

The
Chase National Bank

OF THE CITY OF NEW YORK

CAPITAL \$148,000,000

SURPLUS \$50,000,000

DEPOSITS (JUNE 30, 1933) \$1,408,337,158.06

RAND McNALLY
BANKERS DIRECTORY

JULY 1933

PUBLISHED IN SEPTEMBER

Bank of America

NATIONAL TRUST & SAVINGS ASSOCIATION

410 BRANCHES IN 243 CITIES IN

California

AMERICAN EXPRESS
TRAVELERS CHEQUES

Protect travel funds and are an
introduction to the complete travel
service of American Express offices
in all parts of the world

THE PLANNING AND EQUIPPING OF THE MODERN BANK IS A SPECIALIZED ENGINEERING JOB FOR MORE THAN TWENTY YEARS THIS ORGANIZATION HAS PLANNED AND COMPLETELY EQUIPPED LARGE AND SMALL BANKS IN MANY COUNTRIES THIS ACCUMULATED EXPERIENCE IS EQUALLY VALUABLE IN NEW CONSTRUCTION AND IN MODERNIZATION OF OLD QUARTERS

"MODERN BANK EQUIPMENT"

SENT UPON REQUEST

E. E. ABELL

8H-1464 2M 7-70



LIBRARY

WHEREVER MEN DEAL IN MONEY
YOU WILL FIND CHECKS ON
LA MONTE SAFETY PAPERS



La Monte Safety Papers are universally accepted, widely used, for their safety, their durability, and their distinctive, attractive appearance. The original safety paper, La Monte has for more than 60 years occupied a position of trust and responsibility in the largest banks in the country. For every bank there is a La Monte Paper that can be depended upon to contribute actively and forcefully to prestige and to the satisfaction that customers take in their banking connection. Your lithographer or printer can supply you with checks made on La Monte Safety Paper, or write to us for complete samples. George La Monte & Son, Nutley New Jersey.

LA MONTE SAFETY PAPERS FOR CHECKS

332.9

910.1

United States Government

Federal Land Bank

State and Municipal

Public Utility

Railroad

Industrial

Foreign

BONDS

BOUGHT — SOLD — QUOTED

Inquiries and Offerings Invited

THE CITY COMPANY OF NEW YORK

INCORPORATED

44 WALL STREET, NEW YORK

ALBANY, N. Y.

CHICAGO, ILL.

LOS ANGELES, CAL.

SAN FRANCISCO, CAL.

BALTIMORE, MD.

CLEVELAND, OHIO

MINNEAPOLIS, MINN.

ST. LOUIS, MO.

BOSTON, MASS.

DETROIT, MICH.

PHILADELPHIA, PA.

WASHINGTON, D. C.

BUFFALO, N. Y.

HARTFORD, CONN.

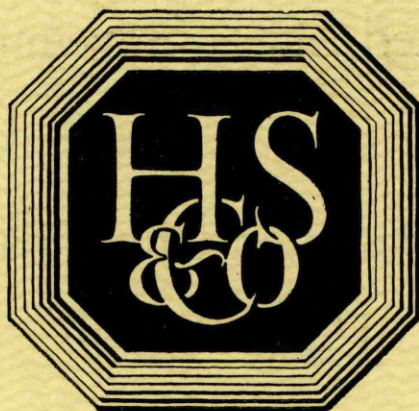
PITTSBURGH, PA.

MONTREAL, CANADA

LONDON: E. C. 2, ENGLAND

AMSTERDAM, THE NETHERLANDS

GENEVA, SWITZERLAND



We offer to banks a
comprehensive service in
the analysis and selection
of bonds for investment.

HALSEY, STUART & CO.

INCORPORATED

CHICAGO, 201 SO. LA SALLE STREET NEW YORK, 35 WALL STREET

AND OTHER PRINCIPAL CITIES

RAND McNALLY BANKERS DIRECTORY

Trade Mark Reg. U. S. Patent Office

THE BANKERS BLUE BOOK

Trade Mark Reg. U. S. Patent Office

FOUNDED 1872

115th EDITION — 61st YEAR

CORRECTED TO
SEPTEMBER 1933

Official Numbering Agent American Bankers Association

RAND McNALLY & COMPANY

ANDREW McNALLY - - - - - President
F. L. McNALLY - - - - - Vice-President
NORMAN G. CLARK - - - Secretary-Treasurer

NEW YORK

CHICAGO

SAN FRANCISCO



COPYRIGHT, 1933 BY RAND McNALLY & CO.

MADE IN U. S. A.

LIBRARY

CONTENTS

(For Detailed Index See Below)

	PAGE		PAGE
RATES OF POSTAGE	9	UNITED STATES BANKS (For Detailed Index See)	3
BANKERS ASSOCIATIONS.....	10-12	DOMINION OF CANADA BANKS (For Detailed Index See)	3
BUYER'S GUIDE.....	Opposite 8	UNITED STATES AND CANADA INVESTMENT DEALERS (For Detailed Index See).....	3, 4
COMPTROLLER'S CALLS.....	16	UNITED STATES DEPENDENCIES (For Detailed Index See).....	3
STATE BANK OFFICIALS AND EXAMINERS.....	17-21	FOREIGN BANKS.....	1526-1724
NATIONAL BANK EXAMINERS.....	21-22	LOCAL STOCK EXCHANGE FIRMS.....	1725-1736
VALUE OF FOREIGN COINS.....	23	UNITED STATES ATTORNEYS.....	1737-1833
TABLE OF CARDINAL NUMBERS AND COMMERCIAL TERMS IN TEN LANGUAGES.....	24	DOMINION OF CANADA ATTORNEYS.....	1834-1837
CALENDAR.....	25	FOREIGN ATTORNEYS.....	1838-1843
NUMERICAL SYSTEM EXPLANATION.....	28	NEGOTIABLE INSTRUMENTS LAW.....	1844
CENTRAL RESERVE AND RESERVE CITIES.....	29	DATES OF REGULAR MEETINGS OF LEGISLATURES.....	1845
FEDERAL RESERVE BANK INFORMATION.....	30-48	INTEREST RATES, GRACE ON SIGHT DRAFTS AND STATUTES OF LIMITATIONS.....	1846
FEDERAL LAND BANK INFORMATION.....	49	THE BANKING ACT OF 1933.....	1847-1852
FEDERAL HOME LOAN BOARD INFORMATION.....	50 & 55	DIGEST OF BANKING AND COMMERCIAL LAWS.....	1853-2012
FEDERAL INTERMEDIATE CREDIT BANKS.....	54	BANK COLLECTION CODE.....	2013-2015
JOINT STOCK LAND BANKS.....	56	(As recommended by the American Bankers Association)	
(See also data under state and town in which located)		ACCESSIBLE BANKING POINTS TO NON-BANK TOWNS IN THE UNITED STATES AND CANADA.....	2017-2122
CLEARING HOUSES IN UNITED STATES.....	57-58	DISCONTINUED BANK TITLES.....	2123-2210
(Showing Deposits of Cities in which located)		DIRECTORS (UNITED STATES AND CANADA).....	2211
CONSOLIDATED CAPITULATION FOR JULY 1933.....	59		
(Showing total number of banks, liabilities and resources by states)			

DETAILED INDEX GENERAL INFORMATION

	PAGE
Accessible Banking Points to Non-Bank Towns in the United States and Canada.....	2017-2122
Attorneys—United States.....	1737-1833
Attorneys—Dominion of Canada.....	1834-1837
Attorneys—Foreign.....	1838-1843
Bank Collection Code (As recommended by the American Bankers Association).....	2013-2015
Bankers Associations.....	10-12
Banking Act of 1933.....	1847-1852
Banks, Index to.....	3
Buyer's Guide.....	Opposite 8
Calendar.....	25
Central Reserve and Reserve Cities.....	29
Clearing Houses in the United States (showing deposits of cities in which located).....	57-58
Comptroller's Calls.....	16
Consolidated Capitulation for July, 1933 (showing total number of banks, liabilities and resources).....	59
Dates of Regular Meetings of Legislatures.....	1845
Digest of Banking and Commercial Laws in United States and Canada.....	1853-2012
Directors (United States and Canada).....	2211
Discontinued Bank Titles.....	2123-2210
Federal Home Loan Board Information.....	50 & 55
Federal Intermediate Credit Banks (See also Bank List, under town and state located).....	54
Federal Reserve Bank Information.....	30-48
Federal Land Bank Information.....	49
Foreign Banks.....	1526-1724
Foreign Banks—Index to.....	1526
Glass-Steagall Act (An Analysis).....	1847-1852
Interest Rates, Grace on Sight Drafts and Statutes of Limitations.....	1846
Investment Dealers—Index to.....	3, 4
Joint Stock Land Banks (List of) (For information see city in which located).....	56
Laws—United States and Canada.....	1853-2012
Local Stock Exchange Firms.....	1725-1736
Maps—Index to.....	2
National Bank Examiners.....	21-22
Negotiable Instruments Law.....	1844
Numerical System Explanation.....	28
Rates of Postage.....	9
State Bank Officials and Examiners.....	17-21
Table of Cardinal Numbers and Commercial Terms in Ten Languages.....	24
United States Dependencies.....	1453-1455
Value of Foreign Coins.....	23

MAPS

	PAGE		PAGE
Africa.....	1534, 1535	Kansas.....	468, 469
Alabama.....	62, 63	Kentucky.....	508, 509
Alaska.....	78, 79	Louisiana.....	534, 535
Arizona.....	84, 85	Maine.....	556, 557
Arkansas.....	90, 91	Manitoba and Saskatchewan.....	1470, 1471
Asia.....	1544, 1545	Maryland.....	566, 567
California.....	110, 111	Massachusetts.....	584, 585
Chicago (Central Portion).....	310, 311	Mexico.....	1704, 1705
Colorado.....	188, 189	Michigan.....	614, 615
Connecticut.....	204, 205	Milwaukee (Main portion).....	1420, 1421
Delaware.....	220	Minnesota.....	654, 655
District of Columbia.....	226, 227	Mississippi.....	704, 705
(Washington, Main Portion)		Missouri.....	720, 721
Dominion of Canada and New- foundland.....	1458, 1459	Montana.....	776, 777
England and Wales.....	1632, 1633	Nebraska.....	788, 789
Europe.....	1528, 1529	Nevada.....	818, 819
Federal Land and Federal Intermediate Credit Bank Districts.....	51	New Hampshire.....	824, 825
Federal Reserve Districts.....	26, 27	New Jersey.....	830, 831
Florida.....	234, 235	New Mexico.....	862, 863
Georgia.....	252, 253	New York.....	868, 869
Hawaii.....	276, 277	New York City (Southern Portion).....	902, 903
Idaho.....	282, 283	North Carolina.....	970, 971
Illinois.....	294, 295	North Dakota.....	992, 993
Indiana.....	382, 383	Nova Scotia, New Brunswick and Prince Edward Island.....	1478, 1479
Iowa.....	424, 425	Numerical Systems Transit Map.....	14, 15
		Ohio.....	1006, 1007
		Oklahoma.....	1060, 1061
		Ontario.....	1498, 1499
		Oregon.....	1090, 1091
		Pennsylvania.....	1100, 1101
		Philadelphia (Main Portion).....	1150, 1151
		Philadelphia and Vicinity.....	1144, 1145
		Philippine Islands.....	1450, 1451
		Puerto Rico (See West Indies).....	1710, 1711
		Quebec.....	1512, 1513
		Rhode Island.....	1190, 1191
		St. Louis, Mo.....	760, 761
		St. Paul, Minn.....	692, 693
		South America.....	1716, 1717
		South Carolina.....	1196, 1197
		South Dakota.....	1208, 1209
		Tennessee.....	1224, 1225
		Texas.....	1248, 1249
		Utah.....	1312, 1313
		Vermont.....	1322, 1323
		Virginia.....	1330, 1331
		United States.....	52, 53
		Washington.....	1358, 1359
		West Indies.....	1710, 1711
		West Virginia.....	1378, 1379
		Wisconsin.....	1394, 1395
		The World.....	6, 7
		Wyoming.....	1442, 1443

UNITED STATES BANKS

	PAGE		PAGE		PAGE
Alabama	60-76	Kansas	466-506	Ohio	1009-1058
Alaska	81	Kentucky	511-532	Oklahoma	1058-1087
American Samoa	1453	Louisiana	537-553	Oregon	1088-1098
Arizona	81-88	Maine	554-564	Pennsylvania	1103-1186
Arkansas	93-107	Maryland	564-582	Philippine Islands	1453, 1454
California	108-185	Massachusetts	582-611	Puerto Rico	1454, 1455
Canal Zone	1453	Michigan	612-651	Rhode Island	1187-1194
Colorado	186-201	Minnesota	652-701	South Carolina	1199-1206
Connecticut	202-218	Mississippi	702-717	South Dakota	1211-1221
Delaware	218-223	Missouri	718-773	Tennessee	1222-1245
District of Columbia	224-232	Montana	774-785	Texas	1246-1309
Florida	237-250	Nebraska	786-815	Utah	1310-1319
Georgia	250-274	Nevada	816	Vermont	1320-1327
Hawaii	279, 280	New Hampshire	821-833	Virginia	1328-1355
Guam (Island of)	1453	New Jersey	833-859	Virgin Islands	1455
Idaho	280-291	New Mexico	860-866	Washington	1356-1375
Illinois	292-379	New York	866-968	West Virginia	1376-1392
Indiana	380-422	North Carolina	968-989	Wisconsin	1397-1440
Iowa	427-465	North Dakota	990-1004	Wyoming	1440-1448

DOMINION OF CANADA BANKS

	PAGE		PAGE		PAGE
Alberta	1456-1464	Newfoundland	1475	Quebec	1505-1519
British Columbia	1464-1466	Nova Scotia	1475-1481	St. Pierre at Miquelon	1519
Manitoba	1467-1473	Ontario	1481-1504	Saskatchewan	1519-1525
New Brunswick	1473, 1474	Prince Edward Island	1504	Yukon	1525

FOREIGN BANKS

	PAGE
Alphabetical Index to Foreign Banks and Bankers	1526
Foreign Banks	1526-1724

INVESTMENT DEALERS

	PAGE		PAGE
Alabama	Birmingham 66	Kansas	Emporia 478
	Montgomery 73		Oberlin 494
			Topeka 502
Arizona	Phoenix 87		Wichita 506
Arkansas	Little Rock 101	Kentucky	Danville 515
British Columbia	Vancouver 1466		Lexington 521
	Victoria 1466		Louisville 524
California	Los Angeles 143, 144	Louisiana	New Orleans 549
	Oakland 151		Ruston 551
	Pasadena 154		Shreveport 552
	San Francisco 170, 171	Maine	Portland 563
Colorado	Denver 194	Manitoba	Winnipeg 1473
Connecticut	Hartford 210	Maryland	Baltimore 573, 574
	New Haven 213		Hagerstown 578
Delaware	Wilmington 223		Salisbury 580
Dist. of Columbia	Washington 232	Massachusetts	Boston 593, 594
Florida	Miami 243		Springfield 608
	Orlando 245		Worcester 611
	St. Petersburg 247	Michigan	Battle Creek 618
	West Palm Beach 249		Detroit 626, 627
Georgia	Atlanta 258, 259		Grand Rapids 632
	Columbus 262		Jackson 636
	Macon 267		Lansing 638
	Savannah 271		Saginaw 647
Illinois	Aurora 299	Minnesota	Duluth 664
	Chicago 326-332		Minneapolis 679
	Danville 336		New Ulm 682
	Decatur 336		Saint Paul 696
	Joliet 349	Missouri	Butler 725
	Peoria 363		Kansas City 740
	Springfield 370		St. Joseph 757
Indiana	Indianapolis 402		St. Louis 768-769
Iowa	Burlington 430	Nebraska	Lincoln 803
	Council Bluffs 435		Omaha 808
	Davenport 436	New Brunswick	St. John 1474
	Des Moines 438	New Jersey	Atlantic City 834
	Sioux City 460		Bloomfield 836
	Waterloo 463		Jersey City 845
			Newark 849

INVESTMENT DEALERS—(Continued)

		PAGE			PAGE		
New York	Albany	871	Pennsylvania	Pittsburgh	1169		
	Auburn	873		(Continued)	Reading	1172	
	Binghamton	875			Scranton	1175	
	Buffalo	878			Wilkes-Barre	1184	
	New York	940-947			York	1186	
	Niagara Falls	948		Quebec	Montreal	1510	
	Rochester	955			Quebec	1515	
	Schenectady	958		Rhode Island	Providence	1193, 1194	
	Syracuse	962					
	Troy	962		South Carolina	Charleston	1200	
	Utica	964			Columbia	1201	
					Greenville	1203	
	North Carolina	Charlotte		975	Spartanburg	1205	
		Durham		977	South Dakota	Aberdeen	1211
		Greensboro		979		Brookings	1212
Raleigh		984	Sioux Falls	1219			
Winston-Salem		989	Tennessee	Chattanooga	1229		
		Jackson		1234			
Nova Scotia	Halifax	1476		Knoxville	1236		
				Memphis	1239		
Ohio	Akron	1009		Nashville	1241		
	Barnesville	1011	Texas	Dallas	1266		
	Canton	1014		El Paso	1269		
	Cincinnati	1018, 1019		Fort Worth	1272		
	Cleveland	1022, 1023		Houston	1280		
	Columbus	1025		San Antonio	1300		
	Dayton	1027	Wichita Falls	1308			
	East Liverpool	1029	Utah	Salt Lake City	1319		
	Steubenville	1050					
	Toledo	1052, 1053	Vermont	Burlington	1325		
		Rutland		1326			
Oklahoma	Muskogee	1076	Virginia	Charlottesville	1335		
	Newkirk	1076		Richmond	1351		
	Tulsa	1085		Roanoke	1352		
			Washington	Seattle	1370		
		Spokane		1372			
Ontario	Hamilton	1487	West Virginia	Clarksburg	1383		
	London	1490		Wheeling	1392		
	Ottawa	1492	Wisconsin	Fond du Lac	1406		
	Toronto	1502		Milwaukee	1424		
Oregon	Portland	1097					
Pennsylvania	Allentown	1103					
	Bradford	1108					
	Erie	1119					
	Lancaster	1129					
	Oil City	1140					
	Philadelphia	1160, 1161					

To Our Subscribers

This is the 115th consecutive edition of the BANKERS BLUE BOOK. This long continuity and the fact that nearly all the banks of the United States have need for our book steadily is proof that the service has met and kept in step with the needs of subscribers.

To this end nothing has been left undone to produce a directory as nearly perfect as experience, continued vigilance, time, and money can make it.

1. It is *meticulously* revised *verbatim* twice a year.
2. It is *complete, up-to-date* and nearer to the date of the information it contains than is any other similar publication.
3. It is printed in *tabulated form*, all *similar items* being placed in the *same column*, for the purpose of comparison—more costly to the publisher, but more satisfactory to the user.
4. It is *skillfully printed* in clear readable *type*.
5. It gives to advertisers a *country-wide circulation*, covering practically all of the banks in America and thousands of the large corporations and lawyers' offices, a circulation *eight times that of any other similar publication* and larger than that of all similar publications combined.

RAND McNALLY & COMPANY

THE NATIONAL BANK OF NEW ZEALAND, LIMITED

Authorised and Subscribed Capital	-	\$30,000,000	\$5-£1
Paid Up Capital	-	-	\$10,000,000
Reserve Fund (Invested in Government Securities)	-	-	\$10,000,000
Reserve Liability of Shareholders	-	-	\$30,000,000
			\$50,000,000

DIRECTORS

SIR AUSTIN E. HARRIS, K. B. E., Chairman
 THE RT. HON. LORD BALFOUR OF BURLEIGH
 HENRY F. FRESHWATER, Esq. THE RT. HON. VISCOUNT HAMPDEN, K. C. B., C. M. G.
 RICHARD DURANT TROTTER, Esq. ARTHUR WILLIS, Esq.

