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JANUARY 1933

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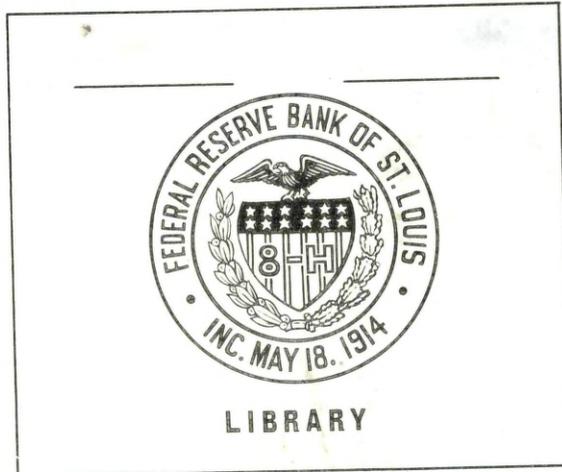
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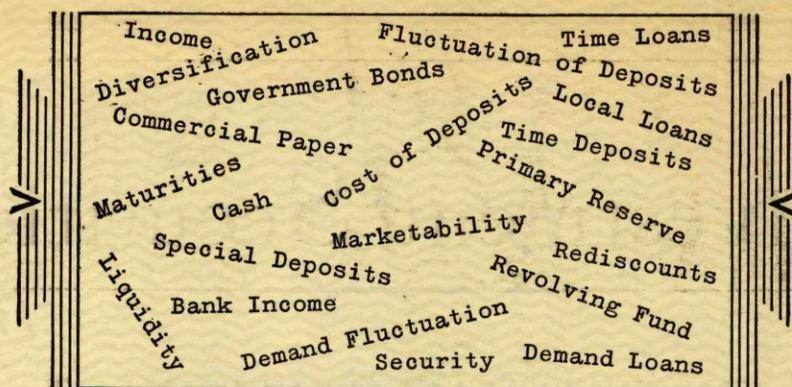
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114th EDITION — 61st YEAR

CORRECTED TO
MARCH 1933

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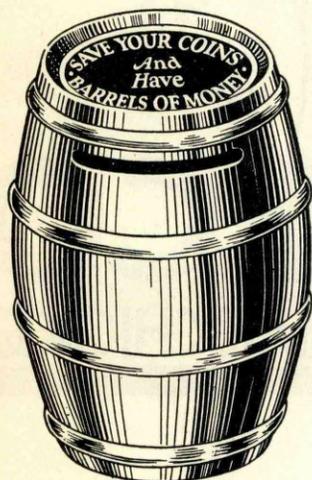


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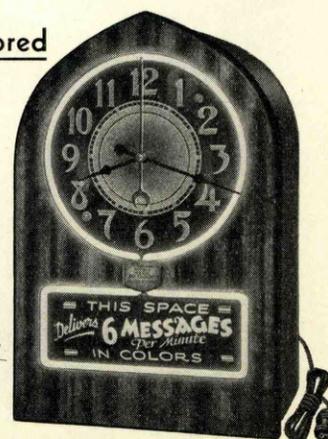
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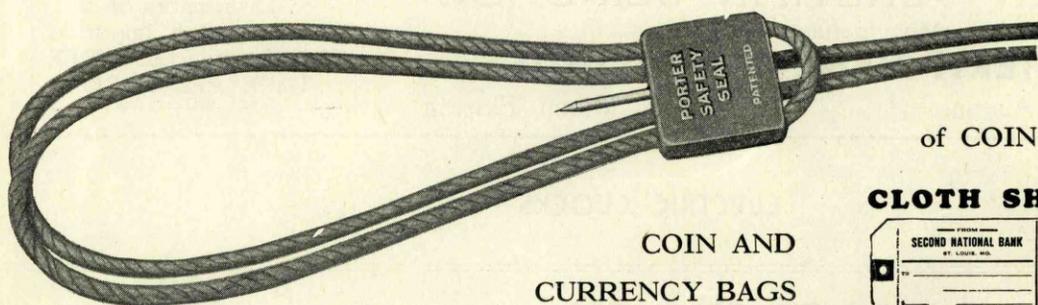
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4	Merchandise, Printed Matter, Books, Catalogues, Seeds, Etc., weighing more than 8 ounces to 70 pounds-----	Zone or pound rates and conditions apply-----	May be Insured, sent C. O. D., "Special Handling" + same as first class and Special Delivery.
5	Air Mail—First class only-----		Air Mail—8 cents for first ounce. 13c each additional ounce.

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 EFFECTIVE OCT. 1, 1932

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-----	\$0.07	\$0.08	\$0.08	\$0.09	\$0.10	\$0.11	\$0.12	\$0.14	\$0.15
Each additional pound, lb.-----	0.01*	0.011	0.011	0.02	0.035	0.053	0.07	0.09	0.11

*Each additional 2 lbs. Limit of weight 70 lbs. Greatest dimensions 100 inches length and girth combined. Parcels between 84 and 100 in. and weighing less than 10 lbs. take the 10 lb. rate to all zones.

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.

SPECIAL DELIVERY		MONEY ORDERS		REGISTRY	
FIRST CLASS	2 pounds or less-----	Not exceeding \$ 2.50-----	6c	Indemnity not exceeding \$ 5.00-----	\$0.15
	Over 2, not over 10 pounds-----	Not exceeding 5.00-----	8c	Indemnity not exceeding 25.00-----	.18
	Over 10 pounds-----	Not exceeding 10.00-----	11c	Indemnity not exceeding 50.00-----	.20
OTHER CLASSES	2 pounds or less-----	Not exceeding 20.00-----	13c	Indemnity not exceeding 75.00-----	.25
	Over 2, not over 10 pounds-----	Not exceeding 40.00-----	15c	Indemnity not exceeding 100.00-----	.30
	Over 10 pounds-----	Not exceeding 60.00-----	18c	Indemnity not exceeding 200.00-----	.40
"Special Delivery" must be so endorsed.		Not exceeding 80.00-----	20c	Indemnity not exceeding 300.00-----	.50
Special Delivery includes Special Handling.		Not exceeding 100.00-----	22c	Indemnity not exceeding 400.00-----	.60
Special Handling		INSURANCE		Indemnity not exceeding 500.00-----	.70
FOURTH CLASS	2 pounds or less-----	Indemnity not exceeding \$ 5.00-----	5c	Indemnity not exceeding 600.00-----	.80
	Over 2, not over 10 pounds-----	Indemnity not exceeding 25.00-----	10c	Indemnity not exceeding 700.00-----	.85
	Over 10 pounds-----	Indemnity not exceeding 50.00-----	15c	Indemnity not exceeding 800.00-----	.90
"Special Handling" must be so endorsed.		Indemnity not exceeding 100.00-----	25c	Indemnity not exceeding 900.00-----	.95
		Indemnity not exceeding 150.00-----	30c	Indemnity not exceeding 1000.00-----	1.00
		Indemnity not exceeding 200.00-----	35c	Fee for return receipt 3 cents extra.	
		C. O. D.		Not exceeding \$ 5.00-----	12c
				Not exceeding 25.00-----	17c
				Not exceeding 50.00-----	22c
				Not exceeding 100.00-----	32c
				Not exceeding 150.00-----	40c
				Not exceeding 200.00-----	45c

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. Where letter rate is 5 cents for first ounce the postal card rate is 3 cents for single and 6 cents for double cards. To these countries and places letters may be sent at the rate of three cents an ounce or fraction thereof.

Argentina	Colombia	Ecuador	Mexico	Peru	Spain and Colonies
Bolivia	Costa Rica	Guatemala	Nicaragua	Republic of Panama	Uruguay
Brazil	Cuba	Haiti	Paraguay	Salvador	Venezuela
Chile	Dominican Republic	Honduras (Rep.)			

The rates on other than letters to all foreign countries are: Single postal cards 2 cents; double postal cards 4 cents to Argentina, Bolivia, Brazil, Canada (3c per ounce), Chile, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, Guatemala, Haiti, Republic Honduras, Mexico, Newfoundland (3c per ounce), Nicaragua, Panama, Paraguay, Peru, El Salvador, Spain, Uruguay, Venezuela. Single postal cards, each, 2 cents double postal cards, each, 4 cents newspaper and other printed matter, for each two ounces or fraction thereof, 1½ cents. 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, 1½ cents. 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, 1½ cents. 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, 15 cents. 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, Chile, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, Guatemala, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Salvador, Spain, Uruguay, Venezuela.

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, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Guatemala, Honduras, Newfoundland, Paraguay, Peru, Spain, Uruguay, the limit of weight is 11 lbs.

1st CLASS—FOREIGN AIR MAILS TO FOLLOWING COUNTRIES

Costa Rica, Honduras (Rep.), Managua, Nicaragua, El Salvador, Guatemala, British Honduras, Cuba, Mexico, Argentine, Bolivia, Canal Zone, Chile, Colombia, Ecuador, Jamaica, Panama, Paraguay, Peru and Uruguay, Brazil, Barbados, British Virgin Islands, Dominican Republic, Guadeloupe, Guiana, Haiti, Leeward and Windward Islands, Martinique, Porto Rico, Saba, St. Eustatius, St. Martin, Tobago, Trinidad and U. S. Virgin Islands, Venezuela, air mail rate to Canada and Newfoundland 6c first ounce 10c each additional ounce.

FOREIGN PARCEL POST RATES

Fourteen cents per pound or fractions thereof. To inland countries there is an additional transit rate. Parcels may be registered to certain countries. Eleven pounds is the limit to foreign points, 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: Abyssinia, Albania, Algeria, Bahamas, Barbados, Bermuda, Brazil, British Guiana, Bulgaria, Bolivia, China, Colombia, Chile, Costa Rica, Cuba, Denmark, Dominican Republic, Great Britain and Northern Ireland, Greenland, Haiti, Honduras, Hungary, Iceland, Italy (certain offices only), Memel, Monaco, Netherlands, Nicaragua, Norway, Palestine, Paraguay, Peru, Poland, Roumania, Russia, Sweden, Syria, Uruguay, Yugoslavia. Forty-four pounds to Germany, Switzerland, Austria, Belgium, Hungary, Liechtenstein, Czecho-Slovakia, Luxembourg and France, Argentina, Ecuador, El Salvador, Estonia, Finland, Guatemala, Latvia, Lithuania, Mexico, Danzig. Fifty pounds to Panama and Shanghai, China; Fifteen pounds to Canada and Newfoundland.

All parcel post shipments to Salvador, Peru, Guatemala, Cuba, and Chile 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.

Sealed parcels to Gt. Britain, Northern Ireland, Netherlands, Austria, Portugal, Irish Free State, Hungary, Norway, Azores, Canada, Cape Verde, Ecuador, Indo-China and Italy may be insured.

Parcel post packages to the following countries must be sealed: Albania, Algeria, Argentine, Bolivia, Brazil, Bulgaria, Cape Verde Islands, Ceylon, Chile, Colombia, Costa Rica, Dominican Republic, Dutch East Indies, Ecuador, Egypt, Egyptian Sudan, Estonia, Finland, France, French Equatorial Africa, French Guiana, Great Britain (insured), Greece, Guatemala, Haiti, Honduras, Iraq, Ireland, Northern (insured), Irish Free State (insured), Lithuania, Macao, Mexico, Netherlands (insured and registered), Nicaragua, Palestine, Panama, Paraguay, Peru, Portugal (insured and registered), Salvador, Switzerland, Spain, Union of Socialistic Soviet Republics, Uruguay, Venezuela, Persia.

Countries which have ratified the Pan-American parcel post convention of Mexico to which the postage rate of 18 cents for first pound and 12 cents for each additional pound applies to: Argentina, Chile, Dominican Republic, Ecuador, Guatemala, Honduras, Rep. of Mexico, Panama, Paraguay, Peru, Salvador, Spain, Bolivia, Columbia and Costa Rica.

To all the other Pan-American countries the postage rate is 14 cents per pound.

C. O. D. parcels may be sent to Mexico.

INTERNATIONAL MONEY ORDERS

Money order 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		

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 Second Vice-President, Rudolph S. Hecht, president Hibernia Bank &
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 Treasurer, P. D. Houston, chairman of board American National Bank,
 Nashville, Tenn.
 Executive Manager, F. N. Shepherd, 22 East 40th St., New York City.
 General Counsel, Thomas B. Paton, 22 East 40th St., New York City.
 Deputy Managers: W. Espey Albig, Savings Division, Commerce and
 Marine Commission; James E. Baum, Protective Department, Insurance
 Committee; Edgar E. Mountjoy, National Bank Division; Henry E.
 Sargent, Trust Division; Frank W. Simmonds, State Bank Division,
 Bank Management Commission, State Secretaries Section.
 Secretaries: J. Raymond Dunkerley, Executive manager; R. W. Hill,
 American Institute of Banking Section Public Education Commission.
 Branch Office, 708 Colorado Bldg., Washington, D. C.

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 First Vice-President, J. S. Wittmeier, president First National Bank, Oneonta.
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 Secretary and Treasurer, M. A. Vincentelli, president Alabama National
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 Vice-President, P. M. Clarke, president United Bank & Trust Co., Tucson.
 Secretary, Edgar E. Mountjoy, National Bank Division, P. O. Box 272, Prescott.
 Treasurer, M. B. Hazeltine, president Bank of Arizona, Prescott.

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 Secretary, Robt. E. Wait, 923 Southern Bldg., Little Rock.
 Treasurer, Geo. S. Neal, president Bank of Russellville, Russellville.

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 Vice-President, W. A. Kennedy, president First National Bank, Pomona.
 Secretary, Andrew Miller, 632 Mills Bldg., San Francisco, Calif.
 Treasurer, I. W. Hellman, vice-president Wells Fargo Bank & Union Trust
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 Vice-President, S. H. Logan, general manager The Canadian Bank of Com-
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 Vice-President, M. W. Wilson, general manager The Royal Bank of Canada,
 Montreal.
 Vice-President, H. B. Henwood, general manager The Bank of Toronto,
 Toronto.
 Vice-President, Jackson Dodds, general manager Bank of Montreal,
 Montreal.
 Secretary-Treasurer, Henry T. Ross, Toronto General Trusts Bldg., Toronto.

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 Vice-President, W. K. Dudley, vice-president and cashier Pueblo Savings
 & Trust Co., Pueblo.
 Secretary, L. F. Scarboro, publisher Mountain States Banker, Denver.
 Treasurer, A. B. Barney, assistant cashier, Colorado Springs National
 Bank.

CONNECTICUT BANKERS' ASSOCIATION

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 Vice-President, Warren M. Crawford, cashier First National Bank & Trust
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 Secretary, Charles E. Hoyt, secretary and treasurer South Norwalk Trust
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 Treasurer, John H. Brooks, treasurer Brooks Bank & Trust Co., Tarrington.

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 Vice-President, C. M. Sheward, vice-president Wilmington Trust Co.,
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 Secretary and Treasurer, Warren K. Ayres, assistant treasurer Wilmington
 Trust Company, Wilmington.

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 Second Vice-President, Frederick P. H. Siddons, secretary American
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 Secretary, Charles H. Doing, vice-president Washington Loan & Trust Co.,
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 Treasurer, A. S. Gately, executive vice-president Lincoln National Bank,
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 Secretary and Treasurer, W. O. Boozer, vice-president and trust officer,
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 Vice-President, W. N. Harrison, vice-president and cashier First National
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 Secretary, Haynes McFadden, 1204 Atlanta National Bldg., Atlanta.
 Treasurer, J. B. Dodd, executive vice-president Griffin Banking Co., Griffin.
 General Counsel, Orville A. Park, Macon.

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 Second Vice-President, S. O. Fielder, president Bank of Villa Rica, Villa
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 Secretary and Treasurer, Fritz R. Jones, 406 Ten Forsyth St. Bldg., Atlanta.
 General Counsel, Alex. W. Smith, Jr., Grant Building, Atlanta.

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 Vice-President, B. C. Barbor, vice-president Craigmont State Bank,
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 Secretary, E. W. Porter, Boise.
 Treasurer, A. G. Campbell, assistant cashier First National Bank of Idaho,
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 Executive Vice-President, M. A. Graettinger, 33 N. La Salle, Illinois Bankers
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 Secretary, O. S. Jennings, 33 N. La Salle, Illinois Bankers Association,
 Chicago.
 Treasurer, T. S. Robinson, assistant cashier Continental Illinois National
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 Vice-President, Felix M. McWhirter, president Peoples State Bank, Indian-
 apolis.
 Secretary, Forba McDaniel, 1308 Circle Tower, Indianapolis.
 Treasurer, Oscar Lambie, assistant cashier Old National Bank, Evansville.

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 Vice-President, Robert W. Turner, president City National Bank, Council
 Bluffs.
 Secretary, Frank Warner, 430 Liberty Bldg., Des Moines.
 Treasurer, B. D. Helscher, vice-president Keokuk County State Bank,
 Sigourney.

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 Vice-President, J. R. Geis, president Farmers National Bank, Salina.
 Executive Vice-President W. W. Bowman, Topeka.
 Secretary, Fred M. Bowman, Topeka.
 Assistant Secretary, Eleanor J. Woodburn, Topeka.
 Treasurer, Ellis W. Carr, president First National Bank, Wellington.

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 Owensboro.
 Secretary, Harry G. Smith, 306 McDowell Bldg., Louisville.
 Treasurer, D. L. Bell, cashier Bedford Loan & Deposit Bank, Bedford.

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 Vice-President, James C. Bolton, vice-president Rapides Bank & Trust Co.,
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 Secretary, G. R. Broussard, vice-president Bank of Abbeville & Trust Co.,
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 Treasurer, E. E. Soulier, vice-president First National Bank, Lafayette.

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 Vice-President, E. E. McFarland, cashier Merchants National Bank, Bangor.
 Vice-President, G. J. Wallingford, treasurer Lewiston Trust Co., Lewiston.
 Secretary, E. S. Kennard, vice-president and cashier Rumford National
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 Treasurer, Geo. C. Fernald, treasurer State Trust Co., Augusta.

MARYLAND BANKERS' ASSOCIATION

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 lis.
 Vice-President, Wm. B. Spiva, president Bank of Somerset, Princess Anne.
 Secretary, James W. McElroy, vice-president First National Bank,
 Baltimore.
 Treasurer, William Marriott, vice-president and cashier Western National
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 Vice-President, Irving W. Cook, president First National Bank, New
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 Secretary, George W. Hyde, vice-president First National Bank, Boston.
 Treasurer, J. H. Gifford, president Merchants National Bank, Salem.

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 First Vice-President, Ralph Stone, Chairman of Board, Detroit Trust
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 Second Vice-President, Herman C. Wagner, executive vice-president The
 Hackley-Union National Bank, Muskegon.
 Executive Manager, Kenneth M. Burns, 1628 Ford Bldg., Detroit.
 Treasurer, B. P. Taggart, vice-president and cashier Citizens Trust &
 Savings Bank, Sturgis.
 General Counsel, William B. Cudlip, 3000 Union Guardian Bldg., Detroit.

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President, M. F. Ernst, vice-president Midway National Bank, St. Paul.
 Vice-President, Wm. Duncan, Jr., vice-president First National Bank &
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 Secretary, George Susens, 718 National Building, Minneapolis.
 Asst. Secretary, Vida R. Richards, 718 National Bldg., Minneapolis.
 Treasurer, Dan J. Fouquette, president St. Cloud State Bank, St. Cloud.

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 Vice-President, M. Gerald Burrow, president Planters Bank, Tunica.
 Secretary, George B. Power, Capital National Bank Bldg., Jackson.

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 Vice-President, W. E. Carter, president Bank of Carthage, Carthage.
 Secretary, W. F. Keyser, Sedalia.
 Treasurer, W. W. Alexander, secretary Trenton Trust Co., Trenton.
 Assistant Secretary, E. P. Neef, Sedalia.

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 Billings.
 Vice-President, B. N. Forbes, president National Bank of Lewistown,
 Lewistown.
 Secretary-Treasurer, R. E. Towle, managing director Federal Reserve
 Bank, Helena.

NEBRASKA BANKERS' ASSOCIATION

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 Chairman Executive Council, H. A. Schneider, president Plattsmouth State
 Bank, Plattsmouth.
 Secretary, William B. Hughes, 420 Farnam Bldg., Omaha.
 Treasurer, Chas. F. Brinkman, asst. vice-president, United States National
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 Minden.
 Vice-President, Ed. W. Clark, president First State Bank, Las Vegas.
 Secretary, L. S. Reese, cashier First National Bank, Reno.
 Treasurer, J. E. Beaupt, Deputy State Bank Examiner in charge of Lyon
 County Bank and Mason Valley Bank (both closed), Yerington, Nev.

NEW HAMPSHIRE BANKERS' ASSOCIATION

President, Norman S. Bean, president Manchester National Bank and
 Manchester Safety Deposit & Trust Co., Manchester.
 Secretary, Harry L. Additon, president Merchants National Bank, Man-
 chester.
 Treasurer, R. E. Colby, cashier Littleton National Bank, Littleton.

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 sack.
 Vice-President, Carl K. Withers, trust officer First Mechanics National
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 Treasurer, J. S. Rippel, chairman of the Board Merchants & Newark
 Trust Co., Newark.
 Secretary, A. H. Coate, associate trust officer Burlington County Trust
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 Vice-President, J. B. Read, cashier First State Bank, Taos.
 Exec. Secretary, Mrs. Margaret Barnes, 318 N. 6th St., Albuquerque.
 Treasurer, A. E. Huntsinger, cashier Citizens State Bank, Vaughn.

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 Secretary, Clifford F. Post, 33 Liberty St., New York.
 Treasurer, George E. Merrill, president Erie County Trust Co., East Aurora.
 Executive Manager, W. Gordon Brown, 33 Liberty St., New York.

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 Third Vice-President, William R. Bayes, president Kings Highway Savings Bank, Brooklyn.
 Fourth Vice-President, John A. Edwards, secretary Niagara County Savings Bank, Niagara Falls.
 Fifth Vice-President, George W. Hulse, president Jefferson County Savings Bank, Watertown.
 General Secretary, Paul W. Albright, 110 E. 42d St., New York City.
 Treasurer, William M. Campbell, president American Savings Bank, New York City.

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 Vice-President, Forrest Eskridge, cashier First National Bank, Shelby.
 Vice-President, Millard F. Jones, vice-president and cashier Planters National Bank & Trust Co., Rocky Mount.
 Vice-President, C. T. Leinbach, vice-president Wachovia Bank & Trust Co., Winston Salem.
 Secretary, Paul P. Brown, Raleigh.
 Treasurer, R. E. Kerr, assistant vice-president American Trust Co., Charlotte.
 General Counsel, Willis Smith, Raleigh.

NORTH DAKOTA BANKERS' ASSOCIATION

President, T. A. Tollefson, cashier First National Bank, Dickinson.
 Vice-President, D. R. Green, vice-president Red River National Bank & Trust Co., Grand Forks.
 Secretary, C. C. Watfarn, 55 1/2 Broadway, Fargo.
 Treasurer, R. H. Butterwick, cashier Dakota National Bank, Fargo.

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President, Robert Q. Baker, chairman of board Coshocton National Bank, Coshocton.
 Vice-President, Clark Will, vice-president Third National Bank, Circleville.
 Secretary, David M. Auch, Huntington Bank Bldg., Columbus.
 Assistant Secretary, Rose W. Aebi, Huntington Bank Bldg., Columbus.
 Assistant Secretary, Belford P. Atkinson, Huntington Bank Bldg., Columbus.
 Treasurer, B. S. Wellman, vice-president and trust officer Huntington National Bank, Columbus.

OKLAHOMA BANKERS' ASSOCIATION

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 Vice-President, W. N. Green, president Atoka State Bank, Atoka.
 Secretary, Eugene P. Gum, 907 Colcord Bldg., Oklahoma City.
 Assistant Secretary, G. Corbitt, 907 Colcord Bldg., Oklahoma City.
 Treasurer, L. R. Gephart, vice-president El Reno State Bank, El Reno.

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 Vice-President, C. C. Colt, executive vice-president First National Bank, Portland.
 Treasurer, O. A. Houghlum, cashier First National Bank, Eugene.
 Secretary, T. P. Cramer, Jr., 617 Lumbermen Bldg., Portland.

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 Vice-President, Joseph F. Hill, cashier National Bank of Chester County & Trust Co., West Chester.
 Secretary, C. F. Zimmerman, president First National Bank, Huntingdon.
 Treasurer, D. C. W. Birmingham, president Hazlewood Savings & Trust Co., Pittsburgh.

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President, Elmer F. Seabury, vice-president Industrial Trust Co., Providence.
 Vice-President, Raymond H. Trott, vice-president Rhode Island Hospital Trust Co., Providence.
 Secretary, Robert W. Upham, treasurer Peoples Savings Bank in Providence, Providence.
 Treasurer, Shirley Harrington, cashier Mechanics National Bank, Providence.

SOUTH CAROLINA BANKERS' ASSOCIATION

President, A. E. Bird, president Atlantic National Bank and Citizens & Southern Bank of South Carolina, Charleston.
 Vice-President, Henry J. Winn, secretary and treasurer, Piedmont Savings & Trust Co., Greenville.
 Secretary and Treasurer, Henry S. Johnson, 802 Central Union Bldg., Columbia.
 Attorney, B. H. Moss, president Edisto National Bank, Orangeburg.

SOUTH DAKOTA BANKERS' ASSOCIATION

President, T. M. Brisbane, cashier Sanborn County Bank, Woonsocket.
 Vice-President, E. R. Heaton, vice-president First Dakota National Bank & Trust Co., Yankton.
 Executive Manager and Treasurer, George A. Starring, 280 Dakota Ave. S., Huron, S. Dak.

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 Vice-President, M. H. Irwin, president First National Bank, La Follette.
 Vice-President, Thurman Smith, cashier Union Bank, Pulaski.
 Vice-President, Sylvane Free, president Bank of Trenton & Trust Co., Trenton.
 Secretary and Treasurer, H. Grady Huddleston, 812 American Trust Bldg., Nashville.
 General Counsel, W. P. Cooper, 1211 Nashville Trust Bldg., Nashville.

TEXAS BANKERS' ASSOCIATION

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 Secretary, W. A. Philpott, Jr., Dallas.
 Treasurer, J. E. Woods, president, Teague National Bank, Teague.

UTAH BANKERS' ASSOCIATION

President, J. E. Halverson, president State Security Bank, Brigham.
 Vice-President, H. E. Hemingway, president Commercial Security Bank, Ogden.
 Vice-President, A. W. McKinnon, president Carbon-Emery Bank, Price.
 Secretary and Treasurer, H. B. Crandall, vice-president First State Bank, Salina.

VERMONT BANKERS' ASSOCIATION

President, J. R. Leonard, cashier Brandon National Bank, Brandon.
 Vice-President, Fred A. Field, Jr., president Rutland Savings Bank, Rutland.
 Secretary, Clark E. Brigham, vice-president Merchants National Bank, Burlington.
 Treasurer, R. A. Bean, treasurer Central Savings Bank & Trust Co., Orleans, Vt.

VIRGINIA BANKERS' ASSOCIATION

President, S. W. Keys, cashier Bank of Glade Spring, Glade Spring.
 Vice-President, S. H. Plummer, Executive vice-president & Cashier First National Bank, Newport News.
 Secretary, C. W. Beerbower, assistant cashier First National Exchange Bank, Roanoke.
 Assistant Secretary, Miss Lillian Kendall, First & Merchants National Bank, Richmond.
 Treasurer, Thomas D. Neal, Scott & Stringfellow, Richmond.
 Attorney, Thomas W. Ozlin, Ozlin and Ozlin, Attorneys, Kenbridge.

WASHINGTON BANKERS' ASSOCIATION

President, J. W. Bradley, vice-president Old National Bank & Union Trust Co., Spokane.
 Vice-President, Andrew Price, president National Bank of Commerce, Seattle.
 Secretary, J. W. Brislaw, 810 Alaska Bldg., Seattle.
 Treasurer, S. A. Kimbrough, vice-president Spokane & Eastern Trust Co., Spokane.
 General Counsel, Wm. Hatch Davis, 1333 Dexter Horton Bldg., Spokane.

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President, L. F. Haller, vice-president and cashier Citizens Mutual Trust Co., Wheeling.
 Vice-President, J. A. Sydenstricker, cashier First National Bank, Marlinton.
 Secretary, Homer Gebhardt, vice-president and trust officer First Huntington National Bank, Huntington, W. Va.
 Treasurer, Mason Crickard, vice-president Charleston National Bank, Charleston.

WISCONSIN BANKERS' ASSOCIATION

President, Leo L. Lunenschoss, vice-president Security State Bank, Madison Wis.
 Vice-President, Robert B. Wood, president Adams County State Bank, Adams.
 Secretary, Wall G. Coapman, 717 Caswell Block, Milwaukee.
 Assistant Secretary, Lloyd E. Hull, 717 Caswell Block, Milwaukee.
 Treasurer, John V. Berens, cashier First National Bank, Stevens Point.

WYOMING BANKERS' ASSOCIATION

President, Geo. A. Bible, vice-president First National Bank, Rawlins.
 Vice-President, B. H. McCarthy, president First State Bank, Gillette.
 Secretary, Kathleen Snyder, Wyoming Trust Co., Casper.
 Treasurer, G. C. Muirhead, president Stock Growers State Bank, Worland.

ADDITIONAL BANKERS' ASSOCIATIONS

THE ASSOCIATION OF RESERVE CITY BANKERS

162 West Monroe St., Chicago

Officers

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 Vice-President, R. E. Harding, president Ft. Worth National Bank, Ft. Worth.
 Treasurer, Joseph C. Williams, vice-president Commerce Trust Co., Kansas City, Mo.
 Secretary, Joseph J. Schroeder, 162 W. Monroe St., Chicago.

Board of Directors

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 Robert V. Fleming (1933) president Riggs National Bank, Washington, D. C.
 John H. Hogan (1933) vice-president Continental Illinois National Bank & Trust Co., Chicago.
 Harris C. Kirk (1933) vice-president American Trust Co., San Francisco.
 Leslie A. Thornton (1933) vice-president Bank of Commerce & Trust Co., Memphis.
 Philip K. Alexander (1934) vice-president First National Bank, Denver.
 Phil R. Easterday (1934) vice-president First National Bank, Lincoln.
 W. L. Hemingway (1934) vice-president Mercantile Commerce Bank & Trust Co., St. Louis, Mo.
 Henry C. Stevens (1934) vice-president Guaranty Trust Co., New York.

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CENTRAL OFFICE, 231 So. La Salle Street, Chicago
 Executive Secretary, PRESTON E. REED

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SECOND VICE-PRESIDENT—
 I. I. SPERLING, Vice-President The Cleveland Trust Co., Cleveland
THIRD VICE-PRESIDENT—
 FRANK FUCHS, Advertising Manager, First National Bank, St. Louis, Mo.
TREASURER—
 E. A. HINTZ, Chicago

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 LEOPOLD A. CHAMBLISS, Fidelity Union Trust Co., Newark, N. J.
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 J. MILLS EASTON, The Northern Trust Co., Chicago
 STEPHEN H. FIFIELD, Barnett National Bank, Jacksonville, Fla.
 A. KEY FOSTER, Birmingham Trust & Savings Co., Birmingham Ala.
 MRS. BEATRICE E. KEMPF, Fidelity-Philadelphia Trust Co., Philadelphia
 DON KNOWLTON, Union Trust Co., Cleveland
 JACOB KUSHNER, United States Trust Co., Paterson, N. J.
 J. BLAKE LOWE, Equitable Trust Co., Baltimore
 J. H. McMAHON, Detroit
 PETER MICHELSON, Bank of America, San Francisco
 HENRY L. PARKER, Detroit Savings Bank, Detroit
 ROBERT W. SPARKS, Bowery Savings Bank, New York City
 G. L. SPRY, Huron & Erie Mortgage Corp., London, Canada

INVESTMENT BANKERS ASSOCIATION OF AMERICA

Office of the Association, 33 South Clark Street, Chicago

BOARD OF GOVERNORS

1933

PRESIDENT

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EXECUTIVE VICE-PRESIDENT

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 JAMES H. DAGGETT..... Marshall & Ilsley Bank..... Milwaukee.
 EDWARD HOPKINSON, JR..... Drexel & Co..... Philadelphia
 DONALD O'MELVENY..... Union Bank & Trust Co..... Los Angeles
 C. T. WILLIAMS..... C. T. Williams & Co., Inc..... Baltimore

SECRETARY

C. LONGFORD FELSKE 33 South Clark Street..... Chicago

TREASURER

CLOUD WAMPLER..... Lawrence Stern and Company..... Chicago

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 F. SEYMOUR BARR..... Barr Brothers & Co., Inc..... New York.
 ROBERT E. CHRISTIE, JR..... Dillon, Read & Co..... New York.
 PIERPONT V. DAVIS..... The National City Co..... New York.
 ALLAN M. POPE..... First of Boston Corporation..... New York.
 FRANK L. SCHEFFEY..... Callaway, Fish & Co..... New York.
 WILLIAM T. BACON..... Bacon, Whipple & Co..... Chicago.
 T. J. BRYCE..... Continental Illinois Co..... Chicago.
 ROBERT A. GARDNER..... Mitchell, Hutchins & Co..... Chicago.
 SYDNEY P. CLARK..... E. W. Clark & Co..... Philadelphia
 HENRY HART..... First Detroit Company, Inc..... Detroit
 FRANCIS MOULTON..... R. H. Moulton & Co..... Los Angeles.
 E. GERALD HANSON..... Hanson Bros., Inc..... Montreal.
 LEWIS B. WILLIAMS..... Hayden, Miller & Co..... Cleveland.
 JOHN R. LONGMIRE..... I. M. Simon & Co..... St. Louis
 HARRY F. STIX..... Stix & Co..... St. Louis.
 JOHN C. LEGG, JR..... Mackubin, Goodrich & Co..... Baltimore
 JOHN R. CHAPIN..... Kidder, Peabody & Co..... Boston.
 ALBERT P. EVERTS..... Paine, Webber & Company..... Boston
 THEODORE F. SMITH..... Chase Harris Forbes Corp..... Pittsburgh
 WILLIAM CAVALIER..... Wm. Cavalier & Co..... San Francisco.
 A. E. SCHWABACHER..... Schwabacher & Co..... San Francisco
 GEORGE H. NUSLOCH..... Hibernia Securities Company, Inc..... New Orleans.
 CLAUDE G. RIVES, JR..... Whitney Trust & Savings Bank..... Cincinnati
 JOHN J. ROWE..... First Investment and Securities Corporation..... Kansas City
 OTHO C. SNIDER..... Prescott, Wright, Snider Co..... Seattle
 GEORGE P. HARDGROVE..... Ferris & Hardgrove..... Seattle
 KENELM WINSLOW, JR..... Seattle Company..... Seattle
 CHARLES B. ENGLE..... International Co. of Denver..... Denver.
 ALMON A. GREENMAN..... First Securities Corporation of Minnesota..... St. Paul
 HARRY B. WAGNER..... First Securities Corp..... Grand Rapids

APPOINTED OFFICERS AND COUNSEL

EDUCATIONAL DIRECTOR

SAMUEL O. RICE, 33 South Clark St., Chicago

FIELD SECRETARY

ARTHUR G. DAVIS, 33 South Clark St., Chicago

ASSISTANT SECRETARIES

MARY R. LINCOLN, 33 South Clark St., Chicago
 EMILY L. BLACK, 33 South Clark St., Chicago

OFFICE COUNSEL

THEODORE S. CHAPMAN, 111 West Monroe St., Chicago

COMMITTEE COUNSEL

PAUL V. KEYSER, 1010 Vermont Ave., Washington

OFFICIAL REPORTER

GEORGE J. DROBNIS, 69 W. Washington St., Chicago

ROBERT MORRIS ASSOCIATES

A National Association of Financial Credit Men

Office of Secretary, Lansdowne, Pa.

OFFICERS

President—

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First Vice-President—

CHESTER A. RUDE, Security-First National Bank, Los Angeles, Calif.

Second Vice-President—

EDWARD M. TOURTELOT, First National Bank, Chicago, Ill.

Research Director—

FREAS B. SNYDER, Upper Darby, Pa.

Secretary-Treasurer—

ALEXANDER WALL, Lansdowne, Pa.

DIRECTORS

J. W. DURRETT, First National Bank, Chattanooga, Tenn. (1933)
 GEORGE S. BOYLES, First National Bank, Ogden, Utah. (1933)
 ELLIOT J. GIFFORD, First National Bank, St. Paul, Minn. (1933)
 GEORGE C. LENNOX, First National Bank & Trust Co., Rochester,
 N. Y. (1933)
 ALBERT WAGENFUEHR, Boatmens National Bank, St. Louis, Mo.
 (1933)

B. F. BARNETT, First National Bank & Trust Co., Tulsa, Okla. (1934)
 B. FRANK DEW, State-Planters Bank & Trust Co., Richmond, Va. (1934)
 CHARLES C. KIMBALL, Merchants National Bank, Boston, Mass. (1934)
 THOMAS F. REGAN, Canal Bank & Trust Co., New Orleans, La. (1934)
 M. RAYMOND RILEY, Brown Bros., Harriman & Co., New York, N. Y.
 (1934)

MORRIS PLAN BANKERS ASSOCIATION

OFFICERS

President—

J. RODNEY BALL, Lawrence, Mass.

First Vice-President—

GEORGE C. TOEL, St. Joseph, Mo.

Second Vice-President—

HARRY E. SMALL, Cleveland, Ohio

Secretary-Treasurer—

GEO. M. CLARK, 421 Statler Bldg., Boston, Mass.

EXECUTIVE COMMITTEE

J. Rodney Ball, Chairman, Lawrence, Mass.
 Arthur A. Blumeyer, St. Louis, Mo.
 Robert O. Bonnell, Baltimore, Md.
 Frank J. Braun, Springfield, Ohio

Howard E. Gladding, Providence, R. I.
 Ralph H. Riddleberger, New York, N. Y.
 Glenn F. Turnbull, Detroit, Mich.
 Ralph W. Pitman, Philadelphia, Pa.

BOARD OF GOVERNORS

J. Rodney Ball, Chairman, Lawrence, Mass.
 *A. C. Armstrong, Duluth, Minn.
 Philip E. Bessom, Lynn, Mass.
 Arthur A. Blumeyer, St. Louis, Mo.
 Robert O. Bonnell, Baltimore, Md.
 Frank J. Braun, Springfield, Ohio
 H. Ellsworth Brown, Bridgeport, Conn.
 F. A. Collman, San Francisco, Calif.
 Thomas Coughlin, Cleveland, Ohio
 *J. R. Fain, Winston-Salem, N. C.
 *B. M. Gessel, Tulsa, Okla.
 Howard E. Gladding, Providence, R. I.
 J. Frederick Greene, Kansas City, Mo.
 *Indicates new members of Board.

Wm. Jenkins, Youngstown, Ohio
 Ralph W. Pitman, Philadelphia, Pa.
 Frank L. Rawson, Portland, Me.
 *M. S. Richardson, Akron, Ohio
 Ralph H. Riddleberger, New York, N. Y.
 *Frank Ross, Wilmington, N. O.
 Russell C. Sayre, Springfield, Mass.
 George C. Toel, St. Joseph, Mo.
 Luther H. Tucker, Albany, N. Y.
 Glenn F. Turnbull, Detroit, Mich.
 F. Earl Wallace, Boston, Mass.
 Philip Woolcott, Richmond, Va.

HOW BIG IS ANY BANK?

THIS Directory shows the money size of every bank in the United States.

Certain banks are big in service and readiness to serve, in addition to their size in money. One good test of this kind of bigness is "Do they advertise in the Bankers Directory?"

