

The
Chase National Bank

OF THE CITY OF NEW YORK

CAPITAL \$20,000,000 SURPLUS & PROFITS \$27,178,043.06
DEPOSITS (DECEMBER 31, 1925) \$564,608,785.07

SEE PAGE ADVERTISEMENT IN NEW YORK LIST

RAND McNALLY
BANKERS DIRECTORY

JANUARY 1926

PUBLISHED IN MARCH

A. G. Becker & Co.

Commercial Paper · Bonds

Chicago

New York

ST. LOUIS

SAN FRANCISCO

SEATTLE

PORTLAND

NATIONAL PROVINCIAL BANK

LIMITED

Established 1833

Over 1100 Offices in England and Wales.

Agents Everywhere

Head Office: 15 BISHOPSGATE, LONDON, E. C. 2.

FORMAN FIRST MORTGAGE BONDS

Nationally Known Investments
That Will Increase Your Bond Sales

FORMAN First Mortgage Real Estate Bonds are ideal investments for Bank distribution. Their absolute safety has been proven in thousands of transactions totaling many millions of dollars. The Forman record of forty-one years without loss to a customer and the facts attesting to the stability of Forman Bonds are known to Investors in all parts of America.

This public confidence in the worth of Forman Bonds is of inestimable value to Banks that desire to secure their position as distributors of Safe Investments.

*Write for detailed information regarding the
Forman Bond Distribution Plan for Banks*

GEORGE M. FORMAN AND COMPANY

First Mortgage Investments

105 W. Monroe St., CHICAGO

100 E. 42nd St., NEW YORK

"41 Years Without Loss to a Customer"

The standard form of check protection



[see the inside
back covers]

THE first chemically-protected paper—safety paper—was invented by George La Monte in 1871.

Tested by over 50 years of use, National Safety Paper has been found to be the most effective means of protecting checks against fraudulent alteration. That is why it is used by thousands of banks and trust companies, and is regarded as the standard form of check protection.

Ask your lithographer.

National Safety Paper

GEORGE LA MONTE & SON

61 Broadway, New York

Founded 1871



In all sections of the country there are NATIONAL CITY COMPANY offices where Banks, dealers, institutions and private investors may obtain information on, or prices of *Bonds, Short Term Notes* and *Acceptances*. Many of these offices are connected by an 11,000 mile private telegraph system bringing them in close touch with New York, and securing for customers the advantage of quick communication with the investment markets of the nation.

PRINCIPAL CORRESPONDENT OFFICES

ALBANY Ten Eyck Building Telephone 6090 Main	INDIANAPOLIS Fletcher Sav. & Tr. Building Telephone Circle 7800	PROVIDENCE 12 Westminster St. Telephone 3262 Union
ATLANTA 66 North Broad Street Telephone Walnut 5070-71	KANSAS CITY 1017 Baltimore Avenue Telephone 2706 Main	ROCHESTER Wilder Building Telephone 4464-5-6 Main
ATLANTIC CITY Chalfonte Block Telephone Marine 749	LOS ANGELES 513 West 6th Street Telephone 7051 Trinity	SAN DIEGO Union Building Telephone 264 Main
BALTIMORE Charles & Fayette Streets Telephone 7471 Plaza	LOUISVILLE, KY. Marion E. Taylor Building Telephone Main 3574	SAN FRANCISCO Standard Oil Building Telephone 921 Kearny
BOSTON 30 Congress Street Telephone 8100 Main	MEMPHIS Bank of Commerce Bldg. Telephone (Postal) 119 (Cumberland) 6-1083	SEATTLE Hoge Building Telephone 2254 Elliott
BUFFALO Ellicott Square Building Tel. (Bell) 2472 Seneca	MILWAUKEE First Wis. Nat'l Bk. Building Telephone 2590 Broadway	ST. LOUIS Boatmen's Bank Bldg., Telephone 7140 Olive
CHICAGO 137 So. La Salle Street Telephone 7200 Randolph	MINNEAPOLIS Builders' Exchange Building Telephone 0888 Atlantic	SAINT PAUL Merchants' Nat'l Bank Bldg. Telephone 0248 Cedar
CINCINNATI 4th National Bank Building Telephone 422 Main	NEWARK Kinney Building Telephone 1943 Market	WASHINGTON 741-15th Street, N. W. Telephone 3176 Main
CLEVELAND Guardian Building Telephone (Bell) 763 Cherry	NEW ORLEANS Western Union Building Telephone 6863 Main	WILKES-BARRE Miners' Bank Building Tel. (Bell) 2120 Wilkes-Barre
DAVENPORT Putnam Building Telephone 7935 Main	OMAHA First National Bank Building Telephone 3316 Jackson	MONTREAL, CANADA 205 St. James Street Telephone 6493 Main
DENVER 718 Seventeenth Street Telephone 1475 Main	PHILADELPHIA 1417 Chestnut Street Telephone 3400 Rittenhouse	TORONTO, CANADA 10 King Street East Telephone 6120 Main
DETROIT First National Bank Bldg. Telephone 9121 Cadillac	PITTSBURGH Union Trust Building Telephone 2980 Atlantic	LONDON, E. C. 2, ENG. 34 Bishopsgate Telephone London Wall 1737
HARTFORD U. S. Security Trust Building Telephone 2-3175	PORTLAND, ME. Chapman Building Telephone 6904 Forest	COPENHAGEN, DENMARK 16 Holmens Kanal
HOUSTON First National Bank Building Telephone Preston 2465	PORTLAND, ORE. United States Nat'l Bank Bldg. Telephone Broadway 9220	GENEVA, SWITZERLAND 1 rue de la Tour de l'Ile Telephone 51 89
		TOKIO, JAPAN 12 Nakadori Marunouchi Telephone 1615 Marunouchi

THE NATIONAL CITY COMPANY

MAIN OFFICE: National City Bank Building, NEW YORK

UPTOWN OFFICE National City Building, 42nd Street at Madison Avenue

Bonds . Short Term Notes . Acceptances

1926

JANUARY

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

FEBRUARY

S	M	T	W	T	F	S
..	32	33	34	35	36	37
..	1	2	3	4	5	6
..	1	2	3	4	5	6
38	39	40	41	42	43	44
7	8	9	10	11	12	13
7	8	9	10	11	12	13
45	46	47	48	49	50	51
14	15	16	17	18	19	20
14	15	16	17	18	19	20
52	53	54	55	56	57	58
21	22	23	24	25	26	27
21	22	23	24	25	26	27
59	..	..	..	..	..	..
28	..	..	..	..	..	..
..
..

MARCH

S	M	T	W	T	F	S
..	60	61	62	63	64	65
..	1	2	3	4	5	6
..	1	2	3	4	5	6
66	67	68	69	70	71	72
7	8	9	10	11	12	13
7	8	9	10	11	12	13
73	74	75	76	77	78	79
14	15	16	17	18	19	20
14	15	16	17	18	19	20
80	81	82	83	84	85	86
21	22	23	24	25	26	27
21	22	23	24	25	26	27
87	88	89	90	..	..	..
28	29	30	31	..	..	..
28	29	30	31	..	..	..
..
..

APRIL

S	M	T	W	T	F	S
..	..	..	..	91	92	93
..	..	..	..	1	2	3
..	..	..	..	1	2	3
94	95	96	97	98	99	100
4	5	6	7	8	9	10
4	5	6	7	8	9	10
101	102	103	104	105	106	107
11	12	13	14	15	16	17
11	12	13	14	15	16	17
108	109	110	111	112	113	114
18	19	20	21	22	23	24
18	19	20	21	22	23	24
115	116	117	118	119	120	..
25	26	27	28	29	30	..
25	26	27	28	29	30	..
..
..

MAY

S	M	T	W	T	F	S
..	..	..	..	..	..	121
..	..	..	..	..	..	1
..	..	..	..	..	..	1
122	123	124	125	126	127	128
2	3	4	5	6	7	8
2	3	4	5	6	7	8
129	130	131	132	133	134	135
9	10	11	12	13	14	15
9	10	11	12	13	14	15
136	137	138	139	140	141	142
16	17	18	19	20	21	22
16	17	18	19	20	21	22
143	144	145	146	147	148	149
23	24	25	26	27	28	29
23	24	25	26	27	28	29
150	151	..	..	..	..	..
30	31	..	..	..	..	..
30	31	..	..	..	..	..
..
..

JUNE

S	M	T	W	T	F	S
..	..	152	153	154	155	156
..	..	1	2	3	4	5
..	..	1	2	3	4	5
157	158	159	160	161	162	163
6	7	8	9	10	11	12
6	7	8	9	10	11	12
164	165	166	167	168	169	170
13	14	15	16	17	18	19
13	14	15	16	17	18	19
171	172	173	174	175	176	177
20	21	22	23	24	25	26
20	21	22	23	24	25	26
178	179	180	181	..	..	..
27	28	29	30	..	..	..
27	28	29	30	..	..	..
..
..

JULY

S	M	T	W	T	F	S
..	..	..	..	182	183	184
..	..	..	..	1	2	3
..	..	..	..	1	2	3
185	186	187	188	189	190	191
4	5	6	7	8	9	10
4	5	6	7	8	9	10
192	193	194	195	196	197	198
11	12	13	14	15	16	17
11	12	13	14	15	16	17
199	200	201	202	203	204	205
18	19	20	21	22	23	24
18	19	20	21	22	23	24
206	207	208	209	210	211	212
25	26	27	28	29	30	31
25	26	27	28	29	30	31
..
..

AUGUST

S	M	T	W	T	F	S
213	214	215	216	217	218	219
1	2	3	4	5	6	7
1	2	3	4	5	6	7
220	221	222	223	224	225	226
8	9	10	11	12	13	14
8	9	10	11	12	13	14
227	228	229	230	231	232	233
15	16	17	18	19	20	21
15	16	17	18	19	20	21
234	235	236	237	238	239	240
22	23	24	25	26	27	28
22	23	24	25	26	27	28
241	242	243	..	..	..	..
29	30	31	..	..	..	..
29	30	31	..	..	..	..
..
..

SEPTEMBER

S	M	T	W	T	F	S
..	..	..	244	245	246	247
..	..	..	1	2	3	4
..	..	..	1	2	3	4
248	249	250	251	252	253	254
5	6	7	8	9	10	11
5	6	7	8	9	10	11
255	256	257	258	259	260	261
12	13	14	15	16	17	18
12	13	14	15	16	17	18
262	263	264	265	266	267	268
19	20	21	22	23	24	25
19	20	21	22	23	24	25
269	270	271	272	273	..	..
26	27	28	29	30	..	..
26	27	28	29	30	..	..
..
..

OCTOBER

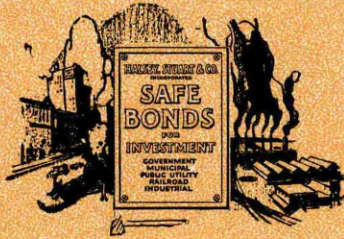
S	M	T	W	T	F	S
..	..	..	..	..	274	275
..	..	..	..	..	1	2
..	..	..	..	..	1	2
276	277	278	279	280	281	282
3	4	5	6	7	8	9
3	4	5	6	7	8	9
283	284	285	286	287	288	289
10	11	12	13	14	15	16
10	11	12	13	14	15	16
290	291	292	293	294	295	296
17	18	19	20	21	22	23
17	18	19	20	21	22	23
297	298	299	300	301	302	303
24	25	26	27	28	29	30
24	25	26	27	28	29	30
304	..	..	..	..	..	..
31	..	..	..	..	..	..
31	..	..	..	..	..	..
..
..

NOVEMBER

S	M	T	W	T	F	S
..	305	306	307	308	309	310
..	1	2	3	4	5	6
..	1	2	3	4	5	6
311	312	313	314	315	316	317
7	8	9	10	11		

When Buying Bonds for Your Bank—

it is a source of satisfaction and a measure of protection to know that the bond house you deal with has made a thorough and reliable investigation before identifying itself with the issues which it offers.



Because of the breadth of its facilities and experience, Halsey, Stuart & Co.'s endorsement of a bond issue has an accepted value which simplifies the responsibility of bank officers who select bonds for investment of bank funds.

The following issues are representative of our offerings:

SHORT TERM

NAME OF ISSUE	MATURITY
Central Illinois Public Service Company Serial Gold Notes	1926-1928
Central Indiana Power Company 3-Year 6% Collateral Gold Notes, Series A	6/1/1928
Cohoes Power & Light Corporation First Mortgage 6% Gold Bonds	1/1/1929
Government of the Argentine Nation 7% Gold Bonds	2/1/1927
Government of Switzerland 5½% Gold Bonds	8/1/1929
Kansas-Oklahoma Gas Company 6% First Mortgage Pipe Line Gold Bonds	8/1/1928
Morris & Company 7½% 10-Year Sinking Fund Gold Notes	9/1/1930
Northern Indiana Gas & Electric Co. 5½% Secured Gold Notes, Series A	6/1/1927
Peoples Gas Light & Coke Co. (Chicago) 3-Year 6% Secured Gold Notes, Series A	3/1/1927
Pressed Steel Car Company 5% Convertible Gold Bonds	1/1/1933
Pure Oil Company 6½% Sinking Fund Gold Notes, Series A	6/1/1933
Vermont Hydro-Electric Corporation First Mortgage 6% Gold Bonds, Series A	10/1/1929
West Penn Railways Company 3-Year 6½% Gold Debentures	4/1/1927

LONG TERM

NAME OF ISSUE	MATURITY
Armour & Company of Delaware First Mtge. 20-Year 5½% Guar. Gold Bonds Series A	1/1/1943
Commonwealth Edison Company (Chicago) First Mortgage 5% Gold Bonds	6/1/1943
Cudahy Packing Company First Mortgage 5% Gold Bonds	12/1/1946
Detroit City Gas Company First Mortgage 6% Gold Bonds, Series A	7/1/1947
Illinois Power & Light Corporation First and Ref. Mtge. 6% Gold Bonds, Ser. A	4/1/1953
Kansas City Power & Light Company First Mtge. 30-Year 5% Gold Bonds, Ser. A	9/1/1952
Metropolitan Edison Company (Penn.) First and Ref. Mtge. 6% Gold Bonds, Ser. B	2/1/1952
Pennsylvania Power and Light Company First and Ref. Mtge. Gold Bonds, Ser. D. 5%	9/1/1953
Public Service Company of Colorado First Mtge. and Ref. 6% Gold Bonds, Ser. A	9/1/1953
Public Service Company of Northern Illinois First Lien and Ref. Mtge. 5½% Gold Bonds, Series A	6/1/1962
The Laclede Gas Light Co. (St. Louis, Mo.) First Mtge. Coll. and Ref. 30-Yr. 5½% Gold Bonds, Series C	2/1/1953
West Penn Power Company First Mortgage 5% Gold Bonds, Series A	3/1/1946

*Current quotations and circulars completely descriptive
of any of the above will be supplied upon request*

HALSEY, STUART & CO. INCORPORATED

CHICAGO 201 S. La Salle St.	NEW YORK 14 Wall St.	PHILADELPHIA 111 S. Fifteenth St.	BOSTON 82 Devonshire St.
CLEVELAND 925 Euclid Ave.	DETROIT 601 Griswold St.	MILWAUKEE 425 E. Water St.	MINNEAPOLIS 610 Second Ave., S.
ST. LOUIS 319 N. 4th St.			

What Do You Owe Your Depositors?

THRIFT does not end with mere saving—it also involves putting the savings to work for the highest return commensurate with safety. Banks, therefore, perform a normal function when they advise their depositors how best to invest their savings in safe and conservative bonds. A good sense of service requires that every bank should be closely associated with a bond house of established standing—not only as an obvious obligation to its customers, but also as a means whereby its own surplus funds may be employed to best advantage.

With such an association in view we invite your correspondence.

A. B. Leach & Co., Inc.

Investment Securities

NEW YORK 62 Cedar St.	CHICAGO 105 S. La Salle St.	CLEVELAND Guardian Bldg.	BOSTON 209 Washington St.	MINNEAPOLIS 1st Nat'l., Soo Line Bldg.
PHILADELPHIA 115 S. 4th St.	BUFFALO 935 Ellicott Square	DETROIT Buhl Bldg.	MILWAUKEE First Wis. Nat'l Bk. Bldg.	TACOMA Puget Sound Nat'l Bk. Bldg.
ALBANY 66 State St.	KANSAS CITY Victor Bldg.	ST. LOUIS Security Bldg.	SEATTLE Dexter Horton Building	PORTLAND Porter Building



LLOYDS BANK LIMITED.

HEAD OFFICE: LONDON, E.C. 3.

The Bank has over 1,650 Offices in England and Wales, and several in India, Burmah and Egypt.

(30th June, 1925.)	(\$5 = £1.)
DEPOSITS, &c. - - -	\$1,691,856,775
ADVANCES, &c. - - -	\$883,443,470

The Bank also has Agents and Correspondents throughout the British Empire and in all parts of the world, and is closely associated with the following Banks:

THE NATIONAL BANK OF SCOTLAND LIMITED.
BANK OF LONDON AND SOUTH AMERICA LIMITED.
LLOYDS AND NATIONAL PROVINCIAL FOREIGN BANK LTD.

THE NATIONAL BANK OF NEW ZEALAND, LIMITED.
BANK OF BRITISH WEST AFRICA, LIMITED.
THE BRITISH ITALIAN BANKING CORPORATION, LIMITED.

CONTENTS

RAND M'NALLY BANKERS DIRECTORY

AND
BANKERS REGISTER

WITH LIST OF BONDED ATTORNEYS

THE BANKERS BLUE BOOK

Official Numbering Agent for American Bankers Association

JANUARY 1926

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

FOUNDED 1845 (Oldest Bank Directory in the United States)

RAND M'NALLY BANKERS DIRECTORY

FOUNDED 1872

THE BANKERS REGISTER

FOUNDED 1888

100th EDITION

54th YEAR



Made in U. S. A.

RAND M'NALLY & COMPANY
CHICAGO

COPYRIGHT, 1926 BY RAND M'NALLY & COMPANY

CONTENTS

	PAGE
Abstract of the Laws of the United States and Canada	1717
Abyssinia—Banks (See Ethiopia)	
Accessible Banking Points to Non-bank Towns	1859
Africa—Attorneys	1706
—Banks	1546
—Map	opposite 1546
Alabama—Accessible Banking Points	1859
—Attorneys	1607
—Banks	33
—Bank Directors	1961
—Laws	1717
—Map, on "ALA" Index	opposite 34
—State Bankers Association Officers	8
—(Members shown in Bank List by † after name of bank)	
—State Bank Officials and Bank Examiners	11
Alaska—Accessible Banking Points	1861
—Attorneys	1608
—Banks	48
—Bank Directors	1965
—Laws	1719
—Map, on Alaska Index	opposite 48
Albania—Banks	1558
—Map (Map of Europe)	1544
Alberta—Accessible Banking Points	1944
—Attorneys	1702
—Banks	1492
—Laws	1836
—Map (Map of Canada)	opposite 1492
Algeria—Attorneys	1706
—Banks	1546
American Bankers Association Officers	8 and 9
—(Members shown in Bank List by † after name of bank)	
A. B. A. Numerical Transit System Map	opposite 11
A. B. A. Transit Number	
—(Listed under name of each bank in Bank List)	
Anglo-Egyptian Sudan	
—Banks	1546
—Map (see map of Africa)	opposite 1546
Angola—Attorneys	1706
—Banks	1546
Arabia—Banks	1551
Argentine Republic—Attorneys	1714
—Banks	1600
—Map, on Map of South America	opposite 1600
Arizona—Accessible Banking Points	1861
—Attorneys	1608
—Banks	50
—Bank Directors	1965
—Laws	1721
—Map on Index "Ariz"	opposite 50
—State Bankers Association Officers	8
—(Members shown in Bank List by † after name of bank)	
—State Bank Officials and State Bank Examiners	11
Arkansas—Accessible Banking Points	1861
—Attorneys	1609
—Banks	53
—Bank Directors	1966
—Laws	1723
—Map, on "Ark" Index	opposite 54
—State Bankers Association Officers	8
—(Members shown in Bank List by † after name of bank)	
—State Bank Officials and Bank Examiners	11
Ashanti—(See Gold Coast)	
Asia—Attorneys	1707
—Banks	1551
Associations—American Bankers (Officers of)	8
—(Members shown in Bank List by • after name of bank)	
—Farm Mortgage Association of America (Officers)	10
—Investment Bankers Association of America Officers	10
—(Members shown in Investment Lists by a †)	
—State Bankers Association Officers	8-9
—(Members shown in Bank List by † after name of bank)	
Attorneys—United States and Canada (Bonded)	1607
—Foreign Countries	1706
Australasia—Attorneys	1707
—Banks	1555
Austria—Attorneys	1708
—Banks	1558
—Map (Map of New Europe)	opposite 1544
Azores Islands—Attorneys	1706
—Banks	1546
—Map (Map of Africa)	opposite 1546
Bahamas—Attorneys	1714
—Banks	1599
—Map (Map of West Indies)	opposite 1598
Baluchistan—Banks	1551
Bank Directors of the United States and Canada	1961
Bank Examiners and State Bank Officials	11, 12, 13
Bank Examiners (National)	14, 15
Barbados—Attorneys	1714
—Banks	1599
—Map (West Indies)	opposite 1598
Basutoland—Banks	1546
—Map (Map of Africa)	opposite 1546
Bechuanaland—Banks	1546
—Map (Map of Africa)	opposite 1546
Belgian Congo—Attorneys	1706
—Banks	1546
—Map (Map of Africa)	opposite 1546
Belgium—Attorneys	1708
—Banks	1559
—Map (Map of New Europe)	opposite 1544
Bermudas—Attorneys	1713
—Banks	1599
Bolivia—Attorneys	1714
—Banks	1601
—Map (map of South America)	opposite 1600
Borneo—(See Dutch East Indies)	
Brazil—Attorneys	1714
—Banks	1601
—Map (map of South America)	opposite 1600
British Columbia—Accessible Banking Points	1945
—Attorneys	1702
—Banks	1496
—Bank Directors	2313
—Laws	1839
—Map (map of Canada)	opposite 1492
British Guiana—Attorneys	1714

	PAGE
British Guiana—(Continued)	
—Banks	1601
—Map (map of South America)	opposite 1600
British Honduras—Attorneys	1713
—Banks	1599
Buffalo, N. Y.—Map	opposite 904
Bulgaria—Attorneys	1708
—Banks	1560
—Map (map of New Europe)	opposite 1544
California—Accessible Banking List	1863
—Attorneys	1610
—Banks	78
—Bank Directors	1972
—Laws	1726
—Map on Index "Calif"	opposite 78
—State Bankers Association Officers	8
—(Members shown in Bank List by † after name of bank)	
—State Bank Officials and Examiners	11
Camerouns (Kamerun)—(See French Equatorial Africa)	
Canada—Accessible Banking Points	1944
—Attorneys	1702
—Banks	1492
—Bank Directors	1957
—Laws	1836
—Map on Index "Canada"	opposite 1492
Canadian Bankers Association Officers	8
Canary Islands—Banks	1546
—Map (map of Africa)	opposite 1546
Cape of Good Hope (see Union of South Africa)	1548
Cape of Verde Islands—Attorneys	1706
—Banks	1546
—Map (map of Africa)	opposite 1546
Cardinal Numbers and Commercial Terms in Ten Languages	17
—(Table of)	
Celebes—(See Dutch East Indies)	
Central America—Attorneys	1713
—Banks	1599
Central Reserve Cities	19
Ceylon—Attorneys	1707
—Banks	1551
Channel Islands—(See England)	
Chicago Map (central portion)	opposite 254
Chile—Attorneys	1714
—Banks	1602
—Map (Map of South America)	opposite 1600
China—Attorneys	1707
—Banks	1551
Chosen—(See Japan)	
Clearing Houses of the United States and Canada (List of)	32B & 32C
—(Members of shown in Bank List by a *; affiliated banks by a +)	
Colombia—Attorneys	1714
—Banks	1602
—Map (Map of South America)	opposite 1600
Colorado—Accessible Banking Points	1866
—Attorneys	1613
—Banks	136
—Bank Directors	1982
—Laws	1730
—Map on Index "Col"	opposite 136
—State Bankers Association Officers	8
—(Members shown in Bank List by † after name of bank)	
—State Bank Officials and Bank Examiners	11
Comparative Consolidated figures (on Page 32D)	opposite 33
Comptroller's Calls to The National Banks	opposite 11
—(From September 9, 1886, to date)	
Connecticut—Accessible Banking Points	1867
—Attorneys	1614
—Banks	152
—Bank Directors	1986
—Laws	1733
—Map on Index "Conn"	opposite 152
—State Bankers Association Officers	8
—(Members shown in Bank List by † after name of bank)	
—State Bank Officials and Bank Examiners	11
Consolidated Capitation for January 1926 Statements	opposite 33
Correspondents	
—(For each bank shown in Bank List under correspondents column)	
Corsica—(See France)	
Costa Rica—Attorneys	1713
—Banks	1599
County of each Bank Town	
—(Shown in Bank List under name of town)	
County Seats	
—(Shown in Bank and Attorney Lists by a • before name of town or city)	
Cuba—Attorneys	1615
—Banks	1490
—Bank Directors	2314
—Laws	1855
—Map (See Map of West Indies)	opposite 1598
Curacao—Attorneys	1714
Cyprus—Attorneys	1707
—Banks	1552
Czecho-Slovakia—Attorneys	1708
—Banks	1560
—Map (map of New Europe)	opposite 1544
Danzig—Banks	1561
—Map (map of New Europe)	opposite 1544
Dates of the Regular Meetings of the State Legislatures	1716
Days of Grace	18
Delaware—Accessible Banking Points	1868
—Attorneys	1615
—Banks	163
—Bank Directors	1989
—Laws	1736
—Map	opposite 162
—State Bankers Association Officers	8
—(Members shown in Bank List by † after name of bank)	
—State Bank Officials and Bank Examiners	11
Denmark—Attorneys	1708
—Banks	1561
—Map (see map of New Europe)	opposite 1544
Digest of Banking and Commercial Laws of the United States and Canada	1717
Directors—(List of United States and Canadian Bank Directors)	1961
District of Columbia—Accessible Banking Points	1868
—Attorneys	1615
—Banks	166

	PAGE
District of Columbia—(Continued)	
—Bank Directors	1990
—Laws	1737
—Map, Indexed "D. C."	opposite 166
—State Bankers Association Officers	8
(Members shown in Bank List by a † after name of bank)	
Domestic Money Orders (see Postage Rates)	7
Dominican Republic—Attorneys	1714
—Banks	1599
—Map (see map of West Indies)	opposite 1598
Dominion of Canada (map of), indexed "Canada"	opposite 1492
Dutch East Indies—Attorneys	1707
—Banks	1552
Dutch Guiana—Attorneys	1714
—Banks	1602
—Map (see map of South America)	opposite 1600
Ecuador—Attorneys	1714
—Banks	1602
—Map (see Map of South America)	opposite 1600
Egypt—Attorneys	1706
—Banks	1546
—Map (see Map of Africa)	opposite 1546
England and Wales—Attorneys	1708
—Banks	1562
—Map on London Index	opposite 1570
Eritrea—Banks	1547
—Map (See Map of Africa)	opposite 1546
Estonia—Banks	1582
—Map (see Map of New Europe)	opposite 1544
Ethiopia (Abyssinia)—Banks	1547
—Map (Map of Africa)	opposite 1546
Europe—Attorneys	1708
—Banks	1558
—Map indexed "Foreign"	opposite 1544
Examiners and Districts (National)	14, 15
Examiners (State and State Bank Officials)	11, 12, 13
Express Money Order Rates (see Postage Rates)	7
Farm Mortgage Bankers Association Officers	10
Federal Farm Loan Board	32
Federal Land Banks and their data	32
(Also listed in Bank List in Cities where located)	
Federal Reserve—Advisory Council	20
—Advisory Board	20
Federal Reserve Bank Information	20 to 32
Federal Reserve Bank of Atlanta (District 6) with Branches	25
" " " " Boston (District 1)	21
" " " " Chicago (District 7) with Branch	26
" " " " Cleveland (District 4) with Branches	23
" " " " Dallas (District 11) with Branches	30
" " " " Kansas City, Mo. (District 10) with Branches	29
Federal Reserve Bank of Minneapolis (District 9) with Branch	28
" " " " New York (District 2) with Branch	22
" " " " Philadelphia (District 3)	23
" " " " Richmond (District 5) with Branch	24
" " " " San Francisco (District 12) with Branches	31
" " " " St. Louis (District 8) with Branches	27
Federal Reserve Map, showing the Twelve Districts	opposite 18
of District 7	opposite 256
Federal Reserve Districts in which Banking Town is located	
(Is shown in Bold Face figure under name of town or see top of first column bank pages)	
Federal Reserve Members (State Banks and Trust Companies)	
(Shown in Bank List by a ♦ under name of bank)	
Federated Malay States—Banks	1553
Fernando Po—(see Spanish Guinea)	
Fiji Islands—Attorneys	1707
—Banks	1555
Finland—Attorneys	1711
—Banks	1582
—Map (see Map of New Europe)	1544
Flume—Banks	1582
—Map (see Map of New Europe)	1544
Florida—Accessible Banking Points	1868
—Attorneys	1615
—Banks	172
—Bank Directors	1991
—Laws	1739
—Map	opposite 172
—State Bankers Association Officers	8
(Members shown in Bank List by a † after name of bank)	
—State Bank Officials and Bank Examiners	11
Foreign Attorneys (Selected List)	1706
—Banks	1546
—Coins (Value of)	16
Foreign Languages (Table of cardinal numbers and commercial terms in ten languages)	opposite 17
Foreign Parcel Post Rates	7
Foreign Postal Table	7
Fort Map showing United States Military Posts	opposite 32
France—Attorneys	1711
—Banks	1582
—Map (see Map of New Europe)	opposite 1544
French Equatorial Africa—Attorneys	1706
—Banks	1547
—Map (Map of Africa)	opposite 1546
French Guiana—Banks	1602
—Map (see Map of South America)	opposite 1600
French Indo China—Attorneys	1707
—Banks	1553
French Somoliland—Banks	1547
—Map (See Map of Africa)	opposite 1546
French West Africa—Attorneys	1706
—Banks	1547
—Map (see Map of Africa)	1546
Gambia—Attorneys	1706
—Banks	1547
—Map (see Map of Africa)	opposite 1546
Georgia—Accessible Banking Points	1869
—Attorneys	1616
—Banks	189
—Bank Directors	1995
—Laws	1741
—Map on "Ga." Index	opposite 196
—State Bankers Association Officers	8
(Members shown in Bank List by a † after name of bank)	
—State Bank Officials and Bank Examiners	11
Germany—Attorneys	1711
—Banks	1586
—Map (see Map of New Europe)	opposite 1544
Gibraltar (see Spain)	1597
Gold Coast and Ashanti—Attorneys	1706
—Banks	1547
—Map (see Map of Africa)	opposite 1546
Grace on Sight Drafts for the United States and Canada	18
Greece—Attorneys	1712
—Banks	1588
—Map (see Map of New Europe)	opposite 1544
Grenada—Attorneys	1714
—Map (see Map of West Indies)	opposite 1598
Guadaloupe—Attorneys	1714
—Banks	1600
—Map (See Map of West Indies)	opposite 1598
Guatemala—Attorneys	1713
—Banks	1599
Haiti—Attorneys	1714
—Banks	1600
—Map (see Map of West Indies)	opposite 1598
Hawaii—Accessible Banking Points	1871
—Attorneys	1619
—Banks	230
—Bank Directors	2002
—Map, indexed "Hawaii"	opposite 230
Holidays (See Interest Rates, Grace on Sight Drafts, Etc. (See also Laws for Legal Holidays))	18
Holland—Attorneys	1712
—Banks	1589
—Map (see Map of New Europe)	opposite 1544
Honduras—Attorneys	1713
—Banks	1599
Hongkong—Attorneys	1707
—Banks	1551
Hungary—Attorneys	1712
—Banks	1589
—Map (see Map of New Europe)	opposite 1544
Iceland—Attorneys	1712
—Banks	1589
—Map (see Map of New Europe)	opposite 1544
Idaho—Accessible Banking Points	1871
—Attorneys	1619
—Banks	231
—Bank Directors	2003
—Laws	1743
—Map, indexed "Idaho"	opposite 232
—State Bankers Association Officers	8
(Members shown in Bank List by a † after name of bank)	
—State Bank Officials and Bank Examiners	11
Illinois—Accessible Banking Points	1872
—Attorneys	1620
—Banks	239
—Bank Directors	2005
—Laws	1745
—Map, indexed "Illinois"	opposite 238
Map of Chicago (Central portion)	opposite 254
Map of Federal Reserve District 7	opposite 256
—State Bankers Association Officers	8
(Members shown in Bank List by a † after name of bank)	
—State Bank Officials and Bank Examiners	11
India—Attorneys	1707
—Banks	1553
Indiana—Accessible Banking Points	1874
—Attorneys	1625
—Banks	350
—Bank Directors	2027
—Laws	1748
—Map indexed "Ind"	opposite 350
—Map of Indianapolis	opposite 372
—State Bankers Association Officers	8
(Members shown in Bank List by a † after name of bank)	
—State Bank Officials and Examiners	11
Indianapolis—Map	opposite 372
Interest Rates (table of)	18
(Also found under Laws of each state)	
Interest Rates by contract	18
International Money Orders	7
Investment Bankers Association	10
(Members shown by a † in Investment Lists)	
Investment Dealers (Selected List)	
(Following banks in each city where listed)	
Ionian Islands—(See Greece)	
Iowa—Accessible Banking Points	1876
—Attorneys	1628
—Banks	403
—Bank Directors	2039
—Laws	1751
—Map indexed "Iowa"	opposite 402
—State Bankers Association Officers	8
(Members shown in Bank list by a † after name of bank)	
—State Bank Officials and Examiners	11
Irak—Banks	1553
Irish Free State and Northern Ireland—Attorneys	1712
—Banks	1589
—Map (see Map of New Europe)	opposite 1544
Italian Somaliland—Banks	1547
—Map (see Map of Africa)	opposite 1546
Italy—Attorney	1712
—Banks	1590
—Map (see Map of New Europe)	opposite 1544
Jamaica—Attorneys	1714
—Banks	1600
—Map (see Map of West Indies)	opposite 1598
Japan—Attorneys	1707
—Banks	1554
Java—(See Dutch East Indies)	
Johore—Banks	1554
Joint Stock Land Banks and Territory	32A
(Also in proper places in Bank List)	
Jugo Slavia—(See Kingdom of the Serbs, Croates and Slovenes)	
Kansas—Accessible Banking Points	1877
—Attorneys	1633
—Banks	480
—Bank Directors	2057
—Laws	1753
—Map, indexed "Kans."	opposite 480
—State Bankers Association, Officers	8
(Members shown in Bank List by a † after name of bank)	
—State Bank Officials and Examiners	11
Kabinda—Banks	1547
—Map (See map of Africa)	Opposite 1544
Kedah—Banks	1555
Kelanton—Banks	1555
Kentucky—Accessible Banking Points	1878
—Attorneys	1637
—Banks	531

	PAGE
Gold Coast and Ashanti—Attorneys	1706
—Banks	1547
—Map (see Map of Africa)	opposite 1546
Grace on Sight Drafts for the United States and Canada	18
Greece—Attorneys	1712
—Banks	1588
—Map (see Map of New Europe)	opposite 1544
Grenada—Attorneys	1714
—Map (see Map of West Indies)	opposite 1598
Guadaloupe—Attorneys	1714
—Banks	1600
—Map (See Map of West Indies)	opposite 1598
Guatemala—Attorneys	1713
—Banks	1599
Haiti—Attorneys	1714
—Banks	1600
—Map (see Map of West Indies)	opposite 1598
Hawaii—Accessible Banking Points	1871
—Attorneys	1619
—Banks	230
—Bank Directors	2002
—Map, indexed "Hawaii"	opposite 230
Holidays (See Interest Rates, Grace on Sight Drafts, Etc. (See also Laws for Legal Holidays))	18
Holland—Attorneys	1712
—Banks	1589
—Map (see Map of New Europe)	opposite 1544
Honduras—Attorneys	1713
—Banks	1599
Hongkong—Attorneys	1707
—Banks	1551
Hungary—Attorneys	1712
—Banks	1589
—Map (see Map of New Europe)	opposite 1544
Iceland—Attorneys	1712
—Banks	1589
—Map (see Map of New Europe)	opposite 1544
Idaho—Accessible Banking Points	1871
—Attorneys	1619
—Banks	231
—Bank Directors	2003
—Laws	1743
—Map, indexed "Idaho"	opposite 232
—State Bankers Association Officers	8
(Members shown in Bank List by a † after name of bank)	
—State Bank Officials and Bank Examiners	11
Illinois—Accessible Banking Points	1872
—Attorneys	1620
—Banks	239
—Bank Directors	2005
—Laws	1745
—Map, indexed "Illinois"	opposite 238
Map of Chicago (Central portion)	opposite 254
Map of Federal Reserve District 7	opposite 256
—State Bankers Association Officers	8
(Members shown in Bank List by a † after name of bank)	
—State Bank Officials and Bank Examiners	11
India—Attorneys	1707
—Banks	1553
Indiana—Accessible Banking Points	1874
—Attorneys	1625
—Banks	350
—Bank Directors	2027
—Laws	1748
—Map indexed "Ind"	opposite 350
—Map of Indianapolis	opposite 372
—State Bankers Association Officers	8
(Members shown in Bank List by a † after name of bank)	
—State Bank Officials and Examiners	11
Indianapolis—Map	opposite 372
Interest Rates (table of)	18
(Also found under Laws of each state)	
Interest Rates by contract	18
International Money Orders	7
Investment Bankers Association	10
(Members shown by a † in Investment Lists)	
Investment Dealers (Selected List)	
(Following banks in each city where listed)	
Ionian Islands—(See Greece)	
Iowa—Accessible Banking Points	1876
—Attorneys	1628
—Banks	403
—Bank Directors	2039
—Laws	1751
—Map indexed "Iowa"	opposite 402
—State Bankers Association Officers	8
(Members shown in Bank list by a † after name of bank)	
—State Bank Officials and Examiners	11
Irak—Banks	1553
Irish Free State and Northern Ireland—Attorneys	1712
—Banks	1589
—Map (see Map of New Europe)	opposite 1544
Italian Somaliland—Banks	1547
—Map (see Map of Africa)	opposite 1546
Italy—Attorney	1712
—Banks	1590
—Map (see Map of New Europe)	opposite 1544
Jamaica—Attorneys	1714
—Banks	1600
—Map (see Map of West Indies)	opposite 1598
Japan—Attorneys	1707
—Banks	1554
Java—(See Dutch East Indies)	
Johore—Banks	1554
Joint Stock Land Banks and Territory	32A
(Also in proper places in Bank List)	
Jugo Slavia—(See Kingdom of the Serbs, Croates and Slovenes)	
Kansas—Accessible Banking Points	1877
—Attorneys	1633
—Banks	480
—Bank Directors	2057
—Laws	1753
—Map, indexed "Kans."	opposite 480
—State Bankers Association, Officers	8
(Members shown in Bank List by a † after name of bank)	
—State Bank Officials and Examiners	11
Kabinda—Banks	1547
—Map (See map of Africa)	Opposite 1544
Kedah—Banks	1555
Kelanton—Banks	1555
Kentucky—Accessible Banking Points	1878
—Attorneys	1637
—Banks	531

