H. Young, *Tr.*	M. C. Young, *A. Tr.*		93,720	1,064,450		1,137,540			27,380	1st N., Bos.
Quincy 52,000 Norfolk H18	**GRANITE TRUST CO.** ●$'36 53-215	Theophilus King	Delcevare King	C. H. Sanborn, *Tr.*	W. J. Martin, *A. Tr.*	150,000	552,960	2,745,560	3,684,160 *Tr. Funds*	1,543,950	5,312,810	16,650	259,260	N. City, N. Y.; Cont. & Com'l N., Chi.; Atlantic N., Bos.; 4th St. N., Phil.
" ------ "	**NAT. MT. WOLLASTON BANK** $135–6% 53-214 ⓢ●†'53	H. M. Faxon	A. H. Alden	G. F. Hall		150,000	195,450	2,623,120	87,500	1,136,530	1,433,030	121,280	365,230	Irving Bk.-Col. Tr. Co., N. Y.; N. Shawmut, Bos.
" ------ "	Quincy Savings Bank ⓢ●$'45 4½% 53-213	H. T. Whitman	F. H. Smith	Clarence Burgin, *Tr.*	H. P. Hayward, *A. Tr.*		790,740	9,724,360	310,280	7,518,430	2,873,020	195,340	238,590	
" ------ "	Quincy Trust Co. ⓢ†●$'15 $125–8% 53-216	H. E. Curtis	C. I. Campbell John J. Gallagher John Curtis	E. W. Bates, *Tr.*		150,000	107,490	4,197,650	1.150	2,990,100	1,082,020	45,960	338,210	Chase N., N. Y.; Phil. N., Phil.; 1st N., Bos.
Randolph 4756 Norfolk H17	Randolph Savings Bank 4½% 53-588 ⓢ●‡$'51	H. F. French	J. A. Brennan Herman W. French	N. I. Tolman, *Tr.*	A. L. Chase, *Clk.*		240,850	2,396,300	4,780	1,470,730	1,036,530	8,080	126,590	
" ------ "	Randolph Trust Co. ⓢ●‡$'15 $110 53-614	Louis E. Flye Chas. D. Hill, *V.P.*	J. B. Brennan P. H. Fraher	J. V. Donovan, *Tr.*	J. H. Callahan, *A. Tr.*	60,000	19,550	832,620	55,750	854,740			113,180	Han. N., N. Y.; N. Shawmut, Bos.; N. Y. State N., Alb.
Reading 7500 Middlesex E17	**FIRST NATIONAL BANK** $130–6% 53-466 ⓢ†●‡'90	W. S. Parker	J. W. Grimes	C. C. White	G. W. Stantial	50,000	65,000	1,785,000	67,000	757,000	933,500	16,500	260,000	Han. N., N. Y.; 1st N., Bos.; Corn Ex. N., Phil.
" ------ "	Mechanics Savings Bank 4½% 53-467 ⓢ●‡$'91	E. N. Hunt	H. P. Baker	H. R. Johnson, *Tr.*	O. L. Akerley, *Clk.*		52,120	926,120	28,800	671,230	296,540	21,900	17,370	N. Shawmut, New Eng. Tr. Co., and Liberty Tr. Co., Bos.
Revere 28,823 Suffolk M7	Revere Savings Bank ⓢ$'12 53-631	A. S. Hall J. B. Shurtlef, *V.P.*	Colin F. Chisholm G. W. Folsom Matthew Mulligan	W. G. Bond, *Tr.*	F. C. Toward, *A. Tr.* M. L. Smith, *A. Tr.*		2,820	463,830	8,900	482,180			6,630	
" ------ "	Revere Trust Co. ⓢ‡$'16 53-618	Joshua Harron	A. A. Casassa	G. D. Cabot, *Tr.*	J. J. Hurley, *A. Tr.* J. P. Dolan, *Sec.*	100,000	18,490	1,348,390	121,730	947,540	472,850	11,690	156,530	Atlantic N., Bos.
Rockland 8200 Plymouth I18	Rockland Savings Bank ⓢ$'68 53-446	A. A. Phelps	H. G. Perry	H. W. Burrell, *Tr.*	C. E. Rice, *Clk.*		285,000	4,075,000	55,000	4,300,000			63,000	2d N., Bos.
" ------ "	Rockland Trust Co. ⓢ†●‡$'07 $300–17% 53-447	J. W. Spence H. T. Fogg, *Ch. Bd.*	A. W. Donovan Lot Phillips	J. H. Hunt, *Tr.* A. R. Brewster, *A. T.*	A. S. Peterson, *Sec.* E. W. Crowell, *A. Tr.*	100,000	307,570	2,464,030	51,170	1,729,780	661,290	76,980	454,720	Irving Bk.-Col. Tr. Co., N. Y.; 2d N., Bos.
Rockport 3878 Essex D20	Granite Savings Bank ⓢ$'84 53-527	H. H. Thurston	B. N. Tarr James Abbott	Grafton Butman, *Tr.*			62,000	801,280		575,330	288,660		20,860	1st N., Bos.
"	Rockport National Bank 4% 53-526 ⓢ●'65	F. H. Tarr	H. C. Story	James W. Bradley		50,000	43,050	765,880	16,140	534,770	217,160	15,900	107,220	N. Shawmut, Bos.

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MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

▲County Seats. Entire State in No.1 Fed.Res.Dist.

●Mem.A.B.A. ?New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

Town and County.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr.Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Salem 45,000 Essex E18	Merchants National Bank 53-176 ⓢT•1811	H. M. Batchelder	J. H. Gifford	Carl F. A. Morse	A. H. Barnett, R. A. Punchard	$ 200,000	$ 324,910	$3 681 280	$ 205,240	$2 946 310	$ 829,840	$ 100,000	$ 535,280	N. Park, N. Y.; Cont. & Com'l N., Chi.; 1st N. and N. Shawmut, Bos.; Girard N., Phil.
" ------ "	Naumkeag Trust Co. ⓢT•‡$'31 ◆ 53-179 $175-8%	Leland H. Cole	W. T. Creese, George A. Vickery	W. O. Chapman, *Tr.*, C. F. Grush, *A. Tr.*, E. F. Woodman, *A. Tr.*	Geo. A. Vickery, *Sec.*	250,000	404,100	6,063,510	41,750	3,512,710	1,894,470	251,750	1,100,430	Han. N., N. Y.; Old Colony Tr. Co. and 1st N., Bos.
" ------ "	Salem Five Cts. Sav. Bk. ⓢ$'55 53-180	Henry A. Hale, N. G. Simonds, *V.P.*, W. C. Harris, *V. P.*	C. H. Danforth, F. A. Brown, E. W. Longley, A. H. Pippen	H. P. Gifford, *Tr.*	O. S. Leighton, *A. Tr.*	———	1,431,130	15 450 070	-------	8,700,400	8,216,040	-------	180,690	2d N., Bos.
" ------ "	Salem Morris Plan Co. '17 $100-6% 53-184	G. W. Pitman	J. F. Cabeen, V. S. Peterson	A. W. Chisholm, *Tr.*	-------	50,000	21,630	-------	185,420	249,820	-------	3,210	4,020	
" ------ "	Salem Savings Bank ⓢ‡$1818 4½% 53-177	Charles S. Rea, W. A. Chisholm, H. P. Benson, W. D. Chapple, G. R. Jewett, *V.P.*	Robert Osgood	James Young, Jr., *Tr.*, R. A. Stanley, *A. Tr.*	E. W. Johnson, *Clk. of Corp.*	———	1,357,700	13 656 960	294,360	7,900,500	7,215,820	88,260	104,440	Merch. N. and 2d N., Bos.; Naumkeag Tr. Co., Salem.
" ------ "	Salem Trust Co. ⓢ•‡$'02 53-182	Graydon Stetson	-------	H. M. Wilkins, *Tr.*	W. C. Long, *A. Tr.*, A. F. Fischer, *A. Tr.*	200,000	63,120	2,142,980	253,000	1,875,100	538,130	141,160	104,710	Irving Bk.-Col. Tr. Co., N. Y.; N. Shawmut and N. Union, Bos.
Scituate 2534 Plymouth H19	Rockland Trust Co. ⓢT‡$'07 16% 53-630	H. T. Fogg, *Ch. of Bd.*	-------	R. E. Litchfield, *Mgr.*	-------	(*Branch of Rockland, Mass.*)	------	———	———	———	———	———	———	Irving Bk.-Col. Tr. Co., N. Y.; 2d N., Bos.
Shelburne Falls Franklin D6 1460	Shelburne Falls Nat. Bk ⓢT‡'55 7% 53-557	L. Griswold	C. W. Hawks	C. W. Hawks	W. J. Morgan	100,000	122,000	550,000	———	336,000	329,000	105,000	75,000	1st N., Bos.; N. Com'l Bk. & Tr. Co., Alb.
" ------ "	Shelburne Falls Savings Bk. 4½% 53-556 ⓢ‡$'55	F. J. Canedy	J. A. Wells	J. L. R. Brown, *Tr.*	H. W. Ware, *Sec.*	———	195,000	2,602,000	———	1,410,000	1,336,000	———	51,000	1st N., Bos.; Shelburne Falls N., Shelburne Falls; Springfield N., Springfield.
Somerville 100,000 Middlesex F17	Highland Trust Co. ⓢT•‡$'17 $100 53-129	Frank C. Friend	F. M. Carter	-------	F. W. Bowman, *A. Tr.*	100,000	70,460	2,317,320	5,950	1,779,880	473,380	29,120	211,330	N. Shawmut, Bos.
" ------ "	Somerville Institution for Savings 53-128 ⓢ•‡$'10 5%	F. F. Stockwell	L. B. Chandler, J. J. Hayes	R. R. Rideout, *Tr.*, H. A. Osborne, *A. Tr.*	J. J. Hayes, *Clk.*	———	128,770	3,101,700	15,200	2,257,770	951,320	12,850	23,730	Somerville Tr. Co., Highland Tr. Co., and Somerville N., Somerville; Beacon Tr. Co., Bos.
" ------ "	SOMERVILLE NATIONAL BK. $300-24% 53-126 ⓢ•T'92	Geo. M. Barnum	J. E. Gendron, N. P. Reed	J. E. Gendron	C. M. Hutchins	100,000	222,970	4,271,590	154,640	3,544,490	512,370	40,000	652,340	Chase N., N. Y.; 1st N., Bos.; Franklin N., Phil.
" ------ "	Somerville Savings Bank 4½% 53-125 ⓢ•‡$'85	J. W. Sanborn	W. E. Whitney, E. A. Davenport	F. W. Stone, *Tr.*, H. E. Bowman, *Clk.*	Ruth M. Young, *A. Tr.*	———	361,590	5,337,160	143,780	3,372,740	2,346,350	49,300	74,140	1st N. and Atlantic N., Bos.; Somerville N., Somerville.
" ------ "	Somerville Trust Co. ⓢT$'07 $165-20% 53-127	G. M. Barnum	C. E. Mongan, J. S. Pike	H. C. Fallis, *Tr.*, P. G. Cameron, *A. Tr.*	F. T. Driscoll, *A. Tr.*	150,000	195,700	4,754,280	25,000	4,595,140	254,300	40,210	235,330	Chase N., N. Y.; 1st N., Bos.
South Braintree Norfolk H18 9323	Braintree Savings Bank 4½% 53-590 ⓢ•$'70	L. B. Hollis	N. G. Torrey, P. C. Spring, H. C. Thayer	D. R. Carmichael, *Tr.*	Carrie B. Loring, *A. Tr.*	———	133,120	1,159,910	———	812,330	457,310	———	23,830	
Southbridge 15,000 Worcester I11	Peoples National Bank ⓢ•'19 53-352	L. S. Whitney	W. C. Lunan, A. O. Boyer	F. R. Draper	W. C. Chace	100,000	24,600	1,043,000	80,000	510,000	576,000	55,600	106,000	Irving Bk.-Col. Tr. Co., N. Y.; N. Shawmut, Bos.
" ------ "	Southbridge Nat. Bank ‡•'36 53-350	A. B. Wells	C. M. Wells	S. D. Perry	C. F. Corey	100,000	395,180	2,941,980	98,700	1,269,460	1,810,860	5,000	450,530	1st N. and N. Shawmut, Bos.
" ------ "	Southbridge Sav. Bk. •‡$'48 4½% 53-351	C. D. Paige	C. W. Hill, W. C. Lewis	C. A. Chapman, *Tr.*, A. H. Faxon, *A. Tr.*	R. M. Burnham, *Sec.*	———	359,840	3,601,140	23,300	2,622,550	1,256,120	37,380	68,230	1st N., Bos.; Southbridge N., Southbridge Union Tr. Co., Springfield; Worcester Bk. & Tr. Co., Worcester.
South Deerfield Franklin E6 1230	Produce National Bank 8% 53-591 ⓢ•'06	C. F. Clark	J. B. Bridges	W. F. Gorey	L. J. Taplin	50,000	74,530	743,410	50,000	430,430	339,900	14,200	133,420	Han. N., N. Y.; Atlantic N., Bos.
So. Framingham Md'x G15 12,948	(*See Framingham*)													
South Weymouth Norfolk H18 15,000	South Weymouth Sav. Bank 4½% 53-347 ⓢT•‡$'68	R. W. Hunt	E. J. Pitcher, T. L. Tirrell	F. T. Barnes, *Tr.*	Jno. Q. Torrey, *Clk.*	———	221,130	2,224,920	49,350	1,578,100	804,000	80,440	32,850	1st N., Bos.; Weymouth Tr. Co., So. Weymouth.
" ------ "	Weymouth Trust Co. ⓉⓈ•‡$'16 $110-6% 53-346	A. C. Heald	Geo. L. Barnes, G. W. Perry	W. W. Grieves, *Tr.*	J. H. Stetson, *A. Tr.*	100,000	82,600	1,291,780	———	863,120	437,130	10,450	163,780	2d N., 1st N., and Atlantic N., Bos.
South Yarmouth B'nstab. M23 590	Bass River Savings Bk. •‡$'74 53-592	Chas. G. Baker	H. H. Sears	H. D. Loring, *Tr.*	M. H. Crowell, *Sec.*	———	91,950	870,520	———	926,590	———	———	35,880	1st N. and Atlantic N., Bos.
Spencer 5930 Worcester G10	Spencer National Bk. ⓢ•‡'75 $145-8% 53-455	M. A. Young	N. E. Craig	S. H. Swift	———	100,000	102,420	692,470	100,020	401,880	462,220	5,750	125,050	Irving Bk.-Col. Tr. Co., N. Y.; N. Shawmut, Bos.; Merch. N., Worcester.
" ------ "	Spencer Savings Bk. ⓢ•‡$'71 53-454	E. J. Starr	W. H. Vernon, W. J. Heffernan	W. V. Prouty, *Tr.*	———	———	207,110	2,420,970	23,440	1,557,880	1,033,660	14,000	45,970	1st N., Bos.

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MASSACHUSETTS—Continued

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Town and County. ▲County Seats. Entire State in No.1 Fed. Res. Dist.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Springfield 155,000 Hampden 1 7	*Chapin National Bank 8% 53-99 ⓢT●‡'72	H. A. Woodward (2 Offices)	J. C. Kemater C. C. Frazer	Harry Wells, *V. P. and Cash.*	Irving C. Hayes	$ 500,000	$ 592,380	$7 273 250	$ 550,760	$6 493 470	$ 990,280	$ 440,660	$ 991,970	Chase N., N. Y.; 1st N., Chi. and Bos.; N. Y. State N., Alb.
" ------ "	*Chicopee National Bank 53-95 ⓢT●‡'36	Geo. A. MacDonald	L. W. White	Geo. J. Clark	Chas. A. Pierce C. G. Butterworth	500,000	942,310	10 381 090	547,650	5,838,070	4,821,650	559,350	1,151,970	Irving Bk.-Col. Tr. Co. and N. Bk. Com., N. Y.; 1st N., Bos.
" ------ "	***COMMERCIAL TRUST COMPANY** $145-4% 53-107 ⓢT●‡$'15	A. J. SKINNER (1 Branch)	F. P. DONAHUE	R. H. FLAGG, *Tr.*	F. N. HUGHES, *A. Tr.*	350,000	195,760	4,077,850	----------	3,470,420	467,630	34,010	651,560	Chase N., N. Y.; N. Bk. Rep., Chi.; Merch. N., Bos.; Corn Ex. N., Phil.
" ------ "	Federal Intermediate Credit Bank 53-110 '23	E. H. Thomson	B. G. McIntire H. E. Pollard	J. J. Merriman, *Tr.*	E. H. Forbush, *Sec.*	2,000,000	83,350	----------	2,302,170	3,254,800	604,870	11,530	514,320	N. Bk. Com., N. Y.; Old Colony Tr. Co. and Atlantic N., Bos.; 3rd N., Springfield.
" ------ "	Federal Land Bank Dist. 1 53-109	*(For complete information see page 32)*												
" ------ "	Hampden Savings Bank 53-96 ⓢ‡$'52	F. H. Stebbins	H. R. Bemis C. H. Mulligan	Jno. B. Phelps, *Tr.*	F. L. Whitlock, *A. Tr.*	----------	767,880	7,228,400	----------	----------	7,754,340	----------	241,930	N. Shawmut, Bos.
" ------ "	Morris Plan Co. '13 $135-7% 53-111	W. H. Sargeant	E. T. Tifft	R. C. Sayre, *Tr.*	G. L. Pelton, *A. Tr.*	150,000	97,820	1,580,550	121,060	1,862,300	----------	19,530	67,690	
" ------ "	Springfield 5 Cts. Sav. Bank 4½% 53-97 ⓢ●‡$'54	N. D. Winter	R. O. Morris Geo. Leonard	R. W. Ellis, *Tr.*	T. B. Winter, *A. Tr.* A. L. Walters, *Clk.*	----------	1,379,810	17 231 020	----------	13 092 570	4,783,210	200,000	535,040	1st N., Bos.
" ------ "	Springfield Inst. for Savings 53-94 ⓢ●‡$'27	W. N. Caldwell	W. W. McClench	J. W. B. Brand, *Tr.* Alfred Leeds, *Clerk*	H. W. Hawkes, *A.* A. H. Hastings, *A.*	*Tr.* 3,214,270	37 599 650	92,750	----------	39 612 500	195,000	1,099,160		N. Shawmut, Bos.
" ------ "	***SPRINGFIELD NATIONAL BANK** $270-12% 53-104 ⓢT●‡'93	HENRY H. BOWMAN	R. W. DAY RALPH P. ALDEN	WALLACE V. CAMP	E. J. WHEELER PHILIP S. BEEBE W. B. DAY	*Tr.* 500,000	1,077,070	12 764 410	250,000	9,202,330	2,755,970	620,000	2,013,190	Chase N. and Guaranty Trust Co., N. Y.; Cont. & Com'l N., Chi.; 1st N., Bos.; Phil. N., Phil.; N. Y. State N., Alb.
		EFFICIENT COLLECTION DEPARTMENT. RATES REASONABLE.												
" ------ "	*Springfield Safe Dep. & T. Co. $300-12% 53-100 T$'86	G. H. Kemater	H. L. Bradley Edward Kronvall	H. L. Bradley, *Tr.* E. Kronvall, *Tr. Officer.*	Harold White, *A. Tr.* R. R. Emerson, *A.*	500,000 *Tr.*	1,594,570	9,852,660	13,510	6,468,920	2,109,900	43,720	3,338,200	Han. N., N. Y.; 1st N., Bos.; Girard N., Phil.
		FREDERICK HARRIS	FREDERIC M. JONES GEORGE C. STEBBINS *Asst. V. P.*	HARLAN S. KAPLINGER A. O. SANFORD, *A. Cash.*	L. F. BARDWELL H. A. SPAIGHT H. F. COLTON									
" ------ "	***THIRD NATIONAL BANK** $293-12% 53-98 ⓢT●‡'64	**PROMPT ATTENTION AND REASONABLE RATES ON ALL COLLECTIONS.**				1,000,000	1,808,940	16 481 550	1,000,000	9,456,530	7,800,720	875,120	2,158,120	Han. N. and N. City, N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N. and N. Shawmut, Bos.; 4th St. N., Phil.
" ------ "	*UNION TRUST CO. T●$'06 $400-12% 53-105	W. E. GILBERT C. W. BOSWORTH, *Ch. of Bd.* Prompt return Reasonable rate	H. A. COLWELL, *Tr. Officer* F. W. FERREE, s. *A. Tr. Officer* s on all collection	W. H. HASKINS, *Tr.* R. C. CHAPIN, *A. Tr.* H. A. COLWELL, *A. Tr.* s.	FRANK S. BURT, *Sec.* RAYMOND BURT, *A. Sec.* B. L. BRAGG, JR., *A. Sec.*	500,000	1,776 689	13 789 980	7,735,840	16,372,860	4,959,660	607,620	1,862,350	1st N. and Chase N., N. Y.; N. Shawmut, Bos.; Franklin N., Phil.
" ------ "	HAYDEN, STONE & CO. ●¶'92 387 Main	Investment Se Members New Y	curities. ork and Boston S	tock Exchanges.										Hayden, Stone & Co., Bos., N. Y., and Portland, Maine.
" ------ "	NATIONAL CITY CO. '16 Third N. Bk. Bldg.	O. M. Hibler, *Representative Members Boston, New York Cotton E*	*ew York, Chicago, D xchange, Chicago B*	*etroit and Hartford oard of Trade.* In	*Stock Exchanges,* vestment Securit	(*Investment Bonds*)								N. City Co., N. Y. City and Correspondent Offices. See Adv. Page III.
" ------ "	PAINE, WEBBER & CO. ¶'80 3d Nat'l Bk. Bldg.	Ralph P. Alden		L. W. White, *Mgr.*	H.S.Kaplinger, *Sec.*	ies.								Paine, Webber & Co., Boston, New York, Chicago, and other cities.
" ------ "	Springfield Clearing House (*Members indicated by a* ★)													
Stockbridge 1933 B'kshire G2	Housatonic National Bank $240-10% 53-593 ⓢ●1825	R. E. Heath		J. P. Palmer		50,000	116,950	571,500	49,300	378,270	283,240	10,000	116,240	Bk. of the Manhattan Co., N. Y.; 1st N., Bos.
Stoneham 8000 Middlesex E17	Stoneham Five Cts. Sav. Bk. 4½% 53-442 ⓢ‡$'55	F. E. Nickerson	B. J. Hinds G. F. Bell	W. A. Smith, *Tr.*	F. J. Howell, *Clk.*	----------	139,800	1,235,540	----------	510,370	849,010	3,980	11,980	1st N., Bos.
" ------ "	Stoneham Trust Co. ⓢ●$'16 $120-6% 53-443	E. M. Hamlin	O. W. Richardson T. E. McKenna W. H. White	A. W. Ridley, *Tr.*		50,000	27,790	864,200	----------	680,210	141,800	4,000	115,980	Harriman N., N. Y.; N. Shawmut, Bos.

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Town and County. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.		President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Stoughton 6865 Norfolk I 17	Stoughton Trust Co. Ⓢ[•‡$'11 $200–12% 53–608	G. A. Ham	I. F. Burnham James Meade	F. D. Leonard, *Tr.*	Corinne B. Hayward, *A. Tr.*	$ 125,000	$ 166 480	$ 1 845 640	$ 20 000	$1 296 180	$ 669,270	$ 38,090	$ 153,580	N. City, N. Y.
▲Taunton 38,000 Bristol K17	Bristol County Sav. Bk. Ⓢ[‡$'46 53–202	W. T. Soper	E. A. Thomas	A. B. Sproat, *Tr.*	C. E. Walker, *A. Tr.*		954,040	9,320,630		3,784,650	6,194,380	10,000	285,640	N. Shawmut and 1st N., Bos.
" ------ "	**BRISTOL COUNTY TRUST CO.** $120–8% 53–200 Ⓢ[•‡$'17	Nathan Newbury	A. E. Williams	A. E. Williams, *Tr.*	Henry S. Hastings, *A. Tr.*	300,000	209,960	4,397,790	11,660	2,257,450	1,929,040	85,230	647,690	Han. N., N.Y.; N. Shawmut, Bos.; Phil. N., Phil.
" ------ "	**Machinists National Bk.** -•'47 10% 53-203	Wm. C. Davenport		Wm. O. Kingman		200,000	213,690	1,692,320	145,700	774,590	808,930	42,500	625,690	Chase N., N. Y.; N. Shawmut, Bos.
" ------ "	Taunton Morris Plan Co. 53–205	Harry Carlow		H. W. George *Tr. and Mgr.*										
	Taunton Savings Bank 53–204 Ⓢ•‡$'69	H. F. Bassett	Albert Fuller	R. W. Chase, *Tr.*			772,710	6,640,040	29,350	3,754,130	3,415,330	13,080	259,550	2d N., Bos.
Tisbury 1275 (*Vineyard Haven P. O.*) Dukes O20	Martha's Vineyard Nat. Bank 53–595 †•‡'55	John E. White	Ulysses E. Mayhew	Stephen C. Luce, Jr.		50,000	87,000	1,000,000		700,000	191,000		350,000	Chase N., N. Y.; 2d N. and N. Shawmut, Bos.
Townsend 1575 Middlesex D13	**Townsend National Bank** 53–596 Ⓢ•‡'54	Henry A. Hill	C. B. Stickney	C. B. Willard		100,000	93,510	520,870	106,400	263,320	498,290	10,980	48,190	1st N., Bos.
Turners Falls 5515 Franklin D8	Crocker Insti'n for Savings 53–499 Ⓢ$'69	Porter Farwell	A. R. Smith	N. P. Farwell, *Tr.*	C. R. Stoughton, *Sec.*		325,940	3,429,950		2,476,010	1,127,170	45,740	106,970	N. Shawmut, Bos.
" ------ "	Crocker National Bank $140–7% 53–498 Ⓢ[•‡'72	C. W. Hazelton	J. H. Thomas W. T. Ellis	W. T. Ellis	C. W. Higinbotham	100,000	110,390	1,096,910	240,640	1,223,410	108,640	85,050	130,840	N. Shawmut, Bos.
Uxbridge 5334 Worcester I 13	**Blackstone National Bank** $120–6% 53–522 Ⓢ[•‡1825	W. E. Hayward	Arthur Wheelock	H. C. Bridges		100,000	123,010	1,015,070	103,380	259,530	806,190	26,370	249,470	1st N., Bos.
" ------ "	Uxbridge Savings Bank 4½% 53–528 Ⓢ•‡$'70	C. W. Scott	C. S. Weston F. J. Hamilton A. C. Seagrave	M. W. Taft, *Tr.*	Eva G. Salmon, *A. Tr.*		146,710	2,584,160	51,450	1,860,590	865,340	18,900	37,500	1st N. and Merch. N., Bos.; Blackstone N., Uxbridge.
Vineyard Haven **Waban** 1360 (*Boston P. O.*) Middlesex F17	(*See Tisbury*) Newton Trust Company [§'23 453–63			J. B. Melcher, *Mgr.*	Robert Mac Gregor, *A. Mgr.*	Jr.		(*Branch of Newto*		*n, Mass.*)				Irving Bk.-Col. Tr. Co., N.Y.; 1st N. and Old Colony Tr. Co., Bos.; Liberty, Buffalo.
Wakefield 13,500 Middlesex F17	**Wakefield Savings Bank** Ⓢ‡'69 4½% 53–373	J. W. White	C. N. Winship J. L. Gooch	M. W. Boardman, *Tr.*	F. A. Mansfield, *A. Tr.*		227,750	3,339,540		1,954,050	1,572,910	13,710	26,620	Merch. N., Bos.; Wakefield Tr., Wakefield.
" ------ "	Wakefield Trust Co. Ⓢ[•$'54 $175–6% 53–372	Junius Beebe	Arthur G. Walton	Frank C. Carter, *Tr.*	J. D. Griffiths, *A. Tr.*	300,000	312,030	2,201,040	92,660	1,706,260	706,260	216,440	276,770	Chase N. and N. Bk. Com. N.Y.; N. Shawmut and 1st N., Bos.; N. Com'l Bk. & Tr. Co., Alb.
Walpole 5446 Norfolk H16	Walpole Trust Co. Ⓢ•‡$'17 $172–6% 53–620	H. P. Kendall	Stoughton Bell	C. E. Barrett, *Tr.*	S. P. Cushman, *Sec.*	50,000	56,900	1,027,110		579,410	416,280	15,400	77,920	Old Colony Tr. Co. and 1st N., Bos.
Waltham 30,915 Middlesex F16	**WALTHAM NATIONAL BANK** 10⅔% 53–235 Ⓢ•‡'36	Francis B. Sears, *Acting.*		Henry P. Buncher	C. A. Green	300,000	200,050	4,875,100	49,600	3,277,060	1,370,670	77,740	699,270	N. City, N. Y.; Merch. N., Bos.; Girard N., Phil.
" ------ "	Waltham Savings Bank 4½% 53–236 Ⓢ•‡$'53	Geo. R. Beal	J. R. Worcester	Wm. B. Comstock, *Tr.*	A. H. Paul, *Clerk*		859,180	7,347,280	38,510	2,488,760	5,393,870	167,540	194,800	1st N. and Merch. N., Bos.; Waltham N., Waltham.
" ------ "	Waltham Trust Co. Ⓢ[•$'03 $200–8% ◆ 53–237	S. H. Eldridge E. P. Sanderson, *Ch. of Bd.*	F. W. Brigham C. S. Cobb	C. G. Clark, *Tr.* W. P. Elliott, *A. Tr.*	C. A. Coolidge, *Sec.*	300,000	394,150	6,126,800	260	4,789,750	1,231,270	59,210	740,980	Chase N., N. Y.; N. Shawmut, Bos.
Ware 8525 Hampshire G8	**Ware Savings Bank** •$'50 53–406			F. D. Gilmore, *Tr.*			177,900	5,780,000		4,106,400			71,160	
" ------ "	Ware Trust Co. [•‡$1825 $140–8% 53–405	Henry K. Hyde	Geo. E. Tucker Timothy Paige	Alvan Hyde, *Tr.*	Wm. W. Allen, *Sec.*	150,000	122,880	793,471	192,260	776,230	280,780	57,220	144,380	Chase N., N. Y.; 1st N., Bos.
Wareham 4700 Plymouth L20	**National Bk. of Wareham** 53–530 †•‡'65	J. C. Makepeace		J. W. Whitcomb		100,000	123,670	1,289,200		1,068,470			75,180	Am. Ex. N., N. Y.; N. Shawmut, Bos.
" ------ "	**Wareham Savings Bank** 5% 53–531 Ⓢ$'47	W. S. Delano		J. L. Eldredge, *Tr.*	E. C. Bodfish, *Clk. of Cor.*		352,010	3,573,680	60,340	2,730,620	1,054,520	24,040	176,850	Bos. Safe Dep. & Tr. Co. and N. Shawmut, Bos.; N. Bk. of Wareham, Wareham.
Warren 3467 Worcester H9	**Warren Savings Bank** Ⓢ$'82 53–598	Charles B. Blair	E. J. Buck H. N. Shepard	R. R. Paine, *Tr.*	J. G. Hastings, *Clk.*		104,000	1,133,290		1,166,560			70,730	3rd N., Springfield; Palmer N., Palmer.
Watertown 21,457 Middlesex N3	**Union Market National Bank** $265–16% 53–355 Ⓢ[•‡'73	John F. Tufts	H. C. Derby	W. S. Holdsworth	A. P. Combs, Jr.	400,000	611,710	7,458,160	199,990	4,124,570	3,603,890	304,720	636,690	Atlantic N. and 1st N., Bos.
" ------ "	**Watertown Savings Bk.** Ⓢ$'70 53–354	Bartlett M. Shaw	George S. Wright	J. F. Green, *Tr.*	Lewis B. Tarlton, *A. Tr.*		188,850	2,756,390		1,764,530	1,087,990		82,130	
Webster 13,268 Worcester I 12	**First National Bank** Ⓢ[•‡'75 $175–12% 53–365	J. W. Dobbie	Spaulding Bartlett	C. M. Nash	E. A. Joslin	100,000	100,740	2,384,260	97,400	1,168,930	1,183,190	11,430	318,850	N. City, N. Y.; Merch. N., Bos.
" ------ "	Webster Five Cts. Sav. Bank 4½% 53–364 Ⓢ ‡$'68	J. M. Crawford W. W. Holmes, *V. P.*	Philip Pearl C. E. Powers Joseph Crawford	E. M. Hastings, *A. Tr.*	A. P. Jonakowski L. E. Pattison, *Clerk of Corp.*		489,850	4,108,570		4,473,060			125,360	Atlantic N., Bos.; Merch. N., Worcester.
" ------ "	**WEBSTER NAT. BK.** 53–623 Ⓢ•'18	L. H. TIFFANY Special attentio Bill of Lading	J. N. ROY A. M. CHAFFEE n given collectio Drafts, Cash and	J. C. BUFFUM n items of all de Time Items.	A. R. TERRIEN scription,	100,000	68,000	1,458,000		731,300	715,000	37,250	149,740	Chem. N., N. Y.; 1st N., Bos.
Wellesley 6224 Norfolk G15	**Wellesley National Bk.** Ⓢ•‡'04 12% 53–599	C. N. Taylor	H. C. Mulligan	Louis Harvey	J. B. Ross	150,000	238,170	2,860,370	175,820	1,312,760	1,721,070	41,950	348,580	Irving Bk.-Col. Tr. Co., N. Y.; 1st N. Atlantic N., and N. Shawmut, Bos.
Wellesley Hills 2592 Norfolk G16	**BABSON'S** †'98 53–600	ROGER W. BABSON BABSON'S REP BY THE MOST OF THE UNITE	L. D. PEAVEY ORTS ARE BEIN CONSERVATIVE D STATES AND	R. B. WILSON G USED BANKING INST CANADA.	ITUTIONS									1st N., Bos.
" ------ "	Wellesley Trust Company $150 53 636 Ⓢ[$'23	Robert L. Studley	Isaac Sprague	E. L. Werner, *Tr.*	G. A. Sweetser, *Sec.*	50,000	25,970	562,420		344,370	185,790	13,560	94,660	Merch. N., Bos.

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MASSACHUSETTS—Continued

(Savings Banks do not handle collections)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $ Last Sale % Div. Ⓢ Sav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	CASH & EXCHANGES, DUE FROM BANKS	PRINCIPAL CORRESPONDENTS.
Wellfleet ..... 826 Barnstable J24	**Wellfleet Savings Bank** ●‡$'63 4% 53-601	R. R. Freeman	G. W. Holbrook	Austin C. Young, *Tr.*	E. P. Kelley, *A.Tr.*		$ 71,480	$ 641,200		$ 262,670	$ 438,840	$ 3,460	$ 10,610	1st N. and Webster & Atlas N., Bos.
Westboro ..... 5000 Worcester G13	**First National Bank** ----●‡'64 $105-8% 53-486	J. L. Brigham	E. A. Hersey	E. H. Bigelow	G. H. Carlson	$ 50,000	41,690	300,350	$ 48,980	244,990	91,620	810	103,600	1st N., Bos.; Merch. N., Worcester.
" ------ "	**Westborough Sav. Bank** ●‡$'69 53-487	M. H. Walker	W. C. Metcalf J. W. Fairbanks	H. W. Kimball, *Tr.*			191,810	1,715,060	47,050	1,031,600	804,310	500	117,510	1st N., Bos. and Westboro.
Westfield ..... 18,604 Hampden I6	**FIRST NATIONAL BANK** $165-8% 53-289 Ⓢ●‡'63	{J. A. KENYON OLDEST NATI	H. C. LANE ONAL BANK IN	L. P. LANE MASSACHUSET	TS.	250,000	442,000	1,300,000		1,500,000	395,000		275,000	N. City, N. Y.; 1st N., Bos. and Alb.
" ------ "	Prompt and effi **HAMPDEN NATIONAL BANK** $160 53-288 Ⓢ●‡1825	cient service. Co C. J. LITTLE	llection rates rea JAMES NOBLE, JR.	sonable. L. C. PARKER	C. E. AVERY	150,000	263,670	2,202,310	97,400	1,521,310	563,310	220,470	408,290	Han. N., N. Y.; 1st N., Bos.; N. Com'l Bk. & Tr. Co., Alb.
" ------ "	**Westfield Savings Bank** 4½% 53-290 Ⓢ‡$'58	D. F. Doherty	H. B. Putman	G. A. Upson, *Tr.*	E. F. Shepard, *A.Tr.*		679,920	6,528,660		7,031,820			176,770	
" ------ "	**Woronoco Savings Bank** ●$'71 (*See Gardner*) 53-291	T. J. Dewey, *V. P.* O. B. Parks	F. E. Cowles T. J. Cooley C. H. Abbe	L. M. Fuller, *V. P.* H. B. Moulton, *Tr.*	F. A. Ballou, *Clk.*		376,370	4,218,780	310	2,772,750	1,753,420	4,000	65,280	
Westminster ..... 1343 Worcester E11														
West Newton ..... 7000 Middlesex G16	**First National Bank** ----Ⓢ‡'86 53-506	C. E. Hatfield	F. L. Richardson W. T. Halliday	W. M. Cahill	Ethel T. Gammons	100,000	74,230	1,465,780	156,780	598,890	871,000	17,500	309,390	N. Shawmut, Bos.
" ------ "	**West Newton Sav. Bank** ●$'87 4½% 53-507	Geo. P. Bullard	Frank E. Hunter E. C. Burrage	R. F. Gammons, *Tr.*	C. I. Champlin, *A. Tr.*		289,930	3,244,940	70,500	2,244,230	1,189,410	41,530	130,200	N. Shawmut, Bos.
West Somerville ..... Middlesex M4	(*See Somerville*)													
West Springfield ..... Hampden I6 13,443	*West Springfield Trust Co. $150 53-628 Ⓢ†●‡$'20	H. A. Moses	W. H. Pierce	J. M. Warren, *Tr.*	F. H. Dana, *A. Tr.*	150,000	115,410	1,661,380	66,910	1,332,050	445,880	23,210	192,560	N. City, N. Y.; 1st N. and N. Shawmut, Bos.; Chicopee N., Springfield.
Weymouth ..... 15,057 Norfolk H18	**Weymouth Savings Bank** 4½% 53-603 Ⓢ●‡$'33	T.F.McCarthy, *V.P.* E. W. Hunt	W. B. Chandler C. P. Whittle	J. P. Hunt, *Tr.*	I. H. Tirrel, *Clk.*		275,510	3,429,360	59,880	2,459,090	1,163,420	90,030	52,020	1st N. and Merch. N., Bos.
" ------ "	Weymouth Trust Co. ----T§'16 53-639			C. G. Johnson, *Mgr.*		(*Branch of So. Weymouth, Mass.*)								1st N., 2nd N., and Atlantic N., Bos.
Whitinsville ..... 5000 Worcester I13	**Whitinsville National Bank** 53-510 ●'65	J. M. Lasell	A. F. Whitin	Charles F. Parkis	H. I. Parkis	100,000	305,610	964,690	97,000	546,990	565,650	50,000	304,660	Equitable Tr. Co., N. Y.; N. Shawmut, Bos.; Phil. N., Phil.
" ------ "	**Whitinsville Savings Bk.** 4½% 53-511 Ⓢ●$'72	H. H. Dudley B. W. Brown, *V.P.*	E. Kent Swift Paul Whitin	Jas. C. Brown, *Tr.*	Samuel Lynn, *Clk. of Corp.*		375,280	4,407,460	18,230	3,488,700	1,206,330		98,350	N. Shawmut, Bos.; Whitinsville N., Whitinsville.
Whitman ..... 7147 Plymouth I18	**Whitman National Bank** ●‡'91 $115-8% 53-439	W. F. Atwood	J. A. Thompson	R. B. Cooke	H. W. Chandler, *Clerk*	50,000	51,180	532,690	12,100	155,380	363,490	20,180	106,920	Chase N., N. Y.; 1st N., Bos.
" ------ "	**Whitman Savings Bank** 53-438 Ⓢ●‡$'88	H. W. Chandler	Charles R. Cox	Edwin W. Hunt, *Tr.*	A. C. Gilman, *A. Tr.* A. T. Cole, *Clk. of Corp.*		316,520	3,937,180	16,500	2,677,530	1,525,120	45,000	67,350	Atlantic N., Bos.
Williamstown 3707 Berkshire C3	**Williamstown National Bank** $110-7% 53-534 ●‡'84	W. B. Clark	F. E. Moore	A. E. Evens		50,000	78,250	560,730	61,570	351,160	107,950	27,770	263,670	Mech. & Metals N., N. Y.; N. Com'l Bk. & Tr. Co., Alb.
" ------ "	**Williamstown Sav. Bk.** Ⓢ$'92 53-535	F. E. Moore	W. E. Stoddard	Clarence M. Smith, *Tr.*			92,000	1,429,870		1,491,440			56,520	
Winchendon ..... 5904 Worcester D10	**First National Bank** ----'64 $175-10% 53-475	Z. L. White	G. C. Beals	W. W. Goodwin	E. S. Tucker	200,000	235,000	535,000	99,000	432,000	411,500	14,000	211,500	1st N., Bos.; Merch. N., Worcester.
" ------ "	**Winchendon Savings Bank** 5% 53-474 Ⓢ●$'54	Walter Boyce	C. W. Brooks	S. N. Fletcher, *Tr.*	F. H. Parker, *Clk.*		569,870	4,423,550		3,618,270	1,227,500		147,660	1st N., Winchendon; Old Colony Tr. Co., Bos.
Winchester 11,500 Middlesex K4	**Winchester National Bk.** 53-399 Ⓢ●‡'17	E. A. Tutein	F. J. O'Hara E. C. Sanderson	E. M. Nelson		100,000	7,730	606,600	168,130	235,250	532,370	25,120	89,710	Irving Bk.-Col. Tr. Co., N. Y.; N. Shawmut, Bos.
" ------ "	**Winchester Savings Bank** 53-397 Ⓢ‡'71	H. C. Sanborn Alfred S. Hall, *V.P.*	Preston Pond Fred Joy	William E. Priest, *Tr.*	J. F. Dwinell, *Clk. of Corp.*		241,150	2,680,630	1,570	1,543,240	1,261,230	10,000	108,870	N. Shawmut and Merch. N., Bos.
" ------ "	**Winchester Trust Co.** Ⓢ●‡$'18 $170-8% ◆ 53-398	F. L. Ripley	J. W. Russell F. E. Hovey	C. E. Barrett, *Tr.*	Helen M. Monroe, *A. Tr.*	100,000	98,450	1,595,880		706,310	840,160	30,000	217,860	Chase N., N. Y.; 1st N. and Atlantic N., Bos.
Winthrop ..... 15,455 Suffolk N18	**Winthrop Savings Bank** 53-611 Ⓢ$'14	A. C. J. Pope	L. E. Griffin Elmer E. Dawson	P. B. Churchill, *Tr.*	L. C. Guptill, *Clk.*		21,090	676,840	2,980	517,480	149,960		33,460	Beacon Tr. Co. and Columbia Tr. Co., Bos.; Winthrop Tr. Co., Winthrop.
" ------ "	**Winthrop Trust Co.** --Ⓢ●$'18 8% 53-622	A. E. Whittemore	L. E. Griffin Fred G. Curtis	H. W. Aiken, *Tr.*	E. A. Thomas, *Sec.* R. P. Rouillard, *A. Sec.*	100,000	78,000	2,107,000	13,540	1,665,230	467,940	27,000	138,370	Chase N., N. Y.; Beacon Tr. Co., Bos.
Woburn ..... 16,574 Middlesex K4	**TANNERS NATIONAL BANK** $120-4% 53-308 Ⓢ●'17	{W. H. WILCOX Special attenti *Please send 15c w*	J. D. HAGGERTY on given Bill of L *ith each sight draft f*	R. C. BREHAUT ading Drafts, Ca *or presentation and*	HUBERT B. EAMES sh and Time Item 50*c for Credit Repor*	100,000	26,000	1,280,890		665,260	531,970	46,310	163,350	Atlantic N. and Shawmut N., Bos.
" ------ "	**WOBURN FIVE CTS. SAV'S** 5% **BANK**---53-306 Ⓢ●$'54	E. E. SILVER H. B. DOW, *V.P.*	L. W. THOMPSON F. J. BROWN	A. H. HOLLAND, *Tr.*	C. O. SOLES, *Clerk*		510,470	5,584,420	260	3,017,460	2,935,270	73,460	68,970	1st N., Bos.
" ------ "	**Woburn National Bank** $200-10% 53-307 Ⓢ●‡'53	John W. Johnson	Edward Johnson John C. Buck	John C. Buck	Mary E. Godkin S. M. Price	100,000	106,670	1,518,270	59,810	496,700	982,790	37,950	267,310	Seab. N., N. Y.; N. Shawmut and 2d N., Bos.
Wollaston ..... Norfolk Q7	**Granite Trust Co.** ----●$'16 53-617					(*Branch of Quincy, Mass.*)								N. City, N. Y.; 4th St. N., Phil.; Atlantic N., Bos.
▲**Worcester** 200,000 Worcester F5	*Bancroft Trust Co. Ⓢ†●$'21 $125 53-11	D. D. O'Connell N. J. Lavigne, *V.P.*	F. Bryant J. J. Donohue	J. E. Hayes, *Tr.*	D. A. Donoghue, *A. Tr.*	300,000	107,900	2,243,890	190,190	2,006,520	540,760	70,390	224,310	Irving Bk.-Col. Tr. Co., N. Y.; Old Colony Tr. Co. and N. Shawmut, Bos.
" ------ "	**Bay State Savings Bank** 53-9 Ⓢ●‡$'95	T. H. Sullivan	T. J. Barrett M. F. Cosgrove M. F. Fallon	T. H. Callery, *Tr.*	J. F. Healy, *Clk.*		194,940	3,511,400		2,423,090	1,279,160		49,580	Worcester Bk. & Tr. Co., Worcester.
						200,000	805,970	14,055,100	210,980	7,895,580	5,833,350		1,543,110	Mech. & Metals N., N. Y.; N. Shawmut and 1st N., Bos.
" ------ "	***MECHANICS NATIONAL BANK** $325-20% 53-2 Ⓢ†●‡'48	{F. B. WASHBURN F. H. DEWEY, *Ch.*	S. A. ELLSWORTH *of Bd.*	N. C. KEYES	ALICE F. SHEEHAN									
		The Oldest Worcester	National Bank items collec	k in Worcest ted at reaso	er. nable rates.									

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Federal Reserve Bank of St. Louis

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MASSACHUSETTS—Continued

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Town and County. ▲County Seats. Entire State in No. 1 Fed. Res. Dist.	●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓔSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Worcester (Continued)	***MERCHANTS NATIONAL BANK**	WALTER TUFTS, A. R. BRIGHAM, *V. P.*	C. A. EVANS, W. J. CONLON, H. S. BOWKER, J. J. FLYNN	C. S. PUTNAM, H. R. McINTOSH, *Asst. to Pres.*	H. T. TILLSON, J. A. FITZGERALD, N. B. POTTER, R. W. DAVIS	$ 1,500,000	$ 1,239,380	$ 24 960 450	$ 1,398,550	$ 19 798 980	$ 5,045,290	$ 1,136,100	$ 3,118,010	**Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Bos.; Corn Ex., Phil.; N. Com'l Bk. & Tr. Co., Alb.; Liberty, Buffalo.**
	$200–10% 53–4 ⓔ†◆‡'05	**The Largest National Bank in Mass. outside of Boston. Prompt and Efficient Service in all banking matters.**												
" ------ "	People's Savings Bank 4½% 53–8 ⓔ●‡$'64	G. A. Gaskill	W. T. Forbes, G. I. Alden, W. W. Johnson	F. W. White, *Tr.*, G. E. Ryan, *A. Tr.*	H. C. Midgley, *A. Tr.*	———	2,303,590	27 592 780	56,300	19 286 050	9,670,320	197,000	799,300	N. Shawmut and 1st N., Bos.
" ------ "	***WORCESTER BK. & TRUST COMPANY** $210–10% ◆ 53–1 ⓈT●‡$'68	JOHN E. WHITE, WILLIAM D. LUEY, *Ch. of Bd.*	S. D. SPURR, B. F. SAWYER, W. S. SHEPARD, S. H. CLARY, C. A. BARTON, *V. P. & Tr. Officer*	A. J. DANIELS, *Tr.*, F. C. CONDY, *A. Tr. Officer*, F. A. MINOR, *Auditor*	F. M. HEDDEN, *Sec.*, H. H. SIBLEY, *A. Tr.*, C. F. HUNT, *A. Tr.*, B. W. GREENWOOD, *A. Tr.*	1,500,000	2,089,120	32 631 230	510,390	25 351 090	5,745,540	950,250	4,683,870	**N. Bk. Com. and N. City, N. Y.; Cont. & Com'l N., Chi.; N. Shawmut, Bos.**
		Your business solicited for Worcester and vicinity, with assurance of careful and prompt attention.												
" ------ "	**WORCESTER CO. INSTITUTION FOR SAVINGS** 53–5 ⓔ●‡$'28	S. B. Woodward (3 *Branches*)	A. Geo. Bullock, Waldo Lincoln, Leonard Wheeler	D. S. Pierce, *Tr.*, C. F. Potter, *A. Tr.*	H. I. Spencer, *A. Tr.*, Fred Holdsworth, *A. Tr.*, C. A. Hamilton, *Clk.*		3,356,950	38 172 420	799,040	25 763 210	15 149 340	537,460	878,390	Merch. N., Bos.; Worcester Bk. & Tr. Co., Mech. N., and Merch. N., Worcester.
" ------ "	Worcester Five Cts. Sav. Bk. 4½% 53–7 ⓔ●$'54	Chandler Bullock, T. S. Johnson, *V.P.*	G. W. Mackintire, W. E. Sibley	M. F. Converse, *Tr.*, Harrison G. Taylor, *A. Tr.*	L. H. Cross, *A. Tr.*	———	2,711,430	22 768 940	———	16 515 620	8,556 340	184,960	223,440	1st N. and N. Shawmut, Bos.
" ------ "	Worcester Mech. Sav. Bank 4½% 53–6 ⓔ●‡$'51	Geo. M. Bassett, **Arthur P. Rugg,** *V. P.*	Levis G. White, John A. Denholm	C. L. Burleigh, *Tr.*	W. R. Dadmun, *A. Tr.*, Mary M. Cheney, *A. Tr.*	———	2,035,600	18 714 140	70,700	13 479 350	6,910,250	19,290	411,560	N. Shawmut and Merch. N., Bos.; Worcester Bk. & Tr. Co., Merch. N., and Mech. N., Worcester.
" ------ "	Worcester Morris Plan Co.● 53–12	W. T. Morley	F. H. Dewey	Clara M. Todd, *Tr.*	H. D. McCowan, *V. P. and Gen. Mgr.*	———	———	———	———	———	———	———	———	
" ------ "	**LEE, HIGGINSON & CO.** '48 (340 Main St.)	(*Bonds*)	———	John Tuck, *Mgr.*	———	(*Branch of Boston, Mass.*)				———	———	———	———	Lee, Higginson & Co., N. Y., Chi., and Bos.
" ------ "	**PAINE, WEBBER & CO.** '80 (314 Main St.)	—*Members Boston, New York, New York Cotton Exchange,* **Investment Securities**	*New York, Chicago, Detroit and Hartford Stock Exchanges, Chicago Board of Trade.*			H. B. Wellington, *Mgr.*	———	———	———	———	———	———	———	Paine, Webber & Co., Boston, New York, Chicago, and other cities.
" ------ "	**Worcester Clearing House** (*Members indicated by a* ●)	Wm. D. Luey	———	A. J. Daniels. *Mgr.*	N. C. Keyes, *Sec.*	———	———	———	———	———	———	———	———	
Wrentham 2808 Norfolk I 16	Nat. Bank of Wrentham $70–6% 53–605 ⓔ●‡'32	G. W. Gilmore	Murray Winter	J. E. Carpenter	———	52,500	42,450	252,000	———	147,860	183,190	22,550	26,370	2d N., Bos.
Yarmouth Port 1229 Barnstable M 23	First Nat. Bk. of Yarmouth $135–8% 53–606 ⓔT●‡1825	J. H. Clark	J. P. Edwards	T. S. Crowell	Gorham Pulsifer	100,000	100,290	675,500	100,190	384,740	496,400	6,000	88,840	1st N., Bos.

Fig. is F. Res. Dist.
D is Detroit branch.

MICHIGAN

Ada 456 7 Kent O 12	Bank of Ada 7% 74-1093	Ⓢ†'21	H. Z. Ward	———	M. E. Rhodes	———	$ 10,000	$ 1,800	$ 2,300	$ 640	$ 4,620	$ 3,120	———	$ 7,000	Grand Rap. Sav., G. Rap.
Addison 416 7 D Lenawee Q 17	Addison State Sav. Bank 6% 74-541	Ⓢ●‡$'05	Wade Millis	D. A. Curtis, F. B. Cleveland	F. B. Cleveland	C. A. Foote, J. E. Hickory	20,000	25,200	385,730	———	182,950	165,270	$ 120	67,790	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; N. Union, Jackson; N. Bk. Com., Adrian.
▲Adrian 12,800 7 D Lenawee R 18	*Adrian State Savings Bank ◆ 74-153	Ⓢ●‡$'93	B. E. Tobias	R. H. Watts, C. S. Whitney	C. S. Whitney	F. A. Faulhaber, R. P. Watts	150,000	124,660	1,770,720	———	430,030	1,191,820	52,290	371,240	Chase N., N.Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.; Tol. Tr. Co., Tol.
" ------ "	*Commercial Sav. Bank $170–10%◆ 74-152	Ⓢ●‡$'55	E. N. Smith, C. G. Hart, *Ch. of Bd.*	P. J. Dunn	P. J. Dunn	J. P. Libs, L. A. Walker, W. M. Shepherd	110,000	34,950	1,615,210	———	416,750	1,123,710	101,670	118,030	Irving Bk.-Col. Tr. Co., N. Y.; Peo. State, Det.; Com. Guardian Tr. & Sav., Tol.
" ------ "	***LENAWEE CO. SAVINGS BANK** ◆ 74-151	Ⓢ●‡$'69	L. J. LEWIS, JR.	C. D. HARDY, *Active*, D. B. MORGAN, J. C. MURPHY	J. C. MURPHY, E. F. MEYERHUBER, *Auditor*	A. W. WRIGHT, L. E. HOLMES, N. L. GROESHOW	150,000	84,540	2,022,500	———	523,590	1,277,450	120,190	335,800	**Chase N., N. Y.; Cont. & Com'l N., and 1st N., Chi.; Union Tr. Co., Clev.; 1st N., Det.**
			A Commercial Bank—Member Federal Reserve. Oldest Incorporated Bank in the County. Prompt, Personal Attention given all business. *Please send* 15c *with Sight Drafts for presentation and* 25c *for Credit Reports.*											
" ------ "	***NAT. BANK OF COMMERCE** $170–10% 74-154	Ⓝ●‡'09	R. C. ROTHFUSS	W. H. SHIERSON, A. E. ILLENDEN	C. H. LEWIS, F. E. KANE, *Auditor*	H. E. GRUEL	100,000	38,800	1,105,520	152,260	749,330	327,800	124,990	194,460	N. City, N. Y.; N. Bk. Com., Det.; Union Tr. Co., Clev.
			Superior Collection Service—Prompt Remittance Send your Adrian Items direct to us for quick action. *Please send* 15c *with each sight draft for presentation and* 25c *for Credit Reports.*			**—Reasonable Rates.**								
" ------ "	Adrian Clearing House (*Members indicated by a* ●)		F. A. Faulhaber	A. W. Wright	W. M. Shepherd, *Sec. and Tr.*	———	———	———	———	———	———	———	———	———	
Akron 550 7 D Tuscola M 20	Bank of Akron 74-542	Ⓢ‡†'97	(Ealy, Stacy & Co.)	———	C. W. Stacy	M. Bush	12,000	18,000	260,000	30,000	220,450	40,310	14,620	43,970	1st N., Det. and Bay City; Bk. of Saginaw, Saginaw.
Alanson 232 7 Emmet G 15	Citizens Bank 74-963	Ⓢ‡†'14	J. J. Mikula	C. H. Whittington	Frank Armstrong	G. M. North	15,000	5,000	90,000	———	140,000	———	———	23,000	Cont. & Com'l N., Chi.; 1st N., Petoskey.
Alba 600 7 Antrim H 14	Alba Bank 74-543	Ⓢ‡†'05	Charles Noble	R. C. Bennett	E. S. Bennett	———	5,000	8,000	200,000	———	190,000	———	———	42,000	1st N., Petoskey; Peo. State, Det.