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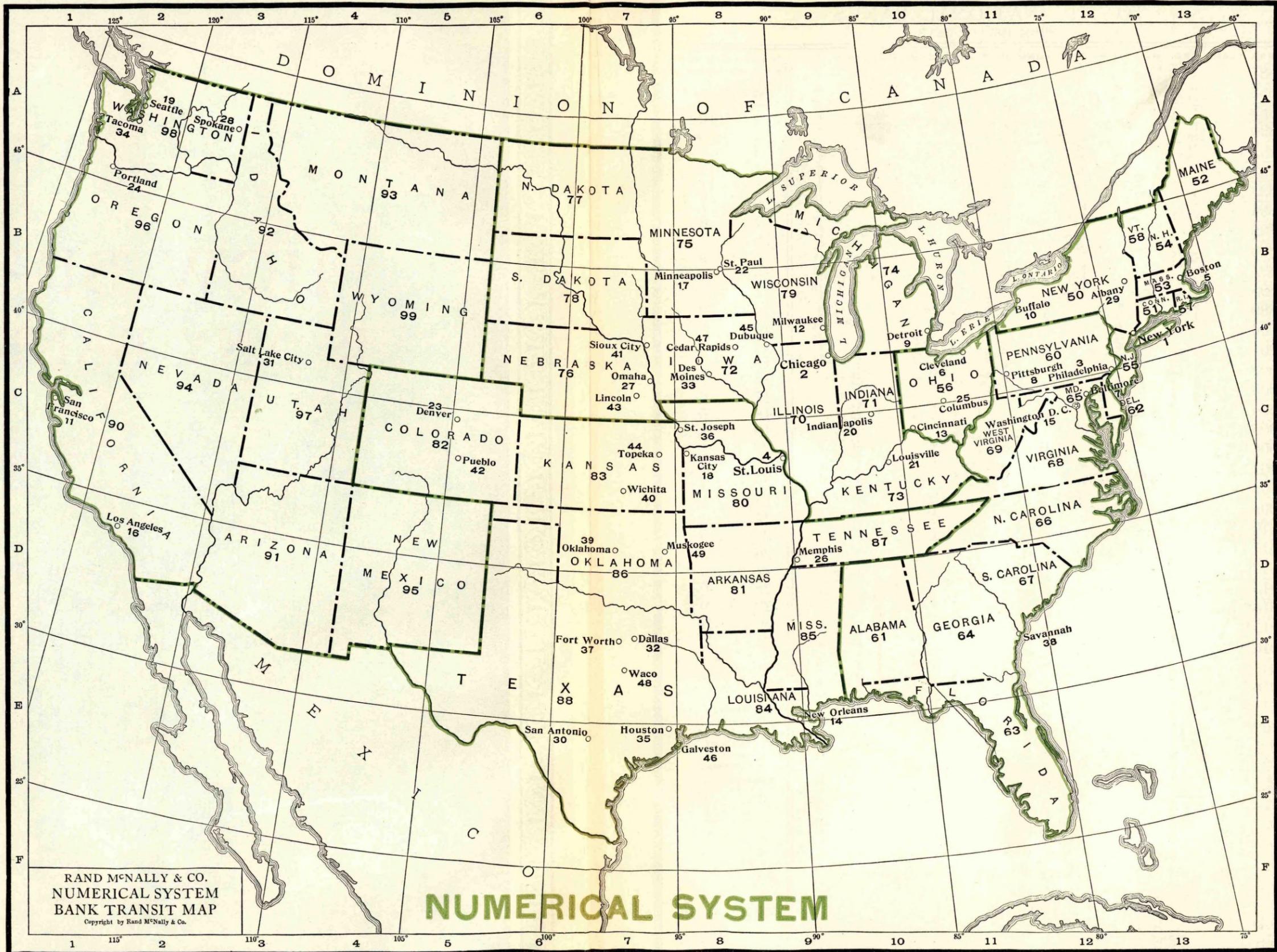
Prefix Numbers

CITIES

- 1 New York, N. Y.
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- 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
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- 32 Dallas, Tex.
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RAND McNALLY & CO.
 NUMERICAL SYSTEM
 BANK TRANSIT MAP
 Copyright by Rand McNally & Co.

NUMERICAL SYSTEM

A. S. Pratt & Sons, Inc.—Specialists in Government Bonds
 WASHINGTON, D. C. See Back of Washington, D. C. Map

COMPTROLLER'S CALLS

TO THE NATIONAL BANKS

FROM 1887, 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
1887			F 4 66		F 13 70			M 1 80		W 5 65		W 7 63		
1888		T 14 69		M 30 76		S 30 61				Th 4 96		W 12 69		
1889		T 26 76			M 13 76		F 12 60		M 30 80			W 11 72		
1890		F 28 79			S 17 78		F 18 62			Th 2 76		F 19 78		
1891		M 26 69			M 4 67		Th 9 66		F 25 78			W 2 68		
1892			T 1 90		T 17 77		T 12 56		F 30 80			F 9 70		
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77		
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78		
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76		
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72		
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71		
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72		
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86		
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99		
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71		
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71			
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69			
1904	F 22 66		M 28 66			Th 9 73			T 6 89		Th 10 65			
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76			
1906	M 29 81			F 6 67		M 18 73			T 4 78		M 12 69			
1907	S 26 75		F 22 55		M 20 59			Th 22 94				T 3 103		
1908		F 14 73			Th 14 90		W 15 62		W 23 70		F 27 65			
1909		F 5 70		W 28 82		W 23 56			W 1 70		T 16 76			
1910	M 31 76		T 29 57			Th 30 93			Th 1 62		Th 10 70			
1911	S 7 58		T 7 59			W 7 92			F 1 86			T 5 95		
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83			
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73				
1914*	T 13 84		W 4 50			T 30 118			S 12 74	S 31 49		Th 31 61		
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51		
1916*			T 7 67		M 1 55	F 30 60			T 12 74		F 17 66	W 27 40		
1917*			M 5 68		T 1 57	W 20 50			T 11 83		T 20 70	M 31 41		
1918*			M 4 63		F 10 67	S 29 50		S 31 63			F 1 62	T 31 60		
1919*			T 4 63		M 12 69	M 30 49			F 12 74		M 17 66	W 31 44		
1920*		S 28 59			T 4 66	W 30 57			W 8 70		M 15 68	W 29 44		
1921		M 21 54		Th 28 66		Th 30 63			T 6 68			S 31 116		
1922			F 10 69		F 5 56	F 30 56			F 15 77			F 29 105		
1923				T 3 95		S 30 88			F 14 76			M 31 108		
1924			M 31 91			M 30 91				F 10 102		W 31 82		
1925				M 6 96		T 30 85			M 28 90			Th 31 94		
1926				M 12 102		W 30 79						F 31 184		
1927			W 23 82			Th 30 99				M 10 102		S 31 82		
1928		T 28 59				S 30 123				W 3 95		M 31 89		
1929			W 27 86			S 29 94				F 4 97		T 31 88		
1930			T 27 86			M 30 95			W 24 86			W 31 98		
1931			W 25 84			T 30 97			T 29 91			Th 31 93		
1932						Th 30 182			F 30 92			S 31 92		

DATES	CALLS
1	10
2	5
3	4
4	17
5	11
6	7
7	8
8	1
9	9
10	8
11	4
12	10
13	6
14	9
15	6
16	2
17	6
18	5
19	3
20	5
21	2
22	3
23	5
24	2
25	5
26	5
27	4
28	10
29	9
30	24
31	20
<hr/>	
	225

35 on Monday
 52 " Tuesday
 42 " Wednesday
 32 " Thursday
 44 " Friday
 20 " Saturday
Total, 225

*Str 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 First National Bank of San Francisco, San Francisco, Calif.

MORTGAGE BANKERS ASSOCIATION OF AMERICA

Offices of Secretary, 111 W. Washington St., Chicago
George H. Patterson, Secretary-Treasurer

OFFICERS

President, Sylvanus B. Nye, Nye Mortgage Corporation, Buffalo, N. Y.
Immediate Past President, Hiram S. Cody, Cody Realty and Mortgage Co., Asheville, N. C.
Vice-President, Thomas F. Clark, Thomas F. Clark Co., New Haven, Conn.
Vice-President, L. A. McLean, Southern Trust Co., Louisville, Ky.

Vice-President, Richard G. Lambrecht, Lambrecht, Kelly Co., Detroit, Mich.
Vice-President, W. A. Clarke, First Mortgage Co. of Philadelphia, Philadelphia, Pa.
General Counsel, F. M. Bass, Nashville, Tenn.

BOARD OF GOVERNORS (1932-1933)

Reade M. Ireland, MacMaster, Ireland & Co., Portland, Ore.
L. E. Mahan, L. E. Mahan & Company, St. Louis, Mo.
Owen M. Murray, The Murray Investment Co., Dallas, Texas
A. D. Fraser, 509 Guardian Bldg., Cleveland, Ohio.
Harry C. Peiker, Harry C. Peiker & Co., Tulsa, Okla.
C. A. Campbell, The Midland Mortgage Co., Toledo, O.
Morgan Adams, Mortgage Guarantee Company, Los Angeles, Calif.
W. Walter Williams, Continental Mortgage and Loan Company, Seattle, Wash.
James W. Collins, Tracy Loan and Trust Company, Salt Lake City, Utah
E. E. Murrey, Nashville-American Trust Company, Nashville, Tenn.
R. S. Beachy, First Mortgage Investment Co., Kansas City, Mo.
Frank C. Evans, Evans, Devore & Co., Crawfordsville, Ind.

Wm. H. McNeal, New York Title and Mortgage Company, New York City
F. C. Waples, Midland Mortgage Company, Cedar Rapids, Iowa
Byron V. Kanaley, Cooper, Kanaley and Company, Chicago, Ill.
Elmer A. Dittmar, Mahan-Dittmar Company, San Antonio, Texas.
Ervin Jackson, Jackson Securities & Investment Co., Birmingham, Ala.
C. W. Kisler, Federal Bond & Mortgage Co., Miami, Fla.
A. Y. Creager, A. Y. Creager Co., Sherman, Tex.
J. B. Sleeper, Pioneer Mortgage Co., Topeka, Kan.
Harry Lee Martin, Pacific Mortgage Guaranty Co., Los Angeles, Calif.
Arthur M. Hurd, Mortgage-Bond Company of New York, New York City
Dean R. Hill, Hill Mortgage Corporation, Buffalo, New York.
G. C. Bowie, H. L. Rust Co., Washington, D. C.

NATIONAL AND STATE BANKERS' PROTECTIVE ASSOCIATION

President
Chas. De B. Claiborne
Vice-President Whitney National Bank
New Orleans, La.

Chairman Permanent Organization Committee
James S. Peters
Vice-President Bank of Manchester
Manchester, Ga.

General Secretary-Treasurer
F. K. Jones
406 Ten Forsyth St. Bldg.
Atlanta, Ga.

STATE BANK OFFICIALS AND EXAMINERS, 1933

STATE	NAME	ADDRESS
Ala.	H. H. Montgomery, Supt. of Banks	Montgomery.
"	J. H. Williams, Deputy Supt. of Banks	Montgomery.
"	W. E. Henley, Member of Banking Board	Birmingham.
"	J. B. Barnett, member of Banking Board	Monroeville.
"	Robert J. Beeland, Jr., member of Banking Board	Greenville.
"	F. J. Callen, member of Banking Board	Clanton.
"	T. F. Adams, Bank Examiner	Birmingham.
"	A. J. Smith, Bank Examiner	Montgomery.
"	B. S. Gay, Bank Examiner	Montgomery.
"	G. H. Foote, Bank Examiner	Birmingham.
"	Addie Lee Farish, Office assistant	Montgomery.
Ariz.	Y. C. White, Supt. of Banks	107 Capitol Bldg., Phoenix.
"	Lloyd Thomas, Chief Bank Examiner	Phoenix.
"	L. V. Bailey, Bank Examiner	Phoenix.
"	J. P. Connolly, Bank Examiner	Phoenix.
"	Pearl Butler Pendleton, Acct.-Stenographer	Phoenix.
Ark.	Marion Wasson, Bank Commissioner	Little Rock.
"	R. G. Dickinson, Asst. Bk. Commissioner	Little Rock.
"	Oliver Phillips, Asst. Commissioner in charge of Building & Loan Associations	Little Rock.
"	Theo. P. Carson, Asst. Chief Bank Ex.	Little Rock.
"	Albert Sims, Bank Examiner	Little Rock.
"	G. H. Sexton, Bank Examiner	Little Rock.
"	H. A. Daugherty, Bank Examiner	Little Rock.
"	Ray C. Rayburn, Asst. Bank Examiner	Little Rock.
"	John E. Taylor, Bank Examiner	Little Rock.
Calif.	Edward Rainey, Supt. of Banks	333 Montgomery St. San Francisco.
"	E. D. Holly, Chief Deputy	San Francisco.
"	C. E. Lowell, Chief Examiner	San Francisco.
"	Matt I. Sullivan, Attorney	San Francisco.
"	G. M. Ackerman, Bank Examiner	San Francisco.
"	H. W. Albert, Bank Examiner	San Francisco.
"	D. B. Courtney, Bank Examiner	San Francisco.
"	O. E. Deskin, Bank Examiner	San Francisco.
"	Chas. J. Ledwith, Bank Examiner	San Francisco.
"	G. A. Macpherson, Bank Examiner	San Francisco.
"	N. C. Matthews, Bank Examiner	San Francisco.
"	Paul F. Meckes, Bank Examiner	San Francisco.
"	J. Perry Reynolds, Bank Examiner	San Francisco.
"	H. S. Taylor, Bank Examiner	San Francisco.
"	George M. Walker, Bank Examiner	San Francisco.
"	W. T. Werschull, Bank Examiner	San Francisco.
"	John McFaul, Chief of Southern Division	701 California State Bldg., Los Angeles
"	E. D. Backus, Bank Examiner	
"	R. C. Barth, Bank Examiner	
"	Maurice H. Davis, Bank Examiner	
"	S. M. Matthews, Bank Examiner	
"	E. E. Hauptert, Bank Examiner	
"	Harriet O. French, Secretary	Sacramento Office
Colo.	Grant McPerson, State Bank Commissioner	125 State Office Bldg. Denver.
"	Axel B. Olson, Chief Deputy Bank Com.	Denver.
"	John Jepson, Deputy Bank Com.	Denver.
"	Geo. T. Atchison, Deputy Bank Com.	Denver.
"	Walter J. Nelson, Deputy Bank Com.	Denver.
Conn.	George J. Bassett, Commissioner	New Haven.
"	R. Gordon Baldwin, Deputy Com.	Bristol.
"	Harold P. Splain, Assistant to the Com.	New Haven.
"	Wm. P. Landon, Mgr. Bond Dept.	Hartford.
"	A. F. Austin, Bank Examiner	Torrington.
"	George W. Austin, Bank Examiner	Hartford.
"	Frank E. Irving, Bank Examiner	
"	Ralph R. MacKinnel, Bank Examiner	East Haven.
"	Stanley F. Gierymski, Bank Examiner	New Britain.
"	Lynwood K. Elmore, Bank Examiner	East Hartford.
"	Alfred B. Taravella, Bank Examiner	Windsor Locks.
"	Thomas J. Convery, Bank Examiner	Stamford.
"	Richard Rapport, Bank Examiner	Hartford.
"	Reinhard Bardeck, Bank Examiner	New Britain.

STATE	NAME	ADDRESS
Conn.	Milton T. Gaines, Bank Examiner	Glastonbury.
(Cont.)	Gerald O. Low, Bank Examiner	Watertown.
"	Wm. W. Prout, Bank Examiner	Windsor.
"	E. Gorton Rogers, Bank Examiner	New London.
"	Harold A. Williams, Bank Examiner	Middletown.
"	Douglas T. Boddie, Bank Examiner	Redding.
"	Frank J. Murphy, Bank Examiner	New Haven.
"	Harold W. Roberts, Bank Examiner	New Britain.
"	Earl T. Jarvis, Bank Examiner	Torrington.
"	Arthur B. Shippee, Bank Examiner	East Killingly.
"	John F. Di Nonno, Bank Examiner	New Britain.
"	Howard E. Frisbie, Bank Examiner	
"	Arthur O. Lamb, Bank Examiner	Rocky Hill.
"	Herbert F. Seward, Bank Examiner	Hartford.
"	Ernest E. Savard, Bank Examiner	Bristol.
"	Melvin O. Hall, Bank Examiner	New Britain.
"	Geo. C. Durant, Bank Examiner	Hartford.
Del.	Harold W. Horsey, State Bank Com.	State House, Dover.
"	Ira Lewis, Deputy Bank Com.	Bridgeville.
"	Lindale C. Fisher, Bank Examiner	Wilmington.
Fla.	J. M. Lee, State Comptroller	Tallahassee.
"	Geo. C. White, Bank Report Analyst	Tallahassee.
"	J. E. Perkins, Bank Examiner	Tallahassee.
"	Barney Howard, Bank Examiner	Jacksonville.
"	L. E. Fenn, Bank Examiner	Miami.
"	J. V. Chapman, Bank Examiner	De Land.
"	W. M. Wainwright, Bank Examiner	Starke.
"	L. T. Galphin, Jr., Bank Examiner	Tallahassee.
"	Paul B. Halle, Bank Examiner	St. Augustine.
"	A. A. Futch, Bank Examiner	Leesburg.
Ga.	R. E. Gormley, Supt. of Banks	Atlanta.
"	E. B. Douglas, Asst. Supt. of Banks	Atlanta.
"	Richard Forrester, Bank Examiner	Montezuma.
"	C. L. Gruver, Bank Examiner	Statesboro.
"	W. D. Lloyd, Bank Examiner	Talapoosa.
"	A. L. Johnson, Secretary	Decatur.
"	E. R. Ellis, Secretary	Atlanta.
Idaho	Ben. Diefendorf, Commissioner of Finance	State Capitol Bldg., Boise.
"	J. J. Mockler, Bank Examiner	Boise.
"	E. R. Jones, Bank Examiner	Boise.
"	A. B. Wheeler, Examiner	Boise.
"	L. C. Collins, Examiner	Boise.
"	Geo. W. Wedgwood, Director Blue Sky	Boise.
"	W. T. Lambdin, Chief Clerk	Boise.
Illinois	Edward J. Barrett, Auditor of Public Accounts, Main Office	Capitol Bldg., Springfield.
"	Chicago Office: 2600 Foreman State National Bank Building, 33 N. La Salle St.	
"	Geneva Office: 119 Unity Bldg.	
"	E. E. Nicholson, Chief Bank Examiner	Springfield.
"	A. A. Mueller, Chief Examiner, Cook Co.	
"	Div.	Chicago.
"	Harrison Mathewson, Bank Examiner	Chicago.
"	H. M. Durst, Bank Examiner	Chicago.
"	P. R. Wilkinson, Bank Examiner	Chicago.
"	J. A. Jaworski, Bank Examiner	Chicago.
"	Frank Chew, Bank Examiner	Springfield.
"	J. E. Shearer, Bank Examiner	Springfield.
"	R. J. Silver, Bank Examiner	Springfield.
"	A. Ray Drennan, Bank Examiner	Springfield.
"	W. E. Turner, Trust Examiner	Springfield.
"	J. J. Jaeger, Bank Examiner	Geneva.
"	Henry Odenthal, Bank Examiner	Springfield.
"	L. P. McAneney, Bank Examiner	Springfield.
Ind.	Luther F. Symons, Bank Commissioner	Room 241 State House, Indianapolis & Lewisville.
"	Thos. D. Barr, Deputy Bank Commissioner	Fairmount.
"	S. P. Good, Bank Examiner	Warren.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Ind. (Cont.)	J. W. Parrett, Bank Examiner	Indianapolis.	Md. (Cont.)	Wm. W. Rhodes, Examiner, Union Trust Bldg.	Baltimore.
	Joe E. McCord, Bank Examiner	Loogootee.		T. W. Perkins, Examiner, Union Trust Bldg.	Baltimore.
	T. G. Inwood, Bank Examiner	Thorntown.		Julius Scriba, Examiner, Union Trust Bldg.	Baltimore.
	J. E. Myer, Bank Examiner	Hammond.		Wm. Reed Seal, Examiner, Union Trust Bldg.	Baltimore.
	S. G. Bovard, Bank Examiner	Dupont.		Schall W. Mitzel, Examiner, Union Trust Bldg.	Baltimore.
	H. R. Johnson, Bank Examiner	Petersburg.			
	Wm. R. Dexheimer, Bank Examiner	Fort Wayne.	Mass.	Arthur Guy, Com. of Banks.	Frammingham.
	O. J. H. Butler, Bank Examiner	Greensburg.		(Office of the Commissioner of Banks, State House, Boston.)	
Iowa	L. A. Andrew, Supt. of Banking	State House, Des Moines.		L. R. W. Leland, Deputy Commissioner of Banks.	Newtonville.
	Carl Trout, Deputy Supt.	Des Moines.		Chas. H. Ainsworth, Director.	North Beverly.
	Bruce Townsend, Director of Receiverships	Des Moines.		George F. Powers, Director.	Arlington.
	F. W. Bloxham, Examiner	Mason City.		Charles J. Bateman, Jr., Director.	Newtonville.
	F. W. Walsmith, Examiner	Cedar Rapids.		R. J. Tubbs, Director.	Greenwood.
	R. R. Blair, Examiner	Waterloo.		Eugene Brimmer, Asst. Director.	Malden.
	L. H. Jurgemeyer, Examiner	Sheldon.		Charles A. Crowell, Asst. Director.	Salen.
	L. D. Beckett, Examiner	Northwood.		John E. Turner, Asst. Director.	Greenwood.
	Walter Light, Examiner	West Liberty.		Nelson B. Davis, Chief Clerk.	Newton Highlands.
	H. R. Jackson, Examiner	Marshalltown.		Forrest F. Bursley, Senior Bank Examiner.	Somerville.
	F. A. Lettow, Examiner	Council Bluffs.		Howard A. Clark, Senior Bank Examiner.	Wakefield.
	G. S. Krouth, Examiner	Iowa City.		William E. Day, Senior Bank Examiner.	Chelsea.
	S. T. Egerton, Examiner	Etherville.		Ralph E. Ellis, Senior Bank Examiner.	Braintree.
	C. D. Emmert, Examiner	Red Oak.		Arthur W. Flint, Bank Examiner.	Wakefield.
	J. L. Althouse, Assistant Examiner	Waterloo.		Paul H. Heywood, Senior Bank Examiner.	Wakefield.
	C. S. Johnson, Examiner	Des Moines.		Harold P. Jenks, Senior Bank Examiner.	Newton Centre.
Kansas	H. W. Koenek, Bank Commissioner	Topeka.		William B. Jensen, Senior Bank Examiner.	Frammingham.
	T. J. Rhodes, Asst. Bank Com.	Topeka.		John L. Keyes, Senior Bank Examiner.	Lowell.
	C. F. Gilpin, 1st Special Assistant Bank Commissioner	Topeka.		George C. Mansfield, Senior Bank Exam.	Rockland.
	R. J. Arbuthnot, Deputy Bank Com.	Norton.		Burt O. McKinley, Senior Bank Examiner.	Lowell.
	L. C. Christenson, Deputy Bank Com.	Topeka.		Arthur S. Morey, Senior Bank Examiner.	Belmont.
	H. B. Eagle, 3rd Special Bank Com.	Topeka.		Nathan L. Whitten, Senior Bank Exam.	Campello.
	John R. Emery, Deputy Bank Com.	Wichita.		Horace W. Whynot, Senior Bank Examiner.	Rosindale.
	R. Keesling, Deputy Bank Com.	Wichita.		George W. Barron, Asst. Bank Examiner.	Beverly.
	T. Clarke Key, Deputy Bank Com.	Salina.		Joseph R. Beetle, Asst. Bank Examiner.	South Braintree.
	L. E. Mauck, Deputy Bank Com.	Lyons.		George F. Davey, Asst. Bank Examiner.	Plymouth.
	Geo. K. Meier, Deputy Bank Com.	Topeka.		Samuel W. Eldridge, Asst. Bank Exam.	Arlington Heights.
	H. F. Nelson, Deputy Bank Com.	Topeka.		Samuel T. Foster, Asst. Bank Examiner.	Waverley.
	L. I. Perkins, 2nd Special Asst. Bank Com.	Hutchinson.		Chas. E. Gray, Asst. Bank Examiner.	Medford.
	R. B. Schwartz, Deputy Bank Com.	Manhattan.		Charles W. Herzog, Asst. Bank Exam.	Roxbury.
	C. W. Starr, Chief Examiner	Topeka.		Francis J. Hillberg, Asst. Bank Examiner.	Wellesley Hills.
	A. E. Von Trebra, Deputy Bank Com.	Manhattan.		Herbert L. Keeble, Senior Bank Exam.	Rosindale.
	E. D. Land, Deputy Bank Commissioner	Iola.		Harrison S. King, Asst. Bank Exam.	Melrose.
	Geo. D. Royer, Jr., Deputy Bank Com.	Hutchinson.		George H. Magurn, Asst. Bank Examiner.	Rosindale.
	Norton Thayer, Deputy Bank Com.	Dodge City.		John F. Rich, Asst. Bank Examiner.	Watertown.
	C. W. Johnson, General Receiver	Topeka.		Stephen M. Torrey, Asst. Bank Exam.	Marblehead.
	Carl Newcomer, Special Asst. Kansas Securities	Topeka.		Geo. V. Wallace, Jr., Asst. Bank Examiner.	Wakefield.
Ky.	J. R. Dorman, Banking and Securities Com.	Frankfort.		Albert M. Whitworth, Asst. Bank Exam.	Lowell.
	Lloyd B. Clark, Deputy Bank Com.	Frankfort.		Alexander E. Allan, Jr., Junior Bank Exam.	Newton.
	Mrs. Evalyn C. Clifton, Deputy Securities Com.	Frankfort.		Harold E. Almy, Junior Bank Examiner.	Braintree.
	James E. Bond, Bank Examiner	Versailles.		Carl H. Baker, Junior Bank Examiner.	Wollaston.
	C. M. Dunn, Bank Examiner	Paducah.		Austin J. Blood, Junior Bank Examiner.	Worcester.
	Russell Fryman, Bank Examiner	Cynthiana.		Charles E. Boles, Junior Bank Examiner.	Brookline.
	R. D. Jeter, Bank Examiner	Campbellsville.		Joseph L. Brighton, Junior Bank Exam.	Somerville.
	G. E. Parker, Bank Examiner	Tompkinsville.		Frederick J. Bye, Junior Bank Examiner.	Worcester.
	Lawrence J. Roll, Bank Examiner	Newport.		N. S. Chadwick, Junior Bank Examiner.	Reading.
La.	J. S. Brock, State Bank Com.	807 American Bank Bldg., New Orleans.		Frederick A. Connell, Junior Bank Exam.	Jamaica Plain.
	O. H. Pittman, Chief State Bank Exam.	New Orleans.		Joseph F. Connellan, Junior Bank Exam.	Brookline.
	A. F. Babin, State Bank Examiner	New Orleans.		James H. Crowell, Junior Bank Examiner.	Boston.
	P. B. Breaux, State Bank Examiner	New Orleans.		Stimley L. Egan, Junior Bank Examiner.	Malden.
	E. L. Chaney, State Bank Examiner	New Orleans.		Michael J. Dunnigan, Junior Bank Exam.	Boston.
	W. C. Evans, State Bank Examiner	New Orleans.		Henry Haerberle, Junior Bank Examiner.	Jamaica Plain.
	C. Girard, State Bank Examiner	New Orleans.		Frederick E. Haigis, Junior Bank Exam.	Roxbury.
	J. B. Hill, State Bank Examiner	New Orleans.		Roland E. Hamel, Junior Bank Exam.	Watertown.
	A. R. Johnson, Jr., State Bank Examiner	New Orleans.		Frank A. Hannan, Junior Bank Examiner.	Cambridge.
	P. C. Moseley, State Bank Examiner	New Orleans.		Russell A. Hersee, Junior Bank Examiner.	Rosindale.
	J. O. Wright, Office Examiner	New Orleans.		Larkland F. Hewitt, Junior Bank Examiner.	Cambridge.
	J. S. Brock, Jr., Gen. Asst.	New Orleans.		Elmer Holmberg, Junior Bank Examiner.	Worcester.
Malne	Sanger N. Annis, Bank Commissioner	Augusta.		Arthur W. Hood, Junior Bank Exam.	North Quincy.
	J. Franklin Anderson, Deputy Bank Com.	Gardiner.		G. W. Hooper, Junior Bank Examiner.	Northampton.
	T. Frank Parker, Senior Examiner	Belfast.		P. Joseph King, Junior Bank Examiner.	Northampton.
	Ernest C. Stinson, Examiner	Bangor.		Felix A. Kulik, Junior Bank Examiner.	Beverly.
	Harold W. Lord, Examiner	Brewer.		Arthur A. LeMay, Junior Bank Examiner.	Beverly.
	Edgar M. Goodrich, Examiner	Hampden.		Arthur B. Malone, Junior Bank Exam.	Chelsea.
	George H. Young, Assistant Examiner	Portland.		Glen H. Martin, Junior Bank Examiner.	Waltham.
	Walter E. Frank, Asst. Examiner	Portland.		Frank W. McCabe, Junior Bank Examiner.	Malden.
	David B. Moody, Asst. Examiner	Belfast.		Norman F. McDonah, Junior Bank Exam- iner.	Dorchester.
	Albert S. Noyes, Asst. Examiner	Bath.		Harold A. McKay, Junior Bank Exam.	Somerville.
	J. Malcolm Stanley, Asst. Examiner	Kezar Falls.		Willard A. Moulton, Junior Bank Exam.	Milton.
	Harold F. Holmes, Asst. Examiner	Bangor.		James L. Patterson, Junior Bank Exam.	Brookline.
	Kenneth B. Foss, Loan Agcy. Examiner	Augusta.		Albert B. Quinn, Junior Bank Examiner.	Brighton.
	Annie R. Norman, Clerk	Augusta.		Harry B. Quinn, Junior Bank Examiner.	East Weymouth.
	Hal. G. Hoyt, Securities Examiner	Augusta.		Eric D. Rice, Junior Bank Examiner.	Lynn.
	Agnes M. Hickey, Registration Clerk	Gardiner.		Wm. F. Ritchie, Junior Bank Examiner.	Belmont.
Md.	Geo. W. Page, Bank Com., Sixth Floor Union Trust Bldg.	Baltimore.		W. S. Savery, Junior Bank Examiner.	Plymouth.
	John D. Hospelhorn, Deputy Bank Com., Union Trust Bldg.	Baltimore.		H. L. Sawyer, Junior Bank Examiner.	Newtonville.
	W. J. Gerbig, Senior Examiner, Union Trust Bldg.	Baltimore.		Burton T. Spencer, Junior Bank Examiner.	Worcester.
	O. P. Comegys, Senior Examiner, Union Trust Bldg.	Baltimore.		Eugene F. Storrs, Junior Bank Examiner.	Needham.
	H. E. Meeks, Senior Examiner, Union Trust Bldg.	Baltimore.		B. F. Strand, Jr., Junior Bank Examiner.	Brookline.
	A. C. Merriam, Jr., Senior Examiner, Union Trust Bldg.	Baltimore.		Kenneth W. Tatro, Junior Bank Examiner.	East Lynn.
	J. C. Gawthrop, Junior Examiner, Union Trust Bldg.	Baltimore.		W. A. Warner, Junior Bank Examiner.	Newton.
	C. R. Frey, Junior Examiner, Union Trust Bldg.	Baltimore.		Edward S. Whitmarsh, Junior Bk. Exam.	Medford.
	Saul Roman, Junior Examiner, Union Trust Bldg.	Baltimore.		Donald M. Williams, Junior Bk. Exam.	Newton Highlands.
	R. T. E. Forman, Junior Examiner, Union Trust Bldg.	Baltimore.		B. F. Wood, Junior Bank Examiner.	Brighton.
	C. S. Donohue, Junior Examiner, Union Trust Bldg.	Baltimore.		John W. Slye, Senior Credit Exam.	Malden.
	F. H. Hoffmaster, Junior Examiner, Union Trust Bldg.	Baltimore.		Donald K. Taylor, Asst. Credit Exam.	Everett.
	F. B. Marshall, Asst. Examiner, Union Trust Bldg.	Baltimore.		Harry N. Thomas, Asst. Credit Examiner.	Waltham.
	W. B. Thurston, Asst. Examiner, Union Trust Bldg.	Baltimore.		A. Welwood, Asst. Credit Examiner.	Cambridge.
	F. B. Marshall, Asst. Examiner, Union Trust Bldg.	Baltimore.	Mich.	R. E. Reichert, Commissioner	Lansing.
	W. B. Thurston, Junior Examiner, Union Trust Bldg.	Baltimore.		M. C. Taylor, Deputy Commissioner.	Lansing.
	L. G. Shipley, Examiner, Union Trust Bldg.	Baltimore.		Fred Marin, Deputy Commissioner.	Lansing.
	H. A. Gross, Examiner, Union Trust Bldg.	Baltimore.		R. C. McClelland, Bank Examiner.	Grand Rapids.
	J. R. MacSorley, Examiner, Union Trust Bldg.	Baltimore.		R. A. Bengt, Bank Examiner.	Battle Creek.
				K. H. Butters, Bank Examiner.	Bay City.
				F. B. Campbell, Bank Examiner.	Caro.
				R. A. Carroll, Bank Examiner.	Battle Creek.
				L. M. Fenton, Bank Examiner.	Bay City.
				R. H. Garfield, Bank Examiner.	Albion.
				V. M. Geiger, Bank Examiner.	Minden City.
				G. A. Hodson, Bank Examiner.	Grandville.
				H. G. Hudson, Bank Examiner.	Decatur.
				R. I. Hudson, Bank Examiner.	Decatur.
				F. M. Kropschot, Bank Examiner.	Marshall.
				E. G. McGugan, Bank Examiner.	Quincy.
				G. D. Monroe, Bank Examiner.	Howell.
				H. S. Maentz, Bank Examiner.	Bank Allegan.
				F. F. Nelson, Bank Examiner.	Ludington.
				E. W. Nelson Bank Examiner.	Ann Arbor.
				B. W. Preston, Bank Examiner.	Charlotte.
				W. L. Roy, Bank Examiner.	Pontiac.
				Leo Spencer, Bank Examiner.	Lansing.
				H. L. Switzer, Bank Examiner.	Mt. Clemens.
				H. G. Taylor, Bank Examiner.	Lansing.
				C. C. Tyson, Bank Examiner.	Grand Rapids.
				C. E. Williams, Bank Examiner.	Wayne.
				R. C. Wixson, Bank Examiner.	Port Huron.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS
Mich. (Cont.)	O. S. Wood, Jr., Bank Examiner	Barryton.
	A. W. Woolsey, Bank Examiner	Lansing.
	K. C. Aldrich, Asst. Bank Examiner	Jackson.
	R. E. Crimmins, Asst. Bank Examiner	Manistee.
	Smith Falconer, Asst. Bank Examiner	Oxford.
	M. G. Fiegel, Assistant Bank Examiner	Detroit.
	R. K. Lapworth, Asst. Bank Examiner	Flushing.
	A. G. List, Asst. Bank Examiner	Saginaw.
	F. G. MacEachron, Asst. Bank Exam.	Hudsonville.
	H. E. Roming, Asst. Bank Examiner	St. Clair Shores.
	W. C. Schrader, Assistant Bank Examiner	Detroit.
	W. I. Schriemer, Assistant Bank Examiner	Grand Rapids.
	T. D. Sherk, Assistant Bank Examiner	Jackson.
	R. B. Van Wert, Asst. Bank Examiner	Jonesville.
	H. O. Wells, Asst. Bank Examiner	Dearborn.
Minn.	J. N. Peyton, Commissioner of Banks	St. Paul.
	E. W. Swanson, Deputy Commissioner	Minneapolis.
	F. A. Amundson, Chief Clerk	St. Paul.
	K. B. Sorum, Manager Bond Dept.	St. Paul.
	W. A. Smith, Examiner in Charge of Liquidation	St. Paul.
	H. G. McConnell, Assistant Examiner in Charge of Liquidation	Minneapolis.
	W. J. Stuzman, Examiner for Cities of First Class	St. Paul.
	O. I. Brandvold, Bank Examiner	Fergus Falls.
	M. E. Walsh, Asst. Bank Examiner	St. Paul.
	Jacob Riggs, Bank Examiner	Ada.
	D. R. Spleker, Bank Examiner	Minneapolis.
	N. D. Dixon, Bank Examiner	Minneapolis.
	Henry Lende, Bank Examiner	Appleton.
	C. M. Wenzel, Bank Examiner	St. Paul.
	H. R. Kneeland, Bank Examiner	St. Peter.
	H. V. Montgomery, Bank Examiner	Minneapolis.
	G. V. Markey, Assistant Examiner	Worthington.
	R. S. Picha, Assistant Examiner	St. Paul.
	D. S. Struble, Assistant Examiner	Minneapolis.
	A. A. Wilcken, Assistant Examiner	Minneapolis.
	J. F. Anrell, Assistant Examiner	Bemidji.
	J. N. Nelson, Assistant Examiner	St. Paul.
	Jesse Olson, Assistant Examiner	Fergus Falls.
	G. W. Tanner, Assistant Examiner	Minneapolis.
	C. E. Tillander, Assistant Examiner	St. Paul.
Miss.	J. S. Love, Supt. of Banks	Jackson.
	Mrs. E. B. Fulgham, Secretary	Jackson.
	L. E. Brown, Special agent	Jackson.
	C. T. Johnson, Bank Examiner	Clarksdale.
	E. M. Sumner, Bank Examiner	Hattiesburg.
	W. B. Pollard, Bank Examiner	New Albany.
	E. L. Brien, Jr., Bank Examiner	Jackson.
	R. G. Duke, Auditor	Jackson.
	S. L. Langston, Auditor	Jackson.
Mo.	D. R. Harrison, Commissioner of Finance	Jefferson City.
	J. B. Norris, Deputy Commissioner	Novelty.
	W. A. Chapman, Bank Examiner	Hannibal.
	C. M. Duncan, Bank Examiner	Poplar Bluff.
	Geo. U. Freund, Bank Examiner	Warsaw.
	F. W. Heyde, Jr., Bank Examiner	St. Joseph.
	W. A. Homb, Bank Examiner	Glenwood.
	E. T. Messenbaugh, Bank Examiner	Braymer.
	Roy D. Miller, Bank Examiner	St. Louis.
	U. P. Moody, Bank Examiner	Mt. Vernon.
	Truman W. Richards, Bank Examiner	Lamar.
	R. E. Shelby, Bank Examiner	Maryville.
	Fern E. Willard, Bank Examiner	Lebanon.
	F. S. Hummel, Asst. Bank Examiner	St. Louis.
Mont.	Frank H. Johnson, Supt. of Banks	Helena.
	R. W. Bailey, Bank Examiner	Helena.
	C. A. Kelley, Bank Examiner	Helena.
	R. J. Fremont, Bank Examiner	Helena.
	R. W. Johnson, Bank Examiner	Helena.
Neb.	E. H. Luikart, Secretary, Department of Trade and Commerce	State Capitol Bldg., Lincoln.
	Geo. W. Woods, Bank Commissioner, Department of Trade and Commerce, State Capitol Bldg.	Lincoln.
	Merle N. Foster, Chief Examiner, Dept. of Trade and Commerce	State Capitol Bldg., Lincoln.
	Fred W. Cater, Bank Examiner	Hildreth.
	J. Y. Castle, Bank Examiner	Hastings.
	Richard Hadley, Bank Examiner	Hastings.
	L. L. Halstead, Bank Examiner	Norfolk.
	C. R. Haines, Bank Examiner	Holdrege.
	Earle Horner, Bank Examiner	Beaver Crossing.
	R. H. Larson, Bank Examiner	313 Drake Court, Annex, Omaha.
	A. F. Jorgenson, Bank Examiner	Alliance.
	J. F. McLain, Bank Examiner	4832 Erskine St., Omaha.
	F. W. Robb, Bank Examiner	3132 R. St., Lincoln.
	I. F. Gaebler, Bank Examiner	Winside.
Nev.	E. J. Seaborn, Bank Examiner	Carson City.
N. H.	Willard D. Rand, Commissioner	State House, Concord.
	Leon O. Gerry, Deputy Com.	Concord.
N. J.	William H. Kelly, Commissioner, Dept. of Banking and Insurance	Trenton.
	Verner D. Peer, Deputy Com.	Summit.
	James A. Cunell, Asst. Deputy Commissioner	Trenton.
	Robert B. Allardice, Senior Bank Examiner	Westfield.
	A. S. Amerman, Senior Bank Examiner	Trenton.
	Frank H. Betz, Senior Bank Examiner	Montclair.
	George Compton, Senior Bank Examiner	Trenton.
	John T. Connolly, Senior Bank Examiner	Trenton.
	Walter B. Firman, Senior Bank Examiner	Trenton.
	Frank J. Fitzpatrick, Senior Bank Examiner	Elizabeth.
	Theodore B. Furman, Senior Bank Ex.	East Orange.
	Oscar B. Garthwaite, Jr., Acting Senior Bank Examiner	Rahway.
	John M. Baker, Acting Senior Bank Exam.	Trenton.
	George A. McLaughlin, Senior Bk. Examiner	Bordentown.
	Harry Prosser, Senior Bank Examiner	Margate City.
	Edw. B. Snook, Senior Bank Examiner	Princeton.
	William M. Struble, Senior Bank Exam.	Belleville.
	Franklin W. Bright, Junior Bank Examiner	Rutherford.
	John B. Cunningham, Junior Bank Examiner	Jersey City.