Kentucky—(Continued)	PAGE	Mississippi—(Continued)	PAGE
—Bank Directors.....	2071	—Attorneys.....	1650
—Laws.....	1756	—Banks.....	725
—Map, indexed "Ky".....	opposite 532	—Bank Directors.....	2120
—State Bankers Association, Officers.....	8	—Laws.....	1771
—Members shown in Bank List by a † after name of bank.....		—Maps, indexed "Miss.".....	opposite 724
—State Bank Officials and Examiners.....	11	—State Bankers Association, Officers.....	8
Kenya—Attorneys.....	1706	—(Members shown in Bank List by † after name of bank).....	
—Banks.....	1547	—State Bank Officials and Examiners.....	12
—Map (see map of Africa).....	opposite 1546	Missouri—Accessible Banking Points.....	1895
Kingdom of the Serbs, Croates and Slovenes (Yugo Slavia).....		—Attorneys.....	1652
—Attorneys.....	1712	—Banks.....	740
—Banks.....	1592	—Bank Directors.....	2124
—Map (see Map of New Europe).....	opposite 1544	—Laws.....	1774
Latvia or Lettonia—Banks.....	1592	—Map, indexed "Mo.".....	opposite 740
—Map (see Map of New Europe).....	opposite 1544	—Map of St. Louis.....	opposite 802
Laws of the United States and Canada (Digest of).....	1717	—State Bankers Association, Officers.....	8
Lawyers of the United States and Canada (Bonded).....	1607	—(Members shown in Bank List by † after name of bank).....	
Lawyers of Foreign Countries (Selected List).....	1706	—State Bank Officials and Examiners.....	12
Leeward Islands—Attorneys.....	1714	Molucca Islands (See Dutch East Indies).....	
—Banks.....	1600	Monaco—Attorneys.....	1712
—Map (see Map of West Indies).....	opposite 1598	Money Orders (International and Domestic).....	7
Legal Rate of Interest (Table of).....	18	Montana—Accessible Banking Points.....	1898
(See also Laws).....		—Attorneys.....	1657
Legislatures (Dates of Regular Meetings).....	1716	—Banks.....	816
Liberia—Attorneys.....	1706	—Bank Directors.....	2141
—Banks.....	1547	—Laws.....	1776
—Map (see Map of Africa).....	opposite 1546	—Map, indexed "Mont.".....	opposite 816
Libya—Attorneys.....	1706	—State Bankers Association, Officers.....	8
—Banks.....	1547	—(Members shown in Bank List by † after name of bank).....	
—Map (see Map of Africa).....	opposite 1546	—State Bank Officials and Examiners.....	12
Lithuania—Banks.....	1592	Morocco—Attorneys.....	1706
—Map (see Map of New Europe).....	1544	—Banks.....	1547
Location of Banking Towns and Cities on State Maps.....		—Map (see Map of Africa).....	opposite 1546
(Indicated by Guide Letter and Figure under each town).....		Mozambique—Attorneys.....	1706
Lombok—(See Dutch East Indies).....		—Banks.....	1547
Louisiana—Accessible Banking Points.....	1883	—Map (see map of Africa).....	opposite 1546
—Attorneys.....	1639	Natal. See Union of South Africa.....	1549
—Banks.....	558	National Bank, Examiners and Districts.....	14-15
—Bank Directors.....	2078	National Banks (number of) (on Page 32 D).....	opposite 33
—Laws.....	1758	Nearest—Accessible Banking Points.....	1859
—Map, indexed "La.".....	opposite 558	Nebraska—Accessible Banking Points.....	1899
—State Bankers Association, Officers.....	8	—Attorneys.....	1658
—(Members shown in Bank List by a † after name of bank).....		—Banks.....	826
—State Bank Officials and Examiners.....	11	—Bank Directors.....	2144
Luxembourg—Attorneys.....	1712	—Laws.....	1778
—Banks.....	1592	—Map, indexed "Neb.".....	opposite 826
—Map (see Map of New Europe).....	opposite 1544	—State Bankers Association, Officers.....	8
Madagascar Island—Attorneys.....	1706	—(Members shown in Bank List by † after name of bank).....	
—Banks.....	1547	—State Bank Officials and Examiners.....	12
—Map (see Map of Africa).....	opposite 1546	Negotiable Instruments Law (States having).....	1715
Madeira Island—Attorneys.....	1706	(Also see Laws.).....	
—Banks.....	1547	Nevada—Accessible Banking Points.....	1900
—Map (see Map of Africa).....	opposite 1546	—Attorneys.....	1661
Maine—Accessible Banking Points.....	1885	—Banks.....	868
—Attorneys.....	1640	—Bank Directors.....	2155
—Banks.....	574	—Laws.....	1781
—Bank Directors.....	2082	—Map, indexed "Nev.".....	opposite 868
—Laws.....	1761	—State Bankers Association, Officers.....	8
—Map, indexed "Me.".....	opposite 574	—(Members shown in Bank List by † after name of bank).....	
—State Bankers Association, Officers.....	8	—State Bank Officials and Examiners.....	12
—(Members shown in Bank List by a † after name of bank).....		New Britain—Banks.....	1555
—State Bank Officials and Examiners.....	11	New Brunswick—Accessible Banking Points.....	1948
Malta—Attorneys.....	1712	—Attorneys.....	1703
—Banks.....	1592	—Banks.....	1502
—Map (see Map of New Europe).....	opposite 1544	—Laws.....	1843
Manitoba—Accessible Banking Points.....	1947	—Map.....	opposite 1504
—Attorneys.....	1702	New Caledonia—Attorneys.....	1707
—Banks.....	1499	—Banks.....	1555
—Bank Directors.....	2313	Newfoundland—Accessible Banking Points.....	1948
—Laws.....	1841	—Attorneys.....	1703
—Map.....	opposite 1498	—Banks.....	1504
Martinique—Attorneys.....	1714	—Directors.....	2313
—Banks.....	1600	—Map on map of Canada.....	opposite 1492
—Map (see Map of West Indies).....	opposite 1598	New Hampshire—Accessible Banking Points.....	1900
Maryland—Accessible Banking Points.....	1887	—Attorneys.....	1661
—Attorneys.....	1641	—Banks.....	870
—Banks.....	581	—Bank Directors.....	2155
—Bank Directors.....	2084	—Laws.....	1782
—Laws.....	1763	—Map, indexed "N. H.".....	opposite 870
—Map, indexed "Md.".....	opposite 582	—State Bankers Association, Officers.....	8
—State Bankers Association, Officers.....	8	—(Members shown in Bank List by † after name of bank).....	
—(Members shown in Bank List by a † after name of bank).....		—State Bank Officials and Examiners.....	12
—State Bank Officials and Examiners.....	11	New Ireland—Banks.....	1555
Massachusetts—Accessible Banking Points.....	1888	New Jersey—Accessible Banking Points.....	1901
—Attorneys.....	1642	—Attorneys.....	1661
—Banks.....	595	—Banks.....	874
—Bank Directors.....	2088	—Bank Directors.....	2157
—Laws.....	1765	—Laws.....	1784
—Map, indexed "Mass.".....	opposite 594	—Map, indexed "N. J.".....	opposite 874
—State Bankers Association, Officers.....	8	—State Bankers Association, Officers.....	8
—(Members shown in Bank List by a † after name of bank).....		—(Members shown in Bank List by † after name of bank).....	
—State Bank Officials and Examiners.....	11	—State Bank Officials and Examiners.....	12
Mauritius—Attorneys.....	1706	New Mexico—Accessible Banking Points.....	1902
—Banks.....	1547	—Attorneys.....	1663
—Map (see Map of Africa).....	opposite 1546	—Banks.....	895
Mesopotamia (See Irak).....		—Bank Directors.....	2165
Mexico—Attorneys.....	1714	—Laws.....	1786
—Banks.....	1544	—Map, indexed "N. M.".....	opposite 894
—Map, indexed "Mexico".....	opposite 1542	—State Bankers Association, Officers.....	8
Michigan—Accessible Banking Points.....	1890	—(Members shown in Bank List by † after name of bank).....	
—Attorneys.....	1643	—State Bank Officials and Examiners.....	12
—Banks.....	619	New South Wales—Attorneys.....	1707
—Bank Directors.....	2096	—Banks.....	1555
—Laws.....	1767	New York—Accessible Banking Points.....	1903
—Map, indexed "Mich.".....	opposite 620	—Attorneys.....	1663
—State Bankers Association, Officers.....	8	—Banks.....	898
—(Members shown in Bank List by † after name of bank).....		—Bank Directors.....	2165
—State Bank Officials and Examiners.....	12	—Laws.....	1788
Military Posts of the U. S.	opposite 32	—Map, indexed "N. Y.".....	opposite 898
Military Posts of the U. S. (Map of).....	opposite 32	—Map of Buffalo.....	opposite 904
Minneapolis, Minn., (Map).....	opposite 698	—Map of N. Y. City (Southern Portion).....	opposite 922
Minnesota—Accessible Banking Points.....	1892	—Map of Greater New York and Vicinity.....	opposite 924
—Attorneys.....	1646	—Savings Bank Association of the State of New York.....	9
—Banks.....	665	—State Bankers Association, Officers.....	8
—Bank Directors.....	2105	—(Members shown in Bank List by † after name of bank).....	
—Laws.....	1770	—State Bank Officials and Examiners.....	12
—Map, indexed "Minn.".....	opposite 664	New York City Map (Southern Portion).....	opposite 922
—Map of Minneapolis.....	opposite 688	New York City Map (Greater New York and Vicinity).....	opposite 924
—Map of St. Paul.....	opposite 714	New Zealand—Attorneys.....	1707
—State Bankers Association, Officers.....	8	—Banks.....	1556
—(Members shown in Bank List by † after name of bank).....		Nicaragua—Attorneys.....	1713
—State Bank Officials and Examiners.....	12	—Banks.....	1599
Mississippi—Accessible Banking Points.....	1893	Nigeria—Attorneys.....	1706

	PAGE
Nigeria—(Continued)	
—Banks	1547
—Map. (See Map of Africa)	opposite 1546
Non-Bank Towns showing nearest Banking Point	1859
North America, (except U. S. and Canada) Attorneys	1713
Northern Territory—Banks	1557
North Carolina—Accessible Banking Points	1909
—Attorneys	1666
—Banks	981
—Bank Directors	2182
—Laws	1790
—Map, indexed "N. Car."	opposite 982
—State Bankers Association, Officers (Members shown in Bank List by † after name of bank)	9
—State Bank Officials and Examiners	12
North Dakota—Accessible Banking Points	1911
—Attorneys	1668
—Banks	1010
—Bank Directors	2192
—Laws	1793
—Map, indexed "N. Dak."	opposite 1010
—State Bankers Association, Officers (Members shown in Bank List by † after name of bank)	9
—State Bank Officials and Examiners	13
Norway—Attorneys	1712
—Banks	1592
—Map (see Map of New Europe)	opposite 1544
Notes and Acceptances due on Holidays	18
Notes and Acceptances due on Half Days	18
Nova Scotia—Accessible Banking Points	1949
—Attorneys	1703
—Banks	1504
—Bank Directors	2313
—Laws	1844
—Map	opposite 1504
Number of Banks in United States and Canada	33
Numerical System of the American Bankers Assn. Map	opposite 10
Numerical System of the A. B. A. (Explanation of)	15
Nyasaland Protectorate—Attorneys	1706
—Bank	1548
—Map (see Map of Africa)	opposite 1546
Ohio—Accessible Banking Points	1911
—Attorneys	1670
—Banks	1034
—Bank Directors	2196
—Laws	1796
—Map, indexed "Ohio"	opposite 1034
—State Bankers Association, Officers (Members shown in Bank List by † after name of bank)	9
—State Bank Officials and Examiners	13
Oklahoma—Accessible Banking Points	1915
—Attorneys	1674
—Banks	1094
—Bank Directors	2209
—Laws	1799
—Map, indexed "Okla."	opposite 1094
—State Bankers Association, Officers (Members shown in Bank List by † after name of bank)	9
—State Bank Officials and Examiners	13
Ontario—Accessible Banking Points	1952
—Attorneys	1703
—Banks	1506
—Bank Directors	2314
—Laws	1846
—Map	opposite 1520
Orange Free States (see Union of South Africa)	1550
Oregon—Accessible Banking Points	1917
—Attorneys	1676
—Banks	1130
—Bank Directors	2217
—Laws	1802
—Maps, indexed "Ore."	opposite 1130
—State Bankers Association, Officers (Members shown in Bank List by † after name of bank)	9
—State Bank Officials and Examiners	13
Palestine—Attorneys	1707
—Banks	1555
Parcel Post Rates (Table of Foreign and Domestic)	7
Panama—Attorneys	1714
—Banks	1599
Papua—Attorneys	1708
—Banks	1557
Paraguay—Attorneys	1714
—Banks	1602
—Map (see Bank of South America)	opposite 1600
Pennsylvania—Accessible Banking Points	1917
—Attorneys	1677
—Banks	1141
—Bank Directors	2220
—Laws	1805
—Map, indexed "Penn"	opposite 1142
—Map of Philadelphia and Vicinity	opposite 1182
—Map of Philadelphia (main portion)	opposite 1186
—Map of Philadelphia and Environs	opposite 1188
—Map of Pittsburgh (main portion)	opposite 1198
—State Bankers Association, Officers (Members shown in Bank List by † after name of bank)	9
—State Bank Officials and Examiners	13
Persia—Banks	1555
Peru—Attorneys	1714
—Banks	1602
—Map (see Map of South America)	opposite 1600
Philadelphia, Pa., Map (main portion)	opposite 1186
Philadelphia, Pa., and Vicinity, Map	opposite 1182
Philippine Islands—Attorneys	1681
—Banks	1490
—Laws	1806
—Map	opposite 1490
Pittsburgh, Pa., Map (main portion)	opposite 1198
Poland—Attorneys	1713
—Banks	1593
—Map (see Map of New Europe)	opposite 1544
Population of Banking Towns shown by figures under name of Bank List and before town in Lawyers List.	1713
Portugal—Attorneys	1593
—Banks	1593
—Map (see Map of New Europe)	opposite 1544
Postage Rates and Regulations	7
Porto Rico—Attorneys	1681
—Banks	1491
—Map (see Map of West Indies)	opposite 1598
Prince Edward Island—Accessible Banking Points	1951
—Attorneys	1704
—Banks	1524
—Laws	1849

	PAGE
Prince Edward Island—(Continued)	
—Map	opposite 1504
Private Banks of the United States (number of)	opposite 33
(Shown in Bank List by † after name of each bank)	
Quebec—Accessible Banking Points	1951
—Attorneys	1704
—Banks	1525
—Bank Directors	2314
—Laws	1851
—Map	opposite 1530
Queensland—Attorneys	1708
—Banks	1557
Rates of Postage (Domestic and Foreign)	7
Rates for Express Money Orders	7
Rates of Parcel Postage	7
Republic of Panama—Banks	1599
Reserve Cities and Central Reserve Cities	19
Reserves Required under Federal Reserve Act	19
Reunion—Attorneys	1706
—Banks	1548
Rhode Island—Accessible Banking Points	1925
—Attorneys	1682
—Banks	1223
—Bank Directors	2244
—Laws	1807
—Map indexed "R. I."	opposite 1224
—State Bankers Association, Officers (Members shown in Bank List by † after name of bank)	9
—State Bank Officials and Examiners	13
Rhodes—Banks	1555
Rhodesia—Attorneys	1706
—Banks	1548
—Map (see Map of Africa)	opposite 1546
Romania—Attorneys	1713
—Banks	1594
—Map (see Map of New Europe)	opposite 1544
Russia—Attorneys	1713
—Banks	1594
—Map (see Map of New Europe)	opposite 1544
St. Croix—Attorneys	1714
—Banks	1600
—Map (see Map of West Indies)	opposite 1598
St. Louis, Mo., Map	opposite 802
St. Paul, Minn., Map	opposite 714
St. Pierre et Miquelon—Banks	1538
—Map (Map of Dominion of Canada)	opposite 1492
St. Thomas—Attorneys	1714
—Banks	1600
—Map (see Map of West Indies)	opposite 1598
Salvador—Attorneys	1714
—Banks	1599
—Map (see West Indies)	opposite 1598
Samoa Island—Attorneys	1708
—Banks	1558
Saskatchewan—Accessible Banking Points	1958
—Attorneys	1706
—Banks	1538
—Bank Directors	2314
—Laws	1853
—Map (see Map of Dominion of Canada)	opposite 1492
Savings Department (Banks Having) (Shown in Bank List by a © after name of bank)	
Scotland—Attorneys	1713
—Banks	1594
—Map (see Map of New Europe)	opposite 1544
Senegal—(see French West Africa)	
Siam—Attorneys	1707
—Banks	1555
Siberia—Banks	1555
Sierra Leone—Attorneys	1706
—Banks	1548
—Map (see Map of Africa)	opposite 1546
South America—Attorneys	1714
—Banks	1600
—Map, indexed "So. Am."	opposite 1598
South Australia—Attorneys	1708
—Banks	1558
South Carolina—Accessible Banking Points	1926
—Attorneys	1682
—Banks	1226
—Bank Directors	2244
—Laws	1809
—Map, indexed "S. C."	opposite 1226
—State Bankers Association, Officers (Members shown in Bank List by † after name of bank)	9
—State Bank Officials and Examiners	13
South Dakota—Accessible Banking Points	1927
—Attorneys	1683
—Banks	1246
—Bank Directors	2249
—Laws	1812
—Map, indexed "S. D."	opposite 1246
—State Bankers Association Officers (Members shown in Bank List by † after name of bank)	9
—State Bank Officials and Examiners	13
South West Africa—Banks	1548
—Map (See Map of Africa)	opposite 1546
Spain—Attorneys	1713
—Banks	1597
—Map (see Map of New Europe)	opposite 1544
Spanish Guinea—Banks	1548
State Bankers Associations and Officers (Members shown in Bank List by † after name of bank)	9
State Bank Officials and Examiners	11, 12, 13
State Banks of the United States (number of) (Shown in Bank List by a § after name of bank)	opposite 33
Statute of Limitations (arranged for quick reference)	18
(See also "Laws" indexed)	
Straits Settlement—Attorneys	1707
—Banks	1555
Sumatra—(see Dutch East Indies)	
Swaziland—Banks	1548
—Map (see Map of Africa)	opposite 1546
Sweden—Attorneys	1713
—Banks	1598
—Map (see Map of New Europe)	opposite 1544
Switzerland—Attorneys	1713
—Banks	1598
—Map (see Map of New Europe)	opposite 1544
Syria—Attorneys	1707
—Banks	1555
Table of Cardinal Numbers and Commercial Terms in ten languages	17
Tahiti—Attorneys	1708
—Banks	1558

	PAGE		PAGE
Taiwan (Formosa) (see Japan)		Vermont—(Continued)	
Tanganyika Territory—Banks	1548	—(Members shown in Bank List by † after name of bank)	
—Map (see Map of Africa)	opposite 1546	—State Bank Officials and Examiners	13
Tasmania—Attorneys	1708	Victoria—Attorneys	1708
—Banks	1558	—Banks	1558
Tennessee—Accessible Banking Points	1927	Virginia—Accessible Banking Points	1934
—Attorneys	1685	—Attorneys	1693
—Banks	1268	—Banks	1379
—Bank Directors	2256	—Bank Directors	2284
—Laws	1814	—Laws	1824
—Map	opposite 1268	—Map indexed "Va"	opposite 1378
—State Bankers Association, Officers	9	—State Bankers Association, Officers	9
—(Members shown in Bank List by a † after name of bank)		—(Members shown in Bank List by † after name of bank)	
—State Bank Officials and Examiners	13	—State Bank Officials and Examiners	13
Texas—Accessible Banking Points	1929	Washington—Accessible Banking Points	1938
—Attorneys	1687	—Attorneys	1695
—Banks	1297	—Banks	1408
—Bank Directors	2261	—Bank Directors	2292
—Laws	1817	—Laws	1826
—Map, Indexed "Tex"	opposite 1296	—Map, indexed "Wash."	opposite 1408
—State Bankers Association, Officers	9	—State Bankers Association, Officers	9
—State Bank Officials and Examiners	13	—(Members shown in Bank List by † after name of bank)	
—(Members shown in Bank List by a † after name of bank)		—State Bank Officials and Examiners	13
Timor (see Dutch East Indies)		Western Australia—Attorneys	1708
Togo (see French West Africa)		—Banks	1558
Total Number of Banks in the United States and Canada	opposite 33	West Indies—Attorneys	1714
Total Statistics for the United States	opposite 33	—Banks	1599
Towns without banks showing nearest Accessible Points	1859	—Map	opposite 1598
Transvaal—Banks	1550	West Virginia—Accessible Banking Points	1939
—Map (see Map of Africa)	opposite 1546	—Attorneys	1697
Trinidad—Attorneys	1714	—Banks	1425
—Banks	1600	—Bank Directors	2296
—Map (see Map of West Indies)	opposite 1598	—Laws	1829
Trust Powers (Banks having)		—Map, indexed "W. Va."	opposite 1424
—(Shown in Bank List by † after name of bank)		—State Bankers Association, Officers	9
Tunisia—Attorneys	1707	—(Members shown in Bank List by † after name of bank)	
—Banks	1548	—State Bank Officials and Examiners	13
—Map (see Map of Africa)	opposite 1546	Windward Island—Attorneys	1714
Turkey in Asia—Attorneys	1713	—Banks	1600
—Banks	1555	—Map (see Map of West Indies)	opposite 1598
Turkey in Europe—Attorneys	1713	Wisconsin—Accessible Banking Points	1942
—Banks	1599	—Attorneys	1698
Uganda—Attorneys	1707	—Banks	1443
—Banks	1548	—Bank Directors	2300
—Map (see Map of Africa)	opposite 1546	—Laws	1831
Union of South Africa—Attorneys	1707	—Map, indexed "Wis."	opposite 1444
—Banks	1548	—Map of Milwaukee	opposite 1468
—Map (see Map of Africa)	opposite 1546	—State Bankers Association, Officers	9
Uruguay—Attorneys	1714	—(Members shown in Bank List by † after name of bank)	
—Banks	1602	—State Bank Officials and Examiners	13
—Map (see Map of South America)	opposite 1598	World (Map of)	opposite 6
Utah—Accessible Banking Points	1933	Wyoming—Accessible Banking Points	1944
—Attorneys	1692	—Attorneys	1702
—Banks	1369	—Banks	1485
—Bank Directors	2282	—Bank Directors	2312
—Laws	1819	—Laws	1834
—Map indexed "Utah"	opposite 1368	—Map, indexed "Wyo."	opposite 1486
—State Bankers Association, Officers	9	—State Bankers Association, Officers	9
—(Members shown in Bank List by a † after name of bank)		—(Members shown in Bank List by † after name of bank)	
—State Bank Officials and Examiners	13	—State Bank Officials and Examiners	13
Value of Foreign Coins	16	Yugo Slavia (See Kingdom of Serbs, Croats and Slovenes)	1592
Venezuela—Attorneys	1714	Yukon—Accessible Banking Points	1959
—Banks	1602	—Attorneys	1706
—Map (see Map of South America)	opposite 1600	—Banks	1543
Vermont—Accessible Banking Points	1933	Zanibar Island—Attorneys	1707
—Attorneys	1693	—Banks	1551
—Banks	1375	—Map (see Map of Africa)	opposite 1546
—Bank Directors	2283		
—Laws	1822		
—Map, indexed "Va."	opposite 1374		
—State Bankers Association, Officers	9		

To Our Subscribers

This, the Hundredth Edition of the BANKERS BLUE BOOK, marks more than a half century of service to the bankers of the world, and the fact that nearly all of the banks of the United States use our book is proof that the service has met the hearty approval of the subscribers.

We assure our patrons that, as in the past, nothing will be left undone by us in our effort to give them a Directory as nearly perfect as experience, continued vigilance, time, and money can make it.

We wish to impress our constantly increasing number of friends and patrons that the claims of this publication for patronage are:

1. It is *honestly* revised twice a year.
2. It is *complete, up-to-date*, and is published nearer to the date of the information it contains than is any other similar publication.
3. It is printed in *tabulated form*, all *similar items* being placed in the *same column*, for the purpose of comparison—more expensive, but more satisfactory to the user.
4. It is *beautifully printed* in clear readable type.
5. It gives to advertisers a *country-wide circulation*, covering a majority of the best banks in America and thousands of the large corporations and lawyers offices, a *circulation three times that of any other similar publication* and larger than that of any other financial publication in America.

RAND M'NALLY & COMPANY

BARCLAYS BANK

LIMITED

Head Office: 54, Lombard Street, LONDON, E. C. 3.

FREDERICK CRAUFURD GOODENOUGH, Chairman

(\$5 = £1)

AUTHORISED CAPITAL	- - - -	\$ 100,000,000
ISSUED AND PAID-UP CAPITAL	- - - -	77,961,860
RESERVE FUND	- - - -	41,250,000
DEPOSITS etc. (30th June, 1925)	- - - -	1,494,736,350

Over 1800 branches in England and Wales
Agents and Correspondents throughout the World

**THE BANK IS SPECIALLY ORGANISED FOR THE REPRESENTATION
IN GREAT BRITAIN OF AMERICAN BANKS AND BANKERS**

CHIEF FOREIGN BRANCH: 168 Fenchurch St., London, E. C. 3

AFFILIATED BANKS:

BARCLAYS BANK (Dominion, Colonial and Overseas)

BARCLAYS BANK (Overseas) LIMITED

THE BRITISH LINEN BANK

THE UNION BANK OF MANCHESTER LIMITED

ITALIAN AUXILIARY: BARCLAYS BANK, S. A. I., ROME

Representative in America: H. PÖE ALTON, 60 Wall Street, New York, N. Y.

MIDLAND BANK LIMITED

CHAIRMAN:

The Right Hon. R. McKENNA

JOINT MANAGING DIRECTORS:

FREDERICK HYDE EDGAR W. WOOLLEY

Subscribed Capital	- - -	£ 39,990,270
Paid-up Capital	- - -	12,664,020
Reserve Fund	- - -	12,664,020
Deposits (June 30, 1925)	- - -	348,359,435

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

OVER 1,850 OFFICES IN ENGLAND AND WALES

OVERSEAS BRANCH: 122, OLD BROAD STREET, LONDON, E.C. 2

Atlantic Offices: "Aquitania" "Berengaria" "Mauretania"

AFFILIATED BANKS:

BELFAST BANKING COMPANY LTD.

THE CLYDESDALE BANK LTD.

NORTH OF SCOTLAND BANK LTD.

AUSTRALIA and NEW ZEALAND.

BANK OF NEW SOUTH WALES

(ESTABLISHED 1817.)

Paid-up Capital	- - -	- -	\$30,000,000.00
Reserve Fund	- - -	- -	22,000,000.00
Reserve Liability of Proprietors	- - -	- -	30,000,000.00
			<hr/>
			\$82,000,000.00
Aggregate Assets			
30th September, 1924	- - -	- -	\$370,242,892.00



OSCAR LINES, General Manager

403 BRANCHES and AGENCIES in the Australian States, New Zealand, Fiji, Papua (New Guinea), and London. The Bank transacts every description of Australasian Banking Business. Wool and other Produce Credits arranged.

Head Office:
GEORGE STREET, SYDNEY

London Office:
29, THREADNEEDLE STREET, E. C. 2

Protected by Surety Bond

The attorneys who
are listed in the
RAND McNALLY
BANKERS
DIRECTORY
are bonded by the
American Surety
Company.

Send Your Legal Business to Bonded Attorneys

**THE NATIONAL BANK
OF NEW ZEALAND, LIMITED**

	\$5 = £1
Authorised and Subscribed Capital -	\$30,000,000
Paid Up Capital - - - - -	10,000,000
Reserve Fund and Undivided Profits -	10,738,485

DIRECTORS

HON. WILLIAM PEMBER REEVES, Chairman
HENRY F. FRESHWATER, Esq. ROBERT LOGAN, Esq.
SIR AUSTIN E. HARRIS, K. B. E. HON. SIR ARTHUR MYERS
JAMES B. REID, Esq. LINDSAY ERIC SMITH, Esq.
SIR JAMES H. B. COATES (Honorary Director)

HEAD OFFICE,
8, MOORGATE,
LONDON, E. C. 2
ARTHUR WILLIS, Manager

CHIEF OFFICE IN
NEW ZEALAND,
WELLINGTON
G. W. McINTOSH, Acting General Manager

BILLS OF EXCHANGE COLLECTED
WOOL AND PRODUCE CREDITS ARRANGED
ALL CLASSES OF BANKING BUSINESS UNDERTAKEN

BRANCHES AND AGENCIES THROUGHOUT NEW ZEALAND

LONDON BANKERS

THE BANK OF ENGLAND LLOYDS BANK, LIMITED THE NATIONAL BANK OF SCOTLAND, LTD.



A Free Flowing
 Non-Corroding
 Blue Black
 Permanent
 INK

SANFORD'S INKS
 Have Faithfully Served
 BANKER and MERCHANT
 for Three Generations

THE BUYER'S GUIDE

<p>ENVELOPES FOR BANKS</p>	<p>WRITE HECO ENVELOPE CO. FRANK HOGAN, President MANUFACTURERS 351-363 East Ohio Street - - - - CHICAGO</p>	<p>ENVELOPES FOR EVERY PURPOSE</p>
------------------------------------	--	--

ACCOUNTANTS AND AUDITORS

<p>F. W. LAFRENTZ & CO. Formerly The American Audit Company PUBLIC ACCOUNTANTS Executive Offices: 100 Broadway, New York, N. Y.</p>	<p>BRANCHES</p> <table border="0"> <tr><td>WALDORF-ASTORIA, N. Y.</td><td>CHICAGO</td></tr> <tr><td>BOSTON</td><td>PHILADELPHIA</td></tr> <tr><td>ATLANTA</td><td>WASHINGTON, D. C.</td></tr> <tr><td>RICHMOND</td><td>MILWAUKEE</td></tr> <tr><td>BALTIMORE</td><td>NEW ORLEANS</td></tr> <tr><td>SCRANTON</td><td>LOS ANGELES</td></tr> <tr><td colspan="2">LONDON, ENG.</td></tr> </table>	WALDORF-ASTORIA, N. Y.	CHICAGO	BOSTON	PHILADELPHIA	ATLANTA	WASHINGTON, D. C.	RICHMOND	MILWAUKEE	BALTIMORE	NEW ORLEANS	SCRANTON	LOS ANGELES	LONDON, ENG.	
WALDORF-ASTORIA, N. Y.	CHICAGO														
BOSTON	PHILADELPHIA														
ATLANTA	WASHINGTON, D. C.														
RICHMOND	MILWAUKEE														
BALTIMORE	NEW ORLEANS														
SCRANTON	LOS ANGELES														
LONDON, ENG.															

BANK NOTE—LITHOGRAPHERS—Continued

<p>KANSAS BANK NOTE CO. FREDONIA, KANSAS PRINTERS, LITHOGRAPHERS and binders specializing in the printing and lithographing of any and all bank forms. Samples and prices on application.</p>

BANK NOTE—LITHOGRAPHERS

<p>Geo. D. Barnard Stationery Co. Laclede & Vandeventer Ave. ST. LOUIS, MO. <i>America's Pioneer and Leading House of Quality</i> BANK SUPPLIES</p>

BANK STATIONERS

(See also Bank Outfitters, Lithographers, Office Supplies)

<p>Fort Wayne Printing Co. FORT WAYNE, INDIANA BANK STATIONERS Printers :: Lithographers PASS BOOKS BLANK BOOKS</p>
--

DO YOU USE—

The A. B. A. Key Book?



THE Ninth Edition ready for Delivery May 1st, 1926. Price \$2.50, postage paid. Every Bank should have a copy. Order Yours Today!



PUBLISHED BY
RAND MCNALLY & COMPANY
For The A. B. A.

RATES OF POSTAGE DOMESTIC

CLASS	ARTICLES	POSTAGE RATES	EXTRA SERVICE
1	PRIVATE MAILING CARDS (written or printed)	2 cents each. (Letters, sealed and unsealed, are 2 cents an ounce or fraction)	May be Registered.
1	Postal Cards	1 cent each	
2	Newspapers and Magazines (transient)	2 cents for each 2 ounces or fraction to 8 ounces inclusive	May be Registered.
3	Merchandise and Printed Matter	1½ cents for each 2 ounces or fraction to 8 ounces inclusive	May be Registered or Insured or Sent C. O. D.
3	Except that— Books, Catalogues (24 pages or more), Seeds, Scions, Bulbs, Roots and Plants are	1 cent for each 2 ounces or fraction to 8 ounces inclusive	May be Registered or Insured or Sent C. O. D.
4	Merchandise, Printed Matter, Books, Catalogues, Seeds, Etc., weighing more than 8 ounces to 50 or 70 pounds	Zone or pound rates and conditions with a Service Charge of 2 cents for each parcel, and 25 cents additional postage for parcels marked "Special Handling" by the mailer	May be Insured, sent C. O. D. and "Special Handling"—as first class.
2	Newspapers and Magazines (transient) weighing more than 8 ounces to 50 or 70 pounds	Zone or pound rates and conditions with a Service Charge of 2 cents for each parcel, and 25 cents additional postage for parcels marked "Special Handling" by the mailer.	

Fees on mail are in addition to the postage and are prepaid in the same manner. Mail closed against inspection, unless specially authorized, is subject to the first class rate. Mail of the Second, Third and Fourth classes with impermissible written additions or which contain correspondence is also subject to the first class rate of postage.

TABLE SHOWING RATES OF PARCEL POSTAGE

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

Two cents service charge additional on each parcel.

DOMESTIC MONEY ORDER BUSINESS

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

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

REGISTRY FEES	FEES FOR SPECIAL DELIVERY (Any Class of Mail)	C. O. D. FEES Third and Fourth Class	INSURANCE FEES Third and Fourth Class	DOMESTIC MONEY ORDER FEES
First, Second and Third Class				
First Class	10c, to 2 pounds (inclusive)	12c, Collects to \$10.	5c, to \$5.	5c, ----- to \$ 2.50.
15c, Indemnity to \$50.	15c, over 2 pounds to 10 pounds (inclusive).	15c, Collects from \$10.01 to \$50.	8c, over \$5 to \$25.	7c, \$ 2.51 to 5.00.
20c, over \$50 to \$100 Indemnity	20c, over 10 pounds to 50 or 70 pounds (inclusive).	25c, Collects from \$50.01 to \$100.	10c, over \$25 to \$50.	10c, 5.01 to 10.00.
Second Class		C. O. D. parcels can be sent to Money Order offices only.	25c, over \$50 to \$100.	12c, 10.01 to 20.00.
15c, No Indemnity.		Amount of collection and money order fee for return must be entered separately and totaled on the C. O. D. tag and the parcel.		15c, 20.01 to 40.00.
Third Class		Includes insurance.		18c, 40.01 to 60.00.
15c, Indemnity to \$25.	Return Receipts for Registered and Insured Mail, 3c (at sender's request).			20c, 60.01 to 80.00.
Fee for registered mail of any class of no intrinsic value—no indemnity, 15c.				22c, 80.01 to 100.00.

FOREIGN POSTAL TABLE

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

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

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

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

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

FOREIGN PARCEL POST RATES

Fourteen cents per pound or fractions thereof. To many countries there is an additional transit rate. Parcels may be registered to certain countries.

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

All parcel post shipments to Cuba, Peru, Guatemala, and Chili must be accompanied by an invoice vised at the nearest consulate of the respective countries. Limited to three and one-half feet in length and to six feet in length and girth combined. Please note, however, that there are certain countries to which packages cannot be sent by parcel post. Your local post office should be consulted. Special delivery 20 cents additional. All countries, require declaration showing contents and value.

A Postal Export Declaration must accompany all parcels valued at \$25.00 or over, to all foreign countries including the U. S. possessions.

Sealed parcels to Gt. Britain and Northern Ireland may be insured.

INTERNATIONAL MONEY ORDERS

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

RATES FOR EXPRESS MONEY ORDERS

Not over \$2.50..... 6c	Over \$10.00 to \$20.00...12c	Over \$60.00 to \$ 80.00...20c
Over \$2.50 to \$5.00...8c	Over \$20.00 to \$40.00...15c	Over \$80.00 to \$100.00...24c
Over \$5.00 to \$10.00...10c	Over \$40.00 to \$60.00...18c	

AMERICAN BANKERS' ASSOCIATION

President, Oscar Wells, president First National Bank, Birmingham.
 First Vice-President, Melvin A. Traylor, president First Trust and Savings Bank, Chicago, Ill.
 Second Vice-President, Thomas R. Preston, president Hamilton National Bank, Chattanooga, Tenn.
 Executive Manager, F. N. Shepherd, 110 East 42d St., New York City.
 Treasurer, Nathan D. Prince, president Hartford Connecticut Trust Co., Hartford, Conn.
 General Counsel, Thomas B. Paton, 110 East 42d St., New York City.
 Secretary and Asst. Treasurer, William G. Fitzwilson, 110 East 42d St., New York City.
 Deputy Managers: Trust Company Division, L. A. Merston; Savings Bank Division, W. Espey Albright; National Bank Division, E. E. Mountjoy; State Bank Division, F. W. Simmonds. Protective Department, James E. Baum, 110 E. 42d St., New York, N. Y.
 Editor of the Journal, Jas. E. Clark, 110 East 42d St., New York City.
 Branch Office, 708 Colorado Bldg., Washington, D. C.

ALABAMA BANKERS' ASSOCIATION

President, D. P. Bestor, Jr., president First National Bank, Mobile.
 Vice-President, S. C. King, vice-president Bank of Ensley, Ensley.
 Secretary and Treasurer, Henry T. Bartlett, vice-president American Trust & Savings Bank, Birmingham.

ARIZONA BANKERS' ASSOCIATION

President, K. L. Hart, vice-president Southern Arizona Bank and Trust Company, Tucson.
 Vice-President, A. M. Gillespie, president Nogales National Bank, Nogales.
 Secretary, Morris Goldwater, president Commercial Trust & Savings Bank, Prescott.
 Treasurer, J. R. Todd, vice-president The Valley Bank, Phoenix.