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MICHIGAN—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Branch.	●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Albion 9000 7 Calhoun Q15	Albion State Bank Ⓢ●‡$'95 $175-12%◆ 74-241	D. A. Garfield	**W. S. Kessler**	R. E. Schumacher	R. H. Davis	$ 50,000	$ 65.000	$1 015 000	$ 157.000	$1,192,000			$ 95,000	N. City, N. Y.; Cont. & Com'l N., Chi.; Peninsular State and 1st N., Det.
" ------ "	Commercial & Savings Bank $160-14%◆ 74-240 Ⓢ●‡$'93	**H. C. Blair**	Samuel Dickie	C. G. Bigelow	C. S. Loud	100,000	80,480	949,670	74,800	591,890	$ 367,830	$ 130,360	114,900	Chase N., N. Y.; 1st N., Chi.; Peo. State and 1st N., Det., Union Tr. Co., Clev.
Alden 400 7 Antrim H13	Farmers & Merch. Bk. Ⓢ‡'06 74-544	C. W. McPhail	L. O. Bloomer	F. E. Aemisegger	V. Aemisegger	10,000	1,330	95,190		90,290	7,590	3,410	5,230	Union Tr. Co., Chi.; Traverse City State, Traverse City.
Algonac 1303 7 D St. Clair O25	Algonac Savings Bank 74-545 Ⓢ●‡$'12	**C. R. Champion**	John East	W. E. Folsom	W. Petrequin	30,000	21,380	615,340		146,940	393,850	22,000	103,930	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
▲**Allegan** 4000 7 Allegan P10	Allegan State Savings Bank 74-311 Ⓢ●‡$'60	E. W. DeLano	L. W. Stein	C. F. Peck	A. Z. Hurteau	35,000	18,170	503,590	8,860	461,650	37,630	24,690	41,630	Han. N., N. Y.; Cont. & Com'l N., Chi.; Kalamazoo N., Kalamazoo; G. Rap. N., G. Rap.
" ------ "	First National Bank Ⓢ●‡'71 $150 74-312	O. S. Cross	B. W. Barker A. L. Robinson	B. W. Barker	M. J. Van de Bunte	50,000	67,830	769,540	163,690	751,440	113,810	100,100	85,700	Chase N., N. Y.; 1st N., Chi.; 1st N., Det.; Old N., G. Rap.
" ------ "	First State Bank Ⓢ‡$'05 $200-12% 74-313	**C. R. Wilkes**	W. J. Oliver	Herman Vaupell	C. McOmber Nelle Eggleston	50,000	49,670	692,460	96,880	574,380	115,650	109,150	89,840	**Cont. & Com'l N., Chi.; 1st N., Det.; Kent State, G. Rap.**
Allen 500 7 D Hillsdale Q15	Allen State Savings Bank $120-7% 74-546 Ⓢ●‡$'11	E. C. Watkins	A. L. Norton	Hattie M. Brockway	E. J. Benge, *Sec.*	20,000	5,080	87,950		72,580	16,700	9,190	14,550	Cont. & Com'l N., Chi.; N. Union, Jackson.
Alma 6000 7 Gratiot M16	Alma State Savings Bank $225-16% 74-322 Ⓢ●‡$'01	**W. A. Bahlke**	Jotham Allen	Karl R. Adams	H. M. Glass F. C. Burchfield	50,000	30,890	644,890		528,970	49,000	20,940	126,870	Chase N., N. Y.; Cont. & Com'l N. and 1st N., Chi.; Peo. State and 1st N., Det.; 2nd N., Saginaw.
" ------ "	First State Bank Ⓢ●‡$'80 $300-7% 74-321	**L. A. Sharp**	Francis King	C. H. Washburn	J. S. Knoertzer Wm. McFadden	100,000	113,610	1,025,870	144,020	493,440	587,390	189,240	113,420	**Han. N., N. Y.; Cont. & Com'l N.** and Ill. Merch. Tr. Co., Chi.; 1st N. and N. Bk. Com., Det.; Bk. of Saginaw, Saginaw; Bk. of Montreal, Montreal., Que.
Almont 800 7 D Lapeer N23	Almont Savings Bank Ⓢ●‡$'09 20% 74-505	**W. W. Paton**	**F. P. Andrus**	Geo. D. Hart	L. C. Sanborn	25,000	15,600	403,360	3,810	156,120	170,860	45,990	73,600	**1st N. and Peo. State, Det.; Federal Com'l & Sav., Pt. Huron.**
▲**Alpena** 12,000 7 Alpena H21	Alpena County Sav. Bank $425-16%◆ 74-123 Ⓢ●‡$'93	Lee Richardson	----------	B. H. Olds H. A. Dickinson, *A. Cash.*	F. C. Burnett L. W. Couture J. F. Owen	100,000	339,870	3,347,910	472,940	1,107,560	2,742,500	95,180	315,490	**Chase N., N. Y.; Cont. & Com'l N., Chi.; 2d N., Saginaw; 1st N., Det.**
" ------ "	Alpena National Bank Ⓢ●‡'72 $250-12% 74-122	**Wm. H. Johnson**	H. J. Markham W. F. Denison	A. Christophersen	Archie Stout W. L. Prevost	50,000	94,120	2,821,680	49'100	1,225,630	1,270,660	65,810	450,790	Bk. of the Manhattan Co., N. Y.; 1st N., Chi.; Merch. N., Det.
" ------ "	Peoples State Bank Ⓢ●‡$'22 $126 74-124	E. W. Leavitt	A. J. Graham V. W. Tourje	V. W. Tourje	C. M. E. Lundquist	100.000	20,000	570,100	74,680	378,910	252,900	50,740	82,240	Chem. N., N. Y.; Peo. State, Det.; Bay Co., Sav., Bay City; N. Union, Jackson.
Alpha 818 9 Iron D7	First National Bank Ⓢ●‡'14 10% 74-971	Paul Andersen	W. J. Perkins	H. J. Veeser	----------	25.000	14,180	164,180	41,250	180,420	38,790	6,270	19,130	**Han. N., N. Y.; Cont. & Com'l N., Chi.**
Alto 300 7 Kent O12	Farmers State Bank Ⓢ ‡$'05 $175-20% 74-547	Edson O'Harrow	J. G. Livingston M. D. Hoyt	M. D. Hoyt	C. I. Colby	20,000	13,870	231,700	34,680	87,730	134,810	39,220	38,490	N. Bk. Rep., Chi.; Old N., G. Rap.
Amble 100 7 Montcalm M12	Amble State Bank Ⓢ‡$'18 $105-6% 74-1011	**S. M. Dinsmore**	Thos. Skedgell	H. F. Beckley	Viola Beckley	20,000	2,790	123,320		63,760	58,350	4,390	19,600	**Cont. & Com'l N., Chi.; G. Rap. N. and G. Rap. Sav., G. Rap.**
▲**Ann Arbor** 19,516 7 D Washtenaw P20	*Ann Arbor Savings Bank $315-10% 74-100 Ⓢ●‡$'69	M. J. Fritz	Carl F. Braun	Wm. L. Walz John C. Fritz, *A. Cash.*	Alfred F. Staeb Roy B. Hiscock N. A. Ottmar	300.000	417,560	5,090,610	296,820	2,330,820	2,795,440	181,350	797,380	N. Y. Tr. Co., N. Y.; Ill. Merch Tr. Co., Chi.; 1st N. and Peo. State, Det.
" ------ "	*Farmers & Mechanics Bank $200-8% ◆ 74-101 Ⓢ●‡$'82	H. A. Williams	J. E. Beal G. W. Millen	F. T. Stowe	E. L. Jenkins H. E. Mann	200,000	153,560	3,760,450	30,000	3,007,140	473,330	173,130	490,410	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, and Dime Sav., Det.
" ------ "	***FIRST NATIONAL BANK** 74-99 Ⓢ●‡'63	**G. W. PATTERSON—SERVICE**	**D. B. SUTTON—YOU WILL A**	**R. F. GAUSS—PPRECIATE.**	CHAS. F. GRUNER H. M. HAWLEY	150.000	79,080	2,192,680	174,290	993,130	955,020	23,000	624,890	Irving Bk.-Col. Tr. Co. and N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N. and Bk. of Det., Det.
" ------ "	***STATE SAVINGS BANK** $350-16%◆ 74-102 Ⓢ●‡$'92	William Arnold	D. F. Zimmerman Geo. J. Mann	C. J. Walz R. A. Beal, *A. Cash.*	R. E. Reichert H. F. Gross	300.000	350,030	3,788,210	200,260	1,473,100	2,521,670	130,650	512,730	**Chase N., N. Y.; 1st N., Chi.;** Peninsular State, 1st N., and **Peo. State, Det.;** Union Tr. Co., Clev.
" ------ "	**Ann Arbor Clearing House** *(Members indicated by a *)*	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	
Applegate 250 7 D Sanilac M24	**STATE BANK OF APPLEGATE** $200-15% 74-548 Ⓢ‡$1900	**A. E. SLEEPER—Collections and FEE IN ADVAN**	**J. P. NIGGEMAN, JR.—Requests for Cre CE:** *Plain sight dr*	**W. CALKINS—dit Reports MUS** *afts, 15c; Credit Rep*	**M. J. WILKS—T be accompanie d by orts, 25c.**	20,000	5,000	186,000		113,000	70,000		20,000	**Chase N., N. Y.; 1st N., Det.;** Federal Com'l & Sav., Pt. Huron.
Arcadia 800 7 Manistee J9	Arcadia State Savings Bank $115-8% 74-549 Ⓢ●‡$'19	D. A. Jamieson	L. L. Finch	Harvey Grund	Emma I. Mallison	20,000	2,400	110,000		102,000	14,500		6,000	**Han. N., N. Y.;** N. Bk. Rep., Chi.
Argyle 250 7 D Sanilac L23	Argyle Bank Ⓢ‡†'02 $150 74-550	W. Reinelt	D. D. McNaughton B. F. McGarry	W. Henry Prentiss	Pearl M. Reinelt	20,000	6,240	270,000		180,000	104,000		36,540	**1st N., Bay City.**
Armada 800 7 D Macomb O23	Armada State Bank Ⓢ●‡$'10 $275-16%◆ 74-491	**S. I. Stump**	W. C. Bottomley	W. W. Lyons	James E. Neely	25,000	32,370	512,170	1,350	228,980	256,800	24,850	60,260	**1st N., Det.**
" ------ "	Farmers State Bank Ⓢ●‡$'11 12% ◆ 74-492	C. S. Priest	F. H. Wolcott	C. J. Kesner	F. A. Priestup	25,000	15,850	330,000		161,050	145,740		51,340	**Chase N., N. Y.; Peninsular State, Det.**
Ashley 600 7 Gratiot N16	First State Bank Ⓢ●‡$'03 $180 74-551	James Anstey	A. G. Aldridge	G. A. Lewis	G. Aldridge	20,000	4,000	260,000		190,000	22,250	15,750	56,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Com. Guardian Tr. & Sav., Tol.; N. Union, Jackson.
Athens 553 7 Calhoun Q13	**ATHENS STATE BANK** $150-6% 74-552 Ⓢ●‡$'08	**F. G. WOODRUFF—Collections and FEE IN ADVAN**	**FRANK WOLF—A. E. UNDERWOOD Requests for Cre CE:** *Plain sight dr*	**F. E. ESTES—dit Reports MUS** *afts, 15c; Credit Rep*	**T be accompanie d by orts, 25c.**	40,000	15,160	334,400		329,860			59,700	**N. Y. Tr. Co., N. Y.;** Cont. & Com'l N., Chi.; Comw.-Federal Sav., Det.
▲**Atlanta** 270 7 Montmorency H18	Atlanta State Bank ●‡$'20 $115 74-553	H. Lunden	M. C. Doty W. A. Humphrey	Wm. Briley	Isabelle Mulholland	20,000	6,000	78,000		57,000	2,000	7,500	39,500	1st N., Det. and Bay City; Alpena Co. Sav., Alpena.
Auburn 300 7 D Bay L18	Peoples State Sav. Bank 74-554 Ⓢ‡$'29	C. W. McPhail	C. H. Macomber Wm. J. Bierd	B. W. Gillman	----------	20,000	5,880	298,840	2,900	66,940	214,050	6,600	40,020	1st N., Det.; 1st N., Bay City; Bk. of Saginaw, Saginaw.

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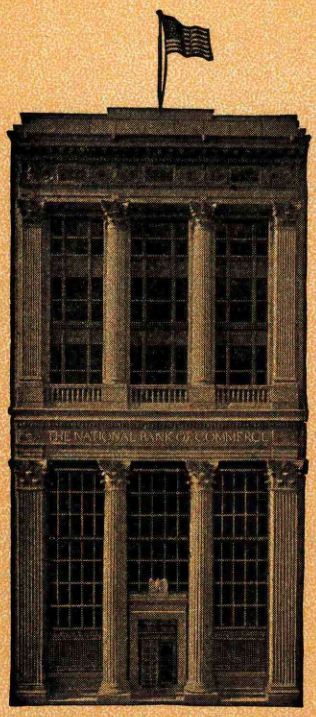

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Clare.....K 15
Clinton.....N 16
Crawford....I 15

Delta.....D 12
Dickinson....D 9

Eaton.....P 15
Emmet.....F 14

Genesee.....N 23
Gladwin....K 17
Gogebic.....C 3
Grand Traverse I 12
Gratiot.....M 16

Hillsdale....R 16
Houghton....B 6
Huron.....L 22

Ingham.....P 17
Ionia.....O 14
Iosco.....J 20
Iron.....D 7
Isabella.....L 15

Jackson.....Q 17

Kalamazoo..Q 12
Kalkaska....I 14
Kent.....N 12
Keweenaw...A 8

Lake.....K 11
Lapeer.....N 22
Leelanau....H 11
Lenawee....R 18
Livingston...P 9
Luce.....C 16

Mackinac...D 18
Macomb....O 23
Manistee....J 10
Marquette...O 10
Mason.....K 9
Mecosta.....L 13
Menominee..E 10
Midland.....L 17
Missaukee...J 14
Monroe.....R 21
Montcalm..M 13
Montmorency H 18
Muskegon...M 9

Newaygo...M 10

Oakland.....O 21
Oceana.....L 9
Ogemaw.....J 17
Ontonagon...C 5
Osceola.....K 13
Oscoda.....I 17
Otsego.....H 16
Ottawa.....O 9

Presque Isle .G 18

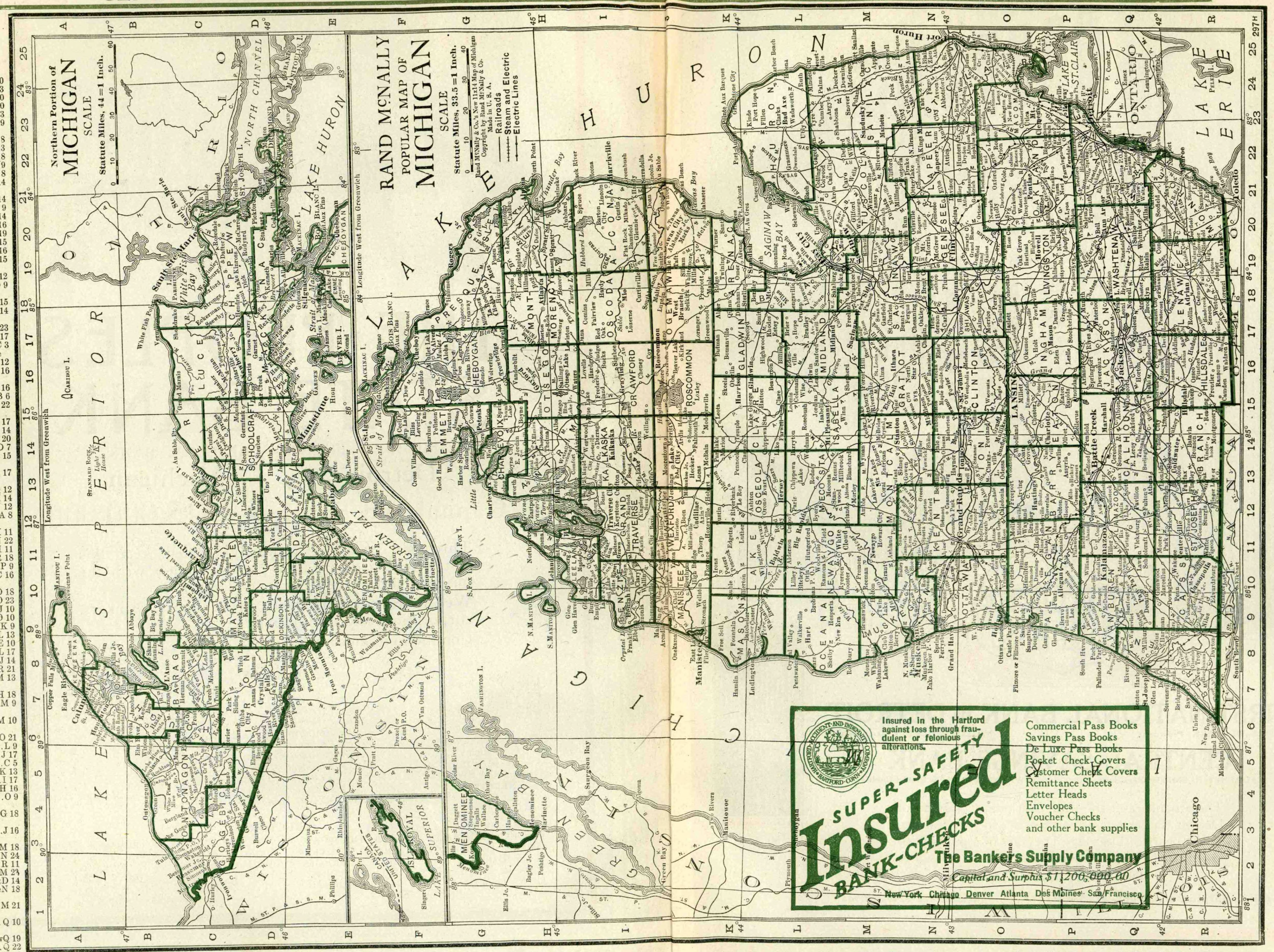
Roscommon..J 16

Saginaw....M 18
St. Clair....N 24
St. Joseph..R 11
Sanilac....M 23
Schoolcraft D 14
Shiawassee N 18

Tuscola...M 21

Van Buren Q 10

WashtenawQ 19
Wayne....Q 22
Wexford....J 12



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See Back of Washington, D. C. Map

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FIRST NATIONAL BANK in DETROIT

EMORY W. CLARK, President — GEO. S. HOPPIN, Jr., Cashier

CENTRAL SAVINGS BANK

LAURENCE P. SMITH, President — A. W. KAUFFMAN, V. P. and Cashier

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DETROIT, MICHIGAN

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For list of Officers, see page in Detroit list.

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MICHIGAN—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Branch	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Au Gres ——199 7 Arenac K20	**Au Gres State Bank**—Ⓢ‡§'12 74-555	J. R. Petty	H. A. Chamberlain	T. E. Reichle	D. L. Petty	$ 20,000	$ 10,300	$ 110,000		$ 103,000	$ 10,000	$ 8,000	$ 19,600	1st N., Det.; Peo. Com'l & Sav. and Far. State Sav., Bay City.
Augusta——700 7 Kalamazoo P13	**State Bank of Augusta**Ⓢ‡§'09 $100 74-556	C. F. Moreau	G. E. Walker E. M. Cadwallader	R. E. Adrianson		20,000	4,500	130,500		125,000	8,000		26,000	Peo. State, Det.; Kalamazoo City Sav., Kalamazoo.
Au Sable ——171 (*Oscoda P. O.*) 7 Iosco J21	**Geo. D. McNichol & Co.**—‡†'06 74-557					(*Branch of Oscoda, Mich.*)								N. Bk Com., N. Y.; 1st N., Det.; Bay City and 1st N., Bay City; Alpena Co. Sav., Alpena.
Avoca ——250 7 D St. Clair N24	First National Bank—Ⓢ•‡'02 8% 74-558	Wm. V. Andreae	F. A. Hill	C. V. Andreae	Lloyd V. Andreae	25,000	21,000	335,000		221,000	133,000	16,000	37,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peninsula State, Det.
Bach ——250 7 D Huron L21	**Seeley, Andrews, Bach & Co., Bankers.** 74-926 ——Ⓢ†'10	C. D. Andrews	F. A. Bach	Del. Ostrander		15,000	15,000							Dime Sav., Det.; 2d N., Saginaw.
▲**Bad Axe** ——2500 7D Huron L23	**State Bank of Frank W. Hubbard & Company** 74-383 Ⓢ•‡§'87	Frank W. Hubbard	John Ryan J. L. Burgess	J. N. Rankin	J. R. Harris, *Auditor*	30,000	62,850	817,160	$ 16,230	430,890	313,900	34,980	146,480	Han. N., N. Y.; 1st N., Det. and Pt. Huron.
" —— "	**STATE SAVINGS BANK** 74-384 Ⓢ•‡§'01	A. E. SLEEPER Efficient, Perso Save time and g FEE IN ADVAN	JAMES BALDWIN nal Service. Mod et service on Coll CE: *Plain sight*	JAPHETH HIND ern equipment, u ections and Credi *drafts 15c; Cred*	GORDON WALKER nexcelled facilitie t Reports by send *it Reports 25c.* T	25,000 s. ing RY US.	27,950	828,230	2,800	469,990	228,450	35,800	149,750	N. Y. Tr. Co., N. Y.; Merch. N., Det.
Bailey——200 7 Muskegon M11	Farmers Banking Co.—‡†'19 74-559	I. C. Neff	H. Barnum Wm. Ragen	H. G. Ragen		24,600								Kent State, G. Rap.
▲**Baldwin** ——500 7 Lake K10	**Lake County Bank**—Ⓢ‡†'08 74-560	C. W. McPhail		R. J. Smith	J. I. Foster H. J. Hollister	20,000	13,560	362,800	860	190,790	166,610	11,600	28,220	Cont. & Com'l N., Chi.; Old N., G. Rap.
Bancroft——529 7D Shiawassee O18	**State Exchange Bank**—Ⓢ‡§'06 11% 74-561	E. E. Harris	T. M. Euler	H. W. Parker	B. W. Brockway	20,000	7,190	330,620	7,600	308,640			56,770	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Capital N., Lansing.
Bangor ——1243 7 Van Buren P9	**West Michigan Sav. Bank** $200-14% 74-562 Ⓢ•‡§'82	Chas. E. Cross	B. M. Sherrod W. M. Broadwell	C. E. Cross		50,000	61,630	865,970	53,450	296,970	485,870	68,450	179,750	Chase N., N. Y.; N. Bk. Rep., Chi.; Kalamazoo-City Sav., Kalamazoo.
Bannister ——400 7 Gratiot N16	**Bannister Bank**——‡†'05 74-563	(Steadman, Moulton & Co.)		F. H. Moulton	I. M. Moore			180,000						Cont. & Com'l N., Chi.; Peninsular State, Det.
Bark River ——300 9 Delta E11	**Bark River State Bk.**—Ⓢ•‡§'10 10% 74-565	J. B. Frechette	M. B. Harris	E. J. Bergman	R. H. Labre	20,000	28,270	187,860		159,080	9,000	14,230	53,860	Ill. Merch. Tr. Co., Chi.; 1st Wis. N., Mil.; 1st N., Escanaba.
Baroda ——250 7 Berrien R8	**Baroda State Bank**—Ⓢ•‡§'20 $125 74-1076	Chas. J. Till	Cleon Miller F. R. Behlmire	R. Moore		20,000	2,340	151,040	3,100	62,980	44,200	7,950	40,000	1st N., Chi.; Union Bkg. Co., St. Jo.
Barryton ——450 7 Mecosta L13	**Barryton State Sav. Bank** $115-7% 74-566 Ⓢ•‡§'08	W. T. Laflin	J. Otterbein	O. S. Wood	O. S. Wood, Jr.	25,000	10,010	187,490	12,250	101,910	67,480	25,650	39,710	Peo. State, Det.
Bath ——400 7 Clinton O17	**Peoples Bank**——Ⓢ†'10 7% 74-567	A. Webster	W. G. Conklin J. G. Marsh	J. E. Soper, *A. Cash.* Ida M. McFarren	Frank Wilson	5,000	2,100	59,620	1,820	54,070		6,200	8,270	Capital N., Lansing; Peo. State, Det.
Battle Creek 40,000 7 Calhoun P13	* **CENTRAL NATIONAL BANK** 74-76 Ⓢ†•‡'03	H. B. SHERMAN Send us your B We have the str	FRANK G. EVANS CARROLL L. POST FRANK WOLF V. L. GRASSMAN attle Creek Items ength and equip	P. J. ROSS G. W. HARD *Credit Mgr.* and Collections. ment to give the	E. J. FISK E. A. KINCH F. G. SNYDER best of service.	300,000	263,890	8,608,480	300,000	4,072,630	4,276,300	87,870	1,035,560	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Det. and Pitt.; Union Tr. Co., Clev.
" —— "	*City National Bank Ⓢ†•‡§'71 $200-12% 74-74	C. C. Green	E. R. Morton F. A. Allwardt N. E. Hubbard	E. R. Morton	N. Y. Green T. C. Hine, Jr. Glen VanDenbergh	400,000	299,040	4,798,910	400,000	2,913,310	2,100,440	406,120	478,070	Han. N. and N. Park, N. Y.; N. Bk. Rep., Chi.; Peo. State, Det.
" —— "	*MERCHANTS SAVINGS BANK $210-10% 74-75 Ⓢ•‡§'95	A. M. MINTY R. F. HOFFMASTER, V.P. A COMMERCIAL BANK WITH A "SERVICE" YOU WILL APPRECIATE. COLLECTIONS PERSONALLY PRESENTED, AND PROMPTLY REMITTED FOR.	A. O. JONES A. ROWLES FRED WELLS	L. J. KUEHNLE C. L. PALMER, *Asst.*	ROBERT R. TAYLOR E. W. GOOLD	250,000	147,650	3,516,770	50,040	1,723,240	1,601,520	125,350	514,340	N. Y. Tr. Co., N. Y.; 1st N., Chi.; 1st N. and Peo. State, Det.
" —— "	*OLD NATIONAL BANK 74-73 Ⓢ†•‡'51	W. J. SMITH Collections have the personal attention of an officer of the bank; vigorous attention given same.	L. J. KARCHER	E. M. MARVIN L. E. TOBIAS, *Sec.*	A. D. WEBB C. L. FORD	400,000	200,530	9,079,400	530,200	4,428,500	3,869,760	191,310	1,720,560	Chem. N., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Det.
" —— "	Battle Creek Clearing House (*Members indicated by a* *)	E. R. Morton		L. J. Karcher, *Sec.*										

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TOWN AND COUNTY. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Branch

●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	DEPOSITS	Accepts, Letters of Cr. Etc.	RESOURCES. Loans and Discounts	Bonds and Securities	MISCELLANEOUS	Cash & Exchanges, Due from Banks	PRINCIPAL CORRESPONDENTS.
▲Bay City 50,000 — 7D Bay L19 — *BAY CITY BANK — $190–8% ◆ 74–83 ⓢ●‡$'71												
GEO. H. YOUNG	JAMES E. DUFFY, JOHN C. ROSS, DAVID MILLER	DAVID MILLER, T. W. NONENPREGER, *Auditor*	J. I. P. SHEARER, J. B. KINNEY, J. F. ASMAN	$ 350,000	$ 255,880	$4 350 870	$ 414,850	$1 255 050	$3 158 430	$ 326,780	$ 631,330	Chem. N., N. Y.; 1st N., Chi., Phil., Det.
Collections have the personal attention of an officer of this bank; we remit on day of payment.												
" ------ " — *BAY COUNTY SAVINGS BK. — $200–8% 74–86 ⓢ‡$'83	W. L. CLEMENTS, F. T. NORRIS, I. H. BAKER	A. E. BOUSFIELD	W. E. CARTER, *Tr.*	G. A. HELMREICH, *Tr.*, W. S. DICKEN, *A. Tr.*	150,000	181,920	6,189,290	37,900	5,262,900	431,050	244,990	620,180	Chase N., N. Y.; 1st N. and Union Tr. Co., Chi.; 1st N. and N. Bk. Com., Det.; Old N., G. Rap.
A modern, progressive bank, doing a commercial business. Send your collections direct to us for efficient service and quick returns.												
" ------ " — *Farmers State Savings Bank — $200–10% ◆ 74–89 ⓢ●‡$'15	Frederick Mohr	J. E. Kinnane, C. G. Olmsted	W. S. Fotheringham	D. J. Cody, R. S. Bamford	100,000	100,000	1,975,000	----------	900,000	1,125,000	----------	150,000	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; Bk. of Det., Det.
*FIRST NATIONAL BANK — 74–82 ⓢ†●‡'64	WM. L. CLEMENTS	I. H. BAKER, A. E. BOUSFIELD, F. T. NORRIS	H. J. MARTIN, C. W. SNOWDEN, *Tr. Officer*	A. C. HARRISON	300,000	390,750	7,273,860	1,110,700	7 314,240	40,000	142,460	1,579,010	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N. and Peo. State, Det.; Union Tr. Co., Clev.
Oldest and strongest Bank in Bay County. Collections are given prompt and personal attention. SEND US YOUR BUSINESS.					S	EE ADV	. FRON	T					
" ------ " — Northern Title & Tr. Co. — 6% 74–40 T$'19	Guy H. Moulthrop	John C. Ross, Wm. F. Jennison	Geo. E. Wedthoff, *Sec. and Tr.*	----------	150,000	48,090	105,680 *Tr. Dep.*	6,740	176,770	112,630	760	20,360	
*PEOPLES COM. & SAVINGS BANK — ◆ 74–85 ⓢ●‡$'88	JAS. E. DAVIDSON	J. R. WATROUS, G. H. MOULTROP, J. R. TANNER	J. R. WATROUS	C. H. COOK, G. H. WATROUS, R. E. GRAVES	400,000	785,340	8,806,080	1,370,510	3,286,270	4,593,470	1,564,960	1,917,230	Am. Ex. N. and N. Bk. Com., N. Y.; Ill. Merch. Tr. Co. and N. Bk. Rep., Chi.; 1st N. and Peninsular State, Det.; Phil. N., Phil.
MEMBER FEDERAL RESERVE—A STRONG COMMERCIAL BANK Your Bay City banking business invited				C.	WES	T SIDE	OFFIC	E					
					H. Cook	, Ass't C	ashier,		Manag	er			
" ------ " — Bay City Clearing House (*Members indicated by a* *)	Geo. H. Young		W. E. Carter, *Sec.*										
Bay Port 500 — 7D Huron L21 — Bay Port Bank of W. H. Wallace & Co. 74–568	W. H. Wallace	R. N. Wallace, W. H. Wallace, Jr.	J. H. Fahrner	W. R. McIntyre	25,000	24,950	189,710	----------	82,410	115,180	8,420	33,640	N. Bk. Com., Det.; 2d N., Saginaw.
Bear Lake 323 — 7 Manistee J9 — Citizens Bank ⓢ●‡†'02 74–569	(McPhail, Marshall & Maynard)		A. Marshall	----------	----------	----------	----------	----------	----------	----------	----------	----------	1st N., Det.; Manistee Co. Sav., Manistee.
Beaverton 549 — 7 Gladwin L16 — Peoples State Bank ⓢ‡$'17 74–998	A. R. Niles	I. D. Crawford	Homer E. Wilt	Donald Ross, Ruth M. Yager	25,000	5,000	140,000	----------	138,000	19,000	----------	20,000	1st N., Bay City; Peo. State, Det.; Am. State, Saginaw.
" ------ " — State Bank of Beaverton — $170 74–570 ‡$'12	C. H. Niggeman	----------	F. A. Niggeman	W. B. Detweiler	30,000	9,620	187,560	6,550	175,720	17,140	22,460	18,390	Chase N., N. Y.; 1st N. and Merch. N., Det.; Am. State, Saginaw.
Belding 3911 — 7 Ionia N13 — Belding Savings Bank — 12% 74–293 ⓢ●‡$'89	H. J. Leonard	A. N. Belding	W. S. Lambertson	John Higbee	50,000	31,590	641,660	64,050	232,260	363,610	71,580	119,840	Irving Bk.-Col. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; Old N., G. Rap.
" ------ " — PEOPLES SAVINGS BANK — 74–294 ⓢ●‡$'93	BRINTON F. RALL	FRANK R. CHASE	AMBROSE SPENCER	S. H. WILSON, ANNA R. LARSEN	40,000	15,850	751,360	48,530	293,800	406,880	68,640	86,430	Mech. & Metals N., N. Y.; Cent. Tr. Co. of Ill., Chi.; Dime Sav., Det.; G. Rap. N., G. Rap.
Largest Bank, Unexcelled Facilities, EFFICIENT PERSONAL SERVICE. Special attention given Bill of Lading drafts, Cash and Time Items. *Please send 15c with each sight draft for presentation and 25c for Credit Reports.*													
▲Bellaire 650 — 7 Antrim H13 — Bellaire State Bank ⓢ‡$'06 74–571	C. C. Potter	G. W. Bechtold	W. H. Richards	H. H. Bechtold	20,000	7,000	196,340	600	91,200	91,780	15,260	25,700	Equitable Tr. Co., N. Y.; Cont. & Com'l N., Chi.; G. Rap. N., G. Rap.
Belleville 626 — 7D Wayne Q21 — Peoples State Bank ⓢ●‡$'13 $300–20% 74–572	F. L. Robbe	George T. Clark	F. H. Clark	----------	20,000	45,560	597,000	----------	156,630	357,160	----------	129,210	Chase N., N. Y.; Peninsular State, Det.
Bellevue 1035 — 7 Eaton P14 — Bellevue State Bank ●‡$'86 $200–10% 74–469	F. A. Brown	Allen Havens, G. R. Burt	C. D. Kimberly	----------	20,000	22,110	570,180	----------	147,010	319,240	24,590	121,450	Chase N., N. Y.; 1st N. and Cont. & Com'l N., Chi.; Peo. State and 1st N., Det.
" ------ " — Farmers State Bank ⓢ‡$'17 ◆ 74–1010	B. N. Keister	I. W. Cargo, W. A. Young, C. H. York	K. D. Kimberly	----------	25,000	6,490	143,000	----------	78,000	67,000	11,500	21,800	1st N., Det.
Bentley 500 — 7D Bay K18 — Bentley Bk. of Wm. H. Aitken & Co. 74–573 ‡†'07	Wm. H. Aitken	M. H. Aitken, Fred Leonard	A. F. Ellerthorpe	----------	----------	----------	----------	----------	----------	----------	----------	----------	N. Bk. Com., Det.; 1st N., Bay City

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MICHIGAN—Continued

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Town and County. ▲County Seats. Fig. is F. Res. Dist. D Detroit Branch.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Benton Harbor 7 Berrien Q8 L000	**AMERICAN NATIONAL BANK** $215-12% 74-179 ⓢT●‡'08	H. S. GRAY, W. E. SHEFFIELD, V. P. — Largest Commerc / Collections atten / Credit Reports	G. R. DATER, A. W. FILSTRUP, S. E. DOSTER — ial Business in the / ded to promptly. / 25c.	H. S. LUCAS — city.	A. C. ROTH, D. C. COOK	$ 200.000	$ 107.680	$2 419 490	$ 198.500	$1 244 370	$1 250 330	$ 171.080	$ 259.900	Chatham & Phenix N. and Guaranty Tr. Co., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Det.; 1st N., Joliet, Ill.
" ----- "	**BENTON HARBOR STATE BK.** $215-12% ◆ 74-178 ⓢ●‡$'99	H. D. POOLE — Save time and g / Special attentio	D. B. SUTHERLAND, F. L. BRADFORD — et service on Coll / n given Bill of La	M. P. RESCH — ections: TRY US. / ding drafts, Cash	O. G. BREWITZ — and Time Items.	100.000	118,600	1,443,540	----------	952,370	427,230	64,690	217,880	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.; Old N., G. Rap.
" ----- "	**BERRIEN COUNTY BANK** ⓢ●‡$'15 $230-12% 74-180	C. K. MINARY —	C. L. YOUNG, W. WORTH BEAN, JR.	JAMES M. ROSE	PAUL A. PARRISH	50,000	63,920	777,500	9,850	361,790	337,920	136,620	64,940	Chase N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.
		"THE BANK WHERE YOU FEEL AT HOME" A progressive, growing Commercial institution. Send us your collections for personal service.				IN	THE	HEA	RT O	F THE	FRUIT B	ELT.		
" ----- "	**FARMERS AND MERCHANTS NATIONAL BANK** $155-12% 74-177 ⓢT●‡'88	C. M. NILES, O. B. HIPP, Ch. of Bd.	MILTON HINKLEY, G. B. THAYER	VERE BECKWITH	G. D. TAYLOR, W. H. POUNDSTONE, Tr. Officer	150,000	103,060	2,813,320	98.406	1,786,660	611,890	89,200	677,020	N. City, N. Y., Cont. & Com'l N. and Northern Tr. Co., Chi.; 1st N., Det.
		Unsurpassed Collection Service. Bill of Lading Drafts receive special attention.				COM	PLET	E BA	NKIN	G AND	TR	UST	SERV	ICE.
Berkley ----- 4500 (Detroit P. O.) 7 D Oakland P 22	nBerkley State Bank ⓢ●§'24 $120 74-1109	E. H. Fowler	C. A. Dunton, E. D. Cromie	F. E. Herdman		25,000	5,000	146,830	----------	121,540	16,350	7,050	24,810	Chem. N., N. Y.; Com'l State Sav., Det.
Berlin ---------- 300 7 Ottawa N10	*(See Marne)*													
Berrien Springs 7 Berrien R8 918	Berrien Springs State Bank 74-576 ⓢ●‡$'91	W. H. Sylvester	Ira R. Stemm, E. F. Garland	G. L. Valentine	W. F. Shultz	20,000	12,780	611,140	----------	386,570	128,610	14,960	113,780	Cont. & Com'l N., Chi.; Am. N., Benton Harbor; 1st N., Kalamazoo.
▲**Bessemer** ---- 5482 9 Gogebic C2	**FIRST NATIONAL BANK** 74-578 ⓢ●‡'88	W. I. PRINCE — FIFTEEN CEN / TWENTY-FIVE	W. F. TRUETTNER — TS sent to us wi / CENTS for each	S. J. WILLIAMS — th each sight dra / credit report ins	W. R. OLSON, J. J. DONICH — ft for presentatio / ures prompt, per	100,000 n, and	97,610 sonal at	1,495,860 tention.	24,910	734,690	752,300	59,000	172,390	Han. N., N. Y.; Ill. Merch. Tr. Co., Cont. & Com'l N. and N. Bk. Rep., Chi.; 1st N., Duluth; 1st Wis. N., Mil.
" ----- "	Peoples State Bank ⓢ●‡$'12 74-914	Jacob Goldman	J. S. Rummage, M. A. Hagerman	M. A. Hagerman	C. A. Otto	35,000	30,000	533,790	----------	348,820	----------	----------	229,390	Mech. & Metals N., N. Y.; Ill. Merch. Tr. Co. and Cont. & Com'l N., Chi.; Peo. State, Det.; 1st Wis. N., Mil.
▲**Beulah** ------ 500 7 Benzie I9	Central State Bk. of Benzonia 74-574 ⓢ●‡$'93	H. B. Woodward	F. L. Orcutt	I. P. Jones		20,000	13,200	295,800	----------	77,600	188,000	64,000	47,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Old N., G. Rap.; 1st N., Traverse City.
▲**Big Rapids** ... 6000 7 Mecosta L12	**BIG RAPIDS SAVINGS BANK** 10% ◆ 74-284 ⓢ●‡$'02	W. N. FERRIS — Special attentio / *Please send 15c w*	E. C. NEWCOMBE, A. B. KNAPP — n given Bill of Lad / *ith each sight draft*	R. W. WIGLE — ing drafts, Cash a / *for presentation a*	F. N. FORD, S. C. NELSON — nd Time Items. / *nd 25c for Credit*	50,000 *Reports.*	47,130	901,660	112,190	504,620	336,620	131,820	137,910	N. City, N. Y.; Cont. & Com'l N., Chi.; G. Rap. N., G. Rap.; 1st N., Det.
" ----- "	**CITIZENS STATE BANK** $175-10% ◆ 74-283 ⓢ●‡$'01	G. A. WRIGHT — Special attentio / *Please send 15c w*	F. E. HOOD, W. T. DODGE — n given Bill of Lad / *ith each sight draft*	D. C. MORRILL — ing drafts, Cash a / *for presentation a*	F. A. ASHLEY, GEO. N. BEVIER — nd Time Items. / *nd 25c for Credit*	50,000 *Reports.*	56,700	1,630,000	77,600	502,000	1,005,000	131,300	176,000	Chase N., N. Y.; 1st N., Chi. and Det.; Old N., G. Rap.
Birch Run ----- 500 7 D Saginaw N19	Birch Run State Bank ⓢ$'12 74-579	Charles Wolohan	Wm. P. McGregor	E. R. May	H. Walter	25,000	8,500	262,000	----------	91,000	135,000	43,500	26,000	Industrial Sav., Flint; 1st N., Det.; Am. State, Saginaw.
Birmingham 4500 7 D Oakland P22	First National Bank ⓢT●‡'01 $175-10% 74-381	A. Whitehead, H. R. Earle, Ch. of Bd.	C. B. Randall, C. Nixon	M. T. Jarvis	C. R. Randall	100,000	67,690	1,307,610	154,460	1,033,130	166,900	286,210	143,520	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., N. Bk. Com., and Peo. State, Det.
" ----- "	**FIRST STATE SAVINGS BANK** $175-8% ◆ 74-382 ⓢ●‡$'08	FRANK HAGERMAN — Largest Bank. / Special attentio / *Please send 15c w*	THOS. H. COBB — Unexcelled facilit / n given Bill of La / *ith each sight draft*	A. C. PECK — les. Satisfactory / ding drafts, Cash / *for presentation and*	R. C. PECK — service assured. / and Time Items. / 25c *for Credit Repo*	100,000 *rts.*	62,560	1,753,540	2,880	744,120	912,080	52,300	210,490	Chase N., N. Y.; N. Bk. Com., 1st N., and Peo. State, Det.
Biteley ---------- 50 7 Newaygo L10	Lake County Bank ⓢf'12 74-913	----------	----------	----------	----------	(*Branch of Bald win, Mich.*) ----				----------	----------	----------	----------	Cont. & Com'l N., Chi.; Old N., G. Rap.
Blanchard ---- 450 7 Isabella M14	Blanchard State Bank ⓢ$'06 ◆ 74-580	Andrew W. Orr	Aaron Amon	Chester McDonald	----------	25,000	6,140	228,140	----------	117,560	77,840	11,100	52,780	N. Bk. Com., Det.; 2d N., Saginaw.

HARRIS, SMALL & Co.
150 CONGRESS ST., W. DETROIT
MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS
INQUIRIES CORDIALLY INVITED

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Town and County. ▲County Seats. Fig. is F. R. Dist. D Detroit Branch.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⑧Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Blissfield 1900 7 D Lenawee R19 " ------ "	**Blissfield State Bank** ⑧●‡$'73 ◆ 74-397 **First National Bank** ⑧●'20 $140-7% 74-1072 **Jipson-Carter State Bank** 74-398 ⑧●‡$'85	William Rothfuss J. D. Heinrich Cora A. Jipson	Geo. F. Ford E. A. Beamer Otto Tagsold C. F. Seeger J. G. Bauer, *Active* J. J. Walper	K. B. Glaser O. H. Johnson H. A. Crane	Doris E. Pratt L. L. Smith V. B. Bode	$ 50,000 60,000 50,000	$ 32,000 22,500 75,560	$ 725,000 475,000 1,031,310	$ 58,000 77,500 44,350	$ 214,420 295,000 173,670	$ 362,460 240,000 762,220	$ 115,720 60,000 55,350	$ 172,400 40,000 209,980	**Chase N., N. Y.; Stock** Yds. **N., Chi.**; Home Sav. Bk. Co., Tol. N. Bk. Com., Adrian; Com'l Sav. Bk. & Tr. Co., Tol. **1st N., Chi., Clev., and Det.**
Bloomingdale 500 7 Van Buren P10	**PEOPLES STATE BANK** 74-581 ⑧●‡$'01	R. E. ALLEN 15 CENTS sent 25 CENTS for e	A. B. WIGGINS to us with each s ach credit report	ELLIS SIMON ight draft for pre insures prompt,	ENA SIMON sentation, and personal attentio n.	20,000	23,700	330,930	17,190	158,950	178,220	20,900	33,740	N. Park, N. Y.; Cont. & Com'l N., Chi.; Kalamazoo City Sav., Kalamazoo.
Boyne City 4000 7 Charlevoix G13 " ------ "	First National Bank ●‡'02 $125 74-245 **Peoples State Bank** ⑧‡$'20 $110-10% 74-246	Frank Kaden A. J. Maynard	G. C. Conkle C. W. Moore L. O. Bloomer A. D. Crimmins	Leo Smith G. C. Townsend	C. E. Beckley H. G. Vincent J. E. Niles	50,000 25,000	4,250 3,000	508,610 375,000	63,800 10,200	296,550 194,550	198,330 122,840	30,500 23,000	101,280 69,970	Han. N., N.Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Det.; Old N., G. Rap. Union Tr. Co., Chi.; Traverse City State, Traverse City; G. Rap. N., G. Rap.
Boyne Falls 241 7 Charlevoix H14	**State Bank of Boyne Falls** 74-966 ‡$'13	H. C. Meyer	W. P. Porter	J. H. Porter	----------	20,000	5,620	71,010	21,400	61,320	18,130	27,720	10,850	**Cont. & Com'l N., Chi.; Bk. of Det., Det.**
Breckenridge 698 7 Gratiot M16	**FARMERS STATE BANK** 7% 74-516 ⑧●‡$'09	ALEX CHISHOLM Prompt service. Special attentio *Please send* 15c *wi*	J. L. SMITH J. E. HODGE Unexcelled facilit n given Bill of La *th each sight draft fo*	R. L. BALDWIN ies. Your busine ding drafts, Cash *r presentation and* 2	J. C. PRIESKORN E. H. FOX ss appreciated. and Time Items. *5c for Credit Report*	30,000 s.	18,000	500,000	----------	443,000	16,000	----------	65,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; 2d N., Saginaw.
Bridgewater 118 7 D Washtenaw O19	Bridgewater Savings Bank 74-1053 $'20	George Klager	J. F. Bauer Wm. Schumacher	Leo Gruner	Mrs. Delia Reed	25,000	6,460	115,410	2,560	60,810	64,440	16,910	7,280	N. Y. Tr. Co., N. Y.; Ann Arbor Sav., Ann Arbor; 1st N., Det.
Bridgman 450 7 Berrien R7	**BRIDGMAN STATE BANK** $200-12% 74-990 ⑧●‡$'16	O. A. D. BALDWIN Believing the " fee in advance	W. H. GAST Laborer worthy o with each Plain S	F. W. GAST f his hire" we req ight Draft, Cred	P. R. BERNDT uire 15c presenta it Ratings 25c.	20,000 tion	15,010	610,310	11,300	329,990	196,040	28,800	100,780	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.
Brightmoor 10,000 (*Detroit P. O.*) 7 Wayne P23	Brightmoor State Savings Bank ----74-1122---- ⑧$'24	E. L. Deacon	H. H. Sanger J. N. Stalker	G. M. Leach	C. W. Tower	48,112	9,620	193,500	----------	191,670	----------	23,350	36,210	N. Bk. Com., Det.
Brighton 800 7 D Livingston P19	**Brighton State Bank** ⑧‡$'10 74-484	F. T. Hyne	A. L. Smith	R. O. Newcomb	----------	20,000	14,000	325,420	----------	307,210	----------	----------	52,280	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.; Peo. State, Det.
Brimley 406 9 Chippewa C19	**Brimley State Bank** ⑧‡$'11 $120-8% 74-931	A. W. Reinhard	C. R. Ladd	F. K. Wallace	----------	20,000	5,090	100,000	----------	99,350	----------	----------	32,640	N. Bk. Com., Det.; 2d N., Saginaw; 1st N., Sault Ste. Marie.
Britton 383 7 D Lenawee Q19	Peoples State Savings Bank $160-8% ◆ 74-534 ⑧●‡$'09	F. J. Temple J. E. Watson	H. S. Temple H. F. Temple J. F. Werner Jesse Monroe	H. F. Temple F. T. Shaffmaster	D. J. Exelby	25,000 50,000	13,820 26,180	376,730 505,940	----------	161,910 321,240	182,020 159,610	8,000 8,430	63,630 92,840	Lilley State, Tecumseh; Bk. of Det., Det. **Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.**
Bronson 1257 7 Branch R13 " ------ "	**First State Savings Bank.** 74-454 ⑧●‡$'08 **Peoples National Bank** ⑧●'10 8% 74-455	M. F. Smith	A. J. Booth Wm. H. Grove	C. J. Holmes	O. W. Holmes	50,000	12,040	339,190	50,080	175,170	191,430	16,790	67,910	Chase N., N. Y.; Cont & Com'l N., Chi.; 1st N., Det.
Brooklyn 611 7 D Jackson Q17	**Brooklyn State Bank** ⑧●‡$'05 $150-10% 74-513	E. J. Ennis	F. H. Brown W. V. Roberson	A. E. Shekell	W. J. Donahue Jennie Miers	50,000	41,080	394,970	----------	216,100	205,530	----------	54,040	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Jackson State Sav., Jackson.
Brown City 828 7 D Sanilac N23	**Brown City Savings Bk.** $170 ◆ 74-497 ⑧●‡$'86	A. E. Sleeper	J. E. Campbell L. H. Howse	J. B. Hagaman	Ezra W. Pepper John L. Kearns	40,000	8,030	590,510	24,600	289,910	194,870	101,210	77,170	Peninsular State and 1st N., Det.; U. S. Sav., Pt. Huron.
Buchanan 3200 7 Berrien R8 " ------ "	**Buchanan State Bank** ⑧●$'16 74-360 **First National Bank** ⑧●‡'88 $200-14% 74-359	H. M. Lee D. S. Scoffern	H. R. Adams C. F. Pears A. F. Howe	Herbert Roe W. E. Shoop	C. W. Landis G. S. Roe	40,000 50,000	20,000 40,270	485,000 594,120	---------- 49,600	250,000 290,680	210,000 363,920	---------- 13,000	85,000 66,390	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det. Chatham & Phenix N., N. Y.; 1st N., Chi. and Det.
Buckley 352 7 Wexford J11	Bank of Buckley ⑧†'18 74-583	E. A. Power	----------	Harley Earl	----------	5,000	----------	40,000	----------	40,000	----------	----------	5,000	1st N., Det.
Burlington 190 7 Calhoun Q13	**Burlington State Bank** ⑧$'18 $113-8% 74-1022	Alfred Thomet	F. L. Hagelshaw	C. E. Wildey	----------	20,000	3,420	76,250	----------	39,550	31,050	2,990	26,090	Cont. & Com'l N., Chi.; Comw.-Federal Sav., Det.
Burr Oak 700 7 St. Joseph R13 " ------ "	**Burr Oak State Bank** ⑧‡$'98 $175-15% 74-487 First National Bank ⑧●‡'09 74-488	B. P. Taggart G. E. Watson, *V. P.* F. L. Swihart	S. H. Hogle M. F. Smith B. T. Fry	E. I. Holmes G. D. Bordner	Hildon Brooks John C. Miller	15,000 35,000	10,520 8,240	132,570 98,400	470 44,800	39,790 113,270	91,960 39,450	5,680 15,300	21,130 18,410	Cont. & Com'l N., Chi.; 1st N., Det. **Cont. & Com'l N., Chi.; 1st N., Det.**
Butternut 200 7 Montcalm N14	Peoples State Bank ⑧‡$'20 $115-8% 74-585	J. R. Hudson	Geo. Whitmore Byron Arntz	Ira Trowbridge	Pearl M. Griggs	20,000	3,900	154,180	----------	70,430	78,150	7,280	22,110	**Cont. & Com'l N., Chi.; G. Rap. N.**, G. Rap.; N. Bk. Com., Det.
Byron 376 7 D Shiaw'see O19	**State Bank of Byron** ⑧‡$'05 $150-12% 74-586	F. S. Ruggles	E. D. Wiltse G. L. Braden	J. L. Van Alstine	W. L. Larson	20,000	11,000	215,000	----------	176,000	22,000	----------	48,000	Equitable Tr. Co., N. Y.; **Cont. & Com'l N.**, Chi.; 1st N., Det.; Bk. of Saginaw, Saginaw.
Byron Center 500 7 Kent O11	**Byron Center State Bank** 74-946 ⑧‡$'21	Sierd Andringa	Daniel Burgess	James Blok	Frank Wierenga	25,000	5,670	220,950	----------	134,670	74,170	6,210	36,660	G. Rap. N., G. Rap.
▲**Cadillac** 11,000 7 Wexford J12 " ------ "	American State Bank ⑧$'20 $110 74-202 **Cadillac State Bank** ⑧●‡$'05 $260-12% 74-200	Peter Torbeson F. L. Reed	C. J. Helm E. F. Sawyer H. Knowlton	Frank Coffey Frank Welton	----------	100,000 100,000	17,370 127,900	404,040 2,463,890	---------- 100,800	289,220 2,372,190	127,460 ----------	41,970 105,790	62,760 315,440	Irving Bk.-Col. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; G. Rap. Sav., G. Rap. **Chase N., N. Y.; 1st N., Chi.**; Peo. State, Det.; 4th N. and Old N., G. Rap.
" ------ "	**PEOPLES SAVINGS BANK** 10% 74-201 ⑧●‡$'02	E. J. Haynes Send us your A Strong, Progr	James English Collections. Qui essive Commerci	George Chapman ck, Efficient, Per al Institution.	A. G. Chapman sonal Service.	100,000	20,000	1,200,000	----------	1,100,000	100,000	----------	130,000	N. Y. Tr. Co., **N. Y.**; Kent State, **G. Rap.**; N. Bk. Com., Det.

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MICHIGAN—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Caledonia 500 7 Kent O12	**State Bank of Caledonia** $165-12% ◆ 74-587 ⓢ●‡$'04	Seth Gray		J. C. Proctor	F. W. Ruehs, *Sec.*	$ 50,000	$ 13,000	$ 451,600		$ 209,070	$ 245,820	$ 6,940	$ 53,310	G. Rap. N., G. Rap.
Calumet 30,000 9 Houghton A7	**FIRST NATIONAL BANK** $250-18% 74-81 ⓢ●‡'86	John D. Cuddihy	Edward Ulseth	E. F. Cuddihy	D. C. Harrington Pierce Roberts B. Quello	200,000	307,000	3,293,520	$ 198,320	1,882,150	1,316,680	101,650	698,360	Mech. & Metals N. and N. City, N. Y.; 1st N. and Cont. & Com'l N., Chi.; Northw. N., Minpls.; 1st N., Det.; N. Shawmut, Bos.; 1st Wis. N., Mil.
" ------ "	**Merchants & Miners Bk.** ●‡$'78 $210-12% 74-80	G. R. Campbell (*Sixth St. Branch*)	Thomas Hoatson F. J. Kohlhaas	F. J. Kohlhaas	E. H. Manger W. G. Cudlip	200,000	305,690	2,845,760		1,274,730	1,052,790	34,690	989,230	Han. N. and Mech. & Metals N., N. Y.; 1st N., Chi.; N. Shawmut, Bos.; Peo. State, Det.; 1st N., Minpls.
Camden 400 7 D Hillsdale R15	**First State Bank** ⓢ‡$'90 74-529	C. B. Alward	J. A. Bates	B. R. Alward	Z. M. Swift	20,000	13,890	301,790		189,550	98,480	6,080	41,560	Peo. State and 1st N., Det.; N. Union, Jackson.
Capac 791 7 D St. Clair N23	**Capac State Savings Bank** 8% 74-486 ⓢ‡$'98	A. E. Sleeper	H. C. Siegel Albert Tosch	W. C. Siegel	L. R. Glassford	20,000	18,200	382,000	14,850	267,600	95,840	24,350	47,260	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Fed. Com'l & Sav., Pt. Huron.
" ------ "	First National Bank ●‡'14 74-973	A. H. Medbury	M. J. Soffer	A. R. Niles	C. R. Adams	25,000	19,000	575,000		423,000	80,000	26,000	90,000	N. Bk. Com., Det.
Carleton 498 7 D Monroe Q21	**State Savings Bank** ⓢ●‡$'04 $300-24% 74-588	J. J. Lucke	E. C. Maxwell	R. J. McCormick	A. D. Woodward	20,000	37,000	425,000		135,000	280,000		80,000	Chase N., N. Y.; Peo. State, Peninsular State, and 1st N., Det.
▲**Caro** 2700 7 D Tuscola M21	**Commercial Savings Bank** $150-12% 74-839 ⓢ●‡$'04	John F. Seeley	W. A. Forbes C. F. Seeley	F. B. Campbell		35,000	17,350	322,060	56,880	120,210	202,510	64,070	44,510	N. Y. Tr. Co., N. Y.; Dime Sav. and 1st N., Det.; 2d N., Saginaw.
" ------ "	**Peoples State Bank** ⓢ●‡$'13 $225-14% 74-988	J. H. Beckton	Carl Seiland A. O. Purdy	S. R. Park	H. H. Purdy	40,000	36,080	829,880	149,450	441,110	334,920	169,000	110,370	N. City, N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.; 1st N., Bay City.
" ------ "	**STATE SAVINGS BANK** $200-20% ◆ 74-840 ⓢ●‡$'04	J. McNAIR EALY P. C. PARDEE LOUIS WEAN Largest and Str ongest Bank in T uscola County.		LOUIS WEAN	C. R. MYERS	75,000	34,790	991,810	119,020	579,710	433,160	113,900	93,850	Chem. N., N. Y.; 1st N., Det. and Bay City; 2d N., Saginaw.
		Collections and Requests for Cre dit Reports MUS T be accompanie d by												
		FEE IN ADVAN CE: *Plain sight dr afts, 15c; Credit Rep orts, 25c.*												
Carson City 1100 7 Montcalm N15	Far. & Merch. State Bank $150-6% ◆ 74-977 ⓢ●‡$'15	E. B. Stebbins	W. E. Adams M. H. Kipp	Paul V. Bretz		25,000	11,560	274,890	10,000	145,220	122,280	19,670	34,270	1st N., Det.; Capital N., Lansing.
" ------ "	**STATE BK. OF CARSON CITY** $150-10% 74-589 ⓢ●‡$'87	IRA CUMMINGS E. D. LYON		B. E. SOMERS		50,000	22,210	576,830		137,180	427,610	32,170	52,130	Chase N., N. Y.; Cont. & Com'l N. and Cont. & Com'l Tr. & Sav., Chi.; Bk. of Det., Det.; G. Rap. N., G. Rap.
		Oldest and Lar gest Bank—Mode rn Methods—Effi cient Service.												
		Special attentio n given Bill of La ding drafts, Cash and Time Items.												
		Please send 15c wi th each sight draft fo r presentation and 2 5c for Credit Report s.												
Carsonville 600 7 D Sanilac M24	**Exchange State Bank** ⓢ$'89 $180-20% 74-528	David Crorey	W. C. Vivian	W. J. McCaren	F. C. Crorey H. L. Vivian	25,000	16,900	625,110	19,650	333,210	225,430	26,880	101,140	N. Bk. Com., N. Y.; 1st N., Peninsular State and Peo. State, Det.
" ------ "	**FIRST STATE BANK** ⓢ$'95 ◆ 74-527	C. E. McCLUSKY The Bank of Pe rsonal Service.	A. W. GRAHAM	F. W. ELLERTHORPE	A. J. PHIPPS IVA RUMBLE	25,000	5,740	450,920	40,640	400,350	68 170	21,420	32,360	1st N., Det.; 1st N., Pt. Huron.
		Send us your it ems and collectio ns on Carsonville						(Mem ber U. S. Fede ral Rese rve Syst em)						
		We have the str ength and equip ment to give the best of service.			and vicinity.									
Caseville 385 7 Huron K21	R. L. Hubbard & Co. ⓢ‡'98 12% 74-590	F. W. Hubbard		S. H. Cochran	Myrl Keller	15,000	22,670	177,470	34,850	214,010	3,100	21,450	11,420	Han. N., N. Y.; 1st N., Det.; Am. State, Saginaw.
Casnovia 350 7 Muskegon N11	**Farmers & Merchants State Bank** 74-591 $'16	J. L. Norris	G. E. Burley	F. R. Davis	V. R. Fancett	20,000	7,000	225,000		240,000			34,000	Cont. and Com'l N., Chi.; Kent State, G. Rap.; 1st N., Det.
Caspian 1912 9 Iron D7	Caspian National Bank $130-8% 74-1061 ⓢT●‡'20	C. E. Lawrence	H. J. Veeser	C. G. Nelson		25,000	9,260	204,110	25,000	64,440	151,170	19,910	27,860	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; 1st Wis. N., Mil.
Cass City 1228 7 D Tuscola L22	Cass City State Bank ⓢ●‡$'82 $150-10% 74-442	M. B. Auten	G. A. Tindale	G. A. Tindale	C. M. Wallace Isabella McIntyre	40,000	5,510	322,630		169,310	179,410		19,600	N. Park, N. Y.; 1st N., Det.
" ------ "	Pinney State Bank ⓢ●‡$'88 ◆ 74-443	Elizabeth E. Pinney	J. M. Dodge	Roy Bricker	J. C. McRae Ernest Croft D. W. Benkelman	50,000	9,740	649,560	18,400	205,570	397,550	57,960	66,610	Chase N., N. Y.; N. Bk. Com. and 1st N., Det.
▲**Cassopolis** 1500 7 D Cass R10	**Cass County State Bank** $100-8% ◆ 74-410 ⓢ‡$'09	E. Lowitz	S. I. Rudd R. F. Peck	W. B. Decker	Mable Gohn	40,000	11,150	286,740	11,350	142,430	119,980	33,180	53,650	Ill. Merch. Tr. Co. and Cont. & Com'l N., Chi.; Peo. State, Det.
" ------ "	**First National Bank** ⓢ‡'71 74-409	Chas. A. Ritter	C. H. Funk	J. K. Ritter	Georgia Van Matre	50,000	68,780	607,140	30,000	348,640	326,120	6,840	74,320	1st N., N. Y., Chi., and Det.
Cedar 400 7 D Leelanau I11	**State Bank of Cedar** ‡$'13 74-592	G. A. Mason	A. E. Bellinger J. C. Vlack	Elmer Billman	F. E. Sbonek	20,000	6,000	285,920	32,400	88,440	167,210	47,000	64,340	Ill. Merch. Tr. Co., Chi.; Traverse City State, Traverse City.
Cedar Springs 980 7 Kent N12	**Cedar Springs State Bk.** 74-593 ⓢ‡$'16	Fred Hubbard	John Beucus G. F. Furner	H. W. Wheeler	Lee Griswold	20,000	12,940	385,360	45,460	146,100	130,510	70,510	116,640	Chase N., N. Y.; G. Rap. N., G. Rap.
" ------ "	Farmers & Merchants State Bank 74-1082 ⓢ$'21	D. Phelps	T. J. Blanchard George Arnold	Dennis D. Davis	Clare Reyburn	25,000	4,390	89,390	150	73,010	26,860	3,260	15,790	Han. N., N. Y.; Old N., G. Rap.; 1st N., Det.
Cement City 650 7 D Lenawee Q17	Bank of Cement City ⓢ●$'20 8% 74-1075	J. S. Flint	Ervin Lewis B. F. Allen	Minnie K. Flint		25,000	7,300	96,760	8,150	22,310	62,720	11,970	40,210	Cont. & Com'l N., Chi.; N. Bk. Com., Det.; N. Union, Jackson.
Center Line 5000 (*Warren P. O.*) 7 D Macomb P23	Center Line State Sav. Bk. $160-12% 74-1071 ⓢ$'20	E. J. Schoenherr	Charles Halmich J. E. Ready	E. G. Kay		60,000	20,960	939,820		646,080	211,800	38,260	124,640	Irving Bk.-Col. Tr. Co., N. Y.; 1st N. and Peo. State, Det.; Citiz. Sav., Mt. Clemens.
▲**Centerville** 701 7 St. Jo. R12	**Wolf Bros. State Bank.** ●‡$'80 74-594	Frank Wolf	B. Weed	C. D. Mosher		30,000	10,000	250,000		250,000			92,000	Chase N., N. Y.; Ill. Merch. Tr. Co., Chi.
Central Lake 676 7 Antrim H13	**Central Lake Exch. Bank** †'94 74-479	L. S. Stevens		H. A. Stevens										1st N., Chi.; Old N., G. Rap.
" ------ "	**First State Bank** ⓢ●‡$'06 16% 74-480	C. W. McPhail	W. S. Richardson A. F. Wallbrecht	G. E. White		20,000	5,400	152,060		134,780		5,000	37,680	Union Tr. Co., Chi.; 1st N., Det.