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

**CHIEF OFFICE IN
 NEW ZEALAND,
 WELLINGTON**
 J. T. GROSE, General Manager

BILLS OF EXCHANGE COLLECTED
 WOOL AND PRODUCE CREDITS ARRANGED
 ALL CLASSES OF BANKING BUSINESS UNDERTAKEN
BRANCHES AND AGENCIES THROUGHOUT NEW ZEALAND

LONDON BANKERS

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

AUSTRALIA and NEW ZEALAND.

BANK OF NEW SOUTH WALES

(ESTABLISHED 1817.)

(with which are amalgamated the Western Australian Bank and
 The Australian Bank of Commerce Limited)

Paid-up Capital	-	-	-	-	£ 8,780,000
Reserve Fund	-	-	-	-	6,150,000
Reserve Liability of Proprietors	-	-	-	-	8,780,000
					<u>£23,710,000</u>
Aggregate Assets 30th September, 1932	-	-	-	-	£ 107,525,115



Head Office: SYDNEY, NEW SOUTH WALES
 A. C. DAVIDSON, General Manager

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

London (England) Office:
 29, THREADNEEDLE STREET, E. C. 2



B. T. MORAN

INC.

BANK SERVICES AND SYSTEMS

400 North Michigan Avenue

CHICAGO, ILLINOIS

Moran Customers Plan for Securing and Building Savings Accounts
Moran System of Accrual Accounting and Audit Control
General Bank Advertising and Advertising Counsel
"Fact Finder" Central and Sales File
Metered Service Charges
Direct Mail Advertising
"Multiservice" One Day Interest Tables
Trust Advertising Booklets and Folders
Blotters — Dime Savers — Wallets

A Comprehensive Service for Banks Available in Whole or in Part



LLOYDS BANK LIMITED

Head Office: 71, LOMBARD STREET, LONDON, E.C. 3

The Bank has over 1,900 Offices in England and Wales,
and others in India and Burma.

(30th June 1933)			
DEPOSITS, &c.	-	-	£373,567,386
ADVANCES, &c.	-	-	£139,272,438

The Bank has Agents and Correspondents in all parts of the world
and undertakes Overseas business of all kinds.

The Agency of Colonial and Foreign Banks is also undertaken and
every description of Banking business is transacted.

THE BUYER'S GUIDE

BANKS, HOME SAVINGS



All Types of HOME and POCKET SAVINGS BANKS

PRICES AND QUALITY RIGHT

We manufacture from the raw material
CATALOG AND SAMPLES ON REQUEST

INTEREST TABLES ON BLOTTERS
CAMPAIGNS FOR NEW ACCOUNTS



BANTHRICO, Inc.

SUCCESSORS TO BANKERS THRIFT CORPORATION & STRONGHART CO.
560 W. LAKE ST. - CHICAGO, U. S. A.

ELECTRIC CLOCKS

Changing Ads **NEON AD CLOCK** Telechron Motored

A DIGNIFIED AGGRESSIVE DEPOSITOR CONTACT

Mr. Banker:

YOU USE EXPENSIVE SIGNS, clocks, literature, etc. intended to impress your customers with your stability, courtesy and service.

YOU URGE DEPOSITORS TO SAVE, to invest, to insure, and to consult you, and you act the big brother to them.

THE NEON AD CLOCK politely and with dignity and force, addresses your depositors. First one ad, then another, and another, halts them, holds them, and talks to them. Write Now for particulars.

Made only and patents controlled by

ELECTRIC AD CLOCK CO. 561 W. Jackson Blvd.
CHICAGO, ILL.



ENVELOPES



High Quality Envelopes

ST. PAUL
HARTFORD
CLEVELAND

NEED ENVELOPES?

Write

HECO

HECO ENVELOPE COMPANY-4500 CORTLAND ST., CHICAGO

MISCELLANEOUS

FORT WAYNE PRINTING CO.
FORT WAYNE, INDIANA

BANK STATIONERS
Printers :: Lithographers
OFFICE SUPPLIES BLANK BOOKS

Complete World-Wide Banking Information

Your Blue Book gives you the information you need concerning Banks and Banking throughout the entire World.

Grouped in sections for convenience and speed in locating, you will find these data complete, accurate and up-to-date.

WHAT YOUR BLUE BOOK CONTAINS:

1. Postal Guide
2. List of Bankers Associations
3. List of State and National Bank Examiners
4. Federal Reserve Bank information
5. Bank Clearing Houses in the United States
6. Complete list of United States Banks showing latest statements, departments, officers, transit numbers and correspondent Banks
7. Banks in the United States dependencies with important information on each
8. Complete list of Canadian Banks and their branches
9. Complete list of Foreign Banks, official personnel and statements
10. Complete list of local members of the stock exchanges of the United States
11. Bank recommended Attorneys—one in every county seat of the United States and one or more in the large metropolitan centers
12. Complete list of Directors of State, National, Savings Banks and Trust Companies of the United States
13. All non-Bank towns and their nearest accessible Banking points
14. Digest of the Banking and Commercial Laws of every state in the United States and all of the provinces of Canada
15. Complete list of Bank titles which have been changed or discontinued within the past five years, showing the exact year of change, the old title and the new one, if any

The BLUE BOOK—Standard the World Over

RATES OF POSTAGE DOMESTIC

CLASS	ARTICLES	POSTAGE RATES	EXTRA SERVICE
1	PRIVATE MAILING CARDS (written or printed).....	1 cent each. (Letters, sealed and unsealed, are 3 cents an ounce or fraction).....	May be Registered.
1	Postal Cards.....	1 cent each.....	
2	Newspapers and Magazines (transient).....	1 cent each 2 oz. or fraction—Limit 8 ounces. Over 8 ounces, parcel post.....	May be Registered.
3	Merchandise and Printed Matter..... Except that—	1½ cents for each 2 ounces or fraction to 8 ounces inclusive.....	May be Registered or Insured or Sent C. O. D.
3	Books, Catalogues (24 pages or more), Seeds, Scions, Bulbs, Roots and Plants are.....	1 cent for each 2 ounces or fraction to 8 ounces inclusive.....	May be Registered or Insured or Sent C. O. D.
4	Merchandise, Printed Matter, Books, Catalogues, Seeds, Etc., weighing more than 8 ounces to 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.....	10c	Not exceeding \$ 2.50.....	6c	Indemnity not exceeding \$ 5.00.....	\$0.15
	{ Over 2, not over 10 pounds.....	20c	Not exceeding 5.00.....	8c	Indemnity not exceeding 25.00.....	.18
	{ Over 10 pounds.....	25c	Not exceeding 10.00.....	11c	Indemnity not exceeding 50.00.....	.20
OTHER CLASSES	{ 2 pounds or less.....	15c	Not exceeding 20.00.....	13c	Indemnity not exceeding 75.00.....	.25
	{ Over 2, not over 10 pounds.....	25c	Not exceeding 40.00.....	15c	Indemnity not exceeding 100.00.....	.30
	{ Over 10 pounds.....	35c	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
					Indemnity not exceeding 500.00.....	.70
					Indemnity not exceeding 600.00.....	.80
					Indemnity not exceeding 700.00.....	.85
					Indemnity not exceeding 800.00.....	.90
					Indemnity not exceeding 900.00.....	.95
					Indemnity not exceeding 1000.00.....	1.00
					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

"Special Handling" must be so endorsed. Fee for return receipt 3 cents extra.

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, Czechoslovakia, Luxemburg 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 vided 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		

AMERICAN BANKERS' ASSOCIATION

President, Francis H. Sisson, vice-president Guaranty Trust Co., New York.
 First Vice-President, Francis Marion Law, president First National Bank, Houston, Texas.
 Second Vice-President, Rudolph S. Hecht, president Hibernia National Bank, New Orleans, La.
 Treasurer, P. D. Houston, chairman of board American National Bank, Nashville, Tenn.
 Executive Manager, F. N. Shepherd, 22 East 40th St., New York City.
 Deputy Managers: W. Espey Abbig, 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 Dunkley, Executive manager; R. W. Hill, American Institute of Banking Section Public Education Commission.
 Branch Office, 708 Colorado Bldg., Washington, D. C.

ALABAMA BANKERS' ASSOCIATION

President, J. S. Wittmeier, president First National Bank, Oneonta.
 First Vice-President, Walter E. Henley, president Birmingham Trust & Savings Co., Birmingham.
 Second Vice-President, Chas. R. Bell, president Commercial National Bank, Anniston.
 Secretary and Treasurer, M. A. Vincentelli, president Alabama National Bank, Montgomery.

ARIZONA BANKERS' ASSOCIATION

President, W. C. Weiss, vice-president Phoenix National Bank, Phoenix.
 Vice-President, P. M. Clarke, president United Bank & Trust Co., Tucson.
 Secretary, Morris Goldwater, P. O. Box 272, Prescott.
 Treasurer, M. B. Hazeltine, president Bank of Arizona, Prescott.

ARKANSAS BANKERS' ASSOCIATION

President, Thos. C. McRae, Jr., president Bank of Prescott, Prescott.
 Vice-President, Jo Nichol, Pine Bluff.
 Secretary, Robt. E. Wait, 923 Southern Bldg., Little Rock.
 Treasurer, W. B. Oglesby, Texarkana.
 Asst. Secretary, Mrs. Milo Gardner, Little Rock.

CALIFORNIA BANKERS' ASSOCIATION

President, W. A. Kennedy, president First National Bank, Pomona.
 Vice-President, Ben C. Corlett, vice-president and cashier, First National Bank, Napa.
 Secretary, Andrew Miller, 632 Mills Bldg., San Francisco, Calif.
 Treasurer, I. W. Hellman, vice-president Wells Fargo Bank & Union Trust Co., San Francisco.

CANADIAN BANKERS' ASSOCIATION

President, J. A. McLeod, general manager The Bank of Nova Scotia, Toronto.
 Vice-President, S. H. Logan, general manager The Canadian Bank of Commerce, Toronto.
 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.

COLORADO BANKERS' ASSOCIATION

President, J. H. Bloedorn, president Farmers State Bank, Fort Morgan.
 Vice-President, J. Hayes Davis, vice-president First National Bank, Colorado Springs.
 Secretary, L. F. Scarboro, publisher Mountain States Banker, Denver.
 Treasurer, S. J. Rhode, president Fort Lupton State Bank, Fort Lupton.

CONNECTICUT BANKERS' ASSOCIATION

President, Warren M. Crawford, cashier First National Bank & Trust Co., New Haven.
 Vice-President, Clarence E. Thompson, president Stamford Trust Co., Stamford.
 Secretary, Charles E. Hoyt, secretary and treasurer South Norwalk Trust Company, South Norwalk.
 Treasurer, Clifford S. Burdge, president North Side Bank & Trust Co., Bristol.
 Asst. Secretary, G. Harold Welch, trust officer New Haven Bank, N. B. A., New Haven.

DELAWARE BANKERS' ASSOCIATION

President, Daniel Hirsch, president First National Bank & Trust Co., Milford.
 Vice-President, C. M. Sheward, vice-president Wilmington Trust Co., Wilmington.
 Secretary and Treasurer, Warren K. Ayres, assistant treasurer Wilmington Trust Company, Wilmington.

DISTRICT OF COLUMBIA BANKERS' ASSOCIATION

President, George O. Vass, vice-president and cashier Riggs National Bank, Washington.
 Vice-President, Frederick P. H. Siddons, secretary American Security & Trust Co., Washington.
 Second Vice-President, Charles H. Doing, vice-president Washington Loan & Trust Co., Washington.
 Secretary, Karl W. Corby, W. B. Hibbs & Co., Washington.

FLORIDA BANKERS' ASSOCIATION

President, S. D. Clarke, president Farmers & Merchants Bank, Monticello.
 Vice-President, W. A. Redding, vice-president Florida National Bank, Jacksonville.
 Secretary and Treasurer, W. O. Boozer, vice-president and trust officer, Atlantic National Bank, Jacksonville.

GEORGIA BANKERS' ASSOCIATION

President, W. N. Harrison, vice-president and cashier First National Bank, Lavonia.
 Vice-President, J. Truman Holland, executive vice-president Commercial Bank, Thomasville.
 Secretary, Haynes McFadden, 1204 Atlanta National Bldg., Atlanta.
 Treasurer, Freeman Strickland, First National Bank, Atlanta.
 General Counsel, Orville A. Park, Macon.

COUNTRY BANKERS' ASSOCIATION OF GEORGIA

President, S. O. Fielder, president Bank of Villa Rica, Villa Rica.
 First Vice-President, K. P. Baker, cashier Citizens Bank, Ashburn.
 Second Vice-President, G. C. Montgomery, cashier Brand Banking Co., Lawrenceville.
 Secretary and Treasurer, Fritz R. Jones, 406 Ten Forsyth St. Bldg., Atlanta.
 General Counsel, Alex. W. Smith, Jr., Grant Building, Atlanta.

IDAHO BANKERS' ASSOCIATION

President, B. C. Barbor, vice-president, Craigmont State Bank, Craigmont.
 Vice-President, D. F. Richards, president American National Bank, Idaho Falls.
 Secretary, E. W. Porter, Boise.
 Treasurer, R. B. Kading, A. C. First Security Bank, Boise.

ILLINOIS BANKERS' ASSOCIATION

President, J. E. Mitchell, vice-president and cashier First National Bank, Carbondale.
 Vice-President, H. A. Brinkman, Harris Trust & Savings Bank, Chicago.
 Executive Vice-President, M. A. Graettinger, 33 N. La Salle, Illinois Bankers Association, Chicago.
 Secretary, C. S. Jennings, 33 N. La Salle, Illinois Bankers Association, Chicago.
 Treasurer, J. W. Rizzie, Bend.

INDIANA BANKERS' ASSOCIATION

President, Felix M. McWhirter, president Peoples State Bank, Indianapolis.
 Vice-President, M. J. Kreisle, cashier Tell City National Bank, Tell City.
 Secretary, Forba McDaniel, 1308 Circle Tower, Indianapolis.
 Treasurer, C. A. Dugan, president First State Bank, Decatur.

IOWA BANKERS' ASSOCIATION

President, B. F. Kauffman, president Bankers Trust Co., Des Moines.
 Vice-President, C. R. Gossett, vice-president Security National Bank, Sioux City.
 Secretary, Frank Warner, 430 Liberty Bldg., Des Moines.
 Treasurer, C. S. Rye, cashier Manly State Bank, Manly.

KANSAS BANKERS' ASSOCIATION

President, J. R. Geis, president Farmers National Bank, Salina.
 Vice-President, M. L. Breidenthal, cashier Security State Bank, Kansas City.
 Executive Vice-President, W. W. Bowman, Topeka.
 Secretary, Fred M. Bowman, Suite 624 National Bank of Topeka Bldg., Topeka.
 Assistant Secretary, Eleanor J. Woodburn, Topeka.
 Treasurer, A. C. Hedrick, vice-president and cashier Hutchinson State Bank, Hutchinson.

KENTUCKY BANKERS' ASSOCIATION

President, J. D. Russell, president First Owensboro Bank & Trust Co., Owensboro.
 Secretary, Harry G. Smith, 306 McDowell Bldg., Louisville.
 Treasurer, D. L. Bell, cashier Bedford Loan & Deposit Bank, Bedford.

LOUISIANA BANKERS' ASSOCIATION

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

MAINE BANKERS' ASSOCIATION

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

MARYLAND BANKERS' ASSOCIATION

President, J. A. Walton, president Annapolis Banking & Trust Co., Annapolis.
 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 Bank, Baltimore.

MASSACHUSETTS BANKERS' ASSOCIATION

President, Wilnot R. Evans, president Boston Five Cent Savings Bank, Boston.
 Vice-President, Irving W. Cook, president First National Bank, New Bedford.
 Executive Secretary, Matthew Cushing.
 Treasurer, W. F. Augustine, vice-president National Shammut Bank, Boston.

MICHIGAN BANKERS' ASSOCIATION

President, Herman C. Wagner, executive vice-president The Hackley-Union National Bank, Muskegon.
 First Vice-President, James E. Davidson, president Peoples Commercial and Savings Bank, Bay City.
 Second Vice-President, E. L. Pearce, vice-president Union National Bank, Marquette.
 Executive Manager, Kenneth M. Burns, 1618 Ford Bldg., Detroit.
 Treasurer, Lynn T. Miller, cashier Commercial National Bank, Ithaca.
 General Counsel, William B. Cudlip, 3000 Union Guardian Bldg., Detroit.

MINNESOTA BANKERS' ASSOCIATION

President, Wm. Duncan, Jr., vice-president First National Bank & Trust Co., Mankato.
 Vice-President, Dan J. Fouquette, president St. Cloud State Bank, St. Cloud.
 Secretary, George Susens, 718 National Building, Minneapolis.
 Asst. Secretary, Vida R. Richards, 718 National Bldg., Minneapolis.
 Treasurer, Oluf Gandrup, president Swift County Bank, Benson.

MISSISSIPPI BANKERS' ASSOCIATION

President, M. Gerald Burrow, president Planters Bank, Tunica.
 Vice-President and Chairman Executive Committee, H. H. Chambliss, Laurel.
 Secretary, George B. Power, Capital National Bank Bldg., Jackson.
 Assistant Secretary, O. H. Swayze, Jackson.
 Treasurer, B. J. Carter, Meridian.

MISSOURI BANKERS' ASSOCIATION

President, W. E. Carter, president Bank of Carthage, Carthage.
 Vice-President, W. W. Alexander, secretary Trenton Trust Co., Trenton.
 Secretary, W. F. Keyser, Sedalia.
 Treasurer, C. W. Allendoerfer, vice-president First National Bank, Kansas City.
 Assistant Secretary, E. P. Neef, Sedalia.

MONTANA BANKERS' ASSOCIATION

President, R. E. Towle, manager Helena Branch Federal Reserve Bank of Minneapolis, Helena.
 Vice-President, R. W. Place, vice-president Metals Bank & Trust Co., Butte.
 Secretary-Treasurer, Mrs. E. W. Walker, Helena.

NEBRASKA BANKERS' ASSOCIATION

President, R. H. Barber, vice-president Bank of Paxton, Paxton.
 Chairman Executive Council, H. A. Schneider, president Plattsmouth State Bank, Plattsmouth.
 Secretary, William B. Hughes, 420 Farnam Bldg., Omaha.
 Treasurer, P. B. Hendricks, vice-president, United States National Bank, Omaha.

NEVADA BANKERS' ASSOCIATION

President, W. H. Wennhold, cashier Farmers Bank of Carson Valley, Minden.
 Vice-President, Ed. W. Clark, president First State Bank, Las Vegas.
 Secretary, L. S. Reese, cashier First National Bank, Reno.
 Treasurer, J. E. Beaupert, Deputy State Bank Examiner in charge of Lyon County Bank and Mason Valley Bank (both closed), Yerington, Nev.

NEW HAMPSHIRE BANKERS' ASSOCIATION

President, H. Ellis Straw, Manchester.
 Secretary, Harry L. Addison, president Merchants National Bank, Manchester.
 Treasurer, Frank R. Bliss, Dover.

NEW JERSEY BANKERS' ASSOCIATION

President, Carl K. Withers, trust officer First Mechanics National Bank, Trenton.
 Vice-President, Julius S. Rippel, chairman of board Merchants & Newark Trust Co., Newark.
 Treasurer, L. G. McDouall, associate trust officer Fidelity Union Trust Company, Newark.
 Secretary, A. H. Coate, associate trust officer Burlington County Trust Co., Moorestown.

NEW MEXICO BANKERS' ASSOCIATION

President, Arthur F. Jones, cashier First National Bank, Portales.
 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.

NEW YORK STATE BANKERS' ASSOCIATION

President, George V. McLaughlin, president Brooklyn Trust Co., Brooklyn.
 Vice-President, William L. Gillespie, president National Commercial Bank & Trust Co., Albany.
 Secretary, Clifford F. Post, 33 Liberty St., New York.
 Treasurer, Arthur B. Wellar, treasurer Ithaca Trust Co., Ithaca.
 Executive Manager, W. Gordon Brown, 33 Liberty St., New York.