ARKANSAS BANKERS' ASSOCIATION

President, W. H. Johnson, vice-president Merchants National Bank, Fort Smith.
 Vice-President, J. D. Wells, cashier Randolph County Bank, Pochontas.
 Secretary, Robt. E. Wait, Little Rock.
 Treasurer, Walter S. Pettit, cashier Citizens National Bank, Harrison.

CALIFORNIA BANKERS' ASSOCIATION

President, J. E. Huntoon, president Peoples Bank, Sacramento.
 Vice-President, W. E. Wilcox, vice-president and cashier, Anglo and London Paris National Bank, San Francisco.
 Secretary, Frederick H. Colburn, 628 Mills Bldg., San Francisco.
 Treasurer, C. L. Smith, assistant vice-president Anglo California Trust Co., San Francisco.

CANADIAN BANKERS' ASSOCIATION

President, C. E. Neill, general manager of The Royal Bank of Canada, Montreal, Que.
 Secretary-Treasurer, Henry T. Ross, Dominion Express Building, Montreal, Que.

COLORADO BANKERS' ASSOCIATION

President, R. W. Joslyn, vice-president Mercantile Bank & Trust Co., Boulder.
 Vice-President, M. A. Crissman, cashier First National Bank, Paonia.
 Secretary, L. F. Scarboro, editor and publisher, Mountain States Banker, Denver.
 Treasurer, F. A. Bullock, president First National Bank, Arvada.

CONNECTICUT BANKERS' ASSOCIATION

President, R. E. Chambers, cashier Ansonia National Bank, Ansonia.
 Vice-President, R. E. Herman, vice-president Mechanics Bank, New Haven.
 Secretary, Chas. E. Hoyt, treasurer So. Norwalk Tr. Co., So. Norwalk.
 Treasurer, F. M. Cowles, cashier First National Bank, Wallingford.

DELAWARE BANKERS' ASSOCIATION

President, Haldeman C. Stout, vice-president Industrial Trust Co., Wilmington.
 Vice-President, Thomas R. Ingram, cashier Sussex Trust Co., Lewes, Del.
 Secretary and Treasurer, Warren K. Ayres, assistant treasurer Wilmington Trust Company, Wilmington.

DISTRICT OF COLUMBIA BANKERS' ASSOCIATION

President, F. G. Addison, Jr., vice-president Security Savings & Commercial Bank, Washington.
 First Vice-President, Howard Moran, vice-president American Security & Trust Co., Washington.
 Second Vice-President, W. W. Spaid, W. B. Hibbs & Co., Washington.
 Secretary, Robert V. Fleming, president Riggs National Bank, Washington.
 Treasurer, A. S. Gately, vice-president and cashier, Lincoln National Bank, Washington.
 Assistant Secretary, Miss Grace M. Bromley, 13th St. and New York Ave., Washington.
 Counsel, Frank J. Hogan, Washington.

FLORIDA BANKERS' ASSOCIATION

President, W. R. McQuaid, president Barnett National Bank, Jacksonville.
 Vice-President, J. H. Therrell, president Commercial Bank, Ocala.
 Secretary and Treasurer, W. O. Boozer, vice-president Atlantic National Bank, Jacksonville.

GEORGIA BANKERS' ASSOCIATION

President, C. E. Martin, vice-president Citizens Bank, Fort Valley.
 Vice-President, Abial Winn, vice-president First National Bank, Valdosta.
 Secretary, Haynes McFadden, Suite 707-101 Marietta St., Atlanta.
 Treasurer, E. L. Henderson, cashier Commercial Bank, Cedartown.
 General Counsel, Orville A. Park, Macon.

COUNTRY BANKERS' ASSOCIATION OF GEORGIA

President, R. B. Dixon, president Citizens Bank, West Point.
 First Vice-President, C. E. Martin, vice-president Citizens Bank, Fort Valley.
 Second Vice-President, M. L. Lee, cashier Moultrie Banking Co., Moultrie.
 Secretary and Treasurer, L. R. Adams, vice-president Georgia State Bank, Atlanta.
 General Counsel, Alex. W. Smith, Jr., Atlanta.

IDAHO BANKERS' ASSOCIATION

President, J. S. Bussell, president Citizens Bank & Trust Co., Pocatello.
 Vice-President, A. V. Chamberlin, vice-president American Trust Co., Coeur d'Alene.
 Secretary, J. S. St. Clair, vice-president Boise City National Bank, Boise.
 Treasurer, Guy H. Shearer, president First National Bank, Filer.

ILLINOIS BANKERS' ASSOCIATION

President, C. W. Boyden, vice-president Farmers State Bank, Sheffield.
 Vice-President, W. B. Crawford, vice-president West Frankfort Bank & Trust Co., West Frankfort.
 Secretary, M. A. Graettinger, 208 S. La Salle St., Chicago.
 Treasurer, John H. Grier, assistant cashier First Trust and Savings Bank, Chicago.
 Assistant Secretary, Olive S. Jennings, 208 S. La Salle St., Chicago.

INDIANA BANKERS' ASSOCIATION

President, R. C. Stephenson, president Saint Joseph Loan and Trust Co., South Bend.
 Vice-President, Hugo C. Rothert, president Huntingburg Bank, Huntingburg.
 Secretary, Forba McDaniel, 310 Odd Ferry Bldg., Indianapolis.
 Treasurer, J. C. Haskett, cashier Henry County Bank, Spiceland.

IOWA BANKERS' ASSOCIATION

President, Emil Webbles, president First Iowa State Trust and Savings Bank, Burlington.
 Vice-President, C. C. Jacobsen, president First State Bank, Mapleton.
 Secretary, Frank Warner, 430 Liberty Bldg., Des Moines.
 Treasurer, A. E. Hindorf, cashier Jasper County Savings Bank, Newton.

KANSAS BANKERS' ASSOCIATION

President, George A. Rogers, president Abilene National Bank, Abilene.
 Vice-President, W. M. Price, president Lyon County State Bank, Emporia.
 Secretary, W. W. Bowman, Topeka.
 Assistant Secretary, Fred M. Bowman, Topeka.
 Office Secretary, Eleanor Woodburn, Topeka.
 Treasurer, G. W. Nimocks, president Bank of Scandia, Scandia.

KENTUCKY BANKERS' ASSOCIATION

President, N. H. Dosker, vice-president National Bank of Kentucky, Louisville.
 Secretary, Harry G. Smith, 300 Louisville National Bank Bldg., Louisville.
 Treasurer, A. J. Emerine, cashier Citizens Bank, Carrsville.

LOUISIANA BANKERS' ASSOCIATION

President, Travis Oliver, president Central Savings Bank & Trust Co., Monroe.
 Vice-President, W. P. Connell, President Louisiana National Bank, Baton Rouge.
 Secretary, J. C. Barry, executive vice-president Bank of Lafayette & Trust Co., Lafayette.
 Treasurer, W. M. Mitchell, vice-president Canal-Commercial Trust & Savings Bank, New Orleans.

MAINE BANKERS' ASSOCIATION

President, C. A. Weber, cashier First National Bank, Portland.
 Vice-President, F. L. Palmer, vice-president Fidelity Trust Company, Portland.
 Vice-President, Ralph Whittier, treasurer Penobscot Savings Bank, Bangor.
 Secretary, E. S. Kennard, vice-president Rumford National Bank, Rumford.
 Treasurer, G. A. Safford, secretary-treasurer Hallowell Trust & Banking Co., Hallowell.

MARYLAND BANKERS' ASSOCIATION

President, Homer D. Baker, president Citizens National Bank, Frederick.
 Secretary, Charles Hann, Merchants National Bank, Baltimore.
 Treasurer, Wm. Marriot, cashier Western National Bank, Baltimore.

MASSACHUSETTS BANKERS' ASSOCIATION

President, Arthur B. Chapin, vice-president American Trust Co., Boston.
 Vice-President, Myron F. Converse, Treasurer Worcester Five Cents Savings Bank, Worcester.
 Secretary, George W. Hyde, vice-president First National Bank, Boston.
 Treasurer, J. H. Gifford, vice-president Merchants National Bank, Salem.

MICHIGAN BANKERS' ASSOCIATION

President, Fred S. Case, vice-president and cashier First National Bank, Sault Ste. Marie.
 First Vice-President, Gus Hill, president First National Bank, Port Huron.
 Second Vice-President, E. E. Morton, vice-president and cashier City National Bank, Battle Creek.
 Secretary, Mrs. H. M. Brown, 723 Ford Bldg., Detroit.
 Treasurer, Frank W. Merrick, vice-president Pigeon State Bank, Pigeon.

MINNESOTA BANKERS' ASSOCIATION

President, J. J. Maloney, cashier Farmers State Bank, Heron Lake.
 Vice-President, R. E. Macgregor, vice-president Northwestern National Bank, Minneapolis.
 Secretary, F. P. Fellows, 718 National Building, Minneapolis.
 Treasurer, J. K. Martin, cashier First National Bank, Little Falls.

MISSISSIPPI BANKERS' ASSOCIATION

President, J. B. Stirling, president First National Bank, Jackson.
 Vice-President, O. B. Taylor, vice-president Merchants Bank and Trust Co., Jackson.
 Secretary, George B. Power, Capital National Bank Bldg., Jackson.
 Treasurer, N. H. Crenshaw, cashier First National Bank, Jackson.

MISSOURI BANKERS' ASSOCIATION

President, E. E. Amick, vice-president First National Bank, Kansas City.
 Vice-President, W. W. Pollock, president North Missouri Trust Co., Mexico.
 Secretary, W. F. Keyser, Sedalia.
 Assistant Secretary, E. P. Neef, Sedalia.
 Treasurer, Edward Buder, vice-president and treasurer Mercantile Trust Co., St. Louis.

MONTANA BANKERS' ASSOCIATION

President, Chas. Vandenhook, vice-president, Commercial National Bank, Bozeman.
 Vice-President, J. K. Heslet, assistant cashier W. A. Clark & Brother, Bkrs., Butte.
 Secretary-Treasurer, John Romersa, Helena.

NEBRASKA BANKERS' ASSOCIATION

President, I. R. Alter, vice-president First National Bank, Grand Island.
 Chairman Executive Council, P. L. Hall, Jr., cashier Greenwood State Bank, Greenwood.
 Secretary, William B. Hughes, 908 W. O. W. Bldg., Omaha.
 Treasurer, F. W. Thomas, vice-president First National Bank, Omaha.
 General Counsel, J. P. Palmer, 306 Peters Trust Bldg., Omaha.

NEVADA BANKERS' ASSOCIATION

President, E. E. Ennor, cashier First National Bank, Elko.
 Vice-President, C. W. Mapes, president Washoe County Bank, Reno.
 Secretary, L. S. Reese, assistant cashier Farmers and Merchants National Bank, Reno.
 Treasurer, George F. Willis, cashier Lyon County Bank, Yerington.

NEW HAMPSHIRE BANKERS' ASSOCIATION

President, W. H. McCarten, cashier, Lancaster National Bank, Lancaster.
 Secretary, Harry L. Additon, vice-president and cashier Merchants National Bank, Manchester.
 Treasurer, R. H. Spaulding, cashier Penigewasset National Bank, Plymouth.

NEW JERSEY BANKERS' ASSOCIATION

President, Frank C. Ferguson, president Union Trust-Hudson County National Bank, Jersey City.
 Vice-President, Walter E. Robb, president Burlington City Loan and Trust Co., Burlington.
 Secretary, Wm. J. Field, president Commercial Trust Company of New Jersey, Jersey City.
 Treasurer, F. Morse Archer, president First National State Bank, Camden.

NEW MEXICO BANKERS' ASSOCIATION

President, L. C. Becker, cashier First National Bank, Belen.
 Vice-President, E. A. Brickley, cashier First National Bank, Carrizozo.
 Secretary, Mrs. Margaret F. Barnes, 724 First National Bank Bldg., Albuquerque.
 Treasurer, Ernst Ruth, cashier National Bank of New Mexico, Raton.

NEW YORK STATE BANKERS' ASSOCIATION

President, W. S. Irish, vice-president First National Bank, Brooklyn.
 Vice-President, Carleton A. Chase, president, First Trust and Deposit Co., Syracuse.
 Secretary, Edward J. Gallien, 128 Broadway, New York City.
 Treasurer, Frank E. Storms, president, Citizens National Bank, Hornell.

SAVINGS BANK ASSOCIATION OF THE STATE OF NEW YORK

President, George D. Sears, secretary Buffalo Savings Bank, Buffalo.
 Vice-President, Roy C. Van Denbergh, vice-president Savings Bank of Utica, Utica.
 Vice-President, Phillip A. Benson, secretary Dime Savings Bank of Brooklyn, Brooklyn.
 Vice-President, Frederic B. Stevens, president National Savings Bank, Albany.
 Vice-President, Lewis B. Gawtry, vice-president Bank for Savings, New York City.
 General Secretary, Paul W. Albright, 110 E. 42d St., New York City.
 Treasurer, William M. Campbell, president American Savings Bank, New York City.
 Counsel, Eugene Lamb Richards, trustee Empire City Savings Bank, New York City.

NORTH CAROLINA BANKERS' ASSOCIATION

President, Thomas H. Shipman, president Brevard Banking Company, Brevard.
 Vice-President, Frank F. Fagan, vice-president and cashier, First National Bank, Rocky Mount.
 Vice-President, E. E. Jones, cashier Independence Trust Co., Charlotte.
 Vice-President, W. G. Gaither, vice-president First & Citizens National Bank, Elizabeth City.
 Secretary, Paul P. Brown, Raleigh.
 Treasurer, H. G. Kramer, cashier Savings Bank and Trust Co., Elizabeth City.
 General Counsel, Willis Smith, Raleigh.

NORTH DAKOTA BANKERS' ASSOCIATION

President, Ed. Pierce, president Ransom County Trust Co., Sheldon.
 Vice-President and Chairman Ex. Council, H. T. Graves, president James River National Bank, Jamestown.
 Secretary, W. C. Macfadden, 54 Broadway, Fargo.
 Treasurer, J. E. Davis, president Citizens State Bank, Goodrich.

OHIO BANKERS' ASSOCIATION

President, W. R. Green, vice-president The Guardian Savings and Trust Co., Cleveland.
 Vice-President, Wm. A. Ackerman, vice-president, The Knox National Bank, Mt. Vernon.
 Secretary, S. A. Roach, Huntington Bank Bldg., Columbus.
 Asst. Secretary, G. E. Howard, Huntington Bank Bldg., Columbus.
 Treasurer, H. M. Davies, vice-president and cashier The Commercial Bank, Delphos.

OKLAHOMA BANKERS' ASSOCIATION

President, S. L. Morley, president American National Bank, McAlester.
 Vice-President, E. D. Kilpatrick, cashier First State Bank, Le Flore.
 Secretary, Eugene P. Gum, Oklahoma City.
 Assistant Secretary, Gertrude Corbitt, Oklahoma City.
 Treasurer, Jake Easton, vice-president Exchange National Bank, Tulsa.
 Chm. executive committee, G. S. Weitzenhoffer, vice-president Security National Bank, Oklahoma City.

OREGON BANKERS' ASSOCIATION

President, J. W. McCoy, cashier First National Bank, Ashland.
 Vice-President, Jas. E. Montgomery, President Bank of Southwestern Oregon, Marshfield.
 Treasurer, J. L. Gault, vice-president and cashier Benton County State Bank, Corvallis.
 Secretary, Andrew Miller, Porter Bldg., Portland.

PENNSYLVANIA BANKERS' ASSOCIATION

President, George W. Reilly, president Harrisburg Trust Co., Harrisburg.
 Vice-President, Clark Hammond, vice-president Columbia National Bank, Pittsburgh.
 Secretary, C. F. Zimmerman, treasurer Lebanon County Trust Co., Lebanon.
 Treasurer, P. T. Davis, treasurer Clearfield Trust Co., Clearfield.

RHODE ISLAND BANKERS' ASSOCIATION

President, Walter F. Farrell, vice-president Union Trust Co., Providence.
 Vice-President, John H. Wells, vice-president R. I. Hospital Trust Co., Providence.
 Secretary, Edward A. Havens, vice-president Mechanics National Bank, Providence.
 Treasurer, W. Howard Perry, cashier National Bank of Commerce, Providence.

SOUTH CAROLINA BANKERS' ASSOCIATION

President, H. D. Calhoun, president Home Bank, Barnwell.
 Vice-President, G. W. Duvall, president The Bank of Cheraw, Cheraw, S. C.
 Secretary and Treasurer, Henry S. Johnson, Columbia.
 Attorney, B. H. Moss, president Edisto National Bank, Orangeburg.

SOUTH DAKOTA BANKERS' ASSOCIATION

President, D. H. Lightner, cashier Citizens Trust & Savings Bank, Aberdeen.
 Vice-President, Arthur Chambers, vice-president Hudson State Bank, Hudson.
 Secretary, George A. Starring, City Hall Building, Huron, S. Dak.
 Treasurer, John Barton, cashier Security National Bank, Sioux Falls.

TENNESSEE BANKERS' ASSOCIATION

President, E. L. Rice, vice-president Bank of Commerce & Trust Co., Memphis.
 Vice-President, A. D. Brockman, cashier First National Bank, Kingsport.
 Vice-President, J. F. Eggleston, president Williamson County Banking & Trust Co., Franklin.
 Vice-President, W. R. Miller, President Ripley Savings Bank & Trust Co., Ripley.
 Secretary, H. G. Huddleston, 1015-1016 Independent Life Bldg., Nashville.
 Treasurer, Jas. H. Moran, president The Dresden Bank, Dresden.

TEXAS BANKERS' ASSOCIATION

President, Francis H. Welch, president First National Bank, Taylor.
 Secretary, W. A. Philpott, Jr., Dallas.
 Treasurer, Owen W. Sherrill, president City National Bank, Georgetown.

UTAH BANKERS' ASSOCIATION

President, W. W. Armstrong, president National Copper Bank, Salt Lake City.
 First Vice-president, Jas. M. Peterson, president James M. Peterson Bank, Richfield.
 Second Vice President, A. Sonne, cashier First National Bank of Logan, Logan.
 Secretary and Treasurer, Carl R. Marcusen, cashier Price Commercial & Savings Bank, Price.

VERMONT BANKERS' ASSOCIATION

President, J. E. McCarten, president National Bank of Newport, Newport.
 Vice-President, A. B. Noyes, president, Passumpsic Savings Bank, St. Johnsbury.
 Secretary, C. S. Webster, treasurer Barton Savings Bank & Trust Co., Barton.
 Treasurer, L. A. Neal, cashier Bradford National Bank, Bradford.

VIRGINIA BANKERS' ASSOCIATION

President, Walker Scott, vice-president Virginia Trust Co., Richmond.
 Vice-President, M. G. Field, president National Bank of Orange, Orange.
 Secretary, W. F. Augustine, vice-president Merchants National Bank, Richmond.
 Assistant Secretary, Harry Frazier, Jr., member of Firm Frederick E. Nolting & Co., Richmond.
 Treasurer, Scott Irby, vice-president and cashier Bank of Lunenburg Kenbridge.

WASHINGTON BANKERS' ASSOCIATION

President, H. W. MacPhail, president Willapa Harbor State Bank, Raymond.
 Vice-President, Guy C. Browne, president Columbia Valley Bank, Wenatchee.
 Secretary, Wm. Hatch Davis, 1016 Old National Bank, Spokane.
 Treasurer, Benj. H. Phillips, vice-president First National Bank, Port Angelus.

WEST VIRGINIA BANKERS' ASSOCIATION

President, W. C. Given, cashier Commercial Bank, Bluefield.
 Vice-President, M. A. Fletcher, treasurer Fairmont Trust Co., Fairmont.
 Secretary, Joseph S. Hill, vice-president Capital City Bank, Charleston.
 Treasurer, Louis J. Yaeger, Asst. cashier National Exchange Bank, Wheeling.

WISCONSIN BANKERS' ASSOCIATION

President, L. Albert Karel, president State Bank of Kewaunee, Kewaunee.
 Vice-President, Knute Anderson, cashier Union National Bank, Eau Claire.
 Secretary, Wall G. Coapman, 717 Caswell Block, Milwaukee.
 Treasurer, H. Haslett, cashier Citizens State Bank, Loyal.

WYOMING BANKERS' ASSOCIATION

President, F. H. Healy, president Encampment State Bank, Encampment.
 Vice-President, Wm. O. Henderson, cashier First National Bank, Sheridan.
 Secretary, Harry B. Henderson, Cheyenne.
 Treasurer, Carl R. Shumaker, cashier Wyoming National Bank, Casper.

ADDITIONAL BANKERS' ASSOCIATIONS

INVESTMENT BANKERS ASSOCIATION OF AMERICA

Office of the Secretary, 105 South La Salle Street, Chicago

OFFICERS AND BOARD OF GOVERNORS

1925-1926

PRESIDENT

RAY MORRIS.....Brown Brothers & Co.....New York

VICE-PRESIDENTS

ARTHUR H. GILBERT.....Spencer Trask & Co.....Chicago
PLINY JEWELL.....Coflin & Burr, Inc.....Boston
JOHN W. MACGREGOR.....Glover & MacGregor.....Pittsburgh
TOM K. SMITH.....Kauffman, Smith & Co., Inc.....St. Louis
ELI T. WATSON.....Watson, Williams & Co.....New Orleans

EXECUTIVE SECRETARY

FREDERICK R. FENTON.....105 S. La Salle Street.....Chicago

ASSISTANT SECRETARY

CLAYTON G. SCHRAY.....105 S. La Salle Street.....Chicago

TREASURER

FRANK M. GORDON.....First Trust & Savings Bank.....Chicago

GOVERNORS

GEORGE WHITNEY.....J. P. Morgan & Co.....New York
JOSEPH R. SWAN.....Guaranty Company of New York.....New York
CLARKSON POTTER.....Hayden, Stone & Co.....New York
B. A. TOMPKINS.....Bankers Trust Co.....New York
HENRY R. HAYES.....Stone & Webster, Inc.....New York
GEORGE B. CALDWELL.....100 Broadway.....New York
WALTER S. BREWSTER.....Russell, Brewster & Co.....Chicago
ROBERT STEVENSON, JR.....Stevenson, Perry, Stacy & Co.....Chicago
HENRY C. OLCOTT.....Continental and Commercial Trust & Savings Bank.....Chicago
CARROLL J. WADDELL.....Drexel & Co.....Philadelphia
RICHARD E. NORTON.....W. H. Newbold's Son & Co.....Philadelphia
FRANK D. NICOL.....Nicol, Ford & Co.....Detroit
R. A. WILBUR.....The Herrick Co.....Cleveland
THOMAS N. DYSART.....Knight, Dysart & Gamble.....St. Louis
ALDEN H. LITTLE.....Little & Moore, Inc.....St. Louis
MAX O. WHITING.....Harris, Forbes & Co., Inc.....Boston
JOHN P. BAER.....John P. Baer & Co.....Baltimore
GEORGE A. COLSTON.....Colston, Heald & Trail.....Baltimore
ROBERT H. MOULTON.....R. H. Moulton & Co.....Los Angeles
JOHN E. JARDINE.....Wm. R. Staats Co.....Los Angeles
CHARLES R. BLYTH.....Blyth, Witter & Co.....San Francisco
BENJAMIN H. DIBBLEE.....E. H. Rollins & Sons.....San Francisco
HUGH W. GROVE.....First Wisconsin Co.....Milwaukee
EDGAR FRIEDLANDER.....328 1/2 Walnut Street.....Cincinnati
J. H. GUNDY.....Wood, Gundy & Co.....Toronto
SIGMUND STERN.....Stern Brothers & Co.....Kansas City
WILLIS K. CLARK.....Geo. H. Burr, Conrad & Broom, Inc.....Portland, Ore.
CHARLES T. SIDLO.....Sidlo, Simons, Day & Co.....Denver
C. O. KALMAN.....Kalman, Gates, White & Co.....St. Paul
JOEL E. FERRIS.....Ferris & Hardgrove.....Spokane

EDUCATIONAL DIRECTOR

Samuel O. Rice, 105 South La Salle Street, Chicago.

DIRECTOR OF PUBLICITY

Harry Rascovar, 14 Stone Street, New York.

OFFICIAL REPORTER

Frederick H. Gurtler, 69 West Washington Street, Chicago.

OFFICE COUNSEL

Theodore S. Chapman, 111 West Monroe Street, Chicago.

COMMITTEE COUNSEL

Paul V. Keyser, Woodward Building, Washington.

FARM MORTGAGE BANKERS ASSOCIATION OF AMERICA

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

E. D. Chassell, Secretary-Treasurer

OFFICERS

President, George F. Heindel, Phoenix Trust Co., Ottumwa, Iowa.
Vice-President, C. C. Bennett, Western Securities Investment Co., Denver, Colo.
Vice-President, E. L. Cralle, Atkinson, Warren & Henley Co., Oklahoma City, Okla.

BOARD OF GOVERNORS

1926

H. J. Curry, Pearsons-Taft Co., Chicago, Ill.
E. D. Schumacher, Southern Bond & Mortgage Co., Richmond, Va.
F. C. Waples, Midland Mortgage Co., Cedar Rapids, Iowa.
A. Silhring, Dime Savings & Trust Co., Peoria, Ill.
W. M. Leonard, 922 Terminal Building, Lincoln, Neb.
E. R. Tennant, Dallas Trust and Savings Bank, Dallas, Texas.

C. B. Merriam, Central Trust Co., Topeka, Kans.
A. Y. Creager, A. Y. Creager Co., Sherman, Texas.
B. S. Beachy, Peoples Trust Co., Kansas City, Mo.
E. E. Murrey, American Trust Co., Nashville, Tenn.
F. W. Koneman, Citizens Investment Co., Sioux Falls, S. Dak.
R. R. Rogers, Vermont Loan & Trust Co., Spokane Wash.

Save Money On Your Addressing

We keep an accurate, up-to-date addressograph list of all the banks in the United States, corrected weekly. This list is at your service. If we can address your circulars, envelopes, fill in letters or "pull a proof" of it, you can have the service at a reasonable price and be assured that there will be no "come back" mail. Every name is live, active and kept so by careful attention.

If interested we should be glad to hear from you and to quote prices and give other information.

Write to Addressing section of

RAND McNALLY & COMPANY

536 S. Clark Street, Chicago

INDEX

Prefix Numbers

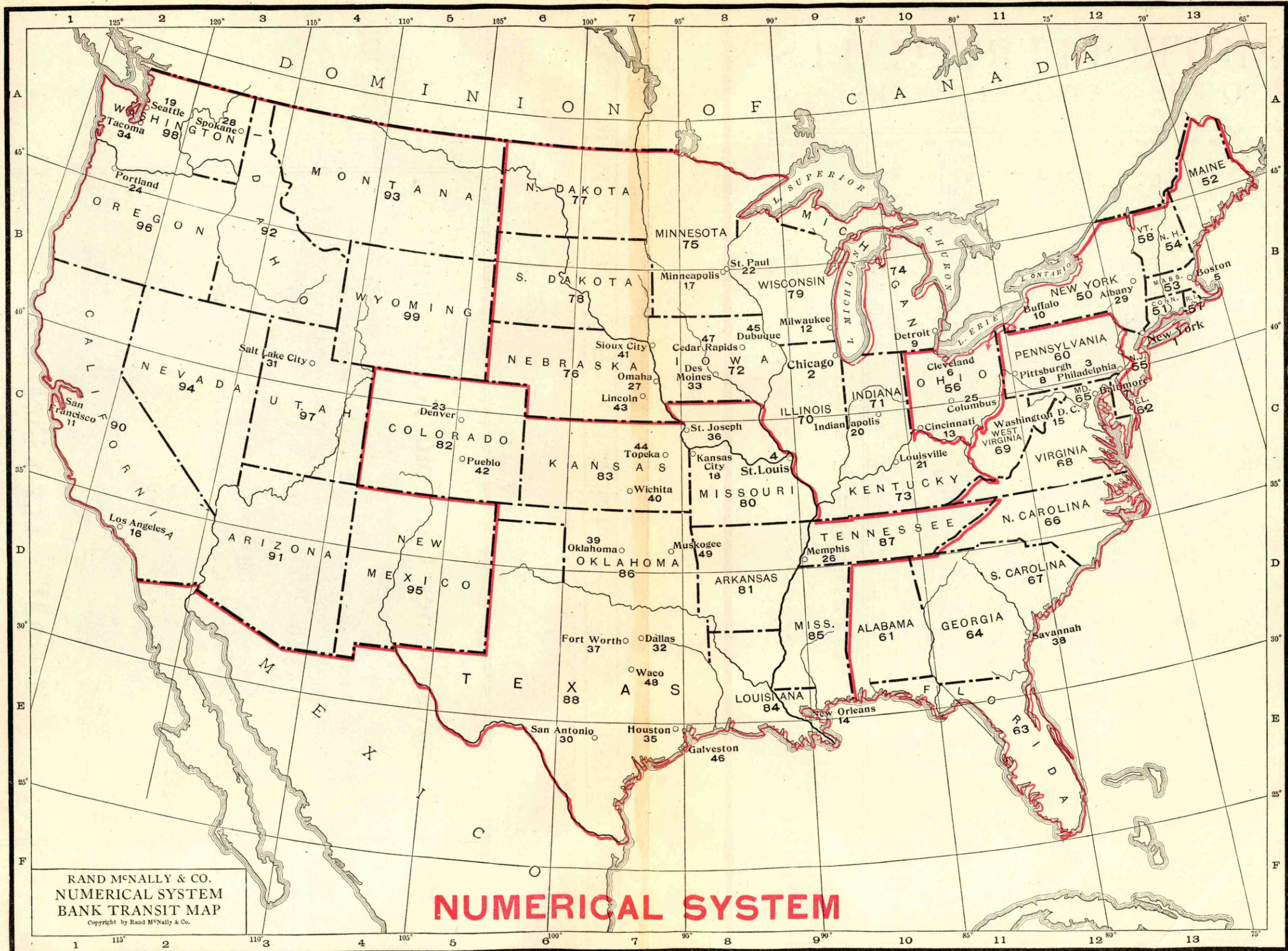
CITIES

- 1 New York, N. Y.
- 2 Chicago, Ill.
- 3 Philadelphia, Pa.
- 4 St. Louis, Mo.
- 5 Boston, Mass.
- 6 Cleveland, Ohio
- 7 Baltimore, Md.
- 8 Pittsburgh, Pa.
- 9 Detroit, Mich.
- 10 Buffalo, N. Y.
- 11 San Francisco, Cal.
- 12 Milwaukee, Wis.
- 13 Cincinnati, Ohio
- 14 New Orleans, La.
- 15 Washington, D. C.
- 16 Los Angeles, Cal.
- 17 Minneapolis, Minn.
- 18 Kansas City, Mo.
- 19 Seattle, Wash.
- 20 Indianapolis, Ind.
- 21 Louisville, Ky.
- 22 St. Paul, Minn.
- 23 Denver, Colo.
- 24 Portland, Ore.
- 25 Columbus, Ohio
- 26 Memphis, Tenn.
- 27 Omaha, Neb.
- 28 Spokane, Wash.
- 29 Albany, N. Y.
- 30 San Antonio, Tex.

- 31 Salt Lake City, Utah
- 32 Dallas, Tex.
- 33 Des Moines, Ia.
- 34 Tacoma, Wash.
- 35 Houston, Tex.
- 36 St. Joseph, Mo.
- 37 Ft. Worth, Tex.
- 38 Savannah, Ga.
- 39 Oklahoma City, Okla.
- 40 Wichita, Kan.
- 41 Sioux City, Ia.
- 42 Pueblo, Colo.
- 43 Lincoln, Neb.
- 44 Topeka, Kan.
- 45 Dubuque, Ia.
- 46 Galveston, Tex.
- 47 Cedar Rapids, Ia.
- 48 Waco, Tex.
- 49 Muskogee, Okla.

STATES

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



RAND McNALLY & CO.
 NUMERICAL SYSTEM
 BANK TRANSIT MAP
 Copyright by Rand McNally & Co.

NUMERICAL SYSTEM



LIBRARY PASTE

*Sticks Quickest
 Is the Most
 Reliable
 Keeps Clean
 Never Spoils*

SANFORD'S
 ADHESIVES
*are the Standard for Bank
 and Office Use*

A. S. Pratt & Sons, Inc.—National Bank Agents and Attorneys
 WASHINGTON, D. C. *See Back of Washington, D. C. Map*

COMPTROLLER'S CALLS TO THE NATIONAL BANKS

FROM SEPTEMBER 9, 1886, TO DATE

YEAR	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEP.	OCT.	NOV.	DEC.	Dates and number of Calls made on respective dates	
														DATES	CALLS
1886										Th		T	28 82	
1887			F		F			M		W		W	7 63	
1888		T	4 66		M		S			Th		W	12 69	
1889		T	26 76			M		F		M		W	11 72	
1890		F	28 79		S		F			Th		F	19 78	
1891		M	26 69		M		Th		F			W	2 68	
1892			T		T		T		F			F	9 70	
1893			M		Th		W			T		T	19 77	
1894		W	28 71		F		W			T		W	19 78	
1895			T		T		Th		S			F	13 76	
1896		F	28 77		Th		T			T		Th	17 72	
1897			T		F		F			T		W	15 71	
1898		F	18 65		Th		Th		T			Th	1 72	
1899		S	4 65		W		F		Th			S	2 86	
1900		T	13 73		Th		F		W			Th	13 99	
1901		T	5 54		W		M		M			T	10 71	
1902		T	25 77		W		W		M			T	25 71	
1903		F	6 73		Th		T		W			T	17 69	
1904	F			M		Th			T			Th	10 65	
1905	W			T		M		F				Th	9 76	
1906	M			F		M			T			M	12 69	
1907	S			F		M		Th				T	3 103	
1908		F			Th		W		W			F		
1909		F			W		W		W			T		
1910	M			T		Th			T			Th		
1911	S			T		W			F			T		
1912		T			Th		F		W			T		
1913		T			F		W		S			T		
1914*	T			W		T			S			Th		
1915*				Th		S			Th			W		
1916*				T		M			T			F		
1917*				M		T			T			T		
1918*				M		F			T			T		
1919*				T		M			F			M		
1920*		S			T		W		W			W		
1921		M			Th		Th		T			S		
1922				F		F			F			S		
1923				T		S			F			M		
1924				M		M						W		
1925				M		T			M			Th		

Dates and number of Calls made on respective dates

DATES	CALLS
1	10
2	5
3	3
4	16
5	11
6	7
7	9
8	1
9	9
10	7
11	4
12	9
13	6
14	9
15	6
16	2
17	6
18	5
19	3
20	5
21	2
22	3
23	4
24	1
25	4
26	5
27	2
28	10
29	7
30	17
31	13
<hr/>	
	201

31 on Monday
46 " Tuesday
35 " Wednesday
32 " Thursday
38 " Friday
19 " Saturday
Total, 201

* Six calls made.

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

Courtesy of Crocker National Bank, San Francisco, Calif.