STATE	NAME	ADDRESS
N. J. (Cont.)	J. Clifford Feaster, Junior Bank Examiner	East Orange.
	Edward M. Field, Junior Bank Examiner	Elizabeth.
	Benj. P. Gregg, Junior Bank Examiner	Bloomfield.
	George J. Heath, Junior Bank Examiner	Bloomfield.
	John M. Jones, Junior Bank Examiner	Teaneck.
	Charles A. Kraus, Junior Bank Examiner	Grantwood.
	Walter L. Lyons, Junior Bank Examiner	Emerson.
	John J. Malan, Junior Bank Examiner	Audubon.
	Herbert L. Morris, Junior Bank Examiner	North Plainfield.
	Morris L. Parsels, Junior Bank Examiner	Atlantic City.
	Frank M. Power, Junior Bank Examiner	Ridgefield Park.
	Alfred Sasser, Junior Bank Examiner	Trenton.
	Ralph G. Smith, Junior Bank Examiner	Belleville.
	D. O. Stably, Junior Bank Examiner	Summit.
	Raymond H. Wesner, Junior Bank Exam.	Elizabeth.
	John W. West, Junior Bank Examiner	Hightstown.
N. M.	John Bingham, State Bk. Ex.	Capitol Bldg., Santa Fe.
	R. H. Carter, Deputy State Bk. Exam.	Santa Fe.
	John Clyde Hays, Deputy State Bk. Ex.	Santa Fe.
	R. W. Heflin, Special Asst. Blue-sky Dept.	Santa Fe.
N. Y.	Joseph A. Broderick, Supt., State of New York	State Office Bldg., Albany.
	G. W. Egbert, Deputy	80 Centre St., N. Y.
	August Ihlefeld, Jr., Deputy	80 Centre St., N. Y.
	George A. Coleman, Deputy	Albany.
	Charles H. Schoel, Deputy	80 Centre St., N. Y.
	James J. Heenehan, Deputy	80 Centre St., N. Y.
	H. S. Andrews, Bank Examiner	80 Centre St., N. Y.
	R. W. Humphrey, Bank Examiner	80 Centre St., N. Y.
	J. S. Love, Bank Examiner	80 Centre St., N. Y.
	Fletcher G. Crane, Bank Examiner	80 Centre St., N. Y.
	John I. Mesick, Bank Examiner	80 Centre St., N. Y.
	F. W. Piderit, Bank Examiner	80 Centre St., N. Y.
	Peter N. Shippee, Bank Examiner	Albany.
	Arthur B. Vogel, Bank Examiner	80 Centre St., N. Y.
	R. Nathaway, Bank Examiner	Rochester.
	Rho. L. Bush, Bank Examiner	80 Centre St., N. Y.
	Louis N. Roe, Bank Examiner	80 Centre St., N. Y.
	Ralph T. Simmons, Bank Examiner	80 Centre St., N. Y.
	G. M. Aldrich, Bank Examiner	80 Centre St., N. Y.
	Lawrence H. Geser, Bank Examiner	80 Centre St., N. Y.
	Geo. A. Strack, Bank Examiner	80 Centre St., N. Y.
	Herbert C. Rogers, Bank Examiner	80 Centre St., N. Y.
	E. J. Bangert, Bank Examiner	Buffalo.
	Fred T. Bolan, Bank Examiner	80 Centre St., N. Y.
	Charles Clarke, Bank Examiner	Delmar.
	Mortimer S. Cole, Bank Examiner	80 Centre St., N. Y.
	Alfred L. Taylor, Bank Examiner	80 Centre St., N. Y.
	Wm. D. Navin, Bank Examiner	Schenectady.
	John M. Egan, Bank Examiner	Buffalo.
	Ambrose J. Delaney, Bank Examiner	Rochester.
	Frank C. Maher, Bank Examiner	Albany.
	Arthur P. McQuade, Bank Examiner	80 Centre St., N. Y.
	Thomas M. Little, Bank Examiner	Syracuse.
	James A. Schaumburg, Bank Examiner	80 Centre St., N. Y.
	Wm. P. Mitchell, Bank Examiner	80 Centre St., N. Y.
	Andrew Eisen, Bank Examiner	80 Centre St., N. Y.
	George E. Duse, Bank Examiner	Buffalo.
	Marcus Koster, Bank Examiner	80 Centre St., N. Y.
	Edward H. Leete, Bank Examiner	80 Centre St., N. Y.
	John J. Sullivan, Bank Examiner	Albany.
	Guy E. Thompson, Bank Examiner	Kenmore.
	R. W. Pawling, Bank Examiner	80 Centre St., N. Y.
	John A. Tripp, Bank Examiner	Rochester.
	William J. McAuliffe, Bank Examiner	80 Centre St., N. Y.
	Clarence A. Masker, Bank Examiner	80 Centre St., N. Y.
	Earl Harkness, Bank Examiner	80 Centre St., N. Y.
	Geo. J. Riedel, Bank Examiner	80 Centre St., N. Y.
	Geo. A. Porter, Bank Examiner	80 Centre St., N. Y.
	Edward Zimmerman, Jr., Bank Examiner	Buffalo.
	Walter H. Wiesner, Bank Examiner	80 Centre St., N. Y.
	Bernard J. Hirschfeld, Bank Examiner	80 Centre St., N. Y.
	A. O. Johnson, Bank Examiner	80 Centre St., N. Y.
	Gerald R. Dorman, Bank Examiner	80 Centre St., N. Y.
	Robert A. Barnet, Jr., Bank Examiner	80 Centre St., N. Y.
	Thomas Martinus, Bank Examiner	80 Centre St., N. Y.
	Joseph B. Zweifel, Bank Examiner	80 Centre St., N. Y.
	John O. Deekert, Bank Examiner	80 Centre St., N. Y.
	H. R. MacEwen, Bank Examiner	Syracuse.
	John F. McCloskey, Bank Examiner	80 Centre St., N. Y.
	Arthur J. Ruhle, Bank Examiner	80 Centre St., N. Y.
	Robert E. Pratt, Bank Examiner	80 Centre St., N. Y.
	Wm. De C. White, Bank Examiner	80 Centre St., N. Y.
	Roger F. Molloy, Bank Examiner	80 Centre St., N. Y.
	Edward F. X. Wolfe, Bank Examiner	80 Centre St., N. Y.
	Paul V. Liehr, Bank Examiner	80 Centre St., N. Y.
	John J. Cavanaugh, Bank Examiner	Syracuse.
	Robert E. Chellis, Bank Examiner	80 Centre St., N. Y.
	D. S. Cushman, Bank Examiner	Syracuse.
	Edmond W. Browne, Bank Examiner	80 Centre St., N. Y.
	Joseph V. Mullaly, Bank Examiner	80 Centre St., N. Y.
	H. Le Roy Miller, Bank Examiner	Rochester.
	Margaret E. Kennedy, Bank Examiner	80 Centre St., N. Y.
	James A. Sheeran, Bank Examiner	80 Centre St., N. Y.
	Henry J. Nauer, Bank Examiner	80 Centre St., N. Y.
	A. Charles Ruocco, Bank Examiner	80 Centre St., N. Y.
	John Lacke, Bank Examiner	Buffalo.
	Francis J. Ludeman, Bank Examiner	80 Centre St., N. Y.
	Louis J. Devantroy, Bank Examiner	80 Centre St., N. Y.
	Michael A. Kearns, Bank Examiner	80 Centre St., N. Y.
	Charles R. Johnson, Bank Examiner	80 Centre St., N. Y.
	William Taner, Bank Examiner	80 Centre St., N. Y.
	Francis A. Florin, Bank Examiner	80 Centre St., N. Y.
	Arthur W. Dahl, Bank Examiner	80 Centre St., N. Y.
	Raymond F. Garraty, Bank Examiner	Buffalo.
	Scudder D. Gildersleeve, Bank Examiner	80 Centre St., N. Y.
	James McWilliams, Bank Examiner	80 Centre St., N. Y.
	Clarence F. Hartig, Bank Examiner	80 Centre St., N. Y.
	Charles E. Murray, Bank Examiner	80 Centre St., N. Y.
	Leslie W. Wintech, Bank Examiner	Syracuse.
	Patrick J. McConnell, Bank Examiner	80 Centre St., N. Y.
	Salvin C. Marolda, Bank Examiner	80 Centre St., N. Y.
	Arthur R. Seaton, Bank Examiner	80 Centre St., N. Y.
	Arthur D. Rooney, Bank Examiner	80 Centre St., N. Y.
	William Breslau, Bank Examiner	80 Centre St., N. Y.
	Walter E. Riddle, Bank Examiner	80 Centre St., N. Y.
	Albert Wenzel, Bank Examiner	80 Centre St., N. Y.
	E. R. McAuliffe, Bank Examiner	Jackson Heights, L.I.
	Stuart C. Dew, Bank Examiner	Albany.
	James A. Murray, Bank Examiner	Rochester.
	Wm. L. J. Conway, Bank Examiner	80 Centre St., N. Y.
	Wm. G. Alfonsi, Bank Examiner	80 Centre St., N. Y.
	John O. Beau, Bank Examiner	80 Centre St., N. Y.
	Raymond G. Butler, Bank Examiner	80 Centre St., N. Y.
	Wm. H. Carroll, Bank Examiner	80 Centre St., N. Y.
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STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
N. Y.	Claude C. Foulk, Bank Examiner	80 Centre St., N. Y.	Ohio	Clarence B. Welsby, Bank Examiner	Alcon.
(Cont.)	Henry W. Gredel, Bank Examiner	80 Centre St., N. Y.	(Cont.)	Joseph E. Welsh, Bank Examiner	London.
"	John J. Hicks, Bank Examiner	80 Centre St., N. Y.	"	R. H. Willett, Bank Examiner	Greenwich.
"	P. Raymond Krause, Bank Examiner	Albany.	"	B. L. Williams, Bank Examiner	New Vienna.
"	Joseph W. Kusterko, Bank Examiner	80 Centre St., N. Y.	"	L. C. Bucher, Bank Examiner	Dayton.
"	Matthew F. McAvoy, Bank Examiner	80 Centre St., N. Y.	"	R. E. Grubaugh, Bank Examiner	Marion.
"	L. E. Millsbaugh, Bank Examiner	80 Centre St., N. Y.	"	E. Wilson Miller, Bank Examiner	Greenfield.
"	Chas. M. Morat, Bank Examiner	80 Centre St., N. Y.	"	J. V. Cameron, Trust Examiner	Columbus.
"	Edward J. Morehaus, Bank Examiner	Albany	"	W. T. Sewell, Trust Examiner	Columbus.
"	George S. Notarcole, Bank Examiner	80 Centre St., N. Y.	"	W. D. Carle, Trust Examiner	Cleveland.
"	Edward P. Pedlowe, Bank Examiner	80 Centre St., N. Y.	"	O. C. Shanower, Trust Examiner	Bowling Green.
"	Edward J. Pierce, Bank Examiner	80 Centre St., N. Y.	Okla.	W. J. Barnett, Bank Commissioner	Capitol Bldg., Oklahoma City.
"	Arthur J. McQuade, Bank Examiner	80 Centre St., N. Y.	"	E. H. Kelley, Asst. Bank Com.	Capitol Bldg., Oklahoma City.
"	James F. Moran, Bank Examiner	80 Centre St., N. Y.	"	J. D. Pennington, Bank Examiner	Capitol Bldg., Oklahoma City.
"	Vincent C. Reuther, Bank Examiner	80 Centre St., N. Y.	"	W. C. Ernest, Bank Examiner	Capitol Bldg., Oklahoma City.
"	M. L. Masson, Bank Examiner	80 Centre St., N. Y.	"	A. F. Manning, Bank Examiner	Capitol Bldg., Oklahoma City.
"	John L. Seigart, Bank Examiner	Buffalo	"	H. H. Hinkle, Bank Examiner	Hugo.
"	Ralph W. Taylor, Bank Examiner	80 Centre St., N. Y.	"	E. E. Wilson, Bank Examiner	Oklahoma City.
"	Henry C. Bartsch, Bank Examiner	80 Centre St., N. Y.	"	M. C. Trimble, Bank Examiner	Shawnee.
"	Albert F. Kendall, Bank Examiner	Rochester	"	Tom G. Taylor, Bank Examiner	Oklahoma City.
"	Albert De Lisser, Bank Examiner	80 Centre St., N. Y.	"	P. J. Winkler, Bank Examiner	Tulsa.
"	Joseph J. Kennedy, Bank Examiner	Rochester	"	W. E. Clark, Bank Examiner	Enid.
"	William J. Kennedy, Bank Examiner	Rochester	Ore.	A. A. Schramm, Supt. of Banks	Salem.
"	Frank S. Ross, Bank Examiner	80 Centre St., N. Y.	"	H. O. Vorel, Asst. Supt. of Banks	Mount Pleasant.
"	John M. Six, Bank Examiner	Rochester	"	M. W. Starbuck, Examiner	Portland.
"	Henry A. Jud, Bank Examiner	80 Centre St., N. Y.	"	E. T. Way, Examiner	Portland.
"	August Langhauser, Bank Examiner	80 Centre St., N. Y.	"	O. J. Smith, Secretary	Salem.
"	Paul V. Martin, Bank Examiner	80 Centre St., N. Y.	"	Sydney Kromer, Statistician	Salem.
"	Frank J. Mitchell, Bank Examiner	80 Centre St., N. Y.	Pa.	William D. Gordon, Secretary of Banking	State Capitol Bldg., Harrisburg.
"	Vincent J. Nolan, Bank Examiner	80 Centre St., N. Y.	"	Robert W. Doty, First Deputy Secretary	Harrisburg.
"	Samuel C. Hasbrouck, Bank Examiner	80 Centre St., N. Y.	"	Irland McK. Beckman, Deputy Secretary	Harrisburg.
"	Arthur W. Mischanko, Bank Examiner	80 Centre St., N. Y.	"	Horace C. Whiteman, Deputy Secretary	Harrisburg.
"	John C. O'Byrne, Bank Examiner	Binghamton.	"	H. H. Bishbach, Chief, Bureau of Bldg. & Loan Associations	Harrisburg.
"	W. Elmore Slack, Bank Examiner	Albany.	"	H. B. Diffenderfer, Assistant Supervision Bureau of Bldg. & Loan Assn.	Philadelphia.
"	Albert P. Fallon, Bank Examiner	80 Centre St., N. Y.	"	Laurence C. Glass, Chief Clerk	Harrisburg.
"	Thomas J. Coghlan, Bank Examiner	Buffalo	"	O. B. Lippman, Chief, Bureau of Private Banks	Harrisburg.
"	J. Harold Driscoll, Bank Examiner	Buffalo	"	Albert J. Allison, Jr., Bank Examiner	Washington.
"	Robert J. Hyland, Bank Examiner	80 Centre St., N. Y.	"	R. Harold Auen, Bank Examiner	Pittsburgh.
"	Walter E. Nolan, Bank Examiner	80 Centre St., N. Y.	"	J. W. Barrett, Bank Examiner	Bethlehem.
"	Gwynne W. Spencer, Bank Examiner	Syracuse	"	George W. Overly, Bank Examiner	Philadelphia.
"	Gerald O'Grady, Bank Examiner	80 Centre St., N. Y.	"	Charles S. Dugan, Bank Examiner	Upper Darby.
"	John J. Tierney, Bank Examiner	80 Centre St., N. Y.	"	Ward R. Lewis, Bank Examiner	Greensburg.
"	J. J. O'Shaughnessy, Bank Examiner	80 Centre St., N. Y.	"	Lucean C. Kunkle, Bank Examiner	Upper Darby.
"	Nathaniel Orens, Bank Examiner	80 Centre St., N. Y.	"	Chas. K. Booda, Bank Examiner	Lebanon.
"	R. F. Prudden, Bank Examiner	80 Centre St., N. Y.	"	A. Rise Bowman, Bank Examiner	Mechanicsburg.
"	George A. Morlock, Bank Examiner	80 Centre St., N. Y.	"	Christian H. Brandt, Bank Examiner	Kingston.
"	Jesse J. Finn, Bank Examiner	Schenectady.	"	Gerald M. Anderson, Bank Examiner	Drexel Hill.
"	Milton W. Asmuth, Bank Examiner	Rochester	"	Chas. V. Brown, Bank Examiner	Muncy.
"	Charles H. Trask, Bank Examiner	Albany.	"	Earl D. Buck, Bank Examiner	Myersstown.
"	Gerard A. Buckley, Bank Examiner	80 Centre St., N. Y.	"	R. B. Carmany, Bank Examiner	Harrisburg.
"	Garret E. Fitzgerald, Bank Examiner	80 Centre St., N. Y.	"	Wm. V. Davies, Bank Examiner	Harrisburg.
"	Samuel F. Knapp, Bank Examiner	Buffalo	"	Fred K. Denison, Bank Examiner	Bywood.
"	Robert C. Mabel, Bank Examiner	Albany.	"	Thomas Dixon, Bank Examiner	Philadelphia.
"	John D. Dever, Bank Examiner	80 Centre St., N. Y.	"	William Jefferis, Bank Examiner	Philadelphia.
"	Clinton D. Ganse, Bank Examiner	80 Centre St., N. Y.	"	Robert P. Ferguson, Chief Bank Examiner	Philadelphia.
"	Blanche B. Plant, Bank Examiner	Albany.	"	Wayne V. Frye, Bank Examiner	Monessen.
"	Ednah C. Ryder, Bank Examiner	80 Centre St., N. Y.	"	J. Allen Gebhard, Bank Examiner	Lebanon.
"	Charles V. Scheuerman, Bank Examiner	80 Centre St., N. Y.	"	Frank Glatfelter, Bank Examiner	Philadelphia.
"	Edward J. Powers, Bank Examiner	80 Centre St., N. Y.	"	Raymond H. Gorsuch, Bank Examiner	Greensburg.
N. C.	Gurney P. Hood, Commissioner of Banks	Raleigh.	"	Frederick C. Hollowell, Bank Examiner	Wayne.
"	C. I. Taylor, Liquidating Agent	Raleigh.	"	U. Shuman Hart, Bank Examiner	Carlisle.
"	W. L. Williams, Bank Examiner	Raleigh.	"	John E. Hostetter, Bank Examiner	St. Thomas.
"	Leigh Wilson, Bank Examiner	Raleigh.	"	R. K. Houck, Bank Examiner	Indiana.
"	D. M. Darden, Bank Examiner	Raleigh.	"	Harold T. Houston, Bank Examiner	Beaver Falls.
"	W. M. Wiggins, Asst. Bank Examiner	Raleigh.	"	Elwood H. Keithan, Chief Bank Examiner	Wilkes-Barre.
"	J. B. Carson, Asst. Bank Examiner	Raleigh.	"	C. F. T. Lancaster, Bank Examiner	Bellevue.
"	J. E. Bobbitt, Clerk, Bank Examiner	Raleigh.	"	R. F. Landis, Bank Examiner	Halifax.
"	Joe F. Sullivan, Asst. Bank Examiner	Raleigh.	"	R. S. Landis, Bank Examiner	Lancaster.
"	S. C. Welch, Asst. Bank Examiner	Raleigh.	"	M. J. Lavin, Bank Examiner	Wilkes-Barre.
"	Dorsey W. Lynch, Asst. Bank Examiner	Raleigh.	"	A. V. Lees, Bank Examiner	Swarthmore.
N. D.	Gilbert Semington, State Examiner	Bismarck.	"	Wilson D. Lewis, Bank Examiner	Harrisburg.
"	J. M. Shirek, Office Deputy	Bismarck.	"	Wm. J. McCuen, Bank Examiner	Philadelphia.
"	H. R. Winter, Deputy Examiner	Bismarck.	"	Thos. McGarity, Bank Examiner	Philadelphia.
"	R. S. See, Deputy Examiner	Minot.	"	Joe F. Malott, Bank Examiner	Philadelphia.
"	J. W. Goodman, Deputy Examiner	Bismarck.	"	Ondree H. Marsh, Bank Examiner	Tunkhannock.
"	P. L. Larsen, Deputy Examiner	Valley City.	"	Chas. B. Matsinger, Bank Examiner	Clarks Summit.
"	J. K. Nesvik, Deputy Examiner	Grand Forks.	"	John L. Meighen, Bank Examiner	Wilkinsburg.
"	Andrew Sathe, Deputy Examiner (City and Co.)	Valley City.	"	J. Stanley Miller, Bank Examiner	Harrisburg.
"	J. R. Snyder, Deputy Exam. (City and Co.)	Bismarck.	"	Wm. F. Mitchell, Bank Examiner	Philadelphia.
"	J. A. Brown, Deputy Exam. (City and Co.)	Rolla.	"	Howard A. Neidig, Bank Examiner	Lemoyne.
Ohio	I. J. Fulton, Superintendent of Banks	Columbus.	"	E. Paul Oliphant, Bank Examiner	Mt. Carmel.
"	A. C. Krug, Deputy Superintendent	Columbus.	"	W. E. Palmer, Jr., Bank Examiner	Pittsburgh.
"	D. A. Filler, Chief Examiner	Columbus.	"	G. Edwin Payne, Bank Examiner	Pleasant Mount.
"	C. W. Miller, Special Deputy Supt. of Banks	Newark.	"	Guy P. Porter, Bank Examiner	West Newton.
"	D. J. Schurr, Special Deputy Supt. of Banks	Columbus.	"	Ralph W. Reitzel, Bank Examiner	Williamsport.
"	J. C. Van Pelt, Special Deputy Supt. of Banks	Columbus.	"	Walter W. Lapham, Bank Examiner	Pittsburgh.
"	F. R. Ambrose, Examiner	Columbus.	"	Chas. E. Schmucker, Bank Examiner	Philadelphia.
"	E. R. Schurr, Examiner	London.	"	H. L. Scott, Bank Examiner	Bellevue.
"	Chas. G. Saffin, Jr., Attorney Examiner	Columbus.	"	R. H. Shick, Bank Examiner	Duquesne.
"	George T. Blake (foreign Ex. & Tr. Officer)	Columbus.	"	Scott A. Soles, Bank Examiner	McKeesport.
"	H. F. Ashley, Bank Examiner	Oberlin.	"	Wm. M. Steckley, Bank Examiner	Harrisburg.
"	Charles G. Bell, Bank Examiner	Norwalk.	"	Chas. A. Steele, Bank Examiner	Franklin.
"	Irene Berger, Bank Examiner	Mt. Vernon.	"	Raymond K. Stoner, Bank Examiner	Harrisburg.
"	John A. Head, Bank Examiner	Greenfield.	"	Chas. G. Strang, Bank Examiner	Punxsutawney.
"	G. W. Burr, Bank Examiner	Lakewood.	"	Frank S. Strite, Bank Examiner	Greencastle.
"	C. L. Ault, Bank Examiner	644 Oxford Ave., Dayton.	"	Donald H. Strong, Bank Examiner	Philadelphia.
"	Wm. S. Fronizer, Bank Examiner	Sandusky.	"	George M. Stroud, Jr., Bank Examiner	Chester.
"	E. B. Gray, Bank Examiner	Columbus.	"	George S. Summers, Chief Bank Exam.	Harrisburg.
"	C. D. Houser, Bank Examiner	Upper Sandusky	"	J. D. Swigart, Chief Bank Examiner	Pittsburgh.
"	A. E. Johnson, Bank Examiner	Prospect.	"	J. W. Taylor, Bank Examiner	Clairton.
"	Isaac Jones, Bank Examiner	Cincinnati.	"	Wm. R. Turner, Bank Examiner	Chester.
"	Eugene E. King, Bank Examiner	Deshler.	"	Cyrl G. Vogel, Bank Examiner	Pittsburgh.
"	Wm. M. Konzen, Bank Examiner	Napoleon.	"	Ed. W. Wentworth, Bank Examiner	Dormont.
"	John F. Kramer, Jr., Bank Examiner	Mansfield.	"	Edgar W. Hutchinson, Bank Examiner	Philadelphia.
"	Leroy Kuhlman, Bank Examiner	New Knoxville.	"	Fred Wigfield, Jr., Bank Examiner	Steelton.
"	C. A. Ladrach, Bank Examiner	Dover.	"	W. R. Wirth, Bank Examiner	Pittsburgh.
"	C. R. Lawrence, Bank Examiner	Columbus.	"	Chas. S. Worthington, Bank Examiner	Doylestown.
"	H. L. Lockwood, Bank Examiner	Frankfort.	"	Paul A. Yeager, Bank Examiner	Edgewood.
"	Gustave H. Lonsway, Bank Examiner	Tiffin.	"	Chas. H. Zimmerman, Bank Examiner	Huntingdon.
"	Wm. Taafel, Bank Examiner	136 Jefferson Rd., Newark.	"	Thomas H. Fengler, Bank Examiner	Philadelphia.
"	Thomas McEldowny, Bank Examiner	Upper Sandusky.	"	Frederic L. Zellner, Bank Examiner	McKees Rocks.
"	Paul Mitchell, Bank Examiner	Columbus.	"	James E. Brucklacher, Bank Examiner	Williamsport.
"	W. J. Monahan, Bank Examiner	Columbus.	"	Benjamin C. Bowman, Bank Examiner	Penbrook.
"	R. W. Mytholar, Bank Examiner	Akron.	R. I.	Latimer W. Ballou, Bank Commissioner	Room 110 State House, Providence.
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"	W. J. Skehan, Bank Examiner	Toledo.	"	John T. Pollard, Bank Examiner	East Providence.
"	L. E. Smart, Bank Examiner	Findlay.			
"	Edgar L. Trasker, Bank Examiner	Lakewood.			
"	Frank Wagner, Bank Examiner	E. Cleveland.			
"	Paul Warner, Bank Examiner	Utica.			

STATE BANK OFFICIALS AND EXAMINERS—Continued

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"	Wm. B. Fraser, Bank Examiner	Warwick.	"	W. R. Gardner, Bank Examiner	Galax.
"	Walter S. Grant, Jr., Bank Examiner	Providence.	"	C. P. Justis, Asst. Bank Examiner	Blackstone.
"	F. M. Hathaway, Investigator	Cranston.	"	R. F. B. Steele, Asst. Bank Examiner	Appomattox.
"	Irma G. Henrikson, Clerk	Cranston.	"	G. Harwood Bates, Asst. Bank Examiner	Richmond.
"	Madeline M. Lamb, Clerk	Providence.	"	M. Thrush, Asst. Bank Examiner	Front Royal.
"			"	D. T. Zentmeyer, Asst. Bank Examiner	Roanoke.
S. C.	Albert S. Pant, State Bank Examiner	Columbia.	Wash.	C. S. Moody, Supervisor of Banking	Olympia.
"	D. J. Winn, Associate Bank Examiner	Darlington.	"	J. M. Moulton, Asst. Supervisor	Spokane.
"	W. R. Scarborough, Asst. Bank Examiner	Columbia.	"	Harold A. Brazel, Asst. Supervisor	Olympia.
"	W. N. Query, Asst. Bank Examiner	Columbia.	"	O. Williams, Bank Examiner	Seattle.
"	C. L. Walker, Asst. Bank Examiner	Greenville.	"	A. J. Cotton, Bank Examiner	Seattle.
"	Leroy Wilson, Asst. Bank Examiner	Columbia.	"	L. J. Esslinger, Bank Examiner	Seattle.
"	H. M. Chapman, State Bank Examiner	Liberty.	"	A. E. Bergman, Bank Examiner	Chehalis.
"	F. B. David, State Bank Examiner	Dillon.	"	F. W. Moe, Bank Examiner	Yakima.
"	J. M. Smith, Auditor State Institutions	Columbia.	"	Nell Gregerson, Bank Examiner	Hoquiam.
"	F. B. Ruff, Asst. Auditor State Institutions	Columbia.	"	G. M. Lewis, Asst. Bank Examiner	Olympia.
"	Roof Shealy, Asst. Auditor State Institutions	Columbia.	W. Va.	L. R. Charter, Com. of Banking	West Union.
S. D.	D. A. McCullough, Supt. of Banks	Pierre.	"	Helen S. Barringer, Deputy Commissioner	Charleston.
"	A. E. Possum, Deputy Supt. of Banks	Pierre.	"	Nina B. Wills, Typist	Charleston.
"	F. R. Strain, Asst. to Supt. of Banks	Pierre.	"	H. P. Brightwell, Bank Examiner	Charleston.
"	F. J. Benthin, Special Counsel	Pierre.	"	M. Workman, Bank Examiner	Keyser.
"	U. G. Stevenson, Bank Examiner	Sioux Falls.	"	C. F. Smith, Bank Examiner	West Union.
"	E. J. Morris, Bank Examiner	Aberdeen.	"	F. O. Lamb, Bank Examiner	Bluefield.
"	Chris Hirning, Bank Examiner	Mitchell.	"	John J. Nash, Bank Examiner	Huntington.
"	S. E. Anderson, Bank Examiner	Sioux Falls.	"	K. S. Coleman, Bank Exam., Bldg. & Loan	Charleston.
"	F. S. Barber, Bank Examiner	Pierre.	"	C. E. Lawhead, Receiver	Clarksburg.
"	George K. Burt, Bank Examiner	Watertown.	"	E. L. Morrison, Receiver	Charleston.
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"	Hallum W. Goodloe, Deputy & Chief Clerk	Nashville.	"	Thomas Herreid, Deputy Commissioner	Madison.
"	J. F. Hunt, Bank Examiner	Memphis.	"	C. P. Diggles, Supervisor Bldg. & Loan	Madison.
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"	J. M. Davis, Bank Examiner	Lawrenceburg	"	Chas. T. Shape, Bank Examiner	Milwaukee.
"	H. B. Clarke, Bank Examiner	Troy.	"	W. C. Edwards, Bank Examiner	Madison.
"	W. A. Dance, Bank Examiner	Knoxville.	"	E. H. Rothe, Bank Examiner	Wauwatosa.
"	H. R. Jordan, Bank Examiner	Nashville.	"	G. W. Jamieson, Bank Examiner	Madison.
Texas	James Shaw, Banking Commissioner	State Capitol, Austin	"	I. E. Backus, Bank Examiner	Madison.
"	F. C. Branson, Deputy Banking Com.	State Capitol, Austin	"	Geo. Poundstone, Director of Deferred Banks	Mellen.
"	L. J. Davis, Bank Examiner	State Capitol, Austin	"	S. N. Schafer, Chief Examiner	Madison.
"	W. W. Dees, Bank Examiner	State Capitol, Austin	"	G. A. Shape, Bank Examiner	Madison.
"	J. M. Falkner, Bank Examiner	State Capitol, Austin	"	Harry W. Barney, Bank Examiner	Sparta.
"	W. N. Greer, Bank Examiner	State Capitol, Austin	"	E. L. Richardson, Bank Examiner	Fond du Lac.
"	H. W. Barton, Bank Examiner	State Capitol, Austin	"	Nelson C. Ploetz, Examiner	Prairie du Sac.
"	C. S. Holderness, Bank Examiner	State Capitol, Austin	"	Thos. M. Purtell, Building and Loan Exam.	Milwaukee.
"	M. E. Hulsey, Bank Examiner	State Capitol, Austin	"	Stanley R. Caldwell, Building and Loan Examiner	Madison.
"	E. W. Jamison, Bank Examiner	State Capitol, Austin	"	Arthur C. Moors, Building and Loan Ex.	Wauwatosa.
"	J. T. McMillin, Bank Examiner	State Capitol, Austin	"	Herbert E. Platz, Building and Loan Ex.	Milwaukee.
"	G. A. Swain, Bank Examiner	State Capitol, Austin	"	Karl V. Schoenecker, Building and Loan Examiner	Milwaukee.
"	Walter B. Rider, Bank Examiner	State Capitol, Austin	"	E. G. Hampton, Building and Loan Exam.	Madison.
"	G. H. Heath, Bank Examiner	State Capitol, Austin	"	A. F. Wanta, Building and Loan Exam.	Wauwatosa.
"	Phil. Nolan, Asst. Bank Examiner	State Capitol, Austin	"	Harry Haslett, Junior Examiner	Fond du Lac.
"	A. G. Adams, Jr., Asst. Bank Examiner	State Capitol, Austin	"	Charles C. Steele, Examiner	Sparta.
"	John Kvinta, Asst. Bank Examiner	State Capitol, Austin	"	F. C. Teske, Examiner	Princeton.
"	A. O. Nicholson, Asst. Bank Examiner	State Capitol, Austin	"	R. D. Luther, Examiner	Waupaca.
Utah	John A. Malia, Bank Commissioner, Room 217, State Capitol Bldg.	Salt Lake City.	"	G. E. Vallier, Asst. Examiner	South Milwaukee.
"	Ernest C. Robbins, Chief Bank Examiner	Salt Lake City.	"	R. E. Kileen, Asst. Examiner	Wautoma.
"	H. R. Hurren, Bank Examiner	Salt Lake City.	"	Theo. M. Meloy, Asst. Examiner	Madison.
"	J. W. Jones, Bank Examiner	Salt Lake City.	"	M. C. Benninger, Asst. Examiner	Waterloo.
"	J. M. Knapp, Bldg. & Loan Examiner	Salt Lake City.	"	Gregory M. Bueznll, Asst. Examiner	Madison.
Vt.	R. C. Clark, Bank Commissioner, State St.	Montpelier.	"	Guerdon M. Matthews, Asst. Examiner	Milwaukee.
"	Kathleen E. O'Leary, Chief Clerk	Barre.	"	John C. Brown, Asst. Examiner	Lake Geneva.
"	L. H. Lavalley, Bank Examiner	Rutland.	"	Carl A. Juvrud, Asst. Examiner	Neillsville.
"	R. D. Watkins, Bank Examiner	Barre.	"	Hugh Helmer, Asst. Examiner	Milwaukee.
"	R. L. Kelleher, Bank Examiner	Montpelier.	"	Basil I. Peterson, Asst. Examiner	Madison.
Va.	M. E. Bristow, Com. of Ins. & Banking, 1010 State Office Bldg.	Richmond.	"	Omer Houkom, Bank Examiner	Green Bay.
"	L. R. Ritchie, Bank Examiner	Richmond.	"	M. J. Cashel, Mgr. Real Estate—Delinquent Banks	Madison.
"	B. J. Woodward, Bank Examiner	Richmond.	Wyo.	Wm. Reeves, Jr., State Examiner	State Capitol Bldg.
"	E. J. Smith, Bank Examiner	Saluda.	"	O. Bertagnolli, Bank Examiner	Cheyenne.
"			"	J. E. Foreman, Examiner	Cheyenne.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

January 4, 1933

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS	NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
CHIEF NATIONAL BANK EXAMINER			
Folger, W. P.	Office, Comptroller of the Currency, Washington, D. C.	Baldrige, W. H. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
ASSISTANT CHIEF NATIONAL BANK EXAMINERS			
Crossen, G. W.	Office Comptroller of the Currency, Washington, D. C.	Wright, Irwin D. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Hodgson, R. M.	Office Comptroller of the Currency, Washington, D. C.	Collier, Richard H. (11)	1706 Republic Bank Bldg., Dallas, Texas.
McBryde, W. W.	Office Comptroller of the Currency, Washington, D. C.	Madland, L. L. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Smith, C. F.	Office Comptroller of the Currency, Washington, D. C.	NATIONAL BANK EXAMINERS	
Wilson, C. F.	Office Comptroller of the Currency, Washington, D. C.	Abrahamson, M. (3)	1500 Walnut St., Rm. 1503, Philadelphia, Pa.
DISTRICT CHIEF NATIONAL BANK EXAMINERS (By Federal Reserve Districts)			
Williams, F. D. (1)	Federal Reserve Bank Bldg., Boston, Mass.	Allen, E. F. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Roberts, L. K. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.	Amrhein, J. A. (5)	628 P. O. Bldg., Baltimore, Md.
Newnam, Stephen L. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.	Anderson, Glenn E. (10)	P. O. Box 1546, Muskogee, Okla.
Taylor, William (4)	715 Federal Res. Bk. Bldg., Cleveland, Ohio.	Anderson, O. A. (2)	525 Federal Res. Bldg., New York, N. Y.
Chorpensing, I. I. (5)	Nat. Metropolitan Bk. Bldg., Washington, D. C.	Ashwood, Cecil (2)	Statler Hotel, Buffalo, N. Y.
Robb, Ellis D. (6)	717 First National Bank Bldg., Atlanta, Ga.	Austin, James W. (4) (R.F.C.)	Washington, D. C.
Leyburn, A. P. (7)	164 W. Jackson Blvd., Room 1209, Chicago, Ill.	Bailey, J. L. (5)	National Metropolitan Bk. Bldg., Washington, D. C.
Neill, Robt. (8)	1310 Federal Commerce Trust Bldg., St. Louis, Mo.	Baker, W. B. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.
		Barnett, M. L., Jr. (5)	P. O. Box 958, Charlotte, N. C.
		Basham, A. A. (6)	P. O. Box 940, Knoxville, Tenn.
		Baty, W. R. (7)	P. O. Box 435, Clinton, Iowa.
		Baugh, G. W. (7)	309 New Federal Bldg., Des Moines, Iowa.
		Beaton, Otis W. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
		Beatty, Robert S. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
		Becker, E. J., Jr. (10)	P. O. Box 186, Clinton, Okla.
		Bina, James C. (3)	1500 Walnut St., Rm. 1503, Philadelphia, Pa.
		Bishop, R. O. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
		Black, H. W. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
		Blanz, W. H. (J.G.) (5)	National Metropolitan Bk. Bldg., Washington, D. C.

(Rec.) Acting as Receiver of a National Bank.
(R.F.C.) Reconstruction Finance Corporation.