SAVINGS BANKS ASSOCIATION OF THE STATE OF NEW YORK

President, Henry R. Kinsey, vice-president Williamsburgh Savings Bank, Brooklyn.
 First Vice-President, Mills Ten Eyck, vice-president Schenectady Savings Bank, Schenectady.
 Second Vice-President, William L. De Bost, president Union Dime Savings Bank, New York City.
 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.

NORTH CAROLINA BANKERS' ASSOCIATION

President, Robt. N. Page, president Page Trust Co., Aberdeen.
 Vice-President, Forest 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, D. R. Green, vice-president Red River National Bank & Trust Co., Grand Forks.
 Vice-President, F. D. McCartney, vice-president First National Bank, Oakes, N. D.
 Secretary, C. C. Wattam, atty.-at-law, 55½ Broadway, Fargo.
 Treasurer, H. D. Crosby, vice-president First National Bank & Trust Co., Fargo.

OHIO BANKERS' ASSOCIATION

President, Clark Will, vice-president Third National Bank, Circleville.
 Vice-President, B. S. Wellman, vice-president and trust officer Huntington National Bank, Columbus.
 Secretary, David M. Auch, Huntington Bank Bldg., Columbus.
 Assistant Secretary, Rose W. Aehl, Huntington Bank Bldg., Columbus.
 Assistant Secretary, Belford P. Atkinson, Huntington Bank Bldg., Columbus.
 Treasurer, R. H. Tompert, president Winters National Bank & Trust Co., Dayton.

OKLAHOMA BANKERS' ASSOCIATION

President, W. B. Stephens, active vice-president Home State Bank, Hobart.
 Vice-President, S. A. Bryant, president Farmers National Bank, Cushing.
 Secretary, Eugene P. Gum, 907 Colcord Bldg., Oklahoma City.
 Assistant Secretary, Gertrude Corbitt, 907 Colcord Bldg., Oklahoma City.
 Treasurer, B. L. Scott, cashier Liberty National Bank, Oklahoma City.

OREGON BANKERS' ASSOCIATION

President, C. C. Colt, senior vice-president First National Bank, Portland.
 Vice-President, Eugene Courtney, vice-president Bank of Woodburn, Woodburn.
 Treasurer, R. J. Beatty, asst. manager, Canadian Bank of Commerce, Portland.
 Secretary, T. P. Cramer, Jr., 617 Lumbermens Bldg., Portland.

PENNSYLVANIA BANKERS' ASSOCIATION

President, Joseph F. Hill, cashier National Bank of Chester County & Trust Co., West Chester.
 Vice-President, Edgar A. Jones, vice-president Scranton-Lackawanna Trust Co., Scranton.
 Secretary, C. F. Zimmerman, president First National Bank, Huntingdon.
 Treasurer, Robt. M. Rutherford, president Steelton Bank & Trust Co., Steelton.

RHODE ISLAND BANKERS' ASSOCIATION

President, Raymond H. Trott, vice-president Rhode Island Hospital Trust Co., Providence.
 Vice-President, Charles C. Marshall, president Peoples Savings Bank, 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, E. R. Heaton, vice-president First Dakota National Bank & Trust Co., Yankton.
 Vice-President, L. M. Larsen, cashier Jerauld Co. Bank, Wessington Springs.
 Executive Manager and Treasurer, George A. Starring, 280 Dakota Ave. S., Huron, S. Dak.

TENNESSEE BANKERS' ASSOCIATION

President, Thos. P. Summers, president Citizens Bank, Rogersville.
 Vice-President, L. R. Driver, acting vice-president First National Bank, Bristol.
 Vice-President, Geo. R. Bouton, cashier Commerce Union Bank, Lebanon.
 Vice-President, J. F. Biggs, president First-Citizens National Bank, Dyersburg.
 Secretary and Treasurer, H. Grady Huddleston, 812 American Trust Bldg., Nashville.
 Counsel, W. P. Cooper, 1211 Nashville Trust Bldg., Nashville.

TEXAS BANKERS' ASSOCIATION

President, D. E. Blackburn, vice-president Victoria Bank & Trust Co., Victoria.
 Secretary, W. A. Philpott, Jr., Dallas.
 Treasurer, Martin McCain, vice-president First National Bank, Hamlin.

UTAH BANKERS' ASSOCIATION

President, H. E. Hemingway, president Commercial Security Bank, Ogden.
 First Vice-President, Chas. L. Smith, president First National Bank, Salt Lake City.
 Second Vice-President, J. A. Cheney, cashier Uintah State Bank, Vernal.
 Secretary and Treasurer, H. B. Crandall, vice-president First State Bank, Salina.

VERMONT BANKERS' ASSOCIATION

President, Fred A. Field, Jr., president Rutland Savings Bank, Rutland.
 Vice-President, Luther R. Graves, 2nd, president First National Bank, Bennington, Vt.
 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. H. Plummer, executive vice-president and cashier First National Bank, Newport News.
 Vice-President, Carroll Pierce, president Citizens National Bank, Alexandria.
 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, J. Randolph Tucker, Tucker, Bronson, Satterfield & Mays, Richmond.

WASHINGTON BANKERS' ASSOCIATION

President, Andrew Price, president National Bank of Commerce, Seattle.
 Vice-President, N. A. Davis, vice-president Baker-Boyer National Bank, Walla Walla.
 Secretary, J. W. Brislawn, 810 Alaska Bldg., Seattle.
 Treasurer, Albert Brygger, president Peoples Bank & Trust Co., Seattle.
 General Counsel, Wm. Hatch Davis, 1333 Dexter Horton Bldg., Seattle.

WEST VIRGINIA BANKERS' ASSOCIATION

President, Mason Crickard, vice-president Charleston National Bank, Charleston.
 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, W. P. Kincaid, cashier Farmers & Merchants Bank, Summersville.

WISCONSIN BANKERS' ASSOCIATION

President, Robert B. Wood, president Adams County State Bank, Adams.
 Vice-President, H. G. Diekelmann, cashier Horicon State Bank, Horicon.
 Secretary, Wall G. Coapman, 534 Caswell Block, Milwaukee.
 Treasurer, Wm. J. Tesch, vice-president and cashier Lincoln County Bank, Merrill, Wis.

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

President, John H. Hogan, vice-president Continental Illinois National Bank & Trust Co., Chicago.
 Vice-President, Roy L. Stone, vice-president First Wisconsin National Bank, Milwaukee.
 Treasurer, Norman T. Hayes, vice-president Philadelphia National Bank, Philadelphia.
 Secretary, Joseph J. Schroeder, 162 W. Monroe St., Chicago.

Board of Directors

R. E. Harding (1934), Ex-Officio, president Ft. Worth National Bank, Ft. Worth.
 R. E. Hanson (1935), vice-president Pennsylvania Co., Philadelphia.
 T. E. Ivey, Jr. (1935) vice-president California Bank, Los Angeles.
 J. S. Kennedy (1935) vice-president First National Bank, Atlanta.
 Joseph C. Williams (1935) vice-president Commerce Trust Co., Kansas City, Mo.
 Philip K. Alexander (1934) vice-president First National Bank, Denver.
 Phil R. Easterday (1934) vice-president First National Bank, Lincoln.
 W. Linn Hemingway (1934) president Mercantile Commerce Bank & Trust Co., St. Louis, Mo.
 Henry C. Stevens (1934) vice-president Guaranty Trust Co., New York.

FINANCIAL ADVERTISERS ASSOCIATION

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

OFFICERS

PRESIDENT—
 H. A. LYON, Advertising Manager, Bankers Trust Co., New York.
FIRST VICE-PRESIDENT—
 ALVA G. MAXWELL, Vice-President Citizens & Southern National Bank, Atlanta
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—
 FRED W. MATHISON, Asst. V. P. National Security Bank, Chicago.

DIRECTORS

C. DELANO AMES, Maryland Trust Co., Baltimore
 W. E. BROCKMAN, Northwest Bancorporation, Minneapolis
 FRANK G. BURROWS, Irving Trust Co., New York
 LEOPOLD A. CHAMBLISS, Fidelity Union Trust Co., Newark, N. J.
 JOHN DONOVAN, Central Hanover Bank & Trust Co., New York
 RALPH M. EASTMAN, State Street Trust Co., Boston
 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
 JACOB KUSHNER, United States Trust Co., Paterson, N. J.
 J. BLAKE LOWE, Equitable Trust Co., Baltimore
 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

FRANK M. GORDON.....First National BankChicago

EXECUTIVE VICE-PRESIDENT

ALDEN H. LITTLE.....33 South Clark Street.....Chicago

VICE-PRESIDENTS

GEORGE W. BOVENIZER....Kuhn, Loeb & Co.....New York
 JAMES H. DAGGETT.....Marshall & Isley 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 FELSKE33 South Clark Street.....Chicago

TREASURER

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

GOVERNORS

J. AUGUSTUS BARNARD.....Dominick & Dominick.....New York
 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 of Michigan Corporation.....Detroit
 FRANCIS MOULTON.....R. H. Moulton & Co.....Los Angeles
 E. GERALD HANSON.....Hanson Bros., Inc.....Montreal
 DANIEL W. MYERS.....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. OHAPIN.....Kidder, Peabody & Co.....Boston
 ALBERT P. EVERTS.....Paine, Webber & Company.....Boston
 WILLIAM CAVALIER.....Wm. Cavalier & Co.....San Francisco
 A. E. SCHWABACHER.....Schwabacher & Co.....San Francisco
 CLAUDE G. RIVES, JR....Whitney National Bank of New Orleans.....New Orleans
 JOHN J. ROWE.....First Investment and Securities Corporation.....Cincinnati
 OTHO C. SNIDER.....Prescott, Wright, Snider Co.....Kansas City
 GEORGE P. HARDGROVE.....Ferris & Hardgrove.....Seattle
 KENELM WINSLOW, JR....Seattle Company.....Seattle
 CHARLES B. ENGLE.....International Co. of Denver.....Denver
 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—
 CHESTER A. RUDE, Security-First National Bank, Los Angeles, Calif.
 First Vice-President—
 EDWARD M. TOURTELOT, First National Bank, Chicago, Ill.

Second Vice-President—
 RAY M. GIDNEY, Federal Reserve Bank, New York
 Secretary-Treasurer—
 ALEXANDER WALL, Lansdowne, Pa.

DIRECTORS

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, National Bank of Commerce, New Orleans, La. (1934)
 M. RAYMOND RILEY, Brown Bros., Harriman & Co., New York, N. Y. (1934)

ARTHUR B. EISENHOWER, Commerce Trust Co., Kansas City (1935)
 ELLIOT J. GIFFORD, First National Bank, St. Paul, Minn. (1935)
 GEO. J. KERN, Crocker First National Bank, San Francisco (1935)
 RAYMOND F. LEINEN, Lincoln-Alliance Bank & Trust Co., Rochester (1935)
 HARVEY L. WELCH, First National Bank, St. Louis (1935)

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, 431 Statler Bldg., Boston, Mass.

EXECUTIVE COMMITTEE

J. Rodney Ball, Chairman, Lawrence, Mass.
 Robert O. Bonnell, Baltimore, Md.
 Frank J. Braun, Springfield, Ohio
 Howard E. Gladding, Providence, R. I.

Ralph W. Pitman, Philadelphia, Pa.
 Ralph H. Riddleberger, New York, N. Y.
 Harry E. Small, Cleveland, Ohio
 Geo. C. Toel, St. Joseph, Mo.

BOARD OF GOVERNORS

J. Rodney Ball, Chairman, Lawrence, Mass.
 *A. C. Armstrong, Duluth, Minn.
 Philip E. Bessom, Lynn, Mass.
 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 Green, Kansas City, Mo.

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 M. Ross, Wilmington, N. C.
 Russell C. Sayre, Springfield, Mass.
 George C. Toel, St. Joseph, Mo.
 Luther H. Tucker, Albany, N. Y.
 F. Earl Wallace, Boston, Mass.
 Philip Woolcott, Richmond, Va.

*Indicates new members of Board.

THIS NEW FEATURE MAKES YOUR BLUE BOOK DOUBLY USEFUL

YOUR Blue Book makes it possible for you to find in one separate section a complete geographical listing of All Bank Titles changed or discontinued within the past five years.

In this NEW section you can trace any Bank Title which has been changed or

discontinued as a result of Merger, Consolidation, Absorption, or Suspension and find the exact year of the change with the new title, if any.

Always a necessary part of any Bank's operating equipment, now your Blue Book is doubly useful.

INDEX

Prefix Numbers

CITIES

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

STATES

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



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 1888, TO DATE

YEAR	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEP.	OCT.	NOV.	DEC.	Dates and number of Calls made on respective dates
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			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	
1933						F 30 181							

DATES	CALLS
1	9
2	5
3	4
4	16
5	10
6	7
7	7
8	1
9	9
10	8
11	4
12	10
13	5
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	25
31	20
221	

34 on Monday
52 " Tuesday
40 " Wednesday
32 " Thursday
43 " Friday
20 " Saturday
Total, 221

*Six calls made. (First Figures in Square denote day of month call was made.
KEY - 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.,
Winston-Salem, 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, Phila-
delphia, 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. Murray, Nashville-American Trust Company, Nashville, Tenn.
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. Kistler, Federal Bond & Mortgage Co., Miami, Fla.
A. Y. Creager, A. Y. Creager Co., Sherman, Tex.
J. B. Sleeper, Pioneer Mortgage Co., Topeka, Kan.
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. Claborne
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. R. Jones
406 Ten Forsyth St. Bldg.
Atlanta, Ga.