STATE BANK OFFICIALS AND EXAMINERS, 1926

STATE	NAME	ADDRESS
Ala.	A. E. Jackson, Supt. of Banks	Montgomery.
"	C. R. Keener, Asst. Supt. of Banks	Montgomery.
"	W. W. Crawford, member of Banking Board	Birmingham.
"	Frank P. Folmar, member of Banking Board	Troy.
"	W. H. Montgomery, Bank Examiner	Montgomery.
"	M. A. O'Dom, Bank Examiner	Selma.
"	H. L. McCain, Bank Examiner	Birmingham.
"	E. B. McWilliams, Bank Examiner	Athens.
"	A. P. Inahorn, Bank Examiner	Montgomery.
Ariz.	A. T. Hammons, Supt. of Banks	Phoenix.
"	A. R. Davis, Chief Bank Examiner	Phoenix.
"	Clarence Cox, Deputy Bank Examiner	Phoenix.
"	Minnie Seaman, Acct.-Stenographer	Phoenix.
"	C. B. Smith, Special Bank Examiner	Phoenix.
Ark.	Loid Rainwater, Bank Commissioner	Little Rock.
"	R. G. Dickinson, Asst. Bk. Commissioner	Little Rock.
"	Oliver Phillips, Asst. Commissioner in charge of Building & Loan Associations	Little Rock.
"	H. H. Cooper, Bank Examiner	Little Rock.
"	J. W. Jarrett, Bank Examiner	Little Rock.
"	J. C. Wilson, Bank Examiner	Little Rock.
"	Theo. P. Carson, Bank Examiner	Little Rock.
"	E. B. Futrell, Asst. Bank Examiner	Little Rock.
Calif.	John Franklin Johnson, Supt. of Banks	7th Floor, Security Bldg., 343 Sansome St., San Francisco.
Colo.	Grant McFerson, Bank Commissioner	Denver.
"	Axel B. Olson, Chief Deputy Bank Com.	Denver.
"	M. M. Ewing, Deputy Bank Com.	Denver.
"	John Jepson, Deputy Bank Com.	Denver.
"	Walter J. Nelson, Deputy Bank Com.	Denver.
"	Office, 125 State Office Bldg.	Denver.
"	J. L. Morehead, Deputy Bank Com.	Denver.
Conn.	John B. Byrne, Commissioner	Putnam.
"	Wm. P. Landon, Mgr. Bond Dept.	East Killingly.
"	Wm. N. Scott, Chief Examiner	Hartford.
"	Mary E. Elwood, Bank Examiner	Hartford.
"	A. F. Austin, Bank Examiner	Torrington.
"	V. I. Neilson, Bank Examiner	Hartford.
"	K. B. Reynolds, Bank Examiner	Branford.
"	George Austin, Bank Examiner	Hartford.
"	Edward R. Barlow, Bank Examiner	Hartford.
"	Harold P. Splain, Bank Examiner	New Haven.
"	Ray L. Makin, Bank Examiner	Hartford.
"	Philip Moriarty, Bank Examiner	Hartford.
"	L. A. Tobie, Bank Examiner	Bloomfield.
"	Ralph H. McKinnel, Bank Examiner	East Haven.
"	John F. DiNonno, Bank Examiner	New Britain.
"	Frank E. Irving, Bank Examiner	Bridgeport.
"	Sherwood B. Potter, Bank Examiner	Brooklyn.
"	George B. Hotchkiss, Bank Examiner	Hartford.
"	R. Gordon Baldwin, Bank Examiner	Bristol.
"	Webster D. Copp, Bank Examiner	Norwich.
Del.	Harold W. Horsey, State Bank Com.	Dover.
"	Ira Lewis, Deputy Bank Com.	Bridgeville.
"	Paul D. Lovett, Clerk	Newark.
Fla.	Ernest Amos, Comptroller	Tallahassee.
"	W. M. McIntosh, Jr. General Chief Clerk	Tallahassee.
"	R. A. Gray, Asst. to the Comptroller	Tallahassee.
"	A. W. Saarinen, Banking Clerk	Tallahassee.
"	E. Perkins, Bank Examiner	Tallahassee.
"	E. M. Porter, Chief Bank Examiner	Tallahassee.
"	T. C. Hawkins, Bank Examiner	Box 685 Miami.
"	G. C. White, Bank Examiner	Starke.
"	H. C. Cooper, Bank Examiner	Tallahassee.
"	R. F. Rogers, Jr., Bank Examiner	Dunnellon.
"	W. C. Sale, Bank Examiner	Coconut Grove.
"	E. P. Jackson, Bank Examiner	Tallahassee.
Ga.	T. R. Bennett, Supt. of Banks	Atlanta.
"	J. E. Cagle, Asst. Supt. of Banks	Atlanta.
"	E. B. Gunby, Bank Examiner	Columbus.
"	E. B. Douglass, Bank Examiner	Talbotton.
"	W. D. Lloyd, Bank Examiner	Walden.
"	M. E. Sisk, Bank Examiner	Greensboro.
"	N. R. Henderson, Bank Examiner	Douglasville.
"	O. G. Jackson, Bank Examiner	College Park.
"	W. J. Davis, Bank Examiner	Portal.
"	M. J. Janes, Bank Examiner	Griffin.
"	H. B. Pitt, Bank Examiner	Lincolnton.
Idaho.	E. W. Porter, Commissioner of Finance	Boise.
"	H. G. A. Winter, Chief Examiner, Blue sky	Boise.
"	C. I. Canfield, Chief Bank Examiner	Boise.
"	W. H. Horne, Examiner	Boise.
"	E. Scott, Gen'l Liquidating Agent	Boise.
"	J. R. Middleton, Examiner	Boise.
Illinois.	Oscar Nelson, Auditor, Main Office	Springfield.
"	Chicago Office: 1300, 76 W. Monroe St.	
"	E. E. Nicholson, Chief Bank Examiner	Springfield.
"	Carl H. Weber, Asst. Chief Bank Exam.	Springfield.
"	Chas. Curren, Jr., Bank Examiner	Chicago.
"	F. E. Edgerton, Chief Examiner	Chicago.
"	Ralph Fairbairn, Bank Examiner	Chicago.
"	Harrison Mathewson, Bank Examiner	Chicago.
"	C. H. Ruedi, Bank Examiner	Chicago.
"	John W. Cruden, Bank Examiner	Chicago.
"	A. E. Kimlin, Bank Examiner	Chicago.
"	H. E. Robertson, Bank Examiner	Chicago.
"	Arthur M. Tarman, Bank Examiner	Chicago.
"	F. A. Adams, Bank Examiner	Springfield.
"	F. A. Bach, Bank Examiner	Springfield.
"	M. S. Barber, Bank Examiner	Springfield.
"	Frank Chew, Bank Examiner	Springfield.
"	Glen C. Hodges, Bank Examiner	Springfield.
"	O. A. James, Bank Examiner	Springfield.
"	J. B. Lannon, Bank Examiner	Springfield.
"	J. L. Northrup, Bank Examiner	Springfield.
"	E. R. Petrie, Bank Examiner	Springfield.
"	J. E. Shearer, Bank Examiner	Springfield.
"	W. C. Shy, Bank Examiner	Springfield.
"	W. E. Turner, Bank Examiner	Springfield.
"	J. W. McClellan, Trust Examiner	Springfield.
Ind.	Thos. D. Barr, Bank Commissioner	Indianapolis.
"	Luther F. Symons, Deputy Commissioner	Lewisville.
"	Don P. Carpenter, Chief Examiner	Brazil.
"	C. M. Lawrence, Bank Examiner	Princeton.
"	J. Paul McMillan, Bank Examiner	Edinburg.
"	Cly R. Humston, Bank Examiner	Warsaw.
"	John C. Sanders, Bank Examiner	Delphi.
"	Wm. R. Dexeimer, Bank Examiner	Hammond.
"	Frank M. Brandon, Bank Examiner	Atburn.
"	Morris E. Stults, Bank Examiner	Portland.
"	J. W. Parrett, Bank Examiner	Indianapolis.
"	J. N. West, Bank Examiner	Greenwood.
Iowa.	Robert L. Leach, Supt. of Banking	Des Moines.
"	Carl S. Foster, Deputy Supt.	Des Moines.
"	N. B. Shaffer, Chief Examiner	Altoona.
"	E. R. Mauss, Special Examiner	Des Moines.
"	B. C. Barker, Examiner	Des Moines.
"	J. A. Heng, Bank Examiner	Davenport.
"	H. L. Brown, Bank Examiner	Des Moines.

STATE	NAME	ADDRESS
Iowa	J. A. Parden, Bank Examiner	Mason City.
(cont.)	A. E. Rugg, Bank Examiner	Des Moines.
"	V. J. Wilson, Bank Examiner	Cedar Rapids.
"	L. H. Jurgemeyer, Bank Examiner	Lakota.
"	J. F. Wanberg, Bank Examiner	Des Moines.
"	V. L. Bartling, Bank Examiner	Waterloo.
"	N. A. Buck, Bank Examiner	Brighton.
"	J. H. Peterman, Bank Examiner	Indianola.
"	Wm. Taylor, Bank Examiner	Adel.
"	B. H. Wood, Bank Examiner	Perry.
"	V. O. Figgs, Bank Examiner	Ossian.
"	R. S. Beatty, Bank Examiner	Storm Lake.
"	F. A. Helderidge, Bank Examiner	Milford.
Kansas	Roy L. Bone, Bank Commissioner	Topeka.
"	W. S. Kennedy, Asst. Bank Com.	Topeka.
"	Geo. P. Stitt, Spec. Asst. Blue Sky Dept.	Topeka.
"	J. W. Johnson, Supervisor Bldg. & Loan Department	Topeka.
"	W. F. Thompson, Asst. Supt. Bldg. & Loan Dept.	Topeka.
"	Anna E. Speck, Deputy Bank Com.	Topeka.
"	Harry O'Brien, Bank Examiner	Parsons.
"	P. V. Miller, Bank Examiner	Highland.
"	F. G. Bergen, Bank Examiner	Topeka.
"	F. O. Bowman, Bank Examiner	Topeka.
"	C. B. Carson, Bank Examiner	Topeka.
"	Jas. T. McPherson, Bank Examiner	Topeka.
"	A. R. Wilson, Bank Examiner	Coffeyville.
"	Dale R. Ainsworth, Bank Examiner	Norton.
"	J. F. Ayres, Bank Examiner	Wichita.
"	R. O. Bishop, Bank Examiner	Hutchinson.
"	War. O. Brooks, Bank Examiner	Hutchinson.
"	N. R. Oberwortmann, Bank Examiner	Chetopa.
"	T. J. Rhodes, Bank Examiner	Frankfort.
"	Lee H. Rowley, Bank Examiner	Salina.
Ky.	C. E. Marvin, Banking Com.	Midway.
"	S. A. Phillips, Deputy Bank Com.	Corbin.
"	H. H. Shanks, Bank Examiner	Stanford.
"	Jno. M. Calhoun, Bank Examiner	Maysville.
"	Floyd B. Clark, Bank Examiner	Glasgow.
"	J. Bryan Smith, Building & Loan Exam.	Hinman.
"	W. L. Coons, Bank Examiner	Lexington.
"	C. M. Dunn, Bank Examiner	Smithland.
La.	J. S. Brock, State Bank Com.	New Orleans.
"	O. H. Hiltman, Chief Bank Examiner	New Orleans.
"	W. LeRoy Ward, Jr., Chief Clerk	New Orleans.
"	W. C. Evans, Bank Examiner	New Orleans.
"	M. Finnegan, Bank Examiner	New Orleans.
"	Louis Buckner, Jr., Bank Examiner	Shreveport.
"	A. R. Johnson, Jr., Bank Examiner	New Orleans.
"	W. E. Wood, Bank Examiner	New Orleans.
"	Howell Morgan, Bank Examiner	Baton Rouge.
"	Verna Foil, Secretary	New Orleans.
"	Mrs. L. J. Dumestre, Clerk	New Orleans.
"	Mrs. John J. Dutel, Clerk	New Orleans.
"	Miss Hilda Manning, Clerk	New Orleans.
Maine.	Sanger N. Annis, Deputy Bank Com.	Augusta.
"	John G. Smith, Bank Commissioner	Saco.
"	T. J. Parker, Senior Examiner	Belfast.
"	Anne B. Annis, Chief Clerk	Augusta.
"	Ernest C. Stinson, Bank Examiner	Bangor.
"	Woodbury Wallace, Bank Examiner	Augusta.
"	Harold F. Dana, Bank Examiner	Augusta.
"	Harry E. Henderson, Asst. Bank Examiner	Waterville.
"	F. Bernice Stanish, Asst. Clerk	Gardiner.
"	Alonzo D. Nutter, Securities Examiner	Augusta.
Md.	Geo. W. Page, Bank Com., Union Trust Building	Baltimore.
"	John D. Hospelhorn, Deputy Bank Com.	Baltimore.
"	Union Trust Bldg.	Baltimore.
"	Wm. J. Gerbig, Senior Examiner, Union Trust Bldg.	Baltimore.
"	Chas. L. Hobbs, Senior Examiner, Union Trust Bldg.	Baltimore.
"	W. J. Barrett, Jr., Senior Examiner, Union Trust Bldg.	Baltimore.
"	T. H. Sherman, Senior Examiner, Union Trust Bldg.	Baltimore.
"	A. C. Merrian, Jr., Senior Examiner, Union Trust Bldg.	Baltimore.
"	J. M. Harvey, Junior Examiner, Union Trust Bldg.	Baltimore.
"	S. W. Mittel, Junior Examiner, Union Trust Bldg.	Baltimore.
"	W. E. Lutman, Junior Examiner, Union Trust Bldg.	Baltimore.
Mass.	Roy A. Hovey, Com. of Bank	Wakefield.
"	Wm. J. Fowler, Deputy Com. of Banks	Beverly.
"	Arthur Guy, Director of Div. of Savings Bks.	Frammingham.
"	Chas. H. Answorth, Director of Div. of Tr. Companies	Everett.
"	Leroy W. Leland, Asst. Director of Div. of Trust Companies	Newtonville.
"	O. M. Tucker, Director of Div. of Co-operative Banks and Credit Unions	West Somerville.
"	R. J. Tubbs, Asst. Director of Div. of Co-operative Banks and Credit Unions	Greenwood.
"	Herbert Rogers, Director of Div. of Credits	Belmont.
"	Nelson B. Davis, Chief Clerk	Newton Highlands.
"	Chas. J. Bateman, Jr., Bank Director	Watertown.
"	Walter S. Bosworth, Bank Examiner	Malden.
"	Eugene Brimmer, Bank Examiner	Malden.
"	Forest F. Bursley, Bank Examiner	Somerville.
"	Howard A. Clark, Bank Examiner	Wakefield.
"	Henry J. Croughwell, Bank Examiner	West Peabody.
"	Chas. A. Crowell, Bank Examiner	Salem.
"	George F. Davee, Bank Examiner	Plymouth.
"	William E. Day, Bank Examiner	Chelsea.
"	Ralph E. Ellis, Bank Examiner	Medford.
"	Chester A. Gray, Bank Examiner	Somerville.
"	Harold P. Jenks, Bank Examiner	Dorchester Center
"	Wm. B. Jensen, Bank Examiner	Frammingham.
"	Harry P. Jones, Bank Examiner	Belmont.
"	John L. Keyes, Bank Examiner	Lowell.
"	George H. Magurn, Bank Examiner	Roslindale.
"	George C. Mansfield, Bank Examiner	Roslindale.
"	Bert O. McKinley, Bank Examiner	Boston.
"	Arthur Morey, Bank Examiner	Watertown.
"	Geo. F. Powers, Bank Examiner	Arlington.
"	John W. Slye, Bank Examiner	Malden.
"	Nathan L. Whitten, Bank Examiner	Campello.
"	Harold E. Almy, Asst. Bank Examiner	Dorchester
"	Carl H. Baker, Asst. Bank Examiner	Wollaston.
"	Chas. E. Bartlett, Asst. Bank Examiner	Brookline.
"	Arthur L. Brackett, Asst. Bank Exam.	Wollaston.
"	Joseph L. Brighton, Asst. Bk. Exam.	Somerville.
"	Joseph A. Chambers, Asst. Bk. Exam.	Brighton.
"	Joseph F. Connellan, Asst. Bk. Exam.	Brookline.
"	Everett L. Crowell, Asst. Bk. Exam.	Brookline.
"	Matthew Cushing, Asst. Bank Examiner	Beverly.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Mass.	Phillip A. Damon, Asst. Bk. Exam.	Stoneham.	Mont.	Thos. T. Taylor, Jr., Examiner	Helena.
(cont.)	Lawrence E. Donovan, Asst. Bk. Exam.	Brighton.	(cont.)	R. N. Hawkins, Asst. State Examiner	Helena.
"	Arthur W. Flint, Asst. Bk. Exam.	Wakefield.	"	A. E. Williamson, 2d Asst. State Exam.	Missoula.
"	Winthrop L. Graham, Asst. Bk. Exam.	Weymouth.	"	F. E. Williams, Deputy State Examiner	Billings.
"	John S. Gwin, Asst. Bank Exam.	Beverly.	"	R. A. Lathom, Deputy State Examiner	Columbus.
"	Frank A. Hannan, Asst. Bank Exam.	Malden.	Neb.	Kirk Griggs, Secretary, Dept. of Trade & Commerce	Lincoln.
"	Raymond P. Harold, Asst. Bank Exam.	Worcester.	"	E. F. Kimmery, Chief Bank Examiner	Lincoln.
"	Frederick A. Harris, Asst. Bank Ex.	Beverly.	"	L. B. Martin, Bank Examiner	Beatrice.
"	Charles W. Herzig, Asst. Bank Exam.	Wollaston.	"	P. D. Marshall, Bank Examiner	Lincoln.
"	Francis J. Hillberg, Asst. Bank Exam.	Newton Lower Falls.	"	O. A. Helquest, Bank Examiner	Omaha.
"	Paul C. Howley, Asst. Bank Exam.	Lynn.	"	Merle N. Foster, Bank Examiner	Wayne.
"	Frank L. Hubbard, Asst. Bank Ex.	Waverley.	"	C. J. Hornsby, Bank Examiner	Hastings.
"	Herbert L. Keeble, Asst. Bank Exam.	Melrose Highlands.	"	Geo. B. Wilson, Bank Examiner	Grand Island.
"	Harrison S. King, Asst. Bank Examiner	Wakefield.	"	C. A. Lau, Bank Examiner	Sutherland.
"	Robert G. Leavitt, Asst. Bank Exam.	Allston.	"	Edmund Steinauer, Bank Examiner	Lincoln.
"	Harlan E. Miller, Asst. Bank Exam.	Lowell.	"	S. L. Hestbeck, Bank Examiner	Holdrege.
"	Roger W. Nutt, Asst. Bank Exam.	Dorchester.	"	Geo. D. Cooper, Bank Examiner	Columbus.
"	R. Stuart Parker, Asst. Bank Exam.	Boston.	"	Henry H. Schleuning, Bank Examiner	Lincoln.
"	John F. Rich, Asst. Bank Examiner	Dorchester.	Nev.	Geo. M. Southward, Bank Examiner	Carson City.
"	W. S. Savery, Asst. Bank Examiner	Plymouth.	N. H.	Arthur E. Dole, Commissioner	Concord.
"	Harry L. Sawyer, Asst. Bank Examiner	Watertown.	"	George E. Farrand, Deputy Com.	Concord.
"	Harold B. Spurling, Asst. Bank Exam.	East Lynn.	N. J.	Thomas K. Johnston, Deputy Com.	Trenton.
"	Carleton E. Staples, Asst. Bank Exam.	Brockton.	"	Christopher A. Gough, Asst. Deputy Com.	Trenton.
"	Eugene F. Storrs, Asst. Bank Exam.	Needham.	"	Horace Biddle, Asst. Bank Examiner	Asbury Park.
"	B. F. Strand, Jr., Asst. Bank Exam.	Dorchester Center.	"	Chas. H. Dunham, Asst. Bk. Examiner	Plainfield.
"	Stephen M. Torrey, Asst. Bank Exam.	Marblehead.	"	A. S. Amerman, Bank Examiner	Trenton.
"	John E. Turner, Asst. Bank Examiner	Reading.	"	Robt. F. Minch, Bank Examiner	Bridgeton.
"	George V. Wallace, Jr., Asst. Bk. Exam.	Wakefield.	"	Geo. Compton, Bank Examiner	Trenton.
"	Arthur Welwood, Asst. Bank Examiner	Boston.	"	G. Hayes Markley, Bank Examiner	Westfield.
"	Horace W. Whynot, Asst. Bank Exam.	Roxbury.	"	Martin K. Fowler, Asst. Bank Examiner	Newark.
"	Elwood A. Wyman, Asst. Bank Exam.	Whitman.	"	V. D. Peer, Bank Examiner	Summit.
Mich.	H. A. McPherson, Com. of Banking	Lansing.	"	Jacob Krans, Jr., Bank Examiner	Woolawken Heights
"	H. O. Mohrmann, Deputy Com.	Lansing.	"	Hugh H. Hillson, Bank Examiner	Trenton.
"	D. E. Lawrence, Chief Examiner	Eaton Rapids.	"	Frank M. Power, Asst. Bk. Examiner	Ridgefield Park.
"	C. E. Kaye, Chief Exam. Finance Co. Div.	Lansing.	"	Edward M. Field, Asst. Bank Examiner	Elizabeth.
"	R. H. Larabee, Chief Clerk	Lansing.	"	W. B. Firman, Asst. Bank Examiner	Trenton.
"	H. W. Avery, Asst. Bank Examiner	Milford.	"	Geo. A. McLaughlin, Asst. Bank Exam.	Trenton.
"	E. W. Barber, Asst. Bank Examiner	Camden.	"	J. A. Maloney, Asst. Bank Examiner	Jersey City.
"	B. F. Bernsteine, Bank Examiner	Mancelona.	"	D. O. Stabily, Asst. Bk. Examiner	Summit.
"	D. Bissell, Bank Examiner	Lansing.	"	John T. Connelly, Asst. Bank Examiner	Trenton.
"	K. H. Buttars, Asst. Bank Examiner	Bay City.	"	Morris L. Parsels, Asst. Bank Examiner	Atlantic City.
"	F. H. Coward, Asst. Bank Examiner	Webberville.	"	John B. Cunningham, Asst. Bank Exam.	Jersey City.
"	E. B. Finley, Jr., Asst. Bank Examiner	Hartford.	"	Robert B. Allerdice, Asst. Bank Exam.	Westfield.
"	C. A. Fors, Asst. Bank Examiner	Sunfield.	"	Harry Prosser, Asst. Bank Examiner	Atlantic City.
"	J. A. Hanslovsky, Asst. Bank Examiner	Ann Arbor.	N. M.	W. P. Saunders, State Bank Examiner	Santa Fe.
"	C. M. Heck, Asst. Bank Examiner	Lansing.	"	W. F. Kirby, Deputy State Bk. Exam.	Santa Fe.
"	R. I. Hudson, Bank Examiner	Decatur.	"	F. M. Culbertson, Deputy State Bk. Exam.	Santa Fe.
"	H. C. Knickerbocker, Bank Examiner	East Lansing.	"	R. Cassano, Chief Clerk	Santa Fe.
"	Chas. W. Lee, Bank Examiner	Lansing.	"	Naomi McDaniel, Secretary	Santa Fe.
"	James Leenhouts, Asst. Bank Examiner	Grand Rapids.	"	J. B. Grant, Special Asst. Blue Sky Dept.	Santa Fe.
"	Fred Marin, Bank Examiner	Flint.	N. Y.	Frank H. Warder, Supt.	Albany.
"	E. W. Nelson, Asst. Bank Examiner	Ann Arbor.	"	George Overaker, 1st Deputy	Poughkeepsie.
"	J. Ralph Piche, Asst. Bank Examiner	Detroit.	"	George A. Coleman, 2nd Deputy	Poughkeepsie.
"	E. C. Reid, Bank Examiner	Davison.	"	James J. Kennedy, 3rd Deputy	New York City.
"	L. D. Rose, Bank Examiner	Bay City.	"	Thomas J. O'Connell, 4th Deputy	New York City.
"	R. W. Rowe, Bank Examiner	Hillsdale.	"	G. W. Egbert, Chief Examiner	51 ChambersSt., N.Y.
"	A. C. Smith, Asst. Bank Examiner	Ann Arbor.	"	H. J. Young, Bank Examiner	Syracuse.
"	G. A. Stone, Asst. Bank Examiner	Grand Rapids.	"	H. S. Andrews, Bank Examiner	51 ChambersSt., N.Y.
"	H. G. Taylor, Asst. Bank Examiner	Sault Ste. Marie.	"	R. W. Humphrey, Bank Examiner	51 ChambersSt., N.Y.
"	M. C. Taylor, Bank Examiner	Saginaw.	"	G. S. Adams, Bank Examiner	51 ChambersSt., N.Y.
"	R. P. Teeters, Asst. Bank Examiner	Henderson.	"	J. S. Love, Bank Examiner	51 ChambersSt., N.Y.
"	L. C. Van Auker, Bank Examiner	Lansing.	"	G. A. Plant, Bank Examiner	Albany.
"	C. L. Van Frank, Bank Examiner	Grand Rapids.	"	N. T. Killip, Bank Examiner	Oswego.
"	R. P. Willard, Bank Examiner	Grand Rapids.	"	Fletcher G. Crane, Bank Examiner	51 ChambersSt., N.Y.
"	A. L. Wilson, Bank Examiner	Ludington.	"	B. B. Bullock, Bank Examiner	51 ChambersSt., N.Y.
"	P. C. Yull, Asst. Bank Examiner	Lansing.	"	H. B. Kennedy, Bank Examiner	Auburn.
"	O. C. Zook, Bank Examiner	Ludington.	"	Joseph H. Zweres, Bank Examiner	Rochester.
"	Ralph Clench, Small Loan Agency Exam.	Battle Creek.	"	John I. Mesick, Bank Examiner	51 ChambersSt., N.Y.
Minn.	A. J. Veigel, Commissioner of Banks	St. Paul.	"	F. W. Piderit, Bank Examiner	51 ChambersSt., N.Y.
"	Geo. H. Styrwright, Deputy Com. of Banks	St. Paul.	"	Peter N. Shippee, Bank Examiner	Albany.
"	Wm. A. Smith, Bank Examiner	St. Paul.	"	Nathaniel Orens, Bank Examiner	51 ChambersSt., N.Y.
"	In charge of liquidation		"	Milton L. Masson, Bank Examiner	51 ChambersSt., N.Y.
"	E. W. Swanson, Bank Examiner (Cities of first class)	Minneapolis.	"	S. I. Chittenden, Bank Examiner	51 ChambersSt., N.Y.
"	O. I. Brandvold, Bank Examiner	Fergus Falls.	"	Arthur B. Vogel, Bank Examiner	51 ChambersSt., N.Y.
"	A. P. Rotert, Bank Examiner	St. Paul.	"	E. W. Irving, Bank Examiner	51 ChambersSt., N.Y.
"	F. V. Artig, Bank Examiner	Sauk Rapids.	"	C. E. Nathaway, Bank Examiner	51 ChambersSt., N.Y.
"	Geo. P. Daily, Bank Examiner	E. Grand Rapids.	"	Rho L. Bush, Bank Examiner	51 ChambersSt., N.Y.
"	A. F. Schwieger, Bank Examiner	Montevideo.	"	Lois N. Cook, Bank Examiner	51 ChambersSt., N.Y.
"	N. D. Dixon, Bank Examiner	Minneapolis.	"	Ralph T. Simmons, Bank Examiner	51 ChambersSt., N.Y.
"	H. R. Kneeland, Bank Examiner	St. Peter.	"	Arthur Koch, Bank Examiner	Saratoga Springs.
"	M. E. Walsh, Bank Examiner	St. Paul.	"	G. M. Aldrich, Bank Examiner	51 ChambersSt., N.Y.
"	W. J. Stutzman, Bank Examiner	Mankato.	"	F. L. H. Holzer, Bank Examiner	Buffalo.
"	J. G. Schultz, Jr., Bank Examiner	Winona.	"	Wm. Cuffney, Bank Examiner	Syracuse.
"	W. B. Nolan, Asst. Examiner	Minneapolis.	"	Geo. E. Varcoe, Bank Examiner	Rochester.
"	H. V. Montgomery, Asst. Examiner	Minneapolis.	"	Lawrence H. Geser, Bank Examiner	51 ChambersSt., N.Y.
"	Henry Lende, Asst. Examiner	Appleton.	"	Geo. A. Strack, Bank Examiner	51 ChambersSt., N.Y.
"	G. V. Markey, Assistant Examiner	Worthington.	"	L. W. Palmer, Bank Examiner	Rochester.
"	Jacob Rigg, Assistant Examiner	Ada.	"	Herbert C. Rogers, Bank Examiner	51 ChambersSt., N.Y.
"	R. S. Picha, Asst. Examiner	St. Paul.	"	Franklin W. Bright, Bank Examiner	51 ChambersSt., N.Y.
"	E. A. Highum, Asst. Examiner	Preston.	"	E. J. Bangert, Bank Examiner	Holland.
"	H. G. McConnell, Asst. Examiner	Mankato.	"	Fred T. Bolan, Bank Examiner	51 ChambersSt., N.Y.
"	W. E. Downey, Asst. Examiner	Duluth.	"	Charles Clarke, Bank Examiner	Albany.
"	A. A. Sorenson, Asst. Examiner	Oakland.	"	Mortimer S. Cole, Bank Examiner	51 ChambersSt., N.Y.
"	C. E. Melbye, Asst. Examiner	Fergus Falls.	"	Reginald W. Pawling, Bank Examiner	51 ChambersSt., N.Y.
"	C. D. Lundin, Chief Clerk	St. Paul.	"	Samuel Rauch, Bank Examiner	51 ChambersSt., N.Y.
Miss.	J. S. Love, Supt. of Banks	Jackson.	"	Alfred L. Taylor, Bank Examiner	51 ChambersSt., N.Y.
Mo.	C. E. French, Com. of Finance	Jefferson City.	"	Wm. D. Navin, Bank Examiner	Schenectady.
"	S. L. Cantley, Deputy Com. of Finance	Jefferson City.	"	Charles D. Zimmer, Bank Examiner	51 ChambersSt., N.Y.
"	A. C. Martin, Deputy Com. of Finance	Jefferson City.	"	John M. Egan, Bank Examiner	Buffalo.
"	(In chg. Insolvent Banks)		"	Roy E. Miller, Bank Examiner	Buffalo.
"	H. C. Mueller, Examiner (In chg. Building and Loan Department)	Jefferson City.	"	Ambrose J. Delaney, Bank Examiner	Rochester.
"	Geo. W. Berri, Bank Examiner	St. Louis.	"	Theo. B. Furman, Bank Examiner	51 ChambersSt., N.Y.
"	C. L. Bollinger, Bank Examiner	Springfield.	"	Schuyler L. Baum, Bank Examiner	Syracuse.
"	C. E. Bushnell, Bank Examiner	Bolivar.	"	A. F. Beyerle, Bank Examiner	51 ChambersSt., N.Y.
"	Leon Clippard, Bank Examiner	Springfield.	"	Guy F. Baker, Bank Examiner	Syracuse.
"	C. M. Duncan, Bank Examiner	Poplar Bluff.	"	Frank C. Maher, Bank Examiner	51 ChambersSt., N.Y.
"	Geo. U. Freund, Bank Examiner	Warsaw.	"	Stanley W. Farrell, Bank Examiner	51 ChambersSt., N.Y.
"	F. A. Guiles, Bank Examiner	Kirksville.	"	Arthur P. McQuade, Bank Examiner	51 ChambersSt., N.Y.
"	H. G. Harrison, Bank Examiner	Piedmont.	"	Arthur W. Mischanko, Bank Examiner	51 ChambersSt., N.Y.
"	F. W. Heyde, Jr., Bank Examiner	St. Joseph.	"	C. G. Niebank, Bank Examiner	Rochester.
"	Joe McElvain, Bank Examiner	Chillicothe.	"	Thomas M. Little, Bank Examiner	Buffalo.
"	E. T. Messenbaugh, Bank Examiner	Mexico.	"	James A. Schaumburg, Bank Examiner	51 ChambersSt., N.Y.
"	U. P. Moody, Bank Examiner	Wentworth.	"	Wm. P. Mitchell, Bank Examiner	51 ChambersSt., N.Y.
"	Joe Mulligan, Bank Examiner	Kansas City.	"	Andrew Eisen, Bank Examiner	51 ChambersSt., N.Y.
"	J. B. Norris, Bank Examiner	St. Louis.	"	George R. Dize, Bank Examiner	Buffalo.
"	Sam Sharp, Jr., Bank Examiner	Montgomery City.	"	George F. Butt, Examiner	51 ChambersSt., N.Y.
"	R. E. Shelby, Bank Examiner	Albany.	"	Harry N. Herber, Jr., Bank Examiner	51 ChambersSt., N.Y.
"	Claude L. Stout, Bank Examiner	Savanna.	"	Marcus Koster, Bank Examiner	51 ChambersSt., N.Y.
"	B. H. Swan, Bank Examiner	Silex.	"	Edward H. Leete, Bank Examiner	51 ChambersSt., N.Y.
"	Oscar C. Vemmer, Bank Examiner	Owensville.	"	John C. Hasbrouck, Bank Examiner	51 ChambersSt., N.Y.
"	Oliver J. Axt, Asst. Bank Examiner	Clayton.	"	John J. Sullivan, Bank Examiner	51 ChambersSt., N.Y.
"	W. J. McCaw, Asst. Bank Examiner	Rolla.	"	Guy E. Thompson, Bank Examiner	Buffalo.
"	B. Glassner, Asst. Bank Examiner	St. Louis.	"	Thomas F. Mudae, Bank Examiner	51 ChambersSt., N.Y.
"	John O. Newberry, Asst. Bank Examiner	Kansas City.	"	Chas. H. Schoch, Bank Examiner	51 ChambersSt., N.Y.
"	Joseph Zick, Asst. Bank Examiner	Kansas City.	"	Blanche M. Borthwick, Bank Examiner	Albany.
Mont.	Jay G. Larson, Supt. of Banks	Helena.	"	John A. Tripp, Bank Examiner	51 ChambersSt., N.Y.
"	C. M. McCoy, Examiner	Helena.	"	R. A. Brennan, Bank Examiner	51 ChambersSt., N.Y.
"	S. L. Kleve, Examiner	Helena.	"	William J. McAuliffe, Bank Examiner	51 ChambersSt., N.Y.
"	R. L. Smith, Examiner	Helena.	N. C.	Clarence Latham, Chief Bank Examiner	Raleigh.
			"	W. L. Williams, Bank Examiner	Raleigh.
			"	R. E. Kerr, Bank Examiner	Raleigh.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
N. C.	John Mitchell, Bank Examiner	Raleigh	Pa.	Chas. J. Long, Examiner	Philadelphia.
(cont.)	G. N. Hensen, Bank Examiner	Raleigh.	(cont.)	James S. Marshall, Examiner	Blairsville.
"	H. M. Darden, Asst. Bank Examiner	Raleigh.	"	John H. McLaughlin, Examiner	Wilkesburg.
"	L. H. Harrison, Asst. Bank Examiner	Raleigh.	"	William De H. Miller, Examiner	Johnstown.
"	R. G. Harrison, Asst. Bank Examiner	Raleigh.	"	Robert R. Moore, Examiner	Bellevue, Pittsburgh
"	C. C. Meroney, Clerk	Raleigh.	"	Lloyd D. Foot, Examiner	Bruin (Butler Co.)
N. D.	Gilbert Semingson, State Bank Examiner	Bismarck.	"	Harold L. Oberheim, Examiner	Lock Haven.
"	E. B. McAnaney, Chief Deputy Examiner	Bismarck.	"	Harry J. Phillips, Examiner	Etna.
"	E. O. Bailey, Office Deputy	Bismarck.	"	Edward J. Price, Examiner	New Kensington.
"	R. S. See, Deputy Examiner	Minot.	"	Ralph W. Reitzel, Examiner	Williamsport.
"	J. L. McRae, Deputy Examiner	Devils Lake.	"	Ralph S. Ruth, Examiner	Scranton.
"	J. M. Shirek, Deputy Examiner	Bismarck.	"	Howard L. Scott, Examiner	Ben Avon.
"	J. K. Nesvik, Deputy Examiner	Grand Forks.	"	Charles K. Scheffter, Examiner	Pittsburgh.
"	O. H. Erickson, Deputy Examiner	Bismarck.	"	William R. Smith, Examiner	Philadelphia.
"	O. A. Engemoen, Deputy Examiner	Valley City.	"	Charles W. Snyder, Examiner	Sunbury.
"	Harold Nomland, Deputy Examiner	Fargo.	"	W. H. Soule, Examiner	Newport.
"	J. R. Snyder, Deputy Exam. (City and Co.)	Bismarck.	"	Charles A. Steele, Examiner	Franklin.
"	J. A. Hagen, Deputy Exam. (City and Co.)	Rolla.	"	Clement M. Stewart, Examiner	Tyrene.
"	T. J. Brown, Deputy Exam. (City and Co.)	Grand Forks.	"	John T. Stewart, Examiner	Pittsburgh.
"	R. W. Kennard, Deputy Examiner, (City and County)	Minot.	"	George M. Stroud, Jr., Examiner	Chester.
Ohio	H. E. Scott, Superintendent	Columbus.	"	George S. Summers, Examiner	Harrisburg.
"	Frank R. Ambrose, Asst. Supt.	Columbus.	"	William H. Spangler, Examiner	Harrisburg.
"	E. M. Hunter, Attorney Examiner	Columbus.	"	J. D. Swigart, Examiner	Kittanning.
"	Edgar Ervin, Attorney Trust Examiner	Columbus.	"	James A. Taylor, Examiner	Harrisburg.
"	George T. Blake, Foreign Ex. and Tr. Officer	Columbus.	"	Cyril G. Vogel, Examiner	Pittsburgh.
"	W. J. Skehan, Bank Examiner	Toledo.	"	John S. Ward, Examiner	Ridley Park.
"	Henry J. Schulte, Bank Examiner	Cincinnati.	"	Paul D. Williams, Examiner	Punxsutawney.
"	R. C. Parrish, Bank Examiner	Lakewood.	"	Robert A. Wilson, Examiner	Littlestown.
"	L. C. Bucher, Bank Examiner	Cincinnati.	"	W. R. Wirth, Examiner	Pittsburgh.
"	C. W. Miller, Bank Examiner	Newark.	R. I.	Geo. H. Newhall, Bank Commissioner	Providence.
"	J. E. Mason, Bank Examiner	Medina.	"	E. J. Littlefield, Deputy Commissioner	Providence.
"	H. L. Lockwood, Bank Examiner	Frankfort.	"	W. L. Offer, Bank Examiner	Providence.
"	D. J. Schurr, Bank Examiner	Columbus.	"	John T. Pollard, Bank Examiner	Providence.
"	Eugene E. King, Bank Examiner	Deshler.	"	R. L. Sayles, Bank Examiner	Providence.
"	Gordon W. Burr, Bank Examiner	Rocky River.	"	Albert B. Jeffers, Bank Examiner	Providence.
"	Park G. Ogden, Asst. Trust Examiner	Columbus.	"	John T. Marshall, Bank Examiner	Providence.
"	E. M. Hoopengartner, Asst. Bank Exam.	Columbus.	"	Irma H. Goodrum, Clerk	Lakewood.
"	E. R. Schurr, Bank Examiner	London.	"	Madeline T. Mulgrew, Clerk	Providence.
"	N. E. Reichelderfer, Bank Examiner	Circleville.	S. O.	W. L. Bradley, State Bank Examiner	Columbia.
"	C. A. Ladrach, Examiner	Sugar Creek.	"	M. V. Sutherland, State Auditor	Columbia.
"	Wm. Purdy, Examiner	Findlay.	"	A. S. Fant, Associate Bank Examiner	Belton.
"	Vernon L. Hawk, Asst. Examiner	Findlay.	"	W. Royden Watkins, Associate Bk. Exam.	Greenwood.
"	Lawrence E. Smart, Asst. Examiner	Columbus.	"	L. M. Milling, Asst. Bank Examiner	Greenville.
"	Hugh L. Leggett, Asst. Examiner	Columbus.	"	F. E. Watson, Asst. Bank Examiner	Dillon.
"	Ira J. Fulton, Bank Examiner	Cleveland.	"	D. J. Winn, Asst. Bank Examiner	Greenwood.
"	Paul Warner, Asst. Bank Examiner	Utica.	S. D.	Fred R. Smith, Supt. of Banks	Pierre.
"	H. F. Ashley, Asst. Bank Examiner	Oberlin.	"	A. E. Fossum, Deputy Supt. of Banks	Pierre.
Okla.	O. B. Motherhead, Bank Com	Oklahoma City.	"	U. G. Stevenson, Bank Examiner	Sioux Falls.
"	Waldo Watkins, Asst. Bank Com	Oklahoma City.	"	E. J. Morris, Bank Examiner	Aberdeen.
"	W. C. Ernest, Bank Examiner	Oklahoma City.	"	Chris Hirling, Bank Examiner	Mitchell.
"	J. D. Pennington, Bank Examiner	Oklahoma City.	"	S. E. Anderson, Bank Examiner	Dell Rapids.
"	Roy Walcott, Bank Examiner	Cleveland.	"	G. W. Schumacher, Bank Examiner	Pierre.
"	J. C. Shofner, Bank Examiner	Oklahoma City.	"	B. F. Bambenek, Bank Examiner	Aberdeen.
"	H. C. Morris, Bank Examiner	Durant.	"	F. S. Barber, Bank Examiner	Onida.
"	M. C. Trimble, Bank Examiner	Shawnee.	Tenn.	S. S. McConnell, Supt. of Banks	Nashville.
"	W. J. Martin, Bank Examiner	Guthrie.	"	Hallum W. Goodloe, Asst. Supt. of Banks	Nashville.
"	E. H. Kelley, Bank Examiner	McAlester	"	J. F. Hunt, Bank Examiner	Memphis.
"	Paul Harbaugh, Bank Examiner	Alva.	"	H. C. Bratton, Bank Examiner	Nashville.
"	C. J. Alexander, Bank Examiner	Oklahoma City.	"	H. L. Grigsby, Bank Examiner	Dickson.
"	John F. Mahr, Bldg. & Loan Auditor	Oklahoma City.	"	I. H. Wilson, Bank Examiner	Jackson.
Ore.	F. C. Bramwell, Supt. of Banks	Salem.	"	J. M. Davis, Bank Examiner	Lawrenceburg.
"	Guy N. Hickok, Asst. Supt. and Examiner	Salem.	"	P. E. Callahan, Asst. Bank Examiner	Jackson.
"	E. M. Watson, Bank Examiner	Salem.	Texas	Chas. O. Austin, Commissioner of Bank.	Austin.
"	E. A. Simonton, Secretary	Salem.	Utah	Seth Pixton, Bank Commissioner	Salt Lake City.
"	Tinkham Gilbert, Examiner	Salem.	"	W. H. Hadlock, Bank Examiner	Ogden.
"	H. O. Voget, Examiner	Salem.	"	R. Sherman Jones, Examiner	Salt Lake City.
"	Doris Allen, Stenographer	Salem.	"	P. H. Service, Examiner	Salt Lake City.
"	George E. Cusick, Asst. Examiner	Salem.	Vt.	B. C. Clark, Bank Commissioner	Montpelier.
"	R. W. Davis, Examiner	Salem.	"	Jessie A. Watkins, Chief Clerk	Montpelier.
"	A. H. Olson, Examiner	Salem.	"	R. L. Kelleher, Bank Examiner	Montpelier.
Pa.	Peter G. Cameron, Sec. of Banking	Harrisburg.	"	L. C. Desautels, Bank Examiner	Montpelier.
"	Alvin M. Whitney, 1st Deputy Sec.	Harrisburg.	Va.	M. E. Bristow, Chief Examiner	Richmond.
"	James A. Taylor, 2nd Deputy Sec.	Pittsburgh.	"	L. R. Ritchie, Asst. Examiner	Richmond.
"	Irland M. Beckman, 3d Deputy Sec.	Erie.	"	C. T. Allen, Asst. Examiner	Kearlidge.
"	H. H. Eshbach, Chief of Bureau of B. & L. Associations	Harrisburg.	"	B. J. Woodward, Asst. Examiner	Richmond.
"	W. R. Cahoun, Chief Clerk	Harrisburg.	"	R. M. Charlton, Asst. Examiner	Christiansburg.
"	George H. Orth, Chief Bureau of Private Banks	Harrisburg.	"	E. A. Leake, Asst. Examiner	Richmond.
"	Walter J. Fallows, Chief Dep. Bureau of Securities	Harrisburg.	"	E. J. Smith, Asst. Examiner	Saluda.
"	Einar Barfod, Deputy and Chief Investigator	Harrisburg.	"	W. S. Burnley, Clerk	Richmond.
"	George H. Slaine, Private Bank Inspector	Greensburg.	"	D. T. Zentmeyer, Clerk	Roanoke.
"	Otto B. Lippman, Inspector of Private Banks	Harrisburg.	Wash.	G. W. H. Davis, Director of Efficiency	Olympia.
"	Mark I. Walker, Asst. Investigator Bureau of Securities	Durant.	"	H. C. Johnson, Supervisor of Banking	Olympia.
"	Henry Walton, Jr., Asst. Investigator Bureau of Securities	Philadelphia.	"	H. H. Hansen, Deputy Supervisor of Bkg.	Olympia.
"	Campbell Robison, Asst. Investigator Bureau of Securities	Harrisburg.	"	C. S. Moody, Asst. Supervisor of Banking	Olympia.
"	C. W. Anderson, Examiner	Honesdale.	"	L. A. Stilson, Bank Examiner	Spokane.
"	George A. Augerton, Examiner	Hatboro.	"	R. L. Gentry, Bank Examiner	Spokane.
"	W. M. Boges, Examiner	Valencia.	"	F. R. Amende, Bank Examiner	Puyallup.
"	A. Rise Bowman, Examiner	Lebanon.	"	H. H. Hansen, Bank Examiner	Seattle.
"	Walter C. Brenneis, Examiner	Conneautville.	"	R. E. Anderson, Bank Examiner	Spokane.
"	Chas. V. Brown, Examiner	Philadelphia.	"	C. E. Jenks, Bank Examiner	Yakima.
"	Walter E. Burns, Examiner	Harrisburg.	"	S. Zeno Varnes, Bank Examiner	Olympia.
"	Thos. M. Christley, Examiner	Butler.	W. Va.	H. A. Abbott, Com. of Banking	Charleston.
"	M. H. Callender, Examiner	Dunmore.	"	E. L. Morrison, Deputy Com. of Banking	Charleston.
"	Harold H. Davison, Examiner	Meadville.	"	George M. Weekley, Asst. Com.	Spencer.
"	Fred K. Dennison, Examiner	Bywood.	"	W. R. Seal, Assistant Commissioner	Charleston.
"	L. W. Dennison, Examiner	Warren.	"	Marion Workman, Assistant Commissioner	Keyser.
"	Robt. G. Dickson, Examiner	McDonald.	"	Harold Sayre, Asst. Com.	Letart.
"	Thomas Dixon, Examiner	Philadelphia.	"	O. S. Summers, Asst. Com.	Clendennin.
"	Robt. W. Doty, Examiner	Mifflintown.	"	Helea S. Barringer, Secretary	Charleston.
"	John B. Dunlap, Examiner	Murcy.	"	Alta Wagner, Asst. Secretary	Charleston.
"	Timothy A. Durkin, Examiner	Pittston.	"	W. Ray Tabler, Asst. Com.	Parkersburg.
"	R. P. Ferguson, Examiner	York.	Wis.	Dwight T. Parker, Commissioner	Fennimore.
"	W. Clifford Ferry, Examiner	Oil City.	"	W. H. Richards, Deputy Com.	Black River Falls.
"	J. Allen Gebhard, Examiner	Lebanon.	"	Thos. Herreid, Chief Examiner	Madison.
"	Frank Glatfelter, Examiner	Columbia.	"	C. E. Butters, Chief Clerk	Madison.
"	Raymond H. Gorsuch, Examiner	Hopewell.	"	R. B. Ellis, Bank Examiner	Madison.
"	Arthur G. Graham, Jr., Examiner	Oreland.	"	C. P. Digges, Asst. Examiner	Madison.
"	H. A. Groman, Examiner	Bethlehem.	"	Chas. T. Shape, Bank Examiner	Milwaukee.
"	J. Guy Hollowell, Examiner	St. Davids.	"	W. C. Edwards, Bank Examiner	Madison.
"	John C. Hildebrandt, Examiner	Philadelphia.	"	Ernest J. Kuehl, Examiner	Eau Claire.
"	George L. Hill, Examiner	Lansford.	"	G. W. Jamison, Bank Examiner	Madison.
"	Walter S. Hoke, Examiner	Newport.	"	N. E. Hanshus, Examiner	Eau Claire.
"	Frank H. Jackson, Examiner	Drexel Hill.	"	Geo. O. F. Poundstone, Asst. Examiner	Mellon.
"	Frank W. Jackson, Examiner	Apollo.	"	Omer Houkom, Bank Examiner	Blair.
"	Elwood H. Keithan, Examiner	Sunbury.	"	M. O. Tuhus, Examiner	Viroqua.
"	K. Thurman Kent, Examiner	Ashland.	"	Jno. E. Mahoney, Examiner	Madison.
"	Ralph W. Knowles, Examiner	Philadelphia.	"	C. M. Morrison, Clerk	Madison.
"	James W. Lance, Examiner	Philadelphia.	"	E. P. Witsig, Examiner	Black River Falls.
"	R. F. Landis, Examiner	Halifax.	"	E. L. Richardson, Examiner	Fond du Lac.
"	Ralph S. Landis, Examiner	Lancaster.	"	Stanley Schafer, Examiner	Madison.
"	C. F. T. Lancaster, Examiner	Bellevue.	"	Alfred Wall, Bank Examiner	Madison.
"	Lee A. Laubenstein, Examiner	Harrisburg.	"	Gustave Shape, Examiner	Madison.
"	Ralph Lischy, Examiner	Gettysburg.	"	Walter Nyluss, Asst. Examiner	Madison.
			"	John Bosshard, Asst. Examiner	Bangor.
			"	Victor A. Emillon, Clerk	La Crosse.
			"	Thos. M. Pirrtell, Examiner	Madison.
			"	Stanley R. Caldwell, Clerk	Lodi.
			"	Jos. Donovan, Clerk	Madison.
			Wyo.	S. A. Brown, State Examiner	Cheyenne.
			"	C. F. Dickinson, Examiner	Cheyenne.
			"	LeRoy Joyce, Examiner	Cheyenne.
			"	W. R. Powers, Examiner	Cheyenne.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