OUR CURRENT LIST OF BOND OFFERINGS WILL BE MAILED ON REQUEST

HARRIS, SMALL & CO.

150 CONGRESS ST., W DETROIT

MUNICIPAL INDUSTRIAL PUBLIC UTILITY AND RAILROAD BONDS

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MICHIGAN—Continued

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Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Charlevoix...3000 7 Charlevoix G13	Charlevoix County Bank 74-329 ⓢ●‡†'84	Archibald Buttars	A. F. Bridge	A. F. Bridge	Robert Bridge K. H. Buttars	$ 25,000	$ 10,800	$ 650,000	$ 29,200	$ 363,700	$ 219,200	$ 62.100	$ 70,000	Han. N., N. Y.; N. Bk. Rep., Chi.; Old N. and Kent State, G. Rap.: 1st N., Det.
" ------ "	CHARLEVOIX STATE SAVINGS BANK 74-330 ⓢ●‡$'05	W. S. RICHARDSON Send us your co Remittance ma	A. D. GRIMMINS llections direct fo de on day of paym	A. L. LIVINGSTON r prompt and per ent.	---------- sonal attention.	25,000	15,910	566,380	16,120	227,520	301,040	30,560	64,280	Cont. & Com'l N., Chi.; G. Rap. N. and Old N., G. Rap.: 1st N. and Peo. State, Det.
▲Charlotte...5500 7 Eaton P15	EATON COUNTY SAV. BANK ◆ 74-276 ⓢ●‡$'83	G. H. SPENCER Send us your it Special attentio *Please send 15c wi*	ALBERT MURRAY ems and collectio n given Bill of La *th each sight draft fo*	N. B. ALSOVER ns on Charlotte a ding drafts, Cash *r presentation and*	C. E. FISHER nd vicinity. and Time Items. *25c for Credit Repor*	100,000	43,510	1,250,580	--------- *ts.*	546,770	674,350	22,500	150,460	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
" ------ "	FIRST NATIONAL BANK $185-11% 74-274 ⓢ●‡'70	WILSON GEDDES First and Oldes Special attentio *Please send 15c wi*	C. S. BROWN F. H. POLLARD t Bank-Unexcelle n given Bill of La *th each sight draft fo*	R. S. PRESTON d facilities-Efficie ding drafts, Cash *r presentation and*	W. J. HAUENSTEIN nt Service. and Time Items. *25c for Credit Repor*	100,000	93,780	986,710	75,010 *ts.*	635,530	363,740	28,000	228,230	Han. N., N. Y.; 1st N., Chi. and Det.
Chassell.....1000 9 Houghton B7	Chassell State Bank ⓢ‡$'12 $125-10% 74-927	C. H. Worcester	E. A. Hamar J. H. Funk	M. A. Nadeau	Elmi M. Hill	20,000	12,200	129,900	---------	70,590	53,680	6,070	31,760	Han. N., N. Y.; Cont. & Com'l N., Chi.
▲Cheboygan...6000 7 Cheboygan F16	Cheboygan State Sav. Bank $150-8% 74-219 ⓢ●‡$'05	F. A. Haut	M. E. Riggs Wm. Childs	George D. Nimmo	H. C. Friday	50,000	18,520	901,800	39,220	295,740	578,500	2,000	124,300	Irving Bk.-Col. Tr. Co., N. Y.; N. Bk. Rep. Chi.; Peo. State and 1st N., Det.
" ------ "	First National Bank ⓢ●‡'83 $140-8% 74-218	H. Barber, *V. P.*	S. Farrell	I. H. Erratt	E. C. Liebner	50,000	43,690	1,124,250	49,430	1,023,480	---------	36,450	207,440	Chem. N., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Det.
Chelsea.....2200 7 D Wash'aw P18	Farmers & Merch. Bank $260 ◆ 74-364 ⓢ●‡$'08	V. D. Sprague												
		P. G. Schaible	Peter Merkel Christian Grau	H. W. Schenk	P. F. Niehaus	50,000	81,000	675,000	---------	197,000	493,000	5,800	111,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; Ann Arbor Sav., Ann Arbor.
" ------ "	KEMPF COM'L & SAV. BK. $230-16% ◆ 74-363 ⓢ●‡$'76	D. C. McLAREN Special collectio Up-to-date ban *Please send 15c wi*	J. L. FLETCHER D. E. BEACH n facilities. Pers king methods in *th each sight draft fo*	C. J. MAYER onal attention giv all departments. *r presentation and*	P. C. MARONEY en all items. Pro Try us for superi *25c for Credit Repor*	60,000	71,930	624,900	84,600 *ts.*	287,270	468,220	11,900	74,040	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; Far. & Mech., Ann Arbor.
Chesaning...1500 7 D Saginaw N13	CHESANING STATE BANK $190-14% 74-407 ⓢ●‡$'01	M. L. PARSHALL Oldest and Larg Special attentio *Please send 25c wi*	G. M. PEET O. C. SPERRY est Bank. n given Bill of La *th each sight draft fo*	C. A. HOYT ding drafts, Cash *r presentation and*	F. J. STEVENS and Time Items. *25c for Credit Repor*	50,000	39,030	1,052,540	120,510 *ts.*	332,120	563,320	169,940	196,690	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Bk. of Saginaw, Saginaw.
" ------ "	First National Bank ⓢ●‡'19 $100-5% 74-1044	W. F. Lutz	F. J. Whitney F. M. Dodge	C. W. Schafer	M. Spayth	50,000	9,950	243,010	58,930	197,760	108,060	8,500	53,380	Han. N., N. Y.; N. Bk. Com., Det.; 2d N., Saginaw.
Clare.....1800 7 Clare L15	Citizens State Bank ⓢ●‡$'09 74-414	A. E. Sleeper	A. E. Mulder Wm. H. Bicknell	James S. Bicknell	J. R. Goodman Donald Bicknell	20,000	20,040	405,140	18,750	246,690	121,950	43,440	51,940	Chase N., N. Y.; Peo. State, Det.; 2d N., Saginaw.
" ------ "	Clare County Sav. Bk. ⓢ●‡$'85 74-413	C. W. Perry	Joseph Hudson J. A. McKay	C. H. Sutherland	G. V. Collins F. O. McGuire	40,000	47,470	979,680	---------	248,930	597,670	42,850	177,690	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; Bk. of Saginaw, Saginaw.
Clarkston....419 7 D Oakland O21	Clarkston State Bank ⓢ‡$'13 12% 74-958	D. R. Teggerdine	G. A. Walter	G. D. King	----------	20,000	10,000	272,530	---------	227,210	24,200	---------	39,000	Han. N., N. Y.; Peo. State, Det.; Pontiac Com'l & Sav., Pontiac.
Clarksville.....400 7 Ionia O13	Edwin Nash State Bk. ⓢ‡$'93 $125-14% 74-596	D. F. Walter	E. E. Winey	Roy Blough	Lynne Nash	20,000	4,500	200,000	---------	100,000	110,000	---------	30,000	Chase N., N. Y.; G. Rap. N., G. Rap.
Clayton.....306 7 D Lenawee R18	Exchange Bank of W. W. Cooke & Co. ⓢ●‡'82 12% 74-597 *(Succeeds Exchange Bank)*	W. W. Cooke	C. V. Culver	C. V. Culver	W. W. Cooke, Jr.	--------- *(Individ*	8,340 *ual Resp*	400,000 *onsibilit*	--------- *y $200,00*	--------- 0)	---------	---------	---------	N. Bk. Com., N. Y.; Union Tr. Co., Chi.; Com. Guardian Tr. & Sav., Tol.; Adrian State Sav., Adrian.
Clifford.....327 7 D Lapeer M22	Ealy, Kinney & Co. ‡†1900 74-598	----------	----------	A. L. Kinney	Edith A. Kinney	---------	---------	---------	---------	---------	---------	---------	---------	1st N., Det.; Bk. of Saginaw, Saginaw.
Climax.....450 7 Kalamazoo Q13	Climax State Bank ⓢ●‡$'07 74-599	M. Scramlin	J. W. Pierce	T. E. Sinclair	----------	20,000	4,460	212,790	---------	62,250	116,030	1,810	57,150	Ill. Merch. Tr. Co., Chi.; Old N., Battle Creek.
Clinton.....961 7 D Lenawee Q19	State Savings Bank ⓢ‡$'85 74-457	L. W. Kimball W. D. Van Tuyle, *Ch. of Bd.*	W. B. Richmond F. W. Hogan	W. P. Van Tuyle	----------	50,000	34,940	653,740	2,610	276,010	350,060	15,200	100,020	Chem. N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.; Tol. Tr. Co., Tol.
Clio.....1486 7 D Genesee N20	Clio State Bank ⓢ●‡$'85 74-600	C. G. Matzen	Thos. Oliff	C. E. Taylor	L. D. Brown	25,000	7,000	550,000	---------	475,000	50,000	---------	57,000	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; 2d N., Saginaw; Industrial Sav., Flint.
Cohoctah.....100 7 D Livingston O19	Bank of Cohoctah ⓢ‡†'13 74-909	John Wriggelsworth	Fred Schrepfer	John Wriggelsworth	F. L. Keeny	8,500	10,080	64,060	26,570	48,550	34,460	20,170	7,020	1st N., Howell; Peo. State, Det.
▲Coldwater...6114 7 Branch R14	Branch County Sav. Bank 74-229 ⓢ ●‡$'90	B. S. Spofford	H. S. Clizbe H. P. Woodward	M. W. Wimer	Emery McVay H. K. Snyder	50,000	58,200	1,139,610	140	348,650	624,270	11,000	264,020	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
" ------ "	Coldwater National Bank $175-16% 74-227 ⓢ●'65	H. R. Saunders	S. L. Wing	J. R. Thompson	W. H. Simms	100,000	93,090	947,110	106,630	689,110	339,170	23,930	194,610	Am. Ex. N., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Det.
" ------ "	Southern Michigan Nat. Bk. $140-8% 74-228 ⓢ'71	L. E. Rose	M. G. Clarke	N. G. Kohl	----------	165,000	101,940	938,520	162,200	1,087,930	---------	17,060	262,690	Equitable Tr. Co., N. Y.; 1st N., Chi. and Det.

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MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS

HARRIS, SMALL & Co.

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Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab, ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Coleman 769 7 Midland L16	Farmers Savings Bank $150 74-1051 Ⓢ‡$'19	S. W. Delamarter	Ralph Clark L. J. Doherty	Geo. M. Moore	Wm. S. Methner	$ 25,000	$ 5,000	$ 143,000		$ 118,000	$ 35,000		$ 15,000	N. City, N. Y.; Comw.-Federal Sav., Det.; Am. State, Saginaw.
" ------ "	State Bank of Coleman ‡$'04 74-601	C. H. McPhaill	C. H. Macomber C. H. Niggeman J. E. Curtice	G. H. Glasure		20,000	8,520	204,250	$ 10,450	128,110	47,490	$ 32,660	34,950	Chase N., N. Y.; Bk. of Saginaw, Saginaw; 1st N., Bay City.
Coloma 663 7 Berrien Q8	State Bank of Coloma $200–12% ◆ 74-602 Ⓢ●‡$'09	W. S. Hallman	C. M. Ball	C. O. Ball	C. A. Furman	25,000	25,000	512,930	61,570	314,400	234,390	26,110	49,600	Cont. & Com'l N., Chi.; Dime Sav., Det.
Colon 745 7 St. Joseph R13	E. Hill & Sons State Bank 74-603 ●‡$'70	Frank E. Hill	G. E. Farrand S. V. Hill	O. J. Winter		30,000	8,390	358,820		299,900			97,300	Chase N., N. Y.; Cont. & Com'l N., Chi.; Dime Sav., Det.
Columbiaville 700 7 D Lapeer N21	Columbiaville State Bank $135–8% 74-585 Ⓢ‡$'09	W. H. Wilson	R. S. Spencer	J. H. Bohnsack	Harley Miner	20,000	10,360	277,410	25,770	119,200	118,220	41,100	55,120	Han. N., N. Y.; Industrial Sav., Flint; Peo. State, Det.
Colwood 95 7 D (*Colling P.O.*) Tuscola L21	Seeley, Andrews, Bach & Co., Bankers. 74-604 Ⓢ‡†'10 20%	C. D. Andrews	F. A. Bach	E. J. Calley		15,000	15,800	197,860	11,000	166,240	34,480	14,190	24,750	Dime Sav., Det.; 2d N., Saginaw.
Comins 200 7 Oscoda I18	Comins Bk. of Chas. D. Lewis 74-1028 ‡†'19	Chas. D. Lewis		Bernice McNeely	S. R. Hager									Peo. State, Det.
ComstockPark 500 7 Kent N11	Comstock Park State Bank $200–12% 74-1005 Ⓢ‡$'17	D. H. Power	Peter Buth Geo. P. Tamoreaux	E. A. Power	F. W. Nagel	20,000	7,190	314,210	100	116,080	168,350	23,950	38,940	G. Rap. Sav., G. Rap.; 1st N., Det.; Capital N., Lansing; Pontiac Com'l &, Sav., Pontiac.
Concord 580 7 D Jackson Q16	Farmers State Bank Ⓢ●‡$'84 $200–10% 74-605	Frank N. Aldrich	Alfred Folks	Dwight Aldrich	Viola Keeler	25,000	41,690	502,400	26,090	450,350	65,82	16,160	62,850	N. Y. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; N. Union and Peo. N., Jackson; 1st N., Det.
Conklin 300 7 Ottawa N10	Conklin State Bank ‡$'12 $112,50–8% 74-606	C. L. Bean	E. B. Thurston	C. L. Bean	D. J. Starks	20,000	9,510	134,450	10,000	157,080			16,880	Han. N., N. Y.; G. Rap. N., G. Rap.
Constantine 1400 7 St. Joseph R11	COMMERCIAL STATE BANK $175–2% ◆ 74-428 Ⓢ●‡$'94	W. H. SMITH Special attenti *Please send 15c wi* USE THIS BA	W. G. GIBSON on given Bill of *th each sight draft* NK IF YOU WAN	W. MERLE BURGER Lading drafts, Ca *for presentation an* T SERVICE.	sh and Time Ite *d 25c for Credit Rep*	25,000 ms. *orts.*	8,560	366,440	79,400	215,790	93,920	95,850	73,840	Guaranty Tr. Co., N. Y.; Cont. & Com'l N. and Foreman N., Chi.; 1st N., Det.
" ------ "	FIRST STATE BANK Ⓢ●‡$'64 74-427	GEORGE C. HARVEY Oldest and larg Special attenti *Please send 15c w*	E. W. KEIGHTLEY est bank. on given Bill of *ith each sight draft*	N. G. GREENSIDES Lading Drafts, C *for presentation and*	ash and Time It *25c for Credit Repor*	30,000 ems. *ts.*	15,480	865,000	108,850	422,660	324,910	147,690	124,070	1st N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Home Sav., Kalamazoo.
Coopersville 1000 7 Ottawa N10	Coopersville State Bank $225–12% 74-607 Ⓢ‡$'03	C. P. Lillie	L. D. Mills	M. Durham	Paul Hahn	30,000	30,150	689,400	40,250	229,340	422,940	45,130	92,390	Cont. & Com'l N., Chi.; 4th N., G. Rap.
" ------ "	Peoples Savings Bank Ⓢ‡$'12 $125 ◆ 74-919	L. E. Durphy	L. J. Hinken	George Laug	Gertie Comstock	25,000	11,870	482,670	19,050	391,610	76,540	34,320	36,120	Kent State, G. Rap.
Copemish 600 7 Manistee J10	Copemish State Bank Ⓢ‡$'20 74-1069	Ray Cartier	M. T. Crimmins J. O. Doe	R. E. Crimmins		20,000	3,460	78,000		71,000	9,150		9,480	Union Tr. Co., Chi.; G. Rap. N., G. Rap.
Coral 400 7 Montcalm M12	State Bank of Montcalm Co. 74-609 ‡$'08	J. S. Newell	Van S. Reynolds M. C. Arbogast	Thos. Skedgell	Rebecca White	20,000	7,400	220,000		225,000			22,000	Cont. & Com'l N., Chi.; G. Rap. N. and G. Rap. Sav., G. Rap.
▲Corunna 1571 7 D Shiawassee N18	Old Corunna State Bank $225–15% 74-610 Ⓢ●‡$'06	E. T. Sidney	W. A. Rosenkrans	John Y. Martin	F. W. Notnagel F. M. Hopkins	30,000	40,020	791,820		355,460	346,480	25,130	134,770	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Peo. State, and Penninsular State, Det.
Covert 400 7 Van Buren P8	Covert State Bank Ⓢ●‡$'99 $120–6% 74-1063	O. M. Vaughan Jr.	T. C. Tiedebohl, Jr.	T. Spelman		20,000	4,650	209,490	11,080	91,160	88,400	13,780	51,870	Cont. & Com'l N., Chi.; 1st State, South Haven.
Croswell 1800 7 D Sanilac M24	First State Savings Bank ◆ 74-406 Ⓢ‡$'10	Wm. H. Aitkin	A. E. Sleeper	Frank L. Fenton	F. C. Hurley	30,000	18,270	583,120	1,840	315,920	277,250	4,590	35,470	Chase N., N. Y.; 1st N., Det.
" ------ "	State Bank of Croswell Ⓢ‡$'95 ◆ 74-405	J. P. Niggeman, Jr.	H. W. Wixon	M. H. Aitkin	M. K. Davis	60,000	46,680	1,169,980	11,000	428,240	654,590	29,410	175,430	Chase N., N. Y.; Peo. State, N. Bk. Com., and 1st N., Det.; 1st N., Pt. Huron; 2d N., Saginaw.
Crump 300 7 D Bay L18	Crump Bank Ⓢ‡†'08 74-612	W. S. Fotheringham	H. Fotheringham	John Anderson	Marie Sharp	10,000	11,500	105,000		98,500		5,500	22,500	Far. State Sav., Bay City; 1st N., Det.
Crystal 400 7 Montcalm M15	State Bank of Crystal Ⓢ‡$'07 74-613	R. B. Smith	J. H. Steere	Ray Binkley	E. J. Frost	20,000	14,900	220,710	5,700	96,170	118,740	4,350	32,050	Bk. of Det., Det.; State Bk. of Carson City, Carson City.
▲Crystal Falls 3394 9 Iron D8	Crystal Falls National Bank $170–10% 74-1054 Ⓢ●‡'20	J. W. Black	W. J. Reynolds	Walter Granberg		50,000	19,890	499,230	50,000	172,020	358,910	50,930	37,270	N. City, N. Y.; 1st N., Chi.; Northw. N., Mnpls.
" ------ "	IRON COUNTY NAT'L BANK 74-614 ●'90	J. F. Corcoran	B. C. Neely	G. A. Brotherton	E. E. Budin	100,000	85,480	1,059,600	24,700	400,600	573,660	32,170	263,340	N. City, N. Y.; Ill. Merch. Tr. Co., Chi.; 1st Wis. N., Mil.; Peninsular State, Det.

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MICHIGAN—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

TOWN AND COUNTY. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Branch. | ●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept. | PRESIDENT. | VICE-PRESIDENT. | CASHIER. | ASS'T CASHIER. | LIABILITIES. PAID-UP CAPITAL | SURPLUS AND PROFITS | DEPOSITS | Accepts. Letters of Cr. Etc. | RESOURCES. Loans and Discounts | Bonds and Securities | MISCELLANEOUS | CASH & EXCHANGES, DUE FROM BANKS | PRINCIPAL CORRESPONDENTS.

Crystal Valley-200
7 Oceana L9
Farmers Exchange Bank †'13
74-943
C. W. McPhail — W. A. Wever — Union Tr. Co., Chi.; State Sav., Scottville.

Custer-300
7 Mason K9
Bank of Custer Ⓢ‡†'11
74-615
W. A. Cartier — M. B. Danaher — J. O. Doe — Union Tr. Co., Chi.; Ludington State, Ludington.

Dafter-60
9 Chippewa C20
Dafter Savings Bank Ⓢ‡†'19
74-1045
N. L. Field — A. L. Hillier — W. F. Roe — $ 5,000 — $ 4,000 — $ 50,000 — $ 1,000 — $ 30,000 — $ 20,000 — $ 10,000 — Ill. Merch. Tr. Co., Chi.; Sault Sav., Sault Ste. Marie.

Daggett-325
9 Menominee E10
Daggett State Bank Ⓢ●‡$'13
$200-8% 74-933
A. E. Weng — D. R. Landsborough — C. O. Larsen — Leo Bergstrom — 20,000 — 22,910 — 211,350 — 17,250 — 130,310 — 97,490 — $ 15,780 — 27,930 — Han. N., N. Y.; Cont. & Com'l N., Chi.; Marine N., Mil.; Com'l, Menominee.

Davison-1000
7 D Genesee N21
Davison State Bank Ⓢ●‡$'95
$150-15% ◆ 74-617
J. H. Baxter — I. J. Berry — C. E. Leach — C. S. Stombaugh, J. W. Harlan — 50,000 — 23,040 — 427,400 — 438,670 — 17,000 — 11,680 — 32,640 — Cont. & Com'l N., Chi.; Peo. State, Det.; Industrial Sav., Flint.

" —— "
FARMERS STATE BANK
74-1058 Ⓢ●‡$'20
HARRY POTTER — MELZOR HILL — M. A. McBRATNEY — H. RICE
New—Progressive—Strong—Growing. Quick returns on collections
Prompt, personal attention assured all business entrusted to us.
40,000 — 1,530 — 171,650 — 34,150 — 174,470 — 28,880 — 28,760 — 15,220
at Reasonable Rates.
TRY U S.
Chase N., N. Y.; Ill. Merch. Tr. Co., Chi.; N. Union, Jackson; Industrial Sav. and Citiz. Com'l & Sav., Flint.

Dearborn-3500
7 D Wayne P22
American State Bank
$140-6% 74-1042 Ⓢ●‡$'19
F. W. Dalby — S. B. Long — A. R. Little — C. A. English — 100,000 — 43,030 — 1,019,950 — 41,030 — 343,620 — 614,630 — 79,800 — 122,920 — N. City, N. Y.; Ill. Merch. Tr. Co., Chi.; Am. State and Peo. State, Det.

" —— "
Dearborn State Bank Ⓢ●‡$'10
$285-15% ◆ 74-618
Henry Ford — Herman Kalmbach, E. G. Liebold — C. R. Smith — 100,000 — 168,300 — 2,603,840 — 2,840 — 535,210 — 2,027,110 — 49,300 — 243,360 — N. City, N. Y.; Cont. & Com'l N., Chi.; Peninsular State, Det.; Imperial Bk. of Canada, Windsor.

Decatur-1400
7 Van Buren Q10
Citizens State Bank Ⓢ●‡$'05
$125-10% 74-420
G. T. Pomeroy — J. C. Dunnington, A. J. Goble — B. W. Hemenway — F. P. Hall — 25,000 — 9,300 — 339,340 — 520 — 205,890 — 96,950 — 18,980 — 51,300 — Cont. & Com'l N., Chi.; 1st N., Det.; Kalamazoo City Sav., Kalamazoo.

" —— "
First State Bank Ⓢ●‡$'90
10% 74-419
E. E. Copley — H. D. Wickett — L. E. Van Antwerp — H. H. Creagan, F. C. Stapleton — 40,000 — 14,000 — 430,000 — 251,000 — 185,000 — 50,000 — 1st N., Chi.; Kalamazoo N., Kalamazoo.

Decker-200
7 D Sanilac M22
Decker State Bank Ⓢ‡$'14
$100-6% 74-965
W. F. Ehlers — David Innes, O. W. Nique — W. F. Ehlers — Mylo Ragan, Wm. J. Tarrant — 20,000 — 6,000 — 242,360 — 10,000 — 139,170 — 65,330 — 30,170 — 43,680 — Han. N., N. Y.; 1st N., Det.; Bay City, Bay City.

Deckerville-782
7 D Sanilac M24
Commercial Bank of James Livingston & Company
74-512 ‡†'17
Robinson Wellock — Henry Matthews — Harold Regentine — 15,000 — 93,000 — 160,000 — 14,500 — Comw.-Fed. Sav., Det.; 1st N., Bay City.

" —— "
Farmers State Bank Ⓢ●‡$'91
74-510
C. E. Copp — C. E. McClusky — J. F. Powley — M. C. Baird — 25,000 — 11,000 — 393,000 — 3,460 — 312,000 — 54,000 — 48,000 — Han. N., N. Y.; 1st N., Det. and Pt. Huron; Cap. N., Lansing.

" —— "
State Bank of Deckerville
74-511 Ⓢ●‡$'95
Geo. B. Forrester — C. E. McClusky, M. M. Forrester — O. J. Munn — R. E. Kennedy, Ina. E. Kennedy — 25,000 — 16,140 — 776,660 — 6,500 — 795,890 — 35,130 — Han. N., N. Y.; 1st N., Det.; 1st N. and Federal Com'l & Sav., Pt. Huron; Capital N., Lansing.

Deerfield-450
7 D Lenawee R20
Deerfield State Bank Ⓢ‡$'06
74-619
W. F. Weisinger — W. T. Atkin — Arthur J. Cannon — Fred. W. King — 20,000 — 12,500 — 296,410 — 254,510 — 7,350 — 67,050 — Cont. & Com'l N., Chi.; Adrian State Sav., Adrian; Tol. Tr. Co., Tol.

Deford-150
7 D Tuscola M22
Deford Bank ●‡†'05
74-620
A. Frutchey — H. Frutchey — J. Frutchey — Geo. McIntyre, Harriett McIntyre — 15,053 — 2,160 — 141,600 — 65,360 — 83,750 — 9,690 — 1st N., Det.

Delray Station (*Detroit P.O.*)
7 D Wayne P23
(*See Detroit*)

Delton-500
7 Barry P12
Delton State Bank Ⓢ●‡$'04
$200-27% 74-621
A. A. Aldrich — Wm. Elliott — W. L. Thorpe — 20,000 — 25,430 — 377,370 — 113,840 — 72,000 — 158,490 — 81,240 — N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Kalamazoo.

HARRIS, SMALL & CO.
150 CONGRESS ST., W. DETROIT
MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS
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Federal Reserve Bank of St. Louis

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DETROIT—Reserve City

(Branch of Federal Reserve District No. 7)

(Wayne Co., P 23) County Seat Population 993,678

●Mem. A.B.A. ?New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Detroit Clearing House Assn. Members shown by * Affiliated Bks. by + Principal Correspondents.
American Loan & Trust Co. $106–6% 9–65 ⓢ[●‡$'06 (151 W. Congress St.)	U. Grant Race, Ch. of Bd. R. G. Lambrecht,	Carl Wisner John C. Shaw John Wynne, Jr. C. F. Bornman	J. K. Fitzsimmons, Tr. Fred M. Breen, Tr. Officer	H. C. Jolly, Sec. H. G. Roth, Auditor	$ 500,000	$ 177,160	$ 1,364,770 Tr. Dep.	$ 6,231,950	$ 6,991,470	$ 200,500	$ 861,300	$ 220,610	N. City, N.Y.; Am. State, 1st N., and Merch. N., Det.
*AMERICAN STATE BANK $187–10% ◆ 9–58 ⓢ●‡$'06 (633 Griswold)	J. J. BARLUM L. W. SCHIMMEL, V.P. C. P. LARNED, V. P. F. W. DALBY, V. P. (23 Branches●)	F. E. DOREMUS GORDON FEARNLEY G. W. J. LINTON R. M. ALLAN A. J. MAYNARD	R. M. ALLAN A. L. COLES, Auditor	HENRY M. HILD R. W. SLAYTON W. R. BOTSFORD O. L. GREEN P. E. TODD	1,500,000	545,120	25,147,270	394,810	19,377,900	3,195,630	1,661,420	3,352,250	N. Y. Tr. Co. and Bkrs. Tr. Co., N. Y.; Ill. Merch. Tr. Co., Chi.; Union Tr. Co., Clev.; Market Street N., Phil.
	Member of Federal Reserve Bank. Your business invited. Particular attention given to collections.												
Bankers Trust Company T●‡$'17 $175–10% 9–64 (156 W. Congress)	W. C. Brandon Arthur Webster, Ch. of Bd.	F. W. Hubbard Edwin Denby Ralph Nixon	H. W. Hanson, Sec. and Tr.	B. E. Cole, A. Sec. and A. Tr. A. A. Prabel, A. Sec. and A. Tr.	500,000	436,610	621,850 Tr. Dep.	9,170,040	10,335,390	----------	233,850	159,260	Peninsular State and Peo. State, Det.
BANK OF DETROIT $153–6% ◆ 9–60 ⓢ●‡$'16 (241 W. Fort St.)	GEO. B. JUDSON C. H. HABERKORN, JR., (17 Branches)	G. O. ELLIS W. A. FISHER R. B. GRIPMAN F. J. BEYER C. A. KINNEY E. S. BURNS C. B. CROUSE	A. A. McPHERSON	W. R. LAING G. T. MURRAY C. S. GODDIN E. T. McCONNELL B. F. SAYLOR A. J. STOCKER	2,000,000	787,160	44,087,770	519,350	20,459,430	14,699,740	2,270,330	10,054,790	N. City, Irving Bk.-Col. Tr. Co., and N. Bk. Com., N. Y.; 1st N., Union Tr. Co., and Cont. & Com'l N., Chi.; Midland, Clev.; Phil. N., Phil.; N. Bk. Com., Det; Com. Tr. Co., Kan. C.; Royal Bk. of Canada and Dominion, Windsor.
	We handle cash items and collections direct at a minimum cost. We solicit inquiries.												
*CENTRAL SAVINGS BANK 15% ◆ 9–53 ⓢ●‡$'88 (Woodward Ave. and Cadillac Square)	L. P. Smith Wm. P. Holliday, Ch. of Bd. (19 Branches●)	L. F. Timma E. H. Rogers A. W. Kaufman	A. W. Kauffman	A. F. Papke E. G. Krebs G. F. Crook	1,000,000	924,060	27,920,860	----------	3,634,600	22,500,830	985,300	2,724,190	Mech. & Metals N. and 1st N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
+COMMERCIAL STATE SAVINGS BANK ⓢ●‡$'21 ◆9–69 (Penobscot Bldg.)	E. H. FOWLER F. G. BAXTER, V.P.	L. G. GORTON G. P. SIEDER C. R. McLAUGHLIN T. A. SMITH	C. R. McLAUGHLIN A. M. SOUCH, Auditor	A. BAENZIGER F. W. DEDOE A. M. SOUCH	1,000,000	217,990	4,993,300	30,370	3,619,230	1,191,240	283,280	1,147,920	Chem. N. and Irving Bk.-Col. Tr. Co., N. Y.; Cont. & Com'l N. and N. Bk. Rep., Chi.; Royal Bk. of Can., Windsor.
	Prompt Attention to Collections. receive courteous service if you		**Your patrons, while in Detroit, will refer them to us.**		**5 Convenient Branches Member Federal Reserve Bank**								
+COMMONWEALTH-FEDERAL SAVINGS BANK ⓢ●‡$'16 9–62 (Hammond Bldg.)	J. W. McCausey M. E. Galvin, Ch. of Bd. (11 Branches)	Frank Wolf C. A. Tyler F. H. Talbot	W. W. Smith	H. P. Parshall H. R. Wilkin	750,000	293,540	12,146,720	----------	11,961,250	----------	----------	1,229,010	N. City, N. Y.; Cont. & Com'l N., Chi.
+CONTINENTAL BANK ⓢ●‡$'21 9–68 (1309 Broadway)	J. A. HOYT (5 Branches)	H. J. GUTHARD M. P. RUMNEY A. G. SHERMAN C. A. KANTER	F. G. FILLMAN	S. A. PETTY E. M. ELKAN	700,000	40,000	2,831,140	60,210	2,441,370	402,360	263,130	524,490	N. Park, N. Y.; N. Bk. Rep., Chi.; 1st N., Det.; Union Tr. Co., Clev.
	Detroit's Progressive New Bank deserves your patronage. Collections given prompt, personal attention. OUR SERVICE ON B L DRAFTS A SPECIAL FEATURE.												

(Detroit Banks Continued on following page)

IN MICHIGAN HARRIS, SMALL & Co. 150 CONGRESS ST., W. DETROIT
UNDERWRITERS AND DISTRIBUTERS
MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS
INVITE YOUR INQUIRIES

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DETROIT—Cont'd—Reserve City

(Branch of Federal Reserve District No. 7)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.

	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	TOTAL DEPOSITS	Accpts, Letters of Cr. & other Liabilities	RESOURCES. LOANS AND DISCOUNTS	BONDS AND SECURITIES	MISCELLANEOUS RESOURCES	CASH & EXCHANGES, DUE FROM BANKS	Detroit Clearing House Ass'n Members shown by* Affiliated Banks by+ PRINCIPAL CORRESPONDENTS.
*Detroit Savings Bank ⓢ●‡$'49 $300–12% ◆ 9–9 (46 State)	G. S. Baker D. C. Delamater, *Ch. of Bd.* (22 *Branches*•)	Chas. A. Dean J. H. Doherty John M. Dwyer, *Ch. of Exec. Com.*	J. H. Doherty J. C. Dilworth, *A. Cash.* Wilson Fleming, *A. Cash.*	W. H. Watson Kenneth Paton E. J. Dee F. C. Andrews H. N. Baxendale L. A. Wilson	$ 1,500,000	$ 2,499,900	$33 749 010	$ 672,470	$ 4,737,250	$27 010 250	$ 2,409,330	$ 4,264,540	Am. Ex. N. and N. City, N. Y.; Cont. & Com'l N., Chi.: Corn Ex.N., Phil.; Guardian Sav.& Tr., Clev.; N. Shawmut, Bos.; Bk. of Montreal, Windsor.
DETROIT TRUST COMPANY $345–15% 9–55 T●‡$'01 (201 W. Fort)	Ralph Stone	S. T. Miller J. E. Danaher L. K. Butler C. P. Spicer McPherson Browning Harry L. Stanton J. C. Peter	Fred Wixson, *Tr.* N. J. Miller, *A. Tr.*	C. E. Hilton, *Sec.* F. J. McGavin, *A. Sec.* JuliusH.Moeller, *A. Sec.* R. H. Berry, *A.Sec.* H. R. Crusoe, *A.Sec.*	2,000,000	4,744,300	13,241,350	246,050	8,831,330	5,647,940	1,460,670	4,291,750	N. Y. Tr. and Bkrs. Tr. Cos., N. Y.; Ill. Merch. Tr. Co., Chi.
*DIME SAVINGS BANK $300–15% ◆ 9–21 ⓢ●‡$'84 (Griswold and Fort)	WM. LIVINGSTONE (19 *Branches*•)	GEORGE H. BARBOUR T. W. P. LIVINGSTONE D. S. CARNEGIE C. E. PARTRIDGE G. T. BREEN DUNCAN W. DAKER	T. W. P. LIVINGSTONE R. H. MOORE, *Credit Mgr.* C. E. GRAY, *Mgr. of Branches.* A. MACLENNAN, *Mgr. Foreign Dept.*	FRED D. LORIMER W. P. BREEN JOHN H. STEIN CLIFFORD H. HYETT GEORGE M. SCRIPPS J. K. FISHER	1,500,000	3,102,520	52,778,160	518,650	15,262,270	32,724,980	2,058,330	7,853,740	Han. N., N. Y. Tr. Co., Mech. & Metals N., Guaranty Tr. Co., Chem. N., and Bkrs. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Corn Ex. N., Phil.: Union Tr. Co., Clev.; Riggs N., Wash., D. C.; 1st N., Peo. State, N. Bk. Com., and Merch. N., Det.; Old N., G. Rap.; Dime Sav., Hamtramck; Dearborn State, Dearborn; N. Bk. Com., St. L.; Canadian Bk. Com., Windsor, Ont.; Midland Bk. Ltd., Lon.; Banca Commerciale Italiana, Genoa; Banque D'Anvers, Antwerp, Belgium; Credit Lyonnais, Paris, France; Banque D'Athenes, Athens, Greece.

A Commercial Bank offering a Complete Banking Service.
Your Detroit and Michigan Business Cordially invited.
Special attention paid to Collections.

Your Detroit Collections assured prompt, personal presentation by reason of our 19 branch offices throughout the city.
Quick Returns—Lowest Rates.

*Federal Reserve Bank of Chicago 9–29 • Dist. 7 (128 W. Congress)

(*Branch of Chicago, Ill. For complete information see page 26*)

FIDELITY TRUST COMPANY (147 W. Congress) $225–8% 9–73 ⓢT●‡$'23	L. D. THOMAS	G. B. YERKES R. W. THOMAS SCOTT E. LAMB T. S. CLAYTON	R. R. McDANELD, *Tr.* G. B. YERKES, *Gen'l Counselor* SCOTT E. LAMB, *Tr. Officer*	F. W. ARMSTRONG, *Sec.* J. A. BRANDT, *Mgr. Mtge. Dept.* T. S. CLAYTON, *Mgr. Bond Dept.*	500,000	220,610	1,333,710 (*Trust Deposits*)	24,170	217,210	1,586,980	25,030	249,270	N. Bk. Com., N. Y.; Harris Tr. & Sav., Chi.; N. Bk. Com., Merch. N., and 1st State, Det.

INVESTMENT SECURITIES.

*FIRST NATIONAL BANK IN DETROIT $283–14% 9–1 ⓢ●‡'63 (Woodward Ave. and Cadillac Square)	WM. J. GRAY EMORY W. CLARK, *Ch. of Bd.*	FRANK G. SMITH W. L. DUNHAM J. H. HART WM. T. DeGRAFF E. C. MAHLER W. A. McWHINNEY F. J. PARKER FRED BROWN D. D. DOUGLAS L. P. SMITH	G. S. HOPPIN, JR. G. W. O'NEIL, *Comptroller* G. H. ZIMMERMAN, *Mgr. For. Dept.* O. W. EMMRICK, *Auditor*	RUSSELL E. SMITH C. H. WAGAR EDWARD E. DEAN CHAS. McMICHAEL PAULL FITZPATRICK WALTER E. WINCKLER O. H. STONEBURGH JOHN A. HOPKINS VALETTE R. EIS	5,000,000	5,860,460	104 743 290	5,243,510	66,039,010	16,577,820	5,695,540	32,534,890	N. Bk. Com., Chase N., N. Park, Irving Bk.-Col. Tr. Co., Guaranty Tr. Co., Bkrs. Tr. Co., and 1st N., N.Y.; Ill. Merch. Tr. Co., Cont. & Com'l N., and 1st N., Chi.; 1st N. and Phil. N., Phil.; Bk. of Pitt. N. A., Pitt.; 1st N., Bos., St. L., Cin., and Los A.; Marine Tr. Co., Buffalo. Foreign Department—Correspondents in all the principal cities of the world.

Ass't Vice Presidents
J. A. WILSON, H. J. BRIDGMAN, I. S. FAUROTE, J. T. SHAW, R. A. JACOBS, A. E. PATTERSON

Organized 1863. This Bank will receive the Accounts and Collections of all Banks, Bankers and Corporations, Firms and Individuals, and will give prompt attention to any business entrusted to its care.

SEE ADVERTISEMENT ON BACK OF MICHIGAN MAP.

(*Detroit Banks continued on following page*)

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Federal Reserve

HARRIS, SMALL & CO.
150 CONGRESS ST., W. DETROIT
MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS
INQUIRIES CORDIALLY INVITED

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DETROIT—Cont'd—Reserve City

(Branch of Federal Reserve District No. 7)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.

PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	LIABILITIES. SURPLUS AND PROFITS	LIABILITIES. TOTAL DEPOSITS	LIABILITIES. Accepts, Letters of Cr. & other Liabilities	RESOURCES. LOANS AND DISCOUNTS	RESOURCES. BONDS AND SECURITIES	RESOURCES. MISCELLANEOUS RESOURCES	RESOURCES. CASH & EXCHANGES, DUE FROM BANKS	Detroit Clearing House Ass'n. Members shown by ★ Affiliated Banks by + — PRINCIPAL CORRESPONDENTS.
THE FIRST NATIONAL CORPORATION (OF BOSTON) '18 (Fort and Griswold)												
D. G. WING ALLAN M. POPE, *Exec. V. P.*	WM. H. POTTER, JR.	W. C. BOOTHBY, *Tr.* P. A. RUSSELL, *Mgr.*	A. B. KENNEY, *Sec.* H. W. ADAMS, *Auditor*	$1,000,000	$1,000,000							**First National Bank of Boston; Chase National Bank, New York; New York Trust Company, New York; Bankers Trust Co., New York; Continental & Commercial National Bank, Chicago; Harris Trust & Savings Bank, Chicago; Illinois Merchants Trust Company, Chicago; First National Bank, Detroit; Peoples State Bank, Detroit; Girard Trust Company, Philadelphia; Philadelphia National Bank, Philadelphia; Citizens National Bank, Baltimore.**
DIRECTORS: E. P. Brown R. F. Herrick H. Hornblower	J. B. Macomber Allan M. Pope C. G. Rice	B. W. Trafford E. S. Webster A. B. Wells D. G. Wing		**DEALERS IN BANKERS' ACCEPTANCES AND U. S. GOVERNMENT OBLIGATIONS.**								
★First State Bank ⓑ•‡$'53 $127–6% ◆ 9–7 (150 W. Fort)	George H. Kirchner P. R. Gray, *V. P.* (15 *Branches*)	C. W. Kotcher A. E. Larned C. A. Newcomb, Jr. Edward Yentsch John Koch	H. J. Koch, *V. P. and Cash.* A. A. Chapp, *Auditor*	Emil Jacob Julius Rubiner R. T. Kirchner E. C. Bloss	2,500,000	874,890	$16 766 860	$ 824,630	$ 7,542,190	$ 8,662,680	$ 2,262,390	$ 2,499,120	Chem. N., N. Y.; Ill. Merch. Tr. Co., Chi.; Union Tr. Co., Clev.
GUARANTY TRUST CO. T•‡$'16 $188–8% 9–63 (606 Woodward)	F. H. BESSENGER G. H. KIRCHNER, *V.P.* A. A. MOORE, *V.P.* H. R. MARTIN, *V.P.*	W. V. BUTLER G. A. McKAIG R. A. STRAUSSER W. A. STELLBERGER A. E. SWANSON ARTHUR WALTON	G. A. McKAIG, *Sec. and Tr.* W. MAGRUDER JONES, *A. Sec. and A. Tr.*	IVAN McLELLAN, *A. Sec.* S. J. SNYDER, *A. Tr.* AXEL A. RUTILA, *A. Tr.* R. A. STRAUSSER, *Tr. Officer*	300,000	324,300	767,860 *Tr. Dept.*	4,902,400	5,921,250	5,100	54,160	314,030	
Industrial Morris Plan Bank ⓑ•‡$'17 $130–6% 9–74 (1219 Griswold)	E. W. Lewis	F. G. Austin F. W. Hubbard G. F. Turnbull	A. G. Ropp, *Tr.* H. C. Sparks, *A. Tr.*	R. H. Doughty, *Sec.* Harry Haas, *A. Tr.* C. L. Rugg, *A. Tr.*	500,000	298,270	8,067,590	495,120	8,250,030	576,920	42,830	491,220	N. Bk. Com. and 1st N., Det.
Merchants & Mechanics Bank ⓑ•†'18 9–70 (9435 Jos. Campau)	Geo. J. Kolowich (3 *Branches*)	I. G. Kolowich	Don Nigro	J. A. Nettke	10,000	21,560	769,040	285,980	132,220	69,260	750,530	134,580	Bk. of Det., Am. State, and Dime Sav., Det.; State Bk. of America, Hamtramck.
***MERCHANTS NATIONAL BANK** ⓑ•‡'14 $200–10% 9–27 (Ford Bldg.)	JOHN ENDICOTT JOHN BALLANTYNE, *Ch. of Bd.*	DAVID GRAY J. P. HEMMETER B. G. VERNOR R. B. LOCKE CHAS. K. BARTOW W. R. JOY	CHAS. K. BARTOW E. F. FORMELL, *Auditor.*	FRANK A. DUWE L. GEO. BOTT R. F. MILLER R. A. KRUGER	2,000,000	1,705,490	26,288,560	299,250	15,332,550	9,804,880	291,010	4,864,870	N. City and N. Y. Tr. Co., N. Y.; Ill. Merch. Tr. Co. and Cont. & Com'l N., Chi.; 4th St. N., Phil.; N. Shawmut, Bos.; Citiz. N., Los A., Bk. of Italy, San F.
Young—Strong—Progressive. We handle collections promptly and intelligently. WE GET RESULTS.													
Michigan State Bk. of Detroit ⓑ•‡$'16 6% 9–61 (4701 Chene)	Frank Schmidt (4 *Branches*)	S. C. Kruszewski	F. A. Smith	J. A. Grupczynski	250,000	45,960	3,038,240	21,010	2,341,260	299,990	176,440	537,520	N. Park., N. Y.; Ill. Merch. Tr. Co., Chi.; N. Bk. Com., Det.
***NATIONAL BANK OF COMMERCE** ⓢT•‡'07 9–24 (144 Fort St. West) $240–12%	R. P. JOY WM. P. HAMILTON, *V. P.* (*Up Town Office General Motors Bldg.*)	H. H. SANGER C. R. TALBOT S. R. KINGSTON H. S. COVINGTON C. N. MAYCOCK O. L. HATT L. H. D. BAKER	S. R. KINGSTON	ALBERT C. VOSS R. C. WANDEL J. W. JOHNSTON H. D. NEWBERRY	2,000,000	2,777,180	54,771,800	434,530	36,398,500	4,803,940	1,386,970	17,394,100	Chem. N., N. Y.; Union Tr. Co., Chi.; Girard N., Phil.; 1st N., St. L.
				SEE ADVERTISEMENT OPPOSITE Union Bill of Lading with Collection Drafts given prompt remittance. MICHIGAN INDEX. Unusual facilities. special attention.									
Northwestern State Bank ⓑ•‡$'15 74–985 (9475 Grand River)	W. C. Martindale	F. C. Martindale Frank Vignoe Peter Prochaska, A. H. F. Martindale	A. H. F. Martindale	A. R. Wells E. G. Schulz	25,000	42,180	1,569,620	17,500	296,490	1,020,880	39,000	297,920	N. City, N. Y.; N. Bk. Com. and 1st N., Det.
***PENINSULAR STATE BANK** •‡$'87 ◆ 9–17 (140 Fort St., West)	J. H. Johnson (24 *Branches*)	H. L. Chittenden H. H. Ellerton H. Moxon W. J. Nesbitt, E. J. Obendorfer	M. S. Webb H. B. Stead, *Auditor*	F. F. Fleming B. H. Johnson H. A. Lombard J. P. Arthur W. R. Orborne	2,500,000	1,877,380	39,080,670	79,650	16,648,810	18,143,390	2,380,300	6,366,210	Chase N. and Guaranty Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st N., Bos.

(*Detroit Banks continued on next page*)

MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS

HARRIS, SMALL & CO.

150 CONGRESS ST., W DETROIT

OUR MUNICIPAL DEPARTMENT SPECIALIZES IN MICHIGAN MUNICIPAL BONDS

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Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

DETROIT—Cont'd—Reserve City

(Branch of Federal Reserve District No. 7)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc. see Laws.

●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accepts., Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Detroit Clearing House Assn. Members shown by * Affiliated Banks by + Principal Correspondents.
THE PEOPLES STATE BANK ⓢ●‡$'07 $415-20% ◆ 9-10 (Fort and Shelby)	JNO. W. STALEY ---- (36 Branches●)	F. A. SCHULTE ------ J. R. BODDE, R. W. SMYLIE, R. T. CUDMORE, C. H. AYERS, A. H. MOODY	D. N. SWEENY ------ AUSTIN E. WING, *Ass't to President*; G. T. COURTNEY, *Auditor*; C. I. NORMAN, *Mgr. Bond Dept.*; R. P. FRASER, *Mgr. Foreign Dept.*	D. E. LEUTY ------ WM. BRAASCH, G. W. BEASLEY, C. C. BOGAN, L. D. HEAPHY, J. H. ROOKS, HUGH McCLELEND, Jr., HERBERT W. BOYES, J. E. TOTTEN	$ 5,000,000	$ 10,817,620	$ 125 297 020	$ 8,915,330	$ 45.817.170	$ 79,451,740	$ 2,171,330	$ 22,589,730	N. Park, Han. N., and Bkrs. Tr. Co., N. Y.; Cont. & Com'l N. and N. Bk. Rep., Chi.; 1st N., St. L. and Phil.; N. Shawmut, Bos.
	Your account invited on liberal terms. Michigan and collections promptly handled at a reasonable				**Items charg**	**e.**	**SEE ADV**	**ERTISEM**	**ENT ON**	**MICHIGA**	**N INDEX.**		
Security Trust Company ⓢ†●‡$'06 $320-12% 9-57 (735 Griswold)	A. E. Green ------ J. S. Holden, *Ch. of Bd.*	C. A. Guerin ------	R. L. Nixon, *Tr.*; K. C. Thom, *A. Sec.*; F. J. O'Donnell, *A. Sec.*; A. W. Massnick, *A. Sec.*	C. E. Guerin, *Sec.*; C. T. Darnton, *A. Sec.*; H. R. Gleeson, *A. Sec.*; F. L. Adams, *A. Sec.*; C. E. Mitchell, *A. Sec.*; W. B. Hayes, *Tr. Officer*	1,000,000	2,038,080	6,019,450 *Tr. Dep.*	66,170	2,809,310	2,687,500	900,000	2,726,900	Bkrs. Tr. Co., N.Y.; Cont. & Com'l N., Chi.; 1st N., Det.
ⁿStandard Trust Co. ---- ⓢ†$'25 $125 9-75 (160 Penobscot Bldg.)	B. F. Hudson ------	Sidney Miller ---- W. R. Hudson, R. E. Paris	Frank Turner, *Tr.*	H. D. Kilets, *Sec.*	300,000	75,840	400 *Tr. Dep.*	----------	----------	165,980	18,930	191,330	
Union Joint Stock Land Bank 9-72 '23 (Union Trust Bldg.) (*Formerly Bankers Joint Stock Land Bank*)	F. W. Blair ------ D. E. Waters, *V. P.*	H. H. Sanger ------ Edward Frensdorf, O. P. Gossard, *V. P. and Mgr.*	C. H. Adams ------ J. N. Stalker, *Sec. and Tr.*	M. C. Adams, *A. Sec.*; G. H. Stalker, *A. Tr.*	250,000	30,270	2,000,000 (*FarmLn. Bds.*)	168,860	2,395,460	----------	25,780	27,910	
UNION TRUST COMPANY $255-8% 9-54 ⓉⓈ●‡$'91 (Congress and Griswold)	Frank W. Blair ---- H. M. Campbell, *Ch. of Bd.*	C. R. Dunn ------ J. N. Stalker, B. H. Manning, Joel H. Prescott, C. N. Crosman, C. H. Adams, M. C. Adams, Harry Slater, *Asst. to Pres.*	C. E. Clark, *Tr.* W. C. Hartwig, *A. Tr.* *Asst. Vice-Presidents* A. W. Bond, E. A. Miller, J. A. Reynolds, C. F. Berry	M. C. Adams, *Sec.* *Trust Officers* J. M. Roney, L. J. Toomey, M. D. Campbell *Asst. Secretaries* W. B. McNally, A. S. Gilmore, L. H. Charbonneau, N. W. Andrus, W. J. Woodruff	2,000,000	1,512,750	17,617,420 *Tr. Dep.*	720,000	4,636,420	8,933,240	1,095,890	7,184,620	Guaranty Tr. Co. and U. S. Mtge. & Tr. Co, N. Y.; Cont. & Com'l N., Chi.
UNITED SAVINGS BANK ⓢ●‡$'01 $225-12% ◆ 9-56 (1133 Griswold)	FRANK B. LELAND, A. F. PECK, *V. P.*, Banking by mai	LAVERNE BASSETT, W. W. SLOCUM, l a Special Featur	T. E. BRYAN ------ STRICTLY A SAVINGS BANK i) ----------	EARL W. ALLES, H. O. COFFMAN, —4% INTEREST PAID, e.	750,000	395,200	11,379,940	76,740	8,642,450	2,747,740	439,010	772,670	Irving Bk.-Col. Tr. Co., N. Y.; N. Bk. Com., Det.; S. W. N., Dallas.
Joseph M. Vigliotti Bank ⓢ†'22 9-71 (3001 Chene)	(Joseph M. Vigliott				----------	----------	----------	----------	----------	----------	----------	----------	1st N. and Peo. State, Det.
WAYNE COUNTY & HOME SAVINGS BK. $365-18% ◆ 9-23 ⓢ●‡$'71 (Michigan and Griswold)	J. H. HAASS ------ F. H. CROUL, *Ch. of Bd.*; GEORGE WILEY, *V.P.*; W. V. MOORE, *V. P.* (34 Branches●)	W. S. GREEN ------ EDWIN J. ECKERT, ARTHUR E. LOCH, RUPERT PLETSCH, G. H. JOHNSTONE, GEO. J. PIPPER, *Auditor*	GEO. F. BUHRER ---- GEO. A. BURNS, *Savings Cash.*; W. H. McCLENAHEN, *Asst Cash.*; L. L. ROSIER, *A. Cash.*	J. W. SCHMITT ------ GEO. C. JOHNSTON, CHAS. H. NORTHROP, F. A. GROSFIELD, SCOTT CARPENTER, E. M. ERLENBACH, E. F. SPITZER	4.000.000	8.165.460	91.392.250	19,890	62.982.910	31,028,960	2.519.670	7.046.070	Bk. of the Manhattan Co., N. Y.; Cont. & Com'l N. and 1st N., Chi.; Guardian Sav. & Tr. Co., Clev.; Girard N., Phil.
	We invite the business of Merchants, Manufacturers and others desiring Satisfactory Commercial Banking Service.				**MEMBER**	**FEDERAL**			**RESERVE**		**SYSTEM.**		
Wojciks 4% Savings Bank ●†'19 9-67 (894 Junction)	L. F. Wojcik ------	----------	John A. Blaska----	J. F. Merritt, *Sec.*	100,000	25,000	100,000	----------	65,000	10,000	----------	125,000	Bk. of U. S., N.Y.; N. Bk. Com. and Am. State, Det.
Detroit Clearing House ------ (*Members indicated by a *Affiliated Banks by a +*)	Wm. Livingstone--	Mark A. Wilson, *Mgr. and Examiner*	F. J. Bear, *A. Mgr.*	A. S. Knudsen, *Ass't Examiner*; R. J. Romer, *Ass't Examiner*	----------	----------	----------	----------	----------	----------	----------	----------	

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MUNICIPAL INDUSTRIAL PUBLIC UTILITY AND RAILROAD BONDS

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INVESTMENT SECURITIES.