STATE BANK OFFICIALS AND EXAMINERS, 1933

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Ala.	H. H. Montgomery, Supt. of Banks	Montgomery.	Conn.	Reinhard J. Bardeck, Senior Bank Exam.	New Britain.
"	J. H. Williams, Deputy Supt. of Banks	Montgomery.	(Cont.)	Douglas T. Boddie, Senior Bank Exam.	Redding.
"	W. E. Henley, Member of Banking Board	Birmingham.	"	Thomas J. Convery, Senior Bank Exam.	Stamford.
"	J. B. Barnett, member of Banking Board	Monroeville.	"	Stanley F. Gierynski, Senior Bank Exam.	New Britain.
"	Robert J. Beeland, Jr., member of Banking Board	Greenville.	"	Ralph R. MacKinnel, Senior Bank Exam.	East Haven.
"	F. J. Callen, member of Banking Board	Clanton.	"	Herbert F. Seward, Senior Bank Exam.	Hartford.
"	T. F. Adams, Bank Examiner	Birmingham.	"	Harold A. Williams, Senior Bank Exam.	Middletown.
"	A. J. Smith, Bank Examiner	Montgomery.	"	Howard E. Frisbie, Asst. Bank Exam.	East Haven.
"	B. S. Gay, Bank Examiner	Montgomery.	"	Gerald C. Low, Asst. Bank Exam.	Watertown.
"	G. H. Foote, Bank Examiner	Birmingham.	"	Alfred B. Taravella, Asst. Bank Exam.	Windsor Locks.
"	Addie Lee Farish, Office assistant	Montgomery.	"	Pietro Diana, Junior Bank Exam.	New Haven.
Ariz.	Y. C. White, Supt. of Banks	107 Capitol Bldg., Phoenix.	"	Milton T. Gaines, Junior Bank Exam.	Glastonbury.
"	Lloyd Thomas, Chief Bank Examiner	Phoenix.	"	Melvin O. Hall, Junior Bank Examiner	New Britain.
"	L. V. Bailey, Bank Examiner	Phoenix.	"	Earle T. Jarvis, Junior Bank Exam.	Torrington.
"	J. P. Connolly, Bank Examiner	Phoenix.	"	Frank J. Murphy, Junior Bank Exam.	New Haven.
"	Pearl Butler Pendleton, Acct.-Stenographer	Phoenix.	"	William W. Prout, Junior Bank Exam.	Windsor.
Ark.	Marion Wasson, Bank Commissioner	Little Rock.	"	Harold W. Roberts, Junior Bank Exam.	Hartford.
"	R. G. Dickinson, Asst. Bk. Commissioner	Little Rock.	"	E. Gorton Rogers, Junior Bank Exam.	New London.
"	Rex W. Peel, Asst. Commissioner in charge of Closed Banks	Little Rock.	"	Ernest E. Savard, Junior Bank Exam.	Bristol.
"	Oliver Phillips, Asst. Commissioner in charge of Building & Loan Associations	Little Rock.	Del.	Harold W. Horsey, State Bank Com.	State House, Dover.
"	B. M. Eagle, Asst. Commissioner in charge Blue Sky Division	Little Rock.	"	Ira Lewis, Deputy Bank Com.	Bridgeville.
"	Theo. P. Carson, Chief Bank Ex.	Little Rock.	"	Lindale C. Fisher, Bank Examiner	Wilmington.
"	Albert Sims, Bank Examiner	Little Rock.	Fla.	J. M. Lee, State Comptroller	Tallahassee.
"	H. G. Sexton, Bank Examiner	Little Rock.	"	Geo. C. White, Bank Report Analyst	Tallahassee.
"	H. A. Daugherty, Bank Examiner (Closed Banks)	Little Rock.	"	J. E. Perkins, State Bank Examiner	Tallahassee.
"	Fay C. Rayburn, Asst. Bank Examiner	Little Rock.	"	Barney Howard, State Bank Examiner	Jacksonville.
"	John E. Taylor, Bank Examiner	Little Rock.	"	L. E. Fenn, State Bank Examiner	Miami.
"	J. A. Welby, Bank Examiner (Closed Banks)	Little Rock.	"	W. M. Wainwright, Bank Examiner	Starke.
"	Joe E. Chester, Bldg. & Ln. Examiner	Little Rock.	"	L. T. Galphin, Jr., Building & Loan Examiner	Tallahassee.
"	M. C. Magness, Bldg. & Ln. Examiner	Little Rock.	"	Paul B. Hale, State Bank Examiner	De Land.
Calif.	Edward Rainey, Supt. of Banks	333 Montgomery St. San Francisco.	"	A. A. Futch, State Bank Examiner	Leesburg.
"	E. D. Holly, Chief Deputy	San Francisco.	"	Erie W. Webb, State Bank Examiner	St. Petersburg.
"	C. E. Lowell, Chief Examiner	San Francisco.	"	J. C. Scarborough, State Bank Examiner	Quincy.
"	Matt L. Sullivan, Asst. Examiner	San Francisco.	"	D. H. Mays, Jr., State Bank Examiner	Tallahassee.
"	G. M. Ackerman, Bank Examiner	San Francisco.	"	R. E. Waterman, State Bank Examiner	Sanford.
"	H. W. Albert, Bank Examiner	San Francisco.	"	J. W. Blanding, State Bank Examiner	Tampa.
"	D. B. Courtney, Bank Examiner	San Francisco.	Ga.	R. E. Gormley, Supt. of Banks	Atlanta.
"	C. E. Deskin, Bank Examiner	San Francisco.	"	E. B. Douglas, Asst. Supt. of Banks	Atlanta.
"	Chas. J. Ledwith, Bank Examiner	San Francisco.	"	Richard Forrester, Bank Examiner	Montezuma.
"	G. A. Macpherson, Bank Examiner	San Francisco.	"	C. L. Gruver, Bank Examiner	Statesboro.
"	N. O. Matthews, Bank Examiner	San Francisco.	"	O. G. Jackson, Bank Examiner	Decatur.
"	Paul F. Meckes, Bank Examiner	San Francisco.	"	W. D. Lloyd, Bank Examiner	Tallahassee.
"	J. Perry Reynolds, Bank Examiner	San Francisco.	"	A. L. Johnson, Secretary	Decatur.
"	H. S. Taylor, Bank Examiner	San Francisco.	"	E. R. Ellis, Secretary	Atlanta.
"	W. T. Wenschull, Bank Examiner	San Francisco.	Idaho	Ben. Diefendorf, Commissioner of Finance	State Capitol Bldg., Boise.
"	John McFaul, Chief of Southern Division	70 California State Bldg., Los Angeles	"	W. T. Lambdin, Chief Clerk, Custodian of Securities	Boise.
"	E. D. Backus, Bank Examiner		"	J. J. Mockler, Bank Examiner	Boise.
"	R. C. Barth, Bank Examiner		"	E. R. Jones, Bank Examiner	Boise.
"	S. M. Matthews, Bank Examiner		"	A. B. Wheeler, Examiner	Boise.
"	E. E. Hauptert, Bank Examiner		Illinois	Edward J. Barrett, Auditor of Public Accounts, Main Office, Capitol Bldg.	Springfield.
"	Harriet O. French, Secretary Sacramento Office	Sacramento.	"	Chicago Office: 2600 Foreman State National Bank Building, 33 N. La Salle St.	
Colo.	Grant McFerson, State Bank Commissioner	125 State Office Bldg. Denver.	"	Geneva Office: 119 Unity Bldg.	
"	Axel R. Olson, Chief Deputy Bank Com.	Denver.	"	W. D. Baine, Chief Bank Examiner	Springfield.
"	John Jepson, Deputy Bank Com.	Denver.	"	A. A. Mueller, Chief Examiner, Cook Co. Div.	Chicago.
"	Geo. T. Atchison, Deputy Bank Com.	Denver.	"	Harrison Mathewson, Bank Examiner	Chicago.
"	Walter J. Nelson, Deputy Bank Com.	Denver.	"	H. M. Durst, Bank Examiner	Chicago.
Conn.	Walter Perry, Bank Commissioner	New Haven.	"	P. R. Wilkinson, Bank Examiner	Chicago.
"	R. Gordon Baldwin, Deputy Bank Com.	Bristol.	"	J. A. Jaworski, Bank Examiner	Chicago.
"	Harold P. Splain, Asst. Bank Com.	New Haven.	"	Frank Chew, Bank Examiner	Springfield.
"	Clarence H. Adams, Director Secur. Div.	Hartford.	"	J. E. Shearer, Bank Examiner	Springfield.
"	John F. DiNunno, Bank Liquidating Agt.	New Britain.	"	R. J. Silver, Bank Examiner	Springfield.
"	William P. Landon, Bond Consultant	West Hartford.	"	A. Ray Drennan, Bank Examiner	Springfield.
"	Philip H. Moriarty, Analyst and Statist.	Hartford.	"	W. E. Turner, Trust Examiner	Springfield.
"	Arthur O. Lamb, Real Estate Appraiser	Rocky Hill.	"	J. J. Jaeger, Bank Examiner	Geneva.
"	Alfred F. Austin, Principal Bank Exam.	Torrington.	"	Henry Odenthal, Bank Examiner	Springfield.
"	George W. Austin, Associate Bank Exam.	West Hartford.	"	L. P. McAneney, Bank Examiner	Springfield.
"	Lynwood K. Elmore, Associate Bk. Exam.	South Windsor.	Ind.	Luther F. Symons, Bank Commissioner	Room 241 State House, Indianapolis & Lewisville.
"	Frank E. Irving, Associate Bank Exam.	Bridgeport.	"	Thos. D. Barr, Deputy Bank Commissioner	Fairmount.
"	Arthur B. Shippee, Associate Bank Exam.	East Killingly.	"	S. P. Good, Bank Examiner	Warren.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Ind.	J. W. Parrett, Bank Examiner	Indianapolis.	Mass.	Arthur Guy, Com. of Banks	Frammingham.
(Cont.)	Joe E. McCord, Bank Examiner	Loogootee.		(Office of the Commissioner of Banks	State House, Boston.)
"	T. G. Inwood, Bank Examiner	Thorntown.	"	L. R. W. Leland, Deputy Com. of Banks	Newtonville.
"	S. E. Myer, Bank Examiner	Hammond.	"	Charles H. Answorth, Director	No. Beverly.
"	G. B. Boward, Bank Examiner	Dupont.	"	Charles J. Bateman, Jr., Director	Newtonville.
"	H. R. Johnson, Bank Examiner	Petersburg.	"	William B. Jensen, Director	Frammingham.
"	Wm. R. Dexheimer, Bank Examiner	Fort Wayne.	"	George F. Powers, Director	Arlington.
"	O. J. H. Butler, Bank Examiner	Greensburg.	"	R. Tubbs, Director	Greenwood.
Iowa	D. W. Bates, Supt. of Banking	State House,	"	Eugene Brimmer, Asst. Director	Malden.
"	R. L. Bunce, Deputy Supt.	Des Moines.	"	Harold P. Jenks, Asst. Director	Newton Centre.
"	G. S. Krouth, Director of Receiverships	Des Moines.	"	John E. Turner, Asst. Director	Greenwood.
"	F. W. Bloxham, Examiner	Waterloo.	"	Nelson B. Davis, Chief Clerk	Newton Highlands.
"	F. W. Walsmith, Examiner	Cedar Rapids.	"	Charles A. Crowell, Chief Bank Exam.	Salem.
"	R. R. Blair, Examiner	Waterloo.	"	George W. Barron, Senior Bank Exam.	Beverly.
"	L. H. Jurgemeyer, Examiner	Sheldon.	"	Joseph R. Beetle, Senior Bank Exam.	South Braintree.
"	L. D. Beckett, Examiner	Northwood.	"	Forrest F. Bursley, Senior Bank Exam.	Winchester.
"	Walter Light, Examiner	West Liberty.	"	Howard A. Clark, Senior Bank Exam.	Wakefield.
"	H. R. Jackson, Examiner	Marshalltown.	"	William E. Day, Senior Bank Exam.	Chelsea.
"	F. A. Lettow, Examiner	Council Bluffs.	"	Ralph E. Ellis, Senior Bank Exam.	Braintree.
"	S. T. Egerton, Examiner	Keokuk.	"	Arthur W. Flint, Senior Bank Exam.	Wakefield.
"	C. D. Emmert, Examiner	Red Oak.	"	Charles W. Herzog, Senior Bank Exam.	Roxbury.
"	C. S. Johnson, Examiner	Des Moines.	"	Paul H. Heywood, Senior Bank Exam.	Wakefield.
"	R. H. Murphy, Assistant Examiner	Des Moines.	"	John L. Keyes, Senior Bank Examiner	Lowell.
"	Ira J. Melaas, Assistant Examiner	Ankeny.	"	George C. Mansfield, Senior Bank Exam.	Rockland.
Kansas	H. W. Koenke, Bank Commissioner	Topeka.	"	Burt O. McKinley, Senior Bank Exam.	Lowell.
"	T. J. Rhodes, Asst. Bank Com.	Topeka.	"	Arthur S. Morey, Senior Bank Exam.	Belmont.
"	C. F. Gilpin, 1st Special Assistant Bank Commissioner	Topeka.	"	John F. Rich, Senior Bank Exam.	Watertown.
"	R. J. Arbuthnot, Deputy Bank Com.	Norton.	"	Stephen M. Torrey, Senior Bank Exam.	Marblehead.
"	L. O. Christenson, Deputy Bank Com.	Topeka.	"	Nathan L. Whitten, Senior Bank Exam.	Campello.
"	H. B. Bagle, 3rd Special Bank Com.	Topeka.	"	Horace W. Whynter, Senior Bank Exam.	Wollstone.
"	John R. Emery, Deputy Bank Com.	Wichita.	"	Carl H. Baker, Asst. Bank Exam.	Plymouth.
"	R. Keesling, Deputy Bank Com.	Wichita.	"	George F. Davee, Asst. Bank Exam.	Boston.
"	T. Clarke Key, Deputy Bank Com.	Salina.	"	Michael J. Dunningan, Asst. Bank Exam.	Arlington Hts.
"	L. E. Mauck, Deputy Bank Com.	Lyons.	"	Samuel T. Foster, Asst. Bank Exam.	Waverley.
"	Geo. K. Meier, Deputy Bank Com.	Topeka.	"	Chester A. Gray, Asst. Bank Exam.	Medford.
"	H. F. Nelson, Deputy Bank Com.	Topeka.	"	Frank A. Hannan, Asst. Bank Exam.	Cambridge.
"	I. L. Perkins, 2nd Special Asst. Bank Com.	Hutchinson.	"	Francis J. Hillberg, Asst. Bank Exam.	Wellesley Hills.
"	R. B. Schwartz, Deputy Bank Com.	Manhattan.	"	Herbert L. Keole, Asst. Bank Exam.	Jamaica Plain.
"	C. W. Starr, Chief Examiner	Topeka.	"	Harold F. King, Asst. Bank Exam.	Reading.
"	A. E. Von Trebra, Deputy Bank Com.	Topeka.	"	George H. McGurn, Asst. Bank Exam.	Roslinvale.
"	E. D. Land, Deputy Bank Commissioner	Jola.	"	Harold A. McKay, Asst. Bank Exam.	Somerville.
"	Geo. D. Royer, Jr., Deputy Bank Com.	Hutchinson.	"	Burton T. Spencer, Asst. Bank Exam.	Worcester.
"	Norton Thayer, Deputy Bank Com.	Dodge City.	"	W. A. Warren, Asst. Bank Exam.	Newton.
"	C. W. Johnson, General Receiver	Topeka.	"	Albert M. Whitworth, Asst. Bank Exam.	Lowell.
Ky.	J. R. Dorman, Banking and Securities Com.	Frankfort.	"	Harold E. Almy, Junior Bank Exam.	Braintree.
"	Lloyd B. Clark, Deputy Bank Com.	Frankfort.	"	Austin J. Blood, Junior Bank Exam.	Worcester.
"	Evalyn O. Clifton, Deputy Securities Com.	Frankfort.	"	Charles E. Boles, Junior Bank Exam.	Brookline.
"	James E. Bond, Bank Examiner	Versailles.	"	Joseph L. Brighton, Junior Bank Exam.	Somerville.
"	O. M. Dunn, Bank Examiner	Paducah.	"	Nathan J. Bye, Junior Bank Exam.	Worcester.
"	Russell Fryman, Bank Examiner	Cynthiana.	"	N. S. Chadwick, Junior Bank Exam.	Reading.
"	R. D. Jeter, Bank Examiner	Campbellsville.	"	Philip J. Coady, Junior Bank Exam.	Somerville.
"	G. E. Parker, Bank Examiner	Tompkinsville.	"	Frederick A. Connell, Junior Bank Exam.	Jamaica Plain.
"	Lawrence J. Roll, Bank Examiner	Newport.	"	Joseph F. Connellan, Junior Bank Exam.	Brookline.
"	A. L. Bondurant, Bank Examiner	Louisville.	"	Harry A. Cowles, Junior Bank Exam.	Boston.
"	G. C. May, Building & Loan Examiner	Louisville.	"	James H. Crowell, Junior Bank Exam.	Boston.
La.	J. S. Brock, State Bank Com., Capitol Bldg.	Baton Rouge.	"	Sidney L. Drown, Asst. Bank Exam.	Malden.
"	O. H. Pittman, Chief State Bank Exam.	New Orleans.	"	Henry Haerberle, Junior Bank Exam.	Jamaica Plain.
"	P. R. Breaux, State Bank Examiner	New Orleans.	"	Roland E. Hamel, Junior Bank Exam.	Watertown.
"	W. C. Evans, State Bank Examiner	New Orleans.	"	Russell A. Hersee, Junior Bank Exam.	Roslinvale.
"	C. Girard, State Bank Examiner	New Orleans.	"	Larkland F. Hewitt, Junior Bank Exam.	Cambridge.
"	J. B. Hill, State Bank Examiner	New Orleans.	"	Elmer Holmberg, Junior Bank Exam.	Worcester.
"	A. B. Johnson, State Bank Examiner	New Orleans.	"	Arthur W. Hood, Junior Bank Exam.	No Quincy.
"	P. O. Moseley, State Bank Examiner	New Orleans.	"	G. W. Hoyt, Junior Bank Exam.	Malden.
"	J. Q. Wright, Office Examiner	New Orleans.	"	Francis P. Hynes, Junior Bank Exam.	Boston.
"	J. S. Brock, Jr., Asst. State Bank Examiner	New Orleans.	"	P. Joseph King, Junior Bank Exam.	Northampton.
"	Clem Ruf, Chief Clerk	Baton Rouge.	"	Felix A. Kulik, Junior Bank Exam.	Beverly.
"	W. E. Wood, State Bank Examiner and Asst. Supervisor, Homestead and Building & Loan Associations	New Orleans.	"	Arthur A. LeMay, Junior Bank Exam.	Beverly.
Maine	Thomas A. Cooper, Bank Examiner	Augusta.	"	Arthur B. Malone, Junior Bank Exam.	Chelsea.
"	J. Franklin Anderson, Deputy Bank Com.	Gardiner.	"	Glen H. Martin, Junior Bank Exam.	Waltham.
"	T. Frank Parker, Senior Examiner	Belfast.	"	Frederick W. A. Hays, Junior Bank Exam.	Malden.
"	Ernest C. Stinson, Examiner	Bangor.	"	Norman F. McDonald, Junior Bank Exam.	Worcester.
"	Harold W. Lord, Examiner	Brewer.	"	Herbert J. Millen, Junior Bank Exam.	Belmont.
"	Edgar M. Goodrich, Examiner	Hampden.	"	Willard A. Moulton, Junior Bank Exam.	Milton.
"	George H. Young, Assistant Examiner	Portland.	"	George F. Murphy, Junior Bank Exam.	Brighton.
"	Walter E. Frank, Asst. Examiner	Portland.	"	Paul F. Ochs, Junior Bank Exam.	East Milton.
"	David B. Moody, Asst. Examiner	Belfast.	"	Daniel J. O'Connor, Junior Bank Exam.	Lowell.
"	Albert S. Noyes, Asst. Examiner	Bath.	"	James L. Patterson, Junior Bank Exam.	Brookline.
"	J. Malcolm Stanley, Asst. Examiner	Kezar Falls.	"	Albert R. Quinn, Junior Bank Exam.	Brighton.
"	Harold F. Holmes, Asst. Examiner	Bangor.	"	Harry B. Quinn, Junior Bank Exam.	East Weymouth.
"	Kenneth B. Foss, Loan Agcy. Examiner	Augusta.	"	Eric D. Rice, Junior Bank Exam.	Lynn.
"	Annie R. Norman, Clerk	Augusta.	"	William F. Ritchie, Junior Bank Exam.	Belmont.
"	Hal. G. Hoyt, Securities Examiner	Augusta.	"	W. S. Savery, Junior Bank Exam.	Plymouth.
"	Agnes M. Hickey, Registration Clerk	Gardiner.	"	H. L. Sawyer, Junior Bank Exam.	Newtonville.
Md.	John J. Ghingher, Bank Com.	Baltimore.	"	James J. Stapleton, Junior Bank Exam.	Dorchester.
"	John D. Hospelhorn, Deputy Bank Com.	Baltimore.	"	Eugene F. Stors, Junior Bank Exam.	Needham.
"	W. J. Gerbig, Senior Bank Examiner	Baltimore.	"	B. F. Strand, Jr., Junior Bank Exam.	Brookline.
"	W. Reed Seal, Senior Bank Examiner	Baltimore.	"	Kenneth W. Tatro, Junior Bank Exam.	Walpole.
"	O. P. Comegys, Senior Examiner	Baltimore.	"	Edward S. Whitmarsh, Junior Bk. Exam.	Medford.
"	H. E. Meeks, Senior Bank Examiner, Union Trust Bldg.	Baltimore.	"	Donald M. Williams, Junior Bk. Exam.	Newton Highlands.
"	A. C. Merriam, Jr., Senior Bank Examiner, Union Trust Bldg.	Baltimore.	"	B. F. Wood, Junior Bank Exam.	Brighton.
"	J. C. Gawthrop, Junior Bank Examiner, Union Trust Bldg.	Baltimore.	"	John W. Slye, Senior Credit Exam.	Malden.
"	H. A. Gross, Junior Bank Examiner, Union Trust Bldg.	Baltimore.	"	Donald K. Taylor, Senior Credit Exam.	Everett.
"	C. E. Frey, Junior Bank Examiner, Union Trust Bldg.	Baltimore.	"	Harry N. Thomas, Asst. Credit Exam.	Wollaston.
"	R. T. E. Forman, Junior Bank Examiner, Union Trust Bldg.	Baltimore.	"	Arthur Welwood, Asst. Credit Exam.	Boston.
"	C. S. Donohue, Junior Bank Examiner, Union Trust Bldg.	Baltimore.	Mich.	R. E. Reichert, Commissioner	Lansing.
"	F. H. Hoffmaster, Junior Bank Examiner, Union Trust Bldg.	Baltimore.	"	M. C. Taylor, Deputy Commissioner	Lansing.
"	F. B. Marshall, Asst. Bank Examiner, Union Trust Bldg.	Baltimore.	"	Fred Marin, Deputy Commissioner	Lansing.
"	W. B. Thurston, Jr., Asst. Bank Examiner, Union Trust Bldg.	Baltimore.	"	R. C. McClelland, Bank Examiner	Grand Rapids.
"	Allan J. Foster, Asst. Bank Examiner, Union Trust Bldg.	Baltimore.	"	K. H. Butters, Bank Examiner	Bay City.
"	Julius Scriba, Asst. Bank Examiner	Baltimore.	"	F. B. Campbell, Bank Examiner	Caro.
"	Z. Davis Jackson, Asst. Bank Examiner, Union Trust Bldg.	Baltimore.	"	R. A. Carroll, Bank Examiner	Battle Creek.
"	H. Sadtler Nolen, Asst. Bank Examiner, Union Trust Bldg.	Baltimore.	"	L. M. Fenton, Bank Examiner	Bay City.
"	A. N. Englar, Asst. Bank Examiner, Union Trust Bldg.	Baltimore.	"	E. B. Finley, Jr., Bank Examiner	Hartford.
"	Schall W. Mitzel, Asst. Bank Examiner, Union Trust Bldg.	Baltimore.	"	R. H. Garfield, Bank Examiner	Albion.
			"	G. A. Hodson, Bank Examiner	Grandville.
			"	H. G. Hudson, Bank Examiner	Decatur.
			"	R. J. Hudson, Bank Examiner	Decatur.
			"	F. M. Kropschot, Bank Examiner	Marshall.
			"	G. D. Monroe, Bank Examiner	Howell.
			"	H. S. Maentz, Bank Examiner	Allegan.
			"	E. W. Nelson Bank Examiner	Ann Arbor.
			"	B. W. Preston, Bank Examiner	Charlotte.
			"	W. L. Roy, Bank Examiner	Pontiac.
			"	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.
			"	P. C. Yull, Bank Examiner	Lansing.
			"	O. S. Wood, Jr., Bank Examiner	Barryton.
			"	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. Claire Shores.
			"	W. O. Schrader, Assistant Bank Examiner	Detroit.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS
Mich.	W. I. Schriemer, Assistant Bank Examiner	Grand Rapids.
(Cont.)	T. D. Sherk, Assistant Bank Examiner	Jackson.
"	R. B. Van Wert, Asst. Bank Examiner	Jonesville.
"	H. O. Wells, Asst. Bank Examiner	Dearborn.
"	C. E. Kearns, Asst. Bank Examiner	Nearby.
"	R. A. Haigh, Bond Division	Dearborn.
Minn.	Elmer A. Benson, Com. of Banks	St. Paul.
"	H. G. McConnell, Deputy Commissioner	Minneapolis.
"	F. A. Amundson, Chief Clerk	St. Paul.
"	Ralph J. Maertz, Manager Bond Dept.	St. Paul.
"	Robt. D. Beery, Examiner in Charge of Liquitation	St. Paul.
"	F. R. McGowan, Asst. to Commissioner	Minneapolis.
"	O. I. Brandvold, Bank Examiner	Fergus Falls.
"	Jacob Riggs, Bank Examiner	Ada.
"	D. R. Spieker, Bank Examiner	Minneapolis.
"	Henry Lende, Bank Examiner	Appleton.
"	C. M. Wenzel, Bank Examiner	St. Paul.
"	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. Angell, Assistant Examiner	Benaji.
"	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.
"	H. O. Walker, Bank Examiner	Clarksdale.
"	E. L. Brien, Jr., Bank Examiner	Jackson.
"	R. G. Duke, Auditor	Jackson.
"	S. L. Langston, Auditor	Jackson.
Mo.	O. H. Moberly, Com. of Finance	Harris.
"	D. R. Harrison, Deputy Commissioner	Jefferson City.
"	F. W. Heyde, Jr., Bank Examiner	St. Joseph.
"	F. S. Hummel, Bank Examiner	St. Louis.
"	E. T. Messenbaugh, Bank Examiner	Braymer.
"	U. P. Moody, Bank Examiner	Mt. Vernon.
"	R. E. Shelby, Bank Examiner	Maryville.
"	Don O. Adamson, Asst. Bank Examiner	Miller.
"	O. H. Clark, Asst. Bank Examiner	Savannah.
"	Geo. E. Chipman, Asst. Bank Examiner	Monroe City.
"	J. D. Ellis, Asst. Bank Examiner	Malden.
"	Paul H. Lehman, Asst. Bank Examiner	Fortuna.
"	Bryan Osborn, Asst. Bank Examiner	Macks Creek.
"	Sam J. Ross, Asst. Bank Examiner	Lancaster.
Mont.	Frank H. Johnson, Supt. of Banks	Helena.
"	R. W. Bailey, Chief Examiner	Helena.
"	R. J. Fremou, Bank Examiner	Helena.
"	R. W. Johnson, Bank Examiner	Helena.
"	C. A. Kelley, Bank Examiner	Helena.
Neb.	E. H. Luikart, Supt. Dept. of Banking	Lincoln.
"	Geo. W. Woods, Deputy Superintendent, State Capitol Bldg.	Lincoln.
"	Merle N. Foster, Chief Examiner, Dept. of Banking, State Capitol Bldg.	Lincoln.
"	Fred W. Cator, 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, 1515A	Lincoln.
"	A. F. Jorgenson, Bank Examiner	Alliance.
"	J. F. McLain, Bank Examiner	5216 Florence Blvd., Omaha.
"	F. W. Robb, Bank Examiner	3132 R. St., Lincoln.
"	I. F. Gaebler, Bank Examiner	Winside.
"	Merl H. Garrison	Grand Island.
Nev.	E. J. Seaborn, Supt. of Banks	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.
"	George Compton, Acting Deputy Com.	Trenton.
"	James A. O'Neil, Asst. Deputy Commissioner	Trenton.
"	Robert B. Allardice, Senior Bank Examiner	Westfield.
"	A. S. Amerman, Senior Bank Examiner	Trenton.
"	John M. Baker, Senior Bank Exam.	Trenton.
"	Frank H. Betz, Senior Bank Examiner	Plainfield.
"	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., Senior Bank Examiner	Rahway.
"	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.
"	David W. Andrews, Junior Bank Examiner	Elizabeth.
"	Franklin W. Bright, Junior Bank Examiner	Rutherford.
"	John B. Cunningham, Junior Bank Examiner	Jersey City.
"	J. Clifford Feaster, Junior Bank Examiner	Pedricktown.
"	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.
"	Harry Z. Levick, Junior Bank Examiner	Collingswood.
"	Walter L. Lyons, Junior Bank Examiner	Emerson.
"	John J. Malan, Junior Bank Examiner	Audubon.