January, 1926

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
CHIEF NATIONAL BANK EXAMINER	
Pole, J. W., Office, Comptroller of Currency, Washington, D. C.	
ASSISTANT CHIEF NATIONAL BANK EXAMINERS	
Gough, E. H. (11 & 12)	Care of Comptroller of Currency, Washington, D. C.
Luce, Frank H. (7 & 9)	Care of Comptroller of Currency, Washington, D. C.
McBryde, W. W. (5 & 6)	Care of Comptroller of Currency, Washington, D. C.
Proctor, John L. (8 & 10)	Care of Comptroller of Currency, Washington, D. C.
DISTRICT CHIEF NATIONAL BANK EXAMINERS (By Federal Reserve Districts)	
Bean, Norwin S. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Reeves, Owen T. Jr. (2)	720 U. S. Custom House, New York, N. Y.
Newnham, Stephen L. (3)	1413 Jefferson Bldg., Philadelphia, Pa.
Thomas, Thomas C. (4)	715 Federal Reserve Bldg., Cleveland, Ohio.
Folger, W. P. (5)	710-715 Bond Bldg., Washington, D. C.
Robb, Ellis D. (6)	504 Post Office Bldg., Atlanta, Ga.
Sims, Howard M. (7)	1203 Federal Reserve Bank Bldg., Chicago, Ill.
Wood, John S. (8)	1310 Federal Commerce Trust Bldg., St. Louis, Mo.
Patterson, B. K. (9)	1334 First National-Soo Line Bldg., Minneapolis, Minn.
Roberts, B. K. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Collier, Richard H. (11)	312 Magnolia Bldg., Dallas, Texas.
Harris, Thos. E. (12)	1103 Alexander Bldg., San Francisco, Calif.
NATIONAL BANK EXAMINERS	
Allanson, Edward A. (3)	1414 Jefferson Bldg., Philadelphia, Pa.
Allen, Edgar F. (10)	P. O. Box 1546, Muskogee, Okla.
Allsup, A. S. (7)	1428 N. Main St., Decatur, Ill.
Alvey, John C. (2)	720 U. S. Custom House, New York
Amrhein, Joseph A. (5)	510 Va. Ry. and Power Bldg., Richmond, Va.
Anderson, E. F. (6) (R.)	First National Bank, Abbeville, Ala.
Armstrong, George E. (10)	1226 Downing St., Denver, Colo.
Ashwood, Cecil (5)	710-715 Bond Bldg., Washington, D. C.
Baker, Wm. B. (3)	1414 Jefferson Bldg., Philadelphia, Pa.
Baldridge, Wm. H. (12)	403 Empire State Bldg., Spokane, Wash.
Barrett, John W. (3)	1414 Jefferson Bldg., Philadelphia, Pa.
Basham, A. A. (6)	P. O. Box 940, Knoxville, Tenn.
Bina, James C. (9)	201 Security Nat'l Bank Bldg., Sioux Falls, S. Dak.
Bly, J. Garver (7)	326 South 15th St., Richmond, Ind.
Boldin, Bernard E. (2)	P. O. Bldg., Troy, N. Y.
Boysen, Alfred (3)	Post Office Bldg., Wilkes-Barre, Pa.
Brennan, F. P. (10) (J.G.)	P. O. Box 574, Hutchinson, Kan.
Brown, Samuel H. (10)	P. O. Box 462, Coffeyville, Kan.
Bryan, Chas. A. (9)	17 Magill Block, Fargo, N. Dak.
Byers, R. W. (4)	P. O. Box 1058, Pittsburgh, Pa.
Campbell, Geo. H. (10)	203 Majestic Bldg., Denver, Colo.
Carolan, Wm. B. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Carson, Thos. D. (5)	510 Va. Railway & Power Bldg., Richmond, Va.
Carter, Aubrey B. (U.)	Room 214, Treasury Dept., Washington, D.C.
Chapman, Edw. L. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Chapman, F. A. (11) (R.)	Care of State National Bank, Albuquerque, N. Mex.
Chorpening, Ira I. (12)	1103 Alexander Bldg., San Francisco, Calif.
Clark, Addison A. (4)	715 Federal Reserve Bank Bldg., Cleveland, Ohio.
Cloe, Wm. B. (5)	P. O. Box 1185, Huntington, W. Va.
Coffin, George M. (1)	71 College St., New Haven, Conn.
Coffin, Gilbert S. (12)	2817 Eye St., Sacramento, Calif.
Colley, L. H. (4)	715 Federal Reserve Bank Bldg., Cleveland, Ohio.
Collins, L. C. (11)	P. O. Box 444, Palestine, Texas.
Conner, Joseph H. (8)	214 Federal Bldg., Evansville, Ind.
Cooney, Dan. H. (4)	715 Federal Reserve Bank Bldg., Cleveland, Ohio.
Cooper, T. A. (1)	40 Chapel St., Augusta, Maine.
Cottingham, T. J. (6)	823 Age-Herald Bldg., Birmingham, Ala.
Cowan, David (11) (R.)	First National Bank of Las Vegas, E. Las Vegas, N. Mex.
Crawley, Wm. C. (12)	436 H. W. Hellman Bldg., Los Angeles, Calif.
Crossen, Gail W. (4)	P. O. Box 463, Columbus, Ohio.
Culver, William A. (2)	Davison Place, Baldwin, L. I., N. Y.
Cutts, Arthur D.	Office Comptroller of Currency, Treas. Bldg., Washington, D. C.
Dalton, John W. (5)	P. O. Box 958, Charlotte, N. C.
Davenport, H. B. (3)	P. O. Box 61, Lancaster, Pa.
Davis, Thomas H. (5)	P. O. Box 1162, Columbia, S. C.
Denton, Frank R. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Derr, Ralph H. (3)	1414 Jefferson Bldg., Philadelphia, Pa.
Dooley, Thomas E. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Donahue, William H. (10)	P. O. Box 186, Clinton, Okla.
Drexel, Chas. P. (11)	332 P. O. Bldg., Amarillo, Texas.
Dwyer, Thos. E. (9)	1334 First National-Soo Line Bldg., Minneapolis, Minn.
Dye, Samuel W. (8)	422 W. Jackson St., Carbondale, Ill.
Elkins, Lewis R. (8)	732 New St., Springfield, Mo.
Embry, Jacob (11)	312 Magnolia Bldg., Dallas, Texas.
Evans, Clyde J. (6)	P. O. Box 828, Atlanta, Ga.
Evans, W. C. (12)	436 H. W. Hellman Bldg., Los Angeles, Calif.
Faris, A. B. (4)	P. O. Box 506, Richmond, Ky.
Farmer, Thurston P. (11)	312 Magnolia Bldg., Dallas, Texas.
Fiman, C. F. (9)	1334 First National-Soo Line Bldg., Minneapolis, Minn.
Fraser, Jesse A. (9)	201 Security National Bank Bldg., Sioux Falls, S. Dak.
Freeman, Otis M. (1)	26 Laurel Ave., Providence, R. I.
Fuller, H. R. (7) (J. G.)	1203 Federal Reserve Bank Bldg., Chicago, Ill.
Funsten, James B. (2)	720 U. S. Custom House, New York, N. Y.
Funsten, Wm. P. (7)	Box 425, Evanston, Ill.
Furbee, Ernest M. (4)	P. O. Box 1058, Pittsburgh, Pa.
Garret, Robert D.	Care of Div. of Insolvent National Banks, Office of Comptroller of Currency, Washington, D. C.
Gilbert, H. B. (11)	P. O. Box 318, Wichita Falls, Texas.
Glazier, Chas. A. (12) (R.)	First National Bank, Rexburg, Idaho.
Goodhart, R. W. (9) (R.)	Care Merchants National Bank, Crookston, Minn.
Graham, Herbert A. (4)	509 National Bank Bldg., Wheeling, W. Va.
Gray, W. M. (12) (R.)	First National Bank, Joseph, Ore.
Green, A. W. (1) (J.G.)	Federal Reserve Bank Bldg., Boston, Mass.
Greene, Thos. M. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Greenfield, Jas. B. (7)	201 Federal Bldg., Peoria, Ill.
Griffey, O. A. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
Hadlock, Gerald B. (7)	213 Federal Bldg., Des Moines, Iowa.
Hartman, Chas. H. (3)	1414 Jefferson Bldg., Philadelphia, Pa.
Harwood, E. G. (1) (J.G.)	Federal Reserve Bank Bldg., Boston, Mass.
Hedrick, Gilbar C. (11)	312 Magnolia Bldg., Dallas, Texas.
Hess, Grant H. (9)	Care of City Insurance Agency, Bismarck, N. Dak.
Hill, Roger W. (2)	P. O. Box 642, Troy, N. Y.
Hodgson, R. M. (6)	Room 215, Office of Comptroller of Currency Treas. Bldg., Washington, D. C.
Hooper, Marshall (12)	238 Central Bldg., Seattle, Wash.
Hoover, Paul E. (9) (J.G.)	1334 First National-Soo Line Bldg., Minneapolis, Minn.
Horner, H. N. (10)	P. O. Box 606, Norman, Okla.
Hotchkin, Paul L. (2)	326 Ten Eyck St., Watertown, N. Y.
Hughes, John P. (9) (R.)	Care of First Nat'l Bank, Bisbee, N. Dak.
Hurley, Michael J. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Hutt, Wm. E. (11)	Sherman, Texas.
Johnson, A. W. (9) (R.)	First National Bank, Lidgerwood, N. Dak.
Johnson, C. E. H. (7)	331 Federal Bldg., Milwaukee, Wis.
Johnson, Robin M. (R.)	First National Bank, Hearne, Texas.
Joseph, Edw. M. (7)	Keegan Apts., 11 1/2 W. Madison St., Danville, Ill.
Kane, Thos. E. (4)	715 Federal Reserve Bank Bldg., Cleveland, Ohio.
Kane, W. W. (8) (J.G.)	1310 Federal Commerce Trust Bldg., St. Louis, Mo.
Kelly, Burdette (9) (R.)	First National Bank, Torrington, Wyo.
Kennedy, L. G. (10)	875 S. Williams St., Denver, Colo.
Ketner, John H. (3)	440 Catawissa Ave., Sunbury, Pa.
King, Frank L. (7)	P. O. Box 37, Logansport, Ind.
Klein, Benton (2)	407 West 146th St., New York, N. Y.
Krippel, F. W. (6)	504 Post Office Bldg., Atlanta, Ga.
Lahman, H. S. (10) (R.)	Farmers & Merchants Nat'l Bank, Fairbury, Neb.
Lamb, Ernest (11)	P. O. Box 1062, Austin, Texas.
Lammond, W. M. (6)	120 U. S. Custom House, New Orleans, La.
Laum, H. L. (4)	1117 E. Broad St., Columbus, Ohio.
Leuburn, A. P. (7)	1203 Federal Reserve Bank Bldg., Chicago, Ill.
Libby, H. C. (10)	P. O. Box 296, Salina, Kan.
Lifsey, W. P. (6)	P. O. Box 442, Albany, Ga.
Loewer, Charles (3) (J.G.)	1414 Jefferson Bldg., Philadelphia, Pa.
Logan, J. M. (12)	436-437 H. W. Hellman Bldg., Los Angeles, Calif.
Lorang, Peter J. (2)	Hotel Lenox, Buffalo, N. Y.
Luiken, John B. (1)	Apt. 18, 250 N. Main St., Concord, N. H.
Lytle, Frank S. (9)	Care Paul C. Keyes, Federal Bldg., Aberdeen, S. Dak.
McCans, Alexander B. (11)	P. O. Box 1584, Waco, Texas.
McComaghy, R. C. (3)	1414 Jefferson Bldg., Philadelphia, Pa.
McCraith, Harry A. (7)	1203 Federal Reserve Bank Bldg., Chicago, Ill.
McGarvey, Frank S. (9)	1334 First National-Soo Line Bldg., Minneapolis, Minn.
McGinnis, F. J. (3) (J. G.)	1414 Jefferson Bldg., Philadelphia, Pa.
McGrath, John C. (7)	P. O. Box 592, Indianapolis, Ind.
McKee, Joel S. (4)	733 Federal Reserve Bank Bldg., Cleveland, Ohio.
McLean, Chas. H. (12)	406 Custom House, Portland, Ore.
MacDonald, F. G. (2)	P. O. Box 926, Buffalo, New York.
Madland, Leland L. (9)	1334 First National-Soo Line Bldg., Minneapolis, Minn.
Maguire, Edw. J. (2)	720 U. S. Custom House, New York, N. Y.
Mann, Stuart H. (8)	1310 Federal Commerce Trust Bldg., St. Louis, Mo.
Mansfield, Fred S. (11)	P. O. Box 1067, Fort Worth, Texas.
Marcom, Roy (11)	3521 Eutopia St., Greenville, Texas.
Marcase, Benj. (2)	560 W. 144th St., New York, N. Y.
Miles, Albert F. (5) (U.)	No. 4 Thornton Apt., Redgate Av., Norfolk, Va.
Millard, S. T. (6)	P. O. Box 822, Nashville, Tenn.
Miller, Louis A. (10)	Ione Hotel, Guthrie, Okla.
Moon, Earl W. (7)	335 Federal Bldg., Rock Island, Ill.
Moore, George M. (5)	P. O. Box 752, Cumberland, Md.
Morgan, Clarence E. (12) (J.G.)	238 Central Bldg., Seattle, Wash.
Mueller, A. M. (10) (J.G.)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Murphy, Daniel F. (1)	Brock House, Rutland, Vt.
Nelson, Nels (9) (J.G.)	1334 First National-Soo Line Bldg., Minneapolis, Minn.
Nieman, Roy E. (8)	1310 Federal Commerce Trust Bldg., St. Louis, Mo.
Noone, D. I. (10) (R.)	224 Federal Bldg., Salina, Kan.
Norman, Harry A. (7)	1203 Federal Reserve Bank Bldg., Chicago, Ill.
Northcutt, V. H. (6)	P. O. Box 1176, Lakeland, Fla.
Oglesby, H. E. (6)	P. O. Box 1246, Montgomery, Ala.
Otto, Chas. C. (12)	406 Custom House, Portland, Ore.
Parker, Edw. F. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Parker, Herbert (R.)	First National Bank, Hayward, Wis.
Peterson, F. R. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Potter, Fulton F. (7)	110 N. Adams Ave., Mason City, Iowa.
Power, R. E. (9)	62 S. Dale St., St. Paul, Minn.
Preussner, Don A. (10)	General Del., Hastings, Neb.
Price, Albert E. (12) (J.G.)	326 Yates Bldg., Boise, Idaho.
Ramsdell, Paul C. (5)	710-715 Bond Bldg., Washington, D. C.
Rasmussen, Frank E. (2)	720 U. S. Custom House, New York, N. Y.
Reinholdt, Carl A. (8)	St. Regis Apt., 495-5 Lindell Blvd., St. Louis, Mo.
Riley, Jay M. (10)	Loveland National Bank, Loveland, Ohio.
Ritt, Chas. J. (12) (J.G.)	436 H. W. Hellman Bldg., Los Angeles, Calif.
Roberts, J. H. (11) (J.G.)	312 Magnolia Bldg., Dallas, Texas.
Robinson, E. Robt. (7)	651 Kellogg St., S. E., Grand Rapids, Mich.
Roots, J. O. (11)	Care of Federal Reserve Bank, Houston, Texas.
Ross, Murdo A. (9)	17 Magill Block, Fargo, N. Dak.
Ryan, Frank J. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Sailor, Vance L. (8)	130 W. Adams St., Kirkwood, Mo.
Sanders, J. L. (7)	P. O. Box 96, Spencer, Iowa.
Sawyer, L. M. (12)	436-437 H. W. Hellman Bldg., Los Angeles, Calif.
Schechter, Wm. J. (7)	1812 Burns Ave., Detroit, Mich.
Schofield, John W. (U.)	1539 Hayworth Ave., Hollywood, Calif.
Severson, Henry (9)	17 Magill Block, Fargo, N. Dak.
Shapiro, Leo, (12) (J.G.)	1103 Alexander Bldg., San Francisco, Calif.
Sheehan, W. F. (9)	104 Torrey Bldg., Duluth, Minn.
Smith, Clarence F. (6) (W.F.C.)	Care of Atlanta Agency, Atlanta, Ga.
Smith, Geo. F. (3)	P. O. Box 981, Harrisburg, Pa.
Smith, Geo. H. (4)	P. O. Box 336, West Newton, Pa.
Smith, John H. (9) (R.)	Weiser, Idaho.
Smith, Robert F. (2)	720 U. S. Custom House, New York, N. Y.
Smith, Roy E. (10) (R.)	Care of First National Bank, Sterling, Colo.
Smouse, Murray C. (2)	720 U. S. Custom House, New York, N. Y.
Snapp, John W. (5)	710-715 Bond Bldg., Washington, D. C.
Snyder, Vernon G. (3)	P. O. Box 231, Sunbury, Pa.
Stevens, Lyle T. (9)	1334 First National-Soo Line Bldg., Minneapolis, Minn.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS	NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
Stewart, Adelia M.	Office Comptroller of Currency, Washington, D. C.	Wanberg, Joseph F. (7)	1203 Federal Reserve Bank Bldg., Chicago, Ill.
Stewart, Chas. A. (5)	P. O. Box 63, East Falls Church, Va.	Watts, John L. (2)	720 U. S. Custom House, New York, N. Y.
Stillman, Wm. P. (2)	720 U. S. Custom House, New York, N. Y.	Weigand, Chas. P. (12)	327 Federal Bldg., Pocatello, Idaho.
Stobie, C. A.	P. O. Box 313, Honolulu, T. H.	White, A. J. (4)	P. O. Box 1058, Pittsburgh, Pa.
Storing, Chas. C. (9) (R.)	Lock Box 450, Mandan, N. Dak.	White, O. W. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Stuart, Robt. K. (7)	P. O. Box 536, Waterloo, Iowa.	Whitney, Harold S. (2)	720 U. S. Custom House, New York, N. Y.
Swensen, Loren T. (4)	715 Federal Reserve Bank Bldg., Cleveland, Ohio.	Wilde, M. C. (12)	238 Central Bldg., Seattle, Wash.
Swords, Geo. W. (9) (R.)	1334 First National Soo-Line Bldg., Minneapolis, Minn.	Williams, C. L. (R.)	Commercial National Bank, Wilmington, N. C.
Thompson, K. W. (2)	425 Summer Ave., Newark, N. J.	Williams, F. D. (9) (R.)	Care of First National Bank of Fergus Co., Lewistown, Mont.
Thorn, Leslie D. (11)	2001 Hickory St., Abilene, Texas.	Williams, T. M. (12)	1103 Alexander Bldg., San Francisco, Calif.
Tripp, Homer S. (4)	P. O. Box 466, New Castle, Pa.	Wilson, Chas. F.	Office of Comptroller, Washington, D. C.
Tucker, G. H. (5)	P. O. Box 332, Raleigh, N. C.	Wilson, Edward B. (7)	P. O. Box 477, Council Bluffs, Iowa.
Turner, J. W. (10)	No. 2 King Bldg., Norfolk, Neb.	Wood, D. R. (5)	Pulaski National Bank Bldg., Pulaski Va.
Van, John R. (6) (J. G.) (R.)	Care of First National Bank, Colquitt, Ga.	Woodside, Hal. (8)	2619 Broadway, Little Rock, Ark.
Von Arb, Edward A. (2)	262 Smith Ave., Kingston, N. Y.	Wright, Irwin D. (9)	1334 First National-Soo Line Bldg., Minneapolis, Minn.
Waldron, Walter J. (12)	1107 A. Mattei Bldg., Fresno, Calif.	Wylie, Robt. W. (3)	General Delivery, Reading, Pa.
Walker, Harry W. (7)	1203 Federal Reserve Bank Bldg., Chicago, Ill.	Young, Wm. R. (8)	407 Central State National Bank Bldg., Memphis, Tenn.

(J.G.) National Bank Examiner Junior Grade.

(R.) Acting as Receiver of National Bank.

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

(U.) Unassigned.

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

Numerical System of the A. B. A.

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

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

EXPLANATION OF SYSTEM

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

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

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

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

The Ninth Edition will be published in May, 1926.

VALUES OF FOREIGN COINS

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 1, 1926.

In pursuance of the provisions of section 25 of the act of August 27, 1894, as amended by Section 403, Title IV, of the Act of May 27, 1921, and reenacted by section 522, Title IV, Act of September 21, 1922, I hereby proclaim the following estimate by the Director of the Mint of the values of pure metal contents of foreign coins to be the values of such coins in terms of the money of account of the United States, to be followed in estimating the value of all foreign merchandise exported to the United States during the quarter beginning January 1, 1926, expressed in any such metallic currencies: *Provided, however,* that if no such value has been proclaimed, or if the value so proclaimed varies by five per centum or more from a value measured by the buying rate in the New York market at noon on the day of exportation, conversion shall be made at a value measured by such buying rate, as determined by the Federal Reserve Bank of New York and published by me as certified by said bank pursuant to the provisions of said Section 25 as amended.

A. W. Mellon, *Secretary of the Treasury.*

Values of Foreign Coins

COUNTRY.	LEGAL STANDARD.	MONETARY UNIT.	Value in Terms of U. S. Money.	REMARKS.
Argentine Republic	Gold	Peso	\$0.9648	Currency: Paper, normally convertible at 44 per cent of face value; now inconvertible.
Austria	Gold	Schilling	.1407	Member Latin Union. 12½ bolivianos equal 1 pound sterling. Currency: Government paper a part of which is legally convertible at 16 pence (= \$0.3244) per milreis; now inconvertible.
Belgium	Gold and silver	Franc	.1930	
Bolivia	Gold	Boliviano	.3893	
Brazil	Gold	Milreis	.5462	
British Colonies in Australasia and Africa, British Honduras	Gold	Pound sterling	4.8665	Currency: Inconvertible paper.
Bulgaria	Gold	Dollar	1.0000	
Canada	Gold	Lev	.1980	
Chile	Gold	Dollar	1.0000	
			.8650	
			.8287	The tael is a unit of weight; not a coin. The customs unit is the Haikwan tael. The values of other taels are based on their relation to the value of the Haikwan tael. The Yuan silver dollar of 100 cents is the monetary unit of the Chinese Republic; it is equivalent to .644+ of the Haikwan tael.
			.8262	
			.7926	
			.8095	
			.7666	
			.8432	
			.7754	
			.8030	
			.8200	
			.7711	
			.7968	
			.8079	
			.7570	
			.7655	
			.8339	
			.8030	
			.5370	
			.5450	Mexican silver pesos issued under Mexican decree of Nov. 13, 1913, are of silver content approximately 41% less than the dollar here quoted; and those issued under decree of October 27, 1919 contain about 51% less silver.
			.5491	
Columbia	Gold	Peso	.9733	Currency: Government paper and silver.
Costa Rica	Gold	Colon	.4653	Law establishing Conversion office fixes ratio 4 colons=\$1 U. S.
Cuba	Gold	Peso	1.0000	U. S. money is principal circulating medium.
Denmark	Gold	Krone	.2680	
Dominican Republic	Gold	Dollar	1.0000	The actual standard is the British pound sterling, which is legal tender for 97½ piasters.
Ecuador	Gold	Sucre	.4867	
Egypt	Gold	Pound (100 piasters)	4.9431	Member Latin Union.
Estonia	Gold	Kroon	.2680	
Finland	Gold	Markka	.1930	Member Latin Union.
France	Gold and silver	Franc	.1930	
Germany	Gold	Reichsmark	.2382	Member Latin Union.
Great Britain	Gold	Pound sterling	4.8665	
Greece	Gold and silver	Drachma	.1930	Currency: National bank notes redeemable on demand in American dollars. Currency: bank notes. The British sovereign and half sovereign are legal tender in India at 10 rupees per sovereign; actual exchange rates approximate 15 rupees.
Guatemala	Gold	Quetzal	1.0000	
Haiti	Gold	Gourde	.2000	Member Latin Union.
Honduras	Silver	Peso	.5055	
	{ Gold	Sovereign	4.8665	
India (British)	{ Silver	Rupee	.2401	
Indo-China	Silver	Piaster	.5459	Member Latin Union.
Italy	Gold	Lira	.1930	
Japan	Gold	Yen	.4985	Currency: Depreciated silver token coins. Customs duties are collected in gold. Currency: Notes of the bank of Lithuania, not now convertible.
Latvia	Gold	Lat	.1930	
Liberia	Gold	Dollar	1.0000	Currency: Depreciated Paraguayan paper currency. Currency: Silver circulating above its metallic value. Gold coin is a commodity only, normally worth double the silver.
Lithuania	Gold	Litas	.1000	
Mexico	Gold	Peso	.4985	Currency: Inconvertible paper.
Netherlands	Gold	Guilder (florin)	.4020	
Newfoundland	Gold	Dollar	1.0000	Valuation is for gold peseta; currency is notes of the bank of Spain.
Nicaragua	Gold	Cordoba	1.0000	
Norway	Gold	Krone	.2680	Member Latin. (100 piasters equal to the Turkish £.) Currency: Inconvertible paper.
Panama	Gold	Balboa	1.0000	
Paraguay	Gold	Peso (Argentine)	.9648	
Persia	Silver	Kran	.0981	
Peru	Gold	Libra	4.8665	Currency: Inconvertible paper.
Philippine Islands	Gold	Peso	.5000	
Poland	Gold	Zloty	.1930	
Portugal	Gold	Escudo	1.0805	
Rumania	Gold	Leu	.1930	
Russia	Gold	Ruble	.5146	
Salvador	Gold	Colon	.5000	
Siam	Gold	Tical	.3709	
Spain	Gold and silver	Peseta	.1930	
Straits Settlements	Gold	Dollar	.5678	
Sweden	Gold	Krona	.2680	
Switzerland	Gold	Franc	.1930	
Turkey	Gold	Piaster	.0440	
Uruguay	Gold	Peso	1.0342	
Venezuela	Gold	Bolivar	.1930	
Yugoslavia	Gold	Dinar	.1930	

TABLE OF CARDINAL NUMBERS AND COMMERCIAL TERMS IN TEN LANGUAGES

	ENGLISH.	FRENCH.	GERMAN.	SPANISH.	ITALIAN.	PORTUGUESE.	DUTCH.	RUSSIAN.	DANISH.	SWEDISH.
1	One	Un	Ein	Uno	Uno	Um	Een	Odun	En	En
2	Two	Deux	Zwei	Dos	Due	Dois	Twee	Dbá	To	Två
3	Three	Trois	Drei	Tres	Tre	Tres	Drie	Tza	Tre	Tre
4	Four	Quatre	Vier	Cuatro	Quattro	Quatro	Vier	Tschetire	Fire	Fyra
5	Five	Cinq	Fünf	Cinco	Cinque	Cinco	Vyf	Piat	Fem	Fem
6	Six	Six	Sechs	Seis	Sei	Seis	Zes	Schest	Sex	Sex
7	Seven	Sept	Sieben	Siete	Sette	Sete	Zeven	Sem	Syu	Sju
8	Eight	Huit	Acht	Ocho	Otto	Oito	Acht	Votem	Otte	Atta
9	Nine	Neuf	Neun	Nueve	Nove	Nove	Negen	Deviat	Ni	Nio
10	Ten	Dix	Zehn	Diez	Dieci	Dez	Tien	Desat	Ti	Tio
11	Eleven	Onze	Elf	Once	Undici	Onze	Elf	Odinnatzat	Elleve	Elfva
12	Twelve	Douze	Zwölf	Doce	Dodici	Doze	Twaalf	Devenzat	Tolv	Tolf
13	Thirteen	Treize	Dreizehn	Trece	Tredici	Treze	Trehtien	Trenazat	Tretten	Tretton
14	Fourteen	Quatorze	Vierzehn	Catorce	Quattordici	Quatorze	Veertien	Cheterinazat	Fjorten	Fjorton
15	Fifteen	Quinze	Fünfzehn	Quince	Quindici	Quinze	Vyftien	Paznatzat	Femten	Femton
16	Sixteen	Seize	Sechzehn	Diez y seis	Sedici	Dezeséis	Zestien	Schesnazat	Sexten	Sexton
17	Seventeen	Dix-sept	Siebzehn	Diez y siete	Diciassette	Dezesete	Zeventien	Semnatzat	Syppen	Sjutton
18	Eighteen	Dix-huit	Achtzehn	Diez y ocho	Diciotto	Dezoito	Achtien	Vosemnatzat	Atten	Aderton
19	Nineteen	Dix-neuf	Neunzehn	Diez y nueve	Diciannove	Dezeneve	Negentien	Davetnazat	Nitten	Nitton
20	Twenty	Vingt	Zwanzig	Veinte	Venti	Vinte	Twintig	Dvatzat	Tyve	Tjugu
21	Twenty-one	Vingt-et-un	Ein und zwanzig	Viente y uno	Venti'uno	Vinte um	Enen Twintig	Dvatzat-odnar	En og Tyve	Tjuguen
30	Thirty	Trente	Dreissig	Treinta	Trenta	Trinta	Dertig	Trudzat	Tredive	Trettio
40	Forty	Quarante	Vierzig	Cuarenta	Quaranta	Quarenta	Veertig	Sorok	Fyrretyve	Fyrtio
50	Fifty	Cinquante	Fünfzig	Cinquenta	Cinquanta	Cincoenta	Vyftig	Piatdesat	Halvtredsindstyve	Femtio
60	Sixty	Soixante	Sechzig	Sesenta	Sessanta	Sessenta	Zestig	Schestdesat	Tredsindstyve	Sextio
70	Seventy	Soixante-dix	Siebenzig	Setenta	Settanta	Setenta	Zeventig	Semdesat	Halvfjerdindstyve	Sjuttio
80	Eighty	Quatre-vingt	Achtzig	Ochenta	Ottanta	Oitenta	Tachtig	Vosemdesat	Firsindstyve	Åttio
90	Ninety	Quatre-vingt-dix	Neunzig	Noventa	Novanta	Noventa	Negentig	Devianosto	Halvfemsindstyve	Nittio
100	Hundred	Cent	Hundert	Cien	Cento	Cem	Honderd	Sto	Hundrede	Hundra
1000	Thousand	Mille	Tausend	Mil	Mille	Mil	Duizend	Tizatz	Tusinde	Tusen
	Day	Jour	Tag	Dia	Giorno	Dia	Dag	Den	Dage	Dag
	Week	Semaine	Woche	Semana	Settimana	Semana	Week	Nedela	Uger	Vecka
	Month	Mois	Monat	Mes	Mese	Mez	Maanden	Mesatz	Maaned	Månad
	Year	Annee	Jahr	Ano	Anno	Anno	Jaar	God	Aar	År
	On demand	A presentation	Nach Sicht, or bei Vorzeigung	A presentacion	A presentazione	A presentacao	Op vertoon	Po bziskam	Paa anfordring	På anfordring
	At sight	A vue	Auf Sicht	A la vista	A vista	A vista	Op sight a vista	Po prediavieni	A vista	Vid sigt
	After sight	A jours de vue	Nach Sicht	A . dias vista	Dopo vista	A . dias vista	Dagen na zigt	Po prediavieni	Efter Sigt	Efter sigt
	After date	A jours de date	Nach Dato, or nach Heute	A . dias fecha	Dopo dato	A . dias data	Dagen na dato	Gato	Efter dato	Från dato
	Pay to the order	Payez a l'ordre	Für mich, or uns an anweisung	A la orden	Pagate al l'ordine	Pagase a ordem	Voor my aan de Order	Nlat it order	Behag at betale til ordre	Behagar att betala till ordre
	I promise to pay	Je payerai	Werde ich, or werden wir bezahlen	Pagare	Paghero	Pagarei	Ik neem aan te betalen	Ia obetschai	Jeg forpligter mig at betale	Jag förpligtar mig att betala
	With interest	Avec interets	Mit Zinsen	Con interes	Con interesse	Com intereses	Met interest	Is prozentamu	Med rente	Med ränta