Keane, Higbie & Company,
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New York—120 Broadway.
Chicago—137 S. La Salle St.
Grand Rapids—Michigan Trust Bldg.

Name •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. ¶Mem. Inv. Bks. Assn.	Year Established.	Officers.	Correspondents.
AMERICAN BOND & MORTGAGE COMPANY (Farwell Bldg.)		R. W. CORNELL, *Mgr.* *First Mortgage Real Estate Bonds.*	American Bond & Mortgage Co., Chicago & New York.
BACKUS, FORDON & CO. (Telephone Cadillac 5990) •¶ (16th Floor First Nat'l Bk. Bldg.)		H. D. BACKUS, *Pres.* RALPH FORDON, *Sec. and Tr.* As the buyer and seller of thousands of bonds this firm has acquired in its history a valuable fund of knowledge and experience which it freely places at the disposal of its clients.	1st Nat'l, Peo. State and Detroit Sav., Det. BONDS. MEMBERS DETROIT STOCK EXCHANGE.
BRAUN, BOSWORTH & CO. (320 Ford Bldg.)		F. A. Bargmann, *Resident V. P.* *Municipal Bonds.*	Braun, Bosworth & Co., Chicago, Toledo, Cincinnati.
BREED, ELLIOTT & HARRISON '05 (2319 Dime Bk. Bldg.)		Mark Wells, *Detroit Representative* **Investment Securities, Municipal and Corporation Stocks and Bonds.**	Breed, Elliott and Harrison, Chi. Indpls., and Cin.
BUMPUS & COMPANY ¶‡'06 (1440 Penobscot Bldg.)		K. G. Bumpus, *Pres.* Wm. C. Sterling, Jr., Mary Lane Vinton, *Sec. and Cash.* *V. P.* C. A. Johnson, *Tr.* Beatrice Vollmer, *A. C.* **Municipal, Corporation, Real Estate Bonds, and Government Bonds. Dealers**	Peo. State and N. Bk. of Com., Det. **in all Stocks.**
H. M. BYLLESBY & CO. (1613 Dime Bank Bldg.) ¶'21		J. Magidsohn, *Mgr.* **Utility, Industrial, Government and Municipal Investments.**	H. M. Byllesby & Co., N. Y., Chi., Bos., Prov., Kan. C., and Minpls.
CALDWELL, MOSSER & WILLAMAN (2020 Dime Bank Bldg.) ¶‡'94		Geo. F. Engstrom, *Mgr.* (*Municipal and Corporation Bonds*) (*Branch of Chicago, Ill.*)	Peo. State, Det.; Caldwell, Mosser & Willaman, Chi.
C. F. CHILDS & CO. (Penobscot Bldg.) ¶'11		**The oldest house in America specializing exclusively in GOVERNMENT BONDS.** **The National Market for Farm Loan Bonds.** ***Members of the American Bankers Association.***	C. F. Childs & Co., N. Y., Chi., Pitt., Cin., St. L., Det., Boston, Balt., Cleve., K. C., Minn., Den., Los A., San Francisco, Port., Seattle. *See Adv. in New York City and Chicago Investment Dealers Sections.*
BENJAMIN DANSARD & CO., (330 Penobscot Bldg.) '21		**Dealers in Municipal, Corporation, Industrial and First Mortgage Real Estate Bonds. Specializing in Michigan and Ohio Municipals. Underwriters and Distributors. Real Estate Bonds.**	**Peninsular State, N. Bk. Com., 1st Nat'l, Peo. State, Det.**

Name •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. ¶Mem. Inv. Bks. Assn.	Year Established.	Officers.	Correspondents.
FEDERAL BOND & MORTGAGE CO. Inc. (Federal Bond & Mtge. Bldg.) '16		Alfred J. Murphy, *Pres.* N. M. Gross, *V. P.* F. J. Mahler, *Sec. & Tr.* Norman Lyle, *A. Tr.* (*First Mortgage Real Estate Bonds*)	1st N., Chi.; N. Bk. Com., 1st N., Am. State, and 1st State, Det.
FIRST NATIONAL COMPANY OF DETROIT. ¶'19 (1st N. Bk. Bldg.)		D. D. Douglas, *Pres.* C. A. Nyman, *Sales Mgr.* H. Hadden, *V. P.* R. H. Gaines, *Sec.* E. K. Hoover, *V. P.* W. H. Bowen, *Cash.* S. H. Rubiner, *Tr.* S. M. Edridge, *Auditor.* S. H. Wilkinson, *Mgr. Municipal Dept.* *Capital and Surplus*, $1,656,000 (*Investment Securities*)	First N. Co. of Det., First N., and Cent. Sav. are under one ownership. Branch offices N. Y. & Chi.
FIRST NATIONAL CORPORATION OF BOSTON '18 (Dime Sav. Bk. Bldg.)		**Bankers' Acceptances, United States and Foreign Government Obligations and Miscellaneous Securities.** **See Advertisement in Bank Section.**	N. Y. Tr. Co., Bkrs. Tr. Co., and Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Bos.; 1st N. and Peninsular State, Det.; Girard Tr. Co. and Phil. N., Phil.; Citiz. N., Balt.
FLETCHER AMERICAN COMPANY '20 (2319 Dime Bk. Bldg.)		Mark Wells, *Mich. Representative* (*Investment Securities*)	Fletcher-Am. Co., Indpls.
HALSEY, STUART & CO., Inc. ¶‡'10 (1518 Ford Bldg.)		(*Bonds*) O. F. Rains, *Resident Mgr.* Phone—Cadillac 9250	Halsey, Stuart & Co., Inc., N.Y., Chi.; St.L., Phil., Bos., Mil., and Minpls See adv on back of Chicago Map.

HARRIS, SMALL & CO. (150 Congress St., W.) •¶'19
JULIAN H. HARRIS, SIDNEY R. SMALL, JOHN W. FINKENSTAEDT, LESLIE ALLINGTON, AND COURTENAY D. ALLINGTON, *Partners.*
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Correspondents: *Peo. State, Peninsular State, Merch. N., and 1st National Detroit.*

HAYDEN, VAN ATTER & COMPANY (Ground Floor Penobscot Bldg.)
H. P. HAYDEN, *Pres.* G. N. BUSSLER, *Cashier*
R. T. VAN ATTER, *V. Pres.* H. G. MONTGOMERY.
E. C. SWANSON, *V. Pres.* *Mgr. Municipal Dept.*
Reference: The Peoples State Bank.
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A. J. HOOD & COMPANY (Penobscot Bldg.) •‡1900 (*Established 25 years*)
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Name. •Mem. Am. Bks. Assn. ‡Mem. State Bks. Assn. ¶Mem. Inv. Bks. Assn.	Year Established.	Officers.	Correspondents.
HOWE, SNOW & BERTLES (*Incorporated*) (Ford Bldg.)	'10	**INVESTMENT BANKERS** **We underwrite and offer entire issues of investment securities which we have first investigated and purchased for our own account.** **(Home office Grand Rapids. Branch offices Detroit, Chicago and New York.)**	Cent. Union Tr. Co. and Equitable Tr. Co., N. Y.; Howe, Snow & Bertles and Cont. & Com'l N., Chi.; Old N., Howe, Snow & Bertles, Inc., and G. Rap. Sav., G. Rap.; Union Tr. Co., Clev.
W. E. HUTTON & CO. (2018 Park Ave.)		J. R. Burr and H. E. Leary, *Managers.* **MEMBERS NEW YORK STOCK EXCHANGE.**	W. E. Hutton & Co., Cin., N. Y., and Dayton.
KEANE, HIGBIE & COMPANY, Inc. (431 Griswold) **(Telephone Main 2963)**	¶	J. E. J. Kean, *Ch. of Bd.*; C. M. Higbie, *Pres.*; D. J. McNabb, *V.P.*; J. C. Grier, Jr., *V.P.*; A. H. Brown, *V.P.*; S. L. Pittman, *Sec.-Tr.*	Guar. Tr. and Eq. Tr., N. Y.; Peo. State, N. B. Com., Bk. of Det., Merch. N., Det.
A. B. LEACH & CO., INC. (420 Ford Bldg.)	'06	**T. N. McGOWEN,** *Resident Manager* **(INVESTMENT SECURITIES)**	A. B. Leach & Co., Inc., N. Y., Chi., and principal cities. **See Adv. Page VI.**
LEWIS & COMPANY, INCORPORATED (308 Dime Bank Bldg.)		EUGENE W. LEWIS, *President*; GEORGE SLOANE, *V.P.*; M. A. MERCER, *Sec.*; HOWARD BONBRIGHT, *V. P. and Tr.*; E. W. MARQUART, *Ass't Treas.* **Underwriters and Distributors of Securities.**	1st Nat'l and Dime Sav., Det.
LIVINGSTONE, HIGBIE & COMPANY (Dime Bank Bldg.)	¶'22	**Correspondents: Hallgarten & Co., N.Y.; Peoples State Bank and Dime Savings Bank, Detroit.** **Telephone Cadillac 2906.** **CORRESPONDENCE INVITED.** SEABOURN R. LIVINGSTONE, *Pres.* HARLEY G. HIGBIE, *Sec.-Treas.* P. H. SMITH, *Mgr. Trading Dept.* **GOVERNMENT, CORPORATION and MUNICIPAL BONDS.**	
E. E. MacCRONE & COMPANY (101 Penobscot Bldg.)	'15	(E. E. MacCrone, H. S. Gillespie, C. J. Collins, J. B. Lovelace, N. S. Dennis, *Partners*) *Members N. Y. and Det. Stock Exchange. (N. Y. Curb Association)*	Post & Flagg, Harriman & Co. and A. A. Housman & Co., N. Y.; A. L. Baker & Co., Chi.
W. E. MOSS & COMPANY (710 Union Tr. Bldg.)	•‡¶'95	**Municipal and Public Utility Bonds** **Members Detroit Stock Exchange.**	Folsom & Adams, N.Y.; Merch.N., 1st N., Peo. State, and N. Bk. Com., Det.
NATIONAL CITY COMPANY (743 Griswold St.)	'16	Ralph W. Halsey, *Dist. Sales Mgr.* (*Investment Securities*)	N. City Co., N. Y. and correspondent offices. **See Adv. Page 3.**
NICOL, FORD & CO., Inc. (Ford Bldg.)	•¶'12	F. D. NICOL, *Pres.*; F. C. FORD, *V. P.*; HOWARD BENNETT, *V. P.*; F. C. FORD, *Tr.*; HOWARD BENNETT, *Sec.*; L. LE B. GOODWIN, *V. P.* **MEMBERS: Detroit Stock Exchange. Investment Bonds, Municipal and Corporation. Active Traders local securities. MEMBERS: W. A. Harriman & Co. Wire Group.**	**W. A. Harriman & Co., N. Y.; N. Bk. Com., Peo. State and 1st N., Det.**
H. W. NOBLE & COMPANY (306 Dime Bk. Bldg.)	•‡'94	H. W. Noble ——— S. R. Noble ——— **(BONDS AND STOCKS)** **The oldest bond house in Michigan. Refer to every bank in Detroit. Stock department handling all stocks dealt in on this market on commission.**	
OTIS & COMPANY (721 First Nat'l Bank Bldg.)	'00	R. M. McConnell, *Mgr.* (*Investment Securities*) (*Branch of Cleveland, Ohio.*)	Otis & Co. N. Y., Det., Clev., Cin., Col., Tol., Akron, Den., and Colorado Springs.
PAINE WEBBER & CO. (Penobscot Bldg.)	'80	*Members Boston, New York, Chicago, Detroit and Hartford Stock Exchanges-New York Cotton Exchange, Chicago Board of Trade.*	Paine Webber & Co., Boston, N. Y., Chi., and other Cities.
PEABODY, HOUGHTELING & CO. (620 Dime Bk. Bldg.)	'65	Investment Securities **(BONDS).**	Peabody, Houghteling & Co., N. Y., Chi., St. L., Mil., and Ced. R.
PRUDDEN & COMPANY (401 Ford Building)		HERMAN KLEENE, *Mgr.* **Municipal Bonds.**	Prudden & Company, Tol., N. Y., Chi., St. L., Cin., Minn.
JOEL STOCKARD & COMPANY (Main Floor Penobscot Bldg.)	¶'15	JOEL STOCKARD, *Pres.*; THOS. NEAL, *V. P.*; C. H. DONNELLY, *V. P.*; KIRKE A. NEAL, *Treas.*; ALFRED GIRARDOT, *Sec.*; E. C. ANDERSON, *Cash.* **INVESTMENT BONDS—MUNICIPAL, CORPORATION, RAILROAD, CANADIAN AND FOREIGN GOVERNMENTS. Members Detroit Stock Exchange. ACCURATE AND QUICK MARKETS ON MICHIGAN SECURITIES.**	N. Y. Tr. Co., N. Y.; Peo. State Bk. and Am. State Bk., Det. *Paid up Capital*, $200,000.
STRANAHAN, HARRIS & OATIS, Inc. (54 Penobscot Bldg.)	'12	Hale V. Sattley, *Mgr.*	Branch of Toledo. Other offices: New York, Chi., Columbus.
THE STRAUS BROTHERS CO. (801 Park Ave. Bldg.)	¶'60	S. J. Straus, *Pres.*; A. Ackerman, *V. P.*; Jerome Ackerman, *V. P. and Mgr. Detroit Office*; *(Investment Securities)* *Capital and Surplus* $4,500,000.	The Straus Bros. Co., Chi. and Ft. Wayne.
WATLING, LERCHEN & CO. (168 W. Congress)	¶'16	J. W. Watling, *Pres.*; Herbert Ely, *V. P.*; Jos. J. McFawn, *Mgr. Municipal Bond Dept.*; W. G. Lerchen, *V.P. & Tr.*; W. T. McFawn, *Sec.*; M. J. Stringer, *Mgr. Trading Dept.* **MEMBERS DETROIT STOCK EXCHANGE. Municipal, Public Service, Corporation Bonds. Active Dealers in Local Issues.**	Merchants National Bank, Dime Savings Bank, Peoples State Bank and Wayne County & Home Savings Bank, Detroit.
WHITTLESEY, McLEAN & CO. (Penobscot Bldg.)	•¶'18	**Mathew B. Whittlesey. John F. McLean Municipal and Corporation Bonds. Members Detroit Stock Exchange. Active Trading Department. Private Wires.**	Peo. State, 1st N., Merch. N., Det.

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150 CONGRESS ST., W DETROIT

MUNICIPAL INDUSTRIAL PUBLIC UTILITY AND RAILROAD BONDS

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MICHIGAN—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Branch.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
De Witt 500 7 Clinton O16	**Woodruff Bros. Bank** ‡†'04 74-622	C. C. Woodruff		L. A. Woodruff	R. L. Woodruff	$ 10,000	$ 12,970	$ 120,000		$ 42,750	$ 60,380	$ 8,040	$ 31,800	**N. City, N. Y.; City N., Lansing; Bk. of Det., Det.**
Dexter 587 7D Wash'naw D19	**Dexter Savings Bank** Ⓢ●‡$'93 $200-12% 74-623	G. S. Francisco	Henry Dieterle	G. S. Francisco	E. G. Willoughby	40,000	24,460	440,980	$ 12,700	168,150	250,260	19,360	80,360	**Han. N., N. Y.**; Cont. & Com'l N., and Foreman N., Chi.; 1st N., Det.; State Sav. and Far. & Mech., Ann Arbor; N. Union, Jackson.
Dighton 450 7 Osceola K13	**Farmers & Merch. Bank** †'08 74-624	C. A. Stiles												G. Rap. N., G. Rap.; Cont. & Com'l N., Chi.
Dimondale 500 7 Eaton O16	**Dimondale State Bank** $150-10% 74-625 Ⓢ●†$'95	W. J. Bateman	John Hull. E. A. Lundberg	B. S. Harris	F. L. Cogswell	20,000	8,890	175,000		104,750	60,660	5,560	32,920	**1st N., Det.**; Capital N., Lansing.
Dorr 350 7 Allegan O11	**Dorr Bank** Ⓢ †'06 74-626	(John Sommer)				10,000	3,000	55,000		60,000	3,000		7,000	**Kent State, G. Rap.**
Dowagiac 6000 7 Cass Q9	**Dowagiac National Bank** ●'11 74-259	Geo. B. Phillips	Charles Heddon	C. F. Pugsley	Fay Atwood	50,000	27,100	942,010	50,000	507,540	342,320	20,600	198,640	**Han. N., N. Y.**; Ill. Merch. Tr. Co., **Chi.**; **1st N., Det.**
" ------ "	**LEE STATE BANK** Ⓢ●‡$'87 $140-12% 74-257	F. E. Lee H. M. Lee, *V.P.*	A. B. Gardner Otis Bigelow	C. A. Hux	Neil Swisher Kathryn Murphy	125,000	31,250	1,250,740		292,750	793,100	5,000	331,760	**Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.**
Dryden 359 7D Lapeer N22	**Dryden State Bank** Ⓢ‡$'06 74-531	Lee Berridge	P. H. Foot	**Floyd Slate**		20,000	30,000	350,000		310,000			90,000	**Cont. & Com'l N., Chi.; 1st N., Det.; Pontiac Com'l & Sav., Pontiac.**
Dundee 1108 7D Monroe R20	**Dundee State Sav. Bank** $165-10% 77-444 Ⓢ‡$'80	Thornton Dixon	Arthur M. Rutter	**Seth C. Dixon**	Hazel Bordine	20,000	7,060	225,700		89,160	109,250	13,430	40,930	**Chase N., N. Y.; Peo. State, Det.; Secur. Sav. Bk. & Tr. Co. and Northern N., Tol.**
" ------ "	**Monroe County Bank** ‡$'92 74-445	Fred Corkett	J. F. Nieman William Clute	L. G. Williams		25,000	30,000	300,450		305,800			45,900	**Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; Com. Guardian Tr. & Sav., Tol.**
Durand 3000 7D Shiawassee O19	**C. S. REED** / **FIRST COM'L & SAV. BANK** Ⓢ●‡$'09 $169-16% 74-338 **"THE BANK O F BETTER SERV ICE." TRY US. Collections give n prompt, careful attention.** *Please send 15c w ith each sight draft f or presentation and* 25c *for Credit Repor ts.*		**E. J. CARNEY**	**W. L. SCRANTON**	**J. M. CRANE**	25,000	21,530	461,710	4,550	216,810	214,390	17,640	63,940	**N. Bk. Com., N. Y.; Peo. State, Det.**
" ------ "	**Shiawassee County Bank** 74-337 Ⓢ●‡$'91	R. C. Fair	C. G. Bates	H. A. Thomas	D. M. Trumble	25,000	33,460	815,030	43,500	153,270	532,250	43,500	187,970	**Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.**
East Jordan 2500 7 Charlevoix H14	**Peoples State Savings Bank** 74-328 Ⓢ●‡$'14	W. A. Strobel	Roscoe Mackey R. O. Bisbee	John J. Mikula	W. G. Corneil	25,000	10,700	363,870	20,720	223,670	142,040	30,590	23,870	**Cont. & Com'l N., Chi.; Peo. State, Det.; N. Union, Jackson.**
" ------ "	**State Bank of East Jordan** $180-16% 74-327 Ⓢ●‡$'01	W. P. Porter	Fred Smith	A. J. Suffern	H. E. Voice	50,000	22,060	637,040		240,810	275,460	18,430	166,860	**Chase N., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Det.; G. Rap. N. and Old N., G. Rap.**
East Lansing 1889 7D Ingham O16	**East Lansing State Bank** $175-10% 74-992 Ⓢ●‡$'16	J. Schepers	E. H. Ryder	A. J. Nash	O. A. Miller	50,000	24,100	677,370	15,600	317,830	223,810	32,850	192,580	**Chase N., N. Y.; Cont. & Com'l N., Chi.; City N. and Am. State Sav., Lansing.**
East Tawas 1398 7 Iosco J20	**Ealy, McKay & Co., Bankers** 74-399 Ⓢ●†'03			L. G. McKay	W. H. Grant									**1st N., Bay City.**
Eaton Rapids 3000 7 Eaton P16	**First National Bank** Ⓢ●‡'77 $200-20% 74-343	M. D. Crawford	J. S. Hamlin C. S. Horner	F. A. Jadel	K. P. Williams Mary Harris	50,000	31,120	648,690	12,500	495,410	142,220	15,000	89,680	**Cont. & Com'l N., and N. Bk. Rep., Chi.; 1st N., Det.; N. Union, Jackson.**
" ------ "	**Michigan State Bank** Ⓢ●‡$'84 $130-10% ◆ 74-344	J. H. Parks	J. B. Davidson	G. A. Speers	Howard Chappell	75,000	15,000	544,900	34,200	470,550	19,300	102,120	77,400	**Am. Ex. N., N.Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; City N., Lansing.**
Eau Claire 300 7 Berrien Q8	**EAU CLAIRE STATE BANK** Ⓢ●‡$'12 $150-12% 74-628 **H. E. HESS / J. W. BEDFORD / K. E. TATMAN** **Collections and Requests for Cre dit Reports MUS T be accompanie d by** **FEE IN ADVAN CE:** *Plain sight dr afts, 15c; Credit Re ports, 25c.*					20,000	4,530	245,670		174,870	42,430	7,490	45,400	**N. Bk. Rep., Chi.; Am. N. and Far. & Merch. N., Benton Harbor.**
Ecorse 4394 *(Detroit P. O.)* 7D Wayne Q22	**JOSEPH SALLIOTTE / ECORSE STATE BANK** Ⓢ●‡$'18 10% 74-1029 **A modern, prog G. H. KIRCHNER H. C. WADE ressive bank, offe ring prompt, effi cient service.** **Collections and Requests for Cre dit Reports MUS T be accompanie d by** **FEE IN ADVAN CE:** *Plain sight dr afts, 15c; Credit Rep orts, 25c.*			**A. P. McNIVEN**	**C. J. LIVERNOIS**	100,000	36,280	1,082,900	12,920	398,110	643,320	63,430	127,240	**Chem. N., N. Y.; Cont. & Com'l N., Chi.; 1st State, Det.**
						(Branch at W. Jefferson and Cherry Grove)								
" ------ "	**Down River State Bk.** Ⓢ§'24 $120 74-1120	A. I. Burdeno	F. X. Lafferty	L. E. Byrnes		24,460	4,890	129,610		74,050	48,350	8,610	27,950	**N. City, N. Y.**; Peninsular State, Det.
Edmore 772 7 Montcalm M14	**Edmore State Bank** Ⓢ‡$'97 ◆ 74-490	J. W. Pfeifler	Harry E. Wagar	J. E. Pittenger, Jr.	Alvin W. Krouse	30,000	14,500	485,000		175,000	285,000		76,000	**Chase N., N. Y.**; Peo. State, Det.
Edwardsburg 392 7 Cass R9	**Bank of Edwardsburg** Ⓢ●†'07 74-629	R. S. Carlisle		H. J. Carlisle	**Wm. C. Runkle**	10,500	1,030	118,990	11,000	108,650	24,390		8,470	**Cont. & Com'l N., Chi.**
Elberta 588 7 Benzie I9	**Bank of Elberta** ‡†'09 74-839	M. M. Luxford		Charles W. Luxford	James H. Stubbs	10,000	10,000	18,900		28,000			10,500	**Chase N., N. Y.; Old N., G. Rap.; 1st N., Manistee; 1st N., Det.**
Elk Rapids 684 7 Antrim H12	**Elk Rapids State Bank** ◆ 74-630 Ⓢ●‡$'92	Charles B. Carver	C. D. Towne J. B. Griffin	Edward Durkee		35,000	18,180	321,940	70,270	141,680	189,500	84,900	29,300	**Bk. of Det., Det.**
Elkton 600 7D Huron L22	**Bank of Henry C. Wales** †'22 74-1096	(Henry C. Wales)			B. Schiel	8,000	600	32,690		28,480	3,400	3,020	6,390	**Wayne Co. & Home Sav., Det.; State Sav., Bad Axe.**
" ------ "	**Elkton Bk. of Frank W. Hubbard & Company** Ⓢ●†'92 74-631	F. W. Hubbard	John Ryan Oscar Rogers	M. L. Ackerman	A. K. Patterson	20,000	28,540	260,000		193,850	57,690	45,470	34,000	**Irving Bk.-Col. Tr. Co.. N. Y.; Peninsular State, Det.; 2d N., Saginaw.**
Ellsworth 250 7 Antrim H13	**Citizens Bank** Ⓢ†'10 20% 74-915	C. W. McPhail	W. S. Richardson	D. W. Sage		10,000	450	62,240	16,920	68,720		7,360	13,530	Traverse City State, Traverse City.
Elmira 500 7 Otsego H15	*Elmira Bank of Buell & Wic*	*kett (Closed)*												

MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS

HARRIS, SMALL & Co.

150 CONGRESS ST., W. DETROIT

OUR MUNICIPAL DEPARTMENT SPECIALIZES IN MICHIGAN MUNICIPAL BONDS

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TOWN AND COUNTY. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Branch.	●Mem. A. B. A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	LIABILITIES. SURPLUS AND PROFITS	LIABILITIES. DEPOSITS	LIABILITIES. Accepts. Letters of Cr. Etc.	RESOURCES. Loans and Discounts	RESOURCES. Bonds and Securities	RESOURCES. MISCELLANEOUS	RESOURCES. Cash & Exchanges, Due from Banks	PRINCIPAL CORRESPONDENTS.
Elsie ..... 680 7 Clinton N17	State Savings Bank ⓢ‡$'89 $170-15% **74-633**	L. G. Bates	M. B. Netzorg C. D. Bates	T. P. Steadman	W. S. Lusk	$ 25,000	$ 9,840	$ 483,610		$ 404,190	$ 23,000	$ 20,620	$ 70,640	Equitable Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Peninsular State, Det.
Elwell ..... 250 7 Gratiot M15	Bank of Elwell-Ward, King & Co. 74-896 ⓢ†'11			Geo. D. Law	C. H. Washburn, *Aud.*	*(Respon*	*sibility*	1,000,000)						2d N., Saginaw.; 1st State, Alma.; 1st N., Det.
Emmett ..... 175 7D St. Clair N24	Citizens State Bank ‡$'18 **74-634**	Andrew Nolan	Frank Furlong	H. P. McCabe	F. V. McCabe	20,000	2,600	140,660	$ 16,200	86,670	56,120	$ 14,380	22,290	Peo. State, Det.; Federal Com'l & Sav., Pt. Huron.
Empire ..... 298 7D Leelanau I10	Empire State Bank ⓢ‡$'12 $125-12% **74-635**	E. Harvey Wilce	F. G. Peck	George Johnson	E. A. Voice	25,000	5,000	220,490	12,150	94,650	90,040	24,650	52,240	Cont. & Com'l N., Chi.; Traverse City State, Traverse City.
Engadine ..... 300 9 Mackinac D16	Mackinac County Bank of O. A. Walstad & Co. ‡†'11 **74-912**	O. A. Walstad		E. Rifenberg		5,000	2,150	131,930		105,170		3,570	30,350	Cont. & Com'l N., Chi.; 1st N., Manistique; N. Union, Jackson.
Erie ..... 400 7D Monroe R21	Erie State Bank ⓢ●‡$'06 $135 **74-636**	B. Freidenberg	Boyez Dansard A. E. Shinevar O. J. Golden	Fred L. Buyea	Eva G. Roe	20,000	1,500	315,000		61,000	220,000		41,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Tol. Tr. Co., Tol.; Dansard State, Monroe.
▲**Escanaba** .. 15,000 9 Delta E12	Escanaba National Bank $300-12% **74-114** ⓢ●‡'92	M. N. Smith	J. K. Stack, Jr.	J. E. Mogan	**W. J. Schmit** E. L. Moersch	100,000	107,300	1,849,280	100,000	1,251,580	467,420	72,480	365,100	**N. City, N. Y.; Corn Ex. N., Chi.; Marine N.** and Marshall & Ilsley, Mil.
" ..... "	**FIRST NATIONAL BANK** **74-112** ⓢ●‡'71	**M. K. BISSELL** **Oldest and Larg**	**C. M. THATCHER** **est Bank in Delta**	**LESLIE FRENCH** **County.**	**E. G. ROYCE** **F. F. ROYCE**	100,000	132,660	2,669,650	190,250	1,683,390	788,790	32,340	588,050	Han. N., N. Y.; Cont. & Com'l N., Chi.; N. Ex., Mil.; 1st N., Det. and Minpls.
		Business entrus	**ted to us will rec**	**eive prompt and**	**careful attention.**									
" ..... "	State Savings Bank ⓢ●‡$'04 $225-8% **74-113**	W. R. Smith	O. N. Hughitt C. W. Malloch	Wm. Warmington	C. R. Wickman E. O. Perron	100,000	99,540	1,959,910	75,250	598,240	1,255,270	62,860	318,320	**Bkrs. Tr. Co., N. Y.**; Ill. **Merch. Tr. Co., Chi.; 1st Wis. N., Mil.; Northw. N., Minpls.**
Essexville ..... 1500 7D Bay L19	State Savings Bank ⓢ●‡$'14 $225-5% **74-906**	W. P. Kavanaugh	H. J. Gaffney	L. J. Navarre	E. A. Harris	20,000	9,120	345,170	7,509	58,110	268,970	13,630	41,070	Chase N., N. Y.; N. Bk. Rep., Chi.; Peninsular State, Det.; 1st N., Bay City.
Evart ..... 1500 7 Osceola L12	First National Bank ⓢ†●'24 **74-1121**	D. C. Morrill	E. B. Bromley H. A. McLachlan	Ludwig Bohls		35,000	5,000	110,000		45,000	60,000	22,000	13,000	Chase N., N. Y.; 1st N., Chi.; Old N., G. Rap.; 2d N., Saginaw.
Ewen ..... 900 9 Ontonagon C5	State Bank of Ewen ⓢ●‡$'14 ◆ **74-637**	E. J. Humphrey	Ed. Erickson J. N. Howlett	A. M. Anderson	O. E. Hanson	25,000	21,000	400,000	10,000	260,000	100,000	30,000	73,000	**Cont. & Com'l N., Chi.; 1st N., Minpls.; 1st N. and Union N., Marquette.**
Fairgrove ..... 452 7D Tuscola M20	Bank of Fairgrove ●‡†'93 **74-638**	J. M. Ealy		W. P. Campbell	Nellie Stewart									**1st N., Bay City; 1st N., Det.**
Fairview ..... 500 7 Oscoda I18	Fairview Bank of Hager & Lewis 74-957 ‡†'13	Chas. D. Lewis	S. R. Hager	C. A. Hagaman		5,000		35,000		30,000		5,000	5,000	Peo. State, Det.
Falmouth ..... 300 7 Missaukee J14	Falmouth Bank ‡†'08 **74-639**	John Fitzpatrick		C. M. Iverson	Albert Buning	*(Individ*	*ual Resp*	*onsibility*	$200,000)					Missaukee Co., Lake City.; Peo. State, Det.
Farmington .. 1000 7D Oakland P21	**FARMINGTON STATE SAV. BANK** ⓢ●‡$'98 $200-12% ◆ **74-640**	**H. M. WARNER** **Oldest and Larg** **SEND YOUR C** *Send 15c with ea*	**M. B. PIERCE** **est Bank — Mem** **OLLECTIONS DI** *ch sight draft for*	**E. S. PIERCE** **ber Federal Rese** **RECT TO US FO** *presentation and*	**H. G. NICHOLS** **rve System.** **R PROMPT ATT** *25c for Credit Rep*	40,000	42,560	963,210	25,670	435,800	516,700	45,880	73,070	**N. Bk. Com., Det.** **ENTION.** *orts.*
" ..... "	**PEOPLES STATE BANK** $150-10% **74-1015** ⓢ●‡$'18	James L. Hogle	J. A. Miller Thomas Lytle	John Fitzpatrick	G. C. Gildemeister	50,000	17,060	482,230	22,240	185,470	252,620	61,090	72,350	Cont. & Com'l N., Chi.; Peo. State, Union Tr. Co., and 1st N., Det.
Farwell ..... 449 7 Clare L15	Farwell State Savings Bank **74-641** ⓢ‡$'19	J. L. Littlefield	F. M. Dains E. B. Glass	Allen R. Graham		20,000	1,100	99,690	4,460	106,380			18,770	**Cont. & Com'l N., Chi.; Bk. of Saginaw, Saginaw.**
Fennville ..... 547 7 Allegan P9	Old State Bank ⓢ●‡$'87 $225-15% ◆ **74-642**	J. E. Hutchinson	P. H. Broe	W. J. Hutchinson		50,000	16,630	494,940	600	189,510	218,000	22,700	131,970	Han. N., N. Y.; Cont. & Com'l N., Chi.; Bk. of Det., Det.
Fenton ..... 2507 7D Genesee O20	Commercial State Savings Bk. ◆ **74-335** ⓢ●‡$'98	F. A. Chapin	E. H. Stiles J. H. Jadwin	R. B. Renwick	D. E. Kelleher	50,000	82,360	541,940		302,130	250,950	58,320	9,680	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
" ..... "	**FENTON STATE SAVINGS BK.** $180-14% ◆ **74-336** ⓢ●‡$'07	**C. J. CAMPBELL** **A Strong, Progr** **15 CENTS sent** **25 CENTS for e**	**E. M. NEWELL** **E. A. PHILLIPS** **S. R. O'BRIEN** **essive Bank. You** **to us with each si** **ach credit report**	**F. H HITCHCOCK** **r Business Invite** **ght draft for pres** **insures prompt, p**	**V. M. GOODRICH** **H. W. HITCHCOCK** **d.** **entation, and** **ersonal attention.**	25,000	36,020	775,050	85,050	274,030	434,500	127,490	85,090	Chase N., N. Y.; 1st N., Chi. and Det.
Fenwick ..... 350 7 Montcalm N14	Fenwick State Bank ⓢ‡$'19 $100 **74-1012**	W. W. Root	Jos. Bonsall	L. M. Hilton		20,000	1,770	66,110		47,000	22,720	4,000	14,150	G. Rap. Sav. and G. Rap. N., G. Rap.
Ferndale .... 12,000 *(Detroit P. O.)* 7D Oakland P22	American State Bank ●‡$'20 $120-8% **74-1067**	F. W. Dalby	H. B. Wallace Lewis Walton	Lewis Walton	A. S. McGeachy	50,000	15,530	1,135,420		538,550	579,960	35,580	46,850	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.; Am. State Det.
" ..... "	Ferndale State Bank ⓢ$'24 $125 **74-1119**	Arthur E. Wood	C. R. McLaughlin W. A. Hassberger	D. G. Just	O. R. McLaughlin	49,070	9,650	138,770	100	125,260		46,000	26,320	Com'l State Sav. and Bk. of Det., Det.
Fife Lake ..... 400 7 Grd. Trav. I13	Citizens State Bank ⓢ‡$'06 $100 **74-643**	H. L. LaBar	J. S. Hodges	S. L. LaBar	K. D. Timmins W. M. Hodges	20,000	310	112,810	8,600	74,910	28,490	14,950	23,370	1st N., Chi.; Traverse City State, Traverse City.
Flat Rock ..... 750 7D Wayne Q22	State Savings Bank ⓢ●‡$'12 $140-8% **74-644**	J. F. Lindsay	F. S. Peters Julius Neifert	M. S. Walker	Hilda Case	20,000	13,020	420,350	6,250	139,160	240,970	16,970	62,520	Bk. of the Manhattan Co., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.

INQUIRIES REGARDING INVESTMENTS OR INVESTMENT PROBLEMS CORDIALLY INVITED
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Federal Reserve Bank of St. Louis

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▲Flint ——— 91,599 7 D Genesee N20	ⁿ Bankers Trust Co. ——— §'25 74-55	D. D. Aitken W. E. Fellows, *Ch. of Bd.*	S. S. Stewart	G. J. Brown, *Sec. and Tr.*		$ 150,000								
" ——— "	***CITIZENS COM'L & SAVINGS BANK** $230-8% ◆ 74-52 ⓢ●‡$'90	G. W. HUBBARD	C. L. BARTLETT W. E. MARTIN	H. E. POTTER	R. W. SCHUMACHER E. W. POTTER	450,000	$ 476,050	$5 730 110	$ 598,000	$3 140 240	$3 606 030	$ 104.000	$ 403.890	Chase N., N. Y.; Cont. & Com'l N. and Union Tr. Co., Chi.; Peo. State, Det.; G. Rap. N. City, G. Rap.
	Test the facilities of this up-to-date bank. We offer unsurpassed collection service. Give us a trial. *15c sent us with each Sight Draft for presentation and 25c for Credit Reports insures prompt, personal attention.*					(Glenwood Ave. Branch)								
" ——— "	***FIRST NATIONAL BANK** $325-5% 74-50 ⓢ†‡'58	A. G. BISHOP	JAMES MARTIN CARL F. SPAETH	CARL F. SPAETH H. F. PELHAM, *Tr. Officer*	M. F. VINCENT GEO. MIDDLEMIS	200,000	484.710	5.171.910	212.860	2,508.880	2.446.690	530.270	583.640	N. Park and N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
	ONLY NATIONAL BANK IN THE COUNTY. YOUR FLINT BUSINESS CORDIALLY INVITED.													
" ——— "	***GENESEE COUN'Y SAVINGS BANK** $325-10% ◆ 74-51 ⓢ●‡$'72	A. G. BISHOP H. C. SPENCER, *Ch. of Bd. and V.P.*	JAMES MARTIN R. S. BISHOP T. S. COWING, *Sav. Cash.*	JAMES MARTIN E. P. HOPKINS, *Aud.*	G. E. MERRILL I. L. YOUNG	500,000	572.060	9.472.470	86.900	4,715.840	3.950.100	721.470	1.244.030	Chatham & Phenix N., N. Y.; 1st N., Chi.; Peo. State, Det.; 4th St. N., Phil.
	Oldest Bank in Genesee County. The "Collecting Bank" for this section. Vigorous Attention. Prompt returns; reasonable charge.					SEE ADV. FRONT SECTION OF MICHIGAN.								
" ——— "	***INDUSTRIAL SAVINGS BANK** $200-8% ◆ 74-54 ⓢ●‡$'09	C. S. MOTT (5 *Branches*)	W. E. FELLOWS F. D. BAKER GRANT J. BROWN H. C. MOORE J. S. DE CAMP	GRANT J. BROWN MILTON POLLOCK, *Aud.* A. T. SMITH, *Mgr. Special Service Dept.*	F. M. BUFFUM E. D. GRAHAM F. D. MONTAGUE, *Mgr. Sav. Dept.*	1,000,000	350,650	10 359 520	993,450	4,318,990	5,860,620	1,250,440	1,273,570	Chatham & Phenix N., Bkrs. Tr. Co., and Irving Bk.-Col. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st N., N. Bk. Com., Peninsular State, and Peo. State, Det.; Cent. N. Bk. Sav. & Tr. Co., Clev.; 1st N., Cin.; Bk. of Saginaw, Saginaw; Royal Bk. Can., Windsor, Ont.
	(Member Federal Reserve System) The Bank of Personal Service. Send us your items and collections on Flint and vicinity. We have the strength and equipment to give the best of service.													
" ——— "	***UNION TR. & SAV. BANK** $210 ◆ 74-53 ⓢ●‡$'93	A. M. DAVISON F. H. RANKIN, *Ch. of Bd.* SEND US YOUR	R. W. SELLECK G. W. COOK C. H. BONBRIGHT FLINT COLLECT	J. E. STORER IONS.	W. E. McINNES E. F. JOHNSON	400,000	394,000	5,358,360	775,000	5,695,250	574,850	111,670	545,600	1st N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; Union Tr. Co., Clev.
" ——— "	Flint Clearing House ——— (*Members indicated by a* *)	C. L. Bartlett ———	———	A. G. Bishop, *Sec.*	———									
Flushing ——— 1200 7 D Genesee N19	First State & Savings Bank 6% 74-467 ⓢ●‡$'81	George Packard ———	E. L. Cornwell ———	C. P. Rowe ———	———	27,500	39,910	547,690	50,050	131,970	409,310	59,050	64,810	Han. N., N. Y.; Harris Tr. & Sav., Chi.; 1st N., Det. and Flint; 2nd N., Saginaw.
" ——— "	Peoples State Bank ⓢ●‡$1900 $150-10% ◆ 74-468	G. J. Brown ———	J. H. Rowe C. N. Talbot	H. L. Mann ———	Mary Ann Rowe ———	25,000	22,350	362,990	34,660	319,120	33,610	58,180	34,080	Peo. State, Det.; Industrial Sav., Flint.
Forestville ——— 140 7 D Sanilac L24	Forestville Bank of N.C. Potts Estate 74-645 ——— †'94 (*Succeeds Estate of N.C. Potts*)	Mary E. Potts, *Administratrix*	———	J. P. Potts ———	———	(Individual Responsibility $15,000)				———	———	———	———	Peo. State, Det.
Fostoria ——— 400 7 D Tuscola M21	Fostoria State Bank ⓢ●†‡$'01 74-646	T. J. Eveland ———	M. C. Eveland ———	A. J. Eveland ———	H. L. Eveland ———	20,000	———	———	———	———	———	———	———	Chase N., N. Y.; 1st N., Det.; Industrial Sav., Flint.
Fountain ——— 250 7 Mason K9	Bank of Fountain ——— ⓢ†‡$'07 ◆ 74-647	W. A. Cartier ———	W. H. Lawrence ———	H. J. Gregory ———	———	25,000	9,000	190 000	———	102,000	———	———	30,000	Cont. & Com'l N., Chi.; G. Rap. N., G. Rap
Fowler ——— 500 7 Clinton N15	Peoples Banking Co. ⓢ†●†'22 $150-12¾% 74-1088	Lucene Sturgis ———	H. W. Miller Joseph Bower	H. C. Miller ———	M. L. Sturgis ———	20,000	9,440	192,770	6,500	107,740	78,480	12,580	29,910	Peo. State, Det.; Kent State, G. Rap.
" ——— "	State Savings Bank ⓢ●‡$'92 $215-13% 74-648	Ernest Schemer ———	W. H. Snelling ———	W. H. Snelling ———	R. P. Thelen ———	50,000	46,570	521,850	17,260	226,170	271,220	51,830	86,460	Chase N., N. Y.; G. Rap. N., G. Rap.; Peo. State, Det.
Fowlerville ——— 1050 7 D Livingston O18	Commercial State Bank ‡$'04 74-472	Geo. A. Newman ———	F. W. Burkhart Ray T. Sprague Samuel J. Lormon	W. M. Pearson ———	———	25,000	1,250	211,710	———	176,660	———	———	51,650	Foreman N., Chi.; N. Bk. Com., Det.; Capital N., Lansing.
" ——— "	State Bank of Fowlerville 74-471 ⓢ●‡$'04	John C. Ellsworth	R. C. Smith ———	E. Schneider ———	D. W. Griffin ———	50,000	16,130	466,200	———	174,670	265,700	220	91,730	Mech. & Metals N., N. Y.; 1st N., Chi. and Det.
Frankenmuth 733 7 D Saginaw M19	Frankenmuth Ger.-Am. Bank $140-6% 74-1006 ⓢ†$'17	J. L. Geyer ———	J. M. Ziegler ———	L. C. List ———	———	25,000	16,910	369,220	12,110	173,000	168,610	10,800	70,820	Han. N., N. Y.; Am. State, Saginaw.
		Paul Kahn, *V. P.*	George Geyer											
" ——— "	**FRANKENMUTH STATE BK.** $200-16% ◆ 74-649 ⓢ‡$'10	OTTO SCHUPP BENTON HANCHETT, *Ch. of Bd.* FIRST IN AGE,	WM. J. WICKES PAUL GUGEL STRENGTH, SI	OTTO TRINKLEIN J. HOLLAND MORITZ, *Aud.* ZE AND SERVIC	L. G. GUGEL E.	50,000	67,360	1,142,670	32,200	830,120	278,450	34,700	148,960	N. City, N. Y.; 1st N., Chi.; Bk. of Saginaw, Saginaw.
		Special attentio *Please send 15c wi*	n given Bill of La *th each sight draft fo*	ding drafts, Cash *r presentation and*	and Time Items. *25c for Credit Repor*	*ts.*								
Frankfort ——— 1244 7 Benzie I9	State Savings Bank ⓢ●‡$'96 74-650	H. F. Robertson ———	J. F. Hofstetter R. R. Pantz	J. F. Hofstetter ———	H. B. Anderson ———	25,000	8,500	350,000	135,000	485,000	———	———	43,500	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; G. Rap. N., G. Rap.
Fraser ——— 425 7 D Macomb P23	State Bank of Fraser ⓢ‡$'10 $230-10% 74-651	G. W. Steffens ———	Albert Grambow Ernst Malow	H. J. Bohn ———	———	20,000	31,400	390,300	———	345,270	31,780	4,970	59,690	Peninsular State, Det.; Citiz. Sav., Mt. Clemens.

INQUIRIES REGARDING INVESTMENTS OR INVESTMENT PROBLEMS CORDIALLY INVITED

HARRIS, SMALL & CO.

150 CONGRESS ST., W. DETROIT

MUNICIPAL INDUSTRIAL PUBLIC UTILITY AND RAILROAD BONDS

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Town and County. ▲County Seats. Fig. is Fed. Res. Dist. D is Detroit Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Frederic 500 7 Crawford I 15	*Frederic Bank*	(Closed)												
Freeland 350 7D Saginaw M18	**Freeland State Bank** 74-652 ⓢ‡$'05	L. H. Sarle	G. F. Barbarin J. G. Riefenberg	T. J. Reavey	Harriet E. Reavey	$ 25,000	$ 3,620	$ 236,970	$ 1,650	$ 116,150	$ 29,100	$ 79,140	$ 42,850	Chase N., N. Y.; **Am. State** and 2dd N., **Saginaw.**
Freeport 398 7 Barry O13	**State Bank of Freeport** $125-10% 74-653 ⓢ●‡$'10	F. R. Everhart	T. Cheesebrough Wm. Blough	A. R. Siegel	D. A. Siegel	25,000	7,130	239,500	8,140	149,640	100,230	15,350	14,540	Cont. & Com'l N., Chi.; G. Rap. N., **G. Rap.**
Free Soil 300 7 Mason K9	**Bank of Freesoil** 74-945 ⓢ●‡†'13	W. A. Cartier	H. L. Duguid J. O. Doe, *Active.*	H. B. Doe										Union Tr. Co., Chi.; **Ludington State, Ludington.**
Fremont 2300 7 Newaygo M10	**FREMONT STATE BANK** $300-10% ◆ 74-346 ⓢ●‡$'04	**MILO A. WHITE** **Oldest State ba** **Send us your It** **We have the str** *Please send 15c wi*	**L. D. PUFF** **nk in Newaygo C** **ems and collectio** **ength and equip** *th each sight draft fo*	**EMIEL KEMPF** **ounty.** **ns on Fremont a** **ment to give the** *r presentation and 25*	**E. CLARE KEMPF** **FRANK MARSH** **nd vicinity.** **best of service.** *c for Credit Reports.*	50,000	48,500	651,220		447,430	189,910	58,190	54,190	Chase N., N. Y.; Ill. Merch. Tr. and **Cont. & Com'l N., Chi.**; 1st N., Det.; Old N., G. Rap.
" ------ "	**OLD STATE BANK** $200-10% ◆ 74-345 ⓢ●‡$'83	**J. A. GERBER** **The larges** **Send us y**	**D. D. ALTON** **S. P. ODELL** **t and oldest** **our items fo**	**T. I. FRY** **bank in New** **r vigorous a**	**H. SCHUITEMAN** **aygo County.** **ttention and** **prom pt re turns.**	100,000	59,950	1,048,440	51,780	520,100	593,540	53,730	92,810	**Chem. N., N. Y.; 1st N., Chi.; G. Rap. N., G. Rap.; Peo. State, Det.; Union Tr. Co., Clev.**
Fulton 300 7 Kalamazoo Q13	Bank of Fulton 74-654 ⓢ†'07				J. H. Guthrie			77,200	4,450	45,950	2,000	10,100	23,590	1st N., Det.; **1st State, Vicksburg.**
Gagetown 440 7D Tuscola L22	**State Savings Bank** $1200-12% 74-655 ⓢ$'90	J. L. Purdy	L. C. Purdy	Edith E. Miller		25,000	10,000	200,000		50,000	150,000	15,000	30,000	**Chase N., N. Y.; 1st N., Det.**
Gaines 250 7D Genesee O19	**Citizens Bank** 74-656 ⓢ‡†'08	Herbert Frutchey	W. B. Cozadd	J. C. Luce	L. V. Haw	7,600		180,000		140,000		17,000	15,000	**Peo. State, Det.; Industrial Sav., Flint.**
Galesburg 692 7 Kalamazoo I 2	**Galesburg State Bank** 74-657 ‡$'09	S. Dunn	T. S. Clapp	C. C. Clapp	Louis Dunn	20,000	24,570	325,930		105,450	184,420	2,400	78,240	Cont. & Com'l N., Chi.; **1st N. and Kalamazoo-City Sav., Kalamazoo.**
Galien 460 7 Berrien R 8	**Galien State Bank** $125-5% 74-658 ⓢ●‡$'22	Charles A. Clark	Clayton Smith	Harley R. Ball		25,000	9,150	193,990	31,850	82,900	127,230	29,730	20,130	Cont. & Com'l N., Chi.; Com'l N., St. Jo.
Garden 300 9 Delta E13	**Garden State Sav. Bk.** $92-7% 74-659 ⓢ●‡$'09	Wm. S. Crowe	V. I. Hixson	H. G. Gauthier	E. M. Gauthier	25,000	1,130	110,220	700	57,790	51,570	6,210	21,470	Marshall & Ilsley, Mil.; Midland N., Minpls.
▲**Gaylord** 1800 7 Otsego H15	**Gaylord State Sav. Bank** $310-12% 74-390 ⓢ●‡$'93	Frank A. Kramer	F. J. Shipp	Norman E. Glasser	H. E. Blodgett	25,000	39,530	881,930		628,970	197,390	18,260	101,850	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N. and Peo. State, Det.; 2d N., Saginaw.
Gilford 1301 7D Tuscola M20	**Peoples Bank** 74-660 †'09	J. M. Ealy	W. P. Campbell	D. P. Furman										**N. Bk. Com., Det.; Bk. of Saginaw, Saginaw.**
Gladstone 5000 9 Delta D12 " ------ "	**First National Bank** $145-6% 74-999 ⓢ●†'16 **Gladstone State Sav. Bank** ◆ 74-289 ⓢ●‡$'12	H. B. Laing I. N. Bushong	Elof Hanson G. J. Slining	E. J. Noreus J. M. Olson	A. M. Anderson A. S. Nelson	50,000 50,000	21,850 43,050	502,000 1,069,780	50,000 113,280	285,900 600,100	219,690 588,840	47,670 13,100	70,580 74,090	N. City, N. Y.; Ill. Merch. Tr. Co., Chi. **Cont. & Com'l N., Chi.**
▲**Gladwin** 1200 7 Gladwin K16 " ------ "	**First State Savings Bank** $150-10% 74-462 ⓢ●‡$'17 **Gladwin State Bank** $250 74-463 ⓢ●‡$'11	**Wm. H. Aitkin** Isaac Foster	**M. H. Aitkin** R. Croskery F. W. Merrick	**J. F. Englehardt** Otto B. Soehner	Fred Leonard Walter H. Stickel	40,000 30,000	12,970 24,260	475,670 367,100	21,350 27,150	311,830 260,930	122,220 80,470	44,860 57,140	71,080 49,950	Peo. State, Det.; 1st N., Bay City. Chase N., N. Y.; **1st N., Det. and Bay City.**
Glenn 300 7 Allegan P9	L. Seymour & Co., Bankers 10% 74-661 ⓢ†'92					10,000	2,610	64,090		33,430	36,510	1,050	5,710	**Cont. & Com'l N., Chi.**
Glennie 100 7 Alcona I 19 " ------ "	**Glennie Bk. of McNichol** 74-964 ⓢ†'14 **Glennie Bank of Mores Marks & Co.** 74-962 ●†'14	E. R. McNichol Mores Marks		Carl Reibow John McFarlane	J. J. Marks	(*Branch of Geo. D. McNichol & Co., Oscoda, Mich.*)								**1st N., Det.; Alpena Co. Sav., Alpena.** **1st N., Bay City.**
Gobles 700 7 Van Buren P10	**First State Bank** 12% 74-948 ⓢ●‡$'14	H. B. Allen	C. L. Bennett	L. O. Graham	Edna L. Davis	20,000	14,390	234,480	15,710	131,760	96,960	27,700	28,140	**Chase N., N. Y.; Cont. & Com'l N., Chi.; Kalamazoo N., Kalamazoo.**
Goodells 300 7D St. Clair N24	C. C. Peck & Co., Bankers 74-663 †'08	**C. C. Peck**	H. F. Marks	Gilvie Gibbs										**1st N., Det.; U. S. Sav., Port Huron.**
Goodrich 400 7D Genesee O 21	**Bank of Goodrich** $150-36% 74-664 ⓢ●‡†'08	S. M. Hegel	Warren Green	La Vern Sweers	Geo. F. Putnan Dora Up DeGraff	5,000	5,240	148,790		115,770		22,940	20,320	**Industrial Sav., Flint; 1st N., Det.**
Grand Blanc 400 7D Genesee N20	**Farmers Exchange Bank** 74-665 ⓢ‡†'08	F. J. Sawyer	F. M. Perry	A. D. Gundry	A. F. Pinkston	5,000	7,410	219,950	11,490	171,660	55,750	6,230	10,220	**Industrial Sav., Flint; Peo. State, Det.**
▲**Grand Haven** 8000 7 Ottawa N9	**GRAND HAVEN STATE BANK** $200-20% ◆ 74-236 ⓢ●‡$'02	B. P. Sherwood	Elbert Lynn A. E. Gale	A. E. Gale		100,000	134,410	1,977,010	70,570	686,050	1,312,530	59,240	224,160	**N. City, N. Y.; Cont. & Com'l N., Chi.;** Old N., G. Rap.
" ------ "	**PEOPLES SAVINGS BANK** $180-14% ◆ 74-237 ⓢ●‡$'10	**EDWARD HOFMA** **Special attentio** *Please send 15c* **Prompt Service**	**H. J. DORNBOS** **WM. THIELEMAN** **A. CAMPBELL** **n given Bill of La** *with each sight dr* **our Specialty.**	**JOHN HOFFMAN** **ding drafts, Cash** *aft for presentatio*	**F. C. BOLT** **and Time Items.** *n and 25c for Cred*	50,000 *it Repor*	41,090 *ts.*	1,082,660	63,910	441,210	602,780	95,960	97,700	N. Bk. Com., N. Y.; Northern Tr. Co., Chi.; Kent State, G. Rap.; **1st N., Det.**
Grand Ledge 3045 7 Eaton O15 " ------ "	Farmers & Merchants Bank 74-1116 †'24 **Grand Ledge State Bank** $200-12% 74-320 ⓢ●‡$'05	E. E. Edwards **A. R. Gillies**	Wm. Shavey L. F. Bosworth F. A. Taber	F. M. Hoag H. D. Towner	W. F. Robinson	50,000	30,770	909,840	435,330	313,380	480,640	485,330	146,600	Han. N., N. Y.; 1st N., Det.; Am. State Sav., Lansing. Cont. & Com'l N., Chi.; **1st N., Det.**
" ------ "	**Loan & Deposit State Bank** $200-12% 74-319 ⓢ●‡$'72	F. L. Berry	W. R. Granger D. D. Shane E. M. Lawson	E. P. Mills	F. G. Nichols	50,000	27,140	685,510	163,470	256,580	358,270	209,950	101,320	Equitable Tr. Co., N. Y.; **1st N. and Peo. State, Det.**

INQUIRIES REGARDING INVESTMENTS OR INVESTMENT PROBLEMS CORDIALLY INVITED

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Federal Reserve Bank of St. Louis

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GRAND RAPIDS—Reserve City

(Federal Reserve District No. 7).