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

(U.) Unassigned.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued

January 4, 1933

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS	NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
NATIONAL BANK EXAMINERS—Continued		Nelson, F. S. (10)	202 Federal Bldg., Grand Island, Neb.
Bleakley, B. J. (4)	601 Federal Reserve Bldg., Pittsburgh, Pa.	Nelson, Nels (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Boyle, L. J. (9)	P. O. Box 471, Fargo, N. D.	Nielson, Geo. W. (2)	525 Federal Reserve Bldg., New York, N. Y.
Boysen, Alfred (3)	Post Office Bldg., Wilkes-Barre, Pa.	Norman, Louis A. (4)	P. O. Box 473, Newcastle, Pa.
Brogan, John C., Jr. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	North, R. B. (10)	P. O. Box 1920, Wichita, Kan.
Brown, H. L. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.	O'Brien, L. J. (7)	P. O. Box 553, Sioux City, Iowa.
Burke, Lysle S. (7)	164 W. Jackson Blvd., Room 1209, Chicago, Ill.	Ockershausen, F. C. (5)	Nat'l Metropolitan Bk. Bldg., Washington, D. C.
Burt, Ross M. (10)	350 Colorado N. Bk. Bldg., Denver, Colo.	O'Conner, T. J. (2)	P. O. Box 561, Syracuse, N. Y.
Byrne, James J. (6)	P. O. Box 741, Montgomery, Ala.	Olson, W. W. (9)	201 Security Nat'l Bk. Bldg., Sioux Falls, S. D.
Carter, Aubrey B.	Room 348, Treasury Dept., Washington, D. C.	Oyen, Finn (9) (J. G.)	P. O. Box 471, Fargo, N. D.
Clark, Lewis H. (5)	Stonewall Jackson Hotel, Clarksburg, W. Va.	Palmer, R. E. A. (12)	P. O. Box 2563, Boise, Idaho.
Clark, A. (4)	307 Leonard Bldg., Washington, Pa.	Parker, Edw. F. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Coffin, George M. (Rec.)	Care of Citizens National Bank, Woonsocket, R. I.	Patterson, T. C. (11)	1706 Republic Bank Bldg., Dallas, Tex.
Coffin, G. S. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.	Penn, D. V. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Coggins, J. D. (10)	Box 1091, Oklahoma City, Okla.	Peterson, F. R. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Cooke, A. J. (12)	638 H. W. Hellman Bldg., Los Angeles, Calif.	Pierce, W. W. (11)	P. O. Box 1223, Shreveport, La.
Crawford, H. M. (3) (J.G.)	1500 Walnut St., Room 1503, Philadelphia, Pa.	Pole, John H. (4)	700 National Bank of West Virginia Bldg., Wheeling, W. Va.
Cunningham, F. F. (6)	P. O. Box 1175, Lakeland, Fla.	Price, A. E. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Cutler, W. A. (7)	P. O. Box F. F., Wisconsin Rapids, Wis.	Prickett, Karl E. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Davenport, H. B. (3)	1500 Walnut St., Rm. 1503, Philadelphia, Pa.	Quinn, H. F. (7)	164 W. Jackson Blvd., Room 1209, Chicago, Ill.
DeBaun, Claude (2)	P. O. Box 442, Utica, N. Y.	Rafter, Charles T. (10)	P. O. Box 551, Cheyenne, Wyo.
Dolan, Reed (6)	P. O. Box 442, Albany, Ga.	Ransom, F. T. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.
Donahue, C. A. (12)	1107 A. Mattei Bldg., Fresno, Calif.	Rasmussen, L. I. (12) (J.G.)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Donahue, W. H. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.	Rees, Frank A. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Donovan, Leo D. (7)	P. O. Box 363, Waterloo, Ia.	Regan, W. A. (7)	405 Federal Reserve Bank Bldg., Detroit, Mich.
Dooley, Thomas E. (1)	64 Riggs Ave., West Hartford, Conn.	Reimers, D. H. (7)	164 W. Jackson Blvd., Room 1209, Chicago, Ill.
Douglas, A. M. (2)	P. O. Box 221, Albany, N. Y.	Reitz, H. A. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Dresler, H. B. (4)	P. O. Box 14, Mansfield, Ohio.	Reynolds, J. R. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Dunlap, Thomas C. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.	Rial, Ben, Jr. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Dye, S. W. (7)	801 Central Nat'l Bank Bldg., Peoria, Ill.	Robinson, H. P. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Faris, A. B. (4)	P. O. Box 506, Richmond, Ky.	Roetzel, G. F. (10)	P. O. Box 1091, Oklahoma City, Okla.
Finney, R. Gordon (3)	P. O. Box 491, Williamsport, Pa.	Rossman, R. (R. F. C.)	Washington, D. C.
Foster, C. W. (11)	Care Federal Reserve Bank, Houston, Tex.	Rummel, John T. (12)	514 P. O. Bldg., Portland, Ore.
Francis, C. C. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.	Sales, J. A. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Fraser, J. A. (R.F.C.)	Washington, D. C.	Sanders, J. L. (7)	P. O. Box 592, Indianapolis, Ind.
Freeman, O. M. (1)	205 Governor St., Providence, R. I.	Sandlin, W. A. (11)	912 Alamo National Bank Bldg., San Antonio, Tex.
Fuller, Harry R. (7)	P. O. Box 592, Indianapolis, Ind.	Schechter, W. J. (7) (Rec.)	Care Washington Park National Bank, Chicago, Ill.
Funsten, W. P. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.	Schofield, John W. (U.)	1599 Hayworth Ave., Hollywood, Calif.
Galvin, E. H. (12) (J.G.)	155 Montgomery St., Room 1103, San Francisco, Calif.	Seabury, Robert M. (R.F.C.)	Washington, D. C.
Gentry, J. H. (9)	909 Midland Bk. Bldg., Billings, Mont.	Sedlacek, L. H.	Care Div. of Insolvent National Banks, Office Comptroller Currency Treasury Dept., Washington, D. C.
Gilbert, H. B. (11)	P. O. Box 318, Wichita Falls, Texas.	Severson, Henry (8)	515 Boyle Bldg., Little Rock, Ark.
Glazier, Chas. A. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.	Shapiro, Leo. (12)	219 P. O. Bldg., Klamath Falls, Ore.
Goodhart, R. W.	Care of Div. of Insolvent National Banks, Office of Comptroller of the Currency, Treas. Dept., Washington, D. C.	Shull, Sherman C. (4)	715 Federal Reserve Bank Bldg., Cleveland, O.
Gray, W. M. (Rec.)	Care of First National Bk., Blythe, Calif.	Sibley, W. L. (11)	P. O. Box 1584, Waco, Texas.
Green, A. W. (1)	Fed. Reserve Bk. Bldg., Boston, Mass.	Smith, E. T. (4)	Box 463, Columbus, Ohio.
Griffin, Gerald (1) (J.G.)	22 West St., Suite E., Rutland, Vt.	Smith, Geo. F. (3)	P. O. Box 951, Harrisburg, Pa.
Gulles, F. A. (6)	717 First National Bank Bldg., Atlanta, Ga.	Smith, Geo. H. (Rec.)	Care of Union National Bk., Connellsville, Pa.
Harrison H. G. (8)	601 West Oak St., Carbondale, Ill.	Snyder, Vernon G. (3)	P. O. Box 231, Sunbury, Pa.
Hartman, Chas. H. (3)	905 Tunbridge Road, Yeoman, Pa.	Spandrup, Max V. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Hauschild, L. P. (4)	P. O. Box 44 Greensburg, Pa.	Starkey, Gordon E. (4)	307 Leonard Bldg., Washington, D. C.
Hawkins, J. W. (11)	P. O. Box 1471, Abilene, Texas.	Starr, Douglas O. (5) (J.G.)	National Metropolitan Bank Bldg., Washington, D. C.
Hecht, L. C. W. (8)	1310 Federal Commerce Trust Bldg., St. Louis, Mo.	Stevens, L. T. (9)	4929 Pleasant Ave., South, Minneapolis, Minn.
Hedrick G. C. (11)	1706 Republic Bk. Bldg., Dallas, Tex.	Stewart, Adelia M.	Rm. 217, Office of Comptroller of Currency, Treas. Dept., Washington, D. C.
Hooker, Robert K. (8)	P. O. Box 482, Evansville, Ind.	Stewart, H. E. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Hooper, Marshall (12)	507 Farmers Mechanics Bldg., Sacramento, Calif.	Stevart, F. R. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Horton B. E. (11)	1319 13th Ave., Corsicana, Texas.	Stokes, H. F. (5)	501 Charleston Nat'l Bk. Bldg., Charleston, W. Va.
Hotchkiss, Paul L. (2)	326 Ten Eyck St., Watertown, N. Y.	Strenz, C. F. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Huck, Wm. F. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.	Stroefler, L. F. (4)	P. O. Box 14, Mansfield, Ohio.
Hurley, Michael J. (1)	Federal Reserve Bank Bldg., Boston, Mass.	Stuart, Robt. K. (7)	906 Michigan Ave., Evanston, Ill.
Hutt, William E. (11)	Sherman, Texas.	Swensen, Loren T. (3)	P. O. Box 32, Altoona, Pa.
Ickler, L. H., Jr. (9)	15 Federal Bldg., Duluth, Minn.	Taylor, O. C. (12)	2730 So. Normandie St., Los Angeles, Calif.
Jorres, G. W. (12) (J.G.)	205 Post Office Bldg., Santa Ana, Calif.	Taylor, Wm. M. (5)	Nat'l Metropolitan Bk. Bldg., Washington, D. C.
Julius, W. E. (4)	P. O. Box 621, Cincinnati, Ohio.	Tolton, A. F. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Kane, W. W. (8)	5381 Pershing Ave., St. Louis, Mo.	Underwood, C. E. (4)	New Federal Reserve Bank Bldg., Pittsburgh, Pa.
Kellogg, Preston P. (4)	715 Federal Reserve Bank Bldg., Cleveland, O.	Underwood, M. L. (8)	1310 Federal Commerce Trust Bldg. St. Louis, Mo.
Ketner, John H. (3)	426 Carsonia Ave., Pennside, Reading, Pa.	Van Brunt, L. J. (9)	1716 St. Anthony Ave., St. Paul, Minn.
Krippel, F. W. (R.F.C.)	Washington, D. C.	Vandoren, W. T. (5) (J.G.)	National Metropolitan Bank Bldg., Washington, D. C.
Lamb, Ernest (11)	1706 Republic Bank Bldg., Dallas, Tex.	Voight, Howell, B. (1)	The Carpenter, Manchester, N. H.
Lammond, W. M. (6)	P. O. Box 1364, New Orleans, La.	Von Birgelen, F. M. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Larsen, Walter (2)	525 Federal Res. Bk. Bldg., New York, N. Y.	Waldron, W. J. (12)	205 P. O. Bldg., Santa Ana, Calif.
Lewis, Wm. H., Jr. (6) (J.G.)	717 First National Bank Bldg., Atlanta, Ga.	Walker, Harry W. (7)	P. O. Box 27, Grand Rapids, Mich.
Lilly, John F. (8)	1310 Fed. Com. Tr. Bldg., St. Louis, Mo.	Walker, Hugh M. (4)	P. O. Box 621, Cincinnati, Ohio.
Linden, C. C. (12)	403 Empire State Bldg., Spokane, Wash.	Ward, M. M. (R.F.C.)	Washington, D. C.
Logan, J. M. (Rec.)	Care of First National Bank, Charlotte, N. C.	Watts, John L. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Lorang, P. J. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.	Wetzel, Adam (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Luiken, John B. (2)	823 Comer Bldg., Birmingham, Ala.	Wilde, Max C. (12)	514 P. O. Bldg., Portland, Ore.
Luscombe, A. P. (6)	525 Fed. Res. Bk. Bldg., New York, N. Y.	Wilde, Otto F. (5)	Natl. Metropolitan Bk. Bldg., Washington, D. C.
Lyon, C. W. (10)	P. O. Box 135, Norfolk, Neb.	Williams, E. L. (10)	P. O. Box 296, Salina, Kan.
Lyons, Gibbs (U)	Div. of Insolvent National Banks, Office of Comptroller of the Currency, Treasury Dept., Washington, D. C.	Wilson, E. B. (2)	P. O. Box 607, Albany, N. Y.
McCall, W. P. (1)	Federal Reserve Bank Bldg., Boston, Mass.	Wilson, G. R. (7)	801 Central N. Bk. Bldg., Peoria, Ill.
McCans, A. B. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.	Witt, G. T. (11)	P. O. Box 1231, Amarillo, Tex.
McClain, J. S. (6)	717 First National Bank Bldg., Atlanta, Ga.	Wood, D. R. (5)	Pulaski National Bank Bldg., Pulaski, Va.
McCoy, Thomas P. (12) (J.G.)	522 Central Bldg., Seattle, Wash.	Woods, Hal (8)	1248 Washington Ave., Springfield, Mo.
McGinnis, Francis J. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.	Wray, H. L. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
McLaren, D. D. (9)	Room 15, Federal Bldg., Duluth, Minn.	Wright, E. M. (12)	Care Fed. Res. Bank, Salt Lake City, Utah
McLean, C. H. (12)	522 Central Bldg., Seattle, Wash.	Young, William R. (8)	407 First National Bk. Bldg., Memphis, Tenn.
McLean, Roger A. (7)	P. O. Box 115, Springfield, Ill.		
Male, W. N. (10)	P. O. Box 1082, Pueblo, Colo.		
Medill, Geo. L. (3)	P. O. Box 61, Lancaster, Pa.		
Miller, P. V. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.		
Mooney, Russel E. (8)	P. O. Box 1092, Louisville, Ky.		
Morgan, C. E. (12)	155 Montgomery St., Room 1103, San Francisco, Calif.		
Morgan, W. M. (8) (Rec.)	Care Henderson National Bank, Henderson, Ky.		
Motter, Charles W. (5)	P. O. Box 493, Richmond, Va.		
Murphy, D. F. (1)	30 Pearl St., Boston, Mass.		

(Rec.) Acting as Receiver of a National Bank.
(R.F.C.) Reconstruction Finance Corporation.

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

(U) Unassigned.

VALUES OF FOREIGN MONEYS

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 1, 1933

Pursuant to Section 522, Title IV, of the Tariff Act of 1930, reenacting Section 25 of the Act of August 27, 1894, as amended, the following estimates by the Director of the Mint of the values of foreign monetary units are hereby proclaimed to be the values of such units in terms of the money of account of the United States that are to be followed in estimating the value of all foreign merchandise exported to the United States during the quarter beginning January 1, 1933, expressed in any such foreign monetary units: *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 and certified by the Federal Reserve Bank of New York and published by the Secretary of the Treasury pursuant to the provisions of Section 522, Title IV, of the Tariff Act of 1930.

Ogden L. Mills, *Secretary of the Treasury.*

Values of Foreign Monetary Units (*At par as regards gold units; non-gold units have no fixed par with gold.*)

COUNTRY.	LEGAL STANDARD.	MONETARY UNIT.	Value in Terms of U. S. Money.	REMARKS.	
Argentina Republic.....	Gold	Peso	\$0.9648	Currency; Paper normally convertible at 44 % of face value.	
Austria	Gold	Schilling .....	.1407	
Belgium	Gold	Belga .....	.1390	1 belga equals 5 Belgian paper francs.
Bolivia	Gold	Boliviano .....	.3650	13½ bolivianos equal 1 pound sterling.
Brazil	Gold	Milreis .....	.5462	Currency: Government paper, convertible at 4.567 paper milreis to the gold milreis (\$0.1196), by decree of May 23, 1928.
British Colonies in Australasia and Africa.....	Gold	Pound sterling	4.8665		
British Honduras.....	Gold	Dollar	1.0000		
Bulgaria	Gold	Lev .....	.0072	
Canada	Gold	Dollar	1.0000		
Chile	Gold	Peso .....	.1217	
China	Silver	Tael (A unit of value as here used; not a coin.)	Haikwan3073	A unit of account, used only for customs purposes. China's import duties are levied on a gold basis, the gold unit being defined as 60.1866 centigrams pure gold (equal 40 cents U. S.). China's export duties remain on a silver basis.
			Amoy .....	.3020
			Canton .....	.3011
			Chefoo .....	.2889
			Chin Kiang .....	.2950
			Foochow .....	.2794
			Hankow .....	.2826
			Kiaochow .....	.2927
			Nanking .....	.2989
			Newchwang .....	.2832
			Ningpo .....	.2904
			Peiping .....	.2944
			Shanghai .....	.2759
Swatow .....	.2790			
Takow .....	.3039			
Tientsin .....	.2927			
		Yuan .....	.1957	The Yuan (sometimes known as Yuan dollar) of 100 cents is the monetary unit minted by the Central Government of the Republic. Old Mexican dollars only, issued prior to 1913.
		Dollar { Hongkong .....	.1986	
		{ British .....	.2001	
		{ Mexican .....	.2001	
Columbia	Gold	Peso .....	.9733	Currency: Government paper and silver. Law establishing conversion office fixes ratio 4 colons (nongold) = \$1.
Costa Rica	Gold	Colon	4.653		
Cuba	Gold	Peso	1.0000		
Czechoslovakia	Gold	Krone .....	.0296	
Denmark	Gold	Krone .....	.2680	
Dominican Republic	Gold	Dollar	1.0000	U. S. money is principal circulating medium.	
Ecuador	Gold	Sucre .....	.2000	
Egypt	Gold	Pound (100 piasters)	4.9431		
Estonia	Gold	Kroon .....	.2680	
Finland	Gold	Markka .....	.0252	
France	Gold	Franc .....	.0392	
Germany	Gold	Reichsmark .....	.2382	
Great Britain	Gold	Pound sterling	4.8665	Obligation to sell gold at legal monetary par suspended, effective Sept. 21, 1931.	
Greece	Gold	Drachma .....	.0130	
Guatemala	Gold	Quetzal	1.0000		
Haiti	Gold	Gourde .....	.2000	Currency: National bank notes redeemable on demand in American dollars.
Honduras	Gold	Lempira .....	.5000	
Hungary	Gold	Pengo .....	.1749	
India (British)	Gold	Rupee .....	.3650	
Indo-China	Gold	Piaster .....	.3918	
Italy	Gold	Lira .....	.0526	
Japan	Gold	Yen .....	.4985	
Latvia	Gold	Lat .....	.1930	
Liberia	Gold	Dollar	1.0000	Currency: Depreciated silver token coins.	
Lithuania	Gold	Litas .....	.1000	Currency: Notes of the Bank of Lithuania. By law of July 25, 1931, gold has no legal tender status but it may be held as monetary reserve for use in foreign exchange operations.
Mexico	Gold	Peso .....	.4985	
Netherlands and colonies	Gold	Guilder (florin) .....	.4020	
Newfoundland	Gold	Dollar	1.0000		
Nicaragua	Gold	Cordoba	1.0000		
Norway	Gold	Krone .....	.2680	
Panama	Gold	Balboa	1.0000		
Paraguay	Gold	Peso (Argentine) .....	.9648	Currency: Depreciated Paraguayan paper currency.
Persia	Gold	Rial .....	.0487	Rial currency effective March 21, 1932, with 1 rial equivalent to 1 kran of old system.
Peru	Gold	Sol .....	.2800	Established by decree of April 18, 1931.
Philippine Islands	Gold	Peso .....	.5000	
Poland	Gold	Zloty .....	.1122	
Portugal	Gold	Escudo .....	.0442	By decree of June 6, 1931, effective July 1, 1931.
Rumania	Gold	Leu .....	.0060	
Russia	Gold	Ruble .....	.5146	Pre-war unit. (One Soviet chervonetz = 10 gold rubles.)
Salvador	Gold	Colon .....	.5000	
Siam	Gold	Baht (Tical) .....	.4424	
Spain	Gold	Peseta .....	.1930	Valuation is for gold peseta; currency is notes of the Bank of Spain.
Straits Settlements	Gold	Dollar .....	.5678	
Sweden	Gold	Krona .....	.2680	
Switzerland	Gold	Franc .....	.1930	
Turkey	Gold	Piaster .....	.0440	(100 piasters equal to the Turkish £.)
Uruguay	Gold	Peso	1.0342	Currency: Inconvertible paper.	
Venezuela	Gold	Bolivar .....	.1930	
Yugoslavia	Gold	Dinar .....	.0176	By law of May 11, 1931, effective June 28, 1931.

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	Odin	En	En
2	Two	Deux	Zwei	Dos	Due	Dois	Twee	Dva	To	Två
3	Three	Trois	Drei	Tres	Tre	Tres	Drie	Tri	Tre	Tre
4	Four	Quatre	Vier	Cuatro	Quattro	Quatro	Vier	Chetire	Fire	Fyra
5	Five	Cinq	Fünf	Cinco	Cinque	Cinco	Vijf	Pyat	Fem	Fem
6	Six	Six	Sechs	Seis	Sei	Seis	Zes	Shest	Sex	Sex
7	Seven	Sept	Sieben	Siete	Sette	Sete	Zeven	Sem	Syv	Sju
8	Eight	Huit	Acht	Ocho	Otto	Oito	Acht	Vosem	Otte	Åtta
9	Nine	Neuf	Neun	Nueve	Novo	Novo	Negen	Devyat	Ni	Nio
10	Ten	Dix	Zehn	Diez	Dieci	Dez	Tien	Desyat	Ti	Tio
11	Eleven	Onze	Elf	Once	Undici	Onze	Elf	Odinnadsat	Elleve	Elfva
12	Twelve	Douze	Zwölf	Doce	Dodici	Doze	Twaalf	Dvynadsat	Tolv	Tolf
13	Thirteen	Treize	Dreizehn	Trece	Tredici	Treze	Dertien	Tridnadsat	Tretten	Tretton
14	Fourteen	Quatorze	Vierzehn	Catorce	Quattordici	Quatorze	Veertien	Chetirnadsat	Fjorten	Fjorton
15	Fifteen	Quinze	Fünfzehn	Quince	Quindici	Quinze	Vijftien	Pyatnadsat	Femten	Femton
16	Sixteen	Seize	Sechzehn	Diez y seis	Sedici	Dezeseis	Zestien	Shestnadsat	Sexten	Sexton
17	Seventeen	Dix-sept	Siebzehn	Diez y siete	Diciassette	Dezesete	Zeventien	Semnadsat	Sytten	Sjutton
18	Eighteen	Dix-huit	Achtzehn	Diez y ocho	Diciotto	Dezoito	Achtien	Vosemnadsat	Atten	Aderton
19	Nineteen	Dix-neuf	Neunzehn	Diez y nueve	Diciannove	Dezenove	Negentien	Devyatnadsat	Nitten	Nittion
20	Twenty	Vingt	Zwanzig	Veinte	Venti	Vinte	Twintig	Dvadsat	Tyve	Tjugu
21	Twenty-one	Vingt-et-un	Ein und zwanzig	Veinte y uno	Venti uno	Vinte um	Enen Twintig	Dvadsat-odin	En og Tyve	Tjuguen
30	Thirty	Trente	Dreissig	Treinta	Trenta	Trinta	Dertig	Tridtsat	Tredive	Trettio
40	Forty	Quarante	Vierzig	Cuarenta	Quaranta	Quarenta	Veertig	Sorok	Fyrretyve	Fyrtio
50	Fifty	Cinquante	Fünfzig	Cincuenta	Cinquanta	Cincoenta	Vijftig	Pyatdesyat	Halvtredsinds-tyve	Femtio
60	Sixty	Soixante	Sechzig	Sesenta	Sessanta	Sessenta	Zestig	Shestdesyat	Tredsindstyve	Sextio
70	Seventy	Soixante-dix	Siebenzig	Setenta	Settanta	Setenta	Zeventig	Semdesyat	Halvfjerdredsinds-tyve	Sjuttio
80	Eighty	Quatre-vingt	Achtzig	Ochenta	Ottanta	Oitenta	Tachtig	Vosemdesyat	Firsindstyve	Åttio
90	Ninety	Quatre-vingt-dix	Neunzig	Noventa	Novanta	Noventa	Negentig	Devyanosto	Halvfemsindstyve	Nittio
100	Hundred	Cent	Hundert	Cien	Cento	Cem	Honderd	Sto	Hundrede	Hundra
1000	Thousand	Mille	Tausend	Mil	Mille	Mil	Duizend	Tisyacha	Tusinde	Tusen
	Day	Jour	Tag	Día	Giorno	Dia	Den	Den	Dage	Dag
	Week	Semaine	Woche	Semana	Settimana	Semana	Week	Nedelya	Uger	Vecka
	Month	Mois	Monat	Mes	Mese	Mez	Maand	Mesyats	Maaned	Månad
	Year	Année	Jahr	Año	Anno	Anno	Jaar	God	Aar	År
	On demand	À présentation	Nach Sicht, or bei Vorzeigung	A presentación	A presentazione	A apresentação	Op vertoon	Po trebovaniyu	Paa anfordring	På anfordring
	At sight	À vue	Auf Sicht	A la vista	A vista	A vista	Op zicht	Po predyavlenii	Ved sigt	Vid sigt
	After sight	À jours de vue	Nach Sicht	A. días vista	Dopo vista	A. dias vista	Dagen na zigt	Posle predyavlenii	Efter sigt	Efter sigt
	After date	À jours de date	Nach Dato, or nach Heute	A. días fecha	Dopo dato	A. dias data	Dagen na dato	Dato	Efter dato	Från dato
	Pay to the order	Payez à l'ordre	Für mich, or uns an anweisung	A la ordén	Pagate al l'ordine	Pagase a ordem	Voor my aan de Order	Plat it order	Behag at betale til ordre	Behagar att betala till ordre
	I promise to pay	Je payerai	Werde ich, or werden wir bezahlen	Pagaré	Paghero	Pagarei	Ik neem aan te betalen	Ia obyeschaju	Jeg forpligter mig att betale	Jag förpligtar mig att betala
	With interest	Avec interets	Mit Zinsen	Con interés	Con interesse	Com interesse	Met interest	S protsentami	Med ränta	Med ränta

1988

JANUARY

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

FEBRUARY

S	M	T	W	T	F	S
..	..	..	32	33	34	35
..	..	..	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	..	..	..	..
..

MARCH

S	M	T	W	T	F	S
..	..	..	60	61	62	63
..	..	..	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	..
..

APRIL

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

MAY

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

JUNE

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

JULY

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

AUGUST

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

SEPTEMBER

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

OCTOBER

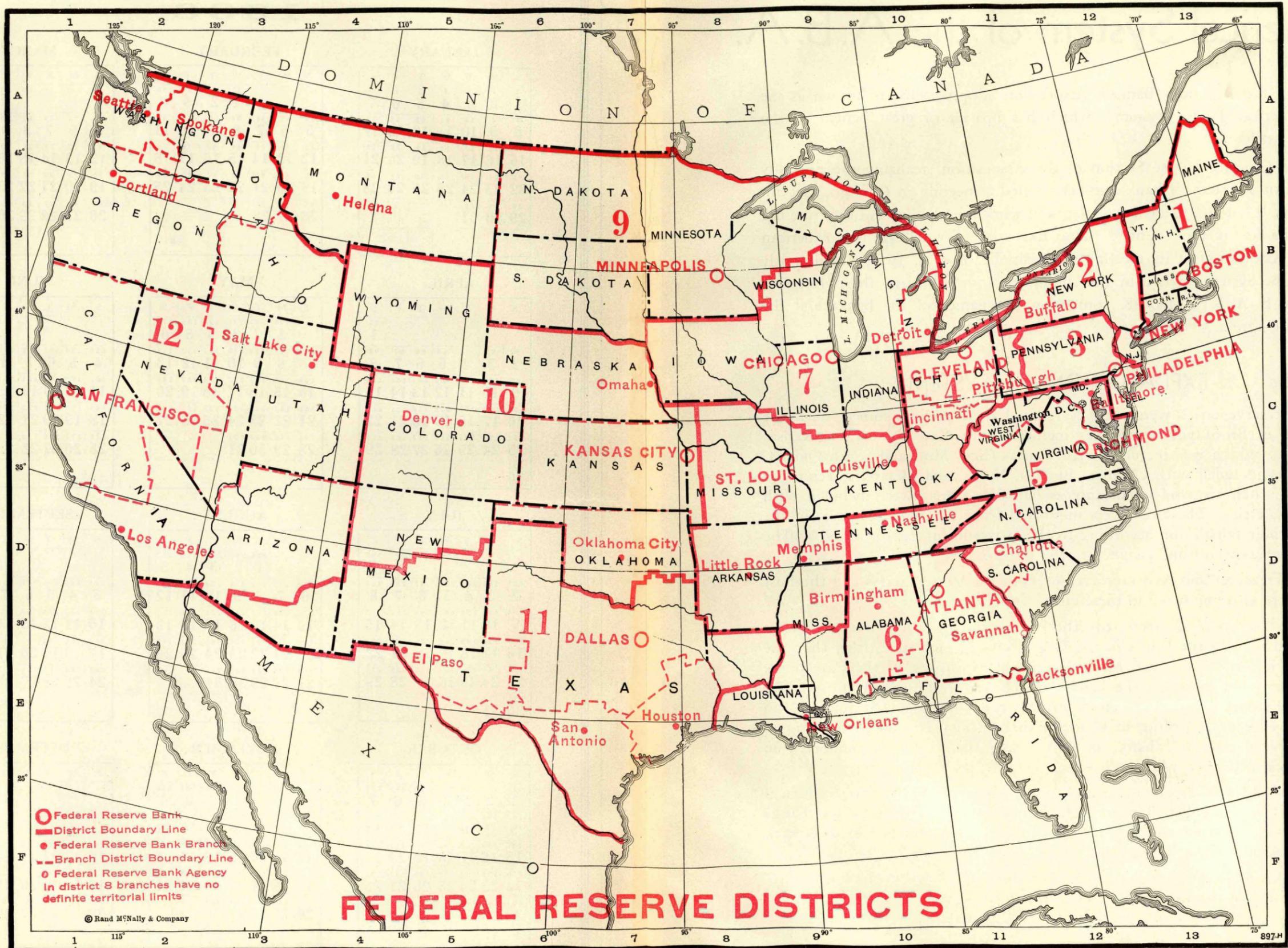
S	M	T	W	T	F	S
274	275	276	277	278	279	280
1	2	3	4	5	6	7
281	282	283	284	285	286	287
8	9	10	11	12	13	14
288	289	290	291	292	293	294
15	16	17	18	19	20	21
295	296	297	298	299	300	301
22	23	24	25	26	27	28
302	303	304	..	..	..	..
29	30	31	..	..	..	..
..

NOVEMBER

S	M	T	W	T	F	S
..	..	..	305	306	307	308
..	..	..	1	2	3	4
309	310	311	312	313	314	315
5	6	7	8	9	10	11
316	317	318	319	320	321	322
12	13	14	15	16	17	18
323	324	325	326	327	328	329
19	20	21	22	23	24	25
330	331	332	333	334	..	..
26	27	28	29	30	..	..
..

DECEMBER

S	M	T	W	T	F	S
..	..	..	..	..	335	336
..	..	..	..	..	1	2
337	338	339	340	341	342	343
3	4	5	6	7	8	9
344	345	346	347	348	349	350
10	11	12	13	14	15	16
351	352	353	354	355	356	357
17	18	19	20	21	22	23
358	359	360	361	362	363	364
24	25	26	27	28	29	30
365	..	..	..	..	..	..
31	..	..	..	..	..	..



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.

Supplements containing all changes which have taken place since any previous issue of the Key are furnished free to subscribers.

The Fourteenth Edition was published October 1, 1932.

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 Net Demand Deposits 3% of Time Deposits	10% of Net Demand Deposits 3% of Time Deposits	13% of Net Demand Deposits 3% of Time Deposits

Central Reserve Cities

2. NEW YORK CITY* . . . 7. CHICAGO**



*Reserve Cities****

- | | |
|--------------------------|-----------------------------|
| 6. Atlanta, Ga. | 9. Minneapolis, Minn. |
| Br.5. Baltimore, Md. | Br.6. Nashville, Tenn. |
| Br.6. Birmingham, Ala. | Br.6. New Orleans, La. |
| 1. Boston, Mass. | Oakland, Cal. |
| Br.2. Buffalo, N. Y. | Ogden, Utah |
| Cedar Rapids, Iowa | Br.10. Oklahoma City, Okla. |
| Br.5. Charlotte, N. C. | 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 | Br.11. 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.

*New York—Member banks in the Borough of Manhattan, or located in other boroughs and having branches in Manhattan, are subject to the full reserve. Member banks located in the Boroughs of Brooklyn and the Bronx, or located in the Boroughs of Richmond and Queens and having branches in the Boroughs of Brooklyn or the Bronx, are subject to the reserve requirements of a reserve city (10% of demand and 3% of time). Member banks located in the Boroughs of Richmond and Queens (having no branches in other boroughs) are subject to a reserve of 7% against demand and 3% against time.

**Certain outlying banks have been authorized to carry the same reserves as reserve city banks.

***Certain outlying banks have been authorized to carry same reserves as banks located outside reserve and central reserve cities.

FEDERAL RESERVE BANK INFORMATION

FEDERAL RESERVE BOARD

WASHINGTON, D. C.

Ex-officio Members

WILLIAM H. WOODIN,
Secretary of the Treasury, Chairman.

_____,
Comptroller of the Currency.

EUGENE MEYER, *Governor*

CHARLES S. HAMLIN

ADOLPH C. MILLER

GEORGE R. JAMES

FLOYD R. HARRISON,
Assistant to the Governor

CHESTER MORRILL, Secretary

E. M. McCLELLAND,
Assistant Secretary.

J. C. NOELL, Assistant Secretary and Fiscal Agent.

WALTER WYATT, General Counsel.

LEO H. PAULGER, Chief, Division of Examinations.

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

CARL E. PARRY, Assistant Director, Division of Research and Statistics.

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

FEDERAL ADVISORY COUNCIL—(1933)

THOMAS M. STEELE, Boston, District No. 1

GEORGE W. DAVISON,
New York, District No. 2

HOWARD A. LOEB,
Philadelphia, District No. 3

H. C. McELDOWNEY,
Cleveland, District No. 4

HOWARD BRUCE, Richmond, District No. 5

JOHN K. OTTLEY, Atlanta, District No. 6

MELVIN A. TRAYLOR, Vice-President,
Chicago, District No. 7

WALTER W. SMITH, President,
St. Louis, District No. 8

THEODORE WOLD,
Minneapolis, District No. 9

WALTER S. McLUCAS,
Kansas City, District No. 10

J. H. FROST, Dallas, District No. 11

HENRY M. ROBINSON,
San Francisco, District No. 12

WALTER LICHTENSTEIN, Secretary

(Combined statement of the twelve Federal Reserve Districts as of January 25, 1933)

LIABILITIES	RESOURCES
F. R. notes in actual circulation.....\$2,705,667,000	Gold with Federal Reserve Agents.....\$2,390,103,000
Deposits:	Gold redemption fund with U. S. Treasury.....37,736,000
Member bank—reserve account.....2,513,199,000	Gold held exclusively against F. R. notes 2,427,839,000
Government.....12,811,000	Gold settlement fund with F. R. Board..432,095,000
Foreign bank.....33,640,000	Gold and gold certificates held by banks..398,767,000
Other deposits.....27,594,000	Total gold reserves.....\$3,258,701,000
Total deposits.....\$2,587,244,000	Reserves other than gold.....201,498,000
Deferred availability items.....301,658,000	Total reserves.....\$3,460,199,000
Capital paid in.....151,201,000	Non-reserve cash.....86,443,000
Surplus.....278,599,000	Bills discounted:
All other liabilities.....20,296,000	Secured by U. S. Govt. obligations.....68,543,000
TOTAL LIABILITIES.....\$6,044,665,000	Other bills discounted.....196,155,000
	Total bills discounted.....\$264,698,000
	Bills bought in open market.....31,496,000
	U. S. Government securities:
	Bonds.....420,890,000
	Treasury notes.....319,760,000
	Certificates and bills.....1,022,661,000
	Total U. S. Govt. securities.....\$1,763,311,000
	Other securities.....4,526,000
	Total bills and securities.....\$2,064,031,000
	Gold held abroad.....13,589,000
	Due from foreign banks.....3,487,000
	F. R. notes of other banks.....15,452,000
	Uncollected items.....300,746,000
	Bank premises.....53,880,000
	All other resources.....46,838,000
	TOTAL RESOURCES.....\$6,044,665,000

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 338; State Banks 29. Total 367.

DIRECTORS

CLASS A:—ALFRED L. RIPLEY (1935), Boston; F. S. CHAMBERLAIN (1934), New Britain, Conn.; EDWARD S. KENNARD (1933), Rumford, Maine.

CLASS B:—PHILIP R. ALLEN (1935), East Walpole, Mass.; EDWARD S. FRENCH (1934), Springfield, Vermont; EDWARD J. FROST (1933), Boston, Mass.

CLASS C:—FREDERIC H. CURTISS (1935), Boston, *Chairman of Board and Federal Reserve Agent*; ALLEN HOLLIS (1933), Concord, N. H., *Deputy Chairman*; C. H. MERRIMAN (1934) Providence.

OFFICERS

ROY A. YOUNG, *Governor*; WILLIAM W. PADDOCK, *Deputy Governor*; WILLIAM WILLETT, *Cashier*; KRICKEL K. CARRICK, *Secretary*; FREDERIC H. CURTISS, *Federal Reserve Agent*; CHARLES F. GETTEMY, *Assistant Federal Reserve Agent*.

ASSISTANT CASHIERS:—ELLIS G. HULT, ERNEST M. LEAVITT, CARL B. PITMAN, and L. WALLACE SWEETSER. HARRY F. CURRIER, *Auditor*. PHILLIPS KETCHUM, Boston, Mass., *General Counsel*.

(Statement of December 28, 1932)

LIABILITIES	RESOURCES
F. R. notes in actual circulation	\$197,804,000
Deposits:	
Member bank—reserve account	118,062,000
Government	2,068,000
Foreign bank	1,480,000
Other deposits	65,000
Total deposits	\$121,675,000
Deferred availability items	42,261,000
Capital paid in	10,856,000
Surplus	20,039,000
All other liabilities	1,103,000
Total miscellaneous liabilities	\$ 74,259,000
TOTAL LIABILITIES	\$393,738,000
	Gold with Federal Reserve Agent \$184,227,000
	Gold redemption fund with U. S. Treasury 2,125,000
	Gold held exclusively against F. R. notes \$186,352,000
	Gold settlement fund with F. R. Board 12,658,000
	Gold and gold certificates held by bank 13,969,000
	Total gold reserve \$212,979,000
	Reserves other than gold 16,241,000
	Total reserves \$229,220,000
	Non-reserve cash 4,640,000
	Bills discounted:
	Sec. by U. S. Government obligations 4,462,000
	Other bills discounted 8,921,000
	Total bills discounted \$ 13,383,000
	Bills bought in open market \$2,261,000
	U. S. Government securities:
	Bonds 20,334,000
	Treasury notes 16,527,000
	Certificates and Bills 59,807,000
	Total U. S. Government securities \$96,668,000
	Total bills and securities \$112,312,000
	Due from foreign banks 228,000
	F. R. notes of other F. R. banks 351,000
	Uncollected items 42,687,000
	Bank premises 3,336,000
	All other resources 964,000
	Total miscellaneous resources \$47,566,000
	TOTAL RESOURCES \$393,738,000

CHECK COLLECTION TIME SCHEDULE

Member banks depositing checks for collection will receive credit therefor in their reserve account on the date on which each class of checks will become available, as indicated below.

Immediate Credit on Receipt—Checks drawn on or payable through Boston banks if received by 9.00 a.m.; Drafts on Federal Reserve Bank of Boston; Federal Reserve transfer and exchange drafts; United States Treasury checks and warrants.

One Day After Receipt—Checks payable through clearing houses in New York and Philadelphia. Checks drawn on or payable through Boston banks if received after 9.00 a.m.

Two Days After Receipt—Checks payable through Clearing Houses in Baltimore, Buffalo, Charlotte, Chicago, Cincinnati, Cleveland, Detroit, Louisville, Pittsburgh, Richmond, St. Louis. Checks on Banks located in Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont.

Three Days After Receipt—Checks payable through Clearing Houses in Atlanta, Birmingham, Dallas, Jacksonville, Kansas City, Mo., Kansas City, Kan., Little Rock, Memphis, Minneapolis, Nashville, New Orleans, Oklahoma City, Omaha, St. Paul.

Four Days After Receipt—Checks payable through Clearing Houses in Denver, El Paso, Houston, Salt Lake City, San Antonio. Checks on Banks located in Alabama, Arkansas, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas,

*Kentucky, *Maryland, *Michigan, *Minnesota, Mississippi *Missouri, *North Carolina, *Ohio, South Carolina, *Tennessee, *Virginia, West Virginia, Wisconsin.

Five Days After Receipt—Checks payable through Clearing Houses in Helena, Los Angeles, Portland, San Francisco, Seattle, Spokane.

Eight Days After Receipt—Checks on Banks located in Arizona, *California, *Colorado, Idaho, *Louisiana, *Montana, *Nebraska, Nevada, New Mexico, North Dakota, *Oklahoma, *Oregon, South Dakota, *Texas, *Utah, *Washington, Wyoming.

*Except checks payable through Clearing Houses in Federal reserve cities.

Note: Checks drawn on banks not located in a Federal reserve city but bearing upon their face a notation that they are payable at or receivable for immediate availability in a Federal reserve city will be accepted on the same basis as checks drawn on banks located in that city.

Notice: Calculations on letters containing Federal Reserve Bank or branch city items are based on calendar days and country items on business days. When the date of a availability falls on a Sunday or a legal holiday credit will be given on the next business day.

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 690; State Banks 39; Trust Companies 105. Total 834, as of January 1, 1933. Non-members 510, including Savings Banks. Total number of banks in District No. 2, 1,344.

DIRECTORS

<p>J. HERBERT CASE, New York City, <i>Chairman</i>. EDWARD K. MILLS, Morristown, N. J., President, Morristown Trust Company. SAMUEL W. REYBURN, New York City, President, Associated Dry Goods Corporation of New York. WALTER C. TEAGLE, New York City, President, Standard Oil Company (New Jersey).</p>	<p>DAVID C. WARNER, Endicott, N. Y. President, Endicott Trust Company, Endicott, N. Y. ALBERT H. WIGGIN, New York City, Director, The Chase National Bank of the City of New York. CLARENCE M. WOOLLEY, Greenwich, Conn., Chairman, American Radiator and Standard Sanitary Corporation. OWEN D. YOUNG, New York City, <i>Deputy Chairman</i>, Chairman, General Electric Company.</p>
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OFFICERS

<p>W. RANDOLPH BURGESS, <i>Deputy Governor</i> JAY E. CRANE, <i>Deputy Governor</i> ARTHUR W. GILBERT, <i>Deputy Governor</i></p> <p>CHARLES H. COE, <i>Assistant Deputy Governor</i> RAY M. GIDNEY, <i>Assistant Deputy Governor</i> J. WILSON JONES, <i>Assistant Deputy Governor</i></p> <p>DUDLEY H. BARROWS, <i>Manager, Administration Department</i> WESLEY W. BURT, <i>Manager, Accounting Department</i> DONALD J. CAMERON, <i>Manager, Foreign Department</i> EDWARD O. DOUGLAS, <i>Manager, Collection Department</i> EDWIN C. FRENCH, <i>Manager, Cash Department</i> HERBERT H. KIMBALL, <i>Assistant Counsel</i> ROBERT F. McMURRAY, <i>Manager, Government Bond and Safekeeping Department</i>.</p>	<p>GEORGE L. HARRISON, <i>Governor</i> EDWIN R. KENZEL, <i>Deputy Governor</i> WALTER S. LOGAN, <i>Deputy Governor and General Counsel</i> LESLIE R. ROUNDS, <i>Deputy Governor</i></p> <p>LOUIS F. SAILER, <i>Deputy Governor</i></p> <p>L. WERNER KNOKE, <i>Assistant Deputy Governor</i> WALTER B. MATTESON, <i>Assistant Deputy Governor</i> JAMES M. RICE, <i>Assistant Deputy Governor</i></p> <p>JACQUES A. MITCHELL, <i>Manager, Credit Department</i> ROBERT M. MORGAN, <i>Manager, Bill Department</i> ARTHUR PHELAN, <i>Manager, Discount Department</i> WILLIAM A. SCOTT, <i>Manager, Government Bond and Safekeeping Department</i> I. WARD WATERS, <i>Manager, Check Department</i></p> <p>ALLAN SPROUL, <i>Assistant Deputy Governor and Secretary</i></p>
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MEMBER FEDERAL ADVISORY COUNCIL

GEORGE W. DAVISON, *President Central Hanover Bank & Trust Co., New York, N. Y.*

OFFICERS OF FEDERAL RESERVE AGENT'S FUNCTION

<p>J. HERBERT CASE, <i>Federal Reserve Agent</i> WILLIAM H. DILLISTIN, <i>Assistant Federal Reserve Agent</i> HERBERT S. DOWNS, <i>Assistant Federal Reserve Agent and Manager, Bank Relations Department</i></p>	<p>HAROLD V. ROELSE, <i>Manager, Reports Department and Assistant Secretary</i> CARL SNYDER, <i>General Statistician</i></p>
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EDWARD L. DODGE, *General Auditor*
GEORGE W. FERGUSON, *Assistant General Auditor*

(Statement of December 31, 1932)

LIABILITIES	RESOURCES
F. R. Notes in actual circulation.....\$ 587,565,860.90	Cash Reserves held by this bank against its deposits and note circulation:
Deposits:	Gold held by Federal Reserve Agent as part of the collateral deposited by the bank when it obtains Federal Reserve notes. This gold is lodged partly in the vaults of the bank and partly with the Treasurer of the United States.....\$ 616,630,213.92
Reserve..... 1,256,950,857.76	Gold Redemption Fund in the hands of the Treasurer of the United States to be used to redeem such Federal Reserve notes as are presented to the Treasury for redemption..... 6,155,156.59
U. S. Government..... 1,950,307.04	Gold in the Gold Settlement Fund lodged with the Treasurer of the United States for the purpose of settling current transactions between Federal Reserve districts..... 103,792,488.24
Other deposits including deposits of foreign correspondents, non-member banks, etc..... 12,965,444.15	Gold and Gold Certificates in vault..... 289,509,470.99
Total deposits.....\$1,271,866,608.95	Legal Tender Notes, Silver, and Silver Certificates in the vaults of the bank (available as reserve only against deposits)..... 52,385,395.00
Miscellaneous liabilities:	Total Cash Reserves.....\$1,068,472,724.74
Deferred items..... 114,499,314.57	Non-reserve Cash consisting largely of National Bank Notes, and minor coin..... \$21,158,222.18
All other liabilities..... 2,410,521.19	Loans and Investments:
Total Miscellaneous Liabilities.....\$ 116,909,835.76	Loans to Member Banks:
Capital paid in..... 58,619,100.00	On the security of obligations of the United States..... \$25,332,250.00
Surplus..... 85,058,421.30	On the security of, or by the discount of, commercial or agricultural paper or acceptances.. 24,973,979.93
TOTAL LIABILITIES.....\$2,120,019,826.91	On the security of other collateral under Section 10 (b) of the Federal Reserve Act, as amended..... 2,829,347.12
	Other Loans..... 465,930.62
	Bills bought in the open market..... 9,780,168.81
	United States Government bonds, notes, bills, and certificates of indebtedness..... 733,353,950.00
	Other Securities..... 2,906,775.49
	Total Loans and Investments..... \$799,642,401.97
	Miscellaneous Resources:
	Gold Held Abroad..... \$72,637,893.28
	Checks and Other Items in Process of Collection.. 118,169,814.77
	Bank Premises..... 14,393,300.69
	All Other Miscellaneous Resources..... 25,545,469.28
	Total Miscellaneous Resources..... \$230,746,478.02
	TOTAL RESOURCES.....\$2,120,019,826.91

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 2—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK OF NEW YORK

Immediate Credit—When received by 9 a.m.; Items drawn on or payable at: New York Clearing House Association Banks, Other New York City and Brooklyn Banks, Northern New Jersey Clearing House Association Banks; Checks and warrants on Treasurer of the United States, Washington, D. C. When received by 3 p.m. (Saturdays 1 p.m.) Checks on Federal Reserve Bank of New York (including Buffalo Branch), Officers' Checks of other Federal Reserve Banks, Federal Reserve Exchange Drafts, Federal Reserve Transfer Drafts.