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

For further information see also "Laws" of each State, indexed in back of this Volume

STATES AND TERRITORIES.	INTEREST RATES—NOTES AND ACCEPTANCES—GRACE							STATUTES OF LIMITATIONS			
	Legal Rate of interest	Rate by Contract.	Notes and Acceptances Due on		Holidays falling on Sunday are observed the day—	Notes. Bills.	Sight Drafts.	Open Ac- counts.	Notes and Written Con- tracts.	Judg- ments.	Sealed Instru- ments wit- nessed.
			Holi- days.	Half Days.							
	Per ct.	Per cent.	Are payable and protestable the day—								
Alabama	8	8	After	After	After	No grace	No grace	3	6	20	10
Alaska	8	12	After	After	Before	No grace	No grace	6	6	10	10
Arizona	6	10	After	After	After	No grace	No grace	3	6	5	6
Arkansas	6	10	After	After	After	No grace	No grace	3	5	3-10	5
California	7	See [⊙]	After	After	After	No grace	No grace	4	2-4	5	5
Colorado	8	Any rate [†]	After	*	After	No grace	No grace	6	6	6-20	8-20
Connecticut	6	12	After	After	After	No grace	No grace	6	6	20	17
Delaware	6	6	After	After	After	No grace	No grace	3	6	10	20
District of Columbia	6	8	After	After	After	No grace	No grace	3	3	12	12
Florida	8	10	After	After	After	No grace	No grace	3	5	20	20
Georgia	7	8	After	After	After	No grace	No grace	4	6	7	20
Hawaii	8	12	After	After	After	No grace	No grace				
Idaho	7	10	After	After	After	No grace	No grace	4	5	6	5
Illinois	5	7	After	After	After	No grace	No grace	5	10	20	10
Indiana	6	8	After	After	After	No grace	No grace	6	10	20	20
Iowa	6	8	After	After	After	No grace	No grace	5	10	20	10
Kansas	6	10	After	After	After	No grace	No grace	3	5	5	5
Kentucky	6	6	After	After	After	No grace	No grace	2-5	5-15	15	16
Louisiana	5	8	After	After	After	No grace	No grace	3	5-10	10	10
Maine	6	Any rate	After	After	After	No grace	No grace	6	6-20	20	20
Maryland	6	6	After	After	After	No grace	No grace	3	3-12	12	12
Massachusetts	6	Any rate [‡]	After	After	After	No grace	Grace	6	6	20	20
Michigan	5	7	After	After	After	No grace	No grace	6	6	6-10	6
Minnesota	6	8	After	After	After	No grace	No grace	6	6	10	6
Mississippi	6	8	After	After	After	No grace	No grace	3	6	7	6
Missouri	6	8	After	After	After	No grace	No grace	5	10	10	10
Montana	8	10	After	After	After	No grace	No grace	5	8	10	8
Nebraska	7	10	After	After	After	No grace	No grace	4	5	5-10	5
Nevada	7	12	After	After	After	No grace	No grace	4	6	6	6
New Hampshire	6	Any rate	After	After	After	No grace	Grace	6	6	20	20
New Jersey	6	6	After	After	After	No grace	No grace	6	6	20	16
New Mexico	6	12	After	After	After	No grace	No grace	4	6	7	6
New York	6	6 [†]	After	After	After	No grace	No grace	6	6	20	20
North Carolina	6	6	After	After	After	No grace	No grace	3	3	10	10
North Dakota	6	10	After	After	After	No grace	No grace	6	6	10	6
Ohio	6	8	After	After	After	No grace	No grace	6	15	21	15
Oklahoma	6	10	After	After	After	No grace	No grace	3	5	1-5	5
Oregon	6	10	After	After	After	No grace	No grace	6	6	10	10
Pennsylvania	6	6	After	After	After	No grace	No grace	6	6	20	20
Philippine Islands	6	◆	After	After	After	No grace	No grace	6	10	10	10
Porto Rico	6	12	After	After	After	No grace	No grace				
Rhode Island	6	Any rate	After	After	After	No grace	Grace	6	6	20	20
South Carolina	7	8	After	After	After	No grace	No grace	6	6	20	6-20
South Dakota	7	10	After	After	After	No grace	No grace	6	6	10-20	20
Tennessee	6	6	After	After	After	No grace	No grace	6	6	10	10
Texas	6	10	After	After	After	No grace	No grace	2	4	10	4
Utah	8	12	After	After	After	No grace	No grace	4	6	8	6
Vermont	6	6	After	After	After	No grace	No grace	6	6-14	8	8
Virginia	6	6	After	After	After	No grace	No grace	3	5	10	10
Washington	6	12	After	After	After	No grace	No grace	3	6	6	6
West Virginia	6	6	After	After	After	No grace	No grace	5	10	10	10
Wisconsin	6	10	After	After	After	No grace	No grace	6	6	10-20	10-20
Wyoming	7	10	After	After	After	No grace	No grace	8	10	5-10	10
Alberta	5	Any rate	After	After	After	Grace	Grace	6	6	12	20
British Columbia	5	Any rate	After	After	After	Grace	Grace	6	6	20	20
Manitoba	5	Any rate	After	After	After	Grace	Grace	6	6	10	10
New Brunswick	5	Any rate	After	After	After	Grace	Grace	6	6	20	20
Nova Scotia	5	Any rate	After	After	After	Grace	Grace	6	6	20	20
Ontario	5	Any rate	After	After	After	Grace	Grace	6	6	20	20
Quebec	5	Any rate	After	After	After	Grace	Grace	5	5	30	5-30
Saskatchewan	5	Any rate	After	After	After	Grace	Grace	6	6	12	20

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

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

‡ See laws, indexed in back of this volume.

⊙ Parties may agree in writing to a higher rate of interest than 7%, but not exceeding 12% for one year, and not exceeding that rate for a longer or shorter time.

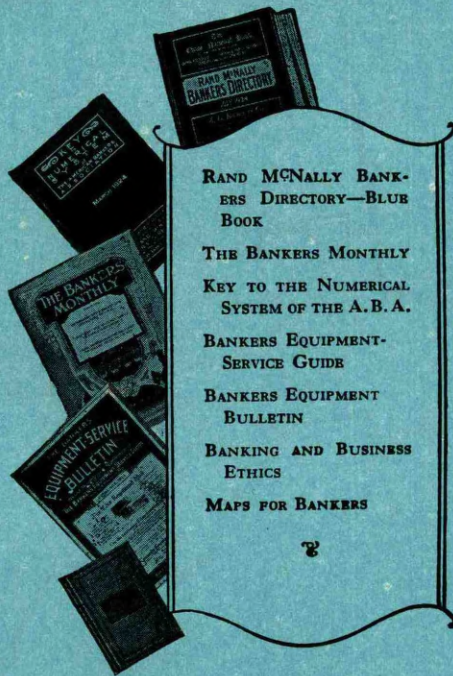
‡ Any rate agreed upon is legal, on loans over \$300, but Colorado courts decline to endorse grossly unreasonable rates.

◆ 12% when there is security; 14% when there is no security.

• In the District of Columbia "instruments falling due Saturday are to be presented for payment on the next succeeding business day, except that instruments payable on demand may, at the option of the holder, be presented for payment before 12 o'clock noon on Saturday, when that entire day is not a holiday."—See 1389 District code.



THE RAND McNALLY Bankers Directory gives you the cold, definite facts concerning any bank. It gives them to you in the absence of the influence of any personality. It gives you a complete check on the standing of any bank you have in mind. It shows you at a glance prevailing conditions; the prosperity of any community as reflected in the bank's figures.



RAND McNALLY BANKERS DIRECTORY—BLUE BOOK

THE BANKERS MONTHLY
KEY TO THE NUMERICAL SYSTEM OF THE A. B. A.

BANKERS EQUIPMENT-SERVICE GUIDE

BANKERS EQUIPMENT BULLETIN

BANKING AND BUSINESS ETHICS

MAPS FOR BANKERS



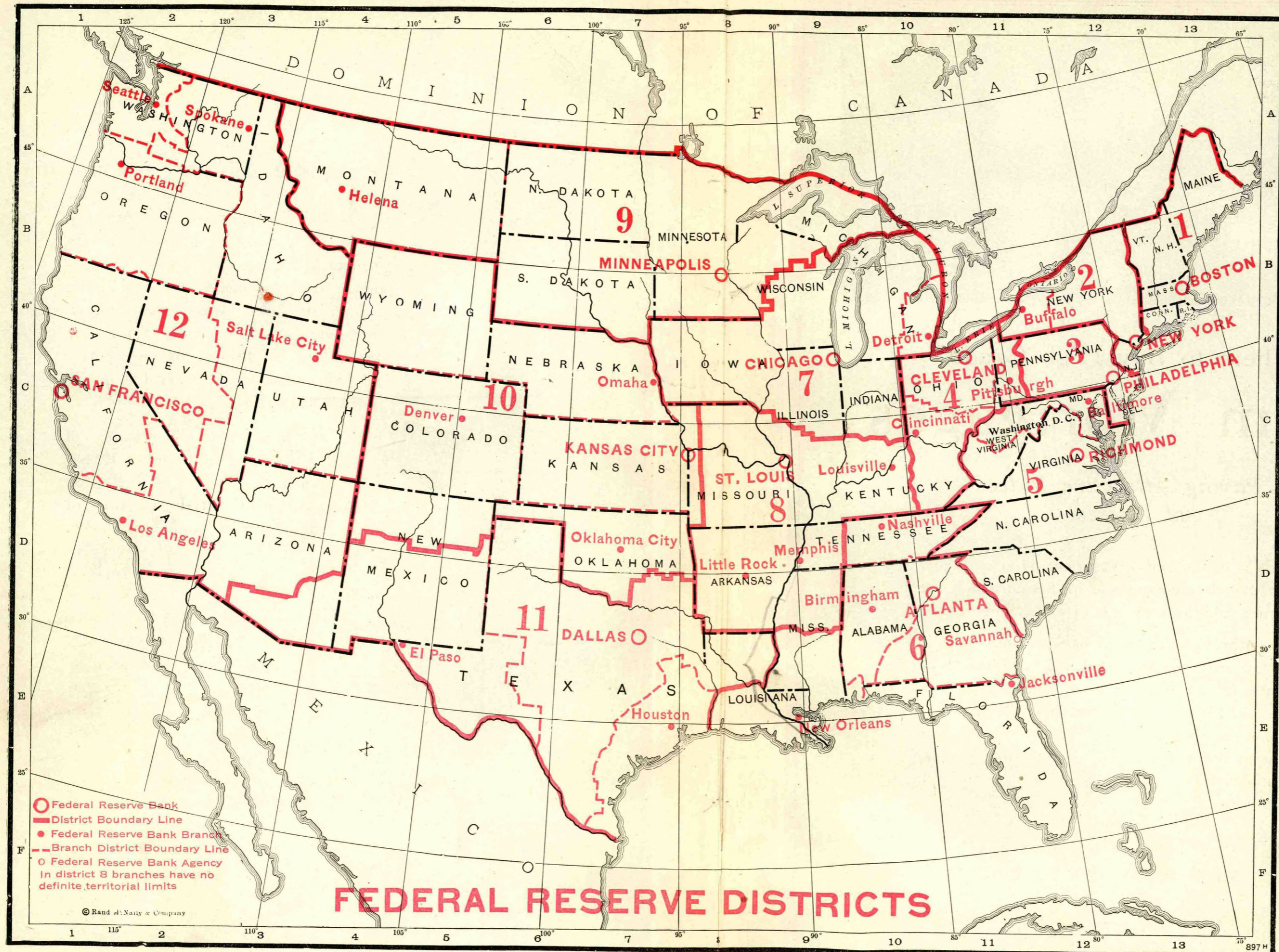
Among the banks of America the name RAND McNALLY stands for over fifty-four years of service and experience. Our prestige gives us access to unlimited sources of information. That is why the RAND McNALLY Bankers Directory is the most complete and most accurate bankers' directory ever published. That is why it is accepted by all bankers as the standard book of banking reference.

Official Numbering Agent,
American Bankers Association

RAND McNALLY & COMPANY

536 S. Clark Street, Chicago

Largest Publishers of Banking Publications in the World. Established 1856.



LIBRARY PASTE
*Sticks Quickest
 Is the Most Reliable
 Keeps Clean
 Never Spoils*

SANFORD'S
ADHESIVES
*are the Standard for Bank
 and Office Use*



Where to Buy High Grade
Farm Mortgages

*Paying Attractive Rates
of Interest*

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

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

**If they Advertise for Your Business
they are in a position to Serve You**

Drop Them a Line

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

Central Reserve Cities

2. NEW YORK CITY 7. CHICAGO

Reserve Cities

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

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

FEDERAL RESERVE BOARD

WASHINGTON, D. C.

Ex-officio Members

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

J. W. McINTOSH, *Comptroller of the Currency.*

D. R. CRISSINGER, *Governor*

EDMUND PLATT, *Vice-Governor*

ADOLPH C. MILLER

CHARLES S. HAMLIN

GEORGE R. JAMES

EDWARD H. CUNNINGHAM

WALTER L. EDDY, *Secretary.*

WALTER WYATT, *General Counsel.*

J. C. NOELL, *Assistant Secretary.*

E. M. McCLELLAND,
Assistant Secretary.

E. A. GOLDENWEISER, *Assistant Director,
Division of Research and Statistics.*

W. M. IMLAY, *Fiscal Agent.*

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

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

FEDERAL ADVISORY COUNCIL—(1926)

CHARLES A. MORSS, *Boston, District No. 1*

JAMES S. ALEXANDER,
New York, District No. 2

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

GEORGE A. COULTON,
Cleveland, District No. 4

JOHN F. BRUTON,
Richmond, District No. 5

P. D. HOUSTON, *Atlanta, District No. 6*

FRANK O. WETMORE,
Chicago, District No. 7

BRECKINRIDGE JONES,
St. Louis, District No. 8

THEODORE WOLD,
Minneapolis, District No. 9

P. W. GOEBEL, *Kansas City, District No. 10*

B. A. McKINNEY, *Dallas, District No. 11*

HENRY S. McKEE,
San Francisco, District No. 12

FEDERAL RESERVE BANK INFORMATION

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

(30 Pearl St.)

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut, except Fairfield County. Membership: National Banks 381; State Banks 38.

DIRECTORS

CLASS A:—ALFRED L. RIPLEY (1926), Boston; F. S. CHAMBERLAIN (1928), New Britain, Conn.; EDWARD S. KENNARD (1927), Rumford, Maine.

CLASS B:—ALBERT C. BOWMAN (1928), Springfield, Mass.; PHILIP R. ALLEN (1926), East Walpole, Mass.; C. G. WASHBURN (1927), Worcester, Mass.

CLASS C:—FREDERIC H. CURTISS (1926), Boston, *Chairman of Board and Federal Reserve Agent*; CHARLES H. MANCHESTER (1928), Providence, R. I.; ALLEN HOLLIS (1927), Concord, N. H., *Deputy Chairman*.
CHARLES A. MORSS Boston, Mass., *Member Federal Advisory Council*.

OFFICERS

W. P. G. HARDING, *Governor*; WILLIAM W. PADDOCK, *Deputy Governor*; FREDERIC H. CURTISS, *Chairman and Federal Reserve Agent*; ALLEN HOLLIS, *Deputy Chairman of the Board*; CHARLES F. GETTEMY, *Assistant Federal Reserve Agent*; WILLIAM WILLETT, *Cashier*; KRICKEL K. CARRICK, *Secretary*.

ASSISTANT CASHIERS:—ERNEST M. LEAVITT, L. WALLACE SWEETSER, and ELLIS G. HULT.

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

LIABILITIES	RESOURCES
Capital paid in \$ 8,611,000	Gold and gold certificates \$ 46,124,000
Surplus 16,382,000	Gold settlement fund, F. R. Board 43,752,000
Government deposits 280,000	Gold with Federal Reserve Agents 84,540,000
Due to members—reserve account 143,492,000	Gold redemption fund 6,832,000
Foreign Bank 161,000	Reserves Other than Gold 16,961,000
Other deposits 133,000	Total reserve \$198,209,000
Total deposits \$144,066,000	Nonreserve cash 3,769,000
Federal Reserve notes in actual circulation 176,824,000	Bills discounted—secured by Government obligations 18,841,000
Deferred availability items 78,215,000	Bills discounted—all others 15,801,000
All other liabilities 1,314,000	Bills bought in open market 82,047,000
TOTAL LIABILITIES \$425,412,000	U. S. Bonds 553,000
	U. S. Treasury Notes 1,246,000
	U. S. certificates of indebtedness 9,350,000
	Foreign loans on gold 651,000
	Bank premises 4,190,000
	Uncollected items 90,655,000
	All other resources 100,000
	TOTAL RESOURCES \$425,412,000

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 2—Bank Located at New York City. (Transit Number 1-120) (33 Liberty Street)

TERRITORY IN DISTRICT—The State of New York and the following counties in New Jersey: Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, and Warren and the County of Fairfield, Connecticut. Membership: National Banks 738; State Banks 56; Trust Companies 91. Total 885.

DIRECTORS

Class	Group	Name	Term Expires Dec. 31	Class	Group	Name	Term Expires Dec. 31
A	1	JACKSON E. REYNOLDS, New York City President, First National Bank	1928	B	2	THEODORE F. WHITMARSH, New York City President, Francis H. Leggett & Co.,	1926
A	2	ROBERT H. TREMAN, Ithaca, N. Y. President, The Tompkins County National Bank	1926	B	3	SAMUEL W. REYBURN, New York City President Lord & Taylor	1927
A	3	DELMER RUNKLE, Hoosick Falls, N. Y. President, Peoples National Bank	1927	C		PIERRE JAY, New York City, <i>Chairman.</i>	1928
B	1	OWEN D. YOUNG, New York City Chairman General Electric Company	1928	C		WILLIAM L. SAUNDERS, Plainfield, N. J., <i>Deputy Chairman.</i>	1926
				C		CLARENCE M. WOOLLEY, New York City Chairman, American Radiator Co.	1927

MEMBER FEDERAL ADVISORY COUNCIL

JAMES S. ALEXANDER, New York City

OFFICERS

GENERAL OFFICERS

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

SENIOR OFFICERS

ARTHUR W. GILBART, <i>Controller of Cash and Controller of Collections</i>	LAURENCE H. HENDRICKS, <i>Controller of Fiscal Agency Functions</i>
RAY M. GIDNEY, <i>Controller of Loans</i>	J. WILSON JONES, <i>Controller of Administration</i>
	LESLIE R. ROUNDS, <i>Controller of Accounts</i>

JUNIOR OFFICERS

DUDLEY H. BARROWS, <i>Manager, Administration Department</i>	ADOLPH J. LINS, <i>Manager, Credit and Discount Department</i>
CHARLES H. COE, <i>Manager, Check Department</i>	WALTER B. MATTESON, <i>Manager, Securities Department</i>
JAY E. CRANE, <i>Manager, Foreign Department</i>	ROBERT M. O'HARA, <i>Manager, Bill Department</i>
EDWIN C. FRENCH, <i>Manager, Cash Department</i>	JAMES M. RICE, <i>Manager Accounting Department</i>
HOWARD M. JEFFERSON, <i>Manager, Personnel Department</i>	STEPHEN S. VANSANT, <i>Manager, Safekeeping Department</i>
	I. WARD WATERS, <i>Manager, Collection Department</i>

EDWARD L. DODGE, *General Auditor*

FEDERAL RESERVE AGENT

PIERRE JAY, <i>Federal Reserve Agent</i>	CARL SNYDER, <i>General Statistician</i>
W. RANDOLPH BURGESS, <i>Assistant Federal Reserve Agent</i>	GEORGE B. ROBERTS, <i>Manager Reports Department</i>

BUFFALO BRANCH

DIRECTORS

FRANK W. CRANDALL, President, National Bank of Westfield, Westfield, N. Y.	ELLIOTT C. MCDUGAL, President, Marine Trust Company, Buffalo
ARTHUR HOUGH, President, Wiard Plow Company, Batavia, N. Y.	JAMES H. MCNULTY, <i>Chairman,</i> President, Pratt & Lambert, Inc., Buffalo, N. Y.
JOHN A. KLOEFFER, President, Liberty Bank of Buffalo	HARRY T. RAMSDELL, Chairman, Mrs. and Traders Trust Co., Buffalo
	WALTER W. SCHNECKENBURGER, <i>Managing Director</i>

OFFICERS

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

LIABILITIES

Capital paid in	\$ 32,190,000
Surplus	58,749,000
Government deposits	533,000
Due to members—reserve account	852,827,000
Foreign Bank	6,813,000
Other deposits	8,965,000
Total deposits	\$869,138,000
Federal Reserve notes in actual circulation	369,551,000
Deferred availability items	178,490,000
All other liabilities	4,512,000
TOTAL LIABILITIES	\$1,512,630,000

RESOURCES

Gold and gold certificates	\$337,044,000
Gold settlement fund F. R. Board	186,168,000
Gold with Federal Reserve Agents	380,109,000
Gold redemption fund	10,876,000
Reserves other than Gold	25,642,000
Total reserves	\$ 939,839,000
Non-reserve cash	16,594,000
Bills discounted—secured by Government obligations	103,177,000
Bills discounted—all others	43,490,000
Bills bought in open market	17,908,000
U. S. Bonds	16,419,000
U. S. Treasury Notes	32,286,000
U. S. certificates of indebtedness	91,182,000
Foreign Loans on gold	2,376,000
Due from Foreign banks	710,000
Bank premises	17,261,000
Uncollected items	228,153,000
All other resources	3,235,000
TOTAL RESOURCES	\$1,512,630,000

TOTAL LIABILITIES \$1,512,630,000

TOTAL RESOURCES \$1,512,630,000

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 3—Bank Located at Philadelphia. (Transit Number 3-4)

(925 Chestnut Street)

TERRITORY IN DISTRICT—Delaware, the following counties of New Jersey: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Ocean, and Salem, and all Pennsylvania east of western boundary of following counties: McKean, Elk, Clearfield, Cambria, and Bedford. Membership: National Banks 672; State Banks 72.

DIRECTORS

CLASS A:—JOS. WAYNE, JR. (1926), Philadelphia; FRANCIS DOUGLAS (1927), Wilkes Barre, Pa.; JOHN C. COSGROVE (1928), Johnstown, Pa.
 CLASS B:—ALBA B. JOHNSON (1928), Philadelphia; EDWIN S. STUART (1926), Philadelphia; CHARLES K. HADDON (1927), Haddonfield, N. J.
 CLASS C:—RICHARD L. AUSTIN (1926), Philadelphia, *Chairman of Board*; HARRY L. CANNON (1928), Bridgeville, Del.; CHAS. C. HARRISON (1927), Philadelphia, *Deputy Chairman of Board*.

OFFICERS

GEO. W. NORRIS, *Governor*; WILLIAM H. HUTT, *Deputy Governor*; EDWIN S. STUART, *Deputy Governor*;
 C. A. McILHENNY, *Cashier and Secretary*.
 ASSISTANT CASHIERS:—W. J. DAVIS, JAMES M. TOY, R. M. MILLER, Jr., F. W. LABOLD and S. R. EARL.
 RICHARD L. AUSTIN, *Federal Reserve Agent*; ARTHUR E. POST, *Assistant Federal Reserve Agent*.
 LEVI L. RUE, Philadelphia, *Member Federal Advisory Council*; WM. G. McCREEDY, *Comptroller*.

LIABILITIES	RESOURCES
Capital paid in \$ 11,616,000	Gold coin and certificates \$ 17,229,000
Surplus fund 20,059,000	Gold settlement fund, F. R. Board 55,540,000
Government deposits 154,000	Gold with Federal Reserve Agents 136,087,000
Due to members—reserve account 136,281,000	Gold redemption fund 14,080,000
Foreign bank 202,000	Reserves Other than Gold 4,580,000
Other deposits 628,000	
Total deposits \$137,265,000	Total \$227,516,000
Federal Reserve notes in actual circulation 158,573,000	Non-reserve cash 951,000
Deferred availability items 80,190,000	Bills discounted—secured by Government obligations 34,056,000
All other liabilities 849,000	Bills discounted—all others 22,200,000
	Bills bought in open market 12,749,000
	U. S. bonds 604,000
	U. S. Treasury notes 3,507,000
	U. S. certificates of indebtedness 14,728,000
	Other securities 3,050,000
	Foreign Loans on Gold 818,000
	Bank premises 1,386,000
	Uncollected items 86,611,000
	All other resources 376,000
TOTAL LIABILITIES \$408,552,000	TOTAL RESOURCES \$408,552,000

DISTRICT No. 4—Bank Located at Cleveland. (Transit Number 6-1)

(Federal Reserve Bank Bldg.—East Sixth and Superior Sts.)

TERRITORY IN DISTRICT—State of Ohio, all that part of Pennsylvania west of the eastern boundaries of the following counties: Warren, Forest, Jefferson, Indiana, and Somerset, the counties of Marshall, Ohio, Brooke, Tyler, Wetzel, and Hancock in the State of West Virginia, and all that part of the State of Kentucky located east of the western boundary of the following counties: Boone, Grant, Scott, Woodford, Jessamine, Garrard, Lincoln, Pulaski, and McCreary. Membership: National Banks 747; State Banks 115.

DIRECTORS

CLASS A:—ROBERT WARDROP (1926), Pittsburgh; CHESS LAMBERTON (1928), Franklin, Pa.; O. N. SAMS (1927), Hillsboro, Ohio.
 CLASS B:—R. P. WRIGHT (1928), Erie, Pa.; JOHN STAMBAUGH (1927), Youngstown, Ohio; G. D. CRABBS (1926), Lockwood, Ohio.
 CLASS C:—GEORGE DE CAMP (1926), Cleveland, *Chairman of Board*; L. B. WILLIAMS (1928), Cleveland, Ohio, *Deputy Chairman of Board*; W. W. KNIGHT (1927), Toledo, Ohio.
 GEO. A. COULTON, Cleveland, Ohio, *Member Federal Advisory Council*.

OFFICERS

GEORGE DE CAMP, <i>Chairman of Board and Federal Reserve Agent</i>	E. R. FANCHER, <i>Governor</i>
WM. H. FLETCHER, <i>Assistant Federal Reserve Agent and Manager, Department of Examination</i>	M. J. FLEMING, <i>Deputy Governor</i>
J. B. ANDERSON, <i>Assistant Federal Reserve Agent and Manager Statistical Department</i>	F. J. ZURLINDEN, <i>Deputy Governor</i>
G. A. STEPHENSON, <i>Manager Bank Relations Department</i>	H. F. STRATER, <i>Cashier and Secretary</i>
F. V. GRAYSON, <i>Auditor</i>	W. F. TAYLOR, <i>Asst. Cashier</i>
	C. W. ARNOLD, <i>Asst. Cashier</i>
	G. H. WAGNER, <i>Asst. Cashier</i>
	D. B. CLOUSER, <i>Asst. Cashier</i>
	C. L. BICKFORD, <i>Asst. Cashier</i>

CINCINNATI BRANCH. (Transit Number 13-43)

(Fourth and Walnut)

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

DIRECTORS

A. E. ANDERSON, CHAS. W. DUPUIS, JOHN OMWAKE, A. CLIFFORD SHINKLE, and L. W. MANNING, Cincinnati; E. S. LEE, Covington, Ky.; GEO. M. VERITY, Middletown, O.

FEDERAL RESERVE BANK INFORMATION

(District No. 4. Continued from page 23)

PITTSBURGH BRANCH. (Transit Number 8-30)

(Liberty Avenue and Anderson Street)

T. M. JONES, *Assistant Federal Reserve Agent*; J. C. NEVIN, *Managing Director*; THOS. C. GRIGGS, *Cashier*;
P. A. BROWN, *Assistant Cashier*; F. E. COBUN, *Assistant Cashier*.

DIRECTORS

R. B. MELLON, CHAS. W. BROWN, JAMES D. CALLERY, A. E. BRAUN, AND J. C. NEVIN, Pittsburgh;
J. R. EISAMAN, Greensburg, Pa.; JOSEPH R. NAYLOR, Wheeling, W. Va.

LIABILITIES	RESOURCES
Capital paid in \$ 13,141,000	Gold coin and certificates \$ 46,827,000
Surplus fund 22,462,000	Gold settlement fund 58,157,000
Government deposits 766,000	Gold with Federal Reserve Agents 181,704,000
Due to members—reserve account 186,482,000	Gold redemption fund 2,243,000
Foreign Bank 232,000	Reserves other than Gold 7,842,000
All other deposits 1,522,000	
Total Deposits \$189,002,000	Total reserve \$296,773,000
Federal Reserve notes in actual circulation 232,510,000	Non-reserve cash 3,190,000
Deferred availability items 70,632,000	Bills discounted—secured by Government obligations 58,291,000
All other liabilities 1,915,000	Bills discounted—all other 43,850,000
	Bills bought in open market 7,260,000
	U. S. Bonds 8,104,000
	U. S. Treasury Notes 17,608,000
	U. S. certificates of indebtedness 3,010,000
	Foreign Loans on Gold 942,000
	Bank premises 7,681,000
	Uncollected items 81,946,000
	All other resources 1,007,000
TOTAL LIABILITIES \$529,662,000	TOTAL RESOURCES \$529,662,000

DISTRICT No. 5—Bank Located at Richmond. (Transit Number 68-3)

(9th & Franklin Sts.)

TERRITORY IN DISTRICT—District of Columbia, Maryland, Virginia, North Carolina, South Carolina, and all West Virginia except the counties of Marshall, Ohio, Brooke, Tyler, Wetzel, and Hancock.

Membership: National Banks 545; State Banks 56.

DIRECTORS

CLASS A:—L. E. JOHNSON (1926), Alderson, W. Va.; CHAS. E. RIEMAN (1927), Baltimore, Md.; JAMES C. BRASWELL (1928), Rocky Mount, N. C.

CLASS B:—EDMUND STRUDWICK (1927), Richmond; EDWIN C. GRAHAM (1928), Washington, D. C., DAVID R. COKER (1926), Hartsville, S. C.

CLASS C:—W. W. HOXTON (1926), Richmond, *Chairman of Board*; ROBERT LASSITER (1928), Charlotte, N. C.; FREDERIC A. DELANO (1927), Washington, D. C.

JOHN F. BRUTON, Wilson, N. C. *Member Federal Advisory Council*.

OFFICERS

GEORGE J. SEAY, *Governor*; CHAS. A. PEPLE, *Deputy Governor*; R. H. BROADDUS, *Deputy Governor*; J. S. WALDEN, Jr., *Controller*; GEORGE H. KEESEE, *Cashier*; ALBERT S. JOHNSTONE, *Manager, Personnel and Service Department*; JOHN T. GARRETT, *Manager, Bank Relations Department*; HUGH LEACH, *Auditor*; W. W. DILLARD, *Assistant Cashier*; EDWARD WALLER, Jr., *Assistant Cashier*; GEORGE S. SLOAN, *Assistant Cashier*; MAXWELL G. WALLACE, *Counsel*; W. W. HOXTON, *Chairman of the Board and Federal Reserve Agent*; J. G. FRY, *Assistant Federal Reserve Agent*.

BALTIMORE BRANCH. (Transit Number 7-27)

(South and Redwood Sts.)

A. H. DUDLEY, *Managing Director*; M. F. REESE, *Cashier*; THOMAS I. HAYS, *Assistant Cashier*; JOHN R. CUPIT, *Assistant Cashier*.

DIRECTORS

A. H. DUDLEY, *Managing Director*; H. B. WILCOX, C. G. OSBURN, JOHN G. ROUSE, and W. H. MATTHAI, Baltimore; EDMUND P. COHILL, Hancock; LEVI B. PHILLIPS, Cambridge.

LIABILITIES	RESOURCES
Capital paid in \$ 5,979,000	Gold and gold certificates \$ 6,158,000
Surplus 11,701,000	Gold settlement fund, F. R. Board 30,602,000
Government deposits 13,000	Gold with Federal Reserve Agents 72,147,000
Due to members—reserve account 69,268,000	Gold redemption fund 2,616,000
Foreign Bank 115,000	Reserves other than Gold 4,708,000
All other deposits 163,000	
Total deposits \$69,559,000	Total reserve \$ 116,231,000
Federal Reserve notes in actual circulation 92,563,000	Non-reserve Cash 3,154,000
Deferred availability items 72,501,000	Bills discounted—secured by Government obligations 14,682,000
All other liabilities 1,095,000	Bills discounted—all other 30,181,000
	Bills bought in open market 3,350,000
	U. S. Bonds 1,240,000
	U. S. Treasury Notes 2,726,000
	U. S. certificates of indebtedness 892,000
	Foreign Loans on Gold 466,000
	Bank premises 2,446,000
	Uncollected items 77,653,000
	All other resources 377,000
TOTAL LIABILITIES \$253,398,000	TOTAL RESOURCES \$253,398,000

FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 390; State Banks 116.

DIRECTORS

CLASS A:—E. R. BLACK (1927), Atlanta, Ga.; PETER R. KITTLES (1926), Sylvania, Ga.; E. C. MELVIN (1928), Selma, Ala.

CLASS B:—LEON C. SIMON (1926), New Orleans, La.; J. A. McCrARY (1927), Decatur, Ga.; W. H. HARTFORD (1928), Nashville, Tenn.

CLASS C:—OSCAR NEWTON (1926), Atlanta, Ga., *Chairman*; W. H. KETTIG (1928), Birmingham, Ala., *Deputy Chairman*; LINDSEY HOPKINS (1927), Atlanta, Ga.

P. D. HOUSTON, Nashville, Tenn., *Member Federal Advisory Council.*

OFFICERS

M. B. WELLBORN, *Governor*; J. L. CAMPBELL, *Deputy Governor*; CREED TAYLOR, *Deputy Governor*; M. W. BELL, *Cashier*; R. A. SIMS, H. F. CONNIFF, J. B. TUTWILER, *Assistant Cashiers*; OSCAR NEWTON, *Chairman of the Board and Federal Reserve Agent*; WARD ALBERTSON, *Assistant Federal Reserve Agent and Secretary of the Board of Directors*; W. S. JOHNS, *General Auditor*; J. W. HONOUR, *Assistant Auditor*; RANDOLPH & PARKER, *General Counsel.*

NEW ORLEANS BRANCH. (Transit Number 14-21)

DIRECTORS

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

OFFICERS

MARCUS WALKER, *Managing Director*; W. H. BLACK, *Assistant Manager*; J. A. WALKER, *Cashier*; F. C. VASTERLING, *Assistant Cashier*; W. E. MILLER, *Assistant Federal Reserve Agent and Assistant Auditor.*

BIRMINGHAM BRANCH. (Transit Number 61-19)

DIRECTORS

W. H. KETTIG, *Chairman*; ALEX E. WALKER, OSCAR WELLS, W. E. HENLEY, W. W. CRAWFORD, J. H. FRYE, Birmingham, Ala.; JOHN P. KOHN, Montgomery, Ala.

OFFICERS

ALEX. E. WALKER, *Managing Director*; H. J. URQUHART, *Cashier*; T. N. KNOWLTON, *Assistant Cashier.*

JACKSONVILLE, Fla., BRANCH. (Transit Number 63-19)

DIRECTORS

FULTON SAUSSEY, *Chairman*; GEORGE R. DeSAUSSURE, EDW. W. LANE, C. P. KENDALL, JOHN C COOPER, Jacksonville, Fla.; G. G. WARE, Leesburg, Fla.; L. C. EDWARDS, Tampa, Fla.

OFFICERS

GEORGE R. DeSAUSSURE, *Managing Director*; W. S. McLARIN, Jr., *Cashier*; GEO. J. WHITE, *Assistant Cashier.*

NASHVILLE BRANCH. (Transit Number 87-10)

DIRECTORS

W. H. HARTFORD, *Chairman*; JOEL B. FORT, JR., E. A. LINDSEY, J. E. CALDWELL, PAUL M. DAVIS Nashville, Tenn.; T. A. EMBREY, Winchester, Tenn.; WM. P. RIDLEY, Columbia, Tenn.

OFFICERS

JOEL B. FORT, JR., *Managing Director*; E. C. HUGGINS, JR., *Cashier*; L. W. STARR, *Assistant Cashier.*

SAVANNAH AGENCY. (Transit Number 38-49)

R. N. GROOVER, *Manager*; JAS. A. GOETHE, *Acting Assistant Manager.*

HAVANA AGENCY

L. L. MAGRUDER, *Manager*; H. C. FRAZER, *Assistant Manager.*

MEMBER FEDERAL ADVISORY COUNCIL

P. D. HOUSTON, Nashville, Tenn.

LIABILITIES

Capital paid in	\$ 4,646,000
Surplus	8,950,000
Government deposits	443,000
Due to members—reserve account	83,714,000
Foreign banks	89,000
All other deposits	323,000
Total deposits	\$84,569,000
Federal Reserve notes in actual circulation	163,085,000
Deferred availability items	42,707,000
All other liabilities	1,491,000
TOTAL LIABILITIES	\$305,448,000

RESOURCES

Gold and gold certificates	\$ 3,611,000
Gold settlement fund, F. R. Board	33,024,000
Gold with Federal Reserve Agents	92,895,000
Gold redemption fund	4,928,000
Reserve other than Gold	6,508,000
Total reserve	140,966,000
Non-reserve cash	2,502,000
Bills discounted—secured by Government obligations	5,715,000
Bills discounted—all other	22,076,000
Bills bought in open market	66,038,000
U. S. bonds	981,000
U. S. Treasury notes	7,875,000
U. S. certificates of indebtedness	4,157,000
Foreign Loans on Gold	360,000
Bank premiums	2,791,000
Uncollected items	49,864,000
Other resources	2,125,000
TOTAL RESOURCES	\$305,448,000

FEDERAL RESERVE BANK INFORMATION

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

(230 La Salle St.)

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

Membership: National Banks 1064; State Banks 371.