STATE	NAME	ADDRESS
N. J.	Herbert L. Morris, Junior Bank Examiner	North Plainfield.
(Cont.)	Morris L. Parsels, Junior Bank Examiner	Atlantic City.
"	Frederic 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.
"	John Clyde Hays, Deputy State Bk. Exam.	Santa Fe.
"	E. M. Hampton, 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.
"	Chas. H. Schoch, 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	Albany.
"	Peter N. Shippee, Bank Examiner	Albany.
"	Arthur B. Vogel, Bank Examiner	80 Centre St., N. Y.
"	C. E. 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.
"	Geo. T. Bolan, Bank Examiner	80 Centre St., N. Y.
"	Charles Clarke, Bank Examiner	Albany.
"	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. Dise, 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. Barnett, 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 C. Dieckert, 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. Devantoy, 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 Toner, 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 R. Murray, Bank Examiner	80 Centre St., N. Y.
"	Alister W. D. Steele, Bank Examiner	Syracuse.
"	Leslie W. Wintech, Bank Examiner	80 Centre St., N. Y.
"	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	80 Centre St.
"	Stuart C. Dew, Bank Examiner	Rochester.
"	James A. Murray, Bank Examiner	Troy.
"	Wm. L. J. Conway, Bank Examiner	80 Centre St., N. Y.
"	Wm. G. Alfonsin, 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.
"	Sydney I. Chittenden, Bank Examiner	80 Centre St., N. Y.
"	Frank Flaherty, Bank Examiner	80 Centre St., N. Y.
"	Claude C. Foulk, Bank Examiner	80 Centre St., N. Y.
"	Henry W. Gredel, Bank Examiner	80 Centre St., N. Y.
"	John J. Hicks, Bank Examiner	80 Centre St., N. Y.
"	P. Raymond Krause, Bank Examiner	Albany.
"	Joseph W. Kusterko, Bank Examiner	80 Centre St., N. Y.
"	Matthew F. McAvoy, Bank Examiner	80 Centre St., N. Y.

STATE BANK OFFICIALS AND EXAMINERS—Continued

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

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued

July 1, 1933

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
NATIONAL BANK EXAMINERS—Continued	
Bleakley, B. J. (4)	601 Federal Reserve Bldg., Pittsburgh, Pa.
Boyle, L. J. (9)	P. O. Box 471, Fargo, N. D.
Brogan, John C., Jr. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Brown, H. L. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Burt, Ross M. (10)	350 Colorado N. Bk. Bldg., Denver, Colo.
Byrne, James J. (6)	P. O. Box 231, Montgomery, Ala.
Carter, Aubrey B.	Room 348, Treasury Dept., Washington, D. C.
Clark, Lewis H. (5)	Stonewall Jackson Hotel, Clarksburg, W. Va.
Clarke, A. A. (4)	307 Leonard Bldg., Washington, Pa.
Coffin, George M. (Rec.)	Care of Citizens National Bank, Woonsocket, R. I.
Coffin, G. S. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Coggins, J. D. (10)	Box 1091, Oklahoma City, Okla.
Cooke, A. J. (12)	638 H. W. Hellman Bldg., Los Angeles, Calif.
Crawford, H. M. (3) (J.G.)	1500 Walnut St., Room 1503, Philadelphia, Pa.
Cunningham, F. F. (6)	P. O. Box 1175, Lakeland, Fla.
Davenport, H. B. (3)	1500 Walnut St., Rm. 1503, Philadelphia, Pa.
DeBaum, Claude (2)	P. O. Box 442, Utica, N. Y.
Dolan, Reed (6)	P. O. Box 822, Nashville, Tenn.
Donahue, C. A. (12)	1107 A. Mattei Bldg., Fresno, Calif.
Donahue, W. H. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Donovan, Leo D. (4)	715 Federal Reserve Bank Bldg., Cleveland, Ohio.
Dooley, Thomas E. (1)	64 Riggs Ave., West Hartford, Conn.
Dresler, H. B. (4)	P. O. Box 14, Mansfield, Ohio.
Dunlap, Thomas C. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.
Dye, S. W. (7)	801 Central Nat'l Bank Bldg., Peoria, Ill.
Fanning, F. B. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Faris, A. B. (4)	P. O. Box 506, Richmond, Ky.
Finney, R. Gordon (3)	P. O. Box 491, Williamsport, Pa.
Fitzgerald, George J. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Foster, C. W. (11)	912 Alamo National Bank Bldg., San Antonio, Texas.
Francis, C. C. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Fraser, J. A. (R.F.C.)	Washington, D. C.
Freeman, O. M. (1)	205 Governor St., Providence, R. I.
French, Horace S. (11)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Fuller, Harry R. (7)	P. O. Box 592, Indianapolis, Ind.
Funsten, W. P. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Galvin, E. H. (12) (J. G.)	155 Montgomery St., Room 1103, San Francisco, Calif.
Gentry, J. H. (9)	9 Midland Bk. Bldg., Billings, Mont.
Gilbert, H. B. (11)	P. O. Box 1254, Wichita Falls, Texas.
Glazier, Chas. A. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Goodhart, R. W.	Care of Div. of Insolvent National Banks, Office of Comptroller of the Currency, Treas. Dept., Washington, D. C.
Gray, W. M. (Rec.)	Care of First National Bk., Blythe, Calif.
Green, A. W. (1)	Fed. Reserve Bk. Bldg., Boston, Mass.
Griffin, Gerald (1) (J. G.)	22 West St., Suite E., Rutland, Vt.
Gulles, F. A. (6)	717 First National Bank Bldg., Atlanta, Ga.
Harrison H. G. (8)	601 West Oak St., Carbondale, Ill.
Hartman, Chas. H. (3)	905 Tunbridge Road, Yeading, Pa.
Hauschild, L. P. (4)	P. O. Box 44, Greensburg, Pa.
Hawkins, J. W. (11)	P. O. Box 1223, Shreveport, La.
Hecht, L. C. W. (8)	1510 Federal Commerce Trust Bldg., St. Louis, Mo.
Hedrick, G. C. (11)	1706 Republic Bk. Bldg., Dallas, Tex.
Hooker, Robert K. (8)	P. O. Box 482, Evansville, Ind.
Hooper, Marshall (12)	507 Farmers Mechanics Bldg., Sacramento, Calif.
Hoover, Paul E. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Hopkins, Raby L. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Horton, B. E. (11)	1319 13th Ave., Corsicana, Texas.
Hotchkin, Paul L. (2)	326 Pen Eyck St., Watertown, N. Y.
Huck, Wm. F. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Hurley, Michael J. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Hutt, William E. (11)	Sherman, Texas.
Ickler, L. H., Jr. (9)	15 Federal Bldg., Duluth, Minn.
Jorres, G. W. (12) (J.G.)	205 Post Office Bldg., Santa Ana, Calif.
Kane, W. W. (8)	5381 Pershing Ave., St. Louis, Mo.
Kellogg, Preston P. (4)	715 Federal Reserve Bank Bldg., Cleveland, O.
Ketner, John H. (3)	426 Carsonia Ave., Pennside, Reading, Pa.
Krippel, F. W.	Washington Bldg., Washington, D. C.
Lamb, Ernest (11)	1706 Republic Bank Bldg., Dallas, Tex.
Lammond, W. M. (6)	P. O. Box 1364, New Orleans, La.
Larsen, Walter (2)	Governor Clinton Hotel, Kingston, N. Y.
Lewis, Wm. H. (6) (J.G.)	P. O. Box 67, Albany, Ga.
Linden, C. C. (12)	Care of First National Bank, Charlotte, N. C.
Logan, J. M. (Rec.)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Lorang, P. J. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Luiken, John B. (6)	823 Comer Bldg., Birmingham, Ala.
Luscombe, A. P. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Lyon, C. W. (10)	P. O. Box 135, Norfolk, Neb.
McCall, W. P. (1)	Federal Reserve Bank Bldg., Boston, Mass.
McCann, A. B. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
McClain, J. S. (6)	717 First National Bank Bldg., Atlanta, Ga.
McCoy, Thomas P. (12)	522 Central Bldg., Seattle, Wash.
McGinnis, Francis J. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.
McLaren, D. D. (9)	Room 15, Federal Bldg., Duluth, Minn.
McLean, C. H. (12)	522 Central Bldg., Seattle, Wash.
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, Russell E. (8)	P. O. Box 1092, Louisville, Ky.
Morgan, C. E. (12)	155 Montgomery St., Room 1103, San Francisco, Calif.

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
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)	Federal Reserve Bank Bldg., Boston, Mass.
Nelson, F. S. (10)	202 Federal Bldg., Grand Island, Neb.
Nelson, Nels (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Nielson, Geo. W. (2)	525 Federal Reserve Bldg., New York, N. Y.
Norman, Louis A. (4)	P. O. Box 473, Newcastle, Pa.
North, R. B. (10)	P. O. Box 1920, Wichita, Kan.
O'Brien, L. J. (7)	P. O. Box 553, Sioux City, Iowa.
Ockershausen, F. C. (5)	P. O. Box 958, Charlotte, N. C.
O'Conner, T. J. (2)	P. O. Box 561, Syracuse, N. Y.
Olson, W. W. (9)	201 Security Nat'l Bk. Bldg., Sioux Falls, S. D.
Oyen, Finn (9) (J. G.)	P. O. Box 471, Fargo, N. D.
Palmer, R. E. A. (12)	P. O. Box 2563, Boise, Idaho.
Parker, Edw. F. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Patterson, T. C. (11)	P. O. Box 1471, Abilene, Tex.
Penn, D. V. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Peterson, F. R. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Pierce, W. W. (11)	Federal Reserve Bank Bldg., Houston, Tex.
Pole, John H. (4)	700 National Bank of West Virginia Bldg., Wheeling, W. Va.
Price, A. E. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Prickett, Karl E. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Quinn, H. F. (7)	164 W. Jackson Blvd., Room 1209, Chicago, Ill.
Rafter, Charles T. (10)	P. O. Box 551, Cheyenne, Wyo.
Ransom, F. T. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.
Rasmussen, L. I. (12) (J.G.)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Rees, Frank A. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Reitz, H. A. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Reynolds, J. R. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Roberts, Jr., L. K. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Robinson, H. P. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Roetzel, G. F. (10)	P. O. Box 1091, Oklahoma City, Okla.
Rossman, R. (R. F. C.)	Washington, D. C.
Rummel, John T. (2)	514 P. O. Bldg., Portland, Ore.
Sales, J. A. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Sanders, J. L. (7)	P. O. Box 592, Indianapolis, Ind.
Sandlin, W. A. (11)	912 Alamo National Bank Bldg., San Antonio, Tex.
Schechter, W. J. (7) (Rec.)	Care Washington Park National Bank, Chicago, Ill.
Schofield, John W. (U.)	1539 Hayworth Ave., Hollywood, Calif.
Seabury, R. M. (5) (R. F. C.)	Washington, D. C.
Sedlacek, L. H.	Washington Bldg., Washington, D. C.
Severson, Henry (8)	434 Federal Bldg., Little Rock, Ark.
Shanley, F. W. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Shapiro, Leo. (12)	219 P. O. Bldg., Klamath Falls, Ore.
Shull, Sherman C. (4)	715 Federal Reserve Bank Bldg., Cleveland, O.
Sibley, W. L. (11)	P. O. Box 1584, Waco, Texas.
Smith, E. T. (4)	Box 463, Columbus, Ohio.
Smith, Geo. E. (3)	P. O. Box 951, Harrisburg, Pa.
Smith, Geo. H.	Care of Union National Bk., Connellsville, Pa.
Snyder, Vernon G. (3)	P. O. Box 231, Sunbury, Pa.
Spendrup, Max V. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Starkey, Gordon E. (4)	307 Leonard Bldg., Washington, D. C.
Starr, Douglas O. (5)	National Metropolitan Bank Bldg., Washington, D. C.
Stevens, L. T. (9)	4929 Pleasant Ave., South, Minneapolis, Minn.
Stewart, Adelia M.	Rm. 217, Office of Comptroller of Currency, Treas. Dept., Washington, D. C.
Stewart, H. E. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Steyart, F. R. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Stokes, H. F. (5)	501 Charleston Nat'l Bk. Bldg., Charleston, W. Va.
Strofer, L. F. (4)	P. O. Box 14, Mansfield, Ohio.
Stuart, Robt. K. (7)	906 Michigan Ave., Evanston, Ill.
Swensen, Loren T. (3)	P. O. Box 32, Altoona, Pa.
Taylor, O. C. (12)	2730 So. Normandie St., Los Angeles, Calif.
Taylor, Wm. M. (5)	Nat'l Metropolitan Bk. Bldg., Washington, D. C.
Tolton, A. F. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Underwood, C. E. (4)	P. O. Box 104, Lima, Ohio.
Underwood, M. L. (8)	1510 Federal Commerce Trust Bldg., St. Louis, Mo.
Van Brunt, L. J. (9)	1716 St. Anthony Ave., St. Paul, Minn.
Vandoren, W. T. (5) (J.G.)	National Metropolitan Bank Bldg., Washington, D. C.
Voight, Howell B. (1)	The Carpenter, Manchester, N. H.
Von Birgelen, F. M. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Waldron, W. J. (12)	205 P. O. Bldg., Santa Ana, Calif.
Walker, Harry W. (7)	302 Federal Reserve Bank Bldg., Detroit, Mich.
Walker, Hugh M. (4)	P. O. Box 621, Cincinnati, Ohio.
Ward, M. M. (R.F.C.)	Washington, D. C.
Watts, John L. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Wetzel, Adam (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Wilde, Max C. (12)	514 P. O. Bldg., Portland, Ore.
Williams, E. L. (10)	P. O. Box 296, Salina, Kan.
Williams, Thomas M. (5)	Care Stonewall Jackson Hotel, Clarksburg, W. Va.
Wilson, E. B. (2)	P. O. Box 607, Albany, N. Y.
Wilson, G. R. (7)	801 Central N. Bk. Bldg., Peoria, Ill.
Witt, G. T. (11)	P. O. Box 1231, Amarillo, Tex.
Wood, D. R. (5)	Pulaski National Bank Bldg., Pulaski, Va.
Woodside, Hal (8)	1248 Washington Ave., Springfield, Mo.
Wray, H. L. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Wright, E. M. (12)	Care Fed. Res. Bank, Salt Lake City, Utah
Young, William R. (8)	407 First National Bk. Bldg., Memphis, Tenn.

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

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

(U.) Unassigned.