†**One Calendar Day After Receipt**—Items payable in New York City—other than items mentioned above—(when received by 9 a.m.), Boston, Buffalo, Philadelphia, Pittsburgh, Richmond, Baltimore.

†**Two Calendar Days After Receipt**—Items payable in Cleveland, Cincinnati, Charlotte, Atlanta, Birmingham, Jacksonville, Nashville, Chicago, Detroit, St. Louis, Louisville, Minneapolis, St. Paul.

†**Three Calendar Days After Receipt**—Items payable in New Orleans, Memphis, Little Rock, Kansas City, Mo., Kansas City, Kan., Omaha, Oklahoma City, Dallas.

†**Four Calendar Days After Receipt**—Items payable in Helena, Denver, El Paso, Houston, San Antonio, Spokane, Salt Lake City, Portland, Ore., Seattle.

†**Five Calendar Days After Receipt**—Items payable in San Francisco, Los Angeles.

Closing Time for Deferred Credit Items—Payable in New York City 9 a.m.; Payable in Second District outside New York City, 2:30 p.m.; Saturdays 1:00 p.m. Items \$500 and over, 3:30 p.m. Saturdays, 1:00 p.m. Payable in other Federal Reserve Districts, 12:30 p.m. Saturdays, 12:30 p.m. Items \$500 and over, 3:30 p.m. Saturdays, 1:00 p.m.

†**Two Business Days After Receipt**—Items payable in Connecticut, Delaware, District of Columbia, Maine, *Maryland, *Massachusetts, New Hampshire, **New Jersey, *New York, *Pennsylvania, Rhode Island, Vermont, *Virginia.

†**Four Business Days After Receipt**—Items payable in *Georgia, *Illinois, Indiana, Iowa, *Kansas, *Kentucky, *Michigan, *Minnesota, *Missouri, *North Carolina, *Ohio, South Carolina, West Virginia, Wisconsin.

†**Five Business Days After Receipt**—Items payable in *Alabama, *Arkansas, *Florida, Mississippi, *Nebraska, *Oklahoma, *Tennessee.

†**Seven Business Days After Receipt**—Items payable in Arizona, *California, *Colorado, Idaho, *Louisiana, *Montana, Nevada, New Mexico, North Dakota, *Oregon, South Dakota, *Texas, *Utah, *Washington, Wyoming.

†*When received by closing time—otherwise credit deferred for one additional day. When the day on which credit would otherwise be given is a Sunday or legal holiday in New York State credit will be given on the following business day. *Except items payable in cities listed separately in this schedule. **Except items drawn on or payable at Northern New Jersey Clearing House Association banks.*

BUFFALO BRANCH

(270-276 Main Street)

DIRECTORS

RAYMOND N. BALL, President, Lincoln-Alliance Bank and Trust Company, Rochester, N. Y.
FREDERICK B. COOLEY, President, New York Car Wheel Co., Buffalo.
LEWIS G. HARRIMAN, President, Manufacturers & Traders Trust Company, Buffalo.

GEORGE G. KLEINDINST, President, Liberty Bank of Buffalo.
EDWARD G. MINER, *Chairman*, President, Pfaudler Company, Rochester, N. Y.
GEORGE F. RAND, President, Marine Trust Company, Buffalo.
ROBERT M. O'HARA, *Managing Director*.

OFFICERS

ROBERT M. O'HARA, *Managing Director*
R. B. WILTSE, *Assistant Manager*

HALSEY W. SNOW, JR., *Cashier*
CLIFFORD L. BLAKESLEE, *Assistant Cashier*

TIME SCHEDULE OF BUFFALO BRANCH

†**Immediate Credit**—When received by 9 a.m. (8:30 a.m. Saturdays)—Items payable in Buffalo and when received by 3 p.m. (Saturdays 12 noon)—Checks and Warrants on Treasurer of the United States, Washington, D. C.; Checks on Federal Reserve Bank of New York and Buffalo Branch; Officers' checks of other Federal Reserve Banks; Federal Reserve Exchange Drafts; Federal Reserve Transfer Drafts.

†**One Day After Receipt**—Items payable in New York City—drawn on or payable at New York Clearing House Association banks; other New York City and Brooklyn banks; Northern New Jersey Clearing House Association Banks; Cleveland, Pittsburgh, Chicago, Detroit.

†**Two Calendar Days After Receipt**—Items payable in New York City—other than items mentioned above: Boston, Philadelphia, Cincinnati, Baltimore, Charlotte, Richmond, Birmingham, Nashville, Little Rock, Louisville, Memphis, St. Louis, Minneapolis, St. Paul, Kansas City, Mo., Kansas City, Kan., Omaha.

†**Three Calendar Days After Receipt**—Items payable in Atlanta, New Orleans, Jacksonville, Denver, Oklahoma City, Dallas, Houston, San Antonio.

†**Four Calendar Days After Receipt**—Items payable in Helena, El Paso, Seattle, Salt Lake City, Spokane, Portland, Ore., San Francisco, Los Angeles.

Closing Time for Deferred Credit Items—Payable in Second District 2:30 p.m. (Saturdays 12 noon). Items \$500 and over 3:30 p.m. (Saturdays 12 noon). Payable in other Federal Reserve Districts 12:30 p.m. (Saturdays 12 noon).

†**Two Business Days After Receipt**—Items payable in **New Jersey, *New York.

†**Three Business Days After Receipt**—Items payable in Connecticut, Delaware, *Illinois, Indiana, Iowa, Maine, *Maryland, *Massachusetts, *Michigan, New Hampshire, *Ohio, *Pennsylvania, Rhode Island, Vermont.

†**Four Business Days After Receipt**—Items payable in District of Columbia, *Georgia, *Kansas, *Kentucky, *Minnesota, *Missouri, *Virginia, West Virginia, Wisconsin.

†**Five Business Days After Receipt**—Items payable in *Alabama, *Arkansas, *Florida, Mississippi, *Nebraska, *North Carolina, *Oklahoma, South Carolina, *Tennessee.

†**Six Business Days After Receipt**—Items payable in *California, *Colorado, *Louisiana, *Montana, North Dakota, *Oregon, South Dakota, *Texas, *Utah, *Washington, Wyoming.

†**Seven Business Days After Receipt**—Items payable in Arizona, Idaho, Nevada, New Mexico.

†*When received by closing time—otherwise credit deferred for one additional day. When the day on which credit would otherwise be given is a Sunday or legal holiday in New York State credit will be given on the following business day. *Except items payable in cities listed separately in this schedule. **Except items drawn on or payable at Northern New Jersey Clearing House Association banks.*

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 628; State Banks 66. Non-Member Banks 303. Total number of banks in District No. 3, 997.

DIRECTORS

CLASS A:—JOHN C. COSGROVE (1934), Johnstown, Pa.; JOSEPH WAYNE, JR. (1935), Philadelphia; GEORGE W. REILY (1933), Harrisburg, Pa.

CLASS B:—C. FREDERICK C. STOUT (1934), Philadelphia; ARTHUR W. SEWALL (1935), Philadelphia; J. CARL DE LA COUR (1933), Camden, N. J.

CLASS C:—RICHARD L. AUSTIN (1935), Philadelphia, *Chairman of Board*; HARRY L. CANNON (1934), Bridgeville, Del.; ALBA B. JOHNSON, *Deputy Chairman* (1933), Philadelphia.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 3—Continued

OFFICERS

GEO. W. NORRIS, *Governor*; WILLIAM H. HUTT, *Deputy Governor*; C. A. McILHENNY, *Cashier and Secretary*.
 RICHARD L. AUSTIN, *Chairman and Federal Reserve Agent*; ALBA B. JOHNSON, *Deputy Chairman of the Board*;
 ARTHUR E. POST, *Assistant Federal Reserve Agent*; ERNEST C. HILL, *Assistant Federal Reserve Agent*.
ASSISTANT CASHIERS:—W. J. DAVIS, JAMES M. TOY, R. M. MILLER, Jr., and S. R. EARL.
 WM. G. McCREEDY, *Comptroller*; HOWARD A. LOEB, Philadelphia, *Member Federal Advisory Council*;
 WILLIAMS, BRITTAIN and SINCLAIR, *Counsel*.

(Statement of December 31, 1932)

LIABILITIES	RESOURCES
Capital paid in.....\$ 16,044,850.00	Cash Reserves:
Surplus..... 29,241,767.03	Gold with Federal Reserve Agent.....\$152,000,000.00
Deposits:	Gold Redemption Fund—Federal Reserve notes ... 5,497,431.18
Member bank—reserve account..... 121,686,427.99	Gold Settlement Fund..... 20,282,636.07
Government..... 646,831.33	Gold coin and gold certificates..... 7,390,650.00
Foreign bank..... 2,157,035.68	Total Gold Reserves.....\$185,170,717.25
Other deposits..... 85,136.89	Legal tender notes, silver certificates and standard silver dollars..... 20,206,442.00
Total Deposits.....\$124,575,431.89	Total Cash Reserves.....\$205,377,159.25
Federal Reserve notes in actual circulation.....\$238,125,075.00	Bills and Securities:
Deferred availability items..... 29,078,614.34	Bills discounted.....\$ 47,600,068.02
Depreciation reserve on United States Bonds..... 16,476.00	Bills bought in open market..... 3,054,170.53
Reserved for taxes and sundry purposes..... 39,364.87	United States securities..... 139,269,100.00
Unearned discount..... 73,174.38	Municipal warrants..... 1,000,000.00
TOTAL LIABILITIES.....\$437,194,753.51	Total Bills and Securities.....\$190,923,338.55
	Other Resources:
	Premium on securities.....\$ 63,174.28
	Interest accrued..... 30,301.54
	Non-reserve cash..... 4,921,503.24
	Transit items..... 28,827,471.78
	Exchanges for Clearing House..... 1,157,182.24
	Other cash items..... 599,975.84
	Federal Reserve notes of other Federal Reserve banks..... 964,700.00
	Bank premises..... 2,988,741.93
	Due from foreign banks..... 321,712.61
	Fiscal agency expenses—reimbursable..... 7,635.68
	Claims account—closed or suspended banks..... 989,342.26
	All other resources..... 22,514.31
	Total Resources.....\$437,194,753.51

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF PHILADELPHIA

Immediate Credit on Receipt—Philadelphia (Clearing House items when received by 9 a.m.) except "Trust Company" Clearing House items. (U. S. Treasury Checks and Warrants when received by 2 p.m.) (Money Orders payable at Philadelphia Post Office when received by 9:30 a.m.)

One Calendar Day After Receipt—Baltimore, Boston, New York, Philadelphia, Pittsburgh, Richmond, Camden, N. J.

Two Calendar Days After Receipt—Atlanta, Birmingham, Buffalo, Charlotte, Chicago, Cincinnati, Cleveland, Detroit, Jacksonville, Louisville, Memphis, Minneapolis, Nashville, Philadelphia, St. Louis, St. Paul.

Three Calendar Days After Receipt—Dallas, Houston, Kansas City, Mo., Kansas City, Kan.; Little Rock, New Orleans, Oklahoma City, Omaha, San Antonio.

Four Calendar Days After Receipt—Denver, El Paso, Helena, Portland, Salt Lake City, Seattle, Spokane.

Five Calendar Days After Receipt—Los Angeles, San Francisco.

One Business Day After Receipt—Philadelphia (Clearing House items when received after 9 a.m.); ("Trust Company" Clearing House items when received by 9 a.m.); (Non-Clearing House items when assembled in sealed envelopes and received by 10:30 a.m.; Saturday 9:00 a.m.) Money Orders payable at Philadelphia P. O. when received after 9:30 a.m.

Two Business Days After Receipt—Connecticut, Delaware, District of Columbia, Maine, *Maryland, *Massachusetts, New Hampshire, *New Jersey, *New York, *Pennsylvania, Rhode Island, Vermont, *Virginia. ("Trust Company" Clearing House items when received after 9 a.m.); ("Trust Company" Non-Clearing House items when received after 10:30 a.m.)

Four Business Days After Receipt—*Georgia, *Illinois, Indiana, Iowa, *Kansas, *Kentucky, *Michigan, *Minnesota, *Missouri, *North Carolina, *Ohio, South Carolina, West Virginia, Wisconsin.

Five Business Days After Receipt—*Alabama, *Arkansas, *Florida, Mississippi, *Nebraska, *Oklahoma, *Tennessee.

Seven Business Days After Receipt—Arizona, *California, *Colorado, Idaho, *Louisiana, *Montana, Nevada, New Mexico, North Dakota, *Oregon, South Dakota, *Texas, *Utah, *Washington, Wyoming.

(* Except cities as listed.

Checks received after 2 p.m. will be handled on the following business day, with the exception of Saturday, when the closing time will be 12 o'clock noon.

Checks of \$100 and over, drawn on banks in this district, when enclosed in a special deposit, will be handled on the day of deposit if received by 4:30 p.m.; Saturdays, 3:00 p.m.

Note—Proceeds of checks or drafts drawn on banks located in Federal Reserve Cities will be deferred on an actual calendar-day basis when a Sunday or holiday intervenes while items are in transit.

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

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

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 565; State Banks 69. Total member banks 634. Non-Members 769. Total number of banks in District 4, 1,403.

DIRECTORS

CLASS A:—ROBERT WARDROP (1935), Pittsburgh; CHESS LAMBERTON (1934), Franklin, Pa.
CLASS B:—R. P. WRIGHT (1934), Erie, Pa.; J. E. Galvin (1933), Lima, Ohio; G. D. CRABBS (1935), Cincinnati, Ohio.
CLASS C:—GEORGE DE CAMP (1935), Cleveland, *Chairman of Board*; L. B. WILLIAMS (1934), Cleveland, Ohio, *Deputy Chairman of Board*; W. W. KNIGHT (1933), Toledo, Ohio.
 H. C. McELDOWNEY, Pittsburgh, Pa., *Member Federal Advisory Council*.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 4—Continued

DIRECTORS

R. B. MELLON, JOSEPH B. SHEA, A. L. HUMPHREY, A. E. BRAUN, AND J. C. NEVIN, Pittsburgh; RICHARD COULTER, Greensburg, Pa.; J. S. JONES, Wheeling, W. Va.

TIME SCHEDULE OF PITTSBURGH BRANCH

Immediate Credit—Pittsburgh Branch; Checks on Pittsburgh banks received in time to be cleared on day of receipt; Checks and warrants on Treasurer of the United States, Washington, D. C.; Checks and drafts on Federal Reserve Bank of Cleveland; Official Checks of all Federal Reserve banks; Federal reserve exchange drafts; Federal reserve transfer drafts.

One Day After Receipt—Baltimore, Buffalo, Cincinnati, Cleveland, Detroit, New York City, Philadelphia.

Two Days After Receipt—Atlanta, Birmingham, Boston, Charlotte, Chicago, Dallas, Kansas City, Kan., Kansas City, Mo., Little Rock, Louisville, Memphis, Minneapolis, Nashville, Oklahoma City, Omaha, *Pennsylvania (Dist. 4), Richmond, St. Louis, St. Paul, West Virginia (Dist. 4).

Three Days After Receipt—Delaware, District of Columbia, Denver, El Paso, Houston, *Illinois, Indiana, Iowa, Jacksonville, *Kentucky (Dist. 4), *Maryland, *Michigan, New Jersey, New

Orleans, *New York (State), *Ohio (Cincinnati and Cleveland Territories), *Pennsylvania (Dist. 3), San Antonio, *Virginia, West Virginia (Dist. 5).

Four Days After Receipt—Los Angeles, San Francisco, Connecticut, *Georgia, Helena, Portland, *Kansas, Maine, *Massachusetts, *Minnesota, *Missouri, *Nebraska, New Hampshire, *North Carolina, South Carolina, Rhode Island, Salt Lake City, Seattle, Spokane, Vermont, Wisconsin.

Five Days After Receipt—*Alabama, *Arkansas, *Florida, *Kentucky (Dist. 8), *Louisiana, Mississippi, *Oklahoma, *Tennessee.

Six Days After Receipt—*Colorado, *Montana, New Mexico North Dakota, South Dakota, *Texas, Wyoming.

Seven Days After Receipt—Arizona, *California, Idaho, Nevada, *Oregon, *Utah, *Washington.

*Except banks in cities listed separately in this schedule.

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, Wetzell, and Hancock.

Membership: National Banks 358; State Banks 33.

DIRECTORS

CLASS A:—L. E. JOHNSON, (1935), Alderson, W. Va.; CHAS. E. RIEMAN (1933), Baltimore, Md.; JAMES C. BRASWELL (1934), Rocky Mount, N. C.

CLASS B:—D. R. COKER (1935), Hartsville, S. C.; CHAS. C. REED (1933), Richmond, Va.; EDWIN C. GRAHAM (1934), Washington, D. C.

CLASS C:—WM. W. HOXTON (1935), Richmond, *Chairman of Board*; FREDERIC A. DELANO (1933), *Deputy Chairman*, Washington, D. C.; ROBERT LASSITER (1934), Charlotte, N. C.

OFFICERS

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

HOWARD BRUCE, (1933) Baltimore, Md., *Member Federal Advisory Council*.

(Statement of January 11, 1933)

LIABILITIES	RESOURCES
Federal Reserve Notes in Actual Circulation	Gold with Federal Reserve Agent
\$ 98,594,000	Gold Redemption Fund with U. S. Treasury
Deposits:	Gold held exclusively against Federal Reserve Notes
Member Banks—Reserve Account	Gold Settlement Fund with Federal Reserve Board
51,763,000	Gold and Gold Certificates held by Bank
Government	Total Gold Reserves
1,603,000	Reserves other than gold
Foreign Banks	Total Reserves
759,000	\$ 96,882,000
Other Deposits	Non-reserve cash
2,659,000	Bills Discounted:
Total Deposits	Secured by U. S. Government Obligations
\$ 56,784,000	Other bills discounted
Deferred availability items	Total Bills Discounted
25,784,000	Bills Bought in Open Market
Capital paid in	United States Government Securities:
5,159,000	Bonds
Surplus	Treasury Notes
11,617,000	Certificates and Bills
All Other Liabilities	Total U. S. Government Securities
1,649,000	Total Bills and Securities
TOTAL LIABILITIES	Due from Foreign Banks
\$199,587,000	Federal Reserve Notes of Other Banks
	Uncollected items
	Bank Premises
	All Other Resources
	TOTAL RESOURCES
	\$199,587,000

TIME SCHEDULE OF FEDERAL RESERVE BANK, RICHMOND

Immediate Credit—For items drawn on Par banks in Richmond, Va.; Federal Reserve Exchange Drafts; Official checks of all Federal Reserve Banks; Checks and warrants on Treasurer of U. S., Washington, D. C.; Checks bearing Immediate Credit Symbol of Head Office.

One Business Day After Receipt—Baltimore, Charlotte, New York City, Philadelphia.

Two Business Days After Receipt—Atlanta, Birmingham, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Detroit, Jacksonville, Louisville, Memphis, Nashville, Pittsburgh, St. Louis, Concord, Gastonia, Hickory, Salisbury, Statesville, Clarksburg, W. Va., Fairmont, W. Va., Martinsburg, W. Va., District of Columbia, North Carolina in Richmond territory, (and "Other Cities" as listed) South Carolina in Richmond territory, Virginia, West Virginia in Richmond territory, and "Other Cities" as listed.

Three Business Days After Receipt—Dallas, Houston, Kansas City, Mo., Little Rock, Minneapolis, New Orleans, Oklahoma City, Omaha, San Antonio, Kansas City, Kan., St. Paul, Delaware, *Maryland, New Jersey, *New York, North Carolina in Charlotte territory (except "Other Cities" listed under 2 days), *Pennsylvania,

South Carolina in Charlotte territory, West Virginia in Baltimore territory (except "Other Cities" listed under 2 days).

Four Business Days After Receipt—Denver, El Paso, Portland, Salt Lake City, Seattle, Spokane, *Alabama, Connecticut, *Florida, *Georgia, *Illinois, Indiana, Iowa, *Kansas, *Kentucky, Maine, *Massachusetts, *Michigan, *Minnesota, Mississippi, *Missouri, New Hampshire, *Ohio, Rhode Island, Vermont, Wisconsin.

Five Business Days After Receipt—Helena, Los Angeles, San Francisco, *Arkansas, *Louisiana, *Nebraska, *Oklahoma, *Tennessee.

Six Business Days After Receipt—*Colorado, *Montana, North Dakota, South Dakota, *Texas, Wyoming.

Seven Business Days After Receipt—Arizona, *California, Idaho, Nevada, New Mexico, *Oregon, *Utah, *Washington.

*Except banks in cities listed separately in this schedule.

Note: Checks drawn on banks not located in a Federal Reserve city, but bearing upon their face a notation that they are payable at or receivable for immediate availability in a Federal Reserve city will be accepted on the same basis as checks drawn on banks located in that city.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 5—Continued

BALTIMORE BRANCH. (Transit Number 7-27)

(Lexington and Calvert)

HUGH LEACH, *Managing Director*; JOHN R. CUPIT, *Cashier*; J. A. JOHNSTON, *Assistant Cashier*; F. W. WRIGHTSON, *Assistant Cashier*.

DIRECTORS

HUGH LEACH (1933), Baltimore; M. M. PRENTIS (1933), Baltimore; NORMAN JAMES (1933), Baltimore; WM. H. MATTHAI (1934), Baltimore; EDMUND P. COHILL (1932), Hancock; LEVI B. PHILLIPS (1934), Cambridge; L. S. ZIMMERMAN (1935), Baltimore.

TIME SCHEDULE OF BALTIMORE BRANCH

Immediate Credit—For items drawn on par banks in Baltimore, Md.; Federal Reserve Exchange Drafts, Official checks of all Federal Reserve banks, Checks and warrants on Treasurer of U. S., Washington, D. C.; Checks bearing Immediate Credit Symbol of Baltimore Branch.

One Business Day After Receipt—Boston, Buffalo, Charlotte, New York City, Philadelphia, Pittsburgh, Richmond.

Two Business Days After Receipt—Atlanta, Birmingham, Chicago, Cincinnati, Cleveland, Detroit, Jacksonville, Kansas City, Mo., Louisville, Memphis, Minneapolis, Nashville, Omaha, St. Louis; other cities—Durham, Greensboro, High Point, Raleigh, Wilmington, Winston-Salem, N. C., Alexandria, Hallwood, Harrisonburg, Lynchburg, Newport News, Norfolk, Onancock, Onley, Parksley, Roanoke, Staunton, Winchester, Va., Charleston, Huntington, Kansas City, Kan., St. Paul, District of Columbia, Maryland, West Virginia in Baltimore territory, and "Other Cities" as listed.

Three Business Days After Receipt—Dallas, Denver, Houston, Little Rock, New Orleans, Oklahoma City, San Antonio, Connecticut,

Delaware, Maine, *Massachusetts, New Hampshire, New Jersey, *New York, North Carolina (except "Other Cities" listed under 2 days), *Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia (except "Other Cities" listed under 2 days), West Virginia in Richmond territory (except "Other Cities" listed under 2 days).

Four Business Days After Receipt—El Paso, Helena, Portland, Ore., Salt Lake City, Seattle, Spokane, *Alabama, *Florida, *Georgia, *Illinois, Indiana, Iowa, *Kansas, *Kentucky, *Michigan, *Minnesota, *Mississippi, *Missouri, *Ohio, Wisconsin.

Five Business Days After Receipt—Los Angeles, San Francisco, *Arkansas, *Louisiana, *Nebraska, *Oklahoma, *Tennessee.

Six Business Days After Receipt—Colorado, *Montana, North Dakota, *Oregon, South Dakota, *Texas, *Washington, Wyoming.

Seven Business Days After Receipt—Arizona, *California, Idaho, Nevada, New Mexico, *Utah.

*Except banks in cities listed separately in this schedule.

Note: See Footnote under Head Office Schedule.

CHARLOTTE BRANCH. (Transit Number 66-20)

(First National Bank Bldg.)

W. T. CLEMENTS, *Managing Director*; R. L. CHERRY, *Cashier*.

DIRECTORS

W. T. CLEMENTS (1933), Charlotte; W. H. WOOD (1934), Charlotte; C. L. COBB (1935), Rock Hill, S. C.; ROBT. GAGE (1933), Chester, S. C.; JOHN LINDSAY MOREHEAD (1934), Charlotte; C. A. CANNON (1935), Concord, N. C.; JOHN A. LAW (1933), Spartanburg, S. C.

TIME SCHEDULE OF CHARLOTTE BRANCH

Immediate Credit—For items drawn on par banks in Charlotte, N. C.; Federal Reserve exchange drafts; Official checks of all Federal Reserve banks; Checks and warrants on Treasurer of U. S., Washington, D. C.; Checks bearing Immediate Credit Symbol of Charlotte Branch.

One Business Day After Receipt—Atlanta, Baltimore, Jacksonville, Richmond.

Two Business Days After Receipt—Birmingham, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Detroit, Little Rock, Louisville, Memphis, Nashville, New Orleans, New York City, Philadelphia, Pittsburgh, St. Louis; other cities—Burlington, Durham, Fayetteville, Goldsboro, Greensboro, High Point, Raleigh, Rocky Mount, Wadesboro, Wilmington, Wilson, and Winston-Salem, N. C., Charleston, Florence, and Sumter, S. C.; North Carolina in Charlotte territory (and "Other Cities" as listed), South Carolina in Charlotte territory (and "Other Cities" as listed).

Three Business Days After Receipt—Dallas, Denver, Houston, Kansas City, Mo., Minneapolis, Oklahoma City, Omaha, San Antonio, Kansas City, Kan., St. Paul; Delaware, District of Colum-

bia, *Florida, *Georgia, *Maryland, New Jersey, *New York, North Carolina in Richmond territory (except "Other Cities" listed under 2 days), *Pennsylvania, South Carolina in Richmond territory (except "Other Cities" listed under 2 days), *Virginia, West Virginia.

Four Business Days After Receipt—El Paso, *Alabama, Connecticut, *Illinois, Indiana, Iowa, *Kentucky, Maine, *Massachusetts, *Michigan, Mississippi, *Missouri, New Hampshire, *Ohio, Rhode Island, Vermont, Wisconsin.

Five Business Days After Receipt—Helena, Los Angeles, Portland, Ore., Salt Lake City, San Francisco, Seattle, Spokane, *Arkansas, *Kansas, *Louisiana, *Minnesota, *Oklahoma, *Tennessee.

Six Business Days After Receipt—*Colorado, *Nebraska, *Texas.

Seven Business Days After Receipt—Arizona, *California, Idaho, *Montana, Nevada, New Mexico, North Dakota, *Oregon, South Dakota, *Utah, *Washington, Wyoming.

*Except banks in cities listed separately in this schedule.

Note: See Footnote under Head Office Schedule.

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

(104 Marietta Street)

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 285; State Banks 38. Total 323.

Non-Member Banks, 839; Total number of banks in District 6, 1,162.

DIRECTORS

CLASS A:—H. L. YOUNG (1933), Atlanta, Ga.; E. C. MELVIN (1934), Selma, Ala.; G. G. WARE (1935), Leesburg, Fla.

CLASS B:—LEON C. SIMON (1935), New Orleans, La.; J. A. McCRARY (1933), Decatur, Ga.; J. B. HILL (1934), Nashville, Tenn.

CLASS C:—OSCAR NEWTON (1935), Atlanta, Ga., *Chairman*; W. H. KETTIG (1934), Birmingham, Ala., *Deputy Chairman*; G. S. HARRIS (1933), Atlanta, Ga.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 6—Continued

NEW ORLEANS BRANCH. (Transit Number 14-21) (Carondelet St. & Common)

DIRECTORS

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

OFFICERS

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

BIRMINGHAM BRANCH. (Transit Number 61-19) (18th St. & 5th Ave. North)

DIRECTORS

W. H. KETTIG, *Chairman*; OSCAR WELLS, W. E. HENLEY, W. W. CRAWFORD, J. H. FRYE, J. G. FARLEY, Birmingham, Ala.; E. F. ALLISON, Bellamy, Ala.

OFFICERS

J. H. FRYE *Managing Director*; H. J. URQUHART, *Cashier*; T. N. KNOWLTON, *Assistant Cashier*.

JACKSONVILLE, Fla., BRANCH. (Transit Number 63-19) (Church & Hogan Sts.)

DIRECTORS

S. O. CHASE, Sanford, Fla.; *Chairman*; HUGH FOSTER, JNO. C. COOPER, EDW. W. LANE, ARTHUR F. PERRY, FULTON SAUSSY, Jacksonville, Fla.; G. G. WARE, Leesburg, Fla.

OFFICERS

HUGH FOSTER, *Managing Director*; Geo. S. VARDEMAN, Jr., *Cashier*; MARY E. MAHON, *Ass't Cashier*.

NASHVILLE BRANCH. (Transit Number 87-10) (228 3rd Ave. North)

DIRECTORS

J. B. HILL, *Chairman*; JOEL B. FORT, Jr., C. A. CRAIG, PAUL M. DAVIS, Nashville, Tenn.; FRANK J. HARLE, Cleveland, Tenn.; WM. P. RIDLEY, Columbia, Tenn.; C. W. BAILEY, Clarksville, Tenn.

OFFICERS

JOEL B. FORT, Jr., *Managing Director*; E. R. HARRISON, *Cashier*; L. W. STARR, *Assistant Cashier*.

SAVANNAH AGENCY. (Transit Number 38-49) (Citizens & Southern Nat'l Bk. Bldg.)

J. H. BOWDEN, *Manager*; JAS. A. GOETHE, *Assistant Manager*.

HAVANA AGENCY (Metropolitan Bldg., Dr. Julio de Cardenas St.)

H. C. FRAZER, *Manager*; A. H. ALSTON, *Assistant Manager*.

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

(230 S. 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 654; State Banks 157.

Total non-member banks in Federal Reserve District 7, 2,451.

DIRECTORS AND OFFICERS

Class A—Directors

GEORGE M. REYNOLDS, Chicago, Ill. (1933)
EDWARD R. ESTBERG, Waukesha, Wis. (1934)
GEORGE J. SCHALLER, Storm Lake, Iowa (1935)

Class B—Directors

MAX W. BABB, Milwaukee, Wis. (1933)
STANFORD T. CRAPO, Detroit, Mich. (1934)
NICHOLAS H. NOYES, Indianapolis, Ind. (1935)

Class C—Directors

EUGENE M. STEVENS, Evanston, Ill. (1933), *Chairman*
FRANK C. BALL, Muncie, Ind. (1934)
JAMES SIMPSON, Chicago, Ill. (1935)

MELVIN A. TRAYLOR, Chicago, Ill., *Member Federal Advisory Council*

Officers

EUGENE M. STEVENS, *Chairman*
JAMES SIMPSON, *Deputy Chairman*
CLIFFORD S. YOUNG, *Assistant Federal Reserve Agent*
GEORGE A. PRUGH, *Assistant Federal Reserve Agent*
HARRIS G. PETT, *Manager, Division of Research and Statistics*
F. R. BURGESS, *Auditor*
WALTER A. HOPKINS, *Assistant Auditor*

JAMES B. McDOUGAL, *Governor*
CHARLES R. McKAY, *Deputy Governor*
JAMES H. DILLARD, *Deputy Governor*

WILLIAM C. BACHMAN, *Assistant Deputy Governor*
EUGENE A. DELANEY, *Assistant Deputy Governor*
DON A. JONES, *Assistant Deputy Governor*
OTTO J. NETTERSTROM, *Assistant Deputy Governor*

FRED BATEMAN, *Manager, Securities Department*
JOSEPH C. CALLAHAN, *Manager, Member Bank Accounts Department*
ROBERT E. COULTER, *Manager, Cash Custody Department*

ALBA W. DAZEY, *Manager, Investment Department*
IRVING FISCHER, *Manager, Check Department*
ROBERT J. HARGREAVES, *Manager, Personnel Department*

FRANK A. LINDSTEN, *Manager, Disbursing Department*
LOUIS G. MEYER, *Manager, Service Department*
ARTHUR L. OLSON, *Manager, Loan Division*
LOUIS G. PAVEY, *Manager, Collection Department*
FRANKLIN L. PURRINGTON, *Manager, Discount Department*

JESSE G. ROBERTS, *Manager, Cash Department*
WILLIAM W. TURNER, *Manager, Loan Division*

CARL MEYER, *Counsel*

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 7—Continued

(Statement as of December 31, 1932)

LIABILITIES		RESOURCES	
Capital paid in.....	\$ 16,157,250.00	Gold coin and gold certificates.....	\$ 27,748,478.51
Surplus.....	39,497,033.41	Gold settlement fund—F. R. Board.....	92,716,935.99
Deposits:		Total gold held by bank.....	\$120,465,414.50
Member bank—reserve account....	409,359,758.17	Gold with Federal Reserve Agent.....	699,870,000.00
Government.....	1,782,442.06	Gold redemption fund.....	3,392,490.05
Other deposits.....	4,885,404.58	Total Gold Reserves.....	\$823,727,904.55
		Legal tender notes, silver, etc.....	27,811,309.00
		Total Reserves.....	\$ 851,539,213.55
		Non-reserve cash.....	19,279,111.11
		Bills discounted:	
		Secured by government obligations—	
		member banks.....	3,812,521.31
		All other—member banks.....	11,155,819.06
		Bills bought in open market.....	3,964,479.62
Total deposits.....	\$ 416,027,604.81	Total bills on hand.....	18,932,819.99
F. R. notes in actual circulation.....	\$ 692,150,150.00	U. S. securities.....	262,210,000.00
Deferred availability items.....	40,897,657.25	Total Earning Assets.....	281,142,819.99
All other liabilities.....	2,587,467.02	Bank premises (head office and Detroit branch).....	7,594,767.66
		Uncollected items.....	45,888,556.82
		All other resources.....	1,872,693.36
TOTAL LIABILITIES.....	\$1,207,317,162.49	TOTAL RESOURCES.....	\$1,207,317,162.49

TIME SCHEDULE OF FEDERAL RESERVE BANK OF CHICAGO

Checks on Federal Reserve Bank of Chicago, officers' checks of other Federal reserve banks, Federal reserve exchange drafts, and Federal reserve transfer drafts will be received for immediate credit until 2 p.m. (Saturday 12 noon) when listed in a separate deposit which does not include other items.

Checks drawn on Chicago banks and United States postal money orders payable at Chicago will be received for immediate credit until 9.30 a.m. (Saturday 9 a.m.).

Government warrants and checks drawn on the Treasurer

of the United States will be received for immediate credit until 11 a.m. when listed in a separate deposit which does not include other items. After said hour special deposits consisting only of items \$500 and over will be received until 12 noon.

Checks drawn on out-of-town banks will be received for deferred credit, in accordance with the schedule below, until 12 noon (Saturday 11 a.m.). After said hours special deposits consisting only of checks \$500 and over will be received until 2 p.m. (Saturday 12 noon).

States Cities	Number of Days Deferred		States Cities	Number of Days Deferred		States Cities	Number of Days Deferred	
	Calendar Days	Business Days		Calendar Days	Business Days		Calendar Days	Business Days
Alabama.....		4	Maryland.....		4	Oklahoma.....		4
Birmingham.....	2		Baltimore.....	2		Oklahoma City.....	2	
Arizona.....		6	Massachusetts.....		4	Oregon.....		6
Arkansas.....		5	Boston.....	2		Portland.....	3	
Little Rock.....	2		Michigan.....		2	Pennsylvania.....		4
California.....		6	Detroit.....	1		Philadelphia.....	2	
Los Angeles.....	3		Minnesota.....		3	Pittsburgh.....	2	
San Francisco.....	3		Minneapolis.....	1		Rhode Island.....		4
Colorado.....		5	St. Paul.....	1		South Carolina.....		4
Denver.....	2		Mississippi.....		5	South Dakota.....		5
Connecticut.....		4	Missouri.....		3	Tennessee.....		5
Delaware.....		4	Kansas City.....	1		Memphis.....	2	
District of Columbia.....		4	St. Louis.....	1		Nashville.....	2	
Florida.....		4	Montana.....		5	Texas.....		6
Jacksonville.....	3		Helena.....	3		Dallas.....	2	
Georgia.....		4	Nebraska.....		3	El Paso.....	3	
Atlanta.....	2		Omaha.....	2		Houston.....	3	
Idaho.....		6	Nevada.....		6	San Antonio.....	3	
Illinois.....		2	New Hampshire.....		4	Utah.....		6
Chicago.....	immediate		New Jersey.....		4	Salt Lake City.....	3	
Indiana.....		2	New Mexico.....		6	Vermont.....		4
Iowa.....		2	New York.....		4	Virginia.....		4
Kansas.....		3	Buffalo.....	2		Richmond.....	2	
Kansas City.....	1		New York.....	2		Washington.....		6
Kentucky.....		3	North Carolina.....		4	Seattle.....	3	
Louisville.....	1		Charlotte.....	2		Spokane.....	3	
Louisiana.....		5	North Dakota.....		5	West Virginia.....		4
New Orleans.....	2		Ohio.....		3	Wisconsin.....		2
Maine.....		4	Cincinnati.....	1		Wyoming.....		5
			Cleveland.....	1				

Checks drawn on banks not located in a Federal reserve city but bearing upon their face a notation that they are payable at or receivable for immediate availability in a Federal reserve city

will be accepted on the same basis as checks drawn on banks located in that city.

DETROIT BRANCH. (Transit No. 9-29)

(160 Fort Street, West)

Directors

GEORGE B. MORLEY, Saginaw, Mich.
 DAVID McMORRAN, Bay City, Mich.
 WILSON W. MILLS, Detroit, Mich.
 JAMES INGLIS, Detroit, Mich.
 N. P. HULL, Lansing, Mich.
 JOHN BALLANTYNE, Detroit, Mich.
 WILLIAM R. CATION, Detroit, Mich.

Officers

WILLIAM R. CATION, Managing Director
 HARLAN J. CHALFONT, Cashier
 GEORGE T. JARVIS, Assistant Cashier
 JOHN G. BASKIN, Assistant Cashier
 FLOYD L. BOWEN, Assistant Auditor
 ISADORE LEVIN, Assistant Counsel

FEDERAL RESERVE BANK INFORMATION

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

(411 Locust Street)

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 360; State Banks 78. Total 438.

DIRECTORS

CLASS A:—JOHN G. LONSDALE (1935), St. Louis; F. GUY HITT (1934), Zeigler, Ill.; MAX B. NAHM (1933), Bowling Green, Ky.

CLASS B:—WILLIAM B. PLUNKETT (1934), Little Rock, Ark.; J. W. HARRIS (1933), St. Louis, Mo.; M. P. STURDIVANT, (1935) Glendora, Miss.

CLASS C:—JOHN S. WOOD, St. Louis, *Chairman of Board and Federal Reserve Agent*; PAUL DILLARD (1934), Memphis, Tenn., *Deputy Chairman* JOHN R. STANLEY (1935), Evansville, Ind.

WALTER W. SMITH, St. Louis, Mo., *Member Federal Advisory Council.*

OFFICERS

JOHN S. WOOD, *Chairman of the Board and Federal Reserve Agent*; C. M. STEWART, *Secretary and Assistant Federal Reserve Agent*; WM. McC. MARTIN, *Governor*; OLIN M. ATTEBERY, *Deputy Governor*; JAMES G. McCONKEY, *Deputy Governor and Counsel*; A. H. HAILL, S. F. GILMORE, F. N. HALL, G. O. HOLLOCHER, and O. C. PHILLIPS, *Controllers*; E. J. NOVY, *General Auditor*; A. E. DEBRECHT and L. A. MOORE, *Assistant Auditors.*

(Statement of December 31, 1932)

LIABILITIES	RESOURCES
F. R. notes in actual circulation..... \$103,930,000	Gold with Federal Reserve Agent..... \$ 73,255,000
Deposits:	Gold redemption fund with U. S. Treasury... 1,513,000
Member banks—reserve account..... 62,027,000	Gold held exclusively against F. R. notes .. 74,768,000
Government..... 394,000	Gold settlement fund with F. R. Board .. 13,963,000
Foreign bank..... 733,000	Gold and gold certificates held by banks .. 2,565,000
Other deposits..... 1,201,000	Total gold reserves .. \$ 91,296,000
Total deposits..... \$ 64,355,000	Reserves other than gold..... 9,817,000
Deferred availability items..... \$ 16,373,000	Total reserves..... \$101,113,000
Capital paid in..... 4,360,000	Non-reserve cash..... 3,921,000
Surplus..... 10,186,000	Bills discounted:
All other liabilities..... 910,000	Secured by U. S. Government obligations.. 3,981,000
TOTAL LIABILITIES..... \$200,114,000	Other bills discounted..... 2,357,000
	Total bills discounted..... 6,338,000
	Bills bought in open market..... 973,000
	U. S. Government securities:
	Bonds..... 13,940,000
	Treasury notes..... 11,306,000
	Certificates and Bills..... 40,910,000
	Total U. S. Government securities..... \$ 66,156,000
	Total bills and securities..... 73,467,000
	Due from foreign banks..... 17,000
	F. R. Notes of other banks..... 1,312,000
	Uncollected items..... 15,917,000
	Bank premises..... 3,285,000
	All other resources..... 1,082,000
	TOTAL RESOURCES..... \$200,114,000

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF ST. LOUIS, MO.