DIRECTORS AND OFFICERS

Class A—Directors

CHARLES H. McNIDER, Mason City, Iowa (1928)
 GEORGE M. REYNOLDS, Chicago, Ill. (1927)
 ELBERT L. JOHNSON, Waterloo, Iowa (1926)

Class B—Directors

STANFORD T. CRAPO, Detroit, Mich. (1928)
 AUGUST H. VOGEL, Milwaukee, Wis. (1927)
 ROBERT MUELLER, Decatur Ill. (1926)

Class C—Directors

FRANK C. BALL, Muncie, Ind. (1928)
 WILLIAM A. HEATH, Evanston, Ill. (1927)
 JAMES SIMPSON, Chicago, Ill. (1926)

Officers

WILLIAM A. HEATH, Chairman and Federal Reserve Agent
 JAMES SIMPSON, Deputy Chairman
 WILLIAM H. WHITE, Assistant Federal Reserve Agent and Secretary of Board.
 FRANK M. HUSTON, Manager Division of Research and Statistics
 FRANCIS R. BURGESS, Auditor
 WALTER A. HOPKINS, Assistant Auditor
 CHARLES L. POWELL, Counsel
 FRANK O. WETMORE, Chicago, Ill., Member Federal Advisory Council

Banking Officials

JAMES B. McDUGAL, Governor
 JOHN H. BLAIR, Deputy Governor
 CHARLES R. McKAY, Deputy Governor

Loans and Credits

KENT C. CHILDS, Controller of Loans and Credits
 ALLEN R. LeROY, Manager, Loans
 EUGENE A. DELANEY, Manager, Credit Department
 JOSEPH C. CALLAHAN, Manager, Member Bank Accounts Department.

Investments

ALBA W. DAZEY, Manager, Investment Department

Cash and Custodies

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

Collections

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

Administration

JAMES H. DILLARD, Controller of Administration
 ROBERT J. HARGREAVES, Manager, Personnel Department
 LOUIS G. MEYER, Manager, Service Department
 FRANK A. LINDSTEN, Manager, Disbursing Dept.
 RICHARD C. HUELSMAN, Manager, Planning Dept.

Fiscal Agency

DON A. JONES, Controller of Fiscal Agency Functions

DETROIT BRANCH. (Transit No. 9-29)

(128 W. Congress St.)

Directors

GEORGE B. MORLEY
 WILLIAM J. GRAY
 HARRY H. BASSETT
 N. P. HULL
 JAMES ENGLIS
 JOHN W. STALEY
 WILLIAM R. CATION, Managing Director

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

Officers

JOHN G. BASKIN, Asst. Federal Reserve Agent

LIABILITIES

Capital paid in	\$ 15,722,000
Surplus	30,426,000
Government deposits	442,000
Due to members—reserve account	336,499,000
Foreign bank	299,000
All other deposits	1,251,000
Total deposits	\$338,491,000
Federal Reserve notes in actual circulation	161,112,000
Deferred availability items	113,414,000
All other liabilities	2,381,000
TOTAL LIABILITIES	\$661,546,000

RESOURCES

Gold and gold certificates	\$ 64,800,000
Gold settlement fund, F. R. Board	134,541,000
Gold with Federal Reserve Agents	114,736,000
Gold redemption fund	2,589,000
Reserves other than gold	14,707,000
Total reserve	\$ 331,373,000
Non-reserve cash	6,096,000
Bills discounted—secured by Government obligations	55,089,000
Bills discounted—all other	42,495,000
Bills bought in open market	29,721,000
U. S. bonds	20,252,000
U. S. Treasury notes	17,868,000
U. S. certificates of indebtedness	12,565,000
Bank premises	8,099,000
Foreign Loans on gold	1,214,000
Uncollected items	134,776,000
All other resources	1,998,000
TOTAL RESOURCES	\$661,546,000

FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 498; State Banks 130.

DIRECTORS

CLASS A:—JOHN G. LONSDALE (1926), St. Louis; J. C. UTTERBACK (1927), Paducah, Ky.; JOHN C. MARTIN (1928), Salem, Ill.

CLASS B:—ROLLA WELLS (1927), St. Louis; WILLIAM B. PLUNKETT (1928), Little Rock, Ark.; LE ROY PERCY (1926), Greenville, Miss.

CLASS C:—WM. McC. MARTIN (1927), St. Louis, *Chairman of Board and Federal Reserve Agent*; JOHN W. BOEHNE (1926), Evansville, Ind., *Deputy Chairman*; C. P. J. MOONEY (1928), Memphis, Tenn.

BRECKINRIDGE JONES, St. Louis, Mo., *Member Federal Advisory Council*.

OFFICERS

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

LITTLE ROCK BRANCH. (Transit Number 81-13)

A. F. BAILEY, *Managing Director*; M. H. LONG, *Cashier*; CLIFFORD WOOD, *Assistant Cashier*; F. P. MAGUIRE, *Branch Auditor*.

DIRECTORS

A. F. BAILEY, GORDON H. CAMPBELL, JOHN M. DAVIS, W. A. HICKS, HAMP WILLIAMS, STUART WILSON, and MOORHEAD WRIGHT.

LOUISVILLE BRANCH. (Transit Number 21-59)

W. P. KINCHELOE, *Managing Director*; JOHN T. MOORE, *Cashier*; EARL R. MUIR, *Assistant Cashier*; L. A. MOORE, *Branch Auditor*.

DIRECTORS

WILLIAM BLACK, ATTILLA COX, EUGENE E. HOGE, W. P. KINCHELOE, MAX B. NAHM, EMBRY L. SWEARINGEN, and E. H. WOODS.

MEMPHIS BRANCH. (Transit Number 26-3)

V. S. FUQUA, *Managing Director*; S. K. BELCHER, *Cashier*; C. E. MARTIN, *Assistant Cashier*; A. E. DEBRECHT, *Branch Auditor*.

DIRECTORS

E. M. ALLEN, V. S. FUQUA, J. D. McDOWELL, S. E. RAGLAND, T. K. RIDDICK, R. B. SNOWDEN, and J. W. VANDEN.

LIABILITIES

Capital paid in.....	\$ 5,127,000
Surplus fund.....	9,971,000
Government deposits.....	1,121,000
Due to members—reserve account.....	81,042,000
Foreign bank.....	100,000
All other deposits.....	1,216,000
Total deposits.....	\$83,479,000
Federal Reserve notes in actual circulation.....	39,140,000
Deferred availability items.....	44,123,000
All other liabilities.....	881,000
TOTAL LIABILITIES.....	\$182,721,000

RESOURCES

Gold and gold certificates.....	\$ 11,013,000
Gold settlement fund, F. R. Board.....	18,871,000
Gold with Federal Reserve Agents.....	14,988,000
Gold redemption fund.....	1,215,000
Reserves other than gold.....	10,276,000
Total reserve.....	\$56,363,000
Non-reserve cash.....	2,705,000
Bills discounted—Secured by Government obligations.....	9,766,000
Bills discounted—all other.....	12,818,000
Bills bought in open market.....	32,408,000
U. S. Government Bonds.....	1,746,000
U. S. Treasury Notes.....	11,849,000
U. S. certificates of indebtedness.....	4,196,000
Foreign Loans on Gold.....	405,000
Bank premises.....	4,627,000
Uncollected items.....	45,475,000
All other resources.....	363,000
TOTAL RESOURCES.....	\$182,721,000

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 9—Bank Located at Minneapolis. (Transit Number 17-8)

(Location—73 So. Fifth St.)

TERRITORY IN DISTRICT—Montana, North Dakota, South Dakota, Minnesota, all Wisconsin in the counties: La Crosse, Trempealeau, Eau Claire, Chippewa, Taylor, Lincoln, Oneida, Forest, and Florence, and all the counties lying north and west of these and the northern peninsula of Michigan.

Membership: National Banks 773; State Banks 85.

THEODORE WOLD, Minneapolis, Minn. *Member Federal Advisory Council.*

DIRECTORS

CLASS A:—P. J. LEEMAN (1928), Minneapolis; J. C. BASSETT (1926), Aberdeen, S. D.; W. C. McDOWELL (1927), Marion, N. Dak.

CLASS B:—PAUL N. MEYERS (1928), St. Paul; N. B. HOLTER (1926), Helena, Mont.; JOHN S. OWEN (1927), Eau Claire, Wis.

CLASS C:—HOMER P. CLARK (1927), *Deputy Chairman*, St. Paul; GEO. W. McCORMICK (1928), Menominee, Mich.

OFFICERS

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

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

MEMBER OF FEDERAL ADVISORY COUNCIL

Theodore Wold, Minneapolis, Minn.

HELENA BRANCH. (Transit Number 93-26)

DIRECTORS

THOMAS A. MARLOW, Helena; L. M. FORD, Great Falls; R. O. KAUFMAN, Helena; C. J. KELLY, Butte; H. W. ROWLEY, Billings; HENRY SIEBEN and R. E. TOWLE, Helena.

OFFICERS

R. E. TOWLE, *Managing Director*; H. F. BROWN, *Cashier*; W. A. CUTLER, *Assistant Cashier*; H. L. ZIMMERMAN, *Assistant Federal Reserve Agent and Auditor.*

LIABILITIES		RESOURCES	
Capital paid in.....	\$ 3,183,000	Gold and gold certificates.....	\$ 6,556,000
Surplus.....	7,497,000	Gold settlement board, Federal Reserve Board.....	22,540,000
Government deposits.....	964,000	Gold with Federal Reserve Agents.....	53,867,000
Due to members—reserve account.....	54,698,000	Gold redemption fund.....	1,166,000
Foreign bank.....	72,000	Reserves other than Gold.....	2,171,000
All other deposits.....	533,000	Total reserve.....	\$ 86,300,000
Total deposits.....	\$56,267,000	Nonreserve cash.....	659,000
Federal Reserve notes in actual circulation.....	69,294,000	Bills discounted—secured by Government obligations.....	2,610,000
Deferred availability items.....	15,215,000	Bills discounted—all other.....	3,689,000
All other liabilities.....	1,144,000	Bills bought in open market.....	20,491,000
TOTAL LIABILITIES.....	\$152,600,000	U. S. bonds.....	7,665,000
		U. S. Treasury Notes.....	5,662,000
		Other securities.....	45,000
		Foreign Loans on Gold.....	290,000
		Bank premises.....	3,070,000
		U. S. certificates of indebtedness.....	1,962,000
		Uncollected items.....	17,487,000
		All other resources.....	2,670,000
		TOTAL RESOURCES.....	\$152,600,000

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 10—Bank Located at Kansas City, Mo. (Transit Number 18-4)

(10th & Grand Ave.)

TERRITORY IN DISTRICT—Kansas, Nebraska, Colorado, Wyoming, all Missouri west of the eastern boundaries of the following counties: Worth, Gentry, DeKalb, Clinton, Clay, Jackson, Cass, Bates, Vernon, Barton, Jasper, Newton, and McDonald; all Oklahoma with exception of the following counties: Atoka, Byron, Choctaw, Coal, Johnston, Marshall, McCurtain, and Pushmataha; all New Mexico north of a line forming the southern boundary of the following counties: McKinley, Sandoval, Santa Fe, San Miguel, and Union.

Membership: National Banks 1006; State Banks 32.

DIRECTORS

CLASS A:—E. E. MULLANEY (1926), Hill City, Kan.; FRANK W. SPONABLE (1928), Paola, Kan.; C. C. PARKS (1927), Denver, Colo.

CLASS B:—HARRY W. GIBSON (1926), Muskogee, Okla.; THOS. C. BYRNE (1927), Omaha, Neb.; J. M. BERNARDIN (1928), Kansas City, Mo.

CLASS C:—M. L. McCLURE (1926), Kansas City, *Chairman of Board*; HEBER HORD (1927), Central City, Neb.; *Deputy Chairman of Board*; W. S. BULKLEY (1928), Oklahoma City.

P. W. GOEBEL Kansas City, Mo., *Member Federal Advisory Council.*

OFFICERS

M. L. McCLURE, *Chairman and Federal Reserve Agent*; A. M. McADAMS, *Secretary and Assistant Federal Reserve Agent*; W. J. BAILEY, *Governor*; C. A. WORTHINGTON, *Deputy Governor*; J. W. HELM, *Cashier*.

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

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

DENVER BRANCH (Transit Number 23-19)

(17th & Arapahoe)

J. E. OLSON, *Managing Director*; A. J. CONWAY, *Cashier*; JOHN A. CRONAN, *Assistant Cashier.*

DIRECTORS

HAROLD KOUNTZE, Denver; A. C. FOSTER, Denver; J. E. OLSON, Denver; MURDO MACKENZIE, Denver; R. H. DAVIS, Denver; H. W. FARR, Greeley, Colo.; WM. L. PETRIKIN, Denver.

OMAHA BRANCH (Transit Number 27-12)

(1701-5 Dodge St.)

L. H. EARHART, *Managing Director*; G. A. GREGORY, *Cashier*; W. D. LOWER and WM. PHILLIPS, *Assistant Cashiers.*

DIRECTORS

WM. DEISING, Omaha; A. H. MARBLE, Cheyenne, Wyo.; L. H. EARHART, Omaha; R. O. MARNELL, Nebraska City; J. E. MILLER, Lincoln; T. L. DAVIS, Omaha; A. J. WEAVER, Falls City, Nebraska.

OKLAHOMA CITY BRANCH (Transit Number 39-24)

(226 West Third St.)

C. E. DANIEL, *Managing Director*; R. O. WUNDERLICH, *Cashier*; R. L. MATHES, *Assistant Cashier.*

DIRECTORS

WALTER FERGUSON, Oklahoma City; WM. MEE, Oklahoma City; W. F. NICHOLS, Tulsa, Okla.; C. E. DANIEL, Oklahoma City; N. A. HOLMAN, Guthrie; FRANK BUTTRAM, Oklahoma City.

LIABILITIES	RESOURCES
Capital paid in.....\$ 4,237,000	Gold and gold certificates.....\$ 4,238,000
Surplus fund..... 8,977,000	Gold settlement fund, F. R. B'd..... 30,140,000
Government deposits..... 149,000	Gold with Federal Reserve Agents..... 50,499,000
Due to members—reserve account..... 89,679,000	Gold redemption fund..... 2,226,000
Foreign banks..... 87,000	Reserves other than Gold..... 3,721,000
All other deposits..... 900,000	Total reserve..... \$ 90,824,000
Total deposits..... \$90,815,000	Nonreserve cash..... 1,897,000
Federal Reserve notes in actual circulation..... 69,764,000	Bills discounted—secured by Government obligations..... 8,853,000
Deferred availability items..... 45,379,000	Bills discounted—all other..... 11,690,000
All other liabilities..... 830,000	Bills bought in open market..... 15,635,000
	U. S. Bonds..... 8,387,000
	U. S. Treasury Notes..... 15,211,000
	U. S. certificates of indebtedness..... 9,372,000
	Other securities..... 100,000
	Foreign Loans on Gold..... 352,000
	Bank premises..... 4,884,000
	Uncollected items..... 52,256,000
	All other resources..... 541,000
TOTAL LIABILITIES..... \$220,002,000	TOTAL RESOURCES..... \$220,002,000

FEDERAL RESERVE BANK INFORMATION

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

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

Membership: National Banks 732; State Banks 127.

DIRECTORS

CLASS A:—J. H. FROST (1927), San Antonio, Tex.; HOWELL E. SMITH (1926), McKinney, Tex.; W. H. PATRICK (1928), Clarendon, Tex.

CLASS B:—J. H. NAIL (1928), Ft. Worth, Texas; FRANK KELL (1927), Wichita Falls, Texas; J. J. CULBERTSON (1926), Paris, Texas.

CLASS C:—C. C. WALSH (1928), *Chairman of Board and Federal Reserve Agent*; CLARENCE E. LINZ (1926), *Deputy Chairman of Board*; Dallas; S. B. PERKINS (1927), Dallas.

OFFICERS

C. C. WALSH, *Chairman of Board and Federal Reserve Agent*; CHAS. C. HALL, *Assistant Federal Reserve Agent and Secretary*; W. J. EVANS, *Assistant Federal Reserve Agent*; LYNN P. TALLEY, *Governor*; R. R. GILBERT, *Deputy Governor*; R. B. COLEMAN, *Deputy Governor*; FRED HARRIS, *Cashier*; W. O. FORD, *Assistant Cashier*; W. D. GENTRY, *Assistant Cashier*; J. L. HERMANN, *Assistant Cashier*; E. B. AUSTIN, *Assistant Cashier*; R. L. FOULKS, *General Auditor*; W. P. CLARKE, *Assistant Auditor*; CHAS. C. HUFF, *General Counsel*; E. B. STROUD, Jr., *Office Counsel*.

B. A. MCKINNEY, *Member Federal Advisory Council*, Dallas, Tex.

EL PASO BRANCH. (Transit Number 88-1)

M. CRUMP, *Managing Director*; ALLEN SAYLES, *Cashier*.

DIRECTORS

M. CRUMP, E. M. HURD, A. P. COLES, C. M. NEWMAN, and GEORGE D. FLORY, El Paso; E. A. CAHOON, Roswell, N. Mex.; H. L. KOKERNOT, Alpine, Tex.

HOUSTON BRANCH. (Transit Number 35-4)

DWIGHT P. REORDAN, *Managing Director*; L. G. PONDROM, *Cashier*; H. R. De MOSS, *Assistant Cashier*.

DIRECTORS

DWIGHT P. REORDAN, GUY M. BRYAN, E. F. GOSSETT, R. M. FARRAR and E. A. PEDEN, Houston; J. C. WILSON, Beaumont; FRED W. CATTERALL, Galveston.

LIABILITIES		RESOURCES	
Capital paid in	\$ 4,278,000	Gold and gold certificates	\$ 10,913,000
Surplus fund	7,592,000	Gold settlement fund. F. R. B'd.....	13,670,000
Government deposits	163,000	Gold with Federal Reserve Agents	18,745,000
Due to members—reserve account	61,859,000	Gold redemption fund	2,181,000
Foreign bank	76,000	Reserves other than gold	5,546,000
All other deposits	144,000	Total reserve	\$ 51,055,000
Total deposits	\$62,242,000	Nonreserve cash	1,662,000
Federal Reserve notes in actual circulation	47,931,000	Bills discounted—secured by Government obligations	1,767,000
Deferred availability items	36,480,000	Bills discounted—all others	7,562,000
All other liabilities	1,125,000	Bills bought in open market	33,321,000
TOTAL LIABILITIES	\$159,648,000	U. S. Bonds	7,033,000
		U. S. Treasury Notes	14,382,000
		U. S. certificates of indebtedness	4,815,000
		Foreign Loans on Gold	308,000
		Bank premises	1,834,000
		Uncollected items	34,703,000
		All other resources	1,206,000
		TOTAL RESOURCES	\$159,648,000

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Bank Located at San Francisco. (Transit Number 11-37)

(Sansome and Sacramento Sts.)

TERRITORY IN DISTRICT—California, Washington, Oregon, Idaho, Nevada, Utah, and the following counties in Arizona: Apache, Coconino, Gila, Maricopa, Mohave, Navajo, Pinal, Yavapai, and Yuma.
 Membership: National Banks 587; State Banks 164.

DIRECTORS

CLASS A:—J. S. MacDONNELL (1926), Pasadena, Calif.; HOWARD WHIPPLE (1927), Turlock, Calif.; C. K. McINTOSH (1928), San Francisco, Calif.

CLASS B:—A. B. C. DOHRMAN (1926), San Francisco; WM. T. SESNON (1927), Soquel, Calif.; E. H. COX (1928), Madera.

CLASS C:—JOHN PERRIN (1926), San Francisco, Calif.; *Chairman of Board and Federal Reserve Agent*; WALTON N. MOORE (1927), San Francisco, Calif., *Deputy Chairman of Board*. WILLIAM SPROULE (1928), San Francisco, Calif.

OFFICERS

JOHN PERRIN, *Chairman of the Board and Federal Reserve Agent.*

S. G. SARGENT, *Assistant Federal Reserve Agent.*

ALLAN SPROUL, *Assistant Federal Reserve Agent.*

JNO. U. CALKINS, *Governor.*

WM. A. DAY, *Deputy Governor.*

IRA CLERK, *Deputy Governor*

L. C. PONTIOUS, *Deputy Governor.*

W. N. AMBROSE, *Cashier.*

W. M. HALE, *Assistant Cashier.*

C. D. PHILLIPS, *Assistant Cashier.*

C. E. EARHART, *Assistant Cashier.*

H. N. MANGELS, *Assistant Cashier.*

M. McRITCHIE, *Assistant Cashier.*

E. C. MAILLIARD, *Assistant Cashier.*

F. H. HOLMAN, *General Auditor.*

A. C. AGNEW, *Counsel.*

HENRY S. McKEE, *Member Federal Advisory Council,*

Los Angeles, California.

LOS ANGELES BRANCH, (Transit Number 16-16)

(Washington Bldg., 3rd and Spring Sts.)

R. B. MOTHERWELL, *Managing Director*; G. H. SCHMIDT, *Assistant Manager*; A. J. DUMM, *Assistant Cashier*; L. C. MEYER, *Assistant Cashier.*

DIRECTORS

R. B. MOTHERWELL, Los Angeles; HENRY M. ROBINSON, Los Angeles; J. F. SARTORI, Los Angeles; F. J. BELCHER, JR., San Diego; W. L. VALENTINE, Los Angeles; E. M. LYON, Redlands; GEO. B. HARRISON, Upland.

PORTLAND BRANCH, (Transit Number 24-1)

(Porter Bldg., 6th and Oak Sts.)

R. B. WEST, *Managing Director*; S. A. MacEACHRON, *Assistant Manager*; J. P. BLANCHARD, *Assistant Cashier*

DIRECTORS

R. B. WEST, Portland; J. C. AINSWORTH, Portland; WILLIAM POLLMAN, Baker; JOHN F. DALY, Portland; NATHAN STRAUSS, Portland; A. C. DIXON, Eugene; EDWARD C. PEASE, The Dalles.

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

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

W. L. PARTNER, *Managing Director*; H. M. CRAFT, *Assistant Manager*; W. M. SMOOT, *Assistant Cashier.*

DIRECTORS

W. L. PARTNER, Salt Lake City; L. H. FARNSWORTH, Salt Lake City; CHAS. H. BARTON, Ogden; J. S. BUSSELL, Pocatello; LAFAYETTE HANCHETT, Salt Lake City; CHAPIN A. DAY, Ogden; F. J. HAGENBRATH, Spencer.

SEATTLE BRANCH, (Transit Number 19-1)

(2nd Avenue and Spring St.)

DIRECTORS

C. R. SHAW, *Managing Director*; B. A. RUSSELL, *Assistant Manager.*

C. R. SHAW, Seattle; M. F. BACKUS, Seattle; M. A. ARNOLD, Seattle; E. W. PURDY, Bellingham; CHAS. H. CLARKE, Seattle; CHAS. E. GACHES, Mt. Vernon; HENRY A. RHODES, Tacoma.

SPOKANE BRANCH, (Transit Number 28-1)

(Post St. and Main Ave.)

D. L. DAVIS, *Managing Director*; JOS. M. LEISNER, *Assistant Manager*; EVAN BERG, *Assistant Cashier.*

DIRECTORS

D. L. DAVIS, Spokane; C. E. McBROOM, Spokane; CHAS. L. MacKENZIE, Colfax; R. L. RUTTER, Spokane; G. I. TOEVS, Spokane; E. H. VAN OSTRAND, Coeur d'Alene; WILLIAM DULING, Garfield.

LIABILITIES

Capital paid in.....	\$ 8,234,000
Surplus fund.....	15,071,000
Government deposits.....	926,000
Due to members—reserve account.....	168,956,000
Foreign Bank.....	152,000
All other deposits.....	5,578,000
Total deposits.....	\$175,612,000
Federal Reserve notes in actual circulation.....	207,883,000
Deferred availability items.....	49,726,000
All other liabilities.....	1,781,000

TOTAL LIABILITIES.....\$458,307,000

RESOURCES

Gold and gold certificates.....	\$ 32,845,000
Gold settlement fund, F. R. B'd.....	37,894,000
Gold with Federal Reserve Agents.....	194,442,000
Gold redemption fund.....	3,618,000
Reserves other than gold.....	5,696,000
Total reserve.....	\$274,495,000
Non-reserve cash.....	2,484,000
Bills discounted—Secured by Government obligations.....	30,274,000
Bills discounted—all other.....	20,094,000
Bills bought in open market.....	31,764,000
U. S. bonds.....	467,000
U. S. Treasury notes.....	23,522,000
Foreign Loans on gold.....	616,000
U. S. certificates of indebtedness.....	15,051,000
Bank premises.....	3,338,000
Uncollected items.....	52,568,000
All other resources.....	3,634,000

TOTAL RESOURCES.....\$ 458,307,000

FEDERAL FARM LOAN BOARD

WASHINGTON, D. C.

E. S. LANDES
A. C. WILLIAMS

ANDREW W. MELLON, *Chairman*
R. A. COOPER, *Farm Loan Commissioner*

E. E. JONES
L. J. PETTIJOHN
JOHN H. GUILL

A. D. BRIGHT, *Secretary*

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

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, and New Jersey.
CAPITAL, \$2,521,975.

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

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

TERRITORY IN DISTRICT—Pennsylvania, Delaware, Maryland, Virginia, West Virginia, and the District of Columbia.
CAPITAL, \$3,288,410.

DIRECTORS—VULOSKO VAIDEN, *President*; D. G. HARRY, *Vice-President*; CALVIN R. TITLOW, *Secretary*; HORACE S. WYNN, *Treasurer*; JOHN H. MURRAY, *Director*; JOHN H. JOHNSON, and I. P. WHITEHEAD; RALPH K. FLETCHER, *Registrar*.

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

TERRITORY IN DISTRICT—North Carolina, South Carolina, Georgia, and Florida.
CAPITAL, \$3,393,210.

DIRECTORS—HOWARD C. ARNOLD, *President*; L. I. GUION, *Vice-President*; W. F. STEVENS, *Secretary*; D. T. GEROW, *Treasurer*; ALAN JOHNSTONE, and C. E. VANCE; R. H. WELCH, *Registrar*.

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

TERRITORY IN DISTRICT—Ohio, Indiana, Kentucky, and Tennessee.
CAPITAL, \$5,119,355.

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

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

TERRITORY IN DISTRICT—Alabama, Mississippi, and Louisiana.
CAPITAL, \$5,241,735.

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

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

TERRITORY IN DISTRICT—Illinois, Missouri and Arkansas.
CAPITAL, \$3,658,915.

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

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

TERRITORY IN DISTRICT—Michigan, Wisconsin, Minnesota, and North Dakota.
CAPITAL, \$6,120,065.

DIRECTORS—H. K. JENNINGS, *President*; BENJ. F. FAAST, *Vice-President*; A. R. BURR, *Secretary*; PAUL A. PREUS, *Treasurer*; SAMUEL TORGERSON, *Director*; A. C. ERICKSON, and E. G. VAN LEUVEN; D. J. MCKENZIE, *Registrar*.

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

TERRITORY IN DISTRICT—Iowa, Nebraska, South Dakota, and Wyoming.
CAPITAL, \$6,402,945.

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

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

TERRITORY IN DISTRICT—Oklahoma, Kansas, Colorado, and New Mexico.
CAPITAL, \$4,204,345.

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

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

TERRITORY IN DISTRICT—The State of Texas.
CAPITAL, \$5,827,580.

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

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

TERRITORY IN DISTRICT—California, Nevada, Utah, and Arizona.
CAPITAL, \$2,607,235.

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

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

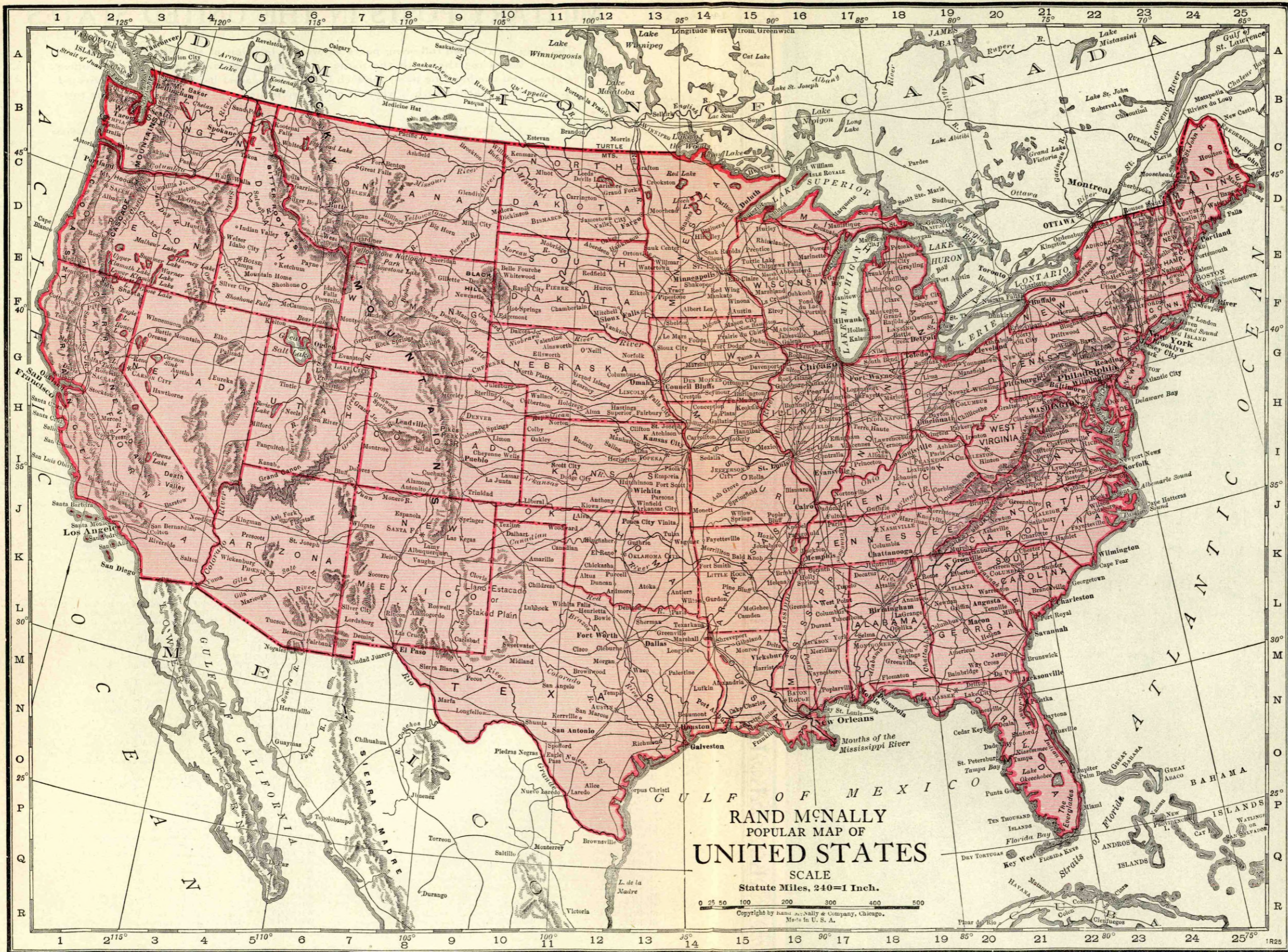
TERRITORY IN DISTRICT—Washington, Oregon, Montana, and Idaho.
CAPITAL, \$4,971,207.

DIRECTORS—GEO. C. JEWETT, *President*; M. E. LEWIS, *Vice-President*; A. B. THOMPSON, *Treasurer*; W. S. McCORMACK, B. D. THOMPSON, and A. W. CAUTHORN; L. J. BIRDSEYE, *Registrar*.

MILITARY POSTS IN THE UNITED STATES

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

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



LIBRARY PASTE
Sticks Quickest
Is the Most Reliable
Keeps Clean
Never Spoils

SANFORD'S
 ADHESIVES
are the Standard for Bank and Office Use

Business is Sensitive

going only where it is
invited, staying only where
it is well-treated.

Are you, Mr. Banker, inviting the
profitable Business forwarded into
your city by the thousands of banks,
brokers, business houses, manufac-
turers and attorneys using the
Rand McNally Bankers Directory.

? ? ? ?

The advertising rates are very
reasonable.

Ask us about the Rand McNally
Bankers Directory.

Joint Stock Land Banks.

No.	Chartered	Title	Location	States in which operating
58.	8-19-22.	The First Joint Stock Land Bank of Montgomery	Montgomery, Ala.	Ala. & Ga.
50.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Los Angeles	Los Angeles, Cal.	Cal. & Ariz.
26.	9-19-19.	The California Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Ore. & Cal.
49.	5-29-22.	The Pacific Coast Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Cal. & Nev.
60.	9-23-22.	The Atlanta Joint Stock Land Bank of Atlanta	Atlanta, Ga.	Ga. & Ala.
*29.	11-11-19.	The First Illinois & Missouri Joint Stock Land Bank of Champaign	Champaign, Ill.	Mo. & Ill.
4.	7-25-17.	The Chicago Joint Stock Land Bank of Chicago	Chicago, Ill.	Iowa & Ill.
33.	2-24-22.	The First-Trust Joint Stock Land Bank of Chicago	Chicago, Ill.	Iowa & Ill.
55.	7-24-22.	The Illinois Midwest Joint Stock Land Bank of Edwardsville	Edwardsville, Ill.	Ill. & Mo.
44.	5- 4-22.	The Central Illinois Joint Stock Land Bank of Greenville	Greenville, Ill.	Ind. & Ill.
12.	1-24-19.	The Illinois Joint Stock Land Bank of Monticello	Monticello, Ill.	Iowa & Ill.
31.	12- 4-19.	The State Savings Joint Stock Land Bank of Quincy	Quincy, Ill.	Mo. & Ill.
*80.	9-11-23.	The Bowen Joint Stock Land Bank of Pittsburgh	Delphi, Ind.	Ind. & Ill.
10.	12-20-18.	The First Joint Stock Land Bank of Ft. Wayne	Ft. Wayne, Ind.	Ohio & Ind.
3.	6-28-17.	The Fletcher Joint Stock Land Bank of Indianapolis	Indianapolis, Ind.	Ill. & Ind.
27.	10- 1-19.	The Lafayette Joint Stock Land Bank of Lafayette	Lafayette, Ind.	Ill. & Ind.
72.	1-11-23.	The Burlington Joint Stock Land Bank of Burlington	Burlington, Ia.	Ia. & Ill.
*19.	5-15-19.	The Central Iowa Joint Stock Land Bank of Des Moines	Des Moines, Ia.	Minn. & Ia.
15.	4-22-19.	The Des Moines Joint Stock Land Bank of Des Moines	Des Moines, Ia.	Minn. & Iowa
1.	4-24-17.	The Iowa Joint Stock Land Bank of Sioux City	Sioux City, Ia.	S. D. & Ia.
*54.	7-13-22.	The First Kansas-Oklahoma Joint Stock Land Bank of Kansas City	Kansas City, Kans.	Kans. & Okla.
*28.	11-10-19.	The Kansas-Missouri Joint Stock Land Bank of Topeka (Not Operating)	Topeka, Kans.	Mo. & Kans.
*24.	8-19-19.	The Guarantee Joint Stock Land Bank of Wichita	Wichita, Kans.	Okla. & Kans.
*61.	9-29-22.	The Wichita Joint Stock Land Bank of Wichita	Wichita, Kans.	Kans. & Okla.
35.	4- 1-22.	The Kentucky Joint Stock Land Bank of Lexington	Lexington, Ky.	Ohio & Ky.
43.	5- 3-22.	The Louisville Joint Stock Land Bank of Louisville	Louisville, Ky.	Ind. & Ky.
62.	10- 3-22.	The Union Joint Stock Land Bank of Louisville	Louisville, Ky.	Ky. & Tenn.
*30.	11-24-19.	The First Joint Stock Land Bank of Louisiana	Lake Charles, La.	Tex. & La.
36.	4-10-22.	The First Joint Stock Land Bank of New Orleans	New Orleans, La.	Miss. & La.
76.	4- 7-23.	The Maryland-Virginia Joint Stock Land Bank of Baltimore	Baltimore, Md.	Md. & Va.
79.	5- 9-23.	The Bankers Joint Stock Land Bank of Detroit	Detroit, Mich.	Mich. & Ohio
*11.	1-14-19.	The First Joint Stock Land Bank of Minneapolis	Minneapolis, Minn.	Iowa & Minn.
41.	5- 2-22.	The Minneapolis-Trust Joint Stock Land Bank of Minneapolis	Minneapolis, Minn.	N. D. & Minn.
21.	6-25-19.	The Southern Minnesota Joint Stock Land Bank of Redwood	Redwood Falls, Minn.	S. D. & Minn.
*71.	12-30-22.	The Bankers Joint Stock Land Bank of Boonville	Boonville, Mo.	Mo. & Ark.
*67.	11-13-22.	The Southeast Missouri Joint Stock Land Bank of Cape Girardeau	Cape Girardeau, Mo.	Mo. & Ark.
5.	1- 9-18.	The Kansas City Joint Stock Land Bank of Kansas City	Kansas City, Mo.	Mo. & Kans.
*65.	10-23-22.	The Missouri Joint Stock Land Bank of Kansas City	Kansas City, Mo.	Mo. & Okla.
77.	4- 9-23.	The Equitable Joint Stock Land Bank of Macon	Macon, Mo.	Mo. & Iowa
*37.	4-14-22.	The Liberty-Central Joint Stock Land Bank of St. Louis	St. Louis, Mo.	Ill. & Mo.
34.	3-27-22.	The St. Louis Joint Stock Land Bank of St. Louis	St. Louis, Mo.	Ark. & Mo.
14.	4-17-19.	The Fremont Joint Stock Land Bank of Fremont	Lincoln, Nebr.	Iowa & Nebr.
8.	7-12-18.	The Lincoln Joint Stock Land Bank of Lincoln	Lincoln, Nebr.	Iowa & Nebr.
*17.	5- 8-19.	The Peters Joint Stock Land Bank of Omaha	Omaha, Nebr.	Iowa & Nebr.
42.	5- 2-22.	The New York & New Jersey Joint Stock Land Bank of Newark	Newark, N. J.	N. Y. & N. J.
40.	5- 2-22.	The N. Y. Joint Stock Land Bank of New York	New York City	N. Y. & Pa.
20.	6-11-19.	The Virginia-Carolina Joint Stock Land Bank of Elizabeth City, N. C.	Elizabeth City, N. C.	N. C. & Va.
52.	7- 5-22.	The North Carolina Joint Stock Land Bank of Durham	Durham, N. C.	N. C. & Va.
57.	8-16-22.	The Greensboro Joint Stock Land Bank of Greensboro	Greensboro, N. C.	N. C. & Tenn.
51.	6- 6-22.	The Atlantic Joint Stock Land Bank of Raleigh	Raleigh, N. C.	N. C. & S. C.
*46.	5-19-22.	The North State Joint Stock Land Bank of Raleigh	Raleigh, N. C.	N. C. & Va.
73.	1-12-23.	The Ohio Joint Stock Land Bank of Cincinnati	Cincinnati, Ohio	Ohio & Ind.
*32.	2-23-22.	The Columbus Joint Stock Land Bank of Columbus	Columbus, Ohio	Mich. & Ohio
70.	12-14-22.	The Ohio-Pennsylvania Joint Stock Land Bank of Cleveland	Cleveland, Ohio	Ohio & Pa.
*59.	9- 6-22.	The First Joint Stock Land Bank of Dayton	Dayton, Ohio	Ohio & Ind.
63.	10-13-22.	The Northwest Joint Stock Land Bank of Portland	Portland, Ore.	Ore. & Wash.
45.	5-12-22.	The Oregon-Washington Joint Stock Land Bank of Portland	Portland, Ore.	Wash. & Ore.
47.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Portland	Portland, Ore.	Wash. & Ore.
*74.	1-17-23.	The Pennsylvania-Maryland Joint Stock Land Bank of Harrisburg	Harrisburg, Pa.	Pa. & Md.
68.	11-14-22.	The Pennsylvania Joint Stock Land Bank of Philadelphia	Philadelphia, Pa.	Pa. & Md.
39.	4-24-22.	The First Carolinas Joint Stock Land Bank of Columbia	Columbia, S. C.	N. C. & S. C.
7.	6-22-18.	The Tennessee Joint Stock Land Bank of Memphis	Memphis, Tenn.	Ark. & Tenn.
6.	6-22-18.	The Mississippi Joint Stock Land Bank of Memphis	Memphis, Tenn.	Miss. & Tenn.
*64.	10-20-22.	The Fourth & First Joint Stock Land Bank of Nashville	Nashville, Tenn.	Tenn. & Ky.
22.	7- 3-19.	The Dallas Joint Stock Land Bank of Dallas	Dallas, Texas	Okla. & Texas
53.	7- 5-22.	The First-Trust Joint Stock Land Bank of Dallas	Dallas, Texas	Tex. & Okla.
16.	4-23-19.	The First Texas Joint Stock Land Bank of Houston	Houston, Texas	Okla. & Texas
25.	9-15-19.	The San Antonio Joint Stock Land Bank of San Antonio	San Antonio, Texas	Okla. & Texas
*75.	3-26-23.	The Texas-Oklahoma Joint Stock Land Bank of San Antonio	San Antonio, Texas	Tex. & Okla.
48.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Salt Lake City	Salt Lake City	Idaho & Utah
78.	5- 2-23.	The Potomac Joint Stock Land Bank of Alexandria, Va.	Washington, D. C.	Va. & Md.
*18.	5-12-19.	The Colonial Joint Stock Land Bank of Norfolk	Norfolk, Va.	N. C. & Va.
*23.	7-19-19.	The Union Joint Stock Land Bank of Richmond	Richmond, Va.	N. C. & Va.
56.	8-15-22.	The Shenandoah Valley Joint Stock Land Bank of Staunton	Staunton, Va.	Va. & W. Va.
*66.	10-30-22.	The Dayton Agricultural Joint Stock Land Bank of Charleston	Charleston, W. Va.	W. Va. & Ohio
2.	5- 7-17.	The Virginian Joint Stock Land Bank of Charleston	Charleston, W. Va.	W. Va. & Ohio
69.	12- 6-22.	The Greenbrier Joint Stock Land Bank of Lewisburg	Lewisburg, W. Va.	W. Va. & Va.
9.	9- 6-18.	The Bankers Joint Stock Land Bank of Milwaukee	Milwaukee, Wis.	Minn. & Wis.
38.	4-18-22.	The Denver Joint Stock Land Bank of Denver	Denver, Colo.	Colo. & Wyo.