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	Ätta
9	Nine	Neuf	Neun	Nueve	Nove	Nove	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	Dvyenadsat	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	Sydden	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	Nitton
20	Twenty	Vingt	Zwanzig	Veinte	Venti	Vinte	Twintig	Dvadtsat	Tyve	Tjugu
21	Twenty-one	Vingt-et-un	Ein und zwanzig	Veinte y uno	Venti'uno	Vinte um	Enen Twintig	Dvadtsat-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	Halvfjerdsinds-tyve	Sjuttio
80	Eighty	Quatre-vingt	Achtzig	Ochenta	Ottanta	Oitenta	Tachtig	Vosemdesyat	Firsindstyve	Ättio
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	Dag	Den	Dag	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 trebvaniyu	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	Poslepredyavlenii	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 ordën	Pagate al l'ordine	Pagase a ordem	Voor my aan de Order	Plat it order	Behag at betale til odre	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 at betale	Jag forpligtar mig att betala
	With interest	Avec interets	Mit Zinsen	Con interés	Con interesse	Com interesse	Met interest	S protsentami	Med rente	Med ränta

1934

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
				1	2	3
35	36	37	38	39	40	41
42	43	44	45	46	47	48
49	50	51	52	53	54	55
56	57	58	59			

MARCH

S	M	T	W	T	F	S
				60	61	62
				1	2	3
63	64	65	66	67	68	69
70	71	72	73	74	75	76
77	78	79	80	81	82	83
84	85	86	87	88	89	90

APRIL

S	M	T	W	T	F	S
91	92	93	94	95	96	97
1	2	3	4	5	6	7
98	99	100	101	102	103	104
105	106	107	108	109	110	111
112	113	114	115	116	117	118
119	120					
29	30					

MAY

S	M	T	W	T	F	S
		121	122	123	124	125
		1	2	3	4	5
126	127	128	129	130	131	132
133	134	135	136	137	138	139
140	141	142	143	144	145	146
147	148	149	150	151		
27	28	29	30	31		

JUNE

S	M	T	W	T	F	S
					152	153
					1	2
154	155	156	157	158	159	160
161	162	163	164	165	166	167
168	169	170	171	172	173	174
175	176	177	178	179	180	181
24	25	26	27	28	29	30

JULY

S	M	T	W	T	F	S
182	183	184	185	186	187	188
1	2	3	4	5	6	7
189	190	191	192	193	194	195
196	197	198	199	200	201	202
203	204	205	206	207	208	209
210	211	212				
29	30	31				

AUGUST

S	M	T	W	T	F	S
			213	214	215	216
			1	2	3	4
217	218	219	220	221	222	223
224	225	226	227	228	229	230
231	232	233	234	235	236	237
238	239	240	241	242	243	
26	27	28	29	30	31	

SEPTEMBER

S	M	T	W	T	F	S
						244
						1
245	246	247	248	249	250	251
252	253	254	255	256	257	258
259	260	261	262	263	264	265
266	267	268	269	270	271	272
273						
30						

OCTOBER

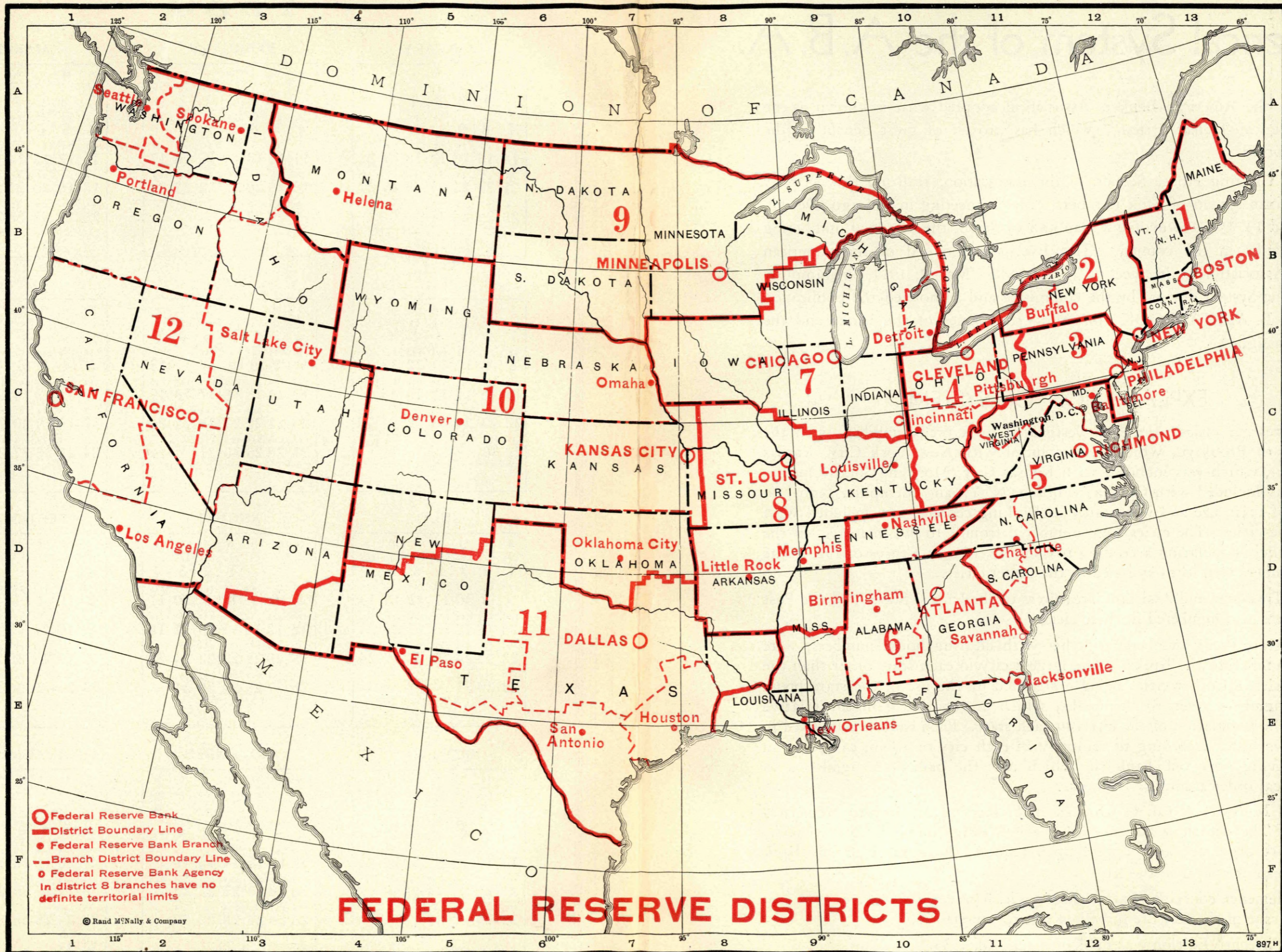
S	M	T	W	T	F	S
	274	275	276	277	278	279
	1	2	3	4	5	6
280	281	282	283	284	285	286
287	288	289	290	291	292	293
294	295	296	297	298	299	300
301	302	303	304			
28	29	30	31			

NOVEMBER

S	M	T	W	T	F	S
				305	306	307
				1	2	3
308	309	310	311	312	313	314
315	316	317	318	319	320	321
322	323	324	325	326	327	328
329	330	331	332	333	334	
25	26	27	28	29	30	

DECEMBER

S	M	T	W	T	F	S
						335
						1
336	337	338	339	340	341	342
343	344	345	346	347	348	349
350	351	352	353	354	355	356
357	358	359	360	361	362	363
364	365					
30	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 Fifteenth Edition was published June 10, 1933.

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 BOARD

WASHINGTON, D. C.

Ex-officio Members

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

J. F. T. O'CONNOR,
Comptroller of the Currency.

EUGENE R. BLACK, *Governor*

CHARLES S. HAMLIN

ADOLPH C. MILLER

GEORGE R. JAMES

J. J. THOMAS

M. S. SZYMCAK

E. M. McCLELLAND,
Assistant to the Governor

CHESTER MORRILL, Secretary

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

S. R. CARPENTER, Assistant Secretary.

WALTER WYATT, General Counsel.

GEORGE B. VEST, Assistant Counsel.

LEO H. PAULGER, Chief, Division of Examinations.

FRANK J. DRINNEN, Federal Reserve Examiner.

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.

J. R. VAN FOSSEN, Assistant Chief, Division of Bank Operations.

FEDERAL ADVISORY COUNCIL—(1933)

THOMAS M. STEELE, Boston, District No. 1

WALTER E. FREW,
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

W. T. KEMPER,
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 July 19, 1933)

LIABILITIES	RESOURCES
F. R. notes in actual circulation..... \$3,037,508,000	Gold with Federal Reserve Agents..... \$2,772,412,000
F. R. bank notes in actual circulation..... 118,137,000	Gold redemption fund with U. S. Treasury 43,273,000
Deposits:	Gold held exclusively against F. R. notes 2,815,685,000
Member bank—reserve account..... 2,289,811,000	Gold settlement fund with F. R. Board.. 515,142,000
Government..... 57,995,000	Gold and gold certificates held by banks.. 215,052,000
Foreign bank..... 16,207,000	Total gold reserves..... \$3,545,879,000
Special deposits—member bank..... 85,920,000	Other cash*..... 271,949,000
non-member bank..... 22,681,000	Total gold reserves and other cash... 3,817,828,000
Other deposits..... 69,225,000	Redemption Fund—F. R. bank notes... 7,798,000
Total deposits..... \$2,541,839,000	Bills discounted:
Deferred availability items..... 418,402,000	Secured by U. S. Govt. obligations..... 35,786,000
Capital paid in..... 146,180,000	Other bills discounted..... 127,343,000
Surplus..... 278,599,000	Total bills discounted..... \$ 163,129,000
All other liabilities..... 24,714,000	Bills bought in open market..... 9,848,000
TOTAL LIABILITIES..... \$6,565,379,000	U. S. Government securities:
	Bonds..... 440,813,000
	Treasury notes..... 706,383,000
	Certificates and bills..... 870,061,000
	Total U. S. Govt. securities..... \$2,017,257,000
	Other securities..... 2,026,000
	Total bills and securities..... \$2,192,260,000
	Due from foreign banks..... 3,967,000
	F. R. notes of other banks..... 19,095,000
	Uncollected items..... 419,284,000
	Bank premises..... 54,369,000
	All other resources..... 50,778,000
	TOTAL RESOURCES..... \$6,565,379,000

*"Other cash" does not include F. R. notes or a bank's own F. R. bank notes.

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 339; State Banks 29. Total 368.

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*, WILLIAM D. McRAE, *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 June 30, 1933)

LIABILITIES	RESOURCES
F. R. notes in actual circulation \$220,085,000	Gold with Federal Reserve Agent \$231,929,000
F. R. bank notes in actual circulation 12,925,000	Gold redemption fund with U. S. Treasury 4,814,000
Deposits:	Gold held exclusively against F. R. notes \$236,743,000
Member bank—reserve account 159,367,000	Gold settlement fund with F. R. Board 33,430,000
Government 3,143,000	Gold and gold certificates held by bank 22,852,000
Foreign bank 1,449,000	Total gold reserve \$293,025,000
Other deposits 5,550,000	*Other cash 19,240,000
Special deposits—members 3,081,000	Total gold reserves and other cash 312,265,000
Total deposits \$172,590,000	Redemption fund F. R. bank notes 1,000,000
Deferred availability items 41,066,000	Bills discounted:
Capital paid in 10,609,000	Sec. by U. S. Government obligations 2,506,000
Surplus 20,460,000	Other bills discounted 7,395,000
All other liabilities 837,000	Total bills discounted \$ 9,901,000
Total miscellaneous liabilities \$ 72,972,000	Bills bought in open market \$514,000
TOTAL LIABILITIES \$478,572,000	U. S. Government securities:
	Bonds 21,318,000
	Treasury notes 41,606,000
	Certificates and Bills 46,381,000
	Total U. S. Government securities \$109,305,000
	Total bills and securities \$119,720,000
	Due from foreign banks 292,000
	F. R. notes of other F. R. banks 404,000
	Uncollected items 40,911,000
	Bank premises 3,280,000
	All other resources 700,000
	Total miscellaneous resources \$45,587,000
	TOTAL RESOURCES \$478,572,000

**"Other Cash" does not include F. R. notes or a bank's own F. R. bank notes.

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.

Note: 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 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 677; State Banks 42; Trust Companies 109. Total 828, as of July 1, 1933. Non-members 482, including Savings Banks. Total number of banks in District No. 2, 1,310.

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). THOMAS J. WATSON, President, International Business Machines Corp., New York, N. Y.</p>	<p>DAVID C. WARNER, Endicott, N. Y., President, Endicott Trust Company, Endicott, N. Y. GEORGE W. DAVISON, Chairman Board of Trustees, Central Hanover Bank & Trust Co., New York City. 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>
--	--

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> VALENTINE WILLIS, <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> ALLAN SPROUL, <i>Assistant Deputy Governor and Secretary</i></p> <p>JACQUES A. MITCHELL, <i>Manager, Credit Department</i> EDWARD O. DOUGLAS, <i>Manager, Bill Department</i> ARTHUR PHELAN, <i>Manager, Discount Department</i> WILLIAM A. SCOTT, <i>Manager, Government Bond and Safekeeping Department</i> TODD G. TIEBOUT, <i>Assistant Counsel</i> I. WARD WATERS, <i>Manager, Check Department</i></p>
---	--

MEMBER FEDERAL ADVISORY COUNCIL

WALTER E. FREW, *Chairman, Board of Directors, Corn Exchange 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. DILLISTON, <i>Assistant Federal Reserve Agent and Manager, Bank Examinations Dept.</i> HERBERT S. DOWNS, <i>Assistant Federal Reserve Agent and Manager, Bank Relations Department</i></p>	<p>JOHN H. WILLIAMS, <i>Assistant Federal Reserve Agent</i> HAROLD V. ROELSE, <i>Manager, Reports Department and Assistant Secretary</i> CARL SNYDER, <i>General Statistician</i></p>
--	---

EDWARD L. DODGE, *General Auditor*
 GEORGE W. FERGUSON, *Assistant General Auditor*

(Statement of June 30, 1933)

LIABILITIES	RESOURCES
F. R. notes in actual circulation.....\$ 667,311,000	Gold with Federal Reserve Agents.....\$ 622,706,000
F. R. bank notes in actual circulation..... 57,507,000	Gold Redemption Fund with U. S. Treasury..... 7,057,000
Deposits:	Gold held exclusively against F. R. notes..... 629,763,000
Member bank—reserve account..... 972,262,000	Gold settlement fund with F. R. Board..... 171,364,000
U. S. Government..... 8,112,000	Gold and gold certificates held by banks..... 105,902,000
Foreign bank..... 4,383,000	Total Gold Reserves.....\$ 907,029,000
Special deposits:	Other cash*..... 77,439,000
Member bank..... 5,491,000	Total gold reserves and other cash.....\$ 984,468,000
Non-member bank..... 1,162,000	Redemption fund—F. R. bank notes..... 3,000,000
Other deposits..... 19,436,000	Bills discounted:
Total deposits.....\$1,010,846,000	Secured by U. S. Govt. obligations..... 18,020,000
Deferred items..... 107,094,000	Other bills discounted..... 32,568,000
Capital paid in..... 58,535,000	Total bills discounted.....\$ 50,588,000
Surplus..... 85,058,000	Bills bought in the open market..... 42,276,000
All other liabilities..... 7,460,000	United States Government Securities:
TOTAL LIABILITIES.....\$1,993,811,000	Bonds..... 181,728,000
	Treasury Notes..... 269,329,000
	Certificates and bills..... 305,812,000
	Total U. S. Govt. securities..... 756,869,000
	Other securities..... 2,092,000
	Total bills and securities.....\$ 851,825,000
	Due from foreign banks..... 1,371,000
	F. R. notes of other banks..... 4,359,000
	Uncollected items..... 112,514,000
	Bank Premises..... 12,818,000
	All Other Miscellaneous Resources..... 23,456,000
	TOTAL RESOURCES.....\$1,993,811,000

* Other cash does not include F. R. notes or a bank's own F. R. bank notes.

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, Cleveland, Pittsburgh, Richmond, Baltimore.

†**Two Calendar Days After Receipt**—Items payable in 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*

HALESY 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 621; State Banks 65. Non-Member Banks 292. Total number of banks in District No. 3, 978.

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. 4—Continued

OFFICERS

L. B. WILLIAMS, *Chairman of Board and Federal Reserve Agent*
 WM. H. FLETCHER, *Assistant Federal Reserve Agent and Manager, Department of Examination*
 J. B. ANDERSON, *Assistant Federal Reserve Agent and Manager Statistical Department.*
 HOWARD EVANS, *Asst. Federal Reserve Agent*
 F. V. GRAYSON, *Auditor*

E. R. FANCHER, *Governor*
 M. J. FLEMING, *Deputy Governor*
 F. J. ZURLINDEN, *Deputy Governor*
 H. F. STRATER, *Cashier and Secretary*
 W. F. TAYLOR, *Asst. Cashier*
 C. W. ARNOLD, *Asst. Cashier*
 G. H. WAGNER, *Asst. Cashier*
 D. B. CLOUSER, *Asst. Cashier*
 P. A. BROWN, *Asst. Cashier*
 E. A. CARTER, *Asst. Cashier*

(Statement of June 30, 1933)

LIABILITIES	
Federal Reserve notes in actual circulation.....	\$305,035,000
Federal Reserve bank notes in actual circulation.....	5,190,000
Deposits:	
Member bank—reserve account.....	\$141,327,000
Government.....	3,955,000
Foreign bank.....	1,656,000
Special deposits—member bank.....	5,908,000
Special deposits—non-member bank.....	207,000
Other deposits.....	4,088,000
Total Deposits.....	\$157,141,000
Deferred availability items.....	\$ 33,013,000
Capital paid in.....	12,902,000
Surplus.....	28,294,000
All other liabilities.....	2,505,000
TOTAL LIABILITIES.....	\$544,080,000

RESOURCES	
Gold with Federal Reserve Agent.....	\$210,770,000
Gold redemption fund with U. S. Treasury.....	6,459,000
Gold held exclusively against F. R. notes.....	\$217,229,000
Gold settlement fund with F. R. Board.....	57,024,000
Gold and gold certificates held by banks.....	5,167,000
Total gold reserves.....	279,420,000
*Other cash.....	23,572,000
Total gold reserves and other cash.....	\$302,992,000
Redemption fund—F. R. bank notes.....	350,000
Bills discounted:	
Secured by U. S. Govt. obligations.....	3,289,000
Other bills discounted.....	7,331,000
Total bills discounted.....	10,620,000
Bills bought in open market.....	702,000
U. S. Government securities:	
Certificates and bills.....	183,491,000
Total bills and securities.....	\$194,813,000
Due from foreign banks.....	369,000
Federal Reserve notes and other banks.....	936,000
Uncollected items.....	31,980,000
Bank premises.....	6,929,000
All other resources.....	5,711,000
TOTAL RESOURCES.....	\$544,080,000

*Other cash does not include F. R. notes or a bank's own F. R. bank notes.

TIME SCHEDULE OF FEDERAL RESERVE BANK OF CLEVELAND

Immediate Credit on Receipt—When received at Federal Reserve Bank of Cleveland—Checks on Cleveland 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—Buffalo, Chicago, Cincinnati, Detroit, New York City, Pittsburgh, St. Louis, Louisville.

Two Days After Receipt—Atlanta, Baltimore, Birmingham, Boston, Charlotte, Dallas, Kansas City, Kan., Kansas City, Mo., Little Rock, Memphis, Minneapolis, Nashville, Oklahoma City, Omaha, Philadelphia, Richmond, St. Paul, *Cleveland (Territory).

Three Days After Receipt—Denver, El Paso, Houston, Jacksonville, New Orleans, San Antonio, Delaware, *Illinois, Indiana, Iowa, *Maryland, *Michigan, New Jersey, *New York (State),

*Kentucky (Dist. 4), *Cincinnati Territory, *Pennsylvania (Dist. 3 and 4), West Virginia (Dist. 4).

Four Days After Receipt—Connecticut, District of Columbia, Helena, *Georgia, *Kansas, Kentucky (Dist. 8), Los Angeles, Maine, *Massachusetts, *Minnesota, *Missouri, *Nebraska, New Hampshire, *North Carolina, South Carolina, Rhode Island, Portland, San Francisco, Salt Lake City, Seattle, Spokane, Vermont, *Virginia, West Virginia (Dist. 3), Wisconsin.

Five Days After Receipt—*Alabama, *Arkansas, *Louisiana, Mississippi, *Oklahoma, *Tennessee.

Six Days After Receipt—*Colorado, *Florida, *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.

CINCINNATI BRANCH. (Transit Number 13-43)

(Fourth and Race)

C. F. McCOMBS, *Managing Director*; B. J. LAZAR, *Cashier*; H. N. OTT, *Assistant Cashier*;
 BRUCE KENNELLY, *Assistant Cashier*

DIRECTORS

FRED A. GEIER, T. J. DAVIS, JOHN OMWAKE, B. H. KROGER, and C. F. McCOMBS, Cincinnati; C. N. MANNING, Lexington, Ky.; GEO. M. VERITY, Middletown, O.

TIME SCHEDULE OF CINCINNATI BRANCH

Immediate Credit—When received at Cincinnati Branch—Checks on Cincinnati 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 check of all Federal reserve banks; Federal reserve exchange drafts; Federal reserve transfer drafts.

One Day After Receipt—Chicago, Cleveland, Detroit, Louisville, Nashville, Pittsburgh, St. Louis.

Two Days After Receipt—Atlanta, Baltimore, Birmingham, Boston, Buffalo, Charlotte, Dallas, Jacksonville, Kansas City, Kan., Kansas City, Mo., Kentucky (Dist. 4), Little Rock, Memphis, Minneapolis, New Orleans, New York City, Oklahoma City, *Ohio (in Cincinnati branch territory), Omaha, Philadelphia, Richmond, St. Paul.

Three Days After Receipt—Denver, El Paso, Houston, *Illinois, Indiana, Iowa, *Michigan, *Ohio (in Cleveland territory), *Pennsylvania (Dist. 4), San Antonio, West Virginia (Dist. 4).

Four Days After Receipt—*Alabama, Connecticut, Delaware, District of Columbia, *Georgia, Helena, *Kansas, *Kentucky (Dist. 8), Maine, *Maryland, *Massachusetts, *Minnesota, *Missouri, *Nebraska, New Hampshire, New Jersey, *New York (State), *North Carolina, South Carolina, *Pennsylvania (Dist. 3); Los Angeles, San Francisco, Portland, Rhode Island, *Tennessee, Salt Lake City, Seattle, Spokane, Vermont, *Virginia, West Virginia (Dist. 5), Wisconsin.

Five Days After Receipt—*Arkansas, *Florida, *Louisiana, Mississippi, *Oklahoma.