Immediate—St. Louis.

One Day After Receipt—Little Rock, North Little Rock, Chicago, Kansas City, Kan., Louisville, Kansas City, Mo., Omaha, Cincinnati, Cleveland, Memphis, Nashville.

Two Days After Receipt—Birmingham, Denver, Jacksonville, Atlanta, New Orleans, Baltimore, Boston, Detroit, Minneapolis, St. Paul, Buffalo, New York City, Charlotte, Oklahoma City, Philadelphia, Pittsburgh, Dallas, Houston, San Antonio, Richmond, *Illinois, *Missouri.

Three Days After Receipt—Helena, Portland, El Paso, Salt Lake City, *Arkansas, Indiana, Iowa, *Kansas, *Kentucky, *Nebraska.

Four Days After Receipt—Los Angeles, San Francisco, Seattle, Spokane, *Alabama, Connecticut, Delaware, District of Columbia, *Georgia, Maine, *Maryland, *Massachusetts, *Michigan, *Minnesota, Mississippi, New Hampshire, New Jersey, *New York, *Ohio, *Oklahoma, *Pennsylvania, Rhode Island, *Tennessee, Vermont, *Virginia, Wisconsin.

Five Days After Receipt—*Colorado, *Florida, *North Carolina, South Carolina, *Texas, West Virginia, Wyoming.

Six Days After Receipt—*Louisiana, New Mexico, North Dakota, South Dakota, *Utah.

Seven Days After Receipt—Arizona, *California, Idaho, *Montana, Nevada, *Oregon, *Washington.

*Except banks in cities listed separately in this schedule.

LITTLE ROCK BRANCH. (Transit Number 81-13) (3rd & Louisiana Sts.)

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

DIRECTORS

A. F. BAILEY, GORDON H. CAMPBELL, W. A. HICKS, CHAS. H. MURPHY, STUART WILSON, MOORHEAD WRIGHT and JO. NICHOL.

TIME SCHEDULE OF LITTLE ROCK BRANCH

Immediate—Little Rock, North Little Rock.

One Day After Receipt—St. Louis, Memphis, Dallas.

Two Days After Receipt—Birmingham, Denver, Jacksonville, Atlanta, Chicago, Kansas City, Kan., Louisville, New Orleans, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, Cincinnati, Cleveland, Oklahoma City, Pittsburgh, Nashville, Houston, San Antonio.

Three Days After Receipt—Baltimore, Boston, New York City, Charlotte, Philadelphia, El Paso, Richmond, *Arkansas, *Missouri.

Four Days After Receipt—Los Angeles, San Francisco, Helena, Portland, Salt Lake City, *Georgia, *Illinois, Indiana, Iowa, *Kan-

sas, *Kentucky, *Louisiana, *Michigan, *Minnesota, Mississippi, *Ohio, *Oklahoma, *Tennessee, Wisconsin.

Five Days After Receipt—Seattle, Spokane, *Alabama, Connecticut, Delaware, District of Columbia, Maine, *Maryland, *Massachusetts, *Nebraska, New Hampshire, New Jersey, *New York, *Pennsylvania, Rhode Island, *Texas, Vermont, *Virginia.

Six Days After Receipt—*Colorado, *Florida, *Montana, New Mexico, *North Carolina, North Dakota, South Carolina, South Dakota, West Virginia, Wyoming.

Seven Days After Receipt—Arizona, *California, Idaho, *Oregon, *Utah, *Washington.

Eight Days After Receipt—Nevada.

*Except banks in cities listed separately in this schedule.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 8—Continued

LOUISVILLE BRANCH. (Transit Number 21-59) (5th & Market Sts.)

JOHN T. MOORE, *Managing Director*; C. A. SCHACHT, *Cashier*; S. B. JENKS, *Assistant Cashier*.

DIRECTORS

WHITEFOORD R. COLE, Louisville, Ky.; JOHN T. MOORE, Louisville, Ky.; JOHN T. REYNOLDS, Greenville, Ky.; W. W. CRAWFORD, Louisville, Ky.; E. H. WOODS, Lucas, Ky.; W. E. HUTHSTEINER, Tell City, Ind.; W. R. COBB, Louisville, Ky.

TIME SCHEDULE OF LOUISVILLE BRANCH

Immediate—Louisville.

One Day After Receipt—Birmingham, Chicago, St. Louis, Cincinnati, Cleveland, Memphis, Nashville.

Two Days After Receipt—Little Rock, North Little Rock, Jacksonville, Atlanta, Kansas City, Kan., New Orleans, Baltimore, Boston, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, New York City, Charlotte, Oklahoma City, Philadelphia, Pittsburgh, Dallas, Houston, Richmond.

Three Days After Receipt—Denver, San Antonio, Salt Lake City, *Georgia, *Illinois, Indiana, *Kentucky, *Ohio, *Tennessee.

Four Days After Receipt—Los Angeles, Helena, El Paso, Seattle, Spokane, *Alabama, *Arkansas, Connecticut, Delaware, District of Columbia, Iowa, *Kansas, Maine, *Maryland, *Massachusetts, *Minnesota, Mississippi, *Missouri, *Nebraska, New Hampshire, New Jersey, *New York, *Pennsylvania, Rhode Island, Vermont, *Virginia, Wisconsin.

Five Days After Receipt—San Francisco, Portland, *Florida, *Louisiana, *Michigan, *North Carolina, *Oklahoma, South Carolina, West Virginia.

Six Days After Receipt—*Colorado, North Dakota, South Dakota, *Texas, *Utah, Wyoming.

Seven Days After Receipt—Arizona, Idaho, *Montana, Nevada, New Mexico.

Eight Days After Receipt—*California, *Oregon, *Washington.

*Except banks in cities listed separately in this schedule.

MEMPHIS BRANCH. (Transit Number 26-3) (3rd & Jefferson Sts.)

W. H. GLASGOW, *Managing Director*; S. K. BELCHER, *Cashier*; C. E. MARTIN, *Assistant Cashier*.

DIRECTORS

E. L. ANDERSON, W. H. GLASGOW, WILLIAM ORGILL, R. B. SNOWDEN, J. W. ALDERSON, S. E. RAGLAND and WILLIS POPE, Columbus, Miss.

TIME SCHEDULE OF MEMPHIS BRANCH

Immediate—Memphis.

One Day After Receipt—Birmingham, Little Rock, North Little Rock, Louisville, St. Louis, Nashville.

Two Days After Receipt—Jacksonville, Atlanta, Chicago, Kansas City, Kan., New Orleans, Baltimore, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, Charlotte, Cincinnati, Cleveland, Oklahoma City, Philadelphia, Pittsburgh, Dallas, Houston, San Antonio, Richmond.

Three Days After Receipt—Denver, Boston, El Paso, New York City, *Arkansas, *Illinois, Indiana, Iowa, *Kentucky, Mississippi, *Missouri, *Tennessee.

Four Days After Receipt—Los Angeles, San Francisco, Helena, Salt Lake City, *Alabama, Delaware, *Georgia, *Kansas, *Louisiana, *Michigan, *Minnesota, *Nebraska, New Jersey, *New York, *Ohio, *Oklahoma, *Pennsylvania, Wisconsin.

Five Days After Receipt—Portland, Seattle, Spokane, Connecticut, District of Columbia, *Florida, Maine, *Maryland, *Massachusetts, New Hampshire, Rhode Island, Vermont, *Virginia.

Six Days After Receipt—*Colorado, *North Carolina, North Dakota, South Carolina, South Dakota, *Texas, West Virginia, Wyoming.

Seven Days After Receipt—Arizona, *California, *Montana, Nevada, New Mexico, *Utah.

Eight Days After Receipt—Idaho, *Oregon, *Washington.

*Except banks in cities listed separately in this schedule.

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 514; State Banks 42.

DIRECTORS

CLASS A:—P. J. LEEMAN (1934), Minneapolis; H. R. KIBBEE (1935), Mitchell, S. D.; H. C. HANSEN, (1933), Church Ferry, N. Dak.

CLASS B:—W. O. WASHBURN (1934), St. Paul; J. E. O'CONNELL (1935), Helena, Mont.; JOHN S. OWEN (1933), Eau Claire, Wis.

CLASS C:—HOMER P. CLARK (1933), *Deputy Chairman*, St. Paul; GEO. W. McCORMICK (1934), Menominee, Mich.

OFFICERS

W. B. GEERY, *Governor*; HARRY YAEGER, *Deputy Governor*; H. I. ZIEMER, *Deputy Governor and Cashier*; FRANK C. DUNLOP, *Controller*; L. E. RAST, *Assistant Cashier*; H. C. CORE, *Assistant Cashier*; A. R. LARSON, *Assistant Cashier*; OTIS R. PRESTON, *Assistant Cashier*; W. E. PETERSON, *Assistant Cashier*; ANDREAS UELAND, *Counsel*; SIGURD UELAND, *Assistant Counsel*; H. P. HOWARD, *Custodian of Building*.

HOMER P. CLARK, *Deputy Chairman*; CURTIS L. MOSHER, *Assistant Federal Reserve Agent*; FRED M. BAILEY, *Assistant Federal Reserve Agent*; OLIVER S. POWELL, *Statistician*.

MEMBER OF FEDERAL ADVISORY COUNCIL

THEODORE WOLD, Minneapolis, Minn.

(Statement of January 4, 1933)

LIABILITIES	RESOURCES
F. R. notes in actual circulation	\$ 81,921,685.00
Deposits:	
Member bank—reserve account	40,060,578.81
Government	1,297,582.36
Foreign bank	418,043.05
Other deposits	402,986.05
Total deposits	\$ 42,179,190.27
Deferred availability items	8,927,540.38
Capital paid in	2,885,300.00
Surplus	7,018,935.30
All other liabilities	944,572.66
TOTAL LIABILITIES	\$143,877,223.61
	Gold with Federal Reserve Agent \$ 44,040,000.00
	Gold redemption fund with U. S. Treasury 2,213,507.13
	Gold held exclusively against F. R. notes 46,253,507.13
	Gold settlement fund with F. R. Board 10,138,880.69
	Gold and gold certificates held by bank 2,359,824.83
	Total gold reserves 58,752,212.65
	Reserve other than gold 4,546,669.40
	Total reserves \$ 63,298,882.05
	Non-reserve cash 2,011,122.28
	Bills discounted:
	Sec. by U. S. Government obligations 349,964.47
	Other bills discounted 9,190,281.30
	Total bills discounted 9,540,245.77
	Bills bought in open market 611,649.63
	U. S. Government securities:
	Bonds 17,229,765.20
	Treasury notes 8,116,733.41
	Other Certificates and Bills 29,361,429.97
	Total U. S. Government securities 54,707,928.58
	Other Securities 410,563.94
	Total bills and securities 65,270,387.92
	Due from foreign banks 10,558.23
	F. R. notes of other Federal Reserve Banks 627,000.00
	Uncollected items 9,128,454.00
	Bank premises 1,745,511.60
	All other resources 1,785,307.53
	TOTAL RESOURCES \$143,877,223.61

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 9—Continued

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF MINNEAPOLIS

All checks not drawn on a bank in Minneapolis or St. Paul and received by this bank by 2:00 p.m. (except Saturday, when the hour will be 12 noon), will be handled on day of receipt. Those received later than these hours will be handled on the following days of business. Owing to the clearing hour, checks drawn on Minneapolis and St. Paul banks received after 10:00 a.m. will not be handled or proceeds credited until the following business day; those received before that hour will be handled and proceeds credited on day of receipt and proceeds will be available that day.

Immediately Available as Reserve—Minneapolis and St. Paul (if received before 10:00 a.m.); United States Treasury Warrants (separately sorted).

One Day After Receipt—Chicago, Ill.

Two Days After Receipt—Baltimore, Buffalo, Cincinnati, Cleveland, Detroit, Kansas City, Little Rock, Louisville, Memphis, Minnesota (except Minneapolis and St. Paul), Nashville, New York, Oklahoma City, Omaha, Philadelphia, Pittsburgh, St. Louis, Sioux City, Iowa; Wisconsin, Fargo, N. D., Grand Fork, N. D., Jamestown, N. D., Valley City, N. D., Wahpeton, N. D., Aberdeen, S. D., Mitchell, S. D., Sioux Falls, S. D., Watertown, S. D.

Three Days After Receipt—Atlanta, Birmingham, Boston, Charlotte, Dallas, Denver, El Paso, Helena, Houston, Illinois (except Chicago), Indiana, Iowa (except Sioux City), Jacksonville, Michigan (except Detroit), Nebraska (except Omaha), New Orleans, Richmond, Salt Lake City, San Antonio, Seattle, Spokane, Bismarck, N. D., Mandan, N. D., Huron, S. D.

Four Days After Receipt—Connecticut, Delaware, Kansas, Kentucky (except Louisville), Los Angeles, Calif., Maine, Maryland (except Baltimore), Massachusetts (except Boston), Missouri (except Kansas City and St. Louis), Montana (except Helena), New Hampshire, New Jersey, New York (except Buffalo and New York City), North Dakota (except Bismarck, Fargo, Grand Forks, Jamestown, Mandan, Valley City and Wahpeton), Ohio (except Cincinnati and Cleveland), Pennsylvania (except Philadelphia and Pittsburgh), Portland, Ore., Rhode Island, San Francisco, Calif., South Dakota (except Aberdeen, Huron, Mitchell, Sioux Falls and Watertown), Vermont.

Five Days After Receipt—Alabama (except Birmingham, Arkansas (except Little Rock), Colorado (except Denver), District of Columbia, Georgia (except Atlanta), Louisiana (except New Orleans), Mississippi, North Carolina (except Charlotte), Oklahoma (except Oklahoma City), South Carolina, Tennessee (except Memphis and Nashville), Virginia (except Richmond), Washington (except Seattle and Spokane), Wyoming.

Six Days After Receipt—California (except Los Angeles and San Francisco), Florida (except Jacksonville), Idaho, New Mexico, Oregon (except Portland), Texas (except Dallas, El Paso, Houston and San Antonio), Utah (except Salt Lake City), West Virginia.

Seven Days After Receipt—Arizona and Nevada.

One-day items forwarded by us on Saturday will be available the following business day.

Two-day items forwarded by us on Friday will be available the following Monday; those forwarded by us on Saturday will be available the following Tuesday, except items on Federal Reserve and branch cities, which will be available the following Monday.

Three-day items forwarded by us on Thursday will be available the following Monday; those forwarded by us on Friday will be available the following Tuesday, except items on Federal Reserve and branch cities, which will be available the following Monday.

Four-day items forwarded by us on Wednesday will be available the following Monday; those forwarded by us on Friday, with the exception of those on Federal Reserve and branch cities, will be available the following Wednesday; those on Federal Reserve and branch cities will be available the following Tuesday.

Five-day items forwarded by us on Tuesday will be available the following Monday; those forwarded by us on Thursday will be available the following Wednesday.

Six-day items forwarded by us on Thursday will be available the following Thursday; those forwarded by us on Monday will be available on the following Monday.

Seven-day items forwarded by us on Wednesday will be available the second Thursday. If an intervening holiday delays remittance, availability will be deferred an additional day.

HELENA BRANCH. (Transit Number 93-26)

(Park & Edwards Sts.)

DIRECTORS

W. P. SULLIVAN, Square Butte, Mont.; H. SIEBEN, Helena, S. McKENNAN, Helena; R. E. TOWLE, Helena, and THOMAS A. MARLOW, Helena.

OFFICERS

R. E. TOWLE, *Managing Director*; A. A. HOERR, *Cashier*; C. J. LARSON, *Assistant Cashier*.

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, Bryan, Choctaw, Coal, Johnston, Marshall, McCurtain, and Pushmataha; all New Mexico north of a line forming the southern boundary of the following counties: Valencia, Bernalillo, Santa Fe, San Miguel, Harding and Union.

Membership: National Banks 761; State Banks 23.

Non-member Banks 1646.

Total number of banks in District No. 10, 2430.

DIRECTORS

CLASS A:—E. E. MULLANEY (1935), Hill City, Kan.; FRANK W. SPONABLE (1934), Paola, Kan.; C. C. PARKS (1933), Denver, Colo.

CLASS B:—L. E. PHILLIPS (1935), Bartlesville, Okla.; W. D. HOSFORD, (1933), Omaha, Neb.; J. M. BERNARDIN (1934), Kansas City, Mo.

CLASS C:—M. L. McCLURE (1935), Kansas City, *Chairman of Board*; H. M. LANGWORTHY (1934), Kansas City, Mo., *Deputy Chairman of Board*; E. P. BROWN (1933), Davey, Neb.

WALTER S. McLUCAS, Kansas City, Mo., *Member Federal Advisory Council*.

OFFICERS

GEORGE H. HAMILTON, *Governor*; C. A. WORTHINGTON, *Deputy Governor*; J. W. HELM, *Deputy Governor and Cashier*.

ASSISTANT CASHIERS:—JOHN PHILLIPS, Jr., E. P. TYNER, G. E. BARLEY, M. W. E. PARK, G. H. PIPKIN, N. R. OBERWORTMANN, *Asst. Cashier and Examiner*; H. G. LEEDY, *Counsel*.

M. L. McCLURE, *Chairman Board of Directors and Federal Reserve Agent*; H. M. LANGWORTHY, *Deputy Chairman Board of Directors*; A. M. McADAMS, *Assistant Federal Reserve Agent and Secretary Board of Directors*; S. A. WARDELL, *Auditor*.

(Statement of December 31, 1932)

LIABILITIES		RESOURCES	
Federal reserve notes—in actual circulation	\$ 90,490,215.00	Earning assets:	
Deposits:		Bills discounted	\$11,511,475.82
Member bank—reserve deposits	68,490,304.39	Bills purchased in open market	855,195.39
Government	268,485.73	U. S. securities	57,252,100.00
Other deposits including foreign deposits	765,551.51	Total earning assets	\$ 69,618,771.21
Total deposits subject to reserve	\$ 69,524,345.63	Cash reserves:	
Deposits of items representing uncollected funds	16,631,179.53	Gold on hand and with agencies	\$25,577,925.64
Total deposits	\$ 86,155,525.16	Gold with Federal Reserve Agent	61,480,000.00
Capital paid in	4,051,850.00	Total gold reserves	\$87,057,925.64
Surplus	8,262,552.61	Other lawful money	6,762,029.00
Unearned discount and interest	69,709.17	Total cash reserves	\$ 93,819,954.64
All other liabilities	1,204,133.83	Non-reserve cash	3,224,359.89
TOTAL LIABILITIES	\$190,233,985.77	Checks and other items in process of collection	19,107,904.57
		Banking houses, less reserves	3,558,674.15
		Due from suspended banks	705,815.44
		All other resources	198,505.87
		TOTAL RESOURCES	\$190,233,985.77

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 10—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK OF KANSAS CITY

This Schedule applies to checks and drafts on banks received at the Head Office of the Federal Reserve Bank of Kansas City.

Credit will not be given on the basis of this schedule unless separate credit letters are used and each credit letter contains only items of the same availability date. All items in mixed letters will be deferred for the period of time represented by the item or items of the longest deferred availability therein.

Immediate:

Kansas City, Mo.

Kansas City, Kan.

(Checks and warrants drawn on the Treasurer of the United States)

One Business Day—Chicago, Dallas, Denver, Memphis, Oklahoma City, Omaha, St. Louis.

Two Business Days—Atlanta, Birmingham, Buffalo, Cincinnati, Cleveland, Detroit, El Paso, Houston, Jacksonville, Little Rock, Louisville, Minneapolis, Muskogee, Nashville, New Orleans, Pittsburgh, St. Paul, San Antonio, Tulsa, *Kansas, *Missouri (Dist. 10).

Three Business Days—Baltimore, Boston, Charlotte, Helena, Los Angeles, New York City, Philadelphia, Portland, Richmond, Salt Lake City, San Francisco, Spokane, *Illinois, Indiana, Iowa, *Missouri (Dist. 8), *Nebraska, *Oklahoma.

Four Business Days—Seattle, *Alabama, *Arkansas, *Colorado, Delaware, *Georgia, *Louisiana, *Michigan, Mississippi, New Jersey, *New York, *Ohio, *Pennsylvania, *Texas, Wisconsin.

Five Business Days—Connecticut, District of Columbia, *Florida, *Kentucky, Maine, *Maryland, *Massachusetts, *Minnesota, New Hampshire, New Mexico, *North Carolina, Rhode Island, South Carolina, *Tennessee, Vermont, *Virginia, West Virginia, Wyoming.

Six Business Days—Arizona, *California, Idaho, *Montana, Nevada, North Dakota, *Oregon, South Dakota, *Utah, *Washington.

*Except cities listed in other Schedules.

Note: Checks and drafts on banks located in Federal Reserve Bank or Branch cities will be deferred on an actual calendar-day basis when a Sunday or holiday intervenes while items are in transit, provided such items are sorted in a separate letter. The foregoing does not affect such items as reach their destination on a Sunday or holiday.

DENVER BRANCH (Transit Number 23-19)

(17th & Arapahoe)

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

DIRECTORS

HAROLD KOUNTZE, Denver; MERRITT W. GANO, Denver; J. E. OLSON, Denver; MURDO MACKENZIE, Denver; R. H. DAVIS, Denver; H. W. FARR, Greeley, Colo.; HENRY SWAN, Denver.

TIME SCHEDULE OF DENVER BRANCH OF THE FEDERAL RESERVE BANK OF KANSAS CITY

Immediate—Denver. (Checks and warrants drawn on the Treasurer of the United States.)

Two Business Days—Boulder, Colo., Chicago, Colorado Springs, Dallas, El Paso, Helena, Kansas City, Kan., Kansas City, Mo., Oklahoma City, Omaha, Pueblo, Colo., Salt Lake City, St. Louis, Trinidad, Colo.

Three Business Days—Atlanta, Birmingham, Buffalo, Cincinnati, Cleveland, Detroit, Houston, Little Rock, Los Angeles, Louisville, Memphis, Minneapolis, Nashville, New Orleans, Pittsburgh, Portland, San Antonio, San Francisco, Spokane, St. Paul, *Colorado, New Mexico.

Four Business Days—Baltimore, Boston, Charlotte, Jacksonville, New York City, Philadelphia, Richmond, Seattle, *Illinois,

Indiana, Iowa, *Kansas, *Missouri, *Nebraska, *Oklahoma, Wyoming.

Five Business Days—*Alabama, Arizona, *Arkansas, *California, *Georgia, Idaho, *Louisiana, *Maryland, *Michigan, *Minnesota, Mississippi, *Montana, New Jersey, *New York, *Ohio, *Pennsylvania, *Texas, *Utah, Wisconsin.

Six Business Days—Connecticut, Delaware, District of Columbia, *Florida, *Kentucky, Maine, *Massachusetts, Nevada, New Hampshire, *North Carolina, North Dakota, *Oregon, Rhode Island, South Carolina, South Dakota, *Tennessee, Vermont, *Virginia, *Washington, West Virginia.

*Except cities listed in other Schedules.

See "Note" under head office schedule.

OMAHA BRANCH (Transit Number 27-12)

(1701-5 Dodge St.)

L. H. EARHART, *Managing Director*; G. A. GREGORY, *Cashier*; WM. PHILLIPS and O. P. CORDILL, *Assistant Cashiers*.

DIRECTORS

WM. DIESING, Omaha; A. H. MARBLE, Cheyenne, Wyo.; L. H. EARHART, Omaha; R. O. MARNELL, Nebraska City; W. E. HARDY, Lincoln; T. L. DAVIS, Omaha; DANIEL M. HILDEBRAND, Seward, Nebraska.

TIME SCHEDULE OF OMAHA BRANCH

Immediate—Omaha. (Checks and warrants drawn on the Treasurer of the United States.)

One Business Day—Chicago, Denver, Kansas City, Kan., Kansas City, Mo., Minneapolis, St. Paul, Minn.

Two Business Days—Atlanta, Baltimore, Birmingham, Buffalo, Cincinnati, Cleveland, Dallas, Detroit, Little Rock, Louisville, Memphis, Nashville, Oklahoma City, Philadelphia, Pittsburgh, Pa., St. Joseph, St. Louis, *Nebraska.

Three Business Days—Boston, Charlotte, El Paso, Helena, Houston, Jacksonville, New Orleans, New York City, Portland, Richmond, Salt Lake City, San Antonio, San Francisco, Seattle, Spokane, *Illinois, Indiana, Iowa, *Kansas.

Four Business Days—Boulder, Colo., Colorado Springs, Los Angeles, Pueblo, Colo., Trinidad, Colo., *Alabama, Delaware, *Georgia, *Minnesota, *Missouri, New Jersey, *New York, *Ohio, *Oklahoma, *Pennsylvania, Wisconsin, Wyoming.

Five Business Days—*Arkansas, *Colorado, Connecticut, District of Columbia, *Kentucky, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, New Hampshire, New Mexico, *North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, *Tennessee, *Texas, Vermont, *Virginia, West Virginia.

Six Business Days—Arizona, *California, *Florida, Idaho, Mississippi, *Montana, Nevada, *Oregon, *Utah, *Washington.

*Except cities listed in other Schedules.

See "Note" under head office schedule.

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

H. H. OGDEN, Muskogee; C. E. DANIEL, Oklahoma City; NED HOLMAN, Oklahoma City; AUSTIN MILLER, Oklahoma City; J. B. DOOLIN, Alva, Okla.; LEE CLINTON, Tulsa, Okla.

TIME SCHEDULE OF OKLAHOMA CITY BRANCH, FEDERAL RESERVE BANK OF KANSAS CITY

Immediate—Oklahoma City. (Checks and warrants drawn on the Treasurer of the United States.)

One Business Day—Dallas, Kansas City, Kan., Kansas City, Mo.

Two Business Days—Atlanta, Birmingham, Chicago, Denver, El Paso, Houston, Little Rock, Louisville, Memphis, Minneapolis, Nashville, New Orleans, Omaha, St. Louis, St. Paul, San Antonio, *Oklahoma.

Three Business Days—Baltimore, Boston, Buffalo, Charlotte, Cincinnati, Cleveland, Detroit, Helena, Jacksonville, Los Angeles, New York City, Philadelphia, Pittsburgh, Richmond, Salt Lake City, *Kansas.

Four Business Days—Boulder, Colo., Colorado Springs, Portland, Pueblo, San Francisco, Seattle, Spokane, Trinidad, Colo.,

*Alabama, *Arkansas, *Georgia, *Illinois, Indiana, Iowa, *Kentucky, *Missouri, *Nebraska, *Ohio, *Texas.

Five Business Days—*Colorado, Connecticut, Delaware, District of Columbia, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, *Minnesota, Mississippi, New Hampshire, New Jersey, New Mexico, *New York, *North Carolina, *Pennsylvania, Rhode Island, South Carolina, *Tennessee, Vermont, *Virginia, Wisconsin.

Six Business Days—*California, *Florida, *Montana, North Dakota, South Dakota, *Utah, West Virginia, Wyoming.

Seven Business Days—Arizona, Idaho, Nevada, *Oregon, *Washington.

*Except cities listed in other Schedules.

See "Note" under head office schedule.

FEDERAL RESERVE BANK INFORMATION

EL PASO BRANCH. (Transit Number 88-1) (351 Myrtle Ave.)

J. L. HERMANN, *Managing Director*; ALLEN SAYLES, *Cashier*.

DIRECTORS

J. L. HERMANN, E. M. HURD, A. P. COLES, C. M. NEWMAN, and SAM D. YOUNG, El Paso; A. F. JONES, Portales, N. Mex.; S. P. APPELWHITE, Douglas, Ariz.

TIME SCHEDULE OF EL PASO BRANCH

Immediate Credit—El Paso; Cashier Checks and Expense Checks of all Federal Reserve Banks and Branches; United States Treasury Warrants, Matured Interest Coupons from U. S. Government Securities, Drafts on Federal Reserve Bank of Dallas and its branches.

Two Business Days After Receipt—Dallas, Houston, San Antonio, El Paso territory, the following places: Texas—Barstow, Clint, Fabens, Midland, Pecos, Sierra Blanca, Stanton, Van Horn; New Mexico—Alamogordo, Anthony, Carrizo, Clovis, Deming, Elida, Hatch, Hot Springs, Las Cruces, Logan, Lordsburg, Melrose, Nara Visa, Portales, Roswell, Santa Rosa, Tucumcari, Tularosa. Arizona—Benson, Bowie, Douglas, Tucson, Wilcox; Other Districts—Denver, Kansas City, Little Rock, Los Angeles, Memphis, New Orleans, Oklahoma City, Omaha, St. Louis, San Francisco.

Three Business Days After Receipt—El Paso Territory, except points noted in 2-day Division; Other Districts—Atlanta, Baltimore, Birmingham, Buffalo, Charlotte, Chicago, Cincinnati, Cleve-

land, Detroit, Jacksonville, Louisville, Minneapolis, Nashville, New York, Philadelphia, Pittsburgh, Portland, Salt Lake City, St. Paul.

Four Business Days After Receipt—Boston, Brooklyn, Helena, Richmond, Seattle, Spokane, Illinois, Indiana, Iowa, Kansas, Louisiana (Dist. 6), Michigan, Missouri, Nebraska, Oklahoma (Dist. 10), Wisconsin.

Five Business Days After Receipt—Eleventh District unsorted items—Alabama, Arizona (Dist. 12), Arkansas, California, Colorado, Delaware, District of Columbia, Florida, Georgia, Maryland, Minnesota, Mississippi, New Mexico (Dist. 10), New York, North Carolina, Ohio, Pennsylvania, South Carolina, Virginia.

Six Business Days After Receipt—Connecticut, Kentucky, Maine, Massachusetts, Nevada, New Hampshire, New Jersey, Oregon, Rhode Island, Tennessee, Utah, Vermont, West Virginia, Wyoming.

Seven Business Days After Receipt—Idaho, Montana, North Dakota, South Dakota, Washington.

HOUSTON BRANCH. (Transit Number 35-4) (Texas Ave. & Caroline St.)

W. D. GENTRY, *Managing Director*; H. R. De MOSS, *Cashier*.

DIRECTORS

W. D. GENTRY, JOHN A. WILKINS, N. E. MEADOR, R. M. FARRAR and E. A. PEDEN, Houston; J. C. WILSON, Beaumont; A. A. HORNE, Galveston.

TIME SCHEDULE OF HOUSTON BRANCH

Immediate Credit—Houston; Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches; U. S. Treasury Warrants; Matured Interest Coupons from U. S. Government Securities; Drafts on Federal Reserve Bank of Dallas and its Branches.

One Business Day After Receipt—Dallas, San Antonio, New Orleans.

Two Business Days After Receipt—El Paso, Houston Territory, the following places: Texas—Alvin, Anderson, Bastrop, Bay City, Beaumont, Bellville, Blessing, Booth, Brenham, Brookshire, Bryan, Caldwell, Chappel Hill, Chireno, Cleveland, Columbus, Conroe, Crockett, Dayton, Dickinson, Eagle Lake, Edna, El Campo, Elgin, Fayetteville, Flatonia, Freeport, Galveston, Giddings, Glen Flora, Hallettsville, Hitchcock, Hull, Humble, Huntsville, Iola, Jacksonville, Joaquin, La Grange, La Porte, Leggett, Liberty, Livingston, Louise, Lovelady, Lufkin, Mauriceville, McDade, Nacogdoches, Navasota, Orange, Palacios, Palestine, Pasadena, Port Arthur, Port Neches, Red Rock, Richmond, Schulenberg, Sealy, Shiro, Silsbee, Smithville, Sour Lake, Sugarland, Tenaha, Texas City, Timpson, Trinity, Victoria, Weimar, Wharton, Winnie. Other Districts—Atlanta, Birmingham, Charlotte, Chicago, Cincinnati, Jacksonville, Kansas City, Little Rock, Louisville, Memphis, Nashville, Oklahoma City, St. Louis.

Three Business Days After Receipt—Houston Territory, except

points noted 2-day Division. Points of 2-day availability, Dallas Territory, according to schedule of Head Office; Points of 2-day availability, San Antonio Territory, according to schedule of San Antonio Branch. Other Districts—Baltimore, Brooklyn, Buffalo, Cleveland, Denver, Detroit, Los Angeles, Minneapolis, New York City, Omaha, Philadelphia, Pittsburgh, Richmond, St. Paul, San Francisco, Louisiana (Dist. 6).

Four Business Days After Receipt—Eleventh District unsorted items; Other Districts—Boston, Salt Lake City, Alabama, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Michigan, Mississippi, Missouri, Oklahoma (Dist. 10), Wisconsin.

Five Business Days After Receipt—Helena, Portland, Seattle, Spokane, Arkansas, Delaware, District of Columbia, Kentucky, Maryland, Minnesota, Nebraska, New Jersey, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia.

Six Business Days After Receipt—Arizona (Dist. 12), California, Colorado, Connecticut, Maine, Massachusetts, New Hampshire, New Mexico (Dist. 10), Rhode Island, Vermont.

Seven Business Days After Receipt—Montana, Nevada, North Dakota, South Dakota, Utah, Wyoming.

Eight Business Days After Receipt—Idaho, Oregon, Washington.

SAN ANTONIO BRANCH. (Transit Number 30-72) (Jardin & Villita Sts.)

M. CRUMP, *Managing Director*; W. E. EAGLE, *Cashier*.

DIRECTORS

M. CRUMP, FRANZ C. GROOS, J. M. BENNETT, WALTER P. NAPIER, FRANK M. LEWIS, San Antonio; GEORGE C. HOLLIS, Eagle Pass.; RICHARD KING, Corpus Christi.

TIME SCHEDULE OF SAN ANTONIO BRANCH

Immediate Credit—San Antonio; Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches; U. S. Treasury Warrants; Matured Interest Coupons from United States Government Securities; Drafts on Federal Reserve Bank of Dallas and its Branches.

One Business Day After Receipt—Dallas, Houston.

Two Business Days After Receipt—El Paso, San Antonio Territory, the following places: Texas—Alamo, Alice, Aransas Pass, Austin, Beeville, Bishop, Brownsville, Corpus Christi, Cotulla, Cuero, Del Rio, Devine, Dilley, Donna, Eagle Pass, Edcouch, Edinburg, Falfurrias, Falls City, Floresville, Fredericksburg, George West, Goliad, Gonzales, Gregory, Harlingen, Hebronville, Hondo, Karnes City, Kenedy, Kingsville, Kyle, La Coste, La Feria, La Pryor, Laredo, Lockhart, Los Fresnos, Luling, Lyford, Marlon, Martindale, Mathis, McAllen, Mercedes, Mission, New Braunfels, Northheim, Odem, Pearsall, Pflugerville, Pharr, Pleasonton, Port Lavaca, Poth, Premont, Raymondville, Rio Hondo, Robstown, Rockport, Runge, Sabin, San Benito, Sanderson, San Juan, San Marcos, Seguin, Sinton, Skidmore, So. San Antonio, Taft, Tynan, Uvalde, Waelder, Weslaco, Yoakum, Yorktown. Other Districts—Birmingham, Chicago, Kansas City, Little Rock, Louisville, Memphis, Nashville, New Orleans, Oklahoma City, St. Louis.

Three Business Days After Receipt—San Antonio territory,

except points noted in 2-day Division: Points of 2-day availability Dallas Territory, according to schedule of Head Office, Points of 2-day availability, Houston Territory, according to schedule of Houston Branch. Other Districts—Atlanta, Baltimore, Brooklyn, Buffalo, Charlotte, Cincinnati, Cleveland, Denver, Detroit, Jacksonville, Los Angeles, Minneapolis, New York City, Omaha, Philadelphia, Pittsburgh, Richmond, San Francisco, St. Paul.

Four Business Days After Receipt—Eleventh District unsorted items; Other Districts—Boston, Portland, Salt Lake City, Alabama, Illinois, Indiana, Iowa, Kansas, Louisiana (Dist. 6), Michigan, Missouri, Oklahoma (Dist. 10), Wisconsin.

Five Business Days After Receipt—Helena, Seattle, Spokane, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Maryland, Minnesota, District of Mississippi, New Jersey, Nebraska, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia.

Six Business Days After Receipt—Arizona (Dist. 12), California, Colorado, Connecticut, Maine, Massachusetts, New Hampshire, New Mexico (Dist. 10), Rhode Island, Vermont.

Seven Business Days After Receipt—Montana, Nevada, North Dakota, Oregon, South Dakota, Utah, Wyoming.

Eight Business Days After Receipt—Idaho, Washington.

DISTRICT No. 12—Bank Located at San Francisco. (Transit Number 11-37) (Sansome & 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 371; State Banks 78.

Non-member Banks 505; Total number of banks in 12th District, 954.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Continued

DIRECTORS

CLASS A:—C. K. McINTOSH (1934), San Francisco, Calif., T. H. RAMSAY (1935), Red Bluff, Calif., KEITH POWELL (1933), Woodburn, Ore.

CLASS B:—E. H. COX (1934), Madera, Calif.; A. B. C. DOHRMANN (1935), San Francisco, Calif.; MALCOLM McNAGHTEN (1933), Los Angeles, Calif.

CLASS C:—WILLIAM SPROULE (1934), San Francisco, Calif.; ISAAC B. NEWTON (1935), Los Angeles, Calif.
Chairman of Board, WALTON N. MOORE (1933), San Francisco, Calif. *Deputy Chairman of Board*.
Member of Federal Advisory Council, HENRY M. ROBINSON, Los Angeles, Calif.

OFFICERS

JNO. U. CALKINS, *Governor*.
 WM. A. DAY, *Deputy Governor*.
 IRA CLERK, *Deputy Governor*.
 W. M. HALE, *Cashier*.
 CHESTER D. PHILLIPS, *Assistant Cashier*.

C. E. EARHART, *Assistant Cashier*.
 H. N. MANGELS, *Assistant Cashier*.
 E. C. MAILLIARD, *Assistant Cashier*.
 J. M. OSMER, *Assistant Cashier*.

F. H. HOLMAN, *General Auditor*.

FEDERAL RESERVE AGENT.

ISAAC B. NEWTON, *Federal Reserve Agent*.

S. G. SARGENT, *Assistant Federal Reserve Agent, Chief Examiner and Secretary*.

OLIVER P. WHEELER, *Assistant Federal Reserve Agent*.

ALBERT C. AGNEW, *Counsel*.

(Statement of January 4, 1933)

LIABILITIES	RESOURCES
F. R. notes in actual circulation \$ 228,610	Gold with Federal Reserve Agent \$176,263,000
Deposits:	Gold redemption fund with U. S. Treasury 5,776,000
Member bank—reserve account 144,788,000	Gold held exclusively against F. R. notes 181,839,000
Government 2,598,000	Gold settlement fund with F. R. Board 29,849,000
Foreign banks 1,311,000	Gold and gold certificates held by bank 25,540,000
Other Deposits 5,878,000	Total Gold Reserves 237,228,000
Total deposits 154,575,000	Reserves other than gold 9,144,000
Deferred availability items 19,509,000	Total Reserves 246,372,000
Capital paid in 10,452,000	Non-reserve cash 6,940,000
Surplus 19,701,000	Bills discounted:
All other liabilities 1,054,000	Secured by U. S. Government obligations 4,682,000
TOTAL LIABILITIES \$433,901,000	Other bills discounted 24,684,000
	Total bills discounted 29,366,000
	Bills bought in open market 2,166,000
	U. S. Government securities 25,270,000
	Bonds 21,257,000
	Treasury notes 76,917,000
	Certificates and bills 123,444,000
	Total U. S. Government securities 154,976,000
	Total bills and securities 206,000
	Due from Foreign Banks 997,000
	Federal Reserve Notes on other banks 18,553,000
	Uncollected items 4,244,000
	Bank premises 1,613,000
	All other resources \$ 433,901,000
	TOTAL RESOURCES

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF SAN FRANCISCO

Immediate—San Francisco (if received in time for clearing).
 U. S. Treasury Warrants, Drafts on Head Office, Federal Reserve Bank of San Francisco.

One Day After Receipt—Los Angeles.

Two Days After Receipt—Portland, Salt Lake City, Seattle, California Head Office Zone (except places noted in four-day division), California—Los Angeles Zone, the following cities: Hollywood, Ocean Park, Pasadena, Santa Monica, Venice, Long Beach.

Three Days After Receipt—Spokane, Nevada (Head Office Zone). **Other Districts**—Denver, El Paso.