*Liquidated.

CLEARING HOUSES IN THE UNITED STATES

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

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

CITY	Jan. 1925 DEPOSITS	July, 1925. DEPOSITS	Jan., 1926. DEPOSITS	CITY	Jan., 1925 DEPOSITS	July, 1925. DEPOSITS	Jan., 1926. DEPOSITS
Aberdeen, S. D.	\$ 9,876,680	\$ 10,108,500	\$ 9,906,740	Dunkirk, N. Y.	\$ 9,195,580	\$ 9,702,040	\$ 9,322,200
Adrian, Mich.	6,513,950	6,629,790	7,418,710	East Chicago, Ind.	5,098,220	5,013,460	4,891,030
Akron, Ohio	79,129,200	87,774,750	86,523,500	Elberton, Ga.	1,349,160	1,307,540	1,313,940
Albany, Ga.	3,972,290	3,965,050	4,399,490	•El Paso, Tex.	25,984,170	24,279,720	27,000,980
•Albany, N. Y.	236,903,070	249,165,300	246,374,810	Emporia, Kan.	4,191,850	4,308,490	4,830,910
Allentown, Pa.	35,088,440	36,324,210	39,204,870	Enid, Okla.	9,771,710	10,845,430	11,409,940
Altoona, Pa.	14,959,510	15,880,970	16,374,840	Ennis, Tex.	2,419,480	2,596,730	2,489,410
Amarillo, Tex.	11,102,890	10,736,990	10,667,790	Erie, Pa.	47,356,540	48,897,910	52,866,880
Ames, Iowa			3,645,140	Estherville, Iowa	4,753,730	3,997,950	3,187,950
Ann Arbor, Mich.	14,831,950	14,828,960	15,520,200	Eugene, Ore.	6,075,620	7,206,590	7,836,340
Annistown, Ala.		6,789,160	6,581,790	Evansville, Ind.	45,478,340	45,109,620	48,562,630
Appleton, Wis.	9,516,850	10,042,130	9,559,010	Fall River, Mass.	72,622,610	77,598,060	75,608,610
Asheville, N. C.	11,757,060	14,458,650	16,499,330	Fargo, N. D.	16,897,840	15,438,770	16,435,440
Atchison, Kan.	7,181,080	6,727,730	6,533,690	Faribault, Minn.	5,199,720	5,398,950	5,232,430
•Atlanta, Ga.	107,557,510	110,673,990	119,065,600	Flint, Mich.	36,092,370	37,243,350	38,014,710
Augusta, Ga.	13,206,510	13,996,010	13,999,940	Fort Dodge, Ia.		10,554,500	10,255,340
Aurora, Ill.	15,809,560	15,925,410	17,008,750	Fort Wayne, Ind.	56,047,940	59,901,540	60,823,910
Austin, Tex.	26,034,290	24,661,400	21,937,090	•Fort Worth, Tex.	78,508,870	68,150,520	70,918,710
Bakersfield, Calif.	12,250,460	12,930,450	13,708,410	Franklin, Pa.	14,248,580	12,559,240	10,615,100
•Baltimore, Md.	494,529,860	505,065,010	532,509,780	Frederick, Md.	23,767,270	23,895,840	24,285,710
Bangor, Me.	36,612,790	37,252,990	37,745,470	Fremont, Neb.	3,875,590	4,448,480	4,036,460
Bartlesville, Okla.	7,288,650	7,740,120	8,304,910	Fresno, Calif.	2,523,590	2,097,780	2,909,340
Battle Creek, Mich.	26,003,560	26,502,340	27,608,630	Gainesville, Fla.	2,495,270	3,239,970	6,294,380
Bay City, Mich.	28,700,790	29,443,790	28,450,030	•Galveston, Tex.	32,038,530	26,907,450	27,445,310
*Bayonne, N. J. (See N. Y. City)	Jersey Clearing House Ass'n.			Gary, Ind.	15,999,630	16,306,090	17,926,800
Beaumont, Tex.	15,999,100	17,470,430	17,345,550	Gastonia, N. C.	7,354,520	7,833,770	8,168,740
Bellingham, Wash.	9,773,890	10,319,060	10,135,450	Glasgow, Ky.	2,708,930	2,835,070	2,913,980
Benton Harbor, Mich.		7,605,680	8,212,840	Grand Forks, N. D.	9,340,500	8,270,050	8,667,040
Berkeley, Calif.	6,054,080	7,161,560	7,209,740	Grand Island, Neb.	8,436,390	8,537,640	8,615,440
Bethlehem, Pa.	22,263,470	23,145,460	24,873,410	Grand Junction, Colo.	3,484,420	3,314,090	3,639,500
Billings, Mont.	7,073,040	6,666,300	6,874,920	•Grand Rapids, Mich.	75,631,770	76,794,460	85,520,870
Binghamton, N. Y.	38,325,970	40,980,000	42,000,140	Great Falls, Mont.	10,234,460	12,004,300	13,657,070
•Birmingham, Ala.	79,618,290	73,674,050	84,897,690	Green Bay, Wis.	13,179,360	13,459,870	12,884,880
Bismarck, N. D.	18,251,350	25,644,970	21,355,020	Greensboro, N. C.	20,542,600	20,931,010	23,684,850
Bloomington, Ill.	14,314,530	15,216,080	14,854,470	Greensburg, Pa.	16,229,010	18,708,650	20,041,960
Boise, Idaho	13,963,600	13,561,610	15,061,060	Greenville, Miss.	3,949,670	3,974,280	4,123,730
•Boston, Mass.	1,541,883,940	1,546,795,815	1,649,084,480	Greenville, S. C.	16,979,800	17,359,510	12,797,490
Bowling Green, Ky.	3,529,170	3,602,480	3,421,830	Guthrie, Okla.	3,813,360	4,828,420	4,785,300
Brookfield, Mo.	1,575,070	1,017,190	1,234,570	Hagerstown, Md.	17,871,110	18,691,900	18,745,690
Brunswick, Ga.	3,170,320	3,112,470	3,725,150	Hamilton, Ohio	13,100,110	13,509,670	13,526,850
•Buffalo, N. Y.	492,708,740	502,524,420	524,884,480	Hammond, Ind.	12,792,440	12,794,410	12,826,150
Butler, Pa.	16,467,260	17,299,270	17,017,520	Hannibal, Mo.	5,599,610	5,514,020	5,867,470
Camden, N. J.	59,249,450	60,753,880	67,760,420	Harrisburg, Pa.	38,795,290	41,859,000	39,186,700
Canton, Ohio.	47,883,890	52,869,630	54,758,710	Hartford, Conn.	190,526,080	195,071,360	217,825,640
Cape Girardeau, Mo.	5,442,350	5,538,450	5,590,650	Hastings, Neb.	5,633,030	6,238,340	6,038,580
Carthage, Mo.	3,495,040	3,498,610	3,294,900	Hazleton, Pa.	26,937,270	27,932,730	29,271,100
Casper, Wyo.	12,438,230	10,559,440	11,823,160	Helena, Ark.	4,796,810	4,932,070	4,992,210
•Cedar Rapids, Iowa.	41,628,240	42,041,600	43,134,150	•Helena, Mont.	13,937,710	11,489,060	13,972,010
Champaign, Ill.	9,914,440	10,015,740	9,931,630	Henderson, Ky.	4,997,170	4,683,560	4,699,700
Charles City, Iowa.	4,192,240	4,505,380	4,499,680	Henderson, N. Car.	3,094,250	2,773,030	3,468,390
•Charleston, S. C.	35,885,620	34,468,770	46,561,680	*Hoboken, N. J. (See Northern New Jersey Clearing House Ass'n, N. Y. City)			
Charleston, W. Va.	40,596,290	36,758,500	37,978,080	Holyoke, Mass.	49,436,570	49,788,940	50,701,610
Charlotte, N. C.	35,258,480	33,041,290	36,718,330	Homestead, Pa.	11,312,210	11,887,990	11,484,880
•Chattanooga, Tenn.	43,414,880	43,877,900	49,069,910	Hot Sp. N. Park, Ark.	6,196,430	6,775,450	6,355,600
Cheraw, S. C.	1,390,780	1,390,780	1,390,780	•Houston, Tex.	132,991,760	132,480,820	133,292,590
Chester, Pa.	23,907,850	25,718,070	26,172,810	Huntington, W. Va.	20,528,480	20,758,310	20,417,230
Chester, S. C.	2,784,570	2,768,250	2,710,780	Huntington Park, Calif.	2,773,450	2,331,890	2,613,360
Cheyenne, Wyo.	7,931,020	6,867,750	8,247,870	•Hutchinson, Kan.	9,167,650	8,336,960	8,634,820
•Chicago, Ill.	2,542,409,690	2,572,965,560	2,654,147,770	•Indianapolis, Ind.	159,651,540	152,679,090	157,645,110
Chillicothe, Mo.	3,954,680	2,833,150	3,184,480	Jackson, Mich.	17,190,560	17,199,320	19,864,090
•Cincinnati, Ohio.	274,706,400	282,112,550	295,771,880	•Jacksonville, Fla.	71,120,050	98,271,130	138,315,190
•Cleveland, Ohio.	806,762,030	881,855,300	841,863,590	Jacksonville, Ill.	9,489,200	10,084,150	9,491,150
Colorado Springs, Colo.	18,784,910	18,648,740	18,347,690	Jamestown, N. Y.	27,913,630	30,690,820	31,234,890
Columbia, S. C.	22,444,690	24,627,200	20,069,630	Jamestown, N. D.	3,057,520	3,258,480	3,414,850
Columbus, Ga.	11,900,310	12,223,320	12,728,990	*Jersey City, N. J. (See Northern New Jersey Clearing House Ass'n, N. Y. City)			
•Columbus, Ohio.	99,532,560	106,380,170	113,942,740	Johnstown, Pa.	39,085,330	40,321,620	40,920,080
Connellsville, Pa.	10,660,720	10,262,180	10,308,850	Joplin, Mo.	9,650,770	11,480,360	11,971,860
Cordele, Ga.	1,049,180	933,040	1,261,450	Kalamazoo, Mich.	19,797,450	20,050,730	21,092,020
Corsicana, Tex.	10,654,790	11,516,450	9,695,490	•Kansas City, Kan.	30,177,120	28,692,970	28,730,170
•Dallas, Tex.	136,068,540	142,379,670	147,911,780	•Kansas City, Mo.	318,376,440	299,475,450	320,288,390
Danville, Ill.	8,670,260	9,221,670	9,091,640	Knoxville, Tenn.	33,620,310	35,518,870	35,464,980
Davenport, Iowa.	57,200,150	53,007,710	54,061,220	Kokomo, Ind.	8,927,100	9,173,580	9,064,620
Dayton, Ohio.	45,488,710	48,493,920	53,816,970	•LaCrosse, Wis.	12,537,290	13,423,710	13,432,640
Decatur, Ill.	15,974,820	16,317,190	17,377,170	Lancaster, Pa.	38,843,510	41,902,090	41,222,620
•Denver, Colo.	182,171,840	181,643,170	173,978,040	Lansing, Mich.	24,737,220	28,004,180	28,283,580
Derby, Conn.		11,420,010	11,643,810	LaSalle, Ill.	6,470,210	7,050,610	6,511,630
•Des Moines, Iowa.	88,190,970	89,981,360	82,088,190	Lawrence, Kan.	5,539,810	5,440,700	5,604,250
•Detroit, Mich.	719,818,330	799,139,610	837,387,492	Leavenworth, Kan.	9,534,460	9,303,960	8,826,470
Dickinson, N. D.	3,179,200	3,339,020	3,379,300	Lebanon, Pa.	10,099,170	10,811,110	11,140,160
Dothan, Ala.	4,012,770	3,961,820	5,594,700	Lexington, Ky.	18,924,500	20,726,390	20,569,660
Dublin, Ga.	1,356,050	1,256,050	1,663,000	Lima, Ohio.	12,567,850	13,071,300	11,759,480
•Dubuque, Iowa.	20,612,030	20,110,480	21,087,160	Lincoln, Ill.	4,253,140	2,144,000	2,172,350
Duluth, Minn.	56,799,450	55,456,150	54,955,320				

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

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

+ See town in bank list for banks which are members of the Northern New Jersey Clearing House Association, located at 82 Liberty St., New York City, N. Y.

Digitized by FRASER
<https://fraser.stlouisfed.org>
 Federal Reserve Bank of St. Louis

CLEARING HOUSES IN THE UNITED STATES—Continued

CITY	Jan., 1925 DEPOSITS	July, 1925 DEPOSITS	Jan., 1926 DEPOSITS	CITY	Jan., 1925 DEPOSITS	July, 1925 DEPOSITS	Jan., 1926 DEPOSITS
•Lincoln, Neb.	\$ 42,831,990	\$ 46,259,990	40,464,200	Red Wing, Minn.	\$ 5,186,550	\$ 5,357,280	5,635,510
•Little Rock, Ark.	56,997,820	54,944,770	49,786,630	Reno, Nev.	15,190,100	15,018,120	16,380,520
Long Beach, Calif.	27,669,420	23,442,970	55,018,570	•Richmond, Va.	131,335,970	127,492,810	138,043,030
Lorain, Ohio	10,607,140	10,835,340	10,240,770	•Ritzville, Wash.	716,480	828,120	980,550
•Los Angeles, Calif.	849,480,550	891,501,960	947,637,800	Riverside, Calif.	9,113,820	9,630,180	9,428,270
•Louisville, Ky.	139,861,610	141,864,120	138,444,350	Roanoke, Va.	24,481,840	25,464,410	26,192,370
Lowell, Mass.	81,711,760	82,606,749	84,692,980	Rochester, Minn.	7,141,500	7,593,660	7,701,150
Lynn, Mass.	64,765,110	66,331,140	69,088,840	Rochester, N. Y.	314,484,800	312,454,010	331,538,990
Macon, Ga.	17,684,760	17,956,880	19,099,300	Rockford, Ill.	26,975,700	29,298,100	29,787,230
Madison, Wis.	26,155,430	28,847,750	26,804,970	Rock Island, Ill.	16,164,860	16,742,340	17,005,210
Manchester, N. H.	65,746,410	66,568,790	70,112,820	Rocky Mount, N. C.	5,910,830	5,977,320	6,367,040
Manhattan, Kan.	2,742,370	2,780,430	2,793,330	Rome, Ga.	4,572,350	4,687,870	5,194,250
Manitowoc, Wis.	8,183,740	8,335,690	8,564,430	Sacramento, Calif.	62,521,180	61,912,890	68,775,850
Mankato, Minn.	10,472,310	10,992,960	10,647,440	Saginaw, Mich.	36,975,190	38,200,740	36,933,620
Mansfield, Ohio	11,452,370	11,686,800	11,997,430	•St. Joseph, Mo.	52,604,610	50,411,690	45,194,010
McAlester, Okla.	9,223,460	5,011,970	5,494,690	•St. Louis, Mo.	623,467,340	608,412,800	649,742,870
Medford, Ore.	4,531,010	4,414,490	5,053,640	•St. Paul, Minn.	171,976,080	152,572,560	163,886,280
•Memphis, Tenn.	108,743,660	100,012,190	110,341,720	Salisbury, N. C.	1,252,510	1,168,290	1,122,970
Meridian, Miss.	10,855,080	10,954,780	11,539,190	•Salt Lake City, Utah.	75,985,760	71,081,520	77,796,690
Miami, Fla.	114,552,270	114,552,270	117,354,390	•San Antonio, Tex.	65,467,970	65,733,330	59,117,590
•Milwaukee, Wis.	247,804,510	250,531,780	258,804,970	San Bernardino, Calif.	9,238,180	9,545,240	10,051,210
•Minneapolis, Minn.	320,187,640	310,717,120	321,802,840	San Diego, Calif.	55,299,720	58,864,720	60,521,070
Minot, N. D.	5,794,980	5,726,730	5,797,380	•San Francisco, Calif.	1,308,680,820	1,309,331,610	1,458,666,930
Mobile, Ala.	28,844,780	29,468,370	33,680,930	San Jose, Calif.	17,568,790	18,584,080	19,092,570
Moline, Ill.	19,761,510	20,280,770	21,093,450	Santa Barbara, Calif.	8,910,750	9,181,830	8,626,080
Montclair, N. J.	25,200,610	26,340,220	29,505,920	Santa Monica, Calif.	2,703,140	2,816,930	2,844,930
•Montgomery, Ala.	16,973,050	17,794,450	19,169,930	Santa Rosa, Calif.	2,884,260	2,884,260	3,179,010
Muscataine, Iowa	12,028,490	12,562,790	13,073,020	•Savannah, Ga.	74,408,550	79,020,150	86,449,400
Muskegon, Mich.	15,128,640	13,296,380	16,117,710	Sheraton, Pa.	112,291,690	116,552,850	120,368,220
•Muskogee, Okla.	72,308,840	75,991,270	71,722,960	•Seattle, Wash.	177,492,940	181,108,710	197,099,510
•Nashville, Tenn.	2,836,990	2,894,460	2,786,780	Sedalia, Mo.	5,864,820	6,009,110	5,808,160
Nebraska City, Neb.	8,658,620	9,294,970	9,480,780	Sherman, Tex.	6,802,340	6,723,310	6,427,370
New Albany, Ind.	323,727,250	324,007,480	355,162,786	•Sioux City, Iowa	39,670,910	39,540,900	39,554,790
•Newark, N. J.	72,451,500	72,967,940	74,452,950	Sioux Falls, S. D.	9,396,610	10,163,770	9,554,640
New Bedford, Mass.	3,434,420	3,282,970	3,444,030	South Bend, Ind.	34,397,810	33,494,500	36,470,210
New Brighton, Pa.	19,152,610	19,567,930	19,391,770	South St. Paul, Minn.	6,701,760	6,407,460	7,088,990
New Castle, Pa.	128,180,380	130,744,940	136,215,360	Spartanburg, S. C.	9,883,640	10,957,700	11,181,690
•New Haven, Conn.	1,868,880	1,579,490	1,745,310	•Spokane, Wash.	69,096,980	53,973,810	57,168,710
Newnan, Ga.	247,460,280	234,978,250	264,572,360	Springfield, Ill.	24,116,250	34,212,920	31,115,410
•New Orleans, La.	11,307,780	11,496,510	12,086,080	Springfield, Mass.	136,679,860	138,971,100	143,974,700
Newport News, Va.	•New York, N. Y. 6	11,321,128,980	11,197,232,180	Springfield, Mo.	16,150,750	16,472,750	17,724,150
Niagara Falls, N. Y.	31,223,210	31,166,180	35,348,840	Springfield, Ohio	17,183,270	18,246,720	17,631,090
Norfolk, Va.	56,292,190	54,623,800	58,019,280	Stamford, Conn.	34,240,490	35,262,190	39,197,000
Norristown, Pa.	18,599,590	19,189,040	20,211,270	Steubenville, Ohio	20,147,490	20,400,650	20,335,680
Northern New Jersey Clearing House Ass'n, (33 Liberty St., New York City, N. Y.)	109,910,620	111,600,090	119,486,870	Stockton, Calif.	21,064,320	21,322,820	22,167,970
•Oakland, Calif.	4,092,430	5,352,410	5,970,510	Superior, Wis.	10,452,190	10,864,300	10,790,640
Ocala, Fla.	3,038,820	3,094,360	3,074,510	Syracuse, N. Y.	173,954,060	178,941,170	184,336,970
Oelwein, Iowa	20,993,220	19,364,430	21,346,203	Tacoma, Wash.	22,655,990	23,040,650	22,446,010
•Ogden, Utah	17,478,900	17,129,960	17,410,690	Tampa, Fla.	47,482,380	66,983,710	105,417,620
Oil City, Pa.	82,312,320	71,967,020	74,632,790	Terre Haute, Ind.	28,207,850	28,087,070	29,770,020
•Oklahoma City, Okla.	9,493,320	9,035,180	9,288,170	Texarkana, Ark.-Tex.	16,594,270	15,435,390	19,568,860
Okmulgee, Okla.	119,906,180	120,185,470	114,513,850	•Toledo, Ohio	144,356,970	147,506,580	160,705,920
•Omaha, Neb.	20,591,120	21,815,720	21,877,310	•Topeka, Kan.	34,515,390	32,788,730	31,869,660
Orange, N. J.	5,629,320	5,741,060	5,656,570	Trenton, N. J.	81,601,990	83,091,090	89,514,960
Orangeburg, S. C.	2,668,480	2,810,740	2,625,360	Tucson, Ariz.	7,658,560	7,578,120	8,073,200
Osage, Iowa	15,374,330	16,193,740	16,554,560	•Tulsa, Okla.	71,764,580	77,353,020	83,222,330
Oshkosh, Wis.	9,445,630	9,758,590	9,623,400	Twin Falls, Idaho	3,111,420	2,791,360	3,727,060
Owensboro, Ky.	2,872,770	3,187,820	3,255,390	*Union City, N. J. (See Northern New Jersey Clearing House Ass'n, N. Y.)	5,940,940	6,474,780	7,012,970
Palestine, Tex.	2,803,150	2,879,810	3,148,570	Valdosta, Ga.	12,228,340	11,379,930	11,757,020
Paris, Ky.	3,439,830	3,322,790	3,372,190	Vicksburg, Miss.	22,198,640	19,747,070	18,973,240
Parsons, Kan.	25,834,570	27,114,500	27,905,560	•Waco, Tex.	224,227,820	229,616,960	237,600,560
•Pasadena, Calif.	38,164,120	42,876,550	44,278,870	Washington, D. C.	981,110	1,069,020	946,430
Passaic, N. J.	7,610,750	8,205,590	10,881,910	Washington, Ga.	59,646,330	60,995,270	63,111,850
Pensacola, Fla.	39,189,260	41,554,380	39,767,440	Waterbury, Conn.	12,721,790	12,958,760	12,752,350
•Peoria, Ill.	1,657,294,590	1,679,608,530	1,794,515,930	Waterloo, Iowa	5,174,400	5,252,230	5,194,310
•Philadelphia, Pa.	6,298,120	6,239,030	6,572,230	Watertown, S. D.	4,349,570	4,272,000	4,602,480
Phillipsburg, N. J.	21,993,150	26,818,020	24,963,050	Watsonville, Calif.	•West New York, N. J. (See Northern New Jersey Clearing House Ass'n, N. Y.)	46,831,050	46,803,410
Phoenix, Ariz.	10,573,020	12,214,860	14,202,670	Wheeling, W. Va.	52,598,470	48,229,980	52,415,370
Pine Bluff, Ark.	7,006,760	7,281,300	7,475,340	•Wichita, Kan.	62,631,830	66,246,630	42,025,010
Pittsburg, Kan.	908,092,400	919,966,600	930,146,160	Wichita Falls, Tex.	21,209,850	21,720,040	26,026,580
Pocatello, Idaho	3,743,990	3,588,850	3,992,300	Wilkes-Barre, Pa.	79,443,070	66,246,630	67,399,340
Pontiac, Mich.	18,415,150	20,457,330	22,607,870	Williamsport, Pa.	20,407,290	21,720,040	23,245,700
Portland, Me.	89,456,360	87,117,840	93,246,460	Wilmington, Del.	18,768,150	18,768,150	84,132,130
•Portland, Ore.	145,987,600	145,534,840	147,041,040	Wilmington, N. C.	5,760,860	5,530,230	22,716,480
Portsmouth, Va. (See Norfolk)	19,502,840	20,183,040	20,183,040	Winchester, Va.	15,305,940	15,003,670	5,843,980
Pottsville, Pa.	345,958,270	348,423,720	374,500,820	Winona, Minn.	184,650,350	191,191,330	15,375,980
Providence, R. I.	24,584,670	23,326,450	23,273,200	Worcester, Mass.	9,452,150	8,893,470	196,478,990
•Pueblo, Colo.	23,632,590	24,623,860	24,101,710	Yakima, Wash.	30,019,080	27,810,830	10,677,860
Quincy, Ill.	18,029,710	17,472,560	18,093,200	York, Pa.	57,019,280	60,098,260	29,681,940
Raleigh, N. C.	55,021,060	55,642,200	58,677,390	Youngstown, Ohio	17,459,660	16,866,140	61,847,400
Reading, Pa.				Zanesville, Ohio			17,845,910

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

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

See also in bank list for banks which are members of the Northern New Jersey Clearing House Association, located at 33 Liberty St., New York City, N. Y.

CONSOLIDATED CAPITULATION FOR JANUARY 1926 STATEMENTS

IMPORTANT: This tabulation covers only institutions performing the functions of a bank. Some publishers for reasons of their own, include in their tabulation all those concerns whose names they publish but whose business is confined to the selling of investments. Such information is naturally misleading. We carry the names of thousands of such institutions but they are not included in this tabulation.

STATE	Total Nat'l Banks	Total State Banks and Trust Cos.	Total Private Banks	Total All Banks	LIABILITIES					RESOURCES				
					Capital	Surplus and Profits	Deposits	Other Liabilities	Total Liabilities	Loans and Discounts	Bonds and Securities	Miscellaneous	Cash and Exchanges Due from Banks	Total Resources
Alabama	103	269	*5	377	\$ 27,038,000	\$ 25,008,520	\$ 292,953,600	\$ 15,467,500	\$ 360,467,620	\$ 214,719,750	\$ 46,168,522	\$ 12,527,990	\$ 86,398,500	\$ 359,814,762
Alaska	4	13		17	840,000	493,470	11,321,350	92,170	12,746,990	4,574,460	4,031,800	508,890	3,631,830	12,746,980
Arizona	17	59		76	4,999,400	3,598,596	67,269,080	3,014,850	78,881,926	43,327,460	12,189,260	5,913,490	17,427,819	78,858,029
Arkansas	89	389	4	482	24,313,440	15,065,410	257,867,953	11,321,579	308,568,382	189,235,420	27,465,680	12,283,680	79,579,370	308,564,150
California	274	652		926	183,965,570	142,915,149	3,217,389,518	121,851,100	3,666,121,337	2,158,933,600	750,060,730	170,362,000	588,161,690	3,667,518,020
Colorado	133	190	2	325	18,236,500	16,821,385	324,530,740	7,525,350	367,113,975	171,179,140	86,263,450	10,483,539	99,119,010	367,045,139
Connecticut	64	165	7	236	38,311,372	96,062,353	1,007,264,130	24,896,120	1,166,533,975	635,875,910	394,109,804	36,042,060	1,165,683,644	1,165,683,644
Delaware	19	40		59	10,277,455	17,423,940	135,748,420	4,079,580	167,529,395	80,165,010	64,468,900	27,583,750	99,657,740	167,606,020
Dist. of Col.	14	30		44	23,083,778	20,406,920	237,601,560	15,208,240	296,300,498	162,812,830	61,983,260	6,250,060	43,874,100	296,253,940
Florida	61	276	*1	338	30,629,800	25,056,142	828,895,205	10,901,210	895,482,357	436,588,092	154,810,300	18,472,363	284,131,930	894,002,687
Georgia	87	543	42	672	46,848,510	37,847,850	407,105,420	29,578,530	521,380,310	336,028,830	42,505,374	25,725,370	116,191,490	520,451,064
Hawaii	2	37		39	6,660,600	5,872,080	48,761,260	27,689,830	88,983,770	50,257,830	17,582,150	5,506,040	16,137,700	89,483,720
Idaho	56	102	*2	160	6,922,500	3,639,302	84,531,870	3,640,220	98,733,892	50,584,344	19,795,670	5,031,098	23,280,610	98,691,722
Illinois	500	1,400		1,900	260,142,500	254,064,784	3,755,751,668	169,275,103	4,439,234,055	2,557,537,302	874,676,719	165,834,543	839,167,952	4,437,216,516
Indiana	244	724	*126	1,094	78,956,506	59,354,020	840,470,889	151,795,150	1,130,576,565	663,205,720	197,632,530	108,482,221	161,009,940	1,130,330,411
Iowa	329	1,195	149	1,673	78,760,300	49,426,939	967,705,250	30,237,380	1,126,129,869	763,398,690	127,917,345	49,879,567	179,641,310	1,120,836,912
Kansas	258	1,007	*2	1,267	44,689,500	30,230,234	479,720,660	15,469,710	570,110,104	330,486,266	78,121,960	24,908,114	133,425,102	566,941,442
Kentucky	139	468		607	41,260,955	40,228,754	427,540,080	45,710,510	554,740,299	366,403,510	87,838,520	19,599,154	80,313,939	554,155,123
Louisiana	41	256	1	298	33,180,770	25,258,200	473,191,640	48,916,540	580,527,150	363,712,804	59,437,880	41,505,844	116,055,001	580,711,529
Maine	58	133		191	12,835,800	29,538,400	352,786,350	19,603,830	414,764,580	188,255,170	16,556,320	16,556,320	29,716,480	415,311,260
Maryland	84	210	5	299	40,088,700	73,194,150	734,913,610	55,185,030	903,381,490	453,747,540	285,176,120	36,664,500	127,666,140	903,254,300
Massachusetts	155	305	*4	464	111,982,500	288,641,650	3,543,828,260	185,834,780	4,130,287,190	2,473,236,620	1,104,027,370	133,812,420	414,447,690	4,125,524,100
Michigan	131	613	164	908	101,952,533	106,690,760	1,721,885,700	83,363,330	2,013,532,325	940,341,200	682,051,011	91,272,650	295,725,499	2,009,390,360
Minnesota	310	1,043		1,353	66,135,000	48,258,240	1,054,279,184	27,470,159	1,196,142,583	638,224,621	303,771,040	46,577,305	204,995,663	1,193,568,629
Mississippi	38	326		364	17,203,930	12,799,366	237,815,950	14,047,450	281,866,696	164,352,100	41,009,980	11,197,390	64,041,710	280,601,180
Missouri	133	1,405	*3	1,541	113,654,400	83,834,246	1,403,910,274	53,509,380	1,654,908,300	937,725,468	307,535,642	57,340,190	350,974,750	1,653,576,050
Montana	80	145	*2	227	12,060,000	6,449,560	147,237,690	3,390,680	169,137,930	79,114,130	41,689,470	7,727,150	41,042,530	169,573,280
Nebraska	167	924		1,091	40,421,400	21,863,350	506,159,530	16,563,804	585,008,084	367,347,910	60,364,270	32,640,432	121,401,820	581,754,432
Nevada	10	24		34	3,846,400	2,254,300	44,026,250	1,964,740	52,091,690	30,881,610	7,530,040	2,625,410	9,717,990	50,755,050
New Hampshire	54	68		122	8,082,500	22,948,040	239,752,500	9,369,980	280,153,020	127,988,230	129,534,790	4,503,590	16,169,910	278,196,520
New Jersey	278	246	*12	536	99,474,435	148,984,220	1,952,138,026	78,056,840	2,278,653,521	1,119,065,770	840,585,100	92,800,590	222,393,050	2,274,844,510
New Mexico	31	33		64	3,378,000	1,490,670	30,705,734	1,240,340	36,814,744	20,375,550	5,877,020	2,032,530	8,387,370	36,672,470
New York	544	586	100	1,230	552,550,222	1,304,860,029	15,197,878,763	961,553,359	18,016,842,373	7,771,306,999	5,915,132,801	780,300,025	3,541,431,485	18,008,171,310
North Carolina	83	517		600	37,928,370	30,991,000	407,216,890	34,816,130	510,952,890	354,212,794	35,997,520	22,984,850	509,241,614	509,241,614
North Dakota	161	477		638	16,790,500	7,320,850	199,588,250	7,302,000	231,001,600	128,256,800	39,355,600	14,397,654	47,228,060	229,238,114
Ohio	352	681	*76	1,109	175,062,680	173,937,680	2,432,971,290	170,693,500	2,952,665,150	1,802,078,160	572,950,530	157,718,440	417,616,194	2,950,363,324
Oklahoma	179	375		754	34,582,650	13,144,620	453,506,680	10,208,810	511,442,760	244,583,751	95,188,560	23,201,630	146,279,090	509,253,031
Oregon	300	100		280	22,306,000	13,116,500	281,450,290	13,454,240	330,327,630	162,423,050	83,405,670	20,393,180	63,787,830	330,009,730
Pennsylvania	869	724	*41	1,634	317,229,789	675,001,460	4,904,278,089	242,887,529	6,139,396,867	2,864,187,745	2,158,098,457	269,380,120	846,172,025	6,137,838,347
Rhode Island	14	43		57	15,490,000	36,559,430	453,139,320	16,174,340	245,205,180	127,014,050	52,170,780	46,677,330	521,458,340	521,458,340
South Carolina	74	300	*1	375	24,147,846	15,604,622	219,306,834	14,486,349	273,545,651	177,035,105	31,918,590	14,672,610	49,478,620	273,104,925
South Dakota	115	384	*4	503	13,310,400	8,318,180	187,064,590	4,253,253	192,946,423	124,953,570	26,557,114	13,319,240	46,794,670	211,624,594
Tennessee	107	487	1	595	43,566,393	28,201,270	425,442,744	55,873,530	553,083,937	351,635,080	47,434,420	43,154,685	109,404,800	551,628,985
Texas	658	846	94	1,598	120,959,175	73,037,740	1,134,458,795	1,390,667,120	1,765,811,949	1,390,667,120	162,620,168	72,821,410	1,384,534,167	1,384,534,167
Utah	20	93		113	11,647,750	7,549,400	138,417,363	16,482,630	174,097,143	106,138,370	28,076,850	6,788,480	33,293,530	174,297,230
Vermont	43	63		106	7,701,000	19,199,940	204,222,900	9,024,390	240,148,230	149,682,650	69,453,270	6,561,700	13,870,780	239,568,400
Virginia	191	367	10	568	57,693,885	53,076,043	490,400,500	64,312,193	665,482,621	467,703,340	72,807,570	30,291,350	93,798,210	664,600,470
Washington	114	256		370	29,882,500	16,653,950	453,870,700	43,954,470	544,361,620	257,854,610	150,307,940	41,373,070	94,495,130	544,030,750
West Virginia	124	222		346	35,156,670	36,776,641	354,393,750	32,534,542	458,861,603	314,635,653	59,626,888	21,890,510	62,213,140	458,366,191
Wisconsin	159	831		990	62,688,600	47,757,030	874,884,100	32,968,000	1,018,297,730	606,499,310	215,853,950	35,232,200	159,959,371	1,017,544,831
Wyoming	32	62	1	95	4,665,000	3,294,395	60,707,340	3,645,955	72,312,690	39,163,130	11,539,380	2,983,446	18,514,650	72,200,606
Grand Total U.S.	8,102	20,784	†859	29,745	3,173,212,484	4,280,121,780	54,708,259,341	3,083,107,645	65,244,701,250	34,053,050,133	17,090,822,055	2,872,193,210	11,160,943,512	65,177,008,910

*Under State Supervision. †This does not include corporations, firms and individuals whose names appear herein but which are doing an investment business only.

JULY, 1925

CANADA

JANUARY, 1926

Alberta	296	Alberta	276
British Columbia	200	British Columbia	199
Manitoba	266	Manitoba	254
Miquelon	2	Miquelon	2
New Brunswick	115	New Brunswick	112
Newfoundland	29	Newfoundland	30
Nova Scotia	143	Nova Scotia	147
Ontario	1,386	Ontario	1,412
Prince Edward Island	31	Prince Edward Island	32
Quebec	1,157	Quebec	1,138
Saskatchewan	456	Saskatchewan	443
Yukon	3	Yukon	3
Total, Canadian Banks and Bankers	4,084	Total, Canadian Banks and Bankers	4,048