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.

PITTSBURGH BRANCH. (Transit Number 8-30)

(Grant Street and Ogle Way)

J. C. NEVIN, *Managing Director*; THOS. C. GRIGGS, *Cashier*; C. J. BATHHOUSE, *Assistant Cashier*; F. E. COBUN, *Assistant Cashier*.

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 357; State Banks 41.

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. PEPLE, *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 July 5, 1933)

LIABILITIES	RESOURCES
Federal Reserve Notes in actual circulation	Gold with Federal Reserve Agent
\$141,993,000	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
76,707,000	Gold and Gold Certificates held by bank
Government	Total Gold Reserves
2,247,000	*Other cash
Foreign banks	Total Gold Reserves and other cash
652,000	Bills discounted:
Special deposits—member bank	Secured by U. S. Government obligations
5,045,000	Other bills discounted
Special deposits—non-member bank	Total bills discounted
3,144,000	Bills bought in open market
Other deposits	United States Government securities:
5,048,000	Bonds
Total Deposits	Treasury notes
\$ 92,843,000	Certificates and bills
Deferred availability items	Total U. S. Government securities
30,367,000	Total bills and securities
Capital paid in	Due from foreign banks
5,463,000	Federal Reserve Notes of other banks
Surplus	Uncollected items
11,617,000	Bank premises
All other liabilities	All other resources
1,062,000	TOTAL RESOURCES
TOTAL LIABILITIES	\$283,345,000
\$283,345,000	

*Other cash does not include F. R. notes on this bank's F. R. bank notes.

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 (1935), 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, Parkesley, 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*.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 6—Continued

OFFICERS

W. S. JOHNS, *Acting Governor*, H. F. CONNIFF, *Deputy Governor*; W. S. McLARIN, JR., *Assistant Deputy Governor*; M. W. BELL, *Cashier*; R. A. SIMS, V. K. BOWMAN, C. R. CAMP, P. L. T. BEAVERS, S. P. SCHUESSLER, L. M. CLARK, *Assistant Cashiers*; OSCAR NEWTON, *Chairman of the Board and Federal Reserve Agent*; E. P. PARIS, *General Auditor*; J. W. HONOUR, *Assistant Auditor*; J. K. OTTLEY, Atlanta, Ga., *Member Federal Advisory Council*; ROBERT S. PARKER, Atlanta, Ga., *General Counsel*.

(Statement as of June 30, 1933)

LIABILITIES	RESOURCES
F. R. notes in actual circulation.....	\$119,693,000
F. R. bank notes in actual circulation.....	2,523,000
Deposits:	
Member banks—reserve account.....	\$ 54,742,000
Government.....	4,064,000
Foreign banks.....	585,000
Special deposits:	
Member bank.....	2,505,000
Non-member bank.....	210,000
Other deposits.....	2,683,000
Total deposits.....	\$ 64,789,000
Deferred availability items.....	8,937,000
Capital paid in.....	4,867,000
Surplus.....	10,544,000
All other liabilities.....	2,874,000
TOTAL LIABILITIES.....	\$214,227,000
*Other cash does not include F. R. notes or a bank's own F. R. bank notes.	
RESOURCES:	
Gold with Federal Reserve Agent.....	\$101,550,000
Gold redemption fund.....	2,607,000
Gold held exclusively against F. R. notes.....	\$104,157,000
Gold settlement fund with F. R. Board.....	10,167,000
Gold and gold certificates held by bank.....	3,679,000
Total gold reserves.....	\$118,003,000
*Other cash.....	14,582,000
Total gold reserves and other cash.....	\$132,585,000
Redemption fund—F. R. bank notes.....	150,000
Bills discounted:	
Sec. by U. S. Government obligations.....	505,000
Other bills discounted.....	7,401,000
Total bills discounted.....	\$ 7,906,000
Bills bought in open market.....	248,000
U. S. Government securities:	
Bonds.....	\$ 10,512,000
Treasury notes.....	21,078,000
Certificates and bills.....	23,959,000
Total U. S. Government securities.....	\$ 55,549,000
Total bills and securities.....	\$ 63,703,000
Due from foreign banks.....	131,000
F. R. notes of other F. R. banks.....	1,011,000
Uncollected items.....	9,238,000
Bank premises.....	2,422,000
All other resources.....	4,987,000
TOTAL RESOURCES.....	\$214,227,000

SCHEDULE SHOWING WHEN THE PROCEEDS OF CHECKS WILL BECOME AVAILABLE WHEN SENT TO—FEDERAL RESERVE BANK OF ATLANTA—ATLANTA, GA., AND BRANCHES

	TIME SCHEDULE					TIME SCHEDULE					
	When sent to parent bank Atlanta, Ga.	When sent to Branch New Orleans	When sent to Branch Birmingham	When sent to Branch Jackson-ville	When sent to Branch Nashville	When sent to parent bank Atlanta, Ga.	When sent to Branch New Orleans	When sent to Branch Birmingham	When sent to Branch Jackson-ville	When sent to Branch Nashville	
Alabama (Split State):											
Atlanta Zone.....	3	5	4	4	4	North Dakota.....	7	7	6	7	6
New Orleans Zone.....	4	4	3	4	4	Ohio.....	4	4	4	4	4
Birmingham Zone.....	3	3	2	4	3	Cincinnati.....	2	2	2	2	2
Birmingham (City).....	1	2	2	2	1	Cleveland.....	2	2	2	3	2
Arizona.....	5	7	8	8	8	Oklahoma.....	5	4	4	5	4
Arkansas.....	5	5	5	5	5	Oklahoma City.....	3	2	2	3	2
Little Rock.....	2	2	2	2	2	Oregon.....	5	6	7	8	7
California.....	7	6	7	8	7	Portland.....	7	5	5	4	4
Los Angeles.....	5	4	4	5	4	Pennsylvania.....	4	5	4	4	4
San Francisco.....	5	4	4	5	4	Philadelphia.....	2	3	2	2	2
Colorado.....	6	6	6	6	6	Pittsburgh.....	3	2	2	2	2
Denver.....	3	3	3	3	3	Rhode Island.....	5	5	5	5	5
Connecticut.....	5	5	5	5	5	South Carolina (Split State):					
Delaware.....	4	4	4	4	4	Charlotte Zone.....	3†	4	4	4	4
District of Columbia.....	4	4	4	4	4	Richmond Zone.....	4	4	4	4	4
Florida.....	3	4	4	4	4	South Dakota.....	7	7	6	7	6
Jacksonville.....	1	2	2	2	2	Tennessee (Split State):					
Georgia.....	2	2	3	3	3	Atlanta Zone.....	2	4	3	3	3
Atlanta.....	1	1	1	1	1	Memphis Zone.....	5	4	4	4	5
Idaho.....	6	6	6	7	6	Nashville Zone.....	4	5	4	5	3
Illinois.....	4	4	4	4	4	St. Louis Zone.....	2	5	5	6	4
Chicago.....	2	2	2	2	2	Memphis (City).....	1	1	2	2	1
Indiana.....	4	4	4	4	4	Nashville (City).....	1	2	2	2	1
Iowa.....	4	4	4	4	4	Texas.....	6	5	6	6	6
Kansas.....	4	4	4	4	4	Dallas (City).....	2	2	2	2	2
Kentucky.....	4	4	4	4	4	El Paso (City).....	3	3	3	4	3
Louisville.....	2	2	1	2	3	Houston (City).....	2	1	2	2	2
Louisiana (Split State):						San Antonio (City).....	3	2	2	3	3
Dallas Zone.....	6	5	5	6	6	Utah.....	6	7	6	6	6
New Orleans Zone.....	4	2	3	4	4	Salt Lake City.....	4	4	4	4	4
New Orleans (City).....	2	*	1	2	2	Vermont.....	5	5	5	5	5
Maine.....	5	5	5	5	5	Richmond.....	4	4	4	4	4
Maryland.....	4	5	4	4	4	Washington.....	7	7	7	7	7
Baltimore.....	2	3	2	2	2	Seattle.....	5	5	4	5	4
Massachusetts.....	5	5	5	5	5	Spokane.....	5	5	4	5	4
Boston.....	3	3	3	3	3	West Virginia.....	5	5	5	5	5
Michigan.....	4	4	4	4	4	Wisconsin.....	4	4	4	4	4
Detroit.....	2	2	2	2	2	Wyoming.....	6	6	6	6	6
Minnesota.....	5	5	5	5	5						
Minneapolis—St. Paul.....	3	3	3	3	2						
Mississippi (Split State)											
Memphis Zone.....	4	4	4	5	4						
New Orleans Zone.....	4	2	3	4	4						
Missouri.....	4	5	4	4	4						
Kansas City.....	2	2	2	2	2						
St. Louis.....	2	2	2	2	2						
Montana.....	7	7	6	7	6						
Helena.....	5	5	5	5	5						
Nebraska.....	6	5	5	5	5						
Omaha.....	3	2	2	3	3						
Nevada.....	8	7	8	8	8						
New Hampshire.....	5	5	5	5	5						
New Jersey.....	4	5	4	4	4						
New Mexico.....	7	7	7	7	7						
New York.....	4	5	4	4	4						
Buffalo.....	3	3	2	3	2						
New York City.....	2	3	2	2	2						
North Carolina (Split State):											
Charlotte Zone.....	3†	4	4	4	4						
Richmond Zone.....	4	4	4	4	4						
Charlotte (City).....	1	2	2	2	2						

*On Receipt.
 Note—Numbers opposite cities named refer to Calendar Days—Numbers opposite States and Zones refer to Business Days.
 When the available date falls on a Sunday or a legal holiday, credit to reserve accounts will not be made until the next business day.
 When sending direct refer to Par List for routing.

†North and South Carolina (Charlotte zone):
 A saving of one day in collection time may be made by routing checks drawn on the following points to the Charlotte Branch, Federal Reserve Bank of Richmond, or by including such items in letters of three-day availability, when sent to Head Office of the Federal Reserve Bank of Atlanta (the optional routing herein stated is in addition to the routing as indicated in the Par List, Federal Inter-District Collection System Book):
 North Carolina: Burlington, Durham, Goldsboro, Greensboro, High Point, Raleigh, Rocky Mount, Wadesboro, Wilmington, Wilson, Winston-Salem. South Carolina: Charleston, Florence, Sumter.

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.

Active membership: On June 29, 1933 National Banks 620; State Banks 161.

Total non-member banks in Federal Reserve District 7, 2,286.

DIRECTORS AND OFFICERS

Class A—Directors

JAMES R. LEAVELL, 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 of the Board and Federal Reserve Agent*
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*
WILLIAM H. SNYDER, *Comptroller*
FRANCIS R. BURGESS, *Auditor*
WALTER A. HOPKINS, *Assistant Auditor*

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

WILLIAM C. BACHMAN, *Assistant Deputy Governor*
RALPH H. BUSS, *Assistant Deputy Governor*
EUGENE A. DELANEY, *Assistant Deputy Governor*
OTTO J. NETTERSTROM, *Assistant Deputy Governor*
ALFRED T. SIHLER, *Assistant Deputy Governor*

FRED BATEMAN, *Manager, Securities Department*
JOSEPH C. CALLAHAN, *Manager, Member Bank Accounts Department*
ROBERT E. COULTER, *Manager, Cash Custody Department*
NEIL B. DAWES, *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 July 12, 1933)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation	\$ 779,394,540.00	Gold with Federal Reserve agent	\$ 766,922,000.00
F. R. bank notes in actual circulation	30,370,500.00	Gold redemption fund with U. S. Treasury	4,205,415.05
Deposits:		Gold held exclusively against F. R. notes	771,127,415.05
Member bank—reserve account	356,768,998.31	Gold settlement fund with F. R. Board	117,879,784.00
Government	3,667,725.28	Gold and gold certificates held by bank	5,668,843.00
Foreign bank	1,854,327.22	Total gold reserves	\$ 894,676,042.05
Special deposits—member bank	32,188,851.73	Other cash*	35,731,581.57
Special deposits—non-member bank	7,644,609.65	Total gold reserves and other cash	\$ 930,407,623.62
Other deposits	6,605,592.44	Redemption fund—F. R. bank notes	2,000,000.00
Total deposits	\$ 408,730,104.63	Bills discounted:	
Deferred availability items	50,243,337.30	Secured by U. S. Government obligations	1,223,291.84
Capital paid in	13,070,300.00	Other bills discounted	11,227,004.68
Surplus	39,497,033.41	Total bills discounted	\$ 12,450,296.52
All other liabilities	4,367,371.27	Bills bought in open market	929,031.40
TOTAL LIABILITIES	\$1,325,673,186.61	U. S. Government securities:	
		Bonds	67,309,000.00
		Treasury notes	94,432,000.00
		Other certificates and bills	154,779,500.00
		Total U. S. Government securities	\$ 316,520,500.00
		Other securities	50,000.00
		Total bills and securities	\$ 329,949,827.92
		Due from foreign banks	508,425.01
		Uncollected items	50,188,452.56
		Federal Reserve notes of other banks	3,092,000.00
		Bank premises	7,604,989.16
		All other resources	1,921,868.34
		TOTAL RESOURCES	\$1,325,673,186.61

* Other cash does not include F. R. notes or a bank's own F. R. bank notes.

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
 JOHN H. MARTIN, Asst. Federal Reserve Agent
 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. HALL, S. F. GILMORE, F. N. HALL, G. O. HOLLOCHER, and O. C. PHILLIPS, *Controllers*; E. J. NOVY, *General Auditor*; A. E. DEBRECHT, *Assistant Auditor*.

(Statement of June 30, 1933)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation	\$141,113,000	Gold with Federal Reserve Agent	\$122,309,000
F. R. bank notes in actual circulation	320,000	Gold redemption fund with U. S. Treasury	1,174,000
Deposits:		Gold held exclusively against F. R. notes	123,483,000
Member banks—reserve account	\$ 67,707,000	Gold settlement fund with F. R. Board	20,175,000
Government	2,179,000	Gold and gold certificates held by banks	1,223,000
Foreign bank	569,000	Total gold reserves	\$144,881,000
Special deposits:		Other cash*	12,595,000
Member bank	3,495,000	Total gold reserves and other cash	\$157,476,000
Non-member bank	3,480,000	Redemption fund—F. R. bank notes	100,000
Other deposits	2,986,000	Bills discounted:	
Total deposits	\$ 80,416,000	Secured by U. S. Government obligations	652,000
Deferred availability items	14,967,000	Other bills discounted	1,434,000
Capital paid in	4,008,000	Total bills discounted	2,086,000
Surplus	10,186,000	Bills bought in open market	207,000
All other liabilities	1,318,000	U. S. Government securities:	
TOTAL LIABILITIES	\$252,328,000	Bonds	14,285,000
* Other cash does not include F. R. notes or a bank's own F. R. bank notes.		Treasury notes	27,928,000
		Certificates and bills	31,744,000
		Total U. S. Government securities	\$ 73,957,000
		Total bills and securities	76,250,000
		Due from foreign banks	18,000
		F. R. notes of other banks	886,000
		Uncollected items	13,597,000
		Bank premises	3,285,000
		All other resources	716,000
		TOTAL RESOURCES	\$252,328,000

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

Immediate—St. Louis.

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

Two Days After Receipt (Actual)—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; (Business)—Illinois, *Missouri.

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

Four Days After Receipt (Actual)—Los Angeles, San Francisco, Seattle, Spokane; (Business)—*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 (Business)—*Colorado, *Florida, *North Carolina, South Carolina, *Texas, West Virginia, Wyoming.

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

Seven Days After Receipt (Business)—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, F. KRAMER DARRAGH and MOORHEAD WRIGHT of Little Rock, JO. NICHOL, Pine Bluff, Ark., and STUART WILSON, Texarkana, Ark.

TIME SCHEDULE OF LITTLE ROCK BRANCH

Immediate—Little Rock, North Little Rock.

One Day After Receipt (Actual)—St. Louis, Memphis, Dallas.

Two Days After Receipt (Actual)—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 (Actual)—Baltimore, Boston, New York City, Charlotte, Philadelphia, El Paso, Richmond; (Business)—*Arkansas, *Missouri.

Four Days After Receipt (Actual)—Los Angeles, San Francisco, Helena, Portland, Salt Lake City; (Business)—*Georgia, *Illinois, Indiana, Iowa, *Kansas, *Kentucky, *Louisiana, *Michigan,

*Minnesota, Mississippi, *Ohio, *Oklahoma, *Tennessee, Wisconsin.

Five Days After Receipt (Actual)—Seattle, Spokane; (Business)—*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 (Business)—*Colorado, *Florida, *Montana, New Mexico, *North Carolina, North Dakota, South Carolina, South Dakota, West Virginia, Wyoming.

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

Eight Days After Receipt (Business)—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. F. HUTHSTEINER, Tell City, Ind.; W. R. COBB, Louisville, Ky.

TIME SCHEDULE OF LOUISVILLE BRANCH

Immediate—Louisville.
One Day After Receipt (Actual)—Birmingham, Chicago, St. Louis, Cincinnati, Cleveland, Memphis, Nashville.
Two Days After Receipt (Actual)—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 (Actual)—Denver, San Antonio, Salt Lake City; (Business)—*Georgia, *Illinois, Indiana, *Kentucky, *Ohio, *Tennessee.
Four Days After Receipt (Actual)—Los Angeles, Helena, El Paso, Seattle, Spokane; (Business)—*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 (Actual)—San Francisco, Portland; (Business)—*Florida, *Louisiana, *Michigan, *North Carolina, *Oklahoma, South Carolina, West Virginia.
Six Days After Receipt (Business)—*Colorado, North Dakota, South Dakota, *Texas, *Utah, Wyoming.
Seven Days After Receipt (Business)—Arizona, Idaho, *Montana, Nevada, New Mexico.
Eight Days After Receipt (Business)—*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

W. H. GLASGOW, WILLIAM ORGILL, R. B. SNOWDEN, and S. E. RAGLAND of Memphis, Tenn., WILLIS POPE, Columbus, Miss., E. L. ANDERSON, Dickerson, Miss., and J. W. ALDERSON, Forrest City, Ark.

TIME SCHEDULE OF MEMPHIS BRANCH

Immediate—Memphis.
One Day After Receipt (Actual)—Birmingham, Little Rock, North Little Rock, Louisville, St. Louis, Nashville.
Two Days After Receipt (Actual)—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 (Actual)—Denver, Boston, El Paso, New York City; (Business)—*Arkansas, *Illinois, Indiana, Iowa, *Kentucky, *Mississippi, *Missouri, *Tennessee.
Four Days After Receipt (Actual)—Los Angeles, San Francisco, Helena, Salt Lake City; (Business)—*Alabama, Delaware, *Georgia, *Kansas, *Louisiana, *Michigan, *Minnesota, *Nebraska, New Jersey, *New York, *Ohio, *Oklahoma, *Pennsylvania, Wisconsin.
Five Days After Receipt (Actual)—Portland, Seattle, Spokane; (Business)—Connecticut, District of Columbia, *Florida, Maine, *Maryland, *Massachusetts, New Hampshire, Rhode Island, Vermont, *Virginia.
Six Days After Receipt (Business)—*Colorado, *North Carolina, North Dakota, South Carolina, South Dakota, *Texas, West Virginia, Wyoming.
Seven Days After Receipt (Business)—Arizona, *California, *Montana, Nevada, New Mexico, *Utah.
Eight Days After Receipt (Business)—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:—JOHN N. PEYTON (1935), *Chairman*; 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*.