Four Days After Receipt—California, Los Angeles Zone (except cities noted in two-day division). California—Head Office Zone, the following cities: Alturas, Angels Camp, Arcata, Bieber, Caruthers, Cedarville, Covelo, Crescent City, Dorris, Etna Mills, Eureka, Fall River Mills, Fair Oaks, Ferndale, Fort Bidwell, Fort Bragg, Fort Jones, Fortuna, Greenville, Hardwick, Ione, Jackson, Jamestown, Kelseyville, Kerman, Knights Landing, Lakeport, Loleta, Loyalton, Marcopa, McCloud, McFarland, Mendocino, Montague, Mt. Shasta, Placerville, Plymouth-Point Arena, Princeton, Riverdale, San Andreas, San Miguel, Scotia, Sonora, Susanville, Sutter Creek, Taft, Tehachapi, Tranquility, Upper Lake, Weaverville, Weed, Westwood,

Willits, Woodlake, Yreka. **Other Districts**—Chicago, Dallas, Helena, Houston, Kansas City, Little Rock, Memphis, Minneapolis, New Orleans, Oklahoma City, Omaha, San Antonio, St. Louis, St. Paul.

Five Days After Receipt—Arizona (Dist. 12); Oregon—Country; Utah—Country. **Other Districts**—Atlanta, Baltimore, Birmingham, Boston, Buffalo, Charlotte, Cincinnati, Cleveland, Detroit, Jacksonville, Louisville, Nashville, New York City, Philadelphia, Pittsburgh, Richmond.

Six Days After Receipt—Idaho, Nevada—Salt Lake City Zone, Washington—Country. **Other Districts**—Arizona (Dist. 11), Colorado, Illinois, Indiana, Iowa, Kansas, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, New Mexico, Oklahoma, Wisconsin.

Seven Days After Receipt—Arkansas, Connecticut, Delaware, District of Columbia, Georgia, Kentucky, Maine, Maryland, Massachusetts, Nebraska, New Hampshire, New Jersey, New York State, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, Wyoming.

Eight Days After Receipt—Alabama, Florida, North Dakota, South Dakota, West Virginia.

LOS ANGELES BRANCH, (Transit Number 16-16)

(10th and Olive Sts.)

W. N. AMBROSE, *Managing Director*; M. McRITCHIE, *Assistant Manager*; F. C. BOLD, *Assistant Cashier*;
 L. C. MEYER, *Assistant Cashier*.

DIRECTORS

F. J. BELCHER, Jr., A. J. CRUICKSHANK, C. B. VOORHIS, *Chairman*, J. B. ALEXANDER.

TIME SCHEDULE OF LOS ANGELES BRANCH OF FEDERAL RESERVE BANK, SAN FRANCISCO

Immediate—Los Angeles (if received in time for clearing).
 United States Treasury Warrants, Drafts on Los Angeles Branch, Federal Reserve Bank of San Francisco.

One Day After Receipt—San Francisco, Hollywood, Long Beach, Ocean Park, Pasadena, Santa Monica, Venice.

Two Days After Receipt—Salt Lake City; California—Los Angeles Zone (except cities noted in one-day division).

Three Days After Receipt—Portland, Seattle; Dallas, Denver, El Paso, Kansas City, San Antonio.

Four Days After Receipt—Spokane, California—Head Office Zone, Arizona (Dist. 12). **Other Districts**—Chicago, Cincinnati, Detroit, Helena, Houston, Little Rock, Louisville, Memphis, Minneapolis, Nashville, New Orleans, Oklahoma City, Omaha, St. Louis, St. Paul.

Five Days After Receipt—Nevada, Utah—Country; **Other Districts**—Atlanta, Arizona (Dist. 11), Baltimore, Birmingham, Boston, Buffalo, Charlotte, Cleveland, Jacksonville, Kansas, New York City, Philadelphia, Pittsburgh, Richmond.

Six Days After Receipt—Oregon—Country; **Other Districts**—Colorado, Illinois, Indiana, Iowa, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, New Mexico, Ohio, Oklahoma, Texas, Wisconsin.

Seven Days After Receipt—Idaho, Washington—Country; **Other Districts**—Arkansas, Connecticut, Delaware, District of Columbia, Georgia, Maine, Maryland, Massachusetts, Nebraska, New Hampshire, New Jersey, New York State, North Carolina, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, Wyoming.

Eight Days After Receipt—Alabama, Florida, North Dakota, South Dakota, West Virginia.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Continued

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

J. C. AINSWORTH, RICHARD S. SMITH, HARRY M. HALLER, *Chairman*, EDWARD C. PEASE.

TIME SCHEDULE OF PORTLAND BRANCH OF FEDERAL RESERVE BANK, SAN FRANCISCO

Immediate—Portland (if received in time for clearing). United States Treasury Warrants, Drafts on Portland Branch, Federal Reserve Bank of San Francisco.

One Day After Receipt—Seattle, Spokane.

Two Days After Receipt—San Francisco, Salt Lake City, Washington—Portland Zone, Oregon (except cities noted in four-day division); **Other Districts**—Helena.

Three Days After Receipt—Los Angeles; **Other Districts**—Denver, Minneapolis, St. Paul.

Four Days After Receipt—Washington—Country—Seattle Zone; Washington—Country, Spokane Zone; Oregon—the following cities: Alesia, Bandon, Bonanza, Brownsville, Coquille, Crane, Eagle Point, Enterprise, Gold Beach, Halfway, Harper, Helix, Heppner, John Day, Joseph, Juntura, Klamath Falls, Lakeview, Malin, Merrill, Mill City, Mitchell, Monroe, Myrtle Point, Newport, Nyssa, Paisley, Powers, Prairie City, Sandy, Scotts Mills, Toledo, Vale, Wallowa; **Other Districts**—Chicago, Cincinnati, Cleveland,

Dallas, Detroit, Kansas City, Louisville, Oklahoma City, Omaha San Antonio, St. Louis.

Five Days After Receipt—California—Country, Idaho, Nevada, Utah—Country; **Other Districts**—Atlanta, Baltimore, Birmingham, Boston, Buffalo, El Paso, Houston, Jacksonville, Little Rock, Memphis, Minnesota, Montana, Nashville, New York City, Philadelphia, Pittsburgh, Richmond.

Six Days After Receipt—Charlotte, Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Missouri, New Orleans, Ohio, Oklahoma, Wisconsin.

Seven Days After Receipt—Arizona (Dist. 12). **Other Districts**—Arizona (Dist. 11), Connecticut, Delaware, District of Columbia, Georgia, Louisiana, Maine, Maryland, Massachusetts, Nebraska, New Hampshire, New Jersey, New Mexico, New York State, North Carolina, North Dakota, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, Virginia, Wyoming.

Eight Days After Receipt—Alabama, Arkansas, Florida, Mississippi, Texas, West Virginia.

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

(Cor. South Temple and East State St.)

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

DIRECTORS

H. E. HEMINGWAY, E. O. HOWARD, LAFAYETTE HANCHETT, *Chairman*, G. G. WRIGHT.

TIME SCHEDULE OF SALT LAKE CITY BRANCH, FEDERAL RESERVE BANK, SAN FRANCISCO

Immediate—Salt Lake City (if received in time for clearing). United States Treasury Warrants, Drafts on Salt Lake City Branch, Federal Reserve Bank of San Francisco.

Two Days After Receipt—Portland, Spokane, San Francisco, Los Angeles; **Other Districts**—Denver, Helena, Omaha.

Three Days After Receipt—Seattle, Idaho-Salt Lake City Zone, Utah—Country. **Other Districts**—Chicago, Cincinnati, Cleveland, Dallas, Detroit, El Paso, Kansas City, Little Rock, Louisville, Memphis, Minneapolis, Nashville, Oklahoma City, Pittsburgh, St. Louis, St. Paul.

Four Days After Receipt—Nevada-Salt Lake City Zone; **Other Districts**—Atlanta, Baltimore, Birmingham, Boston, Buffalo, Charlotte, Houston, Jacksonville, New Orleans, New York City, Philadelphia, Richmond, San Antonio.

Five Days After Receipt—California—Country, Idaho-Spokane Zone, Nevada—Head Office Zone, Oregon—Country, Washington—Country; **Other Districts**—Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, Ohio, Oklahoma, Wisconsin, Wyoming.

Six Days After Receipt—Arizona (Dist. 12); **Other Districts**—Arizona (Dist. 11), Arkansas, Connecticut, Delaware, District of Columbia, Georgia, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New Mexico, New York State, North Carolina, North Carolina, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia.

Seven Days After Receipt—Alabama, Florida, North Dakota, South Dakota, West Virginia.

SEATTLE BRANCH, (Transit Number 19-1)

(2nd Avenue and Spring St.)

C. R. SHAW, *Managing Director*; B. A. RUSSELL, *Assistant Manager*; G. W. RELF, *Assistant Cashier*.

DIRECTORS

M. A. ARNOLD, M. F. BACKUS, CHAS. H. CLARKE, *Chairman*, HENRY A. RHODES.

TIME SCHEDULE OF SEATTLE BRANCH OF FEDERAL RESERVE BANK, SAN FRANCISCO

Immediate—Seattle (if received in time for clearing). United States Treasury Warrants, Drafts on Seattle Branch, Federal Reserve Bank of San Francisco.

One Day After Receipt—Portland, Spokane.

Two Days After Receipt—Washington-Seattle Zone. **Other Districts**—Helena.

Three Days After Receipt—Salt Lake City, San Francisco, Los Angeles; **Other Districts**—Denver, Minneapolis, St. Paul.

Four Days After Receipt—Oregon—Country, Washington—Portland Zone, Washington-Spokane Zone; **Other Districts**—Chicago, Cincinnati, Cleveland, Detroit, Kansas City, Oklahoma City, Omaha, St. Louis.

Five Days After Receipt—Idaho; **Other Districts**—Atlanta, Baltimore, Birmingham, Boston, Buffalo, Dallas, El Paso, Houston,

Jacksonville, Little Rock, Louisville, Memphis, Minnesota, Montana, Nashville, New York City, Philadelphia, Pittsburgh, Richmond, San Antonio.

Six Days After Receipt—California—Country, Nevada, Utah—Country; **Other Districts**—Charlotte, Colorado, Illinois, Indiana, Iowa, Kansas, Michigan, Missouri, New Orleans, Ohio, Oklahoma, Wisconsin.

Seven Days After Receipt—Arizona (Dist. 12); **Other Districts**—Connecticut, Delaware, District of Columbia, Georgia, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Nebraska, New Hampshire, New Jersey, New Mexico, New York State, North Carolina, North Dakota, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, Virginia, Wyoming.

Eight Days After Receipt—Alabama, Arizona (Dist. 11), Arkansas, Florida, Mississippi, Texas, West Virginia.

SPOKANE BRANCH, (Transit Number 28-1)

(Post St. and Main Ave.)

D. L. DAVIS, *Managing Director*; JOS. M. LEISNER, *Assistant Manager*; A. J. DUMM, *Assistant Cashier*.

DIRECTORS

D. W. TWOHY, R. M. HARDY, PETER MCGREGOR, STANLEY A. EASTON, *Chairman*.

TIME SCHEDULE OF SPOKANE BRANCH OF FEDERAL RESERVE BANK, SAN FRANCISCO

Immediate—Spokane (if received in time for clearing). United States Treasury Warrants, Drafts on Spokane Branch, Federal Reserve Bank of San Francisco.

One Day After Receipt—Portland, Seattle.

Two Days After Receipt—Salt Lake City, Washington-Spokane Zone (except cities noted in four-day division). Idaho, the following cities: Bonners Ferry, Coeur d'Alene, Harrison, Kellogg, Lewiston, Moscow, Plummer, Post Falls, Potlatch, Priest River, Rathdrum, St. Maries, Sandpoint, Spirit Lake, Wallace, Wardiner, Worley; **Other Districts**—Helena.

Three Days After Receipt—San Francisco; **Other Districts**—Denver, Kansas, City Minneapolis, Omaha, St. Paul.

Four Days After Receipt—Los Angeles, Oregon—Country, Idaho-Spokane Zone (except cities noted in two-day division), Washington-Seattle Zone, Washington-Portland Zone, Washington, the following cities: Brewster, College Place, Colton, Colville, Entiat, Hunters, Ione, Kettle Falls, Mabton, Marcus, Metaline Falls, Moxee City, Okanogan, Omak, Outlook, Pine City, Pomeroy, Republic, Starbuck, Tieton, Tonasket, Twisp, Uniontown, White

Bluffs, White Swan, Winthrop; **Other Districts**—Birmingham, Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Detroit, El Paso, Little Rock, Louisville, Memphis, Nashville, Oklahoma City, Philadelphia, Pittsburgh, St. Louis.

Five Days After Receipt—Idaho-Salt Lake City Zone, Utah—Country; **Other Districts**—Atlanta, Baltimore, Boston, Charlotte, Houston, Illinois, Indiana, Iowa, Jacksonville, Kansas, Minnesota, Montana, New Orleans, New York City, Richmond, San Antonio, Wisconsin.

Six Days After Receipt—California—Country, Nevada; **Other Districts**—Colorado, Delaware, Kentucky, Maryland, Michigan, Missouri, Nebraska, New Jersey, Ohio, Oklahoma, Pennsylvania, Wyoming.

Seven Days After Receipt—Arizona (Dist. 12); **Other Districts**—Alabama, Arizona (Dist. 11), Arkansas, Connecticut, District of Columbia, Georgia, Louisiana, Maine, Massachusetts, Mississippi, New Hampshire, New Mexico, New York State, North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia.

Eight Days After Receipt—Florida, West Virginia.

FEDERAL LAND BANK INFORMATION

FEDERAL FARM LOAN BOARD

WASHINGTON, D. C.

WILLIAM H. WOODIN, *Secretary of the Treasury, Chairman ex officio*

JOHN H. GUILL

PAUL BESTOR, *Farm Loan Commissioner*

JAMES B. MADISON

L. J. PETTIJOHN

VULOSKO VAIDEN

A. C. WILLIAMS

PEYTON R. EVANS,

FRANKLIN D. VAN SANT, *Secretary*

General Counsel

FEDERAL LAND BANKS

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

WM. H. BROWNING, Jr., *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, and New Jersey.
CAPITAL, \$9,682,078.

OFFICERS—EDWARD H. THOMSON, *President*, W. W. PORTER, *Vice-President*, HAROLD P. PERKINS, *Secretary*, MACDONALD G. NEWCOMB, *Vice-President and Treasurer*, O. D. ROATS, *General Counsel*.

DIRECTORS—EDWARD H. THOMSON, W. W. PORTER, E. H. FORBUSH, W. I. TOMLINSON, EDWARD R. EASTMAN, FRANK I. COWAN.

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

HOWARD RITTER, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Pennsylvania, Delaware, Maryland, Virginia, West Virginia, District of Columbia, and Puerto Rico.
CAPITAL, \$10,478,505.

OFFICERS—CHAS. S. JACKSON, *President*, HORACE S. WYNN, *1st Vice-President and Treasurer*, D. G. HARRY, *2nd Vice-President*, E. P. CRIDER, *Secretary*, I. P. WHITEHEAD, *General Counsel*.

DIRECTORS—D. G. HARRY, JOHN H. MURRAY, JOHN H. JOHNSON, THOMAS W. OZLIN, GEORGE P. ALDERSON, GEORGE M. FISHER, CHAS. S. JACKSON.

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

R. J. TIGHE, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—North Carolina, South Carolina, Georgia, and Florida. CAPITAL, \$16,060,695.

OFFICERS—FRANK H. DANIEL, *President*, L. I. GUION, *Vice President*, RUFUS R. CLARKE, *Secretary*, A. B. MERRITT, *Vice-President and Treasurer*, HARRY D. REED, *General Counsel*.

DIRECTORS—FRANK H. DANIEL, L. I. GUION, R. C. GARY, JAS. T. ANDERSON, T. H. TUTEN, E. HERVIE EVANS, HENRY H. FURLOW.

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

ERNEST E. REARDON, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Ohio, Indiana, Kentucky, and Tennessee. CAPITAL, \$14,765,435.

OFFICERS—A. G. BROWN, *President*, A. P. SANDLES, *Vice-President*, M. S. KENNEDY, Jr., *Vice-President and Secretary*, WM. C. HOUSTON, Jr., *Vice-President and Treasurer*, ROGER D. BRANIGAN, *General Counsel*.

DIRECTORS—L. B. CLORE, *Ch. of Bd.*, FRANK D. RASH, ERNEST RICE, FRED D. COPPOCK, A. P. SANDLES.

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

C. R. FAY, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Alabama, Mississippi, and Louisiana. CAPITAL, \$18,452,330.

OFFICERS—R. B. CLARK, *President*, R. T. GOODWYN, *Vice-President*, EDWARD B. GREEN, *Vice-President*, J. V. DeGRUY, *Vice-President and Treasurer*, M. H. MOORE, *Secretary*, J. M. THOMAS, *General Counsel*.

DIRECTORS—GERMAN BAKER, R. T. GOODWYN, L. O. CROSBY, A. A. LeJEUNE, TIP RAY, A. H. STONE, W. T. NEAL.

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

WILLIAM R. CAMPBELL, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Illinois, Missouri, and Arkansas. CAPITAL, \$15,187,385.

OFFICERS—WOOD NETHERLAND, *President*, O. J. LLOYD, *Vice-Pres. and Secretary*, W. H. LAND, *Vice-President and Treasurer*, C. S. HALE, *General Counsel*.

DIRECTORS—WOOD NETHERLAND, E. C. COULTER, C. E. HOPKINS, W. W. MARTIN, A. P. PATTON, L. M. SMITH, JOHN REEVES.

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

H. C. LIBBY, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Michigan, Wisconsin, Minnesota, and North Dakota. CAPITAL, \$25,241,740.

OFFICERS—F. H. KLAWON, *President*, SAMUEL TORGERSON, *Vice-President*, FRANK G. WANER, *Vice-President and Secretary*, GEORGE S. GORDHAMER, *Vice-President and Treasurer*, JOHN THORPE, *General Counsel*.

DIRECTORS—F. H. KLAWON, SAM A. RASK, SAMUEL TORGERSON, FRANK R. COIT, JOHN C. SMITH, GOTTFRID S. JOHNSON, CHAS. E. PARKER.

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

S. H. BLACKWELL, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Iowa, Nebraska, South Dakota, and Wyoming. CAPITAL, \$18,742,000.

OFFICERS—D. P. HOGAN, *President*, JOHN CARMODY, *Vice-Pres. and Secretary*, ANDREW KOPPERUD, *2nd Vice-Pres. and Treasurer*, T. C. HORNBY, *3rd Vice-President*, HARVEY M. JOHNSON, *General Counsel*.

DIRECTORS—D. P. HOGAN, A. M. HASKELL, A. O. HAUGE, E. A. BURNETT, J. C. UNDERWOOD, FLETCHER ALGUIRE, F. S. McCAFFREE.

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

ORAN LAYTON, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Oklahoma, Kansas, Colorado, and New Mexico. CAPITAL, \$11,969,485.

OFFICERS—JOHN FIELDS, *President*, W. E. FISHER, *Vice-President and Secretary*, A. N. ROCHESTER, *Vice-President and Treasurer*, W. E. PEPPERELL, *Vice-President and General Counsel*.

DIRECTORS—JOHN FIELDS, F. M. WILSON, W. H. MOTT, L. E. CALL, OLIVER M. LEE, P. O. WELLS, J. A. CARNES.

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

HENRY R. TULL, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—The State of Texas. CAPITAL, \$18,173,630.

OFFICERS—M. H. GOSSETT, *President*, R. D. JOHNSON, *1st Vice-President and Treasurer*, JOHN VAN DeMARK, *2nd Vice-President and Secretary*, LEWIS ROGERS, *General Attorney*.

DIRECTORS—S. A. LINDSEY, *Ch. of Bd.*, M. H. GOSSETT, RALPH H. HARRIS, R. S. RODGERS, W. C. HURST, ROY C. ARCHER.

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

F. S. BALDWIN, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—California, Nevada, Utah, and Arizona. CAPITAL, \$10,203,538.

OFFICERS—W. D. ELLIS, *President*, JOHN T. WILSON, *Vice-President*, R. T. EVANS, *Vice-President*, WALTER C. DEAN, *Secretary*, CHARLES PARKER, *Treasurer*, RICHARD W. YOUNG, *General Counsel*.

DIRECTORS—W. D. ELLIS, JOHN T. WILSON, WILLIAM GOULD, R. L. ADAMS, WM. RAYMOND, RICHARD L. JEX, FRANK S. BOICE.

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

E. M. WATSON, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Washington, Oregon, Montana, and Idaho. CAPITAL, \$20,091,023.

OFFICERS—E. M. EHRHARDT, *President*, W. S. McCORMACK, *Vice-President*, M. B. HAMPTON, *2nd Vice-President*, HENRY MATTHEW, *Secretary*, O. H. JUNOD, *Treasurer*, DANA E. BRINCK, *General Counsel*.

DIRECTORS—R. E. SHEPHERD, *Ch. of Bd.*, E. M. EHRHARDT, W. S. McCORMACK, PETE THOMPSON, B. D. THOMPSON, A. S. GOSS, D. N. MacKAY.

FEDERAL HOME LOAN BANK INFORMATION

FEDERAL HOME LOAN BOARD

WASHINGTON, D. C.

FRANKLIN W. FORT, *Chairman*

JOHN M. GRIES
WILLIAM E. BEST
MORTON BODFISH

WM. E. MURRAY, *Secretary*
HORACE RUSSELL, *General Counsel*

FEDERAL HOME LOAN BANKS

DISTRICT No. 1—Bank Located at Cambridge, Mass. (Kimball Square Bldg.)

TERRITORY IN DISTRICT—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont. CAPITAL, \$12,500,000.

OFFICERS

Chairman, WINTHROP MURRAY CRANE, JR.
Vice Chairman, EDWARD H. WEEKS
President, HERBERT F. TAYLOR, JR.

Executive Vice President, WALTER H. NEAVES
2nd Vice President, HERBERT N. FAULKNER
Secretary and Comptroller, FREDERICK WINANT, JR.

Examiner, PETER M. KENNEDY

DIRECTORS

Winthrop Murray Crane, Jr., Dalton, Mass.
Ernest A. Hale, Suffolk Cooperative Bank, Boston, Mass.
Raymond P. Harold, Worcester Cooperative Bank, Worcester, Mass.
Sumner W. Johnson, Cumberland Ln. & Bldg. Assn., Portland, Me.
Harry C. Jones, Manchester Bldg. & Ln. Assn., Manchester, N. H.
Louis E. Kirstein, William Filene Sons Co., Boston, Mass.

George B. Lord, Portsmouth Savings Bank, Portsmouth, N. H.
Walter P. Schwabe, Thompsonville Bldg. & Loan Assn., Thompsonville, Conn.
Levi P. Smith, Burlington Savings Institution, Burlington, Vt.
Herbert F. Taylor, Jr., Boston Cooperative Bank, Boston, Mass.
Edward H. Weeks, Old Colony Cooperative Bank, Providence, R. I.

DISTRICT No. 2—Bank Located at Newark, N. J. (Lefcourt Bldg.)

TERRITORY IN DISTRICT—New Jersey, New York, Puerto Rico and Virgin Islands. CAPITAL, \$20,000,000.

OFFICERS

Chairman, GEORGE MacDONALD
Vice Chairman, JOHN EDEN FARWELL
President, FRANCIS V. D. LLOYD

Executive Vice President, GEORGE L. BLISS
General Counsel, FRED G. STICKEL, JR.
Examiner, ROBERT G. CLARKSON

DIRECTORS

Roy H. Bassett, Canton Savings & Loan Assn., Canton, N. Y.
Louis J. Cohen, 207 Market St., Newark, N. J.
John Eden Farwell, Geneva Permanent Loan & Sav. Assn., Geneva, N. Y.
David Ford, Peoples Bldg. & Loan Assn., Atlantic City, N. J.
Robert H. Gulliver, Broad St. Bank Bldg., Trenton, N. J.
Paul L. Haid, President, Fire Insurance Executives Assn., 116 John St., New York City, N. Y.

Francis V. D. Lloyd, Judge, Bergen County District Court, 210 Main St., Hackensack, N. J.
George MacDonald, Consolidated Oil Co., New York, N. Y.
Ernest A. Minier, West End Bldg. & Loan Assn., Newark, N. J.
Le Grand W. Pellett, Bldg. & Loan Assn. of Newburgh, Newburgh, N. Y.
Eustace Seligman, Sullivan & Cromwell, 48 Wall St., New York, N. Y.

DISTRICT No. 3—Bank Located at Pittsburgh, Pa. (Ninth St. and Liberty Ave.)

TERRITORY IN DISTRICT—Delaware, Pennsylvania, West Virginia. CAPITAL, \$12,500,000.

OFFICERS

Chairman, ERNEST T. TRIGG
Vice Chairman, HERSCHEL C. OGDEN
President, F. S. GUTHRIE
Executive Vice President, WILLIAM F. BELL

Second Vice President, FRANK McCULLY
Secretary and Comptroller, F. J. HUBER
Counsel, R. A. CUNNINGHAM

DIRECTORS

Henry Brachhold, 6422 N. Camac St., Philadelphia, Pa.
S. L. Caum, Equitable Bldg. & Loan Assn., Bethlehem, Pa.
F. S. Guthrie, Dollar Savings Bank, 4th Ave., Pittsburgh, Pa.
Herschel C. Ogden, United Newspapers, Wheeling, W. Va.
J. J. O'Malley, Diamond City Bldg. & Loan Assn., Wilkes Barre, Pa.
Joseph H. Reass, Jr., 25 Eleventh St., Wheeling, W. Va.

A. E. Sheller, Franklin Bldg. & Loan Assn., Altoona, Pa.
Ernest T. Trigg, John Lucas & Co., Philadelphia, Pa.
Charles Warner, 1616 Walnut St., Philadelphia, Pa.
Hubbs Weimer, Duquesne Heights Bldg. & Ln. Assn., Pittsburgh, Pa.
C. F. Woodward, Mortgage Security Bldg. & Ln. Assn., Germantown, Pa.

DISTRICT No. 4—Bank Located at Winston-Salem, N. C. (Reynolds Bldg.)

TERRITORY IN DISTRICT—Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina and Virginia. CAPITAL, \$10,000,000.

OFFICERS

Chairman, J. A. C. CHANDLER
Vice Chairman, E. C. BALTZ
President, JULIAN PRICE

Executive Vice President, Secretary and Comptroller, THOMAS W. ELLETT
Treasurer, ALBAN B. CALDWELL

General Counsel, C. A. M. WELLS

DIRECTORS

E. C. Baltz, Perpetual Bldg. & Loan Assn., Washington, D. C.
J. A. C. Chandler, President, William & Mary College, Williamsburg, Va.
Frank A. Chase, Dade County Securities Co., Miami, Fla.
C. C. Duke, President, Provident Savings Bank, Baltimore, Md.
J. Newton Gordon, 219 Ninth St., Lynchburg, Va.

W. A. Pattillo, 213 W. 21st St., Birmingham, Ala.
Julian Price, Jefferson Standard Life Insurance Co., Greensboro, N. C.
P. W. Spencer, Rock Hill, N. C.
J. F. Stevens, 108 N. Greene St., Greensboro, N. C.
T. H. Welsh, Hyattsville Bldg. & Loan Assn., Hyattsville, Md.
Ernest Woodruff, Coca Cola Company, Atlanta, Ga.

DISTRICT No. 5—Bank Located at Cincinnati, O. (Chamber of Commerce Bldg.)

TERRITORY IN DISTRICT—Kentucky, Ohio, Tennessee. CAPITAL, \$15,000,000.

OFFICERS

Chairman, HARRY S. KISSELL
Vice Chairman, L. A. HICKMAN
President, H. F. CELLARIUS
Executive Vice President, WALTER E. JULIUS

Second Vice President, H. J. BRODBECK
Treasurer, W. B. FURGERSON
Secretary-Comptroller, J. M. ROUNTREE
Legal Counsel, J. M. MORE

Director of Public Relations, J. M. WYMAN

DIRECTORS

H. F. Cellarius, San Marco Bldg. & Loan Assn., Cincinnati, Ohio
C. A. Craig, National Life & Accident Insurance Co., Nashville, Tenn.
J. V. Davidson, Lumbermen's Savings Assn., Toledo, Ohio
C. S. Furber, Kenton Co. Bldg. & Loan League, Covington, Ky.
C. J. Haase, Home Bldg. & Loan Assn., Memphis, Tenn.
L. A. Hickman, Greater Louisville Savings & Bldg. Assn., Louisville, Ky.

Harry S. Kissell, First National Bank Bldg., Springfield, Ohio
J. M. McKay, Home Savings & Loan Co., Youngstown, Ohio
F. M. Ransbottom, Home Bldg. & Loan Co., Roseville, Ohio
Judge R. C. Stoll, 602 First National Bank Bldg., Lexington, Ohio
F. F. Van Deusen, Union Savings & Loan Co., Cleveland, Ohio

DISTRICT No. 6—Bank Located at Indianapolis, Ind. (129 E. Market St.)

TERRITORY IN DISTRICT—Indiana and Michigan. CAPITAL, \$8,000,000.

OFFICERS

Chairman, FERMOR S. R. CANNON
Vice Chairman, S. R. LIGHT

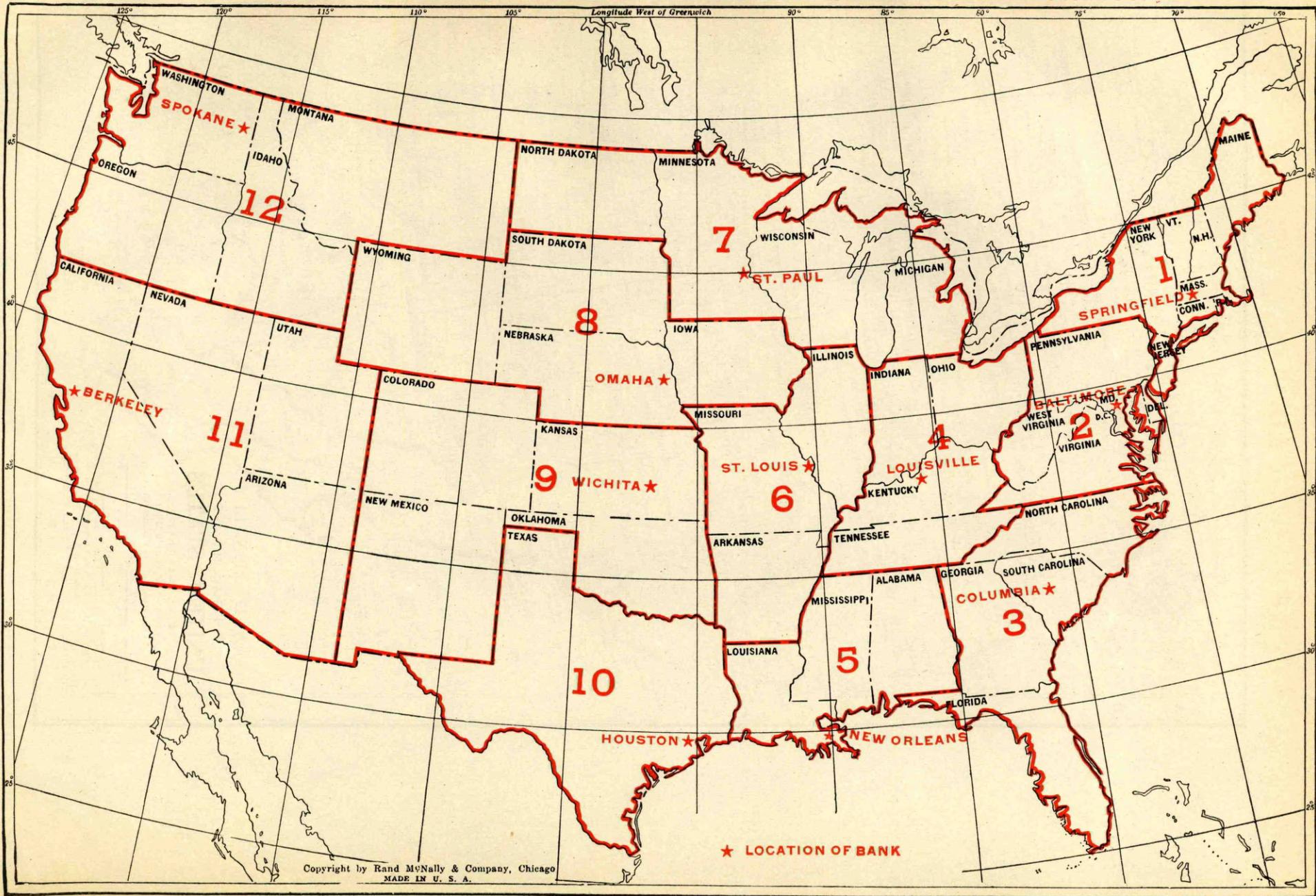
President, H. T. DONALDSON

DIRECTORS

F. S. Cannon, Railroadmen's Bldg. & Sav. Assn., Indianapolis, Ind.
M. L. Dickover, Valparaiso Bldg. Loan Fund & Sav. Assn., Valparaiso, Ind.
H. T. Donaldson, 121 West Allegan St., Indianapolis, Ind.
J. W. Drake, 1824 Union Guardian Bldg., Detroit, Mich.
M. H. Gray, Peoples-Muncie Bldg. & Loan Assn., Muncie, Ind.
S. R. Light, 503 Bank of Kalamazoo Bldg., Kalamazoo, Mich.

G. H. Longenecker, Peoples Savings Assn., Benton Harbor, Mich.
C. N. Remington, Grand Rapids Mutual Bldg. & Loan Assn., Grand Rapids, Mich.
William C. Walz, Huron Valley Bldg. & Savings Assn., Ann Arbor, Mich.
Lowry Bertelsen, West Side Bldg. & Loan Assn., Evansville, Ind.
Wm. J. Mooney, Mooney-Mueller-Ward Drug Co., Indianapolis, Ind.

FEDERAL LAND BANK AND FEDERAL INTERMEDIATE CREDIT BANK DISTRICTS.





RAND McNALLY
POPULAR MAP OF
UNITED STATES

SCALE 1:14,940,300
1 Inch = 236 Statute Miles
1 Centimeter = 149 Kilometers
Statute Miles

Kilometers
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FEDERAL INTERMEDIATE CREDIT BANKS

THE location of and district served by each of the twelve Federal intermediate credit banks are the same as those of the Federal land banks, and the officers and directors of the Federal land banks are ex officio officers and directors of the Federal intermediate credit banks. The authorized capital of each Federal intermediate credit bank is \$5,000,000, or a total of \$60,000,000 for the twelve banks, all of which was subscribed by the Secretary of the Treasury on behalf of the United States. Of the subscribed capital, \$32,000,000, has been paid in, and the balance, \$28,000,000, is subject to call in whole or in part by the directors of the banks, with the approval of the Federal Farm Loan Board, on 30 days' notice to the Secretary of the Treasury. The present paid-in capital of each of the banks is \$2,000,000, except in the following cases: Federal Intermediate Credit Bank of Columbia, \$5,000,000; Federal Intermediate Credit Bank of Berkeley, \$5,000,000; Federal Intermediate Credit Bank of Houston, \$3,000,000; Federal Intermediate Credit Bank of Spokane, \$3,000,000.

For officers and statements of these banks, see their listings in regular bank list under state and town in which located.

FEDERAL HOME LOAN BANK INFORMATION (Continued)

DISTRICT No. 7—Bank Located at Evanston, Ill. (2544-46 W. Railroad Ave.)

TERRITORY IN DISTRICT—Illinois and Wisconsin. CAPITAL, \$15,000,000.

OFFICERS

Chairman, HENRY G. ZANDER
President, ARTHUR G. ERDMANN

Executive Vice President, A. R. GARDNER
Asst. Secretary-Comptroller, C. M. WRIGHT

DIRECTORS

August C. Backus, First Wisconsin Natl. Bank Bldg., Milwaukee, Wis.
George H. Beckley, Appleton Bldg. & Ln. Assn., Appleton, Wis.
A. G. Erdmann, Bell Savings Bldg. & Loan Assn., Chicago, Ill.
B. F. Kuehlhorn, Northern Bldg. & Loan Assn., Milwaukee, Wis.
Alfred MacArthur, Central Life Insurance Co., Chicago, Ill.
Frank O. Schneider, Kankakee Bldg. Loan Assn., Kankakee, Ill.

J. A. Sierocinski, Good Shepherd Bldg. & Loan Assn., Chicago, Ill.
Paul E. Stark, Fairchild & Mifflin St., Madison, Wis.
M. E. Vasen, Quincy-Peoples Bldg. & Loan Assn., Quincy, Ill.
W. B. Whitlock, 800 Security Bldg., Springfield, Ill.
Henry G. Zander, 110 S. Dearborn St., Chicago, Ill.

DISTRICT No. 8—Bank Located at Des Moines, Ia. (Des Moines Bldg.)

TERRITORY IN DISTRICT—Iowa, Minnesota, Missouri, North Dakota and South Dakota. CAPITAL, \$7,500,000.

OFFICERS

Chairman, FRANKLIN P. STEVENS
Vice Chairman, E. J. RUSSELL

President, CHARLES B. ROBBINS
Executive Vice President, ROBERT J. RICHARDSON
Secretary-Comptroller, FREDERICK M. HENRY

DIRECTORS

A. F. Eilfeldt, Kansas City Bldg. & Loan Assn., Kansas City, Mo.
Angus Grant, Duluth Home Bldg. Assn., Duluth, Minn.
H. R. Hanger, Dubuque Bldg. & Loan Assn., Dubuque, Iowa
A. C. Hunt, Black Hills Bldg. & Loan Assn., Rapid City, S. D.
O. R. Kreutz, Sioux City Bldg.-Loan & Sav. Assn., Sioux City, Iowa
J. L. McQuie, Kirkwood Bldg. & Loan Assn., Kirkwood, Mo.

F. B. McAneney, Gate City Bldg. & Loan Assn., Fargo, N. D.
Charles B. Robbins, Cedar Rapids Life Insurance Co., Cedar Rapids, Iowa
E. J. Russell, 1620 Chemical Bldg., St. Louis, Mo.
Frank Schlick, Field-Schlick, Inc., St. Paul, Minn.
Franklin P. Stevens, Safety Savings & Loan Assn., Kansas City, Mo.

DISTRICT No. 9—Bank Located at Little Rock, Ark. (623 Main St.)

TERRITORY IN DISTRICT—Arkansas, Louisiana, Mississippi, New Mexico and Texas. CAPITAL, \$10,000,000.

OFFICERS

Chairman, I. FRIEDLANDER
Vice Chairman, A. D. GEOGHEGAN
President, J. F. LUCEY
Executive Vice President, B. H. WOOTEN

Second Vice President, H. D. WALLACE
Treasurer, SKIPWITH W. ADAMS
General Counsel, W. H. CLARK, JR.
Comptroller, J. C. CONWAY

DIRECTORS

O. W. Boswell, Paris Bldg. & Loan Assn., Paris, Tex.
E. H. Bradshaw, Bradshaw & Hoover, Jackson, Miss.
G. H. Campbell, Aetna Life Ins. Co., Little Rock, Ark.
Paul Maloney, Jr., Maloney Trucking Co., New Orleans, La.
I. Friedlander, Gibraltar Savings & Bldg. Assn., Houston, Tex.
A. D. Geoghegan, Southern Cotton Oil Co., New Orleans, La.

Philip Lieber, Shreveport Mutual Bldg. Assn., Shreveport, La.
J. G. Leigh, Commonwealth Bldg. & Loan Assn., Little Rock, Ark.
J. F. Lucey, Lucey Petroleum Co., Dallas, Tex.
R. H. McCune, Roswell Bldg. & Loan Assn., Roswell, N. Mex.
E. E. Shelton, Dallas Bldg. & Loan Assn., Dallas, Tex.

DISTRICT No. 10—Bank Located at Topeka, Kan. (National Bank of Topeka Bldg.)

TERRITORY IN DISTRICT—Colorado, Kansas, Nebraska and Oklahoma. CAPITAL, \$7,500,000.

OFFICERS

Chairman, WILDER S. METCALF
Vice Chairman, W. R. McWILLIAMS
President, CHARLES W. THOMPSON
Executive Vice President, C. A. STERLING

Second Vice President, W. L. BOWERSOX
Secretary-Comptroller, WILMOT E. STEVENS
Treasurer, R. H. BURTON
Director of Field Service, CHAS. A. MYERS
Counsel, COL. JOHN S. DEAN

DIRECTORS

C. C. Gates, President Gates Rubber Co., Denver, Colo.
O. A. King, Silver State Bldg. & Loan Assn., Denver, Colo.
G. E. McKinnis, Fidelity Bldg. & Loan Assn., Shawnee, Okla.
W. R. McWilliams, Oklahoma City Bldg. & Loan Assn., Oklahoma City, Okla.
Wilder S. Metcalf, Liberty Life Insurance Co., Topeka, Kan. and Douglas County Bldg. & Loan Assn., Lawrence, Kans. (Home)

L. C. Pollock, Local Bldg. & Loan Assn., Oklahoma City, Okla.
C. T. Rice, Anchor Bldg., Savings & Loan Assn., Kansas City, Kan.
L. E. Roush, National Savings & Loan Assn., Wichita, Kan.
David Rowe, Nebraska State Bldg. & Loan Assn., Fremont, Nebr.
A. U. Thomas, McAlester, Okla.
Charles W. Thompson, Aetna Bldg. & Loan Assn., Topeka, Kan.