(Kent N 11) County Seat—Pop. 165,000

●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

	PRESIDENT.	VICE-PRESIDENT.	CASHIER.	ASS'T CASHIER.	LIABILITIES. PAID-UP CAPITAL	SURPLUS AND PROFITS	TOTAL DEPOSITS	Accpts, Letters of Cr. & other Liabilities	RESOURCES. LOANS AND DISCOUNTS	BONDS AND SECURITIES	MISCELLANEOUS RESOURCES	CASH & EXCHANGES, DUE FROM BANKS	Grand Rapids Clearing House Ass'n. Members shown by ★ Affiliated Bks. by + PRINCIPAL CORRESPONDENTS.
Commercial Savings Bank	*(Merged with Kent State Bank)*												
***FOURTH NATIONAL BANK** $215-12% 74-8 ⓢ●‡'81	WM. H. ANDERSON	L. Z. CAUKIN	J. C. BISHOP	A. T. EDISON, HARRY LUNDBERG	$ 300,000	$ 471,890	$ 4,299,570	$ 296,100	$ 1,115,010	$ 2,763,260	$ 350,090	$ 1,139,200	**Han. N., N. Y.; Ill. Merch. Trust Co., Chi.; 1st N., Det.**
	PROMPT AND EFFICIENT SERVICE ON ALL COLLECTIONS **Special Attention given Bill of Lading Drafts.**												
Galewood Wyoming State Bk. $125 74-18 ⓢ$'24	John Hekman	Peter Leestma	Clarence Van Stuen		25,000	6,250	86,400		2,510	62,500	25,170	24,210	N. Y. Tr. Co., N. Y.; G. Rap. Sav., G. Rap.
***GRAND RAPIDS NATIONAL BANK** $130-10% 74-2 ⓢ●‡'60	D. E. WATERS	CHAS. H. BENDER, A. D. CRIMMINS	A. D. CRIMMINS, F. J. CARD, *Auditor*	J. D. FARR, M. A. SMITH, B. VANDER MEULEN, JOHN LARSON	1,000,000	494,930	12,684,420	1,216,790	8,751,480	2,258,530	1,934,170	2,451,950	**Chatham & Phenix N., N. Y.; 1st N., Chi.; N. Bk. Com., Det.; Franklin N., Phil.; Canadian Bk. of Com., Toronto.**
	Accounts of Banks, Bankers and others Invited. Our Facilities for handling collections ARE UNSURPASSED. **MAIN OFFICE: Monroe Campau Sq. and Pearl.** (9 *Branch Offices*)												
***GRAND RAPIDS SAVINGS BANK** $255-12% ◆ 74-4 ⓢ●‡$'70	G. L. DAANE, WM. ALDEN SMITH, *Ch. of Bd.* (13 *Branches*)	A. M. GODWIN, E. D. ALBERTSON, E. C. JOHNSON	E. D. ALBERTSON, C. W. GARFIELD, *Ch. of Exec. Com.*	O. B. DAVENPORT, H. J. PROCTOR, H. F. OLTMAN, TONY NOORDEWIER	500,000	535,070	20,059,440	1,038,300	8,449,470	9,709,640	759,450	3,214,250	**N. Y. Tr. Co. and Han. N., N. Y.; Cent. Tr. Co. of Ill., Chi.; Peo. State, Det.**
	Send us your Collections and B-L Items for special attention and quick remittance.												
+GRAND RAPIDS TRUST CO. $225-8% 74-12 †●‡$'13	R. D. Graham, L. M. Hutchins, *V. P.*, J. H. Brewer, *V.P.*	A. W. Hompe, J. R. Hooper, F. G. Deane, E. F. Birdsall	H. C. Worfel, *Tr. and A. Sec.*, J. R. Hooper, *Tr. Off.*, F. V. Burrows, *A.*	A. E. Wells, *Sec.*, J. B. Ware, *A. Sec. & Tr. Off.*	300,000	295,000	470,000	160,000	309,000	475,000	253,000	188,000	Guaranty Tr. Co., N. Y.; Cont. & Com'l Tr. & Sav., Chi.; Kent State, G. Rap.
	Acts in all Trust Capacities. High grade Bonds for Investment. Do NOT do a commercial banking business.												
HOME STATE BANK FOR SAVINGS $150 ◆ 74-16 ⓢ●‡$'22	Chas B. Kelsey	Wm. J. Breen, J. S. McDonald, F. A. Harvey, M. D. Verdier	M. D. Verdier	N. VanOstenburg	250,000	62,500	3,336,720		2,673,350	626,450	66,670	282,740	Chem. N., N. Y.; Cent. Tr. Co. of Ill., Chi.; Peo. State, Det.
	"NO COLLECTIONS HANDLED." 4% ON SAVINGS.												
The Industrial Bank §'18 $300-12% 74-17 (*Formerly Morris Plan Industrial Bank*)	J. E. Frey	H. J. Bennett	R. M. Bremer, *Sec. and Tr.*	J. D. MacNaughton, *Mgr. Bd. Dept.*	50,000	95,600	2,021,970	72,110	1,356,840	803,670	4,190	74,990	Old N. and G. Rap. Sav., G. Rap.
***KENT STATE BANK** $325-13%◆ 74-5 ⓢ●‡$'85	HENRY IDEMA, H. W. CURTIS, *V.-P.* (7 *Branches*)	A. W. HOMPE, T. W. HEFFERAN, CASPER BAARMAN	E. D. CONGER	HENRY VERHOEK, F. L. VERDIER, W. T. DOSKER	1,000,000	750,000	20,000,000		7,000,000	10,500,000	750,000	3,500,000	**Chase N., N. Y.; Cont. & Com'l N., Chi.**
	Accounts of Banks, Corporations and Individuals invited. **Prompt and careful attention given to any business entrusted to us.**												
+MICHIGAN TRUST COMPANY $200-8% 74-9 †●‡$'89	F. W. Stevens, Lewis H. Withey, *Ch. of Bd.*	Henry Idema, F. A. Gorham, J. H. Schouten, N. L. Avery	E. W. Bliss, *Sec.*, S. B. Daume, *Tr. Officer*, J. D. McCormick, *A. Tr*	A. C. Sharpe, *Tr.*, G. C. Lillie, *A. Sec.*, C. S. Johnson, *A. Sec.*, A. V. Dubee, *A. Sec.*	1,000,000	735,25	1,563,330		403,230	1,252,000	113,330	1,530,010	Met. Tr. Co., N. Y.; Ill. Merch. Tr. Co. and Harris Tr. & Sav., Chi.; Old N. and G. Rap. N., G. Rap.
	Acts as Executor, Administrator, Trustee, Guardian, Assignee, Receiver, Agent.					Strictly No	Trust Co Collectio	ompany B ns Handle	usiness. d.				

Grand Rapids continued on next page)

INQUIRIES REGARDING INVESTMENTS OR INVESTMENT PROBLEMS CORDIALLY INVITED

HARRIS, SMALL & CO.

150 CONGRESS ST., W. DETROIT

MUNICIPAL INDUSTRIAL PUBLIC UTILITY AND RAILROAD BONDS

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

GRAND RAPIDS—Continued—Reserve City

(Federal Reserve District No. 7). (Kent N H County Seat--Pop. 137,634.)

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. ⌈Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.

	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Total Deposits	Accpts, Letters of Cr. & other Liabilities	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous Resources	Cash & Exchanges, Due from Banks	Grand Rapids Clearing House Ass'n Members shown by ★ Affiliated Bks. by + Principal Correspondents.
***OLD NATIONAL BANK** $210-10% 74-1 ⓢ●‡'53	C. H. HOLLISTER	WM. JUDSON C. F. SWEET G. F. MACKENZIE	EUGENE RICHARDS H. E. FORD, *Auditor*	P. L. HOLLWAY H. M. DRISCOLL L. S. HILLMAN. *Mgr. Bd. Dept.*	$ 800.000	$ 1,223,980	$ 11,109,920	$ 1,812,040	$ 10,237,070	$ 2,108,670	$ 494,940	$ 2,105,260	**Bk. of N. Y. & Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Corn Ex. N., Phil.; 1st N., Det.**
	Let us handle your Collections. Prompt Service. Reasonable Rates.												
Peoples Savings Bank	*(Merged with Kent State Bank)*												
Polish-American Bank '15 74-15 ⓢ●†'15	Stanley Jackowski	Bernard Klukowski	Louis C. Jackowski	Felix Jackowski									**Chase N., N. Y.; Old N., G. Rap.**
South Grand Rapids State Bank	*(Merged with Grand Rapids Savings Bank and operated as a branch)*												
Union Joint Stock Land Bank '24			B. Vander Meulen, *Mgr.*		*(Branch of Detroit, Mich.)*								
Grand Rapids Clearing House (*Members indicated by a* ★ *Affiliated Banks by* a +)	G. F. Mac Kenzie	C. H. Hollister	C. Guest, *Mgr.*	A. D. Crimmins, *Tr.* N. L. Avery, *Sec.*									

Selected List—INVESTMENT DEALERS

AMERICAN BOND & MORTGAGE COMPANY (43 Monroe Ave.)
G. SCHUYLER
First Mortgage Real Estate Bonds.
American Bond & Mortgage Co., Chicago and New York.

CORRIGAN COMPANY '19 (Michigan Tr. Bldg.)
P. J. CORRIGAN, *Pres.* G. M. CORRIGAN, *V.P.*
W. S. FIELD, *V.P.* S. S. CLARK, *Tr.* L. D. COOK, *Sec.*
Underwriters and Distributors of Government, Municipal, Public Utility, Railroad and Industrial Securities.
Hamlin, Kay, Nathan, Det., G. Rap. Sav., G. Rap.

GUARANTEE BOND & MORTGAGE COMPANY (Norris Bldg.)
H. VAN AALDEREN — J. S. McDONALD — CHAS. E. NORTON, *Sec.* — CHRISTIAN GALLMEYER, *Tr.* — $ 900,000 — $ 100,000
EDWIN F. COOL
Make and guarantee Abstracts of Titles.
Buy and sell Local Real Estate Mortgages and Land Contracts.
Old N., G. Rap.

HAYDEN, VAN ATTER & CO. (Branch of Detroit) (Grand Rapids Sav. Bk. Bldg.)
H. P. HAYDEN — R. T. VAN ATTER — G. N. BUSSLER
E. C. SWANSON
Reference: The Peoples State Bank of Detroit.
Government, Municipal & Corporation Bonds.
Hayden, Van Atter & Co., Det.

HOWE, SNOW & BERTLES '10 (*Incorporated*)
INVESTMENT BANKERS.
We underwrite and offer entire issues of investment securities which we have — 129,000
first investigate and purchased for our own account.
(Home office Grand Rapids. Branch offices Chicago and Detroit)
Cent. Union Tr. Co. and Equitable Tr. Co., N. Y.; Howe, Snow & Bertles and Cont. & Com'l N., Chi.; Old N. and G. Rap. Sav., G. Rap.; Union Tr. Co., Clev.

PAINE, WEBBER & CO. '80 (Grand Rapids Savings Bank Bldg.)
Investment Securities.
Members Boston, New York Cotton — *New York, Chicago, Exchange, Chicago* — *Detroit and Hartford Board of Trade.* — *Stock Exchanges,*
Paine, Webber & Co., N. Y., Chi., Bos. and other cities.

WATLING LERCHEN & CO. '16 (Mich. Trust Bldg.)
Members Detroit Stock Exchange.
MUNICIPAL AND GOVERNMENT BONDS.
Watling, Lerchen & Co., Detroit.

MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS
HARRIS, SMALL & CO.
150 CONGRESS ST., W. DETROIT
OUR MUNICIPAL DEPARTMENT SPECIALIZES IN MICHIGAN MUNICIPAL BONDS

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Federal Reserve Bank of St. Louis

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MICHIGAN—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats Fig. is Fed. Res. Dist. D is Detroit Br.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Grandville 799 7 Kent O11	Grandville State Bank ⓢ●‡$'07 5% 74-666	H. T. Slaght	H. L. Brown	H. T. Slaght, *Acting*		$ 20,000	$ 10,660	$ 351,880	$ 4,000	$ 338,230			$ 48,320	G. Rap. N., G. Rap.
Grant 467 7 Newaygo M10	Grant State Bank ⓢ●‡$'06 74-667	Cornelius Gerber	P. Drummond	H. McKinley	F. W. Titus	30,000	24,090	403,540		163,730	$ 203,250	$ 8,660	81,990	Chase N., N. Y.; Cont. & Com'l N., Chi.; 4th N. and Old N., G. Rap.
Grass Lake 744 7D Jackson Q18	Farmers State Bank ⓢ‡$'83 74-668	E. J. Foster	E. W. Hobart	F. G. Mellencamp	H. J. Knight	25,000	36,100	335,630	1,310	320,690			85,860	1st N., Det.
Grawn 100 7 Gr. Traverse I 11	**Bank of Grawn** ⓢ†'19 7% 74-669	D. H. Power	G. S. Whitmore R. L. Power	E. D. Middaugh		5,000	500	20,000		12,000		18,500	5,000	1st N., Det.; Leelanau Co. Sav., Suttons Bay; Comstock Pk. State, Comstock Pk.
▲**Grayling** 2450 7 Orawford I 15	Bank of Grayling ⓢ‡$'01 74-670	Marius Hanson		Marius Hanson	Holger Hanson	55,000 *Capital, and*	*Surplus Profits*	473,220		123,770	213,070	41,360	150,030	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.: 2d N., Saginaw.
Greenland 2500 9 Ontonagon B5	Miners & Merchants State Bk. $200–12% 74-935 ‡$'12	B. F. Barze	W. B. Hanna	Martin Forslind	Clarence Dubuque	20,000	15,390	219,090		168,230	46,090	4,650	35,610	Cont. & Com'l N., Chi.; Houghton N., Houghton.; 1st Wis. N., Mil.
Greenville 5000 7 Montcalm N13	**COMMERCIAL STATE SAV. BANK.** ◆ 74-298 ⓢ●‡$'02 12%	C. M. MILLER **Largest Bank in** *Please send 15c w*	E. W. RANNEY E. A. KEMP **the County. Me** *ith Sight Drafts and*	C. V. COATS **mber Federal Res** *25c for Credit Repo*	W. G. CLARK **erve. Bills of Lad** *rts.*	50,000 **ing Coll**	40,680 **ections**	1,167,680 **a Speci**	168,400 **alty.**	530,040	519,180	159,780	217,750	Chase N., N. Y.; 1st N., Chi.; Peo. State, Det.; Union Tr. Co., Clev.
" ------ "	**GREENVILLE NATIONAL BK.** $125–7% 74-1074 '20	F. A. JOHNSON **A progressive, g**	S. M. DINSMORE **rowing bank. Se**	W. C. CHAPPLE **nd us your busine**	JAMES LYNCH **ss. Collections a**	50,000 **specialt**	5,780 **y. Pro**	405,260 **mpt ser**	63,120 **vice.**	261,830	119,430	75,920	66,980	Peo. State, Det.; G. Rap. Sav., G. Rap.; Pearl Market, Cin.; N. Union, Jackson.
" ------ "	Greenville State Bank ⓢ●‡$'96 74-297	**Please send 15c** F. S. Gibson	with Sight Draft C. J. Gibson J. S. Gibson	**s, 25c for Credit** W. H. Browne	**Reports** W. H. Angell E. L. Fries	100,000	71,920	854,040	77,930	835,750	77,850	36,130	154,160	N. City, N. Y.; 1st N. and Cont. & Com'l N., Chi.; 1st N., Det.; G. Rap. N., G. Rap.
Gregory 300 7D Livingston P18	Bank of Gregory ⓢ‡†'05 74-672	(F. A. Howlett)		F. J. Howlett	Kathryn Whitehead	15,000	20,000	90,000		70,500	44,500		10,000	Peo. State, Det.; N. Union, Jackson.
Grosse Pointe 2084 7D Wayne P23	Grosse Pointe Savings Bank 6% 74-978 ⓢ●‡$'15	F. W. Hubbard	L. S. Trowbridge John Wynne, Jr.	F. C. Flumerfelt		60,000	9,210	919,580		301,880	466,840	87,060	133,010	N. Y. Tr. Co., N. Y.; Peninsular State, 1st N. and Merch. N., Det.
Grosse Pointe Pk. 1355 7D Wayne P23 *FoxCr.Sta.Det.P.O.*	Jefferson Savings Bank $125 74-1108 ⓢ●‡$'23	J. W. Berns	H. H. Sanger C. M. Higbie	W. L. Webster		60,000	18,000	495,000		140,000	350,000	14,000	50,000	Guaranty Tr. Co., N.Y.; N. Bk. Com., Det.
Gwinn 2500 9 Marquette C10	**Gwinn State Savings Bank** $200–10% ◆ 74-673 ⓢ●‡$'08	Wm. G. Mather	G. R. Jackson	R. J. Jeffery		25,000	50,510	366,760	16,500	130,440	205,310	13,100	109,910	N. Bk. Rep., N.Y.; Chi. Tr. Co., Chi.; Union Tr. Co., Clev.; Northw. N., Minpls.
Hadley 800 7D Lapeer N21	Citizens Bank ⓢ†'11 20% 74-674	E. S. Ivory	Grant Stimson	N. J. Barber	E. H. Potter	4,000	2,090	85,760		79,960		3,910	7,970	1st N., Det.
Hale 300 7 Iosco J19	Bank of Hale of Ealy, McKay & Co. 74-924 †'12	J. M. Ealy		G. N. Shattuck	H. N. Shattuck									N. Bk. Com., Det.
Halfway 4000 7D Macomb P23	**HALFWAY STATE BANK** 10% 74-1016 ⓢ●‡$'17	A. T. Donaldson	August Rein H. C. Wade	E. A. May		50,000	23,700	807,430	6,640	147,360	643,070	25,360	71,980	Chem. N., N.Y.; Cont. & Com'l N., Chi.; 1st State, Det.; Citiz. Sav., Mt. Clemens.
" ------ "	**STEPHENS STATE BANK** $133 74-1107 ⓢ●‡$'23	HENRY STEPHENS **Try this young,**	J. H. HARRIS ARCHIE WILLIAMS **progressive bank**	G. L. HUMMRICH **for efficient, pers**	**onal service. Qui**	30,000 **ck Retu**	10,000 **rns on a**	222,260 **ll collec**	**tions.**	58,950	107,100	8,650	87,550	Han. N., N. Y.; N. Bk. Rep., Chi.; 1st N., Det.; Mt. Clemons Sav., Mt. Clemons.
Hamilton 300 7 Allegan O10	H. Brower & Co., Bankers 15% 74-891 ⓢ‡'11	G. H. Rigterink	I. G. Thorpe	Herman Brower	Juliet H. Schutmaat	8,500	6,830	246,850	4,750	89,150	123,850	13,390	36,910	Han. N., N.Y.; N. Bk. Rep., Chi.; 1st State, Holland; G. Rap. N., G. Rap.
Hamtramck 70,000 7D Wayne P22	Bank of Hamtramck ⓢ‡$'24 $110 74-1115	J. F. Koenig	B. H. Manning	Wm. E. Dingman		100,000	10,040	314,480		224,410	158,610	7,300	34,200	N. Y. Tr. Co., N. Y.; Merch. N. and Union Tr. Co., Det.
" ------ "	Campau Commercial Bank 74-1104 ⓢ●†'22	L. P. Wasilewski	Stanley Wasilewski	Jos. Jasinski	Julia Wloszczuk			25,850	8,180	10,540	14,050	730	8,710	Peo. State, Det.
" ------ "	Citizens Bank ⓢ●‡†'21 74-1081	John Beger	A. A. Stefanowski W. J. Rachow	W. J. Rachow	R. V. Ceglowski	30,000	700	150,000		140,000			40,700	Peo. State, and Union Tr. Co., Det.; Hamtramck State, Hamtramck.
" ------ "	Dime Savings Bank ⓢ$'21 74-1080	T. W. P. Livingstone	J. B. McKay	Frank Winiker	A. Knight	100,000	10,540	710,190	5,390	444,330	154,630	67,040	160,120	Irving Bk.-Col. Tr. Co., N.Y.; Dime. Sav., Det.
" ------ "	First State Bank ⓢ●$'16 74-993	Edw. Leszczynski	Roman Sadowski	C. J. Wierzbicki	A. C. Owczarzak	100,000	106,850	2,530,620	2,020	607,540	1,656,010	104,530	371,410	Chase N., N. Y.; Peninsular State, Det.
" ------ "	Hamtramck State Bk. ⓢ●‡$'09 74-676	F. A. Schulte	Wm. Blanck Henry Ledyard	J. C. Friedel	A. W. Michalak	100,000	216,840	2,768,790	300,000	202,340	2,998,940	12,500	171,840	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
" ------ "	Liberty State Bank ⓢ●$'18 10% 74-1034	Joseph Chronowski	S. Chronowski G. J. Holstein	J. A. Sikora		100,000	45,340	1,270,280	66,200	1,006,430	217,370	96,450	161,560	N. Y. Tr. Co., N. Y.; 1st N. and Bk. of Det., Det.; N. Union, Jackson.
" ------ "	Merchants & Mechanics Bk. 74-1039 ⓢ●†'18	Geo. J. Kolowich	I. G. Kolowich	Don Nigro	Jos. A. Nettke	10,000	27,740	899,480	256,800	307,590	105,250	627,690	153,490	Dime Sav. Bk. of Det. and Am. State, Det.; State Bk. of America, Hamtramck.
" ------ "	**PEOPLES NATIONAL BANK** $165–10% 74-1018 ⓢ●†'17	HARRY J. FOX **If you appr**	GEO. J. HAAS LAWRENCE P. SMITH **eciate prom**	LEO F. TIMMA **pt, efficient,**	KARL LUCZYNSKI **personal se**	100,000 **rvice**	108,000	1,005,000	218,000	307,000	1,022,000		92,000	N. Y Tr. Co., N. Y.; 1st N., Det.
" ------ "	State Bank of America $120 74-1111 ⓢ$'24	**Send your** O. A. Riopelle	**business dir** Adolph Kolowich	**ect to us. C** A. E. Lark	**ollections a** F. B. Melin, Jr.	**speci** 100,000	**alty.** 20,000	732,740		262,880	262,980	58,450	268,420	Com'l State Sav., Det.
Hancock 7500 9 Houghton A7	First National Bank ⓢ●†'74 $230–16% 74-186	W. R. Thompson	Geo. H. Nichols	M. M. Shea	J. M. Turk	100,000	124,960	2,801,690	50,000	1,221,930	1,425,860	52,000	376,860	Mech. & Metals N., N. Y.; 1st N., Chi., Minpls., and Bos.; 1st Wis. N., Mil.
" ------ "	**SUPERIOR NAT'L BANK** $200–16% 74-187 ⓢ●‡'90	C. L. LAWTON **FIFTEEN CENT**	G. R. CAMPBELL JOSEPH RUPPE **S sent to us with**	J. C. JEFFERY **each sight draft**	A. W. McAskill W. S. HENDRICKSEN JOHN LEES **for presentation,**	100,000 **and**	116,810	1,406,620	48,900	1,082,630	371,300		218,400	Mech. & Metals N. and N. City, N. Y.; Ill, Merch. Tr. Co., Chi.; N. Shawmut, Bos.; 1st Wis. N., Mil.; Peo. State, Det.
" ------ "	Superior Trust Company 74-188 T$'02	**TWENTY-FIVE** Chas. L. Lawton	**CENTS for each** G. R. Campbell Joseph Ruppe	**credit report ins** J. C. Jeffery. *Sec. and Tr.*	**ures prompt, per** J. M. Borlace. *A. Sec. and A. Tr.*	**sonal a** 150,000	**ttentio** 112,270	**n.** 48,660 (*Trust Deposits*)	43,400	296,130	58,210			Superior N., Hancock.

HARRIS, SMALL & CO.
150 CONGRESS ST., W. DETROIT
MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS
INQUIRIES CORDIALLY INVITED

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Town and County. ▲County Seats. Fig. is Fed. Res. Dist. D is Detroit Br.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Hanover 350 7D Jackson Q16	**Hanover State Bank** Ⓢ‡$'19 $100 74-980	Wm. R. Reed	G. H. Zorman	L. M. Boynton	M. E. Bissell	$ 20,000	$ 850	$ 107,170	$ 12,250	$ 76,790	$ 42,220	$ 4,090	$ 17,170	**Cent. State and N. Union, Jackson.**
Harbor Beach 2000 7D Huron L24	**Huron County State Bank** 74-385 Ⓢ●‡$'80	**B. W. Jenks**	**D. Mihlethaler**	**W. J. Engle**	K. J. Mihlethaler	**30,000**	15,700	803,220	7,150	214,900	500,570	70,930	69,670	**N. Park, N.Y.; 1st N., Det.**
" ------ "	**State Bank of Harbor Beach** 74-386 Ⓢ●‡$'08	**J. J. Leszczynski**	Robinson Wellock	B. A. Kalahar	D. E. Wagner Ruth Templeton	25,000	7,500	453,500	5,300	195,220	172,600	72,840	50,630	**Chase N., N. Y.**; Peo. State, **Det.**
Harbor Springs 1600 7 Emmet G14	Emmet County State Bank $250–12% 74-677 Ⓢ●‡$'05	W. J. Clarke	E. G. Carey J. T. Clarke	J. T. Clarke	G. C. Eccleston W. J. Clarke, Jr.	25,000	73,850	782,660	42,400	307,590	307,150	43,440	265,730	Chase N., N. Y.; **Cont. & Com'l N.** and 1st N., Chi; 1st N., Det.; Union Tr. Co., Clev.; G. Rap. N., G. Rap.
▲**Harrison** 399 7D Clare H15	State Savings Bank Ⓢ‡$'83 74-521	Jos. Ladd	Ellis G. Hughes M. Fanning	F. Weatherhead	W. L. Harper	25,000	7,830	187,750	6,150	81,930	73,220	28,530	43,050	**Cont. & Com'l N., Chi.; 1st N., Det.; Bk. of Saginaw and 2d N., Saginaw, Mich.**
▲**Harrisville** 460 7 Alcona I 21	Alcona County Savings Bank 74-679 Ⓢ●‡$'07	John Macgregor	C. M. Lund	L. R. Ross		25,000	24,880	370,600	11,260	117,140	255,840	26,700	32,070	Chase N., N. Y.; **Cont. & Com'l N., Chi.; Peninsular State, Det.**
▲**Hart** 1800 7 Oceana L8	First National Bank Ⓢ●‡'74 $220–10% 74-387	F. J. Russell	J. C. Wallace J. H. Nicholson	M. E. Bennett		30,000	60,410	542,180	30,000	239,590	311,710	9,790	101,500	**N. Park, N. Y.; Cont. & Com'l N., Chi.; Old N., G. Rap.**
" ------ "	Oceana County Sav. Bank $150–7% ◆ 74-388 Ⓢ●‡$'87	W. E. Snyder	G. T. Sands H. S. Newton	W. E. Rollins	W. S. Greiner	40,000	32,210	557,750	18,200	222,580	288,010	46,000	86,560	N. Bk. Com., N. Y.; Ill. Merch. Tr. Co., Chi.; Kent State, G. Rap.
Hartford 1300 7 Van Buren Q9	First State Bank Ⓢ$'22 $125 74-425	C. D. Olds	John D. Stewart R. W. Conklin	H. E. Lyon		25,000	3,110	77,850	500	49,380	18,100	13,040	25,950	Ill. Merch. Tr. Co., Chi.; Am. N., Benton Harbor.
" ------ "	Olney National Bank Ⓝ●‡'10 $150–10% 74-426	J. Oppenheim	E. R. Smith	J. Ingalls	M. C. Mortimer	25,000	20,820	602,000	———	285,480	246,600	---	104,330	**Cont. & Com'l N., Chi.; 1st N., Det.**
Haslett 500 7D Ingham O17	**Exchange Bank** Ⓢ†'16 $200–10% 74-680	H. H. Hammond	Martin Leeman E. F. House E. M. Babbitt	J. G. Marsh	Dorothe Carlton A. T. Miller	**5,000**	5,000	148,000	———	123,350	---	---	**12,300**	Peo. **State, Det.**; Am. State Sav., Lansing.
▲**Hastings** 5200 7 Barry O13	**HASTINGS CITY BANK** $130–10% 74-286 Ⓢ●‡$'86	**R. B. MESSER** **Unsurpassed Co** **Bill of Lading D** **15 CENTS sent t** **25 CENTS for e**	**M. L. COOK** **F. W. STEBBINS** **llection Service.** **rafts receive speci** **o us with each sig** **ach credit report**	**M. A. LAMBIE** **al attention.** **ht draft for prese** **insures prompt, p**	**R. W. CHANDLER** **ntation, and** **ersonal service.**	**75,000**	**53,000**	**983,480**	**123,930**	**506,660**	**408,440**	**164,400**	**165,910**	**Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; G. Rap. Sav., G. Rap.; Union Tr. Co., Clev.**
" ------ "	Hastings National Bank $220–12% 74-285 Ⓢ●‡'70	J. F. Goodyear	D. S. Goodyear	H. G. Hayes	L. G. Tolhurst O. A. Sayles	50,000	132,400	856,500	50,000	611,550	344,300	11,500	121,550	**Chase N., N. Y.; 1st N., Det.**
Hazel Park 8000 (*Royal Oak P. O.*) 7D Oakland O20	Hazel Park State Bank $125 74-1117 Ⓢ$'24	H. A. Meinke	Geo. Westfall C. A. Mooney	D. R. McLellan		25,000	5,000	145,000	———	75,000	75,000	5,000	20,000	Han. N., N. Y.; Peninsular State, Det.
Hemlock 450 7D Saginaw M17	Hemlock State Bank ‡$'09 $200–13% 74-681	William Pahl	J. C. Rauchholz	R. B. Beaver	E. S. Beaver	20,000	21,000	450,000	———	160,000	260,000	---	71,000	**Cont. & Com'l N., Chi.; Peo. State, Det.**
Henderson 250 7D Shiaw'see N17	Farmers State Bank Ⓢ‡$'15 $100 74-989	G. T. Soule	D. J. Evans P. C. Pardee	R. P. Teeters	C. Hook	20,000	---	99,000	———	59,190	33,870	13,080	13,760	2d N., Saginaw; N. Union, Jackson.
Hermansville 1600 9 Menominee E10	First National Bank Ⓝ●‡'21 $150 74-1083	I. W. Rowell	S. E. Earle	C. H. Gribble	Howard J. White	25,000	10,300	623,200	11,700	55,890	240,970	14,170	359,260	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Mnpls; 1st Wis. N., Mil.
▲**Hersey** 300 7 Osceola L12	Hersey Banking Co. Ⓢ‡†'04 74-682	H. A. Millard	Wm. Rogers	F. L. Porter	W. F. West, *Sec.*	---	---	---	---	---	---	---	---	Chase N., N. Y.; Ill. Merch. Tr. Co., Chi.; G. Rap. N., G. Rap.
Hesperia 439 7 Oceana L10	State Bank of Hesperia 10% 74-683 Ⓢ‡$'10	James Caldwell	John Mahan W. B. Winters	Earl Anderson	J. McLaren	20,000	22,020	242,140	---	137,760	92,430	8,410	45,560	**Cont. & Com'l N., Chi.; Old N., G. Rap.**
Highland Park 60,000 7D Wayne P22	American State Bank Ⓢ●‡$'10 $'40–8% ◆ 74-292	H. B. Wallace	F. W. Dalby R. T. Wallace	R. T. Wallace A. F. DeYonker, *A. Cash.*	Sydney Odgers J. L. Barker A. E. Gruenberg	**200,000**	85,510	3,857,320	226,600	1,496,660	2,308,490	151,740	412,540	**N. City and Irving Bk.-Col. Tr. Co., N.Y.; Am. State, Det.**
" ------ "	**HIGHLAND PARK STATE BANK** $219–12% ◆ 74-291 Ⓢ ●‡$'09	**J. T. WHITEHEAD** (*Six Branches*)	**G. R. ANDREWS** **F. E. QUISENBERRY** **A. L. COUZENS**	**F. J. MAURICE** **L. F. MERZ,** *Mgr. Foreign Ex.* **L. J. THOMPSON,** *Auditor*	**H. G. WOOD** **W. A. MAYBERRY,**	**1,000,000**	**1,318,580**	**22 918 710**	**618,570**	**13 287 040**	**9,148,030**	**1,049,110**	**2,371,680**	**N. Y. Tr. Co. and Chem. N., N. Y.; Cont. & Com'l N., Chi.; Midland, Lon., Eng.; N. Bk. of Com. and 1st N., Det.**
		LARGEST BANK IN MICHIGAN OUTSIDE DETROIT. **Your business invited - Refer your patrons to us.**												
" ------ "	Peninsular State Bank $215–12% 74-1017 Ⓢ●‡$'17	Henry A. Haigh (*1 Branch*)	J. H. Johnson E. O. Krentler	H. B. Ward	C. E. Peck	100,000	125,520	2,127,520	12,390	542,940	1,564,400	45,110	200,990	N. Y. Tr. Co. and N. City, N. Y.; Peninsular State, Det.
" ------ "	Peoples State Bank Ⓢ●‡$'20 74-1070	J. W. Staley	J. R. Bodde A. H. Moody	F. B. Fitzgerald	———	100,000	29,490	684,320	———	517,390	237,310	3,630	55,480	**Chase N., N. Y.; Peo. State, Det.**
" ------ "	Wayne Co. and Home Bank 74-1066 Ⓢ$'20	E. J. Eckert	George Wiley A. E. Loch	R. W. Ladendorf	E. L. Chapin	100,000	33,720	629,450	———	491,950	176,310	50,000	44,910	**Corn Ex., N. Y.; Wayne Co. & Home Sav., Det.**
Hillman 400 7 Mont'rency H19	Montmorency Co. Sav. Bank $200.40–7% 74-684 Ⓢ$'06	Albert W. Cook	W. N. Hunt	Leo Spencer	W. F. Niergarth	20,000	14,740	201,000	———	210,000	---	5,000	20,740	Chase N., N. Y.; Alpena Co. Sav., Alpena.

HARRIS, SMALL & Co. UNDERWRITERS AND DISTRIBUTERS MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS
150 CONGRESS ST., W. DETROIT

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MICHIGAN—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Branch.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲**Hillsdale** 6000 7D Hillsdale R16	First National Bank ⓢT●‡'63 $180 74-269	E. A. Dibble	B. F. Green	E. T. Prideaux	O. F. Freed	$ 55,000	$ 30,000	$1 150 000		$ 946,470	$ 170,000		$ 118,530	N. City, N. Y.; 1st N. and Cont. & Com'l N., Chi.; 2d N., Tol.; Peo. N., Jackson.
"	**F. A. ROETHLISBERGER** **C. M. BARRE**, *V. P.* **A Commercial** **Prompt attenti** **Bill of Lading D**	**F. A. ROETHLISBERGER, JR.** **E. FRENSDORF** **Bank—Service th** **on given all colle** **rafts carefully ha**	**R. L. OWEN** **e very best.** **ctions.** **ndled.**	**C. O. CUNNINGHAM**	65,000	51,710	1,137,410	$ 6,410	961,960		$ 116,820	184,820	Han. N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.; Union Tr. Co., Clev.; Com. Guardian Tr. & Sav., Tol.; N. Union, Jackson.
"	**FIRST STATE SAVINGS BANK** 15% 74-271 ⓢ‡$'02													
"	Hillsdale Savings Bank ◆ 74-270 ⓢ●‡$'84	O. J. Cornell	Edwin Robins	F. M. Cook	M. B. Marsh	100,000	40,110	1,345,000		391,000	736,000		276,000	N. Park, N. Y.; Ill. Merch. Tr. Co., Chi.; Peo. State, Det.
Holland 15,000 7 Ottawa O9	First State Bank ⓢ●‡$'89 $175-14%◆ 74-158	G. J. Diekema	E. D. Dimnent	H. J. Luidens	W. J. Westveer	100,000	151,230	2,692,360	$ 109,000	2,551,220		93,680	253,050	1st N., N. Y.; N. Bk. Rep., Chi.; 1st N., Det.; G. Rap. N., G. Rap.
"	**W. H. BEACH** **Oldest bank in** **15 CENTS sent t** **25 CENTS for e**	**A. H. LANDWEHR** **Ottawa County.** **o us with each si** **ach credit report**	**OTTO P. KRAMER** **ght draft for pres** **insures prompt, p**	**C. E. DREW** **entation, and** **ersonal attention.**	100,000	132,810	2,399,700	39,100	1,151,830	1,130,050	115,620	274,100	N. Park, N. Y.; 1st N., Chi.; Union Tr. Co., Clev.; Peo. State, Det.
"	**HOLLAND CITY STATE BK.** $225-10%◆ 74-159 ⓢ●‡$'72													
"	Peoples State Bank ⓢ●‡$'05 74-160	B. D. Keppel	C. M. McLean John G. Rutgers	Henry Winter	A. Van Zanten	50,000	65,350	1,903,810	9,650	1,750,050		40,490	238,260	Han. N., N. Y.; Cont. & Com'l N., Chi.; Old N., G. Rap.
Holly 1888 7D Oakland O20	First State & Savings Bank ◆ 74-391 ⓢ●‡$'70	C. A. Wilson	Eli Bird	D. B. Lyons	Emma Sargent	100,000	89,500	1,450,360	57,390	337,950	1,135,320	109,560	114,420	1st N., Det.
Holt 329 7D Ingham O16	Holt State Bank ⓢ‡$'22 $160 74-1097	H. E. Gunn	C. E. Toms	W. F. Brooder		20,000	6,430	131,200		53,210	72,270	15,560	16,580	Peo. State, Det.; Am. State Sav., Lansing.
Holton 300 7 Muskegon M9	Holton State Bank ⓢ‡$'09 74-685	B. F. Black	S. P. Murphy Joseph Martin	John E. Nash	Thos. L. Hermance	20,000	5,330	136,330	1,650	57,100	75,000	11,600	19,600	N. Bk. Rep., Chi.; G. Rap. N., G. Rap.
Homer 1076 7 Calhoun Q15	Calhoun State Bank ⓢ●‡$'98 74-458	J. C. Snyder	C. R. Church	F. B. Jarvis	F. H. Kerr H. A. Snyder	60,000	15,880	610,970	50,400	387,990	193,350	70,050	85,850	Am. Ex. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; Peo. N., Jackson.
Honor 300 7 Benzie I10	Honor State Bank ⓢ‡$'17 107-6% 74-686	E. H. Wilce	W. P. Griffiths A. B. Case	L. H. Stacey	Mary Powers	20,000	870	90,680		75,970	10,600	9,250	15,730	Cont. & Com'l N., Chi.; Traverse City State, Traverse City.
Hopkins 750 7 Allegan O11	**HOPKINS STATE SAV. BK.** $125 ◆ 74-687 ⓢ‡$'85	R. C. Furber	M. E. Parmelee	A. B. Walter		25,000	8,330	449,750		85,550	346,380	23,390	27,760	Kalamazoo N., Kalamazoo.
▲**Houghton** 4000 9 Houghton A7	Citizens National Bank ⓢ●‡'01 $160-10% 74-254	James R. Dee	A. F. Heidkamp A. M. Schulte	J. C. Condon	J. H. Paull J. M. Lenz	100,000	80,070	952,610	100,000	639,170	486,190	8,720	98,620	Mech. & Metals N., N. Y.; N. Bk. Rep., Chi.; N. Shawmut, Bos.; N. Bk. Com., Det.; Marine N., Mil.; Northw. N., Minpls.
"	**HOUGHTON** **NATIONAL BANK** $350-21% 74-253 ⓢ●‡'65	**J. H. RICE** **Collections and** **FEE IN ADVAN**	**W. D. CALVERLEY** **A. N. BAUDIN** **Requests for Cre** ***CE:** Plain sight d*	**C. H. FRIMODIG** **dit Reports MUS** *rafts, 15c; Credit*	**R. T. BENNALLACK** **EDWARD ROMPF** **F. C. STOYLE** **T be accompanie** *Reports, 25c.*	200,000	515,000	3,860,000		2,500,000	1,400,000	75,000	600,000	N. City, N. Y.; 1st N., Chi. and Det.; N. Shawmut, Bos.
"	**PAINE, WEBBER & CO.** ¶'80 (69 Shelden St.)	*Members Boston,* **INVESTMENT**	*New York, Chicago,* **SECURITIES.**	*Detroit, and Hartfo*	*rd Stock Exchanges,*	*New Yor*	*k Cotton*	*Exchang*	*e, Chica*	*go Board*	*of Trade.*			Paine, Webber & Co., Boston, New York, Chicago, and other cities.
Howard City 913 7 Montcalm M12	O'Donald State Bank ⓢ●‡$'72 74-688	R. H. O'Donald	A. M. Cook	C. M. O'Donald	Norine O'Donald	25,000	11,360	452,880		176,120	188,110	12,850	112,160	Bk. of America, N. Y.; Cont. & Com'l N., Chi.; Dime Sav., Det.; G. Rap. N., G. Rap.
▲**Howell** 3000 7D Livingston P19	**FIRST NAT'L BANK** $120-8% 74-1055 ⓢ‡'20	**L. E. HOWLETT** **Only National** **Collections give**	**JOHN WRIGGELSWORTH** **E. G. LAWSON** **Bank in the Coun** **n prompt attenti**	**E. A. FAY** **ty. New, modern** **on—Quick Servic**	**W. B. READER** **, progressive—hu** **e.**	100,000	24,700	530,570	1,020	240,940	287,320	4,400	123,630	Chem. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Capital N., Lansing.
"	**FIRST STATE & SAVINGS BK.** 10% ◆ 74-332 ⓢ●‡$'91	**W. E. ROBB** **Our facilities fo** **Prompt attenti**	**GEO. BARNES** **r handling your H** **on given Collectio**	**A. L. SMITH** **owell and Livings** *ns. Enclose 25c fo*	**B. L. HIGHT** **F. M. CRANDALL** **ton County busin** *r Credit Ratings, ple*	75,000	37,600	990,800		799,830		78,070	225,500	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.; Peninsular State, Det.
"	McPherson State Bank 74-331 ⓢ●‡$'65	M. J. McPherson	R. B. McPherson Wm. McPherson, 3d	Wm. McPherson, 3d	Eric Reiner	150,000	62,780	1,548,120	13,500	492,110	494,310	63,150	269,820	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
Hubbardston 500 7 Ionia N14	Bank of Hubbardston †'81 $200-20% 74-689	H. J. Holbrook	Ira Cummings	C. R. Cowman	A. M. Langdan	10,000	4,000	228,260		99,170	100,910	8,380	34,160	G. Rap. N., G. Rap.; N. Bk. of Ionia, Ionia.
Hubbell 1100 9 Houghton A7	First National Bank ⓢ●‡'09 $225-6% 74-690	Henry Opal	Alex Robertson D. K. Macdonald A. L. Burgan	R. E. Odgers		50,000	89,410	638,690	54,090	348,260	385,560	23,310	75,050	Mech. & Metals N., N. Y.; Cont. & Com'l N. and N. Bk. Rep., Chi.; N. Bk. Com., Det.
Hudson 2500 7D Lenawee R17	Hudson State Savings Bank 74-341 ⓢ●‡$'55	B. J. Foster	A. V. Foster W. N. Derbyshire	V. W. Fisher	Harold H. Tolford	50,000	60,570	888,220		534,250	256,590		161,000	N. Park, N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; Spitzer-Rorick Tr. & Sav., Tol.
"	**THOMPSON SAVINGS BANK** 74-342 ⓢ●‡$'67	G. I. Thompson	W. R. Thompson	L. P. Beal	P. J. Dillon	100,000	104,080	1,307,410	1,680	695,020	546,480	70,330	201,340	Equitable Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st N. and Peo. State, Det.; Tol. Tr. Co., Tol.; Union Tr. Co., Cleve.
Hudsonville 400 7 Ottawa O10	Hudsonville State Bank $125-15% 74-897 ⓢ●‡$'11	F. L. Chamberlin	L. M. Wolf	F. F. McEachron	H. P. Stegeman	20,000	15,000	440,080		165,970	213,380	7,600	89,520	Cont. & Com'l N., Chi.; Old N., G. Rap.
Ida 500 7D Monroe R20	Peoples State Bank ⓢ●‡$'01 $150-10% 74-691	Boyez Dansard	S. O. Newcomb Robt. Feinauer	F. M. Knapp	R. J. Knapp	30,000	6,000	285,000		58,000	206,000	19,000	38,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Secur. Sav. Bk. & Tr. Co., Tol.

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MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS
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Town and County. ▲County Seats. Fig. is F. Res. Dist. D Detroit Branch.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Imlay City ...1200 7 D Lapeer N22	Lapeer County Bank ⓢ●‡$'86 ◆ 74-438	John Borland, Jr.	Murray Walker	W. Borland	Milton Moyer Irvine Borland	$ 50,000	$ 22,370	$ 1,002,690	$ 20,330	$ 269,300	$ 605,030	$ 46,590	$ 174,460	N. City, N. Y.; 1st N., Chi.; 1st N. and N. Bk. Com., Det.
" ------ "	PEOPLES STATE BANK ◆ 74-439 ⓢ●‡$'87	H. E. PALMER Special attentio *Please send 15c wi* USE THIS BAN	G. A. TITUS J. A. TAYLOR n given Bill of La *th each sight draft fo* K IF YOU WANT	ISAAC McKILLEN ding drafts, Cash *r presentation and* SERVICE.	CARRIE BOWEN and Time Items. *25c for Credit Repor*	50,000	16,430	728,690	----------	217,060	433,820	17,230	127,010	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
▲Ionia .....8500 7 Ionia N14	NATIONAL BANK $200-12% OF IONIA ⓢ●'01 74-266	FRED W. GREEN Collections pr Special attentio *Please send 15c*	ALEX. ROBERTSON H. E. POWELL esented persona n given Bill of Lad *with each sight dr*	J. H. SMITH lly and remitted ing drafts, Cash a *aft for presentatio*	H. J. CALLOW for promptly. nd Time Items. *n and 25c for Cred*	100,000	110,000	1,800,000	278,820	1,786,520	286,110	29,280	186,920	Chase N., N. Y.; 1st N., Chi.; Peo. State, Det.; Old N., G. Rap.
" ------ "	STATE SAVINGS BK. ⓢ●‡$'96 $260-12%◆ 74-265	T. B. PRESTON FIFTEEN CENT TWENTY-FIVE	K. R. SMITH S sent to us with CENTS for each	W. B. HEATH each sight draft f credit report insu	G. L. YATES W. Y. TEMPLETON or presentation, a res prompt, perso	100,000	107,930	1,500,920	679,250	1,169,380	499,260	521,280	198,770	1st N. and N. City, N. Y.; 1st N., Chi.; 1st N. and Peo. State, Det.; Old N. and G. Rap. N., G. Rap.
▲Iron Mountain 9 DickinsonD8 13000	American Security Bank 74-175 ⓢ●‡$'21	I. W. Byers	G. Harold Earle A. H. Hooper	R. C. Hanchette	F. D. Cardinal	100,000	5,000	317,500	----------	122,800	135,700	80,000	84,000	Han. N., N.Y.; Ill. Merch. Tr. Co. and N. Bk. Rep., Chi.; 2d Ward Sav., Mil.
" ------ "	Commercial Bank ⓢ●‡$'92 $300-20% ◆ 74-174	O. C. Davidson	William Kelly E. G. Kingsford	W. W. Thompson	F. O. Morett E. F. Sandercock	100,000	135,460	2,869,740	106,890	1,330,000	1,211,350	83,810	586,930	Mech. & Metals N., N.Y.; Cont. & Com'l N., Chi.; N. Ex. and 1st Wis. N., Mil.; Northw. N., Mnpls.
" ------ "	FIRST NATIONAL BANK 15% 74-173 ⓢ●‡'87	E. F. BROWN	W. J. CUDLIP	F. J. OLIVER	L. H. MORTENSEN J. W. FRANSON	100,000	154,160	2,671,760	74,940	872,850	1,441,650	90,000	596,360	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.
		"Oldest and Largest Bank in Dickinson County." Collections are given prompt and personal attention. Send us your business.												
" ------ "	United States National Bank $215-3% 74-176 ⓢ●†'21	C. Meilleur	Charles Parent C. H. Milliman	R. J. Bath	Frank Stefani	100,000	100,910	736,960	123,600	591,690	167,230	179,310	122,640	N. City, N. Y.; 1st N., Chi.
Iron River ....4295 9 Iron D7	First National Bank $175 74-693	N. E. Fisher	C. E. Lawrence H. Van Wagner	Edwin Renberg	George Zambon Irene Colberg	100,000	14,250	937,900	33,700	579,010	337,450	51,340	118,050	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
" ------ "	Miners State Bank ⓢ●‡$'12 $150-10% 74-925	E. J. Van Ornum	D. H. Campbell	S. B. Crary	G. L. Hauck	50,000	16,630	517,460	52,680	288,940	212,940	52,710	82,180	Chatham & Phenix N., N. Y.; 1st N., Chi.; 2nd Ward Sav., Mil.
Ironwood ...17,000 9 Gogebic C2	GOGEBIC NATIONAL BANK 74-119 ●'09	D. E. SUTHERLAND R. A. DOUGLAS, *V.P.* FIFTEEN CENT TWENTY-FIVE	O. C. DAVIDSON L. M. HARDENBURGH S sent to us with CENTS for each	G. E. O'CONNOR each sight draft f credit report insu	F. A. JACQUART or presentation, a res prompt, perso	100,000	91,500	2,300,830	25,000	895,900	1,114,780	80,590	426,070	Mech. & Metals N., N. Y.; Cont. & Com'l N. and Ill. Merch. Tr. Co., Chi.; 1st Wis. N., Mil.; Am. Ex. N., Duluth; 1st N., Mnpls.
" ------ "	Iron National Bank ⓢ●‡'19 $150-10% 74-121	B. A. Morgan	J. W. Black	F. R. Burrell	F. J. Manning J. B. Bertolone	100,000	38,000	850,000	----------	265,000	460,000	155,000	108,000	N. City, N. Y.; 1st N., Chi.; 1st N. and Northw. N., Mnpls.; 2nd Ward Sav., Mil.
" ------ "	Merch. & Miners Nat'l Bk. ⓢ●†'14 $165-10% 74-120	F. H. Kearney (1 *Branch*)	A. D. Chisholm R. P. Zinn	F. J. Jeppesen	C. D. Millard E. A. Manthey	100,000	34,000	1,100,000	100,000	500,000	600,000	15,000	132,500	N. Park and Han. N., N. Y.; Cont. & Com'l N. and N. Bk. Rep., Chi.; Northw. N., Minpls.; 1st Wis. N., Mil.
Ishpeming ..11,000 9 Marquette C10	Miners National Bank ⓢ●‡ $275-16% 74-132 1900	M. M. Duncan	James Clancey	C. H. Moss O. G. Aas, *A. Cash.*	George Hathaway Howard Lally	100,000	195,440	2,109,420	109,810	1,211,550	789,580	43,450	470,100	Han. N., N. Y.; 1st N., Chi.; 1st Wis. N., Mil.; 1st N., Det.
" ------ "	Peninsula Bank ●‡$'87 $270-16% 74-131	G. F. Thoney	John Kandelin	J. G. Welsh	Peter Handberg John Jaaksi J. E. Lereggen	100,000	154,630	1,635,750	23,570	1,005,980	642,780	25,030	240,160	Chatham & Phenix N., N. Y.; 1st N., Chi.; 1st Wis. N., Mil.; 1st N., Det.
▲Ithaca .....1929 7 Gratiot M16	COMMERCIAL NATIONAL BK. 74-355 ●‡'02	John C. Hicks	J. B. Crawford	Lynn T. Miller	L. W. Wolf	35,000	22,020	349,670	34,500	295,120	58,350	----------	87,720	Han. N., N. Y.; 1st N., Det.
" ------ "	Ithaca National Bank ⓢ●‡'02 74-354	I. S. Seaver	O. G. Tuttle Henry McCormack	W. A. Stahl	M. J. Haley M. B. Wiltse	25,000	38,270	808,290	25,000	701,590	68,750	11,250	114,970	Chase N., N. Y.; 1st N., Det.
" ------ "	Ithaca Savings Bank ‡$'93 74-353	John C. Hicks	J. L. Potts	Lynn T. Miller	L. W. Wolf	35,000	23,590	423,030	----------	96,340	329,360	14,860	41,050	Chase N., N. Y.; 1st N., Chi. and Det.
▲Jackson ....50,000 7 D Jackson Q17	*Central State Bank ⓢ●‡$'08 $160-6% ◆ 74-62	Richard Price	H. C. Loeser	L. H. Ludy	L. J. Clarke	100,000	57,810	1,548,050	130,500	1,007,990	285,390	17,250	525,740	N. Bk. Com., N. Y.; N. Bk. Rep. Chi.; Peo. State, Det.
" ------ "	Farmers & Workingmens Savings Bank ⓢ$'24 $125 74-63	H. J. Smith, *V.P.* Robert J. Ramsey H. N. Wimmers, *V. P.*	L. R. Welcome S. R. Champion J. A. Daley Grant B. Griswold Corey J. Spencer	H. N. Wimmers	----------	100,000	25,000	323,880	490	69,650	267,430	29,640	82,650	Empire Tr. Co., N. Y.; Ill. Merch. Tr. Co., Chi.; N. Bk. of Com., Det.; Brotherhood of Locomotive Eng. Co-op. N., Clev.
" ------ "	*JACKSON CITY BANK $250-16% 74-58 ⓢ●‡$'48	W. M. THOMPSON P. B. LOOMIS, *V. P.*	B. R. LARAWAY K. L. POTTER P. L. CARTER	R. B. WALKER	G. H. HOWSON W. S. BUTTERFIELD	200,000	248,530	2,874,330	324,800	1,561,340	1,028,060	100,860	957,390	Am. Ex. N., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N. and Peo. State, Det.; Union Tr. Co., Clev.
		Collections have official attention and are remitted on day of payment. Exchange charges reasonable and definite results obtained. Special rates on larger items.												

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MICHIGAN—Continued

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Town and County. ▲County Seats. Fig. is F. Res. Dist. D Detroit Br.	●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Jackson (Continued)	*JACKSON STATE SAV. BK. ◆ 74-61 Ⓢ●‡$'96	C. M. Spinning	H. J. Davis H. H. Neesley	F. H. Newkirk	J. W. Knight D. C. Haefner	$ 800,000	$ 93,020	$1 801 900	$ 70,640	$1 125 400	$ 599,250	$ 271,000	$ 260,000	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.; Peo. State, Det.
"	*NATIONAL UNION BANK $250-12% 74-60 Ⓢ†●‡'83	F. D. BENNETT C. B. HAYES, *V.P.* G. E. PAUL, *V. P.* (One Branch) We Collect and remit at once. If not paid we obtain reasons. Special rates on large items. SEND US YOUR BUSINESS.	Z. C. ELDRED A. C. BLOOMFIELD R. O. BISBEE	H. A. REECE	F. J. BOFINK	400,000	330,770	5,618,990	522,170	4,197,960	1,311,710	262,690	1,099,580	N. City, N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.; Union Tr. Co., Clev.
"	*Peoples National Bank 20% 74-59 Ⓢ†●‡'65	H. S. Reynolds B. M. DeLamater, *C*	H. C. Blackman, *h. of Bd.*	J. F. Clark C. H. Edgar, *A. C.*	A. J. Whitney F. R. Johnson	150,000	189,580	5,023,410	362,000	3,359,930	1,439,230	257,190	668,650	N. Park, N. Y.; 1st N., Chi. and Det.
"	W. R. REYNOLDS & COMPANY '13 (176 Main St. West)	WILEY R. REYNOLDS Specialize in M 1st Mortgage B	HARRY H. BASSETT unicipal and Cor onds secured by	E. M. LAYCOCK, *Tr.* poration Local B Jackson property	R. A. McCULLOCH, *Sec.* onds and Stocks. for sale.	*Capital*	*and Res*	*erves* $65	0,000					Am. Tr. Co., N. Y.; Jackson City, Peo. N., and Jackson State Sav., Jackson.
"	Jackson Clearing House (*Members indicated by a* ★)	F. H. Newkirk	J. F. Clark	H. J. Smith, *Sec. a*	*nd Tr.*									
Jamestown 200 7 Ottawa O10	Jamestown State Bank Ⓢ$'18 $140-8% 74-1020	Lewis De Kleine	Owen Sneden	A. H. Bosch	Frank Peters	25,000	12,500	358,260	4,350	108,380	233,360	16,220	42,150	Irving Bk.-Col. Tr. Co., N. Y.; G. Rap. N., G. Rap.
Jasper 500 7 D Lenawee R18	Farmers & Merch. Bank 74-694 Ⓢ‡†'10	C. L. Robertson	R. C. Rothfuss	E. P. Brower		6,000	1,130	94,000		85,690		6,440	9,000	N. Bk. Com., Adrian and Det.
Jeddo 200 7 D St. Clair N24	Jeddo State Bank Ⓔ$'11 74-916	W. C. Ernest	Jas. McCall	Squire Langs	Ruth Lamb	20,000	3,000	86,000		109,000		2,000	12,000	1st N., Det.; U. S. Sav., Pt. Huron.
Jonesville 1300 7 D Hillsdale R16	GROSVENOR SAVINGS BANK ◆ 74-696 Ⓢ●‡$'54	C. G. WHITE Oldest—Largest Unexcelled facil	O. S. WHITE W. M. WETMORE —Strongest—Me ities—Personal Se	W. M. WETMORE mber Federal Res rvice—Your busin	RICHARD S. VARNUM erve. ess invited.	50,000	35,430	632,120	22,350	239,650	362,080	49,160	89,010	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peninsular State, Det.; N. Union, Jackson.
"	Jonesville Commercial Bank 74-1027 Ⓢ†'18	Harry Godfrey	B. E. Poor	A. H. Rodlam		26,100		100,880		100,670			23,920	Han. N., N. Y.; Foreman N., Chi.; Peo. State, Det.
▲Kalamazoo 60,000 7 Kalamazoo Q12	*FIRST NATIONAL BANK $300-12% 74-42 Ⓢ†●‡'65	C. S. CAMPBELL We invite the Business of Banks, Corporations, Firms and Individuals.	J. H. DEWING F. S. PARSONS	E. H. SHEPHERD	S. A. PRATT R. G. RYE	300,000	494,990	7,190,690	156,750	4,585,540	1,655,660	302,700	1,598,530	N. City, N. Y.; 1st N. Chi.; 1st N., Det.; G. Rap. N., G. Rap.
"	*HOME SAVINGS BANK $170-10% 74-46 Ⓢ●‡$'93	V. T. BARKER A modern, progr Send your colle	CHAS. CLARAGE essive bank doing ctions direct to u	A. VAN BOCHOVE a commercial bu s for efficient ser	H. S. POND W. F. C. DOORNINK siness. vice and quick re	200,000	146,990	1,825,400		1,710,410		97,500	364,490	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State and 1st N., Det.; Union Tr. Co., Clev.
"	*KALAMAZOO-CITY SAVINGS BANK 10% 74-44 Ⓢ●‡$'38	H. E. JOHNSON Collections or other business entrusted to this bank will receive prompt and careful attention.	A. B. CONNABLE H. W. PARKER FRED G. DEWEY "THE BANK OF	M. G. DAVIS R. J. BARNARD, *Aud.* HELPFUL SERVI	J. F. TUBERTY C. D. PRATT turns. CE"	600,000	393,400	5,792,650	217,920	4,792,570	1,046,660	324,850	839,890	N. Bk. Com. and Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; Union Tr. Co., Clev.; G. Rap. N., G. Rap.
"	*KALAMAZOO NATIONAL BANK 8% 74-45 Ⓢ●‡'84	W. L. OTIS E. J. PHELPS, *Ch. of Bd.* "ORGANIZED FOR SERVICE—MAINTAINED BY SER Unusual Collection Facilities — Your business invite BILL OF LADING DRAFTS RECEIVE SPECIAL ATTE	M. J. BIGELOW G. B. ROGERS VICE." d. NTIO	J. M. SHACKLETON N.	L. M. PHELPS KARL GIBSON	500,000	177,480	4,988,710	17,210	3,751,550	820,920	366,200	744,730	N. Park, N. Y.; N. Bk. Rep., Chi.; 1st N., Det.; Union Tr. Co., Clev.
"	Kalamazoo Clearing House (*Members indicated by a* ★)													
Kaleva 200 7 Manistee J10	Kaleva State Bank Ⓢ‡$'12 $109 74-921	August Lenz	Ellsworth Billman Elmer Billman	Ellsworth Billman	F. H. Wilson	20,000	1,920	166,920	13,880	66,460	85,500	27,840	22,930	Cont. & Com'l N., Chi.; Traverse City State, Trav. City; Manistee Co. Sav., Manistee.
▲Kalkaska 800 7 Kalkaska I13	Kalkaska State Bank Ⓢ‡$'02 $120-10% 74-401	C. W. McPhail	A. J. Maynard L. O. Bloomer	M. S. Johnson		25,000	6,000	306,000		304,320		12,680	59,000	Cont. & Com'l N., Chi.
Kawkawlin 1250 7 D Bay L19	Farmers State Bank Ⓢ●‡$'11 $140-10% 74-911	J. E. McGuiness A. W. Black, *V. P.*	P. C. Pardee M. D. Ealy	R. D. Powell		20,000	5,000	195,470	4,110	161,740	20,550	14,710	27,580	Cont. & Com'l N., Chi.; N. Bk. Com., Det.; Bay City, Bay City; N. Union, Jackson.