JOHN N. PEYTON, *Federal Reserve Agent*; 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 June 28, 1933)

LIABILITIES	RESOURCES
F. R. notes in actual circulation.....\$ 89,445,060.00	Gold with Federal Reserve agent.....\$ 63,269,000.00
F. R. bank notes in actual circulation..... 966,500.00	Gold redemption fund with U. S. Treasury..... 1,950,797.13
Deposits:	Gold held exclusively against F. R. notes..... 65,219,797.13
Member bank—reserve account..... 47,653,183.81	Gold settlement fund with F. R. Board..... 21,194,099.02
Government..... 2,284,271.30	Gold and gold certificates held by bank..... 207,137.79
Foreign bank..... 456,459.46	Total gold reserves.....\$ 86,621,033.94
Special deposits—member bank..... 1,292,163.57	Other Cash*.....\$ 4,730,614.44
Special deposits—non-member bank..... 939,335.93	Total gold reserves and other cash..... 91,351,648.38
Other deposits..... 4,036,002.28	Redemption fund—F. R. bank notes..... 100,000.00
Total deposits.....\$ 56,661,416.35	Bills discounted:
Deferred availability items..... 10,455,268.35	Secured by U. S. Government obligations..... 287,814.50
Capital paid in..... 2,822,150.00	Other bills discounted..... 5,049,285.16
Surplus..... 7,018,935.30	Total bills discounted..... 5,337,099.66
All other liabilities..... 1,149,583.47	Bills bought in open market..... 137,347.46
TOTAL LIABILITIES.....\$168,518,913.47	U. S. Government securities:
	Bonds..... 16,900,370.92
	Treasury notes..... 18,898,107.24
	Other certificates and bills..... 21,059,634.10
	Total U. S. Government securities..... 56,858,112.26
	Other securities..... 10,212.49
	Total bills and securities..... 62,342,771.87
	Due from foreign banks..... 14,317.52
	F. R. notes of other Federal Reserve banks..... 641,500.00
	Uncollected items..... 10,746,312.54
	Bank premises..... 1,745,511.60
	All other resources..... 1,576,851.56
TOTAL LIABILITIES.....\$168,518,913.47	TOTAL RESOURCES.....\$168,518,913.47

*Other cash does not include F. R. notes or a bank's own F. R. bank notes.

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 743; State Banks 30.

Non-member Banks 1521.

Total number of banks in District No. 10, 2294.

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.

W. T. KEMPER, 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 June 28, 1933)

LIABILITIES		RESOURCES	
Federal reserve notes—in actual circulation	\$111,133,975	Gold with Federal Reserve agent	\$101,290,000
F. R. bank notes in actual circulation	917,000	Gold redemption fund with U. S. Treasury	1,664,245
Deposits:		Gold held exclusively against F. R. notes	102,954,245
Member bank—reserve account	95,345,279	Gold settlement fund with F. R. Board	22,410,419
Government	1,191,000	Gold and gold certificates held by bank	13,122,916
Foreign bank	575,536	Total gold reserves	\$138,487,580
Other deposits	5,505,061	*Other cash	11,862,963
Total deposits	\$102,616,876	Total gold reserves and other cash	\$150,350,543
Deferred availability items	18,765,170	Redemption fund—F. R. bank notes	50,000
Capital paid in	4,243,700	Bills discounted:	
Surplus	8,262,553	Secured by U. S. Government obligations	1,238,254
All other liabilities	676,438	Other bills discounted	8,298,978
TOTAL LIABILITIES	\$246,615,712	Total bills discounted	\$ 9,537,232
		Bills bought in open market	202,457
		U. S. Government securities:	
		Bonds	11,845,100
		Treasury notes	23,560,000
		Certificates and bills	26,262,000
		Total U. S. Government securities	\$ 61,667,100
		Total bills and securities	71,406,789
		Due from foreign banks	110,693
		F. R. notes of other banks	1,473,900
		Uncollected items	18,788,916
		Bank premises	3,558,674
		All other resources	876,197
		TOTAL RESOURCES	\$246,615,712

*"Other cash" does not include F. R. notes or bank's own F. R. bank notes.

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; W. DALE CLARK, Omaha, Nebr.; 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.; F. T. CHANDLER, Chickasha, 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

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

(Wood & Akard Sts.)

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

Membership: National Banks 512, State Banks 51. Total 563.

DIRECTORS

CLASS A:—R. E. HARDING (1933), Ft. Worth, Tex.; W. H. PATRICK (1934), Clarendon, Tex.; ALF. MORRIS (1935), Winnsboro, Texas.

CLASS B:—A. S. CLEVELAND (1934), Houston, Texas; J. R. MILAM (1933), Waco, Texas; JOHN D. MIDDLETON (1935), Greenville, Texas.

CLASS C:—C. C. WALSH (1934), *Chairman of Board and Federal Reserve Agent*; S. B. PERKINS (1933), *Deputy Chairman of Board*, Dallas; E. R. BROWN (1935), Dallas.

OFFICERS

C. C. WALSH, *Chairman of Board and Federal Reserve Agent*; CHAS. C. HALL, *Assistant Federal Reserve Agent and Secretary*; W. J. EVANS, *Assistant Federal Reserve Agent*; B. A. MCKINNEY, *Governor*; R. R. GILBERT, *Deputy Governor*; R. B. COLEMAN, *Deputy Governor*; FRED HARRIS, *Cashier*; W. O. FORD, *Assistant Deputy Governor*; E. B. AUSTIN, *Assistant Cashier*; L. G. PONDROM, *Assistant Cashier*; R. O. WEBB, *Assistant Cashier*; W. P. CLARKE, *General Auditor*; C. C. TRUE, *Assistant Auditor*; C. C. HUFF, *General Counsel*; LOCKE, LOCKE, STROUD and RANDOLPH, *Counsel*.

J. H. FROST, *Member Federal Advisory Council*, San Antonio, Tex.

(Statement of June 30, 1933)

LIABILITIES	
F. R. notes in actual circulation.....	\$ 35,728,000
F. R. bank notes in actual circulation.....	1,557,000
Deposits:	
Member banks—reserve account.....	56,634,000
Government.....	2,034,000
Foreign banks.....	485,000
Special deposits—member banks.....	295,000
Other deposits.....	618,000
<hr/>	
Total deposits.....	\$ 60,066,000
Deferred availability items.....	11,122,000
Capital paid in.....	3,881,000
Surplus.....	8,719,000
All other liabilities.....	818,000
<hr/>	
TOTAL LIABILITIES.....	\$121,891,000

RESOURCES	
Gold with Federal Reserve agent.....	\$ 25,803,000
Gold redemption fund with U. S. Treasury..	1,225,000
Gold held exclusively against F. R. notes ..	27,028,000
Gold settlement fund with F. R. Board.....	12,981,000
Gold and gold certificates held by bank.....	5,947,000
Total gold reserves.....	\$ 45,956,000
Other cash*.....	9,029,000
Total gold reserve and other cash.....	54,985,000
Redemption fund—F. R. bank notes.....	100,000
Bills discounted:	
Secured by U. S. Govt. obligations.....	120,000
Other bills discounted.....	3,243,000
Total bills discounted.....	3,363,000
Bills bought in open market.....	305,000
U. S. Government securities:	
Bonds.....	17,307,000
Treasury notes.....	14,805,000
Certificates and bills.....	16,828,000
Total U. S. Government securities.....	48,940,000
Total bills and securities.....	52,608,000
Due from foreign banks.....	108,000
Uncollected items.....	10,520,000
F. R. notes of other banks.....	310,000
Bank premises.....	1,792,000
All other resources.....	1,468,000
<hr/>	
TOTAL RESOURCES.....	\$121,891,000

TIME SCHEDULE OF FEDERAL RESERVE BANK OF DALLAS

Immediate Credit on Receipt—Dallas; Cashier's 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.

One Business Day After Receipt—Houston, San Antonio, Kansas City, Little Rock, Memphis, New Orleans, Oklahoma City.

Two Business Days After Receipt—El Paso, Dallas Territory; the following places: Texas—Abernathy, Abilene, Albany, Allen, Alvarado, Alvord, Amarillo, Amherst, Anna, Anson, Archer City, Arlington, Atlanta, Avery, Baird, Bangs, Barry, Bartlett, Beckville, Bellevue, Bells, Belton, Benjamin, Big Sandy, Big Spring, Blackwell, Blanket, Blooming Grove, Bonham, Bowie, Brady, Breckenridge, Bremond, Bridgeport, Bronte, Brownfield, Brownwood, Bryson, Burk Burnett, Caddo Mills, Cameron, Campbell, Canon, Canton, Canyon, Carlton, Carthage, Celeste, Chico, Childress, Chillicothe, Cisco, Clarendon, Clarksville, Claude, Cleburne, Clifton, Clyde, Coleman, Colorado, Comanche, Commerce, Coolidge, Cooper, Copperas Cove, Corsicana, Covington, Crandall, Daingerfield, Dawson, Decatur, De Kalb, De Leon, Denison, Denton, Dodd City, Dublin, Eastland, Eddy, Edgewood, Ennis, Estelline, Farmersville, Fate, Ferris, Floydada, Forney, Forrester, Ft. Worth, Franklin, Frost, Gainesville, Garland, Gary, Gatesville, Georgetown, Glade-water, Goldthwaite, Gordon, Graham, Granbury, Grand Prairie, Grand Saline, Grandview, Granger, Grapevine, Greenville, Groesbeck, Gunter, Hale Center, Hallsville, Hamilton, Hamlin, Handley, Happy, Haskell, Hedley, Henrietta, Hico, Hillsboro, Holland, Honey Grove, Hubbard, Hughes Springs, Iowa Park, Iredell, Irene, Irving, Italy, Itasca, Jacksboro, Jefferson, Joshua, Justin, Kaufman, Keller, Kemp, Kerens, Kilgore, Killeen, Kirkland, Knox City, Kopperl, Kosse, Kress, Lamesa, Lampasas, Lancaster, Leary, Leonard, Lewisville, Linden, Littlefield, Lockney, Longview, Lorena, Lott, Lubbock, Mabank, Mansfield, Marlin, Marquez, Marshall, Mart, Maypearl, McCaulley, McGregor, McKinney, Melissa, Memphis, Menard, Meridian, Merkel, Mertens, Mesquite, Mexia, Midlothian, Milford, Millsap, Mineola, Mineral Wells, Mingus, Moebette, Moody, Moran, Mt. Calm, Mt. Pleasant, Mullin, Munday, Naples, Newark, New Boston, Nocona, O'Donnell, Olney, Palmer, Panhandle, Paradise, Paris, Penelope, Pilot Point, Plainview, Plano, Post, Proctor, Purdon, Putnam, Quanah, Quinlan,

Quitaque, Ranger, Reagan, Red Oak, Redwater, Rice, Richardson, Richland, Ringgold, Rio Vista, Roby, Rochelle, Rochester, Rockdale, Rockwall, Rogers, Roscoe, Rosebud, Rotan, Round Rock, Rowlett, Royse City, Rule, St. Joe, San Angelo, Sanger, Santo Anna, Santo, Seagoville, Shamrock, Sherman, Silverton, Slaton, Snyder, Stamford, Stephenville, Stinnett, Strawn, Sweetwater, Sylvester, Tahoka, Tatum, Taylor, Teague, Tehuacana, Temple, Terrell, Texarkana, Thorndale, Thornton, Tolar, Trent, Trenton, Troup, Troy, Truscott, Tulia, Turkey, Tyler, Univ. Park (post office Dallas), Valley Mills, Valley View, Van Alstyne, Venus, Vernon, Waco, Waxahachie, Weatherford, Wellington, West Wheeler, Whitesboro, Whitewright, Whitney, Wichita Falls, Wills Point, Windom, Winters, Wortham. Louisiana—Delhi, Gibsland, Mansfield, Monroe, Ruston, Shreveport. Oklahoma—Atoka, Caddo, Caney, Coalgate, Durant, Hugo, Idabel, Madill, Mannsville, Mill Creek, Valliant. Other Districts—Atlanta, Birmingham, Charlotte, Chicago, Cincinnati, Cleveland, Denver, Detroit, Jacksonville, Louisville, Minneapolis, Nashville, Omaha, Pittsburgh, St. Louis, St. Paul.

Three Business Days After Receipt—Dallas Territory, except points noted 2-day Division, Points of 2-day availability, Houston Territory, according to schedule of Houston Branch, Points of 2-day availability, San Antonio Territory, according to schedule of San Antonio Branch. Other Districts—Baltimore, Boston, Brooklyn, Buffalo, Los Angeles, New York City, Philadelphia, Richmond, Salt Lake City, San Francisco, Kansas, Louisiana (Dist. 6), Oklahoma (Dist. 10).

Four Business Days After Receipt—Eleventh District unsorted items—Helena, Portland, Seattle, Spokane, Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Ohio, Wisconsin.

Five Business Days After Receipt—Colorado, Connecticut, Delaware, District of Columbia, Kentucky, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New Mexico (Dist. 10), New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia.

Six Business Days After Receipt—Arizona (Dist. 12), California, Montana, North Dakota, South Dakota, Utah, Wyoming.

Seven Business Days After Receipt—Idaho, Nevada, Oregon, Washington.

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, C. N. BASSETT, A. P. COLES, C. M. NEWMAN, and SAM D. YOUNG, El Paso; A. F. JONES, Portales, N. Mex.; S. P. APPLEWHITE, 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, Carrizozo, Clovis, Deming, Elida, Hatch, Hot Springs, Las Cruces, Logan, Lordsburg, Melrose, Nara Visa, Portales, Roswell, Santa Rosa, Tucuman, 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, Teneha, 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, Palfurias, Falls City, Floresville, Fredericksburg, George West, Goliad, Gonzales, Gregory, Harlingen, Hebbronville, Hondo, Karnes City, Kenedy, Kingsville, Kyle, La Coste, La Feria, La Pryor, Laredo, Lockhart, Los Fresnos, Luling, Lyford, Marion, Martindale, Mathis, McAllen, Mercedes, Mission, New Braunfels, Nordheim, Odem, Pearsall, Pfugerville, Pharr, Pleasanton, 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, 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 354; State Banks 75.

Non-member Banks 403; Total number of banks in 12th District, 877.

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:—ANDREW WELCH (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, <i>Governor</i> . WM. A. DAY, <i>Deputy Governor</i> . IRA CLERK, <i>Deputy Governor</i> . W. M. HALE, <i>Cashier</i> . CHESTER D. PHILLIPS, <i>Assistant Cashier</i> . C. E. EARHART, <i>Assistant Cashier</i> .	H. N. MANGELS, <i>Assistant Cashier</i> . E. C. MAILLIARD, <i>Assistant Cashier</i> . J. M. OSMER, <i>Assistant Cashier</i> . H. F. SLADE, <i>Assistant Cashier</i> . R. T. HARDY, <i>Assistant Cashier</i> . F. H. HOLMAN, <i>General Auditor</i> .
---	---

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 June 28, 1933)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation.....	\$226,452,000	Gold with Federal Reserve agent.....	\$216,263,000
F. R. bank notes in actual circulation.....	4,201,000	Gold redemption fund with U. S. Treasury.....	7,517,000
Deposits:		Gold held exclusively against F. R. notes.....	223,780,000
Member bank—reserve account.....	159,211,000	Gold settlement fund with F. R. Board.....	18,886,000
Government.....	5,992,000	Gold and gold certificates held by bank.....	27,301,000
Foreign banks.....	1,389,000	Total gold reserves.....	269,967,000
Special deposits—member bank.....	5,285,000	Other cash*.....	22,235,000
Special deposits—non-member bank.....	637,000	Total gold reserves and other cash.....	292,202,000
Other deposits.....	6,762,000	Redemption fund—F. R. bank notes.....	250,000
Total deposits.....	\$179,276,000	Bills discounted:	
Deferred availability items.....	14,765,000	Secured by U. S. Government obligations.....	1,025,000
Capital paid in.....	10,561,000	Other bills discounted.....	7,323,000
Surplus.....	19,701,000	Total bills discounted.....	8,348,000
All other liabilities.....	1,909,000	Bills bought in open market.....	1,456,000
TOTAL LIABILITIES.....	\$456,865,000	U. S. Government securities:	
		Bonds.....	25,357,000
		Treasury notes.....	51,184,000
		Certificates and bills.....	57,056,000
		Total U. S. Government securities.....	133,597,000
		Total bills and securities.....	143,401,000
		Due from foreign banks.....	267,000
		Federal Reserve notes on other banks.....	1,991,000
		Uncollected items.....	13,202,000
		Bank premises.....	4,244,000
		All other resources.....	1,308,000
		TOTAL RESOURCES.....	\$456,865,000

*"Other cash" does not include F. R. notes or a bank's own F. R. bank notes.

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, Kernan, Knights Landing, Lakeport, Loleta, Loyalton, Maricopa, 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 and H. M. CRAFT, *Assistant Managers*; 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*; W. M. SCOTT, *Acting Assistant Cashier*; W. M. SMOOT, *Acting Assistant Manager*.

DIRECTORS

H. E. HEMINGWAY, E. O. HOWARD, LAFAYETTE HANCHETT, *Chairman*, M. W. SMITH.

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, 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, Wardner, 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 LAND BANKS FARM CREDIT ADMINISTRATION

HENRY MORGENTHAU, Jr., Governor

ALBERT S. GOSS, Land Bank Commissioner

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, \$9,643,234.
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, \$10,447,260.
OFFICERS—CHAS. S. JACKSON, HORACE S. WYNN, *1st Vice-President and Treasurer*, D. G. HARRY, *2nd Vice-President*, VULOSKO VAIDEN, *3rd 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**, \$15,988,620.
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**, \$14,734,070.
OFFICERS—ERNEST RICE, *President*, A. G. BROWN, *Executive Vice-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, HANSON PETERSON, CURTIS C. HENDREN.

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

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

TERRITORY IN DISTRICT—Alabama, Mississippi, and Louisiana. **CAPITAL**, \$18,326,950.
OFFICERS—R. B. CLARK, *President*, R. T. GOODWYN, *Vice-President*, EDWARD B. GREEN, *Vice-President*, J. V. DeGRUY, *Vice-President and Treasurer*, JOHN L. RYAN, *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**, \$15,156,045.
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**, \$25,134,250.
OFFICERS—F. H. KLAWON, *President*, SAMUEL TORGERSON, *Vice-President*, FRANK G. WANEK, *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**, \$18,694,515.
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. JOHNSEN, *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**, \$11,942,715.
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**, \$18,161,345.
OFFICERS—A. C. WILLIAMS, *President*, R. D. JOHNSON, *1st Vice-President and Treasurer*, JOHN VAN DeMARK, *2nd Vice-President and Secretary*, LEWIS ROGERS, *General Attorney*.
DIRECTORS—M. H. GOSSETT, *Ch. of Bd.*, RALPH H. HARRIS, R. S. RODGERS, W. C. HURST, ROY C. ARCHER, S. A. LINDSEY, A. C. WILLIAMS.

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

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

TERRITORY IN DISTRICT—California, Nevada, Utah, and Arizona. **CAPITAL**, \$10,210,621.
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**, \$20,074,875.
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, D. N. MacKAY.

FEDERAL HOME LOAN BANK INFORMATION

FEDERAL HOME LOAN BOARD

WASHINGTON, D. C.

WILLIAM F. STEVENSON, *Chairman*

JOHN H. FAHEY
WALTER NEWTON
RUSSELL HAWKINS

T. D. WEBB
A. E. HUTCHISON, *Secretary*
HORACE RUSSELL, *General Counsel*

FEDERAL HOME LOAN BANKS

DISTRICT No. 1—Bank Located at Cambridge, Mass. (Kendall 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
Accountant, LEE PERKINS

Counsel, PHILLIP A. HENDRICK

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-Newark 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
Secretary, WILLIAM E. MURRAY
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., 149 Broadway, 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, RALPH H. RICHARDS

Second Vice President, FRANK McCULLY
Secretary and Comptroller, F. J. HUBER
Treasurer, WILLIAM F. BELL
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, DR. 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
Associate Counsel, ALAN O'NEAL
Examiner, GEORGE E. WALSTON

DIRECTORS

Ivan Allen, Ivan Allen-Marshall Co., Atlanta, Ga.
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.

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
Secretary-Comptroller, J. M. ROUNTREE
Treasurer, W. B. FURGERSON
Legal Counsel, J. M. MOORE

Examiner, WILLIAM S. KYLE

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, Kentucky
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. CANNON
Vice Chairman, S. R. LIGHT
President, H. T. DONALDSON

Executive Vice President, FRANK B. McKIBBEN
Second Vice President, JOHN A. RHUE
Secretary-Comptroller, B. F. BURTLESS