DISTRICT No. 11—Bank Located at Portland, Ore. (306 Woodlark Bldg.)

TERRITORY IN DISTRICT—Alaska, Idaho, Montana, Oregon, Utah, Washington and Wyoming. CAPITAL, \$6,000,000.

OFFICERS

Chairman, FRANK S. McWILLIAMS
Vice Chairman, J. PHILLIP WEYERHAEUSER

President, L. H. HOFFMAN
Executive Vice President and Manager, CHAS. H. STEWART

DIRECTORS

J. H. Andrews, Federal Bldg. & Loan Assn., Ogden, Utah
P. C. Bulen, Mountain States Bldg. & Loan Assn., Great Falls, Mont.
B. H. Hazen, Benjamin Franklin Savings & Loan Assn., Portland, Ore.
L. H. Hoffman, Public Service Bldg., Portland, Ore.
E. E. Jenkins, Franklin Bldg. & Loan Co., Salt Lake City, Utah
J. T. S. Lyle, Pacific Savings & Loan Assn., Tacoma, Wash.

Frank S. McWilliams, Fidelity Savings & Loan Assn., Spokane, Wash.
W. C. Schuppel, Oregon Mutual Life Insurance Co., Portland, Ore.
J. Phillip Weyerhaeuser, Potlatch Forests, Inc., Tacoma, Wash.
Worrall Wilson, Seattle Trust Co., Seattle, Wash.
Lee Stidd, Benefit Savings & Loan, Portland, Ore.

DISTRICT No. 12—Bank Located at Los Angeles, Calif. (311 So. Spring St.)

TERRITORY IN DISTRICT—Arizona, California, Hawaii and Nevada. CAPITAL, \$10,000,000.

OFFICERS

Chairman, R. M. TOBIN
Vice Chairman, H. V. KETCHERSIDE
President, C. H. WADE

Executive Vice President, WILLIAM F. DUFFY
Secretary-Comptroller, FRANK C. NOON
Vice President and Treasurer, M. M. HURFORD
Counsel, RICHARD FITZPATRICK

DIRECTORS

D. G. Davis, White House Department Store, San Francisco, Calif.
E. M. Einstein, Fresno Guarantee-Loan Assn., Fresno, Calif.
A. M. Franklin, Citizens Bldg. & Loan Assn., Tucson, Ariz.
H. V. Ketcherside, Commonwealth Bldg. & Loan Assn., Long Beach, Calif.
J. L. Miller, Nucleus Bldg. & Loan Assn., San Jose, Calif.
Robert S. Odell, Pacific States Savings & Loan Co., San Francisco, Calif.

Adolph Schleicher, U. S. Rubber So., Samson Div., Los Angeles, Calif.
R. M. Tobin, Hibernia Bank, San Francisco, Calif.
P. T. Tompkins, Berkeley Guarantee Bldg. & Loan Assn., Berkeley, Calif.
C. H. Wade, State Mutual Bldg. & Loan Assn., Los Angeles, Calif.
H. S. Wanzel, Capital Bldg. & Loan Assn., Sacramento, Calif.

Joint Stock Land Banks.

No.	Chartered	Title	Location	States in which operating
58.	8-21-22.	The First Joint Stock Land Bank of Montgomery.....	Montgomery, Ala.	Ala. & Ga.
81.	2-20-26.	The Southwest Joint Stock Land Bank of Little Rock.....	Little Rock, Ark.	Ark. & Texas
26.	9-19-19.	The California Joint Stock Land Bank of San Francisco.....	San Francisco, Cal.	Cal. & Ore.
84.	3-20-31.	The Corn Belt Joint Stock Land Bank of Taylorville.....	Taylorville, Ill.	Ill. & Ia.
49.	5-29-22.	The Pacific Coast Joint Stock Land Bank of San Francisco....	San Francisco, Cal.	Cal. & Ariz.
38.	4-18-22.	The Denver Joint Stock Land Bank of Denver	Denver, Colo.	Colo. & Wyo.
60.	9-23-22.	The Atlanta Joint Stock Land Bank of Atlanta.....	Atlanta, Ga.	Ga. & Ala.
33.	2-24-22.	The First Trust Joint Stock Land Bank of Chicago.....	Chicago, Ill.	Ill. & Iowa
55.	7-25-22.	The Illinois Midwest Joint Stock Land Bank of Edwardsville..	Edwardsville, Ill.	Ill. & Mo.
12.	1-24-19.	The Illinois Joint Stock Land Bank of Monticello.....	Monticello, Ill.	Ill. & Iowa
10.	12-20-18.	The First Joint Stock Land Bank of Ft. Wayne.....	Ft. Wayne, Ind	Ind. & Ohio
3.	6-28-17.	The Fletcher Joint Stock Land Bank of Indianapolis.....	Indianapolis, Ind.	Ind. & Ill.
83.	9-11-26.	The Indianapolis Joint Stock Land Bank of Indianapolis.....	Indianapolis, Ind.	Ind. & Ohio
82.	3- 2-26.	The Union Trust Joint Stock Land Bank of Indianapolis	Indianapolis, Ind.	Ind. & Ohio
27.	10- 1-19.	The La Fayette Joint Stock Land Bank of La Fayette.....	La Fayette, Ind.	Ind. & Ill.
72.	1-11-23.	The Burlington Joint Stock Land Bank of Des Moines	Des Moines, Ia.	Ia. & Ill.
15.	4-22-19.	The Des Moines Joint Stock Land Bank of Des Moines.....	Des Moines, Ia.	Iowa & Minn.
1.	4-24-17.	The Iowa Joint Stock Land Bank of Sioux City.....	Sioux City, Ia.	Ia. & S. D.
35.	4- 4-22.	The Kentucky Joint Stock Land Bank of Lexington.....	Lexington, Ky.	Ky. & Ohio
43.	5- 1-22.	The Louisville Joint Stock Land Bank of Louisville.....	Louisville, Ky.	Ky. & Ind.
62.	10- 3-22.	The Union Joint Stock Land Bank of Louisville.....	Louisville, Ky.	Ky. & Tenn.
36.	4-10-22.	The First Joint Stock Land Bank of New Orleans.....	New Orleans, La.	La. & Miss.
76.	4- 7-23.	The Maryland-Virginia Joint Stock Land Bank of Baltimore..	Baltimore, Md.	Md. & Va.
79.	5- 9-23.	The Union Joint Stock Land Bank of Detroit	Detroit, Mich.	Mich. & Ohio
41.	5- 2-22.	The Minneapolis-Trust Joint Stock Land Bank of Minneapolis .	Minneapolis, Minn.	Minn. & N. D.
14.	4-17-19.	The Fremont Joint Stock Land Bank of Fremont.....	Lincoln, Nebr.	Nebr. & Iowa
8.	7-12-18.	The Lincoln Joint Stock Land Bank of Lincoln.....	Lincoln, Nebr.	Nebr. & Iowa
40.	5- 2-22.	The New York Joint Stock Land Bank of Rochester.....	Rochester, N. Y.	N. Y. & N. J.
20.	6-11-19.	The Virginia-Carolina Joint Stock Land Bank of Norfolk.....	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.	8-18-22.	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.
45.	5-12-22.	The Oregon-Washington Joint Stock Land Bank of Portland ...	Portland, Ore.	Ore. & Wash.
47.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Portland.....	Portland, Ore.	Ore. & Wash.
68.	11-14-22.	The Pennsylvania Joint Stock Land Bank of Philadelphia.....	Philadelphia, Pa.	Pa. & N. Y.
85.	6- 1-31.	Phoenix Joint Stock Land Bank of Kansas City.....	Kansas City, Mo.	Kan. & Mo.
39.	4-24-22.	The First Carolinas Joint Stock Land Bank of Columbia.....	Columbia, S. C.	S. C. & N. C.
6.	6-22-18.	The Mississippi Joint Stock Land Bank of Memphis.....	Memphis, Tenn.	Tenn. & Miss.
7.	6-22-18.	The Tennessee Joint Stock Land Bank of Memphis.....	Memphis, Tenn.	Tenn. & Ark.
22.	7- 3-19.	The Dallas Joint Stock Land Bank of Dallas.....	Dallas, Texas	Texas & Okla.
16.	4-23-19.	The First Texas Joint Stock Land Bank of Houston.....	Houston, Texas	Texas & Okla.
25.	9-15-19.	The San Antonio Joint Stock Land Bank of San Antonio.....	San Antonio, Texas	Texas & Okla.
48.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Salt Lake City....	Salt Lake City, Utah	Utah & Idaho
78.	5- 2-23.	The Potomac Joint Stock Land Bank of Alexandria.....	Washington, D. C.	Va. & Md.
2.	5- 7-17.	The Virginian Joint Stock Land Bank of Charleston.....	Charleston, W. Va.	W. Va. & Ohio
69.	12- 7-22.	The Greenbrier Joint Stock Land Bank of Lewisburg	Charleston, W. Va.	W. Va. & Va.



The chief office of the Imperial Bank of Persia at Tehran. This bank serves its country with 24 branches.

World Wide Banking Information In Your BLUE BOOK

Your BLUE BOOK lists the banks not only in the U. S. and Canada but throughout the world. It is not simply an American bank directory. It is replete with international banking facts and figures.

It has an authoritative compilation of banks in all sections of the globe. Not only that. The Foreign Banks Section of your BLUE BOOK gives the statement of condition of important foreign banks together with a complete list of principal officers and correspondents.

Your BLUE BOOK also has a table showing the latest values of foreign coins computed by the Secretary of the Treasury.

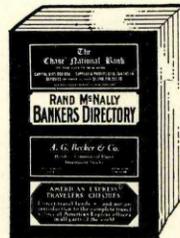
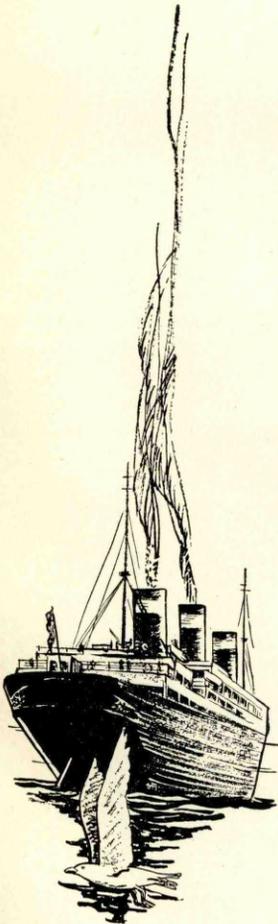
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RAND McNALLY & COMPANY

536 South Clark Street, Chicago

Banks Listed In Rand McNally Bankers Directory (Blue Book)

JANUARY, 1933 EDITION

Enumerated by States, classified by amount of deposits

A—\$25,000,000 and over
B—\$5,000,000 to \$25,000,000

C—\$1,000,000 to \$5,000,000
D—\$500,000 to \$1,000,000

E—\$250,000 to \$500,000
F—Under \$250,000

State	A	B	C	D	E	F	Total	State	A	B	C	D	E	F	Total
Alabama	1	4	20	18	33	158	234	Nebraska		6	13	38	90	419	566
Alaska			4	5	2	2	13	Nevada		1	2	5	2	3	13
Arizona		2	10	3	6	3	24	New Hampshire	1	8	51	22	18	19	119
Arkansas		5	11	27	26	192	261	New Jersey (Ex. Jersey C., Newark & Paterson)	5	44	185	83	66	29	412
California (Ex. Los A. & San Fr.)	1	11	76	61	82	60	291	Jersey City	3	5	3	1		12	
Los Angeles	5	1	1	1	1	2	11	Newark	4	8	5	4	1	22	
San Francisco	9	2	1				12	Paterson	1	6	6		3	16	
California	15	14	78	62	83	62	314	New Jersey	13	63	199	88	70	29	462
Colorado (Ex. Den.)		3	19	20	27	115	184	New Mexico		1	5	6	13	23	48
Denver	2	3	3	2	2	1	13	New York (Ex. Alb., Brooklyn, Buff., N. Y. C., Rochester & Syracuse)	4	87	314	168	149	56	778
Colorado	2	6	22	22	29	116	197	Albany	7	3	2			1	13
Conn. (Ex. Bridgeport, Hartford & New Haven)	1	38	85	18	15	19	176	Brooklyn	13	7	6		1		27
Bridgeport	1	4	5	1			11	Buffalo	5	1	4	1			11
Hartford	4	6	4	1	1	1	17	New York City	47	26	29	9	3	2	116
New Haven	3	4	2		1		10	Rochester	7	4					11
Connecticut	9	52	96	20	17	20	214	Syracuse	4	2	1	1			8
Delaware		7	11	7	12	13	50	New York	87	130	356	179	153	59	964
Dist. of Columbia	2	11	16	3	2		34	North Carolina	1	4	33	34	40	164	276
Florida	1	5	30	24	31	81	172	North Dakota		2	15	11	29	172	229
Georgia (Ex. Atl.)	1	4	18	24	32	229	308	Ohio (Ex. Cin., Clev., Col. & Tol.)	1	17	133	143	205	249	748
Atlanta	1	2	1		1	3	8	Cincinnati	4	4	7	1	1		17
Georgia	2	6	19	24	33	232	316	Cleveland	6	1	3	1		3	14
Idaho		1	11	9	25	51	97	Columbus	1	2	3	3			9
Illinois (Ex. Chicago)		12	116	138	197	501	964	Toledo	1	2	3	1			7
Chicago	6	7	27	3	10	5	58	Ohio	13	26	149	149	206	252	795
Illinois	6	19	143	141	207	506	1022	Oklahoma (Ex. Tul.)	1	3	33	42	79	314	472
Indiana (Ex. Indpls.)		8	78	101	114	336	637	Tulsa	1	1	3	1		2	8
Indianapolis	2	4	5	1	4	5	21	Oklahoma	2	4	36	43	79	316	480
Indiana	2	12	83	102	118	341	658	Oregon (Ex. Port.)		1	16	25	24	64	130
Iowa		8	61	114	188	439	810	Portland	2		4	2	5	3	16
Kansas		5	38	71	127	580	821	Oregon	2	1	20	27	29	67	146
Kentucky (Ex. Lou.)		1	49	72	95	227	444	Penn. (Ex. Phil., Pitts. & Scranton)		63	388	266	210	149	1076
Louisville	1	5	4	1	1	1	13	Philadelphia	15	13	12	8	5	6	59
Kentucky	1	6	53	73	96	228	457	Pittsburgh	8	6	21	5	2	1	43
Louisiana (Ex. N. O.)		5	22	30	47	73	177	Scranton	1	1	5	3			10
New Orleans	4	2	1				8	Pennsylvania	24	83	426	282	217	156	1188
Louisiana	4	7	23	30	47	73	185	Rhode Island							
Maine (Ex. Port.)		12	59	19	12	3	105	Rhode Island (Ex. Prov.)	1	4	5	1	4	1	16
Portland	1	6				1	8	Providence	4	4	5	1			14
Maine	1	18	59	19	12	4	113	Rhode Island	5	8	10	2	4	1	30
Maryland (Ex. Balt.)		3	49	53	25	43	173	South Carolina		3	14	15	18	78	128
Baltimore	6	11	11	1	1		30	South Dakota			14	16	26	178	234
Maryland	6	14	60	54	26	43	203	Tenn. (Ex. Nashville)		8	14	39	59	227	347
Mass. (Ex. Boston, Cambridge, Spring- field, Worcester)	4	100	174	48	13	12	351	Nashville	1	3	1		1	2	8
Boston	14	15	9	1	1		40	Tennessee	1	11	15	39	60	229	355
Cambridge	1	4	2	1			8	Texas (Ex. Dallas & Houston)	1	17	61	92	185	641	997
Springfield	2	5	1				8	Dallas	2	2	3	2		2	11
Worcester	4	3	2				9	Houston	2	7	2	1		1	13
Massachusetts	25	127	188	50	14	12	416	Texas	5	26	66	95	185	644	1021
Michigan (Ex. Det.)		23	89	101	128	215	556	Utah		6	8	14	20	25	73
Detroit	3	3	1				7	Vermont		7	52	22	12	5	98
Michigan	3	26	90	101	128	215	563	Virginia (Ex. Rich.)		8	51	72	90	133	354
Minn. (Ex. Minpls. & St. Paul)	1	2	48	87	187	401	726	Richmond	2	5	2	2	1	2	14
Minneapolis	3	2	7	5	2	5	24	Virginia	2	13	53	74	91	135	368
St. Paul	1	1	6	4	6	2	20	Washington (Ex. Seattle)	5	22	29	29	45	119	220
Minnesota	5	5	61	96	195	408	770	Seattle	3	2	9		5	2	21
Mississippi		1	23	25	58	122	229	Washington	3	7	31	29	50	121	241
Missouri (Ex. Kans. City & St. Louis)		3	34	71	113	538	759	West Virginia		5	48	50	57	50	210
Kansas City	3	5	6	9	4	1	28	Wisconsin (Ex. Mil.)		8	78	129	194	314	723
St. Louis	3	7	22	1	2		35	Milwaukee	2	1	14	6	3	4	30
Missouri	6	15	62	81	117	541	822	Wisconsin	2	9	92	135	197	318	753
Montana		4	16	14	29	84	147	Wyoming			14	8	20	29	71
Nebraska (Ex. Oma.)		2	11	36	90	417	556	TOTAL	252	804	3010	2578	3347	8018	18009
Omaha		4	2	2		2	10								

CLEARING HOUSES IN THE UNITED STATES

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	January, 1932 Deposits	July, 1932 Deposits	January, 1933 Deposits	CITY	January, 1932 Deposits	July, 1932 Deposits	January, 1933 Deposits
Aberdeen, S. D.	\$ 5,455,210	\$ 4,857,680	\$ 4,262,830	Faribault, Minn.	\$ 4,117,520	\$ 3,575,220	\$ 3,057,420
Abilene, Texas	4,913,660	4,471,180	5,274,840	Fergus Falls, Minn.	4,080,220	4,099,750	3,964,390
Adrian, Mich.	6,148,930	5,226,960	5,147,110	Flint, Mich.	42,124,550	36,660,590	35,387,500
Akron, Ohio	64,185,150	55,255,890	54,547,930	Fort Dodge, Iowa	4,861,600	3,590,460	3,377,250
Alameda, Calif.	576,120	576,120	341,970	Fort Wayne, Ind.	46,317,910	35,329,150	34,291,830
Albany, Ga.	2,654,320	2,187,710	2,368,840	Fort Worth, Texas	61,371,240	57,996,670	57,087,770
Albany, N. Y.	317,318,000	359,409,880	320,158,370	Franklin, Pa.	10,757,670	9,493,730	8,940,200
Albert Lea, Minn.	3,067,800	2,843,940	2,324,140	Fremont, Neb.	18,912,520	18,297,880	18,563,710
Alhambra, Calif.	2,297,590			Fullerton, Calif.	3,519,800	3,003,700	2,131,460
Allentown, Pa.	35,837,380	27,219,940	28,094,690	Galveston, Texas	1,198,150	1,198,150	998,630
Altoona, Pa.	9,471,070	8,679,700	8,720,310	Glendon, Texas	28,988,530	25,471,680	26,812,860
Amarillo, Texas	15,389,330	11,668,210	10,849,970	Gastonia, N. C.	3,311,080	2,068,760	2,037,700
Ames, Iowa	2,631,200	2,639,180	2,425,570	Glendale, Calif.	1,867,770	1,270,890	1,186,750
Anaheim, Calif.	708,450	1,456,090	1,215,010	Grand Forks, N. D.	6,470,930	5,739,480	5,125,200
Ann Arbor, Mich.	16,023,720	16,089,970	14,951,260	Grand Island, Neb.	6,011,240	5,725,580	5,436,300
Anniston, Ala.	5,850,950	4,742,420	5,117,950	Grand Rapids, Mich.	68,354,280	60,763,680	58,775,550
Ardmore, Okla.	4,988,590	4,569,390	4,471,040	Great Falls, Mont.	13,224,260	10,017,370	10,003,000
Arkansas City, Kan.	3,194,870	2,750,000	2,735,520	Green Bay, Wis.	12,313,230	11,589,380	9,905,500
Asbury Park, N. J.	3,754,150	4,002,430	3,704,940	Greenville, Miss.	3,426,250	3,058,610	2,848,180
Asheville, N. C.	3,041,430	2,919,200	2,831,060	Greenville, S. C.	6,016,030	5,970,310	5,930,830
Atchison, Kan.	3,894,220	3,385,790	3,145,480	Griffin, Ga.	2,039,770	1,698,820	1,523,780
Atlanta, Ga.	104,313,850	97,638,440	104,497,810	Guthrie, Okla.	3,540,730	3,470,250	3,391,040
Atlantic City, N. J.	39,104,360	33,569,080	17,269,040	Hagerstown, Md.	13,136,940	11,641,230	11,321,070
Augusta, Ga.	11,646,630	9,020,590	9,091,170	Hamilton, Ohio	11,527,630	10,489,210	10,151,310
Aurora, Ill.	10,834,750	5,183,240	5,079,550	Hannibal, Mo.	4,020,120	3,480,810	3,676,590
Austin, Texas	21,137,780	20,986,110	20,375,130	Harrisburg, Pa.	36,501,920	30,701,170	28,866,090
Bakersfield, Calif.	2,001,120	1,921,790	1,867,850	Hartford, Conn.	238,487,890	227,077,910	241,354,770
Baltimore, Md.	546,965,860	532,998,510	508,974,250	Hattiesburg, Miss.	5,044,800	4,742,950	4,461,980
Bangor, Me.	45,752,620	43,615,060	42,803,190	Hazleton, Pa.	28,413,840	27,344,020	26,440,990
Bartlesville, Okla.	7,602,650	7,996,790	8,227,800	Helena, Mont.	11,972,340	9,740,080	10,197,230
Baton Rouge, La.		12,922,380	13,847,220	Henderson, Ky.	2,578,250	2,310,390	2,217,410
Battle Creek, Mich.	28,794,800	24,664,520	22,998,130	Hibbing, Minn.	4,356,150	4,124,150	3,607,100
Beaumont, Texas	17,944,880	15,831,090	16,432,320	Hollywood, Calif.	1,934,480	1,538,010	1,343,590
Bellingham, Wash.	8,889,420	8,259,730	7,286,540	Holyoke, Mass.	59,718,470	55,755,090	53,690,540
Beloit, Wis.	10,387,430	9,161,210	8,212,380	Hot Sp. N. Park, Ark.	3,790,110	3,791,540	3,179,870
Bemidji, Minn.	1,927,270	1,582,540	1,452,220	Houston, Texas	145,475,900	138,766,780	142,806,410
Berkeley, Calif.				Huntington, W. Va.	14,023,100	11,998,860	11,785,450
Bethlehem, Pa.	22,764,950	16,020,640	18,850,030	Huntington Park, Calif.	1,184,170	1,027,330	906,960
Billings, Mont.	6,548,630	5,780,120	6,102,410	Hutchinson, Kan.	6,502,940	6,073,460	5,641,400
Binghamton, N. Y.	45,887,210	41,887,420	41,623,790	Independence, Mo.	3,305,880	3,402,210	3,235,460
Birmingham, Ala.	66,844,050	53,990,560	57,592,885	Indianapolis, Ind.	149,694,190	143,196,370	134,901,650
Bloomington, Ill.	13,603,660	11,445,010	11,250,670	Jackson, Mich.	14,435,850	12,687,360	12,436,120
Bogalusa, La.	1,901,610	1,874,400	1,852,850	Jackson, Miss.	15,381,830	13,517,010	14,680,080
Boone, Iowa	4,457,280	3,950,630	3,289,640	Jacksonville, Fla.	57,411,950	57,761,970	56,673,740
Boston, Mass.	1,629,714,210	1,577,354,750	1,630,854,150	Jacksonville, Ill.	8,667,990	7,583,030	2,465,770
Bowling Green, Ky.	2,729,470	2,314,350	2,145,900	Jamestown, N. Y.	35,329,000	33,678,390	31,838,480
Bridgeport, Conn.				Johnstown, Pa.	38,839,070	33,105,630	30,521,100
Bristol, Tenn.	6,610,970	4,878,630	4,176,480	Joplin, Mo.	7,254,060	5,727,310	5,631,850
Brunswick, Ga.	2,533,360	2,096,390	2,002,550	Kalamazoo, Mich.	17,135,700	14,999,700	15,247,050
Buffalo, N. Y.	558,960,470	508,714,510	508,852,550	Kansas City, Kan.	22,859,245	21,380,010	20,981,070
Butler, Pa.	13,345,670	12,334,320	11,890,710	Kansas City, Mo.	257,582,600	252,882,490	253,097,940
Cambridge, Mass.	130,737,960	105,382,920	104,961,850	Knoxville, Tenn.	26,275,470	21,106,540	10,097,270
Camden, N. J.	70,837,070	60,261,010	58,912,030	LaCrosse, Wis.	14,148,180	11,109,030	10,000,800
Canton, Ohio	22,539,700	20,885,770	28,822,520	La Fayette, Ind.	16,717,850	16,091,980	15,084,430
Cape Girardeau, Mo.	3,471,310	3,016,560	2,192,250	Lancaster, Pa.	37,549,790	36,875,940	40,174,290
Carthage, Mo.	2,209,230	1,981,920	2,164,920	Lansing, Mich.	18,678,990	17,931,650	16,498,740
Casper, Wyo.	7,410,070	6,301,570	5,519,740	Larned, Kan.	1,439,480	1,124,280	989,820
Cedar Rapids, Iowa	28,966,580	27,139,690	24,034,100	LaSalle, Ill.	5,900,470	5,153,230	4,659,550
Champaign, Ill.	2,009,180	3,331,640	4,791,440	Lawrence, Kan.	4,631,660	4,253,530	4,326,830
Charles City, Iowa	4,184,790	3,568,950	3,251,410	Leavenworth, Kan.	7,188,450	6,877,340	6,569,680
Charleston, S. C.	40,336,900	33,056,910	32,229,920	Lebanon, Pa.	12,844,220	11,513,610	11,183,120
Charleston, W. Va.	37,010,220	35,475,370	36,154,620	Lewiston, Me.			
Charlotte, N. C.	34,796,940	29,605,010	32,973,960	Lexington, Ky.	22,837,410	19,122,880	20,110,370
Chattanooga, Tenn.	42,920,050	39,014,220	40,339,280	Liberal, Kan.	1,432,540	1,110,290	974,970
Chester, Pa.	23,369,160	21,397,400	20,205,280	Lincoln, Ill.	2,545,110	2,087,380	1,920,330
Chester, S. C.	2,052,910	1,776,760	1,940,580	Lincoln, Neb.	23,743,870	22,524,710	20,845,670
Cheyenne, Wyo.	6,623,030	5,367,390	5,766,500	Little Falls, Minn.	2,961,960	2,811,100	2,336,510
Chicago, Ill.	2,137,659,485	1,625,116,370	1,777,579,830	Little Rock, Ark.	22,103,260	22,540,320	21,665,840
Chico, Calif.	4,126,360	3,934,220	3,312,710	Long Beach, Calif.	45,494,500	38,715,230	39,728,713
Chino, Calif.				Lorain, Ohio	9,071,900	7,802,540	6,768,690
Cincinnati, Ohio	272,139,870	258,825,990	262,357,840	Los Angeles, Calif.	776,962,120	723,948,580	736,871,750
Cleveland, Ohio	832,352,460	778,810,180	770,780,300	Louisville, Ky.	103,467,210	97,856,560	110,515,350
Colorado Springs, Colo.	17,404,710	15,259,810	15,578,280	Lowell, Mass.	78,408,990	72,527,230	73,465,530
Columbia, S. C.	10,479,870	10,057,150	10,407,860	Lynn, Mass.	83,771,840	79,281,760	79,693,190
Columbus, Ga.	12,370,820	10,996,330	10,944,030	Macomb, Ill.		2,131,050	1,774,520
Columbus, Ohio	96,926,620	87,550,720	87,552,090	Macon, Ga.	8,097,720	7,793,660	7,432,410
Council Bluffs, Iowa	11,880,940	9,918,210	8,776,790	Madison, Wis.	26,624,270	21,576,710	18,953,310
Dallas, Texas	143,655,000	135,221,380	139,406,010	Manchester, N. H.	71,452,120	70,222,680	69,281,010
Danville, Ill.	8,061,930	7,055,650	7,096,120	Manhattan, Kan.	1,937,910	1,696,020	1,588,750
Dayton, Ohio	26,107,780	26,819,670	29,482,940	Manitowoc, Wis.	8,042,620	7,442,930	6,883,450
Decatur, Ala.	4,610,870	4,312,010	3,576,150	Mankato, Minn.	10,334,470	8,793,430	8,059,270
Decatur, Ill.	13,042,860	11,579,700	11,861,920	Mansfield, Ohio	7,296,820	10,653,150	10,121,430
Deer Lodge, Mont.	3,118,170	2,896,460	2,155,990	Marion, Ind.		7,588,380	7,598,580
Denver, Colo.	141,934,840	131,550,540	137,307,610	Marion, Ohio	2,951,400	3,096,300	3,044,490
Derby, Conn.	13,252,080	12,708,210	12,363,100	Martinsburg, W. Va.	6,546,410	5,886,930	5,959,900
Des Moines, Iowa	56,991,290	54,967,370	50,908,080	Medford, Ore.	4,656,390	2,849,620	2,530,440
Detroit, Mich.	737,786,860	649,097,770	631,350,050	Memphis, Tenn.	75,139,740	71,550,460	71,210,470
Dickinson, N. D.	2,305,840	2,059,840	1,982,040	Meridian, Miss.	7,109,490	6,796,670	6,876,280
Dodge City, Kan.	1,862,670	1,498,200	1,192,560	Mexico, Mo.	1,756,550	1,595,640	1,730,070
Dothan, Ala.	2,500,820	2,413,480	2,351,520	Miami, Fla.	20,903,990	20,489,170	22,850,230
Du Bois, Pa.	7,629,160	6,784,230	6,331,530	Michigan City, Ind.	7,389,380	5,071,970	5,912,260
Duluth, Minn.	48,033,080	44,325,410	43,160,390	Milledgeville, Ga.	2,081,800	1,967,960	1,697,340
Dunkirk, N. Y.	8,756,050	8,000,300	7,692,090	Milwaukee, Wis.	255,895,570	238,392,810	212,030,960
Elberton, Ga.	730,360	599,680	582,500	Minneapolis, Minn.	321,921,480	294,475,510	280,937,850
Elkhart, Ind.	8,832,100	7,910,810	7,252,980	Minot, N. D.	5,089,310	4,659,300	4,361,120
El Paso, Texas	16,522,910	14,494,420	15,523,350	Mobile, Ala.	28,803,870	25,486,760	25,902,110
Elwood City, Pa.	2,422,670	2,067,080	943,510	Modesto, Calif.	4,088,180	3,681,400	3,581,260
Elyria, Ohio	15,493,990	13,808,230	13,384,040	Montclair, N. J.	36,153,460	33,457,660	32,889,320
Emporia, Kan.	4,178,260	4,012,360	4,358,130	Montgomery, Ala.	15,549,140	12,744,300	13,329,330
Enid, Okla.	6,148,280	6,033,140	5,792,300	Mt. Carmel, Pa.	7,837,390	6,679,210	6,398,190
Erie, Pa.	52,714,500	45,406,600	42,897,910	Muncie, Ind.	9,276,650	8,007,140	8,090,760
Eugene, Ore.	5,852,820	4,681,82					

CLEARING HOUSES IN THE UNITED STATES—Continued

CITY	January, 1932 Deposits	July, 1932 Deposits	January, 1933 Deposits	CITY	January, 1932 Deposits	July, 1932 Deposits	January, 1933 Deposits
New Albany, Ind.	\$ 7,233,630	\$ 6,590,890	\$ 5,883,810	*San Francisco, Calif.	\$ 1,824,693,180	\$ 1,688,066,950	\$ 1,733,940,010
New Albany, Miss.	951,650	808,740	883,250	San Jose, Calif.	10,298,680	8,859,510	9,108,880
*Newark, N. J.	433,641,510	377,409,590	395,370,840	San Pedro, Calif.	4,301,680	3,502,240	3,177,720
Newark, Ohio	15,370,470	14,053,870	13,720,380	Santa Barbara, Calif.	9,512,570	8,295,080	8,581,800
New Bedford, Mass.	81,369,100	74,188,750	72,881,750	Santa Cruz, Calif.	5,528,950	5,496,940	5,466,850
New Brighton, Pa.	2,572,600	2,337,220	2,103,800	Santa Monica, Calif.	824,620	721,810	683,600
New Castle, Pa.	14,630,920	13,943,530	13,385,000	Santa Rosa, Calif.	3,551,470	3,320,100	3,299,150
*New Haven, Conn.	164,150,960	141,203,680	137,590,840	*Savannah, Ga.	72,591,960	68,538,560	66,602,860
New Kensington, Pa.	9,673,600	7,871,670	7,085,560	Scranton, Pa.	95,814,990	90,199,230	89,173,710
New London, Conn.	45,548,120	44,947,520	44,067,670	*Seattle, Wash.	197,664,820	183,199,050	182,229,300
Newnan, Ga.	1,325,050	1,176,960	1,092,560	Sedalia, Mo.	2,045,270	1,215,660	1,689,410
*New Orleans, La.	202,984,310	192,525,560	216,800,890	Shamokin, Pa.	12,154,400	10,857,350	10,713,710
Newport News, Va.	9,307,850	11,421,130	11,226,500	Sheboygan, Wis.	18,437,670	17,650,900	16,604,990
New Rochelle, N. Y.	37,132,360	31,257,340	29,732,500	*Sioux City, Iowa	25,615,780	21,879,570	21,112,730
*New York, N. Y.	12,531,550,890	11,804,745,390	12,350,669,160	Sioux Falls, S. D.	11,931,210	10,830,290	10,195,600
Niagara Falls, N. Y.	34,572,100	29,340,500	28,021,050	South Bend, Ind.	19,874,470	17,384,800	12,985,470
Norfolk, Va.	49,831,060	47,245,930	46,605,910	South St. Paul, Minn.	6,124,830	4,638,780	4,696,370
Norristown, Pa.	20,499,100	16,903,150	16,816,150	Spartanburg, S. C.	7,502,730	4,441,680	3,082,520
*Northern New Jersey City, N. Y.				*Spokane, Wash.	54,676,470	29,249,030	27,207,360
*Oakland, Calif.	75,852,280	74,420,260	71,625,300	Springfield, Ill.	26,256,220	24,127,350	17,861,100
*Ogden, Utah	14,136,840	11,137,520	11,964,940	Springfield, Mass.	161,745,630	152,779,700	156,526,950
Oil City, Pa.	16,755,900	16,086,370	15,322,210	Springfield, Mo.	13,196,530	10,891,260	11,566,160
*Oklahoma City, Okla.	70,324,630	72,232,170	71,716,610	Springfield, Ohio	15,795,330	14,198,150	13,262,760
*Omaha, Neb.	88,012,700	79,496,790	75,767,140	Stamford, Conn.	45,449,020	43,404,260	40,178,540
Orange, N. J.	26,795,360	26,210,930	25,826,030	Sterling, Ill.	4,570,170	3,730,410	3,313,170
Oshkosh, Wis.	16,060,130	14,642,130	9,254,820	Steuenville, Ohio	13,528,790	11,440,290	13,052,240
Palestine, Texas	2,710,660	2,231,250	2,362,720	Stockton, Calif.	14,590,810	13,602,580	13,425,570
Parsons, Kan.	2,593,510	2,318,950	2,244,320	Sumter, S. C.	1,562,610	1,325,250	1,340,550
*Pasadena, Calif.	24,862,087	21,988,570	21,043,740	Superior, Wis.	9,468,070	8,829,910	8,184,010
Passaic, N. J.	46,670,430	41,348,360	38,331,330	Syracuse, N. Y.	198,918,280	187,850,970	182,112,300
Paterson, N. J.	125,667,300	113,913,330	109,873,990	Tacoma, Wash.	19,821,300	15,493,790	14,642,680
*Peoria, Ill.	38,169,290	35,996,000	33,435,060	Tampa, Fla.	26,140,080	26,263,630	24,044,850
Petersburg, Va.	8,480,280	5,882,170	5,815,050	Terre Haute, Ind.	25,301,340	23,153,180	22,320,450
*Philadelphia, Pa.	1,599,936,550	1,536,617,260	1,619,752,390	Texarkana, Ark.-Tex.	12,721,080	10,403,670	9,923,140
Phillipsburg, N. J.	6,121,510	5,431,710	5,293,620	*Toledo, Ohio	70,532,600	72,606,430	73,098,590
Phoenix, Ariz.	28,134,560	18,039,240	17,082,310	*Topeka, Kan.	30,725,860	27,402,640	29,234,740
Pine Bluff, Ark.	6,800,570	6,471,780	6,353,970	Trenton, N. J.	104,060,340	91,624,290	97,703,630
Pittsburg, Kan.	3,430,870	3,138,640	3,370,430	Tucson, Ariz.	13,652,100	10,640,750	12,161,250
*Pittsburgh, Pa.	840,899,900	829,615,730	835,211,890	*Tulsa, Okla.	68,444,970	65,075,550	66,736,640
Pittston, Pa.	16,970,950	16,320,810	16,073,910	Utica, N. Y.	81,499,290	81,593,400	77,838,910
Portland, Me.	112,207,880	106,265,240	103,850,420	Valdosta, Ga.	2,186,600	2,126,540	1,890,030
*Portland, Ore.	125,692,980	112,370,990	117,764,680	Vernon, Texas	2,421,140	1,925,620	2,234,040
Portsmouth, Va. (See Norfolk)				Vicksburg, Miss.	9,086,920	8,636,900	8,656,840
Pottsville, Pa.	22,669,120	20,900,280	19,385,850	Vincennes, Ind.	4,177,100	3,545,980	2,529,080
Providence, R. I.	397,053,110	377,993,380	370,139,730	*Waco, Texas	18,426,090	16,202,550	16,189,290
*Pueblo, Colo.	23,437,610	19,289,240	19,419,880	Warren, Pa.	21,976,380	19,792,090	18,172,080
Quincy, Ill.	13,816,850	11,556,410	6,691,790	*Washington, D. C.	258,745,720	254,451,410	255,499,980
Racine, Wis.	14,831,770	12,536,850	11,987,650	Waterbury, Conn.	61,690,410	57,568,250	56,154,790
Raleigh, N. C.	6,040,480	5,048,460	4,573,780	Waterloo, Iowa	9,807,320	1,616,190	1,949,750
Reading, Pa.	53,934,530	45,942,520	43,316,720	Watertown, Wis.	4,721,330	4,234,560	3,639,800
Red Wing, Minn.	4,434,730	4,070,380	3,684,580	Watsonville, Calif.	4,828,360	4,079,200	3,718,980
*Richmond, Va.	113,603,570	115,109,590	120,026,000	West Los Angeles, Calif.			
Riverside, Calif.	9,382,270	8,739,800	8,679,300	Wheeling, W. Va.	44,173,360	41,087,190	38,796,920
Roanoke, Va.	29,449,880	26,266,210	26,759,020	White Plains, N. Y.			
Rochester, Minn.	6,733,830	6,333,590	5,871,690	Whittier, Calif.		2,530,300	2,720,670
Rochester, N. Y.	370,104,210	352,064,250	354,003,310	*Wichita, Kan.	36,611,950	35,371,400	34,745,460
Rockford, Ill.	10,782,610	7,876,880	8,069,780	Wichita Falls, Texas	13,520,960	11,065,150	12,471,750
Rock Island, Ill.	14,262,770	13,643,120	12,278,400	Wilkes-Barre, Pa.	56,751,540	56,682,290	55,111,250
Rocky Mount, N. C.	2,890,130	2,133,500	2,441,900	Williamsport, Pa.	19,437,980	17,206,750	16,158,820
Rome, Ga.	4,310,770	3,737,160	3,721,740	Wilmington, Calif.			
Sacramento, Calif.	59,953,910	53,529,590	19,636,250	Wilmington, Del.	86,340,580	80,292,170	86,122,200
Saginaw, Mich.	31,401,940	26,665,230	25,777,810	Wilmington, N. C.	6,910,000	6,148,890	6,200,650
*St. Joseph, Mo.	31,193,870	28,538,980	29,061,060	Winchester, Va.	6,235,450	5,566,660	5,331,650
*St. Louis, Mo.	510,406,180	464,542,270	471,927,410	Winona, Minn.	14,359,930	13,245,040	12,972,510
*St. Paul, Minn.	143,967,070	135,508,860	124,956,560	Winter Haven, Fla.	1,974,310	2,171,850	1,610,630
Salisbury, N. C.	1,149,630	704,200	744,520	Worcester, Mass.	223,895,290	203,905,380	198,818,230
*Salt Lake City, Utah	70,049,450	57,774,300	65,760,760	Yakima, Wash.	9,343,410	8,277,080	7,488,290
*San Antonio, Texas	47,972,750	44,662,040	50,048,650	Yankton, S. D.	2,156,360	1,952,840	1,807,380
San Bernardino, Calif.	6,529,860	1,973,890	1,945,000	Yonkers, N. Y.	92,523,330	90,655,310	83,532,990
San Diego, Calif.	42,017,800	40,985,950	39,529,360	York, Pa.	32,990,760	31,402,350	29,477,270
				Youngstown, Ohio	33,585,550	40,678,540	43,539,670

* 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 Bayonne, Hoboken, Jersey City, Union City, and West New York, N. J. in bank list for banks which are members of the Northern New Jersey Clearing House Association, located at 32 Liberty St., New York City, N. Y.