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Kent City 500 7 Kent N11	**Kent City State Bank** Ⓢ‡$'10 74-697	A. H. Saur	C. Gerber S. I. Briggs	M. E. Moore	R. J. Kriger	$ 30,000	$ 14,640	$ 339,900	$ 190	$ 107,230	$ 204,530	$ 21,030	$ 51,950	1st N., Chi.; Old N., G. Rap.
Kilmanagh 200 (*Sebewaing P. O.*) 7 D Huron L21	Kilmanagh Bank of Frank Hubbard & Co. ‡†'06 74-698	Frank W. Hubbard	W. Frank Ryan John Ryan Oscar Rogers	H. W. Finkbeiner		10,000		90,000						Peninsular State, Det.; Sebewaing State, Sebewaing.
Kinde 420 7 D Huron K23	**Kinde State Bank** Ⓢ§1900 74-538	F. W. Hubbard	John Ryan Willard Babcock	W. R. Everingham Harry Harst, *A. C.*	Clara L. Gremel Herbert Luecke	25,000	8,780	427,290	11,510	234,460	108,630	26,430	103,060	Chase N., N. Y.; 1st N. and Peninsular State, Det.; Fed. Com'l & Sav., Pt. Huron.
Kingsley 350 7 Gr. Traverse I12	**First State Bank** Ⓢ‡$'11 $150-10% 74-699	Ralph Case	A. B. Stinson E. G. Rawlings	J. A. McCarthy		20,000	7,010	180,900		133,980	66,730		23,720	Ill. Merch. Tr. Co., Chi.; 1st N., Traverse City; Union N., Jackson.
Kingston 325 7 D Tuscola M22	**Kingston State Bank** Ⓢ‡$'93 74-700	C. W. McPhail	L. A. Maynard	A. Marshall	F. Myers	20,000	10,090	239,400	4,550	191,970	44,650	10,560	37,160	Union Tr. Co., Chi.; 1st N., Det.; Bay City, Bay City.
Lachine 500 7 Alpena H19	Lachine Bank of Carl Alfsen & Co. 74-951 Ⓢ‡†'14	Carl Alfsen	W. J. Hanson	W. J. Hanson	J. B. Nugent									Alpena N. and Peo. State, Alpena; N. Bk Com., Det.
Laingsburg 693 7 D Shiawassee O17	**Union State Bank** Ⓢ‡$'88 $200-20% 74-701	F. B. Smith	J. D. Houghton	W. H. Hunt	E. L. Piatt	20,000	22,000	299,000		140,000	121,000	10,000	70,000	Northern Tr. Co., Chi.; Peo. State, Det.; City N., Lansing.
▲**Lake City** 800 7 Missaukee J13	Lake City State Bank Ⓢ‡$'07 74-494	R. M. Bielby	S. Ardis	H. G. Bacon	Theo Wallington	20,000	10,000	200,000		165,000	29,000		25,000	G. Rap. Sav., G. Rap.; Union N., Jackson; Am. State, Cadillac; 1st N., Det.
" "	Missaukee County Bk. Ⓢ•‡†'86 74-493	J. F. Doudna	Thos. Kelly	J. H. Iverson	E. H. Iverson	20,000	4,500	210,000		195,000			30,000	Cont. & Com'l N., Chi.; Peo. State, Det.
Lake Leelanau 150 7 Leelanau H11	Bank of Lake Leelanau Ⓢ†'12 74-929 (*Formerly Bank of Provemont, at Provemont, Mich.*)	D. H. Power	G. S. Whitmon	Carl Holstad		2,000	360	83,900		53,080			33,160	1st N., Chi. and Det.
Lake Linden 2300 9 Houghton A7	**First National Bank** Ⓢ•‡'88 $225-12% 74-702	Joseph Bosch	T. W. Armstrong	A. J. MacKerroll	J. H. Werner	100,000	143,720	634,560	98,300	479,330	372,660	18,740	105,850	Mech. & Metals N., N. Y.; Cont. & Com'l N., Chi.; N. Shawmut, Bos.; Northw. N., Minpls.
Lake Odessa 1300 7 Ionia O13	Farmers & Merchant Bank 10% 74-432 Ⓢ•‡$'03	G. A. Weed	Geo. W. Schneider	Samuel Velte	A. B. Usborne	25,000	23,350	479,970	40,000	241,030	268,670	4,000	55,120	Han. N., N. Y.; Peo. State, Det.; 4th N., G. Rap.
" "	**LAKE ODESSA STATE SAV. BK.** ◆74-431 Ⓢ•‡$'88 $180-10%	H. C. Lawrence	Wm. H. McCartney	W. C. McCartney	Grace McCartney George Urtel	25,000	32,520	415,140	440	225,330	163,500	4,000	78,770	Chase N., N. Y.; 1st N., Chi. and Det.; G. Rap. N., G. Rap.
Lakeview 800 7 Montcalm M13	Commercial State Sav. Bk. ◆ 74-466 Ⓢ‡$'05	F. L. Stebbins	L. C. Kelsey	F. M. Northrop	G. L. Charnley	25,000	8,500	238,600	3,900	205,200	28,310	9,180	33,300	N. City, N. Y.; Old N., G. Rap.; N. Bk. Com., Det.
" "	S. S. Edgar †'93 74-464					25,000								4th N., G. Rap.
" "	**Farmers & Merch. State Bank** ◆ 74-465 Ⓢ‡$'95	N. H. Youngman	L. Kellogg C. C. Bollinger	D. S. Griffith	S. W. Nielsen	40,000	10,000	265,000		210,000	50,000		50,000	Capital N., Lansing; G. Rap. N., G. Rap.
Lamb 200 7 D St. Clair N24	C. C. Peck & Co., Bankers 74-703 Ⓢ†'11	C. C. Peck	H. F. Marx	F. W. Fitz										1st N., Det.; U. S. Sav., Port Huron.
▲**L'Anse** 2500 9 Baraga B7	Baraga County Nat. Bk. $200-10% 74-704 Ⓢ•‡'09	T. D. Tracy	J. W. Black	E. S. Le Duc	A. G. Ohman	50,000	22,800	656,590	31,320	310,090	367,590	14,060	68,970	Cont. & Com'l N., Chi.; Northw. N., Minpls.; Houghton N., Houghton.

Lansing 86,000
7D Ingham O16

***AMERICAN STATE SAVINGS BANK**
$200-20% ◆ 74-67 Ⓢ•‡$'92

J. EDWARD ROE, W. K. PRUDDEN, *V.P.* — M. R. CARRIER, C. E. BEMENT, D. F. BATES, OTTO ZEIGLER, L. C. ABBOTT — C. E. TOMS, *V. P. and Cash* — C. A. SCHRAY, E. D. GIBBS, J. G. PHALEN, *Auditor*

{NORTH LANSING BRANCH: L. L. SATTLER, *Mgr.*
{SOUTH LANSING BRANCH: B. L. BERRY, *Mgr*

A Commercial & Savings Bank—Modern—Progressive.
Anxious to serve you. Our collection service will please you. TRY US.
Please send 15c with sight drafts for presentation and 25c for Credit Reports.

						750,000	345,020	8,505,500		3,450,010	4,203,560	492,950	1,453,990	N. Bk. Com. and Chase N., N. Y.; Ill. Merch. Tr. Co., Chi.; Peo. State and 1st N., Det.; Kent State, G. Rap.

***CAPITAL NATIONAL BANK**
$230-12% 74-68 Ⓢ†•‡'16

RANSOM E. OLDS — A. C. STEBBINS, H. H. SCOTT, F. E. GORMAN — F. E. GORMAN, H. D. BENNETT, *Tr. Officer*, A. R. BLACK, *A. Tr.* — A. A. ELSESSER, M. A. WESTFALL, B. E. ANDERSON, J. H. SESSIONS, *Officer*, MILES D. GRANT, *Aud.*

This Bank will receive the accounts and collections of all Banks, Corporations, Firms and Individuals, and will give prompt attention to any business entrusted to its care.
Please send 15c with each sight draft for presentation and 25c for Credit Reports.

						600,000	673,160	8,287,750	643,960	4,245,110	4,162,950	532,020	1,274,790	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., N. Bk. of Com., and Peo. State, Det.

***CITY NATIONAL BANK**
74-66 Ⓢ†•‡'86

B. F. DAVIS — HARRY E. MOORE, J. W. HAARER — J. W. HAARER — H. S. TERWILLIGER, H. J. DIETZ, F. L. SCHRAY

COLLECTIONS HAVE THE PERSONAL ATTENTION OF AN OFFICER OF THIS BANK; WE REMIT ON DAY OF PAYMENT.

						250,000	634,190	6,682,910	302,890	4,145,840	2,498,110	226,760	999,290	N. City, N. Y.; 1st N., Chi.
						Please send 15c with sight and 25c for Credit Reports.								

" "	Peoples State Savings Bank 74-72 Ⓢ•‡$'23	Wm. E. McNamara	James O'Connor W. H. Porter	J. T. Mallet	H. D. Knickerbocker	100,000	15,570	1,261,060	7,200	340,730	663,160	76,680	303,260	Mech. & Metals N., N. Y.; Cont & Com'l N., Chi.; 1st N. and Peo. State, Det.
" "	Lansing Clearing House (*Members indicated by a ★*)	J. E. Roe		J. W. Haarer, *Mgr.*	C. E. Toms, *Sec. and Tr.*									

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▲Lapeer 4723 7 D Lapeer N21	**FIRST NATIONAL BANK** ●‡'72 74-301	W. B. Williams	Frank Thompson	J. R. Johnson	F. H. Swarthout	$ 75,000	$ 112,710	$1 046 800	$ 24,800	$1 041 730			$ 217,570	N. Park, N. Y.; 1st N., Det.
" ------ "	**LAPEER SAVINGS BANK** 7% ◆ 74-304 ⑤●‡$'02	G. R. Buck B.F.Loder, *Ch. of Bd.*	M. Caley J. H. Dodds	F. J. Stephenson	W. L. Moreland Omar E. Potter	75,000	25,660	774,320	74,300	616,900	$ 230,740	$ 46,350	55,290	Chase N., N. Y.; Peo. State, Det.
" ------ "	**STATE SAVINGS BANK** ⑤$'91 74-303	W. B. Williams	Frank Thompson	J. R. Johnson	F. H. Swarthout	45,000	79,970	843,570		936,420			32,120	1st N., Lapeer; Wayne Co. & Home Sav., Det.
Laurium 5000 9 Houghton A7	First National Bank ⑤'07 $110-10% 74-192	W. J. Reynolds	P. J. McClelland F. H. Haller	J. B. Paton	J. Elof Smith	100,000	71,280	1,154,100	108,000	685,270	458,500	70,850	218,760	N. City, N. Y.; Cont & Com'l N., Chi.; 1st N., Det.; 1st. Wis. N., Mil.
" ------ "	State Savings Bank ⑤●‡$'97 $175-13% ◆ 74-191	Wm. H. Thielman	F. S. Carlton J. T. Fisher	E. P. Bast		100,000	126,390	825,950	89,900	613,010	221,890	145,580	161,770	Chatham & Phenix N., N. Y.; 1st N., Chi.; Peo. State, Det.
Lawrence 700 7 Van Buren Q10	Home State Bank ⑤‡$'14 $150-12% 74-968	M. S. Fuller	A. O. Duncombe	F. H. Fuller	C. B. Grant	25,000	10,000	275,000	55,000	90,000	222,000	13,000	30,000	Cont. & Com'l N., Chi.; Kalamazoo City Sav., Kalamazoo; Am. N., Benton Harbor.
Lawton 1073 7 Van Buren Q10	First National Bank ⑤●'22 $130 74-1089	E. C. Goodrich	C. H. Showers Geo. Turner	A. W. Woolsey		25,000	2,510	86,890	12,500	61,910	17,380	7,140	40,460	1st N., Chi. and Det.; N. Union, Jackson.
" ------ "	**Juan McKeyes & Co., Bankers** 74-706 ‡†'94	Juan McKeyes, *Mgr.*		F. H. McKeyes		50,000		353,000		375,000			40,000	Chase N., N. Y.; Cont & Com'l N., Chi.; Kalamazoo City Sav., Kalamazoo.
Lennon 200 7 D Shiawassee N19	Lennon State Bank ⑤§'24 74-707	G. J. Brown	P. B. Lennon H. L. Mann	C. N. Talbot		15,000		12,500		20,500			7,000	Industrial Sav., Flint.
	(Succeeds Lennon Commercial Bank)													
Lenox 1500 7 D Macomb O24	**Macomb County Sav. Bk.** $175-16% ◆ 74-708 ⑤‡$'98	G. A. Bailey	Charles Lindke H. A. Simmons	Frank J. Hirt	C. E. Haar	50,000	25,000	1,082,000	23,000	286,000	733,000	41,000	120,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peninsular State, Det.
Leonard 264 7 D Oakland O22	Oliver S. Hibbler †'06 74-709			O. S. Hibbler		10,000								Old Det. N., Det.; Oxford Sav., Oxford, Mich.
Leonidas 300 7 St. Joseph Q13	**Bank of Leonidas** ⑤†'10 74-710	C. H. McKain			S. J. Kosmerick									Peo. State, Det.; 1st State, Vicksburg.
LeRoy 642 7 Osceola H12	**LeRoy Exchange Bank** ●‡†'01 74-711	G. E. Brandeberry	V. R. Davy	H. L. Watson	M. J. Lowell									Ill. Merch. Tr. Co., Chi.; G. Rap. N., G. Rap.
Leslie 1050 7 D Ingham P17	**Peoples Bank** ⑤●‡$'86 $300-20% 74-712	A. J. Tuttle	M. L. Campbell	A. L. Dowling	Mildred Cole Dowling	25,000	18,530	441,340		220,300	185,600	340	78,630	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
Levering 400 7 Emmet F15	State Bank of Levering ⑤‡$'19 74-1037	R. G. Mackey	H. P. Porter J. B. Brown	C. C. Batdorff		20,000	2,340	90,130		86,360	8,330	9,280	13,170	Cont. & Com'l N., Chi.; N. Union, Jackson.
Lewiston 300 7 M'tmor'cy H17	Lewiston Bank of H. Lunden & Co. 74-714 †'23	H. Lunden		Edith Deyarmond										Peo. State, Det.; 1st N., Bay City.
Lexington 378 7 D Sanilac M25	**Lexington State Bank** ⑤‡$'96 74-715	J. P. Niggeman, Jr.	M. J. Cruickshank	A. R. Schell	H. L. Schell	20,000	7,360	313,920	400	176,000	83,870	4,500	77,300	Chase N., N. Y.; N. Bk. Com., Det.; Fed. Com'l & Sav. and 1st N., Pt. Huron.
Lincoln 250 7 Alcona I21	**Lincoln Bank** ⑤ ‡†'07 74-716	A. E. Sleeper	F. W. Merrick	W. G. Anderson	E. A. Sowder									N. Bk. Com., Det.
Lincoln Park 8000 *(Detroit P. O.)* 7 Wayne Q22	State Savings Bank ⑤$'23 $120 74-1112	Gordon Fearnley	Fred W. Dalby	T. C. Smith		25,000	6,790	365,830		26,930	317,890	7,230	45,560	N. Y. Tr., N. Y.; Ill. Merch. Tr. Co., Chi.; Am. State, Det.
Linden 579 7 D Genesee O19	**Bank of Linden** ‡†'98 74-717	J. L. Spenser		F. F. Glerum	J. B. H. Glerum	10,000								Peninsular State, Det.; G. Rap. N., G. Rap.
Linwood 210 7 D Bay L18	State Bank of Linwood ⑤●‡$'13 $140-10% 74-898	R. E. Graves	C. W. Kitchen H. B. Lints	J. A. Ouillette	L. F. LaFlamme	20,000	2,500	189,550		86,120	102,550		26,440	Peo. Com'l & Sav. and 1st N., Bay City; 1st N., Det.
Litchfield 800 7 D Hillsdale Q15	**LITCHFIELD STATE SAV. BK.** $225-7% 74-718 ⑤●‡$'08	C. G. SHERK **15 CENTS sent t** **25 CENTS for ea**	R. M. MILLER W. R. FREEMAN **o us with each sig** **ch credit report in**	H. W. DENHAM **ht draft for prese** **sures prompt, per**	R. L. FOGEL **ntation, and** **sonal attention.**	20,000	17,780	322,540	18,000	185,460	139,020	32,050	21,790	Chase N., N. Y.; Cont. & Com'l N., Chi.; N. Union, Jackson.
Lowell 1730 7 Kent N13	**CITY STATE BANK** $165-16% ◆ 74-366 ⑤●‡$'07	R. VAN DYKE **Member Federa** **Special attentio** **PLEASE SEND**	D. G. LOOK W. T. CONDON **l Reserve System.** **n given Bill of La** **15c WITH EACH**	HARRY DAY **We Invite your** **ding drafts, Cash** **SIGHT DRAFT F**	H. J. ENGLEHARDT **business.** **and Time Items.** **OR PRESENTATI**	25,000	14,890	493,280	59,700	213,580	301,770	47,920	29,600	Old N., G. Rap.
" ------ "	**LOWELL STATE BANK** 74-365 ⑤●‡$'91	C. H. RUNCIMAN **OLDEST BANK.** **FIFTEEN CENT** **TWENTY-FIVE**	P. C. FECKHAM **bill of Lading D** **S sent to us with** **CENTS for each cr**	D. G. MANGE **rafts a Specialty.** **each sight draft f** **edit report insure**		**ON AN D 25c F OR CR EDIT REPOR TS.**	30,000	21,200	717,700		373,000	334,000		88,800	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; G. Rap. N., G. Rap.
▲Ludington 10,000 7 Mason K8	**FIRST NATIONAL BANK** ⑤●‡ $160-13% 74-182 '82	J. S. STEARNS JAMES FOLEY, *V.P.* **Special attentio** *Please send 15c*	W.L. HAMMOND **n given Bill of La** *with each sight dr*	A. R. VESTLING **ding drafts, Cash** *aft for presentat*	H. T. STOLBERG **and Time Items.** *ion and 25c for Cr*	**or presentation, a nd s prompt, person al atten tion.**	100,000	137,000 (74	1,650,000 -184, 4th	Ward O	1,000,000 *ffice)*	520,000		312,000	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
" ------ "	**LUDINGTON STATE BANK** 150-12% ◆ 74-183 ⑤●‡$'01	W. A. CARTIER **"The Bank that** **Personal attenti** *Please send 15c w*	JOS. SAHLMARK M. B. DANAHER **Service built."** **on given Bill of L** *ith each sight draf*	C. HAGERMAN **Member Federal** **ading drafts, and** *t for presentation*	H. J. GORDON E. A. MILLER, *Aud.* **Reserve System.** **other collections.** *and 25c for Credit*	**edit Re ports.**	100,000	57,470	1,829,720	82,490	1,309,630	294,330	167,380	298,340	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
						(4th W	*ard Bran*	*ch, C. D.*	*Bailey,*	*Mgr.)*				

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MICHIGAN—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Branch	▲Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Lum 300 7D Lapeer N22	*Lum Exchange Bank*	(Closed)												
Luther 396 7 Lake K11	Luther Exchange Bank 74-720 ⓢ‡†'03	C. W. Mc Phail	R. J. Smith	R. J. Bradford	M. J. Anderson	$ 10,000	$ 3,000	$ 100,000		$ 95,000			$ 19,200	Cont. & Com'l N., Chi.; Old N., G. Rap.
Lyons 574 7 Ionia N14	Upton Banking Co. 74-721 ⓢ‡†'13	V. F. Upton	A. A. Stoddard	V. F. Upton	M. Hamler	10,000	2,400	253,580	$ 5,000	147,670	$ 86,770	$ 17,660	18,880	Chase N., N. Y.; G. Rap. N., G. Rap.; State Sav., Iona.
Mackinaw 800 7 Cheboygan F15	Peoples Bank of Smith & Co. 74-722 ⓢ‡†'07	S. J. Smith	C. J. Dietz	M. J. Swontek		5,000	5,710	78,000		47,000	17,000		13,000	Cheboygan State Sav., Cheboygan: Peninsular State, Det.
Mancelona 1214 7 Antrim H14	Antrim County State Sav. Bk. $250-10% 74-723 ⓢ •‡$'91	I. N. Rodenbaugh	W. Weatter	E. L. J. Mills	W. A. Neeson	25,000	28,690	592,850		115,000	415,690	28,240	87,590	N.Bk.Com., N.Y.; Cont. & Com'l N., Chi., Bk. of Det. and 1st N., Det.; Old N., G. Rap.
Manchester 1500 7D Washtenaw Q18	**PEOPLES BANK** $200-10% ◆ 74-449 ⓢ•‡$'01	J. A. LOWERY **Collections and FEE IN ADVAN**	F. G. HOUCK W. J. HOFFER **Requests for Cred CE:** *Plain sight dra*	F. A. LEHMAN **It Reports MUST** *fts, 15c; Credit Repo*	L. P. WURSTER H. D. WURSTER **be accompanied b** *rts, 25c.*	25,000	31,500	469,780	15,620	187,590	215,240	32,850	106,230	**Chase N., N. Y.; Cont. & Com'l N.,** Chi.: 1st N., Ann Arbor.
" ------ "	Union Savings Bank ◆ 74-448 ⓢ•‡$'94	C. F. Kapp	John Wuerthner M. P. Alber	E. E. Root	B. C. Root A Jaeger	25,000	68,380	655,620		202,150	411,250	3,970	131,630	Chase N., N. Y.; 1st N., Chi. and Det.; Ann Arbor Sav., Ann Arbor.
▲**Manistee** 10,000 7 Manistee J8	**FIRST NATIONAL BANK** 74-135 ⓢ•'76	GEO. A. DUNHAM **Your busin**	HOWARD L. CAMPBELL **ess cordiall**	JOHN N. JUNGE **y invited.**		100,000	5,820	1,098,730	25,190	675,710	313,420	47,900	192,700	Equitable Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st Wis. N., Mil.; Old N., G. Rap.
" ------ "	Manistee Co. Savings Bank ◆ 74-137 ⓢ•‡$'91	W. J. Gregory	John Smith *of Bd.*	O. F. Lundbom		100,000	223,390	3,284,550	12,000	891,850	1,720,070	497,470	460,550	Chase N., N. Y.; 1st N., Chi.; 1st Wis. N., Mil.; Peo. State, Det.; 4th N., G. Rap.
" ------ "	Sands & Burr, Bankers 74-136 •‡†'81	Joseph Kirster, *Ch.* (Sands & Burr)												Am. Ex. N., N. Y.; Ill. Merch. Tr. Co. and 1st N., Chi.; 1st N., Det.
▲**Manistique** 6280 9 Schoolcr'ft D14	First National Bank $145 74-280 ⓢ•‡1900	W. B. Thomas	V. I. Hixson	Wm. S. Crowe	Walter Drevdahl	100,000	25,000	500,000	60,000	352,000	147,000	86,000	100,000	N. City, N. Y.; Cont. & Com'l N., Chi.; N. Union, Jackson; Union N., Marquette.
" ------ "	Manistique Bank $250-10%◆ 74-279 ⓢ•‡$'89	C. R. Orr	O. G. Quick	E. H. Jewell	C. L. Smith	50,000	58,510	794,790	32,000	290,320	420,780	68,670	155,530	N. Bk. Com., N. Y.; 1st N., Chi., Det., and Minpls.
" ------ "	State Savings Bank 74-1009 ⓢ•‡$'17	L. C. Harmon	Benjamin Gero	Wm. J. Shinar	H. K. Bundy	25,000	8,000	350,000		150,000	175,000		50,000	Chatham & Phenix N., N. Y.; N. Bk. Rep., Chi.; Marshall & Ilsley, Mil.
Manton 800 7 Wexford J12	Manton State Bank $140-8% 74-724 ⓢ‡$'84	J. A. Muche	G. M. Brooks Joseph Berry	I. Fay Horton	C. H. Horton	25,000	6,000	256,000		101,000	111,000	20,000	54,000	1st N., Chi.; Cadillac State, Cadillac.
Maple Rapids 466 7 Clinton N15	First State Bank $100 74-725 ⓢ‡$'20	W. H. Snelling	R. D. Rice	H. A. Annis		20,000	1,690	144,000		117,000	18,000	13,000	16,000	Peo. State, Det.; G. Rap. N., G. Rap.
Marcellus 1100 7 Cass Q11	G. W. Jones Ex. Bank $225-14% ◆ 74-450 ⓢ•‡$'77	F. S. Jones	H. A. Caul	D. V. Schurtz	Nellie Remington	40,000	39,740	644,060	130,600	311,730	229,210	149,120	164,340	1st N., N. Y. and Chi.
Marine City 4000 7D St. Clair O25	**LIBERTY NATIONAL BANK** $125-10% 74-1035 ⓢ•‡'18	BEN. ARMSBURY **Young and grow** **Special attentio** *Please send 15c wi*	L. A. BUSHAW **ing. Try us. Sat** **n given Bill of La** *th each sight draft fo*	W. A. B. BUSHAW **isfaction guarant** **ding drafts, Cash** *r presentation and 25*	H. G. BELL **eed.** **and Time Items.** *c for Credit Reports.*	50,000	26,400	645,000	35,000	213,000	448,000	13,000	82,400	Han. N., N. Y.; 1st N., Det. and Pt. Huron.
" ------ "	**MARINE SAVINGS BANK** $210-17% 74-305 ⓢ•‡$'91	HALE P. SAPH **Special attentio** *Please send 15c wi* **Oldest, Largest**	F. W. BECKER J. L. CARMAN **n given Bill of La** *th each sight draft fo*	J. L. CARMAN **ding drafts, Cash** *r presentation and 25*	J. N. BATES **and Time Items.** *c for Credit Reports.*	50,000	39,940	846,310		139,750	606,060	20,130	170,310	Chase N., N. Y.; Cont. & Com'l N., Chi. Peo. State, Det.; Fed. Com'l & Sav., Pt. Huron.
Marion 800 7 Osceola K13	Marion State Bank $160-12% 74-726 ⓢ‡$'06	R. A. Lewis	F. D. Elliott	F. D. Elliott	D. E. Davison	20,000	15,000	250,000		143,000	88,000	30,000	48,000	G. Rp. N., G. Rp.; Peo. St., Det.
Marlette 969 7D Sanilac M22	**COMMERCIAL STATE BANK** 74-446 ⓢ•‡$'94	A. E. SLEEPER **First in Age, St** **Collections and** **FEE IN ADVAN**	J. H. HANLEY D. S. McCLURE **rength, Size and** **Requests for Cred** **CE:** *Plain sight dra*	D. C. MERRILL **Service.** **It Reports MUST** *fts, 15c; Credit Repo*	H. McLEOD R. McDONALD **be accompanied b** *rts, 25c.* **TRY US.**	40,000	32,000	526,000	19,000	296,000	182,000	39,000	100,000	Chase N., N. Y.; Merch. N., Det.; 2d N., Saginaw; 1st N., Pt. Huron.
" ------ "	State Savings Bank $250-10% ◆ 74-447 ⓢ•‡$'06	F. J. Taggart	W. T. Atkinson	J. C. Atkinson	Roy Hunter E. W. Kiteley	25,000	18,700	592,280	17,700	340,930	186,860	33,930	91,960	Chase N., N. Y.; N. Bk. Com., Det.; Bay Co. Sav., Bay C.
Marne 300 7 Ottawa N10	Berlin State Bank $100-6% ◆ 74-675 ⓢ‡$'10	F. J. Goodenow		C. P. Goodenow	Wm. Teravest	20,000	8,840	175,790	13,750	160,780	40,400	11,610	5,590	G. Rap. N., G. Rap.
▲**Marquette** 14,000 9 Marquette C10	**FIRST NATIONAL BANK** $300-12% 74-145 ⓢ†•‡'64	L. G. KAUFMAN **FIFTEEN CEN** **TWENTY-FIVE**	E. S. BICE **TS sent to us wit** **CENTS for each e**	C. L. BRAINERD **h each sight draf** **redit report insur**	W. O. JOHNASON O. M. OLSEN **t for presentatio** **es prompt, perso**	150,000	274,960	4,047,340	167,310	1,894,870	2,252,750	13,000	478,980	Chatham & Phenix N., N. Y.; 1st N. and Cont. & Com'l N., Chi.; Peo. State, Det.; N. Shawmut, Bos.; 1st Wis. N., Mil.
" ------ "	**MARQUETTE CO. SAVINGS BANK** 74-146 ⓢ•‡$'90	H. L. KAUFMAN L. G. KAUFMAN, *Ch. of Bd.* **Transacts a general commercial business. We are the "Collecting Bank" for the Marquette District.** **Save time and get service on Collections and Credit Reports by sending FEE IN ADVANCE:** *Plain sight drafts, 15c; Credit Reports, 25c.* **TRY US.**	E. J. HUDSON	G. A. CARLSON	O. E. BARBER	**100,000**	**66,940**	**1,162,200**		**589,050**	**517,260**	**63,520**	**159,310**	**Chatham & Phenix N. and Mech. & Metals N., N. Y.; 1st N. and Cont. & Com'l N., Chi.; 1st N., Det.; Union Tr. Co., Clev.**
" ------ "	Union National Bank 74-147 ⓢ†•‡'21	Alton T. Roberts	C. H. Schaffer E. L. Pearce	W. W. Gasser	E. A. Brown	150,000	250,000	3,411,300	150,660	2,086,510	1,308,660	105,620	433,930	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Bos. and Det.; Marshall & Ilsley, Mil.

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MICHIGAN—Continued

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Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Br.	●Mem. A. B. A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Marshall 4380 7 Calhoun Q14	Commercial Sav. Bank ⓢ●‡$'92 12% ◆ 74-288	W. T. Phelps	E. G. Brewer C. L. Dibble	H. C. Albaugh	E. F. Weber	$ 100,000	$ 61,360	$1 109 990	$ 260	$ 344,850	$ 672,650		$ 254,120	Han. N., N.Y.; Ill. Merch. Tr. Co., Chi.; Peo. State, Det.
" "	**FIRST NATIONAL BANK** $200–12% 74-287 ⓢ●‡'40	C. E. GORHAM Oldest Bank in	F. A. STUART C. H. BILLINGS the State of Mic	C. H. BILLINGS	V. C. MORGAN PAUL NONEMAN higan.	100,000	74,070	1,135,130	97,600	690,840	579,740		136,220	Chase N., N. Y.; Cont. & Com'l N. and 1st N., Chi.; 1st N., Det.
Martin 400 7 Allegan P11	Martin Exchange Bank ●‡†'04 74-727	T. H. Shepherd	E. H. Shepherd Lee W. Shepherd	Lee W. Shepherd	Lee E. Clark	20,000								Foreman N., Chi.; 1st N., Kalamazoo.
Marysville 941 7 D Saint Clair O25	Marysville Savings Bank ◆ 74-1052 ⓢ●‡$'19	J. C. Barron		Mae E. Johns		50,000	36,700	179,870		70,380	112,870	$ 6,860	72,660	Bkrs. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Merch. N., Det.
▲Mason 1900 7 D Ingham P17	R. C. Dart & Co., Bkrs. ⓢ●†'22 74-1090	R. C. Dart, *Mgr.*		D. C. Dart										N. Bk. Com., Det.; City N., Lansing.
" "	Farmers Bank ⓢ‡$'86 28% ◆ 74-367	L. B. McArthur	A. L. Rose	L. R. White	F. W. Harkness	50,000	56,620	549,290		431,650	85,800	26,100	112,360	Cont. & Com'l N., Chi.; 1st N., Det.; City N., and Capital N., Lansing.
" "	First State & Savings Bank ◆ 74-368 ⓢ●$'90	L. C. Webb	H. J. Bond A. A. Bergman	C. L. Bickert	E. A. Dunsmore	25,000	29,010	666,960		188,630	367,660	24,360	140,310	1st N., Chi. and Det.; City N., Lansing.
Mattawan 300 7 Van Buren Q10	Mattawan State Bank ⓢ§'20 74-1078	A. H. Campbell	John Hunt	Frank Sackett		20,000	7,000	110,070	800	46,550	72,790	5,990	12,540	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Kalamazoo.
Maybee 400 7 D Monroe Q21	Peoples State Bank ⓢ§'01 6% 74-729	Leonard Reiser	T. H. Smith	T. H. Smith		20,000	4,690	273,380						Cont. and Com'l. N., Chi.; Peninsular State, Det.; Dansard State, Monroe.
Mayville 1000 7 D Tuscola M21	Commercial Bank ⓢ†'90 7% 74-500	C. L. Schram	E. M. Schram	C. L. Schram	Leona B. Phelps									N. Bk. Com., N. Y.; Peninsular State, Det.; Bk. of Saginaw, Saginaw.
" "	Mayville State Bank ⓢ●‡$'85 74-499	M. C. Eveland	W. E. Hunt	W. E. Hunt	E. J. Kitchen	25,000	13,000	500,000		300,000	135,000		35,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; 2d N., Saginaw.
McBain 700 7 Missaukee K13	McBain State Bank ⓢ‡$'04 $225–14% 74-730	O. O. Dunham	Jas. English	Jos. Schepers	Helen Hughston	20,000	5,000	242,000		120,000	75,000		55,000	Cont. & Com'l N., Chi.; G. Rap. N., G. Rap.; Cadillac State, Cadillac.
McBrides 300 7 Montcalm M14	Neffs' Bank ⓢ†'04 74-731	Sherman Neff D. Neff, *V. P.*	S. Neff J. M. Neff	Jacob M. Neff	M. Carpenter	8,000	7,650	338,030		58,110	228,600	800	66,160	Chase N., N. Y.; Cont. & Com'l. N., Chi.; Peninsular State, Det.; G. Rap. N., G. Rap.
McGregor 250 7 D Sanilac M24	Exchange Bank of Charles M. Cook & Co. 74-732 ●†'07	W. J. McCaren	F. C. Crorey	Chas. M. Cook	Violet Rich	5,000	13,650	156,200		152,690			22,230	Peninsular State, Det.; U.S. Sav., Pt. Huron.
Mecosta 297 7 Mecosta L13	Mecosta County State Bank 74-734 ⓢ‡$'18	E. Bromley	J. S. Bauman	W. F. Henry	Glenn C. Miller	20,000	5,000	125,000		135,000			24,550	Union Tr. Co., Chi.; Citiz. State, Big Rapids.
Melvin 169 7 D Sanilac N23	Parkin Windsor & Co. ‡†'01 74-735	Charles Parkin	Aaron Windsor	George Windsor		10,000								Irving Bk.-Col. Tr. Co., N.Y.; U. S. Sav., Port Huron; N. Bk. Com., Det.
Memphis 600 7 D Macomb O24	Memphis Bank ‡†'89 74-517	F. G. Coburn		A. G. Coburn										Chase N., N. Y.; Peninsular State, Det.
" "	**MEMPHIS STATE BANK** $125–8% 74-518 ⓢ‡$'06	T. W. McCALL Special attenti *Please send 15c wi*	E. A. BARTLETT C. E. GREENE on given Bill of *th each sight draft*	H. M. BROWN Lading drafts, Ca *for presentation and*	G. C. BARTLETT sh and Time Ite *25c for Credit Repor*	20,000	8,500	275,000		133,000	136,000	19,500	15,000	1st N., Det. and Pt. Huron.
Mendon 600 7 St. Joseph Q12	First State Bank ⓢ●‡$'94 $150–7% 74-736	Frank Wolf	F. H. Estes	E. L. Estes	C. H. Rogge	30,000	10,730	454,050	29,000	129,030	309,510	30,000	55,240	Seab. N., N. Y.; N. Bk. Rep., Chi.
▲Menominee 11000 9 Menominee P10	**COMMERCIAL BANK** ⓢ●‡$'05 $175–10% ◆ 74-165	Frank St. Peter Branch Office, 241 W. J. Pelnar, Bra	H. E. Nadeau 5 Broadway; nch Mgr.	H. E. Nadeau	G. M. Bergen	100,000	36,520	1,136,690		612,600	397,660	25,250	237,710	Chatham & Phenix N., N. Y.; Cont. & Com'l N., Chi.; Marshall & Ilsley, Mil.; Peo. State, Det.
" "	**FIRST NATIONAL BANK** 10% 74-163 ⓢ†●‡'84	G. A. Blesch	Edward Daniell	Clinton W. Gram	A. J. Klumb	200,000	86,980	1,839,470	233,120	691,570	1,268,730	45,360	353,900	Chatham & Phenix N., N. Y.; 1st N. and Cont. & Com'l N., Chi., 1st Wis. N., Mil.
" "	**LUMBERMEN'S NATIONAL BANK** 10% 74-164 ⓢ●‡'90	M. B. LLOYD Collect We	A. C. WELLS E. P. SMITH ions have th remit on d	HENRY MARIN e personal a of this bank.	A. R. NICHOLSON ttention ay of payme	100,000	20,000	900,000	123,290	398,290	476,530	39,790	234,780	N. Bk. Com., N. Y.; Ill. Merch. Tr. Co., Chi.; Marshall & Ilsley, Mil.
Merrill 636 7 D Saginaw M17	**STATE BANK OF MERRILL** 74-737 ●‡$'04	R. T. MAYNARD Collections and FEE IN ADVAN	C. N. WHITNEY Requests for Cre CE: *Plain sight dra*	J. R. DUFTY dit Reports MUS *fts, 15c: Credit Repo*	T be accompanie *rts, 25c.*	d by 40,000	17,590	593,780	28,400	308,730	223,700	47,130	100,200	Han. N., N. Y.; Peo. State, Det.
Mesick 818 7 Wexford J11	Farmers & Merchants State $110 Bank 74-738 ⓢ‡$'20	A. D. Crimmins	L. O. Bloomer M. L. Williams	O. L. Way	H. G. Rose	20,000	4,500	157,670	11,830	127,630		7,180	49,190	Union Tr. Co., Chi.; Cadillac State, Cadillac; G. Rap. N., G. Rap.
Metamora 490 7 D Lapeer N22	Metamora State Savings Bk. 10% 74-739 ⓢ‡$'09	John Irish	F. J. Laidlaw	Ward Peck		20,000	14,000	167,440	25,450	170,750		31,230	34,890	1st N., Det.; Pontiac Com'l & Sav., Pontiac; N. Union, Jackson.
Metz 163 7 Presque Isle G18	nBank of Metz †'24 74-1113	G. A. Dinsmore		H. S. Trothane										

IN MICHIGAN **HARRIS, SMALL & Co.** 150 CONGRESS ST., W. DETROIT
UNDERWRITERS AND DISTRIBUTERS
MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD BONDS
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MICHIGAN—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⑤Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Middleton ....500 7 Gratiot N15	Peoples State Bank...⑤‡$'06 $168-12% 74-740	G. H. Slocum	J. R. Hudson Frank Simmet	J. R. Hudson	Leslie H. Simmet.. Irving C. Cook	$ 20,000	$ 14,000	$ 300,960	----------	$ 132,070	$ 138,230	$ 18,420	$ 46,250	Cont. & Com'l N., Chi.: N. Bk. Com., Det.; G. Rap. N., G. Rap.; Capital N., Lansing.
Middleville....833 7 Barry O12	Farmers State Bank...⑤‡$'03 74-741	R. T. French	W. J. Robertson A. M. Gardner	Chas. Robertson	A. H. Parker	37,000	13,000	551,290	$ 18,360	533,680	----------	----------	85,970	Han. N., N. Y.; Kent State, G. Rap.
▲**Midland**.....6000 7 Midland L17	**CHEMICAL STATE SAV. BK.** ◆ 74-1001 ⑤•‡$'17	**C. H. MACOMBER.. Member Federa 15 CENTS sent 25 CENTS for e**	**E. W. BENNETT..... l Reserve System. to us with each s ach credit report**	**L. A. CHICHESTER.. GUY ROGERS, *A. C.* ight draft for pre insures prompt,**	**H. LE ROY DURBIN .. R. A. MURPHY sentation, and personal attentio n.**	50,000	17,860	957,050	72,250	345,050	408,660	115,280	228,910	N. Park, N. Y.; Bk. of Saginaw, Saginaw; N. Bk. Com., Det.; 1st N., Bay City.
" ------ "	Midland County Savings Bk. 8% 74-325 ⑤‡$'87	Stewart B. Gordon	D. G. Mode	Rollin C. Gordon	E. M. Johnson	25,000	62,590	504,810	----------	240,850	264,130	13,410	84,000	Han. N., N. Y.; 1st N., Det.; 1st N., Bay City.
" ------ "	Peoples State Savings Bank 10% 74-326 ⑤•‡$'05	Albert Reinhart	W. J. Baker C. G. Olmsted	E. A. Lane	F. P. Baker	50,000	32,550	909,100	60,350	405,980	497,290	120,570	118,180	Cont. & Com'l N., Chi.; 1st N., Bay City and Det.; 2nd Nat., Saginaw.
Mikado.....110 7 Alcona 121	Mikado Bank of Sleeper, Merrick & Co..74-742 ⑤•‡'06	A. E. Sleeper	F. W. Merrick	E. T. Burns	Sadie A. Crofoot	20,000	2,000	77,000	----------	62,000	19,000	18,000	----------	1st N., Bay City.
Milan.....1750 7D Washtenaw Q20	Farmers & Merchants Bank 74-411 ⑤‡$'90	O. A. Kelley	G. A. Dennison C. H. Wilson	John D. Lawson	----------	25,000	40,150	404,730	34,050	410,300	18,800	36,780	32,060	Chase N., N.Y.; Cont. & Com'l N., Chi.: 1st N., Det.; Ann Arbor Sav., Ann Arbor.
" ------ "	Milan State Savings Bank $200-10% ◆74-412 ⑤‡$'11	C. E. Denton	C. W. Steidle	G. L. Laskey	A. N. Squires, Jr.	25,000	20,840	348,690	20,000	262,390	99,670	16,990	35,480	1st N., Det.; N. Bk. Com., Adrian; Far. & Mech., Ann Arbor.
Milburg.....500 (*Benton Harbor P.O.* 7 Berrien Q18	Milburg State Bank...⑤†$'19) 74-1057	Geo. H. Lane	J. C. Rogers	B. F. Kral	----------	20,000	3,000	200,000	----------	56,900	140,100	----------	26,000	1st N., Chi.; Union Bkg. Co., St. Jo.
Milford.....1200 7D Oakland P20	Farmers State Savings Bank $110-6% ◆74-1030 ⑤$'18	A. M. Bird	M. L. Stringer Fred Childs	C. I. Gittins	C. W. Swanfelt	25,000	10,960	324,230	----------	144,950	156,840	12,480	44,920	Pontiac Com'l & Sav., Pontiac; 1st N., Det.
" ------ "	First State Bank ....⑤•‡$'92 $225-20% ◆ 74-743	M. B. Liddell	C. E. Lovejoy	----------	Elmer Field Edwin Boyle	25,000	29,570	721,170	71,750	198,000	474,000	27,000	75,700	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N. and Bk. of Det., Det.
Millersburg ...250 7 Presque Isle G18	Ex. Bank of C.R. Willings 74-744 ⑤‡†1900	C. R. Willings	----------	E. R. Willings	L. B. Willings	10,000	4,230	75,740	----------	33,830	34,120	7,370	14,650	Peo. State, Det.; Alpena N., Alpena.
Millington....689 7D Tuscola M20	Bank of Millington.....‡†'90 74-745	J. McNealy	D. J. Evans	D. J. Evans	Geo. Evans	25,000	5,000	----------	----------	----------	----------	----------	----------	Chase N., N. Y.; Peninsular State, Det.
Minden City...400 7D Sanilac L24	State Savings Bank ..⑤•‡$'08 7% 74-540	Albert Seaman	John Wahla J. W. Smith	M. J. Ennest	Martha Seaman	30,000	9,440	698,940	4,950	105,720	523,480	12,740	101,490	Peo. State and 1st N., Det.; Fed. Com'l Sav., Pt. Huron.; 1st N., Bay City.
▲**Mio**.....200 7 Oscoda I18	Union State Bank....⑤•‡$'14 $160-10% 74-746	C. D. Lewis	----------	S. R. Hager	J. F. Markham	20,000	6,200	160,000	----------	116,000	15,000	----------	40,000	Peo. State, Det.; Alpena N., Alpena.
Mohawk.....350 9 Keweenaw A8	Keweenaw Savings Bank $150-11% 74-747 ⑤•‡$'07	J. P. Petermann	W. T. King	A. C. Messner	----------	25,000	24,150	428,200	----------	328,670	----------	240	149,430	Chase N., N. Y.; 1st N., Chi.; Peo. State, Det.
Moline.....500 7 Allegan O11	Moline State Bank.....⑤‡$19 74-1000	Robt. Smith	Jacob Haveman Glenn Gilbert	Wilbur J. Schrie- mer	Jacob Haveman	20,000	1,500	80,000	----------	93,000	----------	----------	8,500	Cont. & Com'l N., Chi.; G. Rap. N., G. Rap.
▲**Monroe**....12000 7D Monroe R21	Dansard State Bank..⑤•‡$'58 $135 ◆ 74-213	Boyez Dansard	B. Freidenberg G. H. Wood Carl Kiburtz	A. E. Shinevar D. A. Soleau *A. Cash.*	Leo Boudinet B. Dansard V. B. Morton	200,000	68,700	2,406,260	40,000	589,450	1,648,360	210,050	267,100	N. City, N.Y.; Cont. & Com'l N., Chi.; Peo. State and 1st N., Det.; Tol. Tr. Co., Tol.
" ------ "	**FIRST NATIONAL BANK** $135-12% 74-214 ⑤•‡'65	**E. C. RAUCH The Only Natio Col Vigorous Attent**	**WM. G. GUTMANN nal Bank in Mon lections a Specia ion—Reasonable**	**WM. G. GUTMANN roe County. lty Rates—Prompt**	**SOPHA WARNER A. J. WEIER ROY C. MEYERS Returns.**	200,000	94,660	1,959,520	276,150	1,148,670	1,144,930	49,500	187,230	1st N., N.Y.; Cont. & Com'l N., Chi.; Union Tr. Co., Clev.; 1st N. and Peninsular State, Det.; Tol. Tr. Co., Tol.
" ------ "	**MONROE STATE SAVINGS BANK** $165-12% 74-215 ⑤•‡$'05	**L. C. KNAPP Try the you Prompt per payment.**	**T. I. ILGENFRITZ W. A. MEIER ngest and m sonal presen Up-to-date b**	**W. A. MEIER ost progress tation. Proc anking meth**	**J. F. GUTMANN R. C. MEIER E. E. STEINER ive bank for eeds remmit ods. Quick a**	100,000	54,040	1,743,220	263,170	942,640	1,044,840	49,430	123,520	N. Bk. Com. N. Y.; Ill. Merch. Tr. Co., Chi.; N. Bk. Com. and 1st N., Det.; Ohio Sav. Bk. & Tr. Co. and Com. Guardian Tr. & Sav., Tol.
Montague.....900 7 Muskegon M8	**FARMERS STATE BANK** $175-20% ◆ 74-748 ⑤•‡$'82	**JOHN VANDERWERP Collections and FEE IN ADVAN**	**H. W. RUNZEL Requests for Cre CE: *Plain sight d***	**ADOLPH ANDERSON dit Reports MUS *rafts, 15c; Credit Re***	**JOSEPH A. TUELL T be accompanie *ports, 25c.***	25,000	8,760	408,280	----------	177,030	220,140	5,790	39,070	Cont. & Com'l N., Chi.: Old N., G. Rap.
Montgomery..354 7D Hillsdale R15	Montgomery State Bank $100 74-930 ⑤‡$'12	Geo. L. Tanner	O. K. Coolman	W. B. Lash	Florence Haynes	20,000	170	118,280	27,140	94,300	----------	49,570	21,730	1st N., Det.; N. Union, Jackson.
Montrose.....522 7D Genesee N19	Montrose State Bank ..•‡$'12 74-749	F. P. Sayre	A. B. Wood G. D. MacKenzie	M. S. Russell	----------	20,000	6,000	285,340	12,630	152,850	149,450	----------	21,670	Peo. State, Det.; 2d N., Saginaw; Industrial Sav., Flint.
Morenci.....1700 7D Lenawee R18	First National Bank...⑤•‡'92 12% 74-396	G. H. Rorick	C. M. Rorick	A. A. Thompson	----------	50,000	45,000	515,330	43,250	471,160	120,010	10,030	52,370	Han. N., N.Y.; Cont. & Com'l N., Chi.; 1st N., Det.
" ------ "	Wakefield State Bank..•‡$'68 ◆ 74-395	C. F. Buck Roscoe Wilson, *Ch. of Bd.*	C. C. Wakefield Arthur Turner	Arthur Turner	F. A. Metcalf	50,000	74,510	753,580	280,730	382,260	671,820	26,400	78,350	N. Park, N. Y.; Cont. & Com'l N., Chi.; 1st N., Det. and Tol.
Morley.....336 7 Mecosta M12	Morley State Bank....⑤‡$'05 74-750	C. L. Crimmins	J. W. Latimer	Wm. F. Turner	V. O. Wates	20,000	6,260	147,770	8,040	126,560	12,200	27,830	15,470	Cont. & Com'l N., Chi.; G. Rap. Sav., G. Rap.
Morrice.....400 7D Shiaw'see O18	A. L. Beard & Co., Bankers 10% 74-751 †'94	----------	----------	A. L. Beard	C. L. Bartholf	30,000	7,670	123,920	----------	105,450	----------	----------	56,150	Cont. & Com'l N., Chi.: City N., Lansing: Peninsular State, Det.

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Town and County. ▲County Seats. Fig. is F. Res. Dist. 0 is Detroit Br.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⑥Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲Mt. Clemens 14,000 7D Macomb O23	CITIZENS SAVINGS BANK $200–16% ◆ 74–210 ⑥●‡$1900	A. T. DONALDSON Special induce All remittance	F. B. SCHOTT A. P. GRIM ments to wholes s made on day of	H. J. McGILL, *V. P. and Cash.* ale and jobbing payment. Reas	R. A. DONALDSON T. F. SIMMS, *Aud.* houses and man ons given if not	$ 150,000 ufactur collecte	$ 202,920 ers who d. Corr	$3 067 820 send us esponde	$ 17,230 their b nce soli	$2 072 490 usiness. cited.	$ 958,930	$ 71,220	$ 335,330	Chase N., N. Y.; Cont. & Com'l N., Chi.: Peo. State, Det.
" ------ "	Mt. Clemens Savings Bank $165–10% 74–208 ⑥●‡$'77	H. O. Chapoton	George Chambers. Emory T. Nunneley	E. A. Heine	W. A. Williams	250,000	100,000	3,800,000	----------	800,000	3,000,000	----------	350,000	Han. N., N. Y.; 1st N., Chi. and Det.
" ------ "	nLake Shore State Bank 74–1124 ⑥‡$'24 R. F. D. No. 4	E. A. Hoffman	H. F. Koestlin Robert Klagge	E. S. Williams	F. O. Tasche, *Aud.*	25,000	5,000	----------	----------	----------	----------	----------	30,000	Chem. N., N. Y.; 1st State, Det.
" ------ "	Ullrich Savings Bank ⑥●‡$'93 $350–25% ◆ 74–209	Paul J. Ullrich	O. C. Lungerhausen George Kieffer	W. C. Pequignot	H. C. Englund	100,000	123,920	2,125,350	11,340	1,903,770	123,800	40,800	292,250	Chem. N., N. Y.; Cont. & Com'l N., Chi.: 1st State, Det.; Union Tr. Co., Clev.
Mountforest 100 7D Bay L18	Mt. Forest Bank †'17 74–1007	B. J. Henderson	F. A. Dunham	F. A. Dunham	Erma Dunham	6,000	3,000	23,000	----------	31,000	----------	----------	----------	Peo. Com'l & Sav. and 1st N., Bay City.
Mt. Morris 1174 7D Genesee N20	BANK OF MT. MORRIS ●‡†'03 74–752	E. C. Van De Walker	----------	H. Hammond	L. Fenner	10,000	11,530	----------	----------	----------	----------	----------	----------	Cont. & Com'l N., Chi.; Pontiac Sav., Pontiac; Union Tr. & Sav., Flint.
▲Mt. Pleasant 5000 7 Isabella L15	EXCHANGE SAVINGS BANK ◆ 74–299 ⑥●‡$'81	A. E. GORHAM Oldest establis Send your Bill *Please send 15c wi*	FRANCIS McNAMARA H. E. CHATTERTON hed Bank—Unsur of Lading drafts *ith each sight draft*	C. W. RICHES passed collection direct to us for p *for presentation and*	E. L. FRAZER W. S. HORN service. rompt attention. *25c for Credit Repor*	50,000 *ts.*	36,890	992,670	13,060	817,570	103,550	35,940	135,560	Irving Bk.-Col. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Bk. of Saginaw, Saginaw.
" ------ "	ISABELLA COUNTY STATE BANK ◆ 74–300 ●‡$'03 20%	J. S. WEIDMAN, JR. The Bank of Per Special attentio *Please send 15c w*	FLOYD MITCHELL E. J. VAN LEUVEN sonal Service.—M n given Bill of La *ith each sight draft*	J. W. BENFORD ember Federal Re ding drafts, Cash *for presentation and*	J. E. GRAHAM K. A. FRASER serve System. and Time Items. *25c for Credit Repor*	60,000 *ts.*	34,290	1,598,680	96,670	380,960	375,400	571,370	461,900	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; Old N., G. Rap.; Bk. of Saginaw, Saginaw.
Muir 363 7 Ionia N14	Bank of Muir ⑥†'18 74–753	Fred W. Green	V. F. Upton	A. A. Stoddard	V. F. Upton	10,000	1,510	234,460	24,170	128,930	119,760	6,000	15,460	Chase N., N. Y.; Cont. & Com'l N., Chi.; State Sav. and N. Bk. of Ionia, Ionia; G. Rap. N., G. Rap.
Mulliken 290 7 Eaton O15	Bank of Mulliken ‡†'98 74–754	(Reed & Berry)	----------	M. E. Reed	Nellie Reed	10,000	----------	140,000	----------	----------	----------	----------	----------	Cent. Tr. Co., of Ill., Chi.; 1st N., Det.
Munger 200 7D Bay M19	Bank of Munger ⑥†'09 74–755	J. M. Ealy	P. C. Pardee	Peter P. Bittner	S. A. Goodreau	(*Individ*	*ual Resp*	*onsibilit*	*y* $1,000,	000)	----------	----------	----------	1st N. and Far. State Sav., Bay City; N. Bk. Com., Det.
▲Munising 6000 9 Alger C13	First Nat. Bank of Alger Co. $250–15% 74–317 ⑥●‡'08	Wm. G. Mather	C. V. R. Townsend	Orie E. Brown	J. N. Korpela	100,000	130,920	1,217,400	146,620	850,450	473,810	82,420	188,270	N. City, N. Y.; Cont. & Com'l N., N. Bk. Rep., and Chi. Tr. Co., Chi.; Northw. N., Minpls.; Guardian Sav. & Tr. Co., Clev.
" ------ "	PEOPLES STATE BANK 6% 74–318 ⑥●‡$'10	FRED S. CASE We are the COL Send us your lte Reasonable Cha	H. H. McMILLAN LECTING BANK ms for vigorous p rges.	H. H. McMILLAN of Munising and ersonal attention	E. R. KLING Alger County. . Prompt returns.	25,000	20,000	260,720	----------	97,240	164,520	16,000	27,960	Chatham & Phenix N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; Marquette Co. Sav. and 1st N., Marquette.
Munith 200 7D Jackson 216	Farmers State Bank ⑥$'22 $100 74–1102	W. W. Fleming	O. F. Moeckel	R. H. Osborn	----------	25,000	2,270	78,280	----------	56,700	23,580	4,880	20,380	Peo. N. and N. Union, Jackson; Peo. State, Det.
▲Muskegon 37,000 7 Muskegon N9	Hackley National Bank $200–10% 74–88 ⑥T●‡'70	William Munroe	L. C. Walker Otto G. Meeske	H. C. Wagner	E. W. Thayer G. H. Dietrich	400,000	465,580	4,224,370	262,500	2,826,490	1,689,540	103,600	732,830	Equitable Tr. Co. N. Y.; Cont. & Com'l N. and Ill. Merch. Tr. Co., Chi.; 1st N., Det.; 4th N., G. Rap.
" ------ "	Muskegon Savings Bank $210–12% 74–86 ⑥●‡$'87	F. E. Hammond	J. F. Denslow P. S. Moon	F. M. Breuninger	E. L. Edwards	100,000	123,200	2,504,100	76,620	2,254,040	100,000	89,100	360,780	N. City, N. Y.; Cont. & Com'l N. and Merch. Ln. & Tr. Co., Chi.; Peo. State, Det.
" ------ "	Muskegon Trust Co. T●‡$'20 $140–9% 74–89	F. W. Riblet A. Hadden, *V.-P.* O. L. Godfrey, *V.P.*	H. M. Thurston J. A. Dratz F. M. Breuninger	P. R. Hughes, *Tr.* John Van Rindel, *A. Tr.*	H. M. Thurston, *Sec.* W. Larsen, *A. Sec.*	150,000	91,910	1,195,490	25,410	48,540	1,296,640	109,850	7,770	
" ------ "	National Lumberman's Bank $190–10% 74–85 ⑥●‡'73	J. G. Emery, Jr. H. E. Langeland, *V. P.*	G. B. M. Towner P. R. Beardsley	E. A. Larsen	E. W. Boyer	250,000	248,180	3,501,180	112,700	2,099,750	1,311,780	399,410	301,120	N. Bk. Com., N. Y.; 1st N., Chi. and Det.; Old N., G. Rap.
" ------ "	Peoples State Bank for Savings 74–90 $'24	F. S. Coleman (*Lakeside Branch*, 5	Thos. B. Bennett 10 *Lake Shore Drive*)	D. J. Vander Werp	J. H. Bodine	100,000	20,000	215,600	----------	73,920	155,440	31,980	54,250	Chi. Tr. Co., Chi.; Kent State, G. Rap.
" ------ "	Union National Bank ⑥T●‡'89 $150–8% 74–87	Geo. L. LeFevre Louis Kanitz, *Ch. of Bd.* G. W. Zinky, *V. P.*	C. C. Moulton Gustav Meeske C. W. Marsh	O. C. Olsen	Albert Bush	400,000	287,060	2,429,560	387,190	1,919,130	754,450	497,130	333,110	Chem. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; G. Rap. N., G. Rap.
Muskegon Heights 9500 7 Muskegon N9	First State Savings Bank $175–6% 74–972 ⑥●‡$'15	J. S. Anderson	R. H. Browne W. J. Carl Wm. Rowan, Jr.	H. A. Morris	----------	100,000	64,760	854,320	----------	414,480	534,470	----------	82,430	Mech. & Metals N., N. Y.; N. Bk. Rep., Chi.; Peo. State, Det.; G. Rap. N., G. Rap.; Hackley N., Muskegon.
Nashville 1376 7 Barry P14	Farmers & Merchants Bank $230–14% ◆ 74–417 ⑥●‡$'88	C. L. Glasgow	W. H. Kleinhans C. A. Hough	C. H. Tuttle	F. K. Nelson	35,000	55,310	838,510	189,680	748,810	145,500	256,370	150,820	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peninsular State, Det.; G. Rap. N., G. Rap.
" ------ "	State Savings Bank ⑥●‡$'05 $170–12% ◆ 74–418	John Andrews	A. D. Olmstead	C. Marshall	E. L. Schantz H. B. Andrews	30,000	17,600	439,160	----------	387,420	23,000	18,890	70,810	Han. N., N. Y.; 1st N., Det.; Old N., G. Rap.
Negaunee 8000 9 Marquette C10	FIRST NATIONAL BANK 20% 74–195 ⑥●‡'87	A. Maitland	J. H. Winter	G. S. Collins	John J. Beldo M. G. De Gabriele	100,000	181,140	2,138,120	100,000	750,680	1,124,320	38,290	605,970	Mech. & Metals N., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st Wis. N., Mil.; Northw. N., Minpls.
" ------ "	NEGAUNEE NATIONAL BANK $150–10% 74–196 ⑥●'09	PHILIP LEVINE All collections attention of a	T. L. COLLINS sent us have the n officer of this b	C. E. KEARNS prompt and pers ank.	J. H. ANDERSON onal	100,000	52,620	561,730	116,040	213,660	501,830	46,340	66,550	Irving Bk.-Col. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st Wis. N., Mil.
" ------ "	NEGAUNEE STATE BANK ●$'09 74–197	F. A. Bell	Thos. Connors	Thos. Pascoe	Y. S. Heinonen	50,000	22,330	552,350	----------	263,420	278,100	25,900	57,240	Mech. & Metals N., N. Y.; Ill. Merch. Tr. Co., Chi.; Marine N., Mil.

INQUIRIES REGARDING INVESTMENTS OR INVESTMENT PROBLEMS CORDIALLY INVITED

HARRIS, SMALL & CO.

150 CONGRESS ST., W. DETROIT

MUNICIPAL INDUSTRIAL PUBLIC UTILITY AND RAILROAD BONDS

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MICHIGAN—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Br.	●Mem. A.B.A. ?New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Newaygo 1160 7 Newaygo M11	First State Bank ⓢ●‡$'84 $200-12% 74-757	M. F. Hatch J. B. John, *Ch. of Bd.*	W. A. Ansorge John Bailey, Sr.	D. L. Kelley		$ 20,000	$ 29,150	$ 623,500	$ 9,900	$ 86,760	$ 421,090	$ 22,360	$ 151,840	Chase N., N. Y.; Ill. Merch. Tr. Co., Chi.; 4th N. and Old N. G. Rap.
New Baltimore 974 7 D Macomb O24	Citizens State Savings Bank $160-6% ◆ 74-1098 ⓢ‡$'22	H. J. McGill	H. E. Beecher H. S. Donaldson	L. W. Pingel	M. M. Rose	25,000	14,230	354,870		143,860	153,500	52,710	44,020	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
▲Newberry 2172 9 Luce C17	Newberry State Bank ⓢ●†$'08 74-759	F. P. Bohn	L. H. Fead W. G. Fretz	E. M. Chamberlain	A. A. Mattson Helen Forbes	50,000	22,280	690,890		475,930	203,120	27,040	57,080	Mech. & Metals N. and Chatham & Phenix N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
New Boston 400 7 D Wayne Q21	Peoples State Bank ⓢ$'16 10% 74-760	G. T. Clark	F. J. Grandfield	F. H. Clark	Wm. W. Amerman	20,000	10,290	411,360	1,000	43,220	345,840	16,170	37,420	Peninsular State, Det.
New Buffalo 1000 7 Berrien R6	**NEW BUFFALO STATE BANK** $135 74-1059 ⓢ●†$'20	**F. L. SCHRADER** **Please send 15c draft and 25c**	**H. W. GOWDY** **presentation fee with each reques**	**E. B. WEAR** **in advance with t for report or ra**	**each plain sight ting.**	20,000	6,500	251,340		89,400	119,730		57,560	Cont. & Com'l N., Chi.; Berrien Co., Benton Harbor.
New Era 450 7 Oceana M8	Churchill & Webber, Bankers 74-761 ‡†'09	C. L. Churchill		W. H. Churchill		(*Branch of Shelby, Mich.*)								Chase N., N. Y.; Cont. & Com'l N., Chi.
New Haven 535 7 D Macomb O24	New Haven Savings Bk. $200-13% ◆ 74-762 ⓢ●‡$'01	T. K. McInnis	O. C. Lungerhausen Neil E. Reed	Jay Baldwin	Roy D. Carl	25,000	30,520	442,780	19,210	326,960	69,470	66,660	54,410	1st N. and Peo. State, Det.
New Lothrop 500 7 D Shiawassee N18	Bank of New Lothrop ⓢ‡†'02 74-763	W. F. Gallagher	W. A. Rosenkrans E. T. Sidney	Bernard Kildea	Ilda Confer	(*Individual Responsibility* $200,000)								1st N., Det.
Newport 450 7 D Monroe Q22	Newport State Bank ⓢ‡$'06 74-764	C. W. Beckham M. M. Valade, *V.P.*	August Boudinet J. A. Partten	T. J. Rabbitt		20,000	10,000	375,000		90,000	254,000		55,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peninsular State, Det.
Niles 10,000 7 Berrien R9	Newman & Snell's State Bk. $125-8% 74-250 ⓢ●‡$'16	Thos. E. Cain	Geo. E. Flower W. N. Burns	C. R. Smith	L. N. Cain	75,000	21,660	1,313,630	39,350	505,590	575,690	95,110	273,250	Han. N., N. Y.; 1st N., Chi. and Det.
" "	**NILES CITY BANK** ⓢ●$'01 $150-10% ◆ 74-249	D. S. Scoffern	M. Stoll C. E. White	T. C. Hance		100,000	38,000	1,413,000	23,000	387,000	913,000	101,000	173,000	N. City, N. Y.; Cont. & Com'l N., Chi.; Peo. State and 1st N., Det.
North Adams 414 7 D Hillsdale R16	Citizens Bank ‡†'05 74-765	B. I. Lynch	H. M. Wilcox	A. J. Hoffman		5,000	12,000	250,000		225,000				1st State Sav., Hillsdale; 1st N., Det.
North Branch 1000 7 D Lapeer N22	Pioneer Bank ⓢ●‡$'85 74-766	F. C. Ballard	A. H. Leete	J. A. Rapley	K. M. Barbour	50,000	25,120	832,320	35,750	309,940	473,920	61,310	98,020	Bk. of N. Y. & Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
North Lansing 7 D Ingham O16	(*See Lansing*)													
Northport 507 7 Leelanau H11	Leelanau County Bank ⓢ‡†'04 74-768	D. H. Power	G. S. Whitmore	J. F. Mathews				210,000		175,000				Leelanau Co. Sav., Suttons Bay; 1st N., Det.
Northstar 500 7 Gratiot N16	Bank of North Star ‡†'07 74-769	F. N. Selby		F. N. Selby	N. H. Selby R. F. Chamberlain	5,000		70,000		60,000				Peninsular State, Det.
Northville 2500 7 D Wayne P21	Lapham State Sav. Bk. ⓢ●‡$'07 $175-10% ◆ 74-372	F. S. Harmon	R. Christensen F. S. Neal	E. H. Lapham Ernest Miller, *A.C.*	F. R. Lanning J. Litsenberger	50,000	63,610	1,098,200	6,000	797,150	259,960	38,500	116,200	N. City, N. Y.; 1st N., Det.
" "	Northville State Savings Bk. 74-371 ⓢ●‡$'92	L. A. Babbitt	R. C. Yerkes	C. W. Wilber	C. E. Litsenberger	25,000	44,970	801,170	15,000	251,260	425,890	10,370	198,610	Chase N., N. Y.; 1st N. and Peninsular State, Det.
Norway 5000 9 Dickinson E9	First National Bank ⓢ●‡'01 $200-12% 74-770	A. E. Asp	William Bond	D. A. Stewart	V. S. Nystrom	75,000	39,670	1,252,260		716,330	512,370	44,140	179,160	Han. N., N. Y.; Cont. & Com'l N., Chi.; N. Ex., Mil.; Northw. N., Minpls.
Nunica 200 7 Ottawa N9	Nunica State Bank ⓢ‡$'11 $125-6% 74-899	William Ernst	Charles Erhorn	Wm. E. Slater	Bessie Winter	20,000	11,720	167,910	9,390	61,890	127,610	4,200	15,310	Grand Haven State, Grand Haven.
Oakley 201 7 D Saginaw N1	Bank of Oakley ●‡†'09 74-947	(J. R. Sackett)	Hattie E. Sackett	J. R. Sackett	Hattie E. Sackett	3,500	500							2nd N., Saginaw.
Oakwood 199	(*See Detroit*)													
Olivet 1000 7 Eaton P14	Olivet State Bank ⓢ‡$'16 10% 74-995	B. N. Keister A. P. Green, *V. P.*	G. C. Adams M. Shilts	O. E. Walcott		20,000	7,650	262,690		73,340	123,970	18,690	64,330	Cont. & Com'l N., Chi.; 1st N., Det.
Omer 266 7 Arenac K19	Arenac Exchange Bank ‡†'98 74-772	(C. W. McPhail &	C. H. Macomber)	C. H. Rossman	Carrie Mackenzie									1st N., Det. and Bay City.
Onaway 2789 7 Presque Isle G17	Onaway State Savings Bank 74-324 ⓢ●‡$'03	A. V. Hinkley	J. F. Morford	J. F. Morford	G. W. Pregitzer Jean McLeod	30,000	30,000	650,000		250,000	330,000	5,000	125,000	N. Park, N. Y.; 1st N. and Peo. State, Det.
Onekama 352 7 Manistee J8	Bank of Onekama ●‡†'09 74-773	R. F. Wendel		H. A. Wendel	Inez Ellefson									Cont. & Com'l N., Chi.; Manistee Co. Sav., Manistee.
Onondaga 247 7 D Ingham P16	Farmers State Bank ⓢ‡$'18 $100 74-1024	W. E. Goold	M. J. Baldwin	Leon Sammons		20,000	1,900	63,000		38,590	31,500	1,500	13,400	Jackson State Sav. and N. Union, Jackson.
Onsted 323 7 D Lenawee Q18	Onsted State Bank ⓢ‡$'07 12% ◆ 74-774	F. M. Skinner	L. S. Mann	W. J. Redfield	E. R. Knapp	25,000	17,020	261,520	4,000	138,490	136,890	8,800	21,370	Cont. & Com'l N., Chi.
▲Ontonagon 2000 9 Ontonagon B5	Citizens State Bank ⓢ●$'11 $120-4% 74-350	Edward Carroll	Fred Johnson Thomas H. Wilcox	Allan L. Boyden	H. B. Scott	40,000	9,000	205,000	35,000	140,000	63,000		44,000	1st N., Chi.; Citiz. N., Green Bay; 1st Wis. N. and 2d Ward Sav., Mil.
" "	First National Bank ⓢ●‡'03 $180-8% 74-349	Andrew Halter	C. F. Eichen R. J. Kneebone	B. F. Barze		50,000	40,400	553,000		335,000	94,800		159,000	Cont. & Com'l N., Chi.; 1st Wis. N., Mil.; 1st N., Bos.
Orion 1500 7 D Oakland O22	Orion State Bank ⓢ‡$'96 $220-20% 74-495	Ira Carpenter	A. G. Haddrill	Lee Earle	K. B. Chapin	30,000	36,900	617,510		193,850	366,790	2,330	121,440	Chase N., N. Y.; Peo. State, Det.
Orleans 300 7 Ionia N14	Bank of Orleans ⓢ†'15 74-987	Frederick Pitt		Norman J. Pitt	Mabel Palmer Barden	10,000		80,000						Chase N., N. Y.; N. Bk. of Ionia, Ionia; Peo. State, Det.
Ortonville 445 7 D Oakland O21	State Bank of Ortonville $125 74-775 ⓢ‡$'22	Lewis Sweers	H. A. Profrock	James R. Leece		25,000	9,810	137,220		59,020	155,930	6,550	50,520	1st N., Chi.; Peo. State, Det.
Oscoda 364 7 Iosco J21	Geo. D. McNichol & Co. ‡†'89 74-776	E. R. McNichol		A. B. Crysler		20,000								N. Bk. Com., N. Y.; 1st N., Det.; Bay City and 1st N., Bay City; Alpena Co. Sav., Alpena.

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Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Br.	●Mem. A.B.A. nNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Otisville 364 7 D Genesee N20	Otisville State Bank ⓢ‡$'07 $150-6% 74-777	Chas. D. Parker	C. D. Doane Charles Moon Wm. H. Parker	A. Prosser		$ 20,000	$ 10,000	$ 212,230	$ 62,870	$ 76,360	$ 130,310	$ 75,480	$ 22,950	Cont. & Com'l N., Chi.; Peo. State, Det. Industrial Sav., Flint.
Otsego 3300 7 Allegan P11 " ------ "	Citizens State Savings Bank $150-10% 74-950 ⓢ●$'14 First State Savings Bank $175-10% 74-778 ⓢ●‡$'69	G. A. Sherwood C. I. Clapp	Thomas Class O. D. Hudnutt	W. A. Mansfield	John W. Barton F. E. Ludwig A. W. DeLano G. L. Hart	25,000 50,000	7,290 27,980	257,730 324,390	—— 13,670	190,250 86,580	30,150 242,150	14,340 43,390	55,380 43,920	Mech. & Metals N., N.Y.; N. Bk. Rep., Chi.; Peo. State, Det.; Old N., G. Rap. Chase N., N. Y.; Cont. & Com'l N., Chi.; Kalamazoo N., Kalamazoo.
Ottawa Lake 200 7 D Monroe R20	Peoples Bk. of Rothfuss Bros. & Co. 74-994 ⓢ‡†'16	R. C. Rothfuss	J. E. Dawson	H. W. Rothfuss		(Individual Responsibility over $2		00,000)						Irving Bk.-Col. Tr. Co., N. Y.; N. Bk. Com., Adrian; N. Bk. Com., Det.
Otter Lake 325 7 D Lapeer N21	Bank of Otter Lake 74-779 †'06	J. M. Ealy	D. J. Evans	James Joy		(Individual Responsibility $1,000,		000)						Peninsular State, Det.
Ovid 1300 7 Clinton N17	State Savings Bank ⓢ‡$'07 $175-14% 74-780	John H. Robson F. A. Marshall, *V.P.*	B. L. Bates W. J. Hathaway	H. S. Beardslee	G. S. Robson	50,000	25,000	550,000	——	525,000	——	——	100,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
Owendale 300 7 D Huron L22	Owendale Bk. of A. L. Wright & Co. 74-781 ⓢ●‡†'03	A. E. Sleeper	F. W. Merrick	S. D. McGregor	Freda Muentener	20,000	7,000	223,000	——	196,000	——	——	17,000	N. Bk. Com., Det.
Owosso 15,000 7 D Shiawassee N17	**CITIZENS SAVINGS BANK** $150-12% 74-169 ⓢ●‡$'96	**R. J. COLBY** **Remittances m** *Please send 15c w* **No advance cha**	**A. L. NICHOLS** **F. H. RUSH** **ade at reasonable** *ith each sight draft* **rge on Bill of Lad**	**O. L. DAVIS** **rates.** *for presentation a* **ing Drafts and N**	**F. C. FREEMAN** **B. S. WOOD** *nd 25c for Credit R* **ote Collections.**	75,000	24,800	1,395,090	152,300	623,480	836,660	82,800	104,240	Chatham & Phenix N., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Det.; Union Tr. Co., Clev.
" ------ "	**OWOSSO SAVINGS BANK** $200-12% 74-168 ⓢ●‡$'91	Charles E. Rigley C. P. Bentley, *V. P.*	A. D. Whipple F. B. Woodard	W. S. Cooper	A. D. Alliton G. E. Perkins	100,000	50,640	2,595,260	50,000	832,000	1,556,650	56,910	350,340	N. City, N. Y.; 1st N., Chi.; City N., Lansing; Peo. State and 1st N., Det.
" ------ "	State Savings Bank ⓢ●‡$'07 $250-20% 74-170	W. A. Rosenkrans	A. L. Arnold L. C. Hall	W. A. Rosenkrans	P. N. Cline K. F. Crawford	50,000	86,840	1,469,060	119,580	704,280	806,060	55,880	159,260	N. Park, N. Y.; Cont. & Com'l N., Chi.; Peninsular State, Det.
Oxford 1668 7 D Oakland O22	Farmers State Bank ⓢ●‡$'05 $160-17% 74-434	G. W. MacKinnon	J. B. Shoemaker Wm. Skillman	Morgan Axford	——	30,000	21,660	308,770	——	112,430	167,940	30,120	49,930	N. City, N. Y.; Ill. Merch. Tr. Co., Chi.; Peo. State, Det.
" ------ "	Oxford Savings Bank ⓢ●‡$'84 12% 74-433	C. L. Randall	A. R. Bellaire	Frank L. Olive	L. S. French	50,000	52,870	1,043,130	5,000	346,400	664,950	45,340	94,310	N. Bk. Com., N. Y.; 1st N., Chi. and Det.; Peo. State, Det.
Palms 100 7 D Sanilac L24	Palms Bk. of F. W. Hubbard & Company-74-782 ‡†'06	F. W. Hubbard	John Ryan Willard Babcock	M. E. McCarthy	——	20,000	——	150,000	——	95,000	——	——	10,000	Peo. State, Det.
Palo 350 7 Ionia N14	Palo Exchange Bank 74-783 †'01	——	——	H. D. Pew	Hetty M. Pew	5,000	1,610	45,540	——	26,230	——	——	25,780	Cont. & Com'l N., Chi.; 1st N., Det.
Parma 564 7 D Jackson Q16	First State Bank ⓢ‡$'21 $142 74-784	G. D. Eggleston	F. J. Harrington	H. K. Aldrich	K. C. Aldrich	20,000	870	152,340	4,450	114,160	20,330	20,690	22,480	Jackson City, Jackson; Peo. State, Det.
▲**Paw Paw** 1800 7 Van Buren Q10 " ------ "	**FIRST NATIONAL BANK** ⓢ'65 $160-14% 74-377	E. F. Parks	T. J. Cavanaugh	E. F. Parks	Howard Parks G. F. Warner	100,000	51,810	766,620	25,130	376,050	472,510	14,190	80,800	1st N., Chi. and Det.
	John W. Free State Bank $125-10% 74-1025 ⓢ●I$'18	A. L. Free	E. S. Briggs	A. Lynn Free	G. C. Dage	50,000	20,130	381,950	20,500	139,760	220,440	34,260	77,710	Irving Bk.-Col. Tr. Co., N. Y.; Ill. Merch. Tr. Co., Chi.; Kalamazoo City Sav., Kalamazoo; Berrien Co., Benton Harbor.
" ------ "	**PAW PAW SAVINGS BANK** $175-15% ◆ 74-378 ⓢ●‡$'86	**G. E. WARNER** **A Commercial** **to us for courte** **Collections — T**	**DAVID ANDERSON** **H. B. ALLEN** **Bank—Member F** **ous, interested s** **RY US.**	**J. B. WARNER** **ederal Reserve. R** **ervice. Prompt**	**L. H. BOLINGER** **efer your patrons** **attention given**	40,000	20,000	500,000	13,300	238,400	207,460	24,790	100,450	Ill. Merch. Tr. Co., Chi.; N. Bk. Com., Det.; Kalamazoo N., Kalamazoo.
Peck 421 7 D Sanilac M24	State Savings Bank ⓢ●‡$'01 20% 74-785	James Foster	L. E. Cochran	Howard Foster	Ray Foster	20,000	26,630	456,910	17,650	350,470	89,850	14,320	66,540	N. Bk. Com., Det.; U. S. Sav. and 1st N. Pt. Huron; 1st N., Bay City.
Pellston 1000 7 Emmet F 15	Peoples State Savings Bank $137.50-12% 74-786 ⓢ‡$'10	W. B. Merris	M. L. Willaman	A. H. Buttars	——	20,000	8,690	137,410	——	87,250	43,580	12,130	23,140	N. Bk. Rep., Chi.
Pentwater 1000 7 Oceana L8	Pentwater State Bank ⓢ●‡$'11 $115-6% 74-441	F. W. Fincher H. V. Huston, *V. P.*	J. B. Hendrick R. Simmering	E. W. Martin	D. E. Spore	25,000	6,580	208,980	5,080	209,740	——	5,000	30,610	N. Park, N. Y.; Cont. & Com'l N., Chi.; Kent State, and 4th N., G. Rap.
Perrinton 419 7 Gratiot N15	Perrinton State Bank ⓢ‡$'21 4% 74-787	Ira Cummings	C. Frank Otto	H. I. Troop	——	20,000	2,750	120,000	——	102,000	——	——	13,510	1st N., Det.; Bk. of Saginaw, Saginaw.
Perry 800 7 D Shiawassee O18	State Bank of Perry ⓢ‡$'92 74-788	C. M. Spalding	J. P. Olcott B. W. Marling	R. L. Spalding	——	25,000	25,260	386,520	5,000	251,310	163,360	8,630	18,480	Mech. & Metals N., N. Y.; Peo. State, Det.; City N., Lansing.
Petersburg 514 7 D Monroe R20	H. C. McLachlin & Co. State Bank ◆ 74-789 ‡$'87	O. T. Rose	H. A. Logan	C. F. Koppelman	——	40,000	20,000	513,430	——	540,490	——	——	64,750	
▲**Petoskey** 5200 7 Emmet G14 " ------ "	First National Bank ⓢ●‡'78 74-277	Chalmers Curtis	Morgan Curtis	F. C. Krusell	W. B. Lawton Jean A. Murphy	100,000	73,020	1,400,170	95,200	470,790	938,380	25,210	224,020	Chase N., N. Y.; 1st N., Det.; Kent State, G. Rep.
	First State Bank ◆ 74-278 ⓢ●‡$'91	Leon Chichester	Geo. S. Rice	H. L. Brimmer	Anton H. Jensen Allie B. Davis	60,000	29,430	1,176,220	6,750	388,610	699,020	37,180	147,580	N. City, N. Y.; Chi. Tr. Co. and 1st N., Chi.; Peo. State, Det.
Pewamo 316 7 Ionia N15	State Savings Bank ⓢ‡$'16 74-790	Geo. Waigle	Fred N. Hauck James J. Long	Chas. H. Cook	M. P. Cook	20,000	2,500	205,000	——	195,000	——	——	34,500	Chase N., N. Y.; 1st N., Det.; G. Rap. N., G. Rap.
Pickford 500 9 Chippewa D20	Bank of Pickford ⓢ‡†'06 10% 74-791	F. H. Taylor	W. H. Best H. P. Hossack	D. Beacom	Ford H. Beacom	25,000	42,190	256,280	——	217,870	51,000	——	44,150	Cont. & Com'l N., Chi.; Sault Sav., Sault Ste. Marie.
Pigeon 800 7 D Huron L22	American Exchange Bank 74-1114 ⓢ●†'24	(Frederick Brueck)	——	Ezra F. Schwalm	R. F. Brueck	17,000	——	——	——	——	——	——	——	2d N., Saginaw.
" ------ "	**PIGEON STATE BANK** ⓢ●‡$'95 74-792	**F. W. HUBBARD** **Collections and** **FEE IN ADVAN**	**F. W. MERRICK** **Requests for Cre** **CE:** *Plain sight dr*	**ERNEST CLABUESCH** **dit Reports MUS** *afts, 15c; Credit Re*	**V. M. GEIGER** **T be accompanie** *ports, 25c.*	20,000 **d by**	9,120	464,900	10,870	266,810	175,690	8,500	63,870	Bk. of the Manhattan Co., N. Y.; 1st N. and N. Bk. Com., Det.

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MICHIGAN—Continued

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Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Br.	●Mem. A.B.A. nNew §State †Priv ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓔSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Pinckney 400	**Pinckney** State Bank ⓈⓉ§'84 74-793	C. L. Sigler	Thos. Read	A. H. Murphy		$ 17,750	$ 2,000	$ 81,800	$ 120	$ 9,970	$ 20,300	$ 7,120	$ 64,270	Chase N., N. Y.; 1st N., Det.; N. Union and Cent. State, Jackson.
7 D Livingston P17	(*Formerly Pinckney Exchange Bank*)													
Pinconning 800	Pinconning State Bank	W. S. Fotheringham	J. B. Harris	J. R. Fotheringham	C. W. Green	30,000	12,150	360,660	177,550	165,450	312,820	39,240	62,850	Far. State Sav., Bay City.
7 D Bay L19	$325-30% ◆ 74-501 Ⓢ‡$1900		E. J. Whyte											
Pittsford 500	Pittsford State Savings Bank	W. H. Scott	W. H. Chesley	F. W. Scott		20,000	8,000	175,000		157,500			45,500	N. Bk. Com., Adrian; Tol. Tr. Co., Tol.
7 D Hillsdale R16	74-794 Ⓢ•‡§'13													
Plainwell 2049	Citizens State Sav. Bk. Ⓢ•‡§'03		T. G. Bachelder	M. Vander Maas	F. P. Heath	50,000	45,800	761,830	390	724,530		14,450	119,040	Chase N., N. Y.; Ill. Merch. Tr. Co., Chi.
7 Allegan P11	$200-12% 74-795													
Plymouth 3500	nPeoples State Bank Ⓢ§'24	J. B. Hubert	J. L. Johnson	F. A. Kehrl		50,000	10,690	173,060		76,750	103,470	28,850	24,670	1st N., Det.; N. Union, Jackson.
7 D Wayne P21	$120 74-1118		Frank Rambo											
" "	Plymouth United Savings Bk.	C. A. Fisher	J. W. Henderson	E. K. Bennett	R. A. Fisher	100,000	149,250	1,849,450	180	448,780	1,089,760	86,630	473,700	Chase N., N. Y.; N. Bk. Rep., Chi.; Peo. State, N. Bk. Com., and Dime Sav., Det.
	$210-12% 74-796 Ⓢ•‡§'90	(1 *Branch*)	F. A. Dibble											
Pompeii 300	Pompeii State Bank Ⓢ•‡§'10	J. C. Hicks	B. C. Hall	Geo. H. Nos	C. F. Dodge	20,000	5,450	241,170	10,970	184,580	34,190	23,920	34,890	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Det.; N. Union, Jackson.
7 Gratiot N16	74-797													
▲**Pontiac** 45000	***FIRST NATIONAL BANK**	H. M. ZIMMERMAN	D. R. WILSON, A. F. NEWBERRY	J. E. HORAK, *V. P. and Cash.* G. A. BROWN, *Tr. Off.*	A. W. LADD, R. R. ANGLEMIER, J. B. SMITH	400,000	139,860	4,861,550	647,660	2,873,060	1,503,430	570,530	1,102,050	Chase N., N. Y.; N. Bk. Rep., Chi.; 1st N., Bk. of Det., Merch. N., and N. Bk. Com., Det.; 2d N., Tol.
7 D Oakland O21	IN PONTIAC													
	$135 74-109 ⓈT•‡'03													
" "	***PEOPLES STATE BANK OF PONTIAC**	S. E. BEACH	OTTO SACHSE	W. B. GRUNWALD	RALPH T. KEELING, *Atty.*	100,000	27,290	568,690	19,020	395,490	202,430	6,970	101,110	Mech. & Metals N., N. Y.; Com'l State Sav., Det.
	74-111 Ⓢ§'22	The Rapid, Substa	ntial Growth of this	new, progressive ba	nk is due to the Gen	uine Ser	vice it re	nders its	custome	rs and co	mmunity.			
		Prompt attenti	on given Bill of L	ading Drafts an	d Collections.									
" "	***PONTIAC COMMERCIAL AND SAVINGS BANK**	CRAMER SMITH, J. H. PATTERSON, *Ch. of Bd.*	O. J. BEAUDETTE, C. E. WALDO, C. J. MERZ, F. L. PERRY	A. G. NICHOLIE	B. J. GREER, L. M. BAKER, E. D. BENJAMIN, R. S. JACKSON	800,000	416,760	12 949 410	431,850	10 615 010	654,900	983,310	2,344,800	N. City, Han. N., and Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
	$155-8% ◆ 74-106 Ⓢ•‡§'63													
" "	nPontiac Trust Co. §'24	Cramer Smith, J. H. Patterson, *Ch. of Bd.*	O. J. Beaudette, C. E. Waldo	C. E. Waldo, *Tr.*, C. J. Merz, *A. Tr.*	F. L. Perry, *Sec.*, A. G. Nicholie, *A. Sec.*	200,000	130	35,500	1,630		193,300	920	42,780	
	74-1123													
" "	Pontiac Clearing House (*Members indicated by a**)													
Port Austin 410	Port Austin State Bank •‡§'13	A. E. Sleeper	C. D. Thompson	H. F. Finan	L. M. Yaroch, Jr.	20,000	7,000	150,000		140,000			20,000	Han. N., N. Y.; 1st N., Det. and Port Huron; 2d N., Saginaw.
7 D Huron K23	74-520													
Port Hope 400	Citizens Bank of Stafford,	F. H. Stafford	Howard W. Smith	Howard W. Smith	Lydia A. Welsch	12,000	7,090	137,020	10,140	118,290	29,350	5,310	13,300	Peo. State, Det.; U. S. Sav., Port Huron.
7 D Huron K24	15% Smith & Co. 74-1003 Ⓢ‡'17													
" "	State Bk. of Port Hope	D. Mihlethaler	C. E. Copp	Roland Eilber	P. F. Richards, Beatrice Tinsey	22,000	10,940	370,820	14,880	152,040	166,150	33,480	66,970	1st N. and Union Tr. Co., Det.; Federal Com'l & Sav., Pt. Huron.
	74-798 Ⓢ•§'94													
▲**Port Huron** 33,650	**FEDERAL COM'L & SAVINGS BANK**	CHAS. WELLMAN, A. D. BENNETT, *Ch. of Bd.* (1 *Branch*)	S. A. GRAHAM, L. A. WEIL, S. L. BOYCE	S. A. GRAHAM	F. C. WELLMAN, H. W. MAITLAND, E. N. BRANAGAN, R. T. JACKSON, L. R. MORTON	300,000	264,810	6,112,270	218,320	2,888,750	3,044,980	281,290	680,380	N. City and Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N. and Peo. State, Det.
7 D St. Clair N25														
	$150-10% ◆ 74-95 Ⓢ•‡§'90													
" "	First National Bank Ⓢ T•‡'70	Gus Hill	F. E. Beard	D. D. Brown	A. C. Lassen	150,000	255,370	4,970,750	177,170	2,082,740	2,371,140	160,000	939,410	Han. N., N. Y.; 1st N., Chi.; Merch. N. and 1st N., Det.
	$170-10% 74-91													
" "	**UNITED STATES SAVINGS BANK**	C. C. PECK, H. F. MARX, *Ch. of Bd.*	A. E. STEVENSON, E. J. OTTAWAY	L. W. MILLER	R. H. KRUGER, R. E. SCHULTHEISS	100,000	94,230	2,396,240	79,100	1,254,850	854,510	126,860	433,340	N. Park, N. Y.; N. Bk. Rep., Chi.; 1st N., Det.; G. Rap. N., G. Rap.
	$125-8% 74-96 Ⓢ•‡§'07													

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Resources	over	15,000,000.00

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Portland 2000 7 Ionia O14	**MAYNARD ALLEN STATE BK.** $210–8% 74-358 ⓢ●‡$'06	F. H. KNOX Do a general Ba Items sent us di *Please send 15c wi*	G. W. ALLEN nking Business. rect will receive p *th each sight draft fo*	CARL O. DERBY Unsurpassed Coll rompt and person *r presentation and 25*	CLOYCE VAN HOUTEN ection service. al attention. *c for Credit Reports.*	$ 50,000	$ 64,820	$ 608,740	$ 26,550	$ 323,940	$ 265,170	$ 15,360	$ 145,630	N. Park, N. Y.; 1st N., Chi.; 1st N. and Peo. State, Det.; City N., Lansing; Old N., G. Rap.
" ------ "	Webber State Savings Bank 74-357 ⓢ●‡$'70	Lorenzo Webber	E. A. Buck	Chas. F. Gilden		25,000	29,650	453,820	37,000	493,970			51,500	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; 1st N. and Peninsular State, Det.; Capital N., Lansing.
Port Sanilac 135 7 D Sanilac M25	Port Sanilac Bank of Platt Burgess & Co. 74-1091 ⓢ‡†'22	Jas. McCaren	Fred Raymond	Nona Quinn		15,000		50,560		28,800			26,760	Merch. N., Det.; U. S. Sav., Port Huron.
Posen 190 7 Presque Isle G19	Posen State Bank 74-800 ⓢ●$'15	Joseph Smith	C. F. Stevens	Harley Ennest	A. C. Ennest	20,000	10,260	395,590	3,150	62,640	242,550	25,500	98,300	1st N., Det.; Alpena N., Alpena.
Potterville 500 7 Eaton O15	Farmers State Bank 8% 74-1049 ⓢ$'20	B. N. Keister	B. J. Fowler C. C. Weaver	Ralph A. Carroll		20,000	3,670	86,000	3,450	60,000	27,000	10,000	16,130	Cont. & Com'l N., Chi.; Capital N., Lansing; Union N.; Jackson.
Powers 249 9 Menominee E10	First State Bank $236–12% 74-802 ⓢ●‡$'10	Louis Nadeau	Nicolas Peterson	E. T. Wilfong	Stella Peterson	20,000	24,550	325,730		266,010	18,890	5,740	79,650	Han. N., N. Y.; Cont. & Com'l N., Chi; N. Ex., Mil.; Com'l, Menominee.
Prescott 300 7 Ogemaw K19	Bank of Prescott 74-525 †'04	(James McKay & C	o.)	James McKay	Orra Mott									Peninsular State, Det.; 1st N., Bay City.
" ------ "	Farmers Exchange Bank 74-526 ⓢ‡†'08	J. C. Weinberg	S. N. Weinberg	R. E. Stephens		15,000	18,000	120,000		140,000				1st N., Bay City.
Provemont 150 7 Leelanau H11	*(See Lake Leelanau)*													
Quincy 1300 7 Branch R15	First National Bank $150–12% 74-415 ⓢ●‡'81	W. H. Lockerby	H. A. Graves	R. S. Andrus	Louisa M. Swan	50,000	35,020	403,200	34,500	239,100	154,910	3,090	125,630	N. City, N. Y.; 1st N., Chi. and Det.; N. Union, Jackson.
" ------ "	Quincy State Bank $135–7% 74-416 ⓢ‡$'99	Mell Barnes	C. H. Chase J. R. Thompson	E. G. McGugan	Andrew R. Crater	25,000	6,900	120,000	30,950	116,000	16,000		17,000	Cont. & Com'l N.; Chi.; Peo. State, Det.; Capital N., Lansing.
Ravenna 400 7 Muskegon N 10	*Ravenna Private Bank*	*(Closed November*	11, 1924)											
Reading 1036 7 D Hillsdale R15	State Bank of Reading 74-804 ‡$'89	M. G. Mallery	E. C. Corbett	Geo. E. Terpening	L. O. Slough	25,000	25,790	463,290	15,350	188,790	226,290	25,120	89,220	Irving Bk.-Col. Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; N. Union, Jackson.
Redford 1389 7 D Wayne P22	**PEOPLES STATE BK.** 74-970 ⓢ●‡$'14	L. N. TUPPER SEND US YOU Modern, Pro	A. L. A. DAVID R. H. BURGESS THOMAS SHERWOOD R COLLECTION gressive, Largest,	S. L. PELL S. and Strongest.	J. D. HAWTHORNE	100,000	92,180	1,585,550	25,920	1,373,310		84,260	346,080	Chase N., N. Y.; N. Bk. Rep., Chi.; 1st N., Det.
" ------ "	Redford State Savings Bank $175–8% ◆ 74-805 ⓢ●‡$'09	C. A. Lahser	D. N. Reid H. C. Houghten	A. A. Bruder	A. M. Bosworth, Jr.	100,000	13,160	1,292,530	31,900	385,930	792,070	105,020	196,570	Foreman N., Chi.; 1st N., Det.
Reed City 1803 7 Osceola L12	First National Bank 74-369 ⓢ●‡'90	J. W. Parkhurst	J. R. Parkhurst	L. G. Hammond		50,000	61,000	1,677,800	49,300	1,095,880	502,590	17,690	221,940	Han. N., N. Y.; Cont. & Com'l N., Chi.; Old N. and 4th N., G. Rap.
" ------ "	Reed City National Bank $150 74-370 ⓢ●‡'07	O. W. Clark	L. H. Remenap	R. S. Wurm		25,000	8,500	315,000		300,000	32,000		34,000	G. Rap. N., G. Rap.; Am. State, Saginaw.
Reese 459 7 D Tuscola M20	Bank of Reese 74-806 ●‡†'97	P. C. Pardee	J. M. Ealy	P. C. Pardee	H. E. Kamm	50,000								1st N., Det.; Far. State Sav., Bay City; Bk. of Saginaw, Saginaw.
" ------ "	State Savings Bank 74-1002 ⓢ●‡$'16	P. C. Pardee	D. J. Evans	A. J. Kamm	Alma Nurminger	20,000	5,000	246,600		128,700	142,100		33,400	1st N., Det. and Bay City; Bk. of Saginaw, Saginaw.
Remus 500 7 Mecosta L13	State Savings Bank 74-807 ⓢ‡$'04	Aaron Amon	George Bilbrough	Iral Philips		26,000	11,960	291,910	10,320	119,930	173,690	11,820	34,750	N. Bk. Com., Det.; 2d N., Saginaw.
Republic 2074 9 Marquette C9	Republic State Bank 11% 74-934 ⓢ●‡'12	Louis Levine	J. O. Utberg	J. R. Tornberg	A. N. Hocking	25,000	29,630	228,230	8,730	79,750	167,550	16,850	27,450	Cont. & Com'l N., Chi.; 1st N., Marquette.
Rhodes 47 7 Gladwin K17	Rhodes Bank of W. S. Fotheringham & Co. 74-956 †'13	W. S. Fotheringham		W. S. Varty	J. Varty									
Richland 283 7 Kalamazoo P12	Farmers State Savings Bank 74-808 ⓢ‡$'12	M. A. Snow	J. J. Campbell	H. G. Brown	M. W. Hughes	20,000	13,000	150,000		136,000			19,900	Cont. & Com'l N., Chi.; Old N., Battle Creek; Kalamazoo N. and Kalamazoo City Sav., Kalamazoo.
Richmond 1303 7 D Macomb O24	First National Bank 74-421 ⓢ‡'15	C. E. Greene	Warren S. Stone	A. F. Lindke		25,000	28,370	621,240	25,010	324,500	298,370	7,600	69,160	1st N., Det.
" ------ "	Macomb County Sav. Bk. $170–16% 74-422 ⓢ‡$'98				Elton T. Congdon,	*(Branch of Leno x, Mich.)*								N. Park, N. Y.; 1st N., Det.

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Richville 300 7 D Tuscola M20	**Bank of Richville** Ⓢ††'10 74-809	J. M. Ealy	P. C. Pardee D. J. Evans	Ed. Schultz										1st N., Det.; Bk. of Saginaw, Saginaw.
Riga 250 7 D Lenawee R19	**Farmers & Merch. Bank** ●‡'06 74-810	Cora A. Jipson	T. G. Glaser	W. J. Bauer	H. A. Crane	$ 10,000	$ 7,680	$ 143,300		$ 110,030			$ 44,840	1st N., Det.; Spitzer-Rorick Tr. & Sav., Tol.; Jipson-Carter State, Blissfield.
Riverdale 300 7 Gratiot M15	Riverdale State Savings Bank $150 74-811 Ⓢ●‡$'09	J. B. Moblo	Geo. J. Sandel O. M. Blair	P. D. Bywater	Fred. Leiter	20,000	10,000	200,000		108,000	$ 90,450	$ 1,000	27,000	Bk. of Det., Det.; 2d N. and Bk. of Saginaw, Saginaw.
River Rouge 12000 (*Detroit P. O.*) 7 D Wayne Q22	**RIVER ROUGE SAV. BANK** $175-10% 74-812 Ⓢ●‡$'06	**H. C. BURKE** **Oldest, Largest and Strongest B** **Special attentio n given Bill of La** *Please send 15c wi th each sight draft fo*	**E. M. LAMB** **ank in River Rou ding drafts, Cash** *r presentation and*	**D. J. GONIEA** **ge.** **and Time Items.** *25c for Credit Repor ts.*	**GEO. J. KRAMER**	100,000	78,910	1,190,060	$ 31,980	500,150	728,040	33,150	79,610	Chase N., N. Y.; Ill. Merch. Tr. Co., Chi.; Peninsular State, Det.
" ------ "	Rouge State Bank Ⓢ●‡§'19 $125-8% 74-1038	Howard C. Wade	John Cassidy, Jr. Geo. H. Kirchner	Edw. T. McLachlan		100,000	37,790	1,083,190	71,100	353,620	763,910	81,990	92,550	Chem. N., N. Y.; 1st State, Det.; Royal Bk. of Canada, Walkerville.
Rives Junction 213 7 D Jackson Q17	Farmers & Merchants Bank 74-1095 Ⓢ†'21	Levant Bartholf	Clare Darling	A. J. Frefry	Bert Blair	25,000		36,280		66,350		2,930	7,470	Peo. N., Jackson.
Rochester 2549 7 D Oakland O22	**First National Bank** Ⓢ†●‡'08 $300-22% 74-394	J. C. Day	M. H. Haselswerdt	L. E. Becker	C. W. Shepard	50,000	80,000	1,100,000		1,202,070			120,950	N. Park, N. Y.; 1st N., Det.
" ------ "	Rochester Savings Bank $165 ◆ 74-393 Ⓢ●‡$1900	W. C. Chapman	H. J. Taylor P. J. O'Brien	H. A. Case		50,000	31,450	545,090	15,750	157,020	383,970	12,750	88,540	Chase N., N. Y.; Peo. State, Det.
Rockford 1500 7 Kent N12	Rockford State Bank Ⓢ●‡$'06 10% 74-813	H. C. Hessler	L. E. Sears R. H. Dockeray	E. J. Muir	C. C. B. Kutts	40,000	17,960	453,660		166,800	213,560	7,670	123,600	Bk. of the Manhattan Co., N. Y.; Ill. Merch Tr. Co., Chi.; G. Rap. N. and G. Rap. Sav., G. Rap.
Rockland 1200 9 Ontonagon B2	**First National Bank** Ⓢ●‡'99 $100-6% 74-814	G. W. Stannard	H. Gagnon	C. A. Mueller		25,000	13,930	158,070	24,600	80,860	105,880	7,000	27,860	Han. N., N. Y.; 1st N., Chi., Northw. N., Minpls.
Rockwood 500 7 D Wayne K10	**Rockwood State Bank** Ⓢ●‡$'11 $125-13% 74-815	A. B. Chapman	David Valrance Willliam Milliman	H. A. Wagar	Ruth R. Chapman	20,000	25,050	547,450	270	111,060	394,020	2,310	85,380	Chase N., N. Y.; Peninsular State, Det.
Rodney 200 7 Mecosta H6	Rodney Savings Bank †'19 74-1048	E. C. Newcombe	L. B. Hanchett	R. Wigle		10,000		40,000						Big Rapids Sav., Big Rapids.
▲**Rogers City** 2109 7 Presque Isle G19	**Presque Isle Co. Sav. Bank** $200-10% ◆ 74-816 Ⓢ●‡$'06	Rudolph Dueltgen	J. G. Munson Carl D. Bradley	C. R. Carter	G. W. Grambau	35,000	32,000	1,245,000		125,000	955,000	42,000	190,000	Han. N., N. Y.; Bay Co. Sav., Bay City.
Romeo 2302 7 D Macomb O23	Citizens National Bank Ⓢ●‡'74 $160-16% 74-361	A. J. Cressman	M. B. Smith R. S. Reade	H. J. McKay	R. S. Reade	50,000	52,120	648,000	55,000	603,220	102,510	16,510	40,650	1st N., Det.
" ------ "	Romeo Savings Bank Ⓢ●‡$'97 10% ◆ 74-862	William Rumsey	L. A. Holmes H. S. Evans	L. E. Bedell	J. J. Brewer D. S. Seaman	100,000	77,920	1,372,750		564,720	287,730	25,520	172,700	Chase N., N. Y.; 1st N. and Peo. State, Det.
Romulus 500 7 D Wayne Q21	Romulus State Bank Ⓢ‡$'13 $225-10% 74-817	D. H. Rood	J. R. Taylor	J. R. Taylor	L. D. Roach J. W. Rood	20,000	3,500	518,660	22,050	195,940	256,160	44,750	98,900	Chase N., N. Y.; N. Bk. Rep., Chi.; Peo. State and Peninsular State, Det.
▲**Roscommon** 500 7 Roscommon J16	Roscommon State Bank 6% 74-818 Ⓢ●‡$'07	W. B. Orcutt	O. F. Barnes	O. H. De Waele	Pearl Love	20,000	7,760	133,970	170	62,890	160,360	11,050	27,600	Cont. & Com'l N., Chi.; Bk. of Saginaw, Saginaw; Bk. of Det., Det.
Roseburg 300 7 D Sanilac N24	Roseburg Bank of Harris & Company 74-1019 †'17			Edward Harris										
Rosebush 300 7 Isabella L15	**Rosebush State Bank** Ⓢ‡$'06 $150-10% 74-819	Floyd Mitchell	J. P. Hauck B. F. Johnston	Homer W. Campbell	C. C. Brown R. B. Matteson	20,000	10,050	241,870		136,150	51,250	5,500	79,020	Bk. of Saginaw, Saginaw.
Rose City 331 7 Ogemaw J8	McKay, McDonald & Co., Bankers. 74-892 †'19			Neil McDonald	Lucy B. McDonald									1st N., Bay City.
" ------ "	Rose City State Bank Ⓢ‡$'01 74-820	B. J. Henderson	D. McNair J. P. Niggeman	Charles Goodrum	F. L. Dean	20,000	5,000							N. Bk. Com., Det.; Far. State Sav. and 1st N., Bay City.
Roseville 6000 (*Mt. Clemens, P.O.*) 7 D Macomb O23	Roseville State Sav. Bank $125 74-1106 Ⓢ§'23	Alfred Trombly	D. J. Van Howe C. J. Riendel	E. E. Kay		30,000	6,500	200,000		175,000	50,000		36,400	Irving Bk.-Col. Tr. Co., N. Y.; Peo. State, Det.
Royal Oak 16,000 7 D Oakland P22	**First State Bank** ●‡$'13 $170-12% ◆ 74-942	John H. Baldwin	H. L. Mellen C. B. Edwards S. D. Thomas	F. T. King	F. L. Renton C. W. Goddard	200,000	119,320	3,295,360	451,770	1,613,370	1,500,160	88,130	454,790	Han. N., N. Y.; Peo. State Union Tr. Co. and 1st N., Det.
" ------ "	Royal Oak Savings Bank 14% ◆ 74-821 Ⓢ●‡$'07	J. M. Beddow	G. A. Lehman	E. D. Skinner	W. H. Codling	100,000	144,520	3,269,050		1,887,510	1,028,340	94,640	503,130	Chase N., N. Y.; N. Bk. Rep., Chi.; N. Bk. Com., Det.

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INQUIRIES REGARDING INVESTMENTS OR INVESTMENT PROBLEMS CORDIALLY INVITED

HARRIS, SMALL & Co.
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MUNICIPAL INDUSTRIAL PUBLIC UTILITY AND RAILROAD BONDS

Number under Name of Bank is the New Transit Number given to each bank in U. S. exclusively by The Rand-McNally Bankers' Directory, under the authority of The American Bankers Ass'n.

MICHIGAN—Continued

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Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Br.	●Mem. A.B.A. ¤New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Rudyard ..... 500 9 Chippewa D19	Citizens State Bank ..... Ⓢ‡$'10 74-822	N. L. Field	D. E. Turner	E. M. Batdorff	Muriel E. Fuerstnau	$ 20,000	$ 11,000	$ 125,290	$ 3,510	$ 9,820	$ 47,510	$ 10,330	$ 22,130	Ill. Merch. Tr. Co., Chi.; Sault Sav. and 1st N., Sault Ste. Marie.
Ruth ..... 150 7 D Huron L24	Citizens Bank of Seaman, Wahla & Co. ..... Ⓢ●‡†'07 74-823	Albert Seaman	John Wahla John W. Smith	J. W. Zinger	Norman C. Wahla	16,000	3,160	412,000	.....	340,000	.....	.....	79,000	Peo. State, Det.; U. S. Sav., Port Huron.
▲**Saginaw** ... 65,000 7 D Saginaw M19	***AMERICAN STATE BANK** $225-10% ◆ 74-27 Ⓢ●‡$'11	E. L. BEACH	EDWIN KERSTEN J. C. DAVIES W. F. HEMMETER	H. T. ROBINSON H. C. LAESCH, *Auditor*	S. G. ARNOLD C. A. LAESCH	200,000	238,200 (One	5,130,000 Branch	178,660 —West	3,660,000 Side.)	1,015,000	525,100	546,760	Han. N., N. Y.; Cont. & Com'l N., Chi.: N. Bk. Com., Det.
" ..... "	***BANK OF SAGINAW** $200-10% ◆ 74-24 Ⓢ●‡$'88	OTTO SCHUPP BENTON HANCHETT, *Ch. of Bd.*	C. A. KHUEN W. J. WICKES ARNOLD BOUTELL A. W. GANSCHOW F. J. SCHMIDT	J. HOLLAND-MORITZ L. W. MARTINDALE, *Auditor*	A. B. WILLIAMS G. C. GOTTSCHALK A. C. SUTHERLAND H. A. ROESER JOHN LEIDLEIN, *Mgr. Farm Dept.*	1,000,000	867,410	17 359 990	1,727,840	8,078,440	8,921,570	2,116,060	1,839,180	**1st N., N. Y., Chi., Phil., and Det.**
	Largest Bank in Michigan outside of Detroit Banks at all four business centers—E., W., N., and So. Sides.													
" ..... "	*Peoples Savings Bank $235-12% 74-23 Ⓢ●‡$'86	J. J. Rupp	S. E. Symons Wm. B. Baum	B. F. Griffin, *Tr.*	H. R. Graham, *A. Tr.*	100,000	132,100	2,368,660	80,970	1,053,170	519,420	894,530	214,610	Garfield N., N. Y.; Ill. Merch. Tr. Co., Chi.; N. Bk. Com. and Peninsular State, Det.; Liberty, Buffalo.
" ..... "	***SECOND NATIONAL BANK** $225-12% 74-22 Ⓢ†●‡'71	G. B. MORLEY ARTHUR D. EDDY, *V. P.*	A. H. MORLEY EDW. W. GLYNN R. P. SHORTS R. T. MAYNARD	EDW. W. GLYNN	A. H. PERRIN M. E. CURRAN	1,000,000	1,292,150	12 116 540	343,400	7,700,640	5,212,070	142,620	1,695,750	**Han. N. and Mech. & Metals N., N. Y.; Cont. & Com'l N. and 1st N., Chi.; 1st N. and Peo. State, Det.**
	West Side Office: *R. T. Maynard, V. P., and M. E. Curran, Ass't Cash.*													
	Oldest Incorporated Bank—Largest Commercial Banking Business. Our INTELLIGENT COLLECTION SERVICE merits a trial. Prompt Presentation—Quick Returns—Reasonable Rates. We cordially invite your business. East and West Side Offices.					**ACTS ONLY**	**IN ALL TRU**	**L TRUST DEPAR SAGINAW.**	**UST CAPA TMENT IN**	**CITIES.**				
" ..... "	Saginaw Clearing House ..... *(Members indicated by a ★)*	Benton Hanchett, *Chairman*	.....	J. A. Keeler, *Mgr.*	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Saline ..... 1000 7 D Washtenaw Q20	Citizens Bank ..... Ⓢ●‡$'02 $325-20% 74-477	B. P. Davenport	C. A. Curtiss J. W. Hull	C. A. Curtiss	L. E. Fairbank H. A. Holmes	50,000	104,250	671,420	102,460	277,350	342,310	119,650	188,830	Han. N., N. Y.; Cont. & Com'l N., Chi.: Dime Sav., Det.
" ..... "	**SALINE SAVINGS BANK** $300-14% ◆ 74-478 Ⓢ●‡$'08	GEORGE BURKHART	G. J. MANN R. L. FINCH	LEE TESCHER	A. R. BURKHARDT	25,000	35,000	450,000	.....	380,000	35,000	.....	75,000	N. Bk. Com., Det.: State Sav., Ann Arbor.
	We offer Efficien t, Personal Servic e, Modern Equip ment and unexce lled faci lities to those entrust ing their business to our progressiv e bank. TRY US. *Please send 15c wit h each sight draft for presentation and 25c for Credit Reports.*													

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MICHIGAN—Continued

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Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Br.	●Mem. A.B.A. ⁿNew $State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities: Paid-up Capital	Liabilities: Surplus and Profits	Liabilities: Deposits	Liabilities: Accepts. Letters of Cr. Etc.	Resources: Loans and Discounts	Resources: Bonds and Securities	Resources: Miscellaneous	Resources: Cash & Exchanges, Due from Banks	Principal Correspondents.
Sand Lake 366 7 Kent M12	Exchange State Bank ⓢ$'05 74-824	R. T. Hamilton	F. B. Long	F. E. Shattuck		$ 25,000	$ 1,570	$ 163,550		$ 76,730	$ 60,030	$ 7,250	$ 46,090	Ill. Merch. Tr. Co., Chi.; G. Rap. N., G. Rap.
▲Sandusky 1500 7 D Sanilac M23	State Bank of Sandusky ⓢ‡$'87 74-461	C. J. Oleson	A. E. Sleeper F. C. Ballard	J. H. Hands	W. R. Wiley	20,000	34,000	875,000		545,000	300,000		90,000	Irving Bk.-Col. Tr. Co., N. Y.; 1st N. and N. Bk. Com., Det.; Federal Com'l & Sav., Pt. Huron; Capital N., Lansing.
" ——— " $150	TRUMAN MOSS STATE BANK 74-460 ⓢ‡$'97	A. E. Sleeper	M. M. Stone	Fred T. Donner	J. E. Lowe	20,000	3,860	346,450		163,640	88,360	15,240	193,080	Chase N., N. Y.; 1st N., Det.
Sanford 250 7 Midland L17	Bank of Sanford ‡†'12 74-825	C. H. Macomber		Guy Rogers										2d N., Saginaw.
Saranac 750 7 Ionia O13	Saranac State Bank $1900 74-478	Chas. E. Huhn	Lewis C. David	W. H. Hunt	Raymond Weaver	30,000	48,000	520,000	$ 7,560	498,000			96,000	Chase N., N. Y.; G. Rap. N., G. Rap.
Saugatuck 526 7 Allegan O9	Fruit Growers State Bank $210–10% ◆ 74-826 ⓢ●‡$'96	D. M. Gerber	Fred Wade	W. R. Takken	L. R. Brady	100,000	38,650	884,720	4,680	387,070	525,150	12,000	103,830	1st N., Chi.; Old N., G. Rap.
▲Sault Ste. Marie 9 Chipp'a13,000 C20	CENTRAL SAVINGS BANK 10% ◆ 74-128 ⓢ●‡$'02	J. L. LIPSETT We do a gener Save time and FEE IN ADVAN	C. E. AINSWORTH al Banking and get service on Col CE: *Plain sight*	A. W. CLARKE Exchange busine lections and Cred *drafts, 15c; Cre*	C. W. SWART ss. It Reports by sen *dit Reports, 25c.*	100,000	51,070	1,169,880	60,600	536,930	559,900	138,600	146,120	N. City, N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.; Northw. N., Minpls.
" ——— " $200	FIRST NATIONAL BANK 74-126 ⓢ●‡'86	R. G. FERGUSON OLDEST AND Special attenti *Please send 15c wi*	E. H. MEAD FRED S. CASE LARGEST BANK on given Bill of *th each sight draft*	FRED S. CASE Lading Drafts, *for presentation and*	O. B. McNAUGHTON DONALD FINLAYSON Cash and Time *25c for Credit Repo*	100,000	93,420	1,954,000	120,110	1,225,140	711,450	44,600	286,340	Equitable Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; 1st Wis. N., Milw.; Northw. N., Minpls.
" ——— " $200	SAULT SAVINGS BANK 74-127 ⓢ●‡$'87	M. J. MAGEE PROMPT ATT *25 cents charge*	HENRY HICKLER ENTION GIVEN *s for credit repor*	H. E. FLETCHER TO ALL COLLEC *t.*	H. G. TAYLOR MARY A. TURNER TIONS.	100,000	77,620	1,645,770	119,700	1,443,300	251,480	44,810	203,500	Han. N., N. Y.; 1st N., Chi.; Peo. State, Det.; 1st N., Minpls. and Bos.
Schoolcraft 850 7 Kalamazoo Q11	Kalamazoo County State Bk. 74-827 ⓢ●‡$'08	G. D. Cobb	P. C. Pursel W. E. Eldridge	F. M. Smith	O. E. Wagner	20,000	9,880	533,060		240,900	179,40	1,570	141,320	Chase N., N. Y.; Cont. & Com'l N., Chi.; Kalamazoo City Sav., Kalamazoo.
Scotts 400 7 Kalamazoo Q12	Bank of Scotts †'07 74-828	Elias Frost	Norman Harper	F. L. Crits	H. E. Rapp Mabel Rapp									N. Bk. Com., Det.; Kalamazoo N., Kalamazoo; Far. State, Vicksburg.
Scottville 1100 7 Mason K8	Peoples State Bank ⓢ●‡$'11 74-894	F. J. Reader	N. Gordon T. D. Smith	I. J. Eddy	J. Jay Cox	30,000	17,280	277,870	23,550	141,070	133,220	41,430	32,990	Cont. & Com'l N., Chi.; G. Rap. N., G. Rap.; Peo. State, Det.
" ——— " $230–20%	State Savings Bank ⓢ●‡$'98 74-829	C. W. McPhail	M. S. Stowell R. J. Smith	M. Kienholz	J. T. O'Hearn Eugenie Simon	35,000	28,000	420,000		370,000	35,000		65,000	N. Park, N. Y.; Union Tr. Co., Chi.; 1st N., Det.; Old N., G. Rap.
Sebewaing 1400 7 D Huron L21	FARMERS & MERCHANTS STATE BK. ◆74-1041 ⓢ●‡$'19 $150–5%	GODFRIED GETTEL Young, Modern Special attentio *Please send 15c wi*	JOHN RUMMEL , Progressive, Gro n given Bill of La *th each sight draft fo*	MARTIN LIST wing, Personal, E ding drafts, Cash *r presentation and 2*	LOUIS H. DENNER fficient Service As and Time Items. *5c for Credit Reports.*	25,000 sured.	13,500	420,060	11,360	181,200	199,290	11,390	78,130	Am. State, Saginaw.
" ——— " $200	SEBEWAING STATE BANK 74-830 ⓢ●‡$'91	Frank W. Hubbard	John Ryan J. L. Burgess	Oscar Rogers	W. J. Heberly C. E. Fliegel, *Auditor*	25,000	17,000	525,000	20,000	468,000	22,000	23,000	74,000	Han. N., N. Y.; Peo. State, Det.; 2d N. and Bk. of Saginaw, Saginaw; 1st N., Bay City.
Shabbona 150 (*Decker P. O.*) 7 D Sanilac M22	Shabbona Bank of Thomas McConnell & Company ‡†'14 74-831	Thomas McConnell	W. W. Auslander W. F. Ehlers	M. J. Ehlers	Opal C. Ehlers	8,315	3,350	74,760		65,550			16,510	1st N., Det.; Bay City, Bay City.
Shelby 1288 7 Oceana L8	CHURCHILL & WEBBER ●‡†'83 74-832	C. L. CHURCHILL	W. H. CHURCHILL	LOYAL CHURCHILL	CARTER CHURCHILL	23,000	5,000							Chase N., N. Y.; Cont. & Com'l N., Chi.; 4th N., G. Rap.

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Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Branch.	●Mem. A.B.A. ¶New §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale %Div. ⓢSav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Shepherd ..... 900 7 Isabella M15	**CENTRAL STATE SAV. BANK** $200-12% 74-476 ⓢ•†$'08	J. L. UPTON..... **Modern Method s, Efficient, Perso** **Save time and g et service on Coll** **FEE IN ADVAN CE: *Plain sight d***	C. R. CONVERSE..... W. N. PIERPONT	JESSE H. GRAHAM .. **nal Attention to ections and Credi *rafts, 15c; Credi***	ETHEL M. CARROLL.. **all business. t Reports by send t Reports, 25c. T**	$ 20,000 ing RY US.	$ 10,290	$ 266,870	$ 8,270	$ 150,600	$ 115,840	$ 15,700	$ 23,300	Chase N., N. Y.; 1st N., Chi. and Det.; City N., Lansing; Bk. of Saginaw, Saginaw; Old N., G. Rap.
" ..... "	**COMMERCIAL STATE BANK** $100-5% 74-475 ⓢ†$'94	C. H. ESTEE ..... **Oldest Establis hed Bank. Satisf** **15 CENTS sent to us with each s** **25 CENTS for ea ch credit report i**	W. E. ADAMS..... E. C. WILSON	H. E. ROSSELIT ..... **actory Service As ight draft for pre nsures prompt, p**	M. E. CARROLL..... **sured. sentation, and ersonal attention .**	20,000	12,260	461,940	10,720	175,740	157,320	30,620	141,230	Han. N., N. Y.; 1st N., Det.; Bk. of Saginaw, Saginaw; Capital N., Lansing.
Sheridan ..... 541 7 Montcalm N14	Peoples State Bank ..... ⓢ$'19 $100-11¼% 74-833	.....	John R. Hudson... A. N. Russell	W. E. Walden	F. E. Walden	20,000	6,320	175,410	6,900	47,960	116,170	19,630	24,850	Cont. & Com'l N., Chi.; G. Rap. N., G. Rap.; N. Bk. Com., Det.; Union N., Jackson.
Sherwood ..... 250 7 Branch Q13	State Savings Bank ... ⓢ‡$'09 74-834	J. A. Stanton	J. H. Klose..... H. Runyan	R. W. Cutler.....	K. C. Ladyman	20,000	10,000	111,500	———	126,000	———	———	16,000	Cont. & Com'l N., Chi.; Peo. State, Det.
Sidney ..... 120 7 Montcalm N14	Bank of Sidney ..... †'21 74-1092	E. S. Stebbins	Peter Petersen	Chris Petersen	.....	2,800	———	———	———	———	———	———	———	G. Rap. N., G. Rap.
Silverwood ..... 200 7 D Tuscola M22	Ealy Kinney & Co., Bankers 74-835 •‡†'07	.....	.....	Amos L. Kinney...	Edith A. Kinney...	———	———	———	———	———	———	———	———	1st N., Det.
Sixlakes ..... 800 7 Montcalm M13	State Bank of Six Lakes 74-976 ⓢ‡$'14	Andrew W. Orr ...	Aaron Amon.....	Avery Gaffield....	Charles Wood	20,000	5,140	84,350	———	45,990	40,290	4,620	18,600	N. Bk. Com., Det.; 2d N., Saginaw.
Smiths Creek ..... 300 7 D St. Clair O24	C. C. Peck & Co., Bankers 74-836 ⓢ‡†'08	C. C. Peck.....	F. P. Wilson	F. H. Wilson	.....	———	———	———	———	———	———	———	———	N. Park, N. Y.; 1st N., Det.; U. S. Sav., Port Huron.
Snover ..... 250 7 D Sanilac M23	Snover State Bank.... ⓢ‡$'14 74-837	James McCaren ...	A. E. Sleeper..... O. A. Munn	C. L. Bell.....	E. F. Vatter	20,000	5,400	195,000	———	172,000	17,000	———	28,000	Merch. N., Det.; U. S. Sav., Port Huron.
South Haven ..... 3829 7 Van Buren P9	**CITIZENS STATE BANK** ◆ 74-810 ⓢ•‡$'92	W. A. RATCLIFFE ... JACOB NIFFENEGGER **MEMBER FEDERAL RESERVE.—U. S. DEPOSITORY.** **Send your South Haven Items an Collections direct to us for Prompt, Personal Attention.** *Please send 15c with each sight draft for presentation and 25c for Credit Reports.*		C. E. DILLEY..... M. M. WEED	F. W. RADTKE	100,000	129,410	1,396,690	177,520	839,970	757,200	83,940	122,510	
" ..... "	**FIRST STATE BANK** 74-809 ⓢ•‡$'67 $150-10%	GEO. C. MONROE..	VOLNEY ROSS .... JAMES NICOL	C. F. HUNT.....	ARTHUR D. MOORE FRANCES P. KETCHAM	125,000	79,830	1,055,510	135,630	778,270	399,920	99,550	118,220	Bk. of N. Y. & Tr. Co., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; Kalamazoo City Sav., Kalamazoo.
South Lyon ... 615 7 D Oakland P20	State Savings Bank ... ⓢ‡$'05 74-840	G. T. Gready	J. H. Sayre..... J. B. Bradley	R. J. Smith.....	Lulu Bullard	20,000	11,670	396,950	12,920	119,620	248,480	27,900	45,560	N. Bk. Rep., Chi.; N. Bk. Com., Det.
South Range 1435 9 Houghton B7	South Range State Bank ◆ 74-841 •‡$'03	A. D. Edwards.....	W. H. Schacht	G. C. Edwards.....	H. A. Kellow	30,000	46,020	701,750	10,000	171,610	474,240	14,330	127,590	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.; N. Shawmut, Bos.
South Rockwood 7 D Monroe Q22 316	Bank of South Rockwood 74-842 ⓢ‡†'95	Henry Strong.....	F. L. Edwards	F. L. Edwards.....	O. E. Chamberlin..	(*Individ*	*ual Resp*	*onsibilit*	*y* $140,00	0).....	———	———	———	Merch. N., Det.; Dansard State, Monroe.
Sparta ..... 1502 7 Kent N11	Peoples State Bank... ⓢ‡$'10 $215-14% 74-904	Albert A. Anderson	Eddie Reyburn.... N. A. Shaw	L. A. Anderson....	V. G. Andrus.....	25,000	18,840	385,210	13,850	104,310	225,240	32,000	80,820	Han. N., N. Y.; 1st N., Chi.; Peo. State,, Det., G. Rap. Sav. and Old N., G. Rap.
" ..... "	Sparta State Bank... ⓢ•†$'98 $200-16½ ◆ 74-843	M. W. Burtch	A. A. Johnson ..... D. J. Wallace	C. A. Johnson.....	May K. Burke.....	30,000	15,720	505,690	———	160,170	258,520	60,440	72,270	Chase N., N. Y.; Cont. & Com'l N., Chi.; 4th N., G. Rap.; 1st N., Det.
Spring Lake.. 1000 7 Ottawa N9	Spring Lake State Bank $175-10% ◆ 74-960 ⓢ•‡$'14	G. W. Christman...	Paul F. Markoff... Herman F. Harbeck	Frank Scholten ...	Clayton Needham .	25,000	33,850	462,000	4,480	100,280	367,510	10,430	47,110	Ill. Merch. Tr. Co., Chi.; Grand Haven State, Grand Haven.

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MUNICIPAL INDUSTRIAL PUBLIC UTILITY AND RAILROAD BONDS

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MICHIGAN—Continued

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Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Branch.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. Ⓢ Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts. Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Springport ....535 7 D Jackson P16	**Springport State Savings Bk.** $175-10% 74-844 Ⓢ‡$'08	Allen Crawford, Jr.	W. H. West	W. W. Hedley	Agnes Caldwell Josophine Moss	$ 20,000	$ 32,000	$ 210,650		$ 94,200	$ 100,800	$ 11 000	$ 37,350	N. Union, Jackson; 1st N., Det.; City N., Lansing.
Springwells ..4000 7 Wayne P23 (*Detroit P. O.*)	**Springwells State Bank** 74-1086 Ⓢ●‡$'21	Joseph Henn	W. J. Rachow *of Bd.*	W. J. Rachow	H. O. Wells	50,000	19,490	1,236,400		417,040	323,540	146,500	418,810	Cont. & Com'l N., Chi.; N. Bk. Com., Dime Sav., and Union Tr. Co., Det.
" ------ "	Wayne County & Home Bank 74-1101 Ⓢ$'22	B. H. Manning, *Ch.*				100,000	51,489	1,779,450		60,230	1,444,810	60,000	365,890	Corn Ex., N. Y.; Wayne Co. & Home Sav., Det.
Stambaugh ..2450 9 Iron D7	Commercial Bank ...Ⓢ●‡$'13 $145-10% 74-845	Wm. H. McClenahen	Geo. Wiley E. J. Eckert	Wm. H. McClenahen	Wesley E. Smith	50,000	17,510	634,070	$ 32,500	247,330	387,140	35,700	63,910	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st Wis. N., Mil.; Union N., Marquette.
▲**Standish** ....795 7 Arenac K19	State Bank of Standish Ⓢ‡$'03 74-846	C. E. Lawrence	A. E. Sleeper C. E. Weaver	Ole Lundin	O. G. Groeschel	F. J. Dawson								
		H. A. Chamberlain		Joseph Martin	A. H. Milne Coulson Blair	30,000	45,000	850,000		450,000	310,000		125,000	Chase N., N. Y.; 1st N., Det.; Peo. Com'l & Sav. and 1st N., Bay City.
▲**Stanton** ....1000 7 Montcalm M14	**Peoples State Bank** ...Ⓢ‡$'21 $125-8% 74-1077	J. R. Hudson	L. C. Palmer T. D. Dow	Wayne Hudson	F. M. DeHart	25,000	6,210	195,770		93,570	75,440	18,090	38,890	Cont. & Com'l N., Chi.; N. Bk. Com., Det.; G. Rap. N., G. Rap.; Capital N., Lansing.
" ------ "	State Savings Bank ...Ⓢ‡$'01 11% 74-847	R. L. Bentley	M. McIntosh	C. H. Smith		20,000	8,080	211,800	8,520	78,580	112,070	16,550	41,210	Chase N., N. Y.; Cont. & Com'l N., Chi.; G. Rap. N., G. Rap.; Peninsular State, Det.
Stanwood ....273 7 Mecosta M13	Stanwood State Savings Bk. 74-848 Ⓢ$'19	E. C. Newcombe	M. D. Crane	Charles Mitchell		25,000	2,200	98,000		107,000			14,000	Cont. & Com'l N., Chi.; G. Rap. N., G. Rap.
St. Charles ...1469 7 D Saginaw M18	St. Charles State Bank $200-10% ◆ 74-849 Ⓢ●‡$'08	W. H. McEwen	J. M. Mertz	F. D. Vedder	L. A. Murphy	25,000	19,750	832,090	63,420	309,700	479,350	63,990	87,220	Chase N., N. Y.; Cont. & Com'l N., Chi.; Am. State, Saginaw.
St. Clair .....3204 7 D St. Clair O25	**Commercial & Savings Bank** $175-11% ◆ 74-850 Ⓢ●‡$'86	R. S. Jenks	Henry Whiting Fred W. Moore	A. E. Maw		75,000	52,320	1,082,120		299,040	704,060	38,850	167,490	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
" ------ "	**State Savings Bank** ...Ⓢ●‡$'20 $125 74-1050	Franklin Moore	L. A. Holmes J. H. Schlinkert	F. D. Beadle		50,000	2,890	263,770	15,000	141,660	141,280	20,570	28,150	Chem. N., N. Y.; 1st N., Det.; U. S. Sav., Pt. Huron.
Stephenson ...650 9 Menominee F10	Bank of Stephenson Ⓢ●‡$'02 10% 74-851	Edward Sawbridge	W. B. Winter	Glen E. Sanford	N. E. Burklund	50,000	15,000	500,000		400,000	75,000	20,000	120,000	Han. N., N. Y.; Cont. & Com'l N., Chi.; Marshall & Ilsley, Mil.
Sterling .....550 7 Arenac K18	Sterling Bank ...Ⓢ‡†'09 $200-15% 74-852	H. A. Chamberlain	A. E. Sleeper	J. O. Mutch	M. W. Gibbs	20,000	25,920	222,660	8,910	120,630	58,260	35,800	62,790	Cont. & Com'l N., Chi.; 1st N., Det. and Bay City; N. Union, Jackson.
Stevensville ...250 7 Berrien Q7	Stevensville State Bank $125-9% 74-1068 Ⓢ●‡$'20	Fred Bartz	Louis Mongreig Henry Rutz	Fred H. Jung	N. A. Miles	25,000	8,170	314 880		174,700	94,850	15,130	64,050	Cont. & Com'l N., Chi.; Far. & Merch. N., Benton Harbor.
▲**St. Ignace** ...2000 9 Mackinac D19	First National Bank ...Ⓢ●‡'88 $190-12% 74-853	P. J. Murray	E. H. Hotchkiss	E. H. Hotchkiss	H. A. Powers	50,000	76,940	1,146,760	50,000	389,250	502,510	18,500	413,430	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
▲**St. Johns** ....4000 7 Clinton N16	Clinton County Savings Bank $235-15% 74-316 Ⓢ$'89	J. C. Hicks	C. E. Ball	R. C. Dexter, *Sec. and Tr.*	T. E. Corkin, *A. Sec. and A. Tr.*	50,000	61,280	570,290		152,700	459,350		69,520	
" ------ "	Farmers State Savings Bank $175-10% 74-991 Ⓢ$'16	R. G. Clark	R. P. Hull	F. B. Post	R. C. Sirrine	25,000	9,670	299,720	490	160,820	96,320	20,810	47,940	Ill. Merch. Tr. Co., Chi.; N. Bk. Com., Det.; Capital N., Lansing; N. Union, Jackson.
" ------ "	State Bank of St. Johns $250-10% 74-315 Ⓢ$'85	A. E. Wilson	C. T. Babcock	F. L. Thome	Asa Gillson E. A. Talmadge	50,000	65,000	785,000		300,000	450,000	50,000	100,000	Chase N., N. Y.; 1st N., Chi.; Peo. State, Det.
" ------ "	St. Johns National Bank $250-15% 74-314 Ⓢ●‡'65	John C. Hicks	C. C. Vaughan	R. C. Dexter	W. J. Black	50,000	70,660	424,850	15,000	328,140	84,270	46,570	101,510	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
▲**St. Joseph** ...8500 7 Berrien Q8	**COMMERCIAL NATIONAL BANK** $200-10% 74-233 Ⓢ●‡'93	J. J. THEISEN	W. E. HATCH A. CANAVAN	K. E. SUTHERLAND	H. W. BANKS C. L. GRUNER	100,000	106,620	1,716,420	98,500	1,008,030	588,840	154,280	270,390	Han. N., N. Y.; Ill. Merch. Tr. Co. and Cont. & Com'l N., Chi.; N. Bk. Com., Det.
	It is the constant aim and effort of the management to make this bank of such service that its patrons may profit by its dealings and recommend it to their friends. We Solicit Your Business. 15c with Sight Drafts and 25c with Rating Requests means prompt attention.													
" ------ "	**UNION BANKING COMPANY** $250-10% 74-232 Ⓢ●‡$'82	J. O. WELLS	F. A. KELBLE	F. W. TEBBE	H. A. JOHNSON H. N. BRIGGS	100,000	96,730	2,202,750		793,660	959,990	59,870	585,970	N. Bk. Com., N. Y.; 1st N., Chi. and Det.; Fifth-Third N., Cin.; Union Tr. Co., Clev.; N. Bk. of Com., St. L.
	A Bank of Strength, Courtesy and Service. Your business cordially invited. Personal Attention and Quick Returns on Collections.													
St. Louis .....3036 7 Gratiot M16	Commercial Savings Bank $180-14% 74-352 Ⓢ●$'89	A. S. McIntyre	W. G. West	Vere E. Nunn	R. Terwilliger	50,000	25,000	763,620		1,750	699,090	20,000	117,780	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; G. Rap. N., G. Rap.
" ------ "	Gratiot County State Bank 74-351 Ⓢ●‡$'70	Frank Peach	John Buck	E. E. Guthrie	G. W. Buck	25,000	8,980	357,220	10,210	191,380	162,470	21,470	26,080	N. City, N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; 2d N., Saginaw.
Stockbridge ...749 7 D Ingham P17	Stockbridge State Bank 16% 74-854 Ⓢ$'08	W. J. Dancer	G. A. Rowe	E. B. Ostrander	P. C. Dancer	30,000	28,400	422,800		101,270	289 210	27,500	99,120	Cont. & Com'l N., Chi.; 1st N. Det.; N. Union, Jackson.
Strathmoor ..3000 7 Wayne Q21 (*Detroit P.O.*)	**Northwestern State Bank** 74-1085 ‡$'21	----------	----------	E. G. Schulz, *Mgr.*	Leonard T. Reed	(*Branch of Detroit, Mich.*)								N. City, N. Y.; N. Bk. Com. and 1st N., Det.
" ------ "	*Strathmoor State Bank*	(*Merged with Wayne Co. and Home Savings Bank, Detroit, Mich. as the Westland Grand River Office in Detroit*)												

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Sturgis 5095 7 St. Joseph R12	Citizens State Bank 74-308 ●$'92	M. E. Aulsbrook	E. C. Wright	B. P. Taggart	H. C. Kraft	$ 100,000	$ 99,450	$1 524 560		$1 323 090		$ 12,960	$ 387,960	Han. N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com. and Peo. State, Det.
" " "	Sturgis National Bank Ⓢ 16% 74-307 ●‡'64	J. H. Whitmer	J. C. Fetter	Wilson Roose	D. M. Frank	100,000	79,670	827,000		718,000	$ 287,000		90,000	Chase N., N. Y.; 1st. N., Chi. and Det.
Sunfield 456 7 Eaton O14	Sunfield State Savings Bank 74-855 Ⓢ‡$'12	A. H. Sayer	F. P. Turner	D. G. Weippert	Lucille Hunter	22,500	20,000	400,000		365,000			50,000	Cont. & Com'l N., Chi.; 1st N., Det.; G. Rap. N., G. Rap.; City N., Lansing.
Suttons Bay 392 7 Leelanau H11	Leelanau County Savings Bk. $200-16% 74-856 Ⓢ‡$'04	G. S. Whitmore	Joseph Hahnenberg	R. L. Power		25,000	11,580	415,260		370,060			32,490	Cont. & Com'l N., Chi.; 1st N., Traverse C.
Swartz Creek 450 7D Genesee N19	Bank of Swartz Creek Ⓢ $300-4% 74-857 ‡†'06	C. J. Miller	D. M. Davison	F. Larobardiere	W. L. Miller	12,000	12,000	335,000		285,000			40,650	Chase N., N. Y.; Peo. State, Det.; Industrial Sav., Flint.
▲**Tawas City** 1018 7 Iosco J20	Ealy, McKay & Co., Bankers 74-858 Ⓢ†'05			L. G. McKay	Fred Swartz	(Individual Responsibility $1,00			0,000)					N. Bk. Com., Det.
Tecumseh 2432 7D Lenawee Q19	Lilley State Bank $170-12% ◆ 74-333 ●‡$'55	R. A. Heesen	F. J. Temple H. S. Temple	F. S. Turner	R. A. Reed	40,000	27,830	663,650		511,230	93,600	74,090	52,560	N. City, N. Y.; 1st N., Det.
" " "	Tecumseh State Savings Bk. $200 ◆ 74-334 Ⓢ‡$'93	J. H. Smith	Edward Frensdorf	G. E. Nemire	R. E. Carey	50,000	38,080	757,410		309,720	373,990	30,300	131,490	Com. Guardian Tr. & Sav., Tol.; Peo. State, Det.
Tekonsha 569 7 Calhoun Q14	Farmers & Merchants Bank 74-1070 Ⓢ†'20	I. A. Doolittle	C. H. Phelps	J. E. Shedd	R. W. Gauss	(Individual Responsibility $1,000,00			0)					N. Bk. Rep., Chi.; 1st N., Det.
" " "	First State Bank $140-10% 74-859 ‡$'77	D. G. Martinson	W. B. Durham H. M. Randal	B. G. Doolittle	F. D. Rice	30,000	13,720	224,200		140,480	62,940	4,310	57,710	Chase N., N. Y.; Cont. & Com'l N., Chi.; Dime Sav., Det.; N. Union, Jackson.
Thompsonville 410 7 Benzie J10	Thompsonville Bank 74-861 ‡†1900	R. Herren		E. M. Dixon	A. E. Herren	10,000	3,000							Chase N., N. Y.; Old N., G. Rap.
Three Oaks 1362 7 Berrien R7	K. K. Warren & Co., Inc. $100-6% 74-436 Ⓢ•†$'23	M. G. McGawn	Mary C. Warren Paul C. Warren	J. A. Donner	Martha Ansley	100,000	43,330	1,075,980		121,500	424,490	6,480	666,840	1st N. and Chem. N., N. Y.; 1st N. and Cont. & Com'l N., Chi.; 1st N., Det.
Three Rivers 5209 7 St. Joseph R11	**FIRST NATIONAL BANK** 74-261 Ⓢ•‡'64	**O. T. AVERY** **Oldest Establis 15 CENTS sent 25 CENTS for e**	**J. M. PAULI** **G. W. COLE** **hed Bank. Unsu to us with each s ach credit report**	**N. W. GARRISON** **rpassed Collectio ight draft for pre insures prompt,**	**R. F. HANNEMAN** **K. B. WENBERG** **n Service. sentation, and personal attentio n.**	50,000	30,000	825,000		847,000			75,000	N. City, N. Y.; Cont. & Com'l N., Chi.
" " "	**FIRST STATE SAVINGS BK.** 74-262 Ⓢ•‡$'91	**GEO. T. WOLF** **Largest and Str Special attentio** *Please send 15c w*	**F. E. BEATTY** **ongest Bank in n given Bill of La** *ith each sight draft*	**H. C. KAAS** **St. Joseph Coun ding drafts, Cash** *for presentation a*	**C. A. GENTZLER** **W. WATERS, Jr.** **ty. and Time Items.** *nd 25c for Credit R*	60,000 *(Branch*	43,180 *at 610 6th*	1,288,350 *St., W.*	$ 8,700 *Waters,*	736,050 *Jr., Mgr*	387,200 .)	62,500	214,480	N. Bk. Com., N. Y.; N. Bk. Rep., Chi.; Peo. State, Det.
Tipton 150 7D Lenawee Q18	Far. & Merchants Bank 74-1032 †'18	C. J. Lewis	Geo. E. Taylor	Howard J. Mattes		11,450		49,000		30,000			25,000	Comw.-Federal Sav., Det.; Lilley State, Tecumseh.
Tower 150 7 Cheboygan G17	Peoples Bank of M. D. Myers 74-954 Ⓢ†'11	M. D. Myers												Cheboygan State Sav., Cheboygan; Alpena N., Alpena.
▲**Traverse City** 12,000 7 G. Trav'se I 11	**FIRST NATIONAL BANK** $135-7% 74-141 Ⓢ†•‡'85	**J. D. MUNSON**	**FRANK HAMILTON** **H. A. MUSSELMAN**	**W. M. KELLOGG**	**A. L. LaFRANIER** **C. G. ALLEY** *Aud.*									
		The only National Bank in Grand Traverse Region. The "Collecting Bank" for this section. Vigorous attention—Reasonable charge—Prompt returns.				100,000	35,660	1,640,900	160,010	1,016,750	592,290	86,890	240,640	N. Bk. Com., N. Y.; 1st. N., Det.; Kent State, G. Rap.
" " "	**PEOPLES SAVINGS BANK** 6% 74-142 Ⓢ•$'02	**J. B. MARTIN**	**L. O. RICE**	**L. P. KALAHAR**	**H. L. ROSSER**									
		Send your Bill of Lading Drafts, Sight Drafts and other collections direct to this progressive bank for prompt, personal service.				60,000	8,300	579,420	39,150	245,580	299,660	88,530	53,100	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.; G. Rap. Sav., G. Rap.; Bk. of Det., Det.
" " "	**TRAVERSE CITY STATE BANK** 12% ◆ 74-140 Ⓢ•‡$'56	**R. FLOYD CLINCH**	**H. C. DAVIS**	**A. J. HAVILAND**	**L. R. HAMMOND**									
		Oldest and Largest Bank. Member Federal Reserve. Your Traverse City Business Invited.				200,000	162,340	3,349,700	594,400	3,172,310		683,740	450,380	Chase N., N. Y.; Cont. & Com'l N., 1st N., State Bk. of Chi., and Cent. Tr. Co. of Ill., Chi.; Peo. State, Det.; G. Rap. N., G. Rap.
Trenary 250 9 Alger C13	Home Savings Bank 74-1110 Ⓢ†'24	R. Case	J. A. McCarthy Edwin Davis	Carl N. Case		10,000		39,000		34,000			5,000	N. Union, Jackson.
Trenton 1682 7D Wayne Q22	Trenton State Bank $150-8% 74-863 Ⓢ•‡$'12	Austin Church	E. W. Yost	F. A. Lautenschlager	H. E. Roehrig	25,000	29,010	701,050	15,600	418,280	271,610	39,320	41,450	Chase N., N. Y.; Cont. & Com'l N., Chi.; N. Bk. Com., Det.

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Trout Creek...600 9 Ontonagon C6	Trout Creek State Bank $130-5% 74-1073 ⓢ‡$'20	J. S. Weidman, Jr.	R. M. Weidman	P. W. Saxton	Ina I. Jacobson	$ 20,000	$ 7,190	$ 195,960	$ 3,000	$ 117,650	$ 41,490	$ 17,500	$ 49,510	N. Bk. Rep., Chi.; 1st N., Marquette; Old N., G. Rap.
Trufant.....400 7 Montcalm M13	Trufant State Bank..ⓢ‡$'22 $115-8% 74-1103	C. W. Christiansen	John L. Penny	A. L. Peterson		20,000	2,000	110,000		60,000	36,000		12,000	Cont. & Com'l N., Chi.; G. Rap. Sav. and G. Rap. N., G. Rap.
Turner.....400 7 Arenac K19	State Savings Bank....ⓢ$'06 74-865	N. J. Fuehr	A. E. Sleeper	Adelbert Myers		20,000	6,500	80,000	5,000	75,000	16,000	8,500	12,000	1st N., Bay City; Peo. State, Det.
Tustin.....281 7 Osceola M13	Bank of Tustin.....ⓢ‡†'01 74-866	A. A. Lovene	W. M. Holmes	C. E. Perry		16,000	4,000	125,000	13,000	135,000			13,000	Cont. & Com'l N., Chi.; Cadillac State, Cadillac.
Twining.....221 7 Arenac K19	Twining Bank of Sleeper, Merrick & Company....‡†'08 74-867	A. E. Sleeper	F. W. Merrick	M. G. Snider	Maude J. Mosher	20,000 (Individual Resp	4,000 onsibility	105,000	$500,000)	110,000			5,000	Peo. Com'l & Sav., Bay City.
Ubly.....455 7 D Huron L23	Citizens Bk. of A. E. Sleeper 74-868 ⓢ‡†'04	A. E. Sleeper		D. Leach	F. H. Brown									Chase N., N. Y.; 1st N., Det.; Federal Com'l & Sav., Pt. Huron.
Union City...1300 7 Branch Q14	Farmers & Merchants Bank $117.50-12% 74-1065 ⓢ†'20	H. E. Guilford	Ernest Dolbee	H. E. Romig		50,000	4,890	131,560		100,010	45,260	27,100	14,080	Cont. & Com'l N., Chi.; Old N., Battle Creek; N. Union Jackson.
" ..... "	UNION CITY NATIONAL BANK $175-14% 74-869 ⓢ●‡'71	J. W. McCAUSEY 15 CENTS sent 25 CENTS for e	N. E. TOWER L. S. PARSONS to us with each s ach credit report	J. S. NESBITT ight draft for pre insures prompt,	ERTA KIMBALL sentation, and personal attentio n.	50,000	66,610	655,020	48,000	377,160	221,340	69,250	151,870	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.
Unionville...500 7 D Tuscola L21	State Savings Bank..ⓢ‡$'04 $150 74-870	P. C. Pardee	J. H. Kemp Godfried Gettel	F. A. Kolb	H. W. Hahn	30,000	12,500	248,200	3,300	169,000	76,000	11,000	39,000	Peo. State, Det.; 1st N., Bay City.
Utica.....600 7 D Macomb O23	Farmers & Merchants Bank 10% 74-871 ⓢ†'20	A. R. Hahn	H. O. Messmore Hiram Frost	E. F. Schulz	D. C. Weatherston	20,000	8,330	296,510	2,650	291,480		13,110	22,890	Bk. of Det. and 1st N., Det.; Pontiac Com'l & Sav., Pontiac.
" ..... "	Utica State Savings Bank $112-7% 74-1060 ⓢ‡$'20	G. G. Roberson	C. O. Crissman	W. J. Perry	Fred E. Hefka R. W. Eppler	25,000	27,140	472,200	273,000	160,080	260,030	62,050	69,480	Peo. State, Det.
Vanderbilt....394 7 Otsego H15	*Vanderbilt Exchange Bank*	(Closed July 18, 192	4)											
Vassar.....1453 7 D Tuscola M20	Bank of Vassar.....ⓢ‡$'01 $100-6% 74-373	Frank North	P. L. Varnum	A. R. Lundean		35,000	9,700	213,450	12,050	127,080	89,660	16,370	37,080	Chem. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det. and Bay City; 2d N., Saginaw.
" ..... "	Michigan Savings Bank 74-876 ⓢ●‡$'10	W. J. Spears	A. F. Smith E. C. Woodruff	D. C. Atkins, Jr.		25,000	9,530	374,320	106,460	168,190	158,680	141,790	46,640	N. City, N. Y.; Cont. & Com'l N., Chi.; Peninsular State, Det.; Bk. of Saginaw, Saginaw.
" ..... "	State Savings Bank....ⓢ‡$'82 74-874	C. H. Richardson	T. M. Stephen R. D. Varnum	C. J. Stephen	F. B. Tinglan	25,000	25,220	569,300		210,330	292,830	5,400	110,960	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; 1st N. and N. Bk. Com., Det.; 2d N. and Bk. of Saginaw, Saginaw.
" ..... "	Vassar National Bank..ⓢ‡'02 $1500-8% 74-375	John F. Heinlein	Ewing H. Knight	George D. Clarke	Coze Taylor C. H. Stevenson	25,000	9,500	159,250	6,250	146,650	7,350		460,000	Han. N., N. Y.; 1st N., Det.; 2d N., Saginaw.
Vermontville..700 7 Eaton O14	Barber State Bank....ⓢ●‡$'62 $130-12% 74-506	E. D. Barber	E. G. Bowman	W. C. Alsover	C. A. Stiles	25,000	10,000	190,000		188,100			33,270	Cont. & Com'l N., Chi.; Peninsular State and 1st N., Det.; G. Rap. N., G. Rap.
" ..... "	Citizens Bank.....ⓢ‡†'06 $125-7% 74-507	C. C. Hallenbeck	C. H. Lamb	A. L. Barningham		15,200	8,000	170,000		178,000			12,500	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi. 1st N., Det.; Old N., G. Rap.; Capital N., Lansing.
Vernon.....600 7 D Shiawassee N17	Vernon State Bank...ⓢ‡$'22 $150-10% 74-1100	W. P. Strauch	W. J. McCullough C. R. Paine	Frank S. Hardy		20,000	4,380	118,270	8,650	91,810	33,120	11,300	15,070	Pontiac Com'l Sav., Pontiac; 1st N., Det.
Vestaburg.....300 7 Montcalm M14	State Bank of Vestaburg 74-873 ⓢ‡$'06	A. W. Orr	J. P. Throop	Roy McGillivray	J. R. Hare	20,000	4,130	111,620		49,130	56,400	6,000	24,210	N. Bk. Com., Det.; 2d N., Saginaw.
Vicksburg....2000 7 Kalamazoo Q12	Farmers State Bank.ⓢ●‡$'06 ◆ 74-380	Charles F. Brown	Roy J. Cooley Wm. R. Southworth	Clair S. Carvell	F. M. Brown C. L. Critz	25,000	7,070	463,820		149,910	251,210	30,850	63,900	Seab. N., N. Y.; Cont. & Com'l N., Chi., Kalamazoo N., Kalamazoo.
" ..... "	First State Bank.....●‡$'05 ◆ 74-379	C. H. McKain C. J. Hudson, *V. P.*	Norman Bardeen J. A. Daugherty	J. A. Daugherty	M. D. Munn	30,000	8,000	400,000		250,000	100,000	38,000	50,000	1st N. and Peo. State, Det.; Old N., Battle Creek.
Wakefield....4151 9 Gogebic C3	First National Bank..ⓢ●‡'10 10% 74-874	Anton Ringsmuth	W. F. Truettner	Victor Lepisto	A. L. Stannard	25,000	34,660	822,860	24,600	337,930	387,000	70,200	111,990	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Bessemer.
Waldron.....457 7 D Hillsdale R17	Farmers & Merchants Bank 74-875 ⓢ‡†'07	B. J. Foster	V. W. Fisher	A. C. Moine	C. J. Sprague		(Respon	sibility o	ver $100,0	00)				Hudson State Sav., Hudson.
Walkerville....300 7 Oceana L9	Security Bank.....ⓢ‡†'06 74-876	C. W. McPhail		D. S. Cole	L. J. Reed	12,000	900	88,160	8,000	65,540	23,780	5,580	14,160	N. Park, N. Y.; Union Tr. Co., Chi.
Walled Lake..145 7 Oakland P20	Peoples Bank.....†'21 74-1087	J. L. Hogle	F. E. Ward	C. A. Chafy	B. E. Storms	9,500		36,580	2,240	17,270			8,510	1st N., Det.
Warren.....450 7 D Macomb P23	State Savings Bank..ⓢ●‡$'08 $300-12% ◆ 74-877	C. A. Burr	J. F. Hartsig	F. J. Cromie	I. M. Cromie	25,000	66,750	970,830		876,270	37,850	17,990	130,500	Peninsular State, Det.

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UNDERWRITERS AND DISTRIBUTERS
MUNICIPAL, INDUSTRIAL, PUBLIC UTILITY AND RAILROAD
BONDS

Town and County. ▲County Seats. Fig. is F. Res. Dist. D is Detroit Br.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⑤Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Washington ..350 70 Macomb O23	Washington Sav. Bk. ⑤●‡$'09 $160-10%◆ 74-878	Albert Yates	J. M. Helferich East Gass	J. H. McCutcheon	Cora Thurston	$ 25,000	$ 21,530	$ 236,960	$ 28,320	$ 123,530	$ 126,670	$ 38,090	$ 23,510	Peo. State, Det.
Watervliet....1200 7 Berrien Q9	First National Bank ..⑤●‡'74 $150-15% 74-879	W. M. Baldwin	W. M. Pratt	C. I. Monroe	U. Shimer	30,000	15,740	527,500	450	304,990	171,380	13,760	83,570	Cont. & Com'l N., Chi.; Far. & Merch. N., Benton Harbor; 1st N., Joliet, Ill.
Watrousville ..100 70 Tuscola M20	Bank of Watrousville....†'19 74-1046	J. McNair Ealy		C. A. Cole										State Sav., Caro; 1st N., Det.
Wayland.....853 7 Allegan O11	Wayland State Bank ⑤●‡$'87 $200-12% 74-880	E. O. Hanlon	V. S. Fish	George Wilson	L. P. Reno	25,000	25,000	600,000		275,000	255,000	20,000	100,000	Cont. & Com'l N., Chi.; 4th N., G. Rap.
Wayne.....4000 70 Wayne Q21	Peoples State Bank..⑤●‡$'16 $160-6% 74-997	W. A. Be Gole	F. H. Fellrath	R. M. Bird		30,000	20,040	823,670		141,240	474,200	9,990	248,280	N. City, N. Y.; Cont. & Com'l N., Chi.; Am. State and Peo. State, Det.
" ..... "	**WAYNE SAVINGS BANK** 7% ◆ 74-881 ⑤●‡$'90	G. M. STELLWAGEN	AUGUST BEWERNITZ P. H. STELLWAGEN	JOHN TRUESDELL		50,000	66,790	1,495,160	23,810	544,410	807,440	101,420	182,490	Han. N., N. Y.; Peninsular State, Peo. State, 1st N., and Dime Sav., Det.
	Respectfully Solicits Your Collections.													
Webberville ..465 70 Ingham O18	Farmers State Bank...⑤$'08 $185-15% 74-882	A. H. Catlin	James Dunn	F. H. Coward	R. D. Herreit	20,000	17,490	184,840		188,690			33,730	1st N., Chi.; Am. State, Det.; Capital N., Lansing.
Weidman.....450 7 Isabella L14	Weidman Banking Co. ⑤‡'08 74-883	Floyd Mitchell	J. A. Damon	W. E. Schauppner	Mary E. Crawford Leon McArthur	15,000	25,000	303,820		295,140			48,680	Isabella Co. State, Mt. Pleasant; 1st N., Det.; Old N., G. Rap.
▲**West Branch** 1105 7 Ogemaw J17	Commercial Bank.....⑤‡'90 74-423	John Tolfree	J. W. Livingstone	D. E. Tolfree	V. F. Teal	50,000	9,800							N. Bk. Com., N. Y.; 1st N., Det.; Bay City.
" ..... "	Ogemaw County Bank ⑤‡'89 74-424	J. McNair Ealy		R. C. McKay	M. Trombley									Bay City.
Weston .....350 70 Lenawee R18	Weston Exchange Bank●‡'12 74-908	Geo. Wade	John R. Vine	H. W. Porter	D. F. Bradley	3,000	2,200	78,300	790	27,510	20,910	10,300	25,580	1st N., Det. and Bay City.
Westphalia ....325 7 Clinton N15	Westphalia State Bank 74-884 ⑤‡$'07	John J. Fedewa	John B. Spitzley	L. F. Snitgen	Michael Spitzley	20,000	19,590	207,500	4,100	93,470	105,970	12,730	39,020	Adrian State Sav., Adrian.
Wheeler .....300 7 Gratiot M17	**FARMERS & MERCHANTS STATE BANK** 7% 74-885 ⑤●‡$'06	JOHN MITCHELL Collections and FEE IN ADVAN	C. W. LANSHAW L. H. WICK Requests for Cre CE: *Plain sight dr*	H. C. MEAD dit Reports MUS *afts, 15c; Credit Rep*	R. C. ALLEN T be accompanie *orts, 25c.*	20,000	3,680	140,990	56 580	144,790	41,800	5,580	29,080	d by 2d N., Saginaw; N. Bk. Com., Det.; City N., Lansing.
▾**White Cloud**..700 7 Newaygo M11	First State Bank.....⑤●‡$'10 $150-10% 74-509	Emiel Kempf	A. Q. Adams J. J. Terwillegar	R. W. Gannon	M. A. Gannon H. J. Gustin	25,000	12,330	250,000		108,910	112,750	9,120	57,540	Han. N., N. Y.; Ill. Merch. Tr. Co., Chi.; 4th N., G. Rap.
" ..... "	Newaygo County Bank..‡'02 74-508	B. C. Sickles		Louis W. Fuller		5,000		100,000		80,000			25,000	Chase N., N. Y.; Kent State, G. Rap.
Whitehall ....1230 7 Muskegon M8	State Bank of Whitehall 74-886 ⑤●‡$'02	M. B. Covell	G. E. Covell	H. A. Esterdahl	Francis Leighton	40,000	28,990	446,750		112,570	348,460	15,500	39,220	Chase N., N. Y.; Cont. & Com'l N., Chi.
White Pigeon..887 7 St. Jos. R11	**FARMERS SAVINGS BANK** $1500-10% 74-887 ⑤●‡$'04	EDWARD RODERICK Collections and FEE IN ADVAN	FRANK WOLF Requests for Cre CE: *Plain sight dr*	J. M. BENJAMIN dit Reports MUS *afts, 15c; Credit Rep*	T be accompanie *orts, 25c.*	20,000	14,120	303,120		154,960	130,820	5,020	46,430	d by Mech. & Metals N., N. Y.; Ill. Merch. Tr. Co., Chi.
Whittemore...232 7 Iosco J19	Iosco County Bank...⑤‡'06 74-888	(C. W. McPhail and	C. H. Macomber)	C. H. Ridgley	L. M. Barnum	20,000	1,000	160,000		153,000				N. Bk. Com., Det.; 1st N., Bay City.
Williamsburg .150 7 Grand Tr. I 12	Bank of Williamsburg..⑤†'17 74-1008	D. H. Power (Power, Whitmore	G. S. Whitmore & Power, Owners)	F. E. Moore		5,000		22,000		26,100			5,850	Leelanau Co. Sav., Suttons Bay; 1st N., Det.; Comstock Park State, Comstock Park.
Williamston..1060 70 Ingham O17	Crossman & Williams State $150-10% Bk. ◆ 74-452 ⑤‡$'71	F. W. Shumway	J. H. Runciman	O. M. Allen	G. B. Jackson	40,000	36,080	428,330	28,000	410,240	45,780	39,960	36,430	N. Bk. Rep., Chi.; Capital N., Lansing.
" ..... "	Williamston State Bank ◆ 74-453 ⑤‡$'88	W. T. Webb	B. A. Liverance	John Marshall		50,000	35,710	589,670		319,400	229,500		126,480	Seab. N., N. Y.; 1st N., Chi. and Det.
Willis .....100 70 Washt'aw Q20	Willis Exchange Bank...†'14 74-969	(R. F. Walters)				15,000	10,000							Peninsular State, Det.; Peo. State, Belleville, Mich.
Winn .....250 7 Isabella M14	Winn Banking Co.....‡†'09 74-889	J. L. Upton	B. Converse	Paul Binkley										Cent. State Sav., Shepherd.
Wolverine .....413 7 Cheboygan G16	Wolverine State Sav. Bank 74-482 ⑤‡$'06	John Yuill	H. W. Sowton	R. H. Calkins	Lillian B. Shoebridge	20,000	8,500	177,280		84,280	81,740	7,070	32,090	Han. N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Det.; 2d N., Saginaw.
Woodland .....356 7 Barry O14	Woodland Exchange Bank 74-890 ⑤†'86	F. F. Hilbert		L. M. Hilbert	J. V. Hilbert	25,000	15,000	325,000		350,000			50,000	Chase N., N. Y.; Cont. & Com'l N., Chi.; Peninsular State, Det.; 4th N., G. Rap.
Wyandotte .25,000 70 Wayne Q22	First National Bank...⑤'25 $120 74-206	A. I. Burdeno	J. C. Headman H. C. Shaffmaster	C. W. Collins		150,000								1st N., Det.
" ..... "	Ford State Bank....⑤●‡$'21 74-1094	Byron J. Oades	John J. Marx Stewart Hanley	Ned C. Field		50,000	13,880	425,000		321,000	46 000	40,000	78,000	N. Bk. Com., N. Y.; Cont. & Com'l N., Chi.; Am. State, Det.
" ..... "	Peoples State Bank..⑤●‡$'93 $200-8% 74-205	H. Roehrig	S. T. Hendricks	A. C. Milne	J. T. McWhirter	100,000	100,080	1,205,962		374,610	956,500	33,810	41,130	Han. N., N. Y.; Cont. & Com'l N., Chi.; Peo. State, Det.
" ..... "	Wyandotte Savings Bank 74-204 ⑤●‡$'71	F. E. Van Alstyne	S. T. Miller J. C. Cahalan	A. T. Burns	F. W. Tucker	200,000	412,880	5,622,850		765,680	4,499,850	60,760	909,430	Am. Ex. N., N. Y.; 1st N., Chi.; Det. Sav., Det.

INQUIRIES REGARDING INVESTMENTS OR INVESTMENT PROBLEMS CORDIALLY INVITED

HARRIS, SMALL & CO.

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MUNICIPAL INDUSTRIAL PUBLIC UTILITY AND RAILROAD BONDS

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MICHIGAN—Continued

Non-Bank Towns with Nearest Banking Point (Indexed Acces.), Lawyers, Laws (indexed) in back of this volume. For Interest Rates, Holidays, etc., see Laws.

Town and County. ▲County Seats, Fig. is Fed. Res. Dist. D. is Detroit Branch	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⑤Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profit	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
Yale 1800 70 St. Clair N24	First National Bank ⑤●‡'63 74-429	A. E. Sleeper	W. V. Andreae W. F. Ruh	L. V. Andreae	F. L. Holden N. A. Edwards	$ 40,000	$ 1,150	$ 400,950	$ 40,000	$ 280,060	$ 68,240	$ 78,960	$ 54,930	N. Y. Tr. Co., N. Y.; 1st N., Det.; Federal Com'l & Sav., Pt. Huron.
" ------ "	**Yale State Bank** ⑤●‡'21 74-430	J. P. Livingston	James McColl	G. E. Beard	Eva Lothian	30,000	26,220	655,380	6,490	302,180	238,560	42,660	134,690	N. Y. Tr. Co., N. Y.; 1st N., Det.
Ypsilanti 13,500 70 Washt'w Q20	**FIRST NATIONAL BANK** $250-12% 74-223 ⑤●‡'61	D. L. Quirk, Jr.	D. C. Griffen E. F. Goodwin	E. F. Goodwin	G. A. Spencer	150,000	213,810	2,504,790	147,650	1,426,330	1,204,890	107,200	277,820	N. City, N. Y.; Ill. Merch. Tr. Co., Chi.; 1st N., Det.
" ------ "	Peoples National Bank $125 74-225 ⑤●‡'23	Hugh E. Van de Walker	E. B. Kellogg F. L. Gallup	F. L. Gallup	Wm. Y. Murdock	100,000	20,000	434,890	----------	285,420	89,140	----------	108,000	N. Park, N. Y.; N. Bk. Rep., Chi.; N. Bk. Com., Det.
------ "	**YPSILANTI SAVINGS BANK** $200-8% 74-224 ⑤●‡$'87	**M. M. READ** **A Commercial Collections and**	**J. P. KIRK** **Bank. Prompt at Correspondence**	**W. E. McLEOD** **tention given bu invited. Efficient**	**R. R. HALL** **siness of non-resi service assured.**	**100,000**	**114,060**	**1,765,540**	----------	**680,420**	**838,270**	**122,540**	**338,370**	**Han. N., N. Y.; Cont. & Com'l N., Chi.; Merch. N. and Peo. State, Det.; Ann Arbor Sav., Ann Arbor.** **dents.**
Zeeland 2500 7 Ottawa O10	State Com'l & Sav. Bank $165-12% 74-348 ⑤‡$'05	John Wichers	J. Smallegan	B. Neerken	J. A. Donia	50,000	30,530	932,050	63,650	460,200	366,760	71,120	178,140	N. Park, N. Y.; 1st N., Chi.; Old N., G. Rap.
" ------ "	**Zeeland State Bank** ⑤●‡$'78 8% 74-347	C. J. Den Herder	D. F. Boonstra	Wm. D. Van Loo	H. Baron	100,000	77,810	2,126,010	131,940	985,610	1,018,300	184,450	247,390	Chase N., N. Y.; Cont. & Com'l N., Chi.; G. Rap. N., G. Rap.

MINNESOTA

Town and County. ▲County Seats. Entire State in No. 9 Fed. Res. Dist.	●Mem. A.B.A. ⁿNew §State †Priv. ‡Mem. State B. Ass'n. [Estab. ◆M. Fed. Res. T-Trust Powers. $Last Sale % Div. ⑤Sav. Dept.	President.	Vice-President.	Cashier.	Ass't Cashier.	Liabilities. Paid-up Capital	Surplus and Profits	Deposits	Accepts, Letters of Cr. Etc.	Resources. Loans and Discounts	Bonds and Securities	Miscellaneous	Cash & Exchanges, Due from Banks	Principal Correspondents.
▲**Ada** 1500 Norman G3	Ada National Bank ⑤‡'14 $150-6% 75-1192	A. J. Johnson	John Merkens	A. A. Habedank	L. J. Peterson	$ 25,000	$ 5,000	$ 269,490	$ 890	$ 163,370	$ 22,980	$ 27,380	$ 86,650	N. Park, N. Y.; 1st N., St. P. and Crookston; Northw. N., Minpls.
" ------ "	Farmers & Merchants State Bank 75-1230 ⑤ ‡$'15 $200-10%	D. C. Jones	E. S. Jenkins	C. D. Simpson	A. O. Guren	30,000	12,500	303,670	40,110	272,520	3,510	34,040	76,200	1st N., St. P.; 1st N., Minpls.; Minn. N., Duluth.
" ------ "	First National Bank ●‡1900 8% 75-283	C. M. Sprague	C. J. Lofgren	L. S. Lofgren	C. R. Sutton A. G. Molander	50,000	52,780	609,350	40,630	682,540	----------	----------	70,220	Han. N., N. Y.; 1st N., Minpls.; Merch. N., St. P.; 1st N., Duluth.
" ------ "	**FIRST STATE BANK** ⑤●‡$'81 75-282	**A. L. HANSON** **THE PIONEER** **Send us your it**	**PETER SHARPE** **BANK OF NORM** **ems direct for pr**	**O. C. OGARD** **AN COUNTY.** **ompt attention.**	**G. H. SPAETH** **L. H SCHERF**	25,000	25,280	503,480	----------	329,650	110,180	8,070	65,860	Chase N., N. Y.; Cont. & Com'l N., Chi.; 1st N., Minpls. and St. P.
Adams 609 Mower R19	Farmers State Bank ⑤●‡$'15 75-1190	A. Torgerson	J. H. Carey	N. V. Torgerson	----------	15,000	16,460	306,770	----------	265,910	3,100	9,550	59,670	1st N., Chi. and Minpls.; Merch. N., Ced. R.; Austin N., Austin; Merch. N., St. P.
" ------ "	**FIRST NATIONAL BANK** 75-630 ⑤†●‡'98	**SOPHRONIA DEAN** **OLDEST AND** **Send us your A** *Plain sight dra*	**MICHAELKREBSBACH** **LARGEST BANK** **dams Items Direc** *fts 15c credit, re*	**WM. W. DEAN** **t for Prompt, Pe** *ports 25c.*	**A. J. KREBSBACH** **rsonal attention.**	30,000	30,000	449,650	40,980	388,500	70,470	30,960	60,690	Cont. & Com'l N. Chi.; Northw. N., Minpls.; 1st N., Austin.
Adrian 1100 Nobles R5	Adrian State Bank ⑤●‡$'84 $200-10% 75-328	Edwin Brickson	Gerhard Lewis S. B. Bedford	Joseph L. Lais	H. G. Knips	40,000	44,000	632,370	----------	446,000	70,000	44,000	156,370	N. Park, N. Y.; Cont. & Com'l N., Chi.; 1st N., Minpls; Merch. N., St. P.
" ------ "	First National Bank ●‡'90 $225-8% 75-329	C. W. Kilpatrick	----------	J. W. Mooty	Theo. Nelson	35,000	20,000	380,000	14,000	325,000	10,600	54,600	58,800	Seab. N., N. Y.; 1st N., Minpls. and Mankato.
" ------ "	National Bank of Adrian $135-6% 75-330	J. C. Becker	----------	F. J. Forkenbrock	----------	25,000	5,800	142,400	25,000	112,000	44,000	11,000	33,000	Ill. Merch. Tr. Co., Chi.; Midland N., Minpls.; Live Stock N., Sioux C.
Afton 186 Washington N18	Citizens State Bank ⑤‡$'14 $145-6% 75-1125	J. M. Oldham	G. W. Slater	H. A. Swenson	Esther Schulz	15,000	5,000	135,000	----------	116,000	25,000	----------	11,000	1st N., Stillwater, Minpls., and Winthrop; Merch. N., St. P.
▲**Aitkin** 1800 Aitkin I 16	Farmers National Bank $275-28% 75-1163 ⑤●‡'14	F. P. McQuillin	C. H. Warner D. A. Foley	W. T. Mount	H. D. McNeil F. Johnson	25,000	40,000	523,000	----------	370,000	50,000	----------	170,000	Ill. Merch. Tr. Co., Chi.; 1st N., Duluth and St. P.
" ------ "	**FIRST NATIONAL BANK** 20% 75-261 ⑤●‡'03	F. E. KRECH	PETER LARSON G. M. ROBINSON	B. R. HASSMAN	J. E. JOHNSON R. N. HASLING	25,000	54,970	887,810	25,000	602,140	150,780	75,200	154,650	N. City, N. Y.; Cont. & Com'l N., Chi.; Merch. N. and 1st N., St. P.; Northw. N. and 1st N., Minpls.; Northern N., Duluth.
" ------ "	**NATIONAL BANK OF AITKIN** ⑤●‡'95 $200-10% 75-260	**C. P. DE LAITTRE** **J. B. GALARNEAULT,** *Ch.* **Oldest Ban** **SEND US YOUR** *Fee in advance, p*	**J. J. McDONALD** **FRED BLAIS** *of Bd.* **k in Aitkin C** **ITEMS DIRECT** *lain sight drafts* 15c	**N. TOAN** **ounty.** **FOR PROMPT P** *, credit reports* 25c.	**V. R. HAUGE** **ERSONAL ATTE** *TRY US.*	**50,000**	**26,500**	**550,000**	----------	**240,000**	**215,000**	----------	**115,000**	**Han. N., N. Y.; 1st N., Chi. and St. P.; Midland N., Minpls.; City N., Duluth.** **NTION.**
Akely 600 Hubbard H10	State Bank of Akeley ⑤●‡$'05 $200-10% 75-631	Arthur Ovrom	M. Ovrom	W. J. Dahms	----------	10,000	9,600	165,000	----------	145,000	12,000	----------	22,000	1st N., Park Rapids; Merch. N., St. P.; Minn. N., Duluth.
Albany 1000 Stearns L11	First State Bank ⑤‡$'96 75-632	G. M. Schaefer	Peter Kraker	Andrew Peternell	J. A. Wellenstein	30,000	11,580	726,000	110	623,000	32,180	16,740	117,000	Cont. & Com'l N., Chi.; 1st N. and Northw. N., Minpls.; 1st N., St. P.
" ------ "	Stearns County State Bank 75-1045 ‡$'12	W. J. Bohmer	M. H. Nett	B. H. Beuning	A. H. Krebs	25,000	9,000	516,000	----------	404,000	40,000	6,000	100,000	N. Park, N. Y.; 1st N., Minpls. and St. P.

MINNESOTA Map on Index

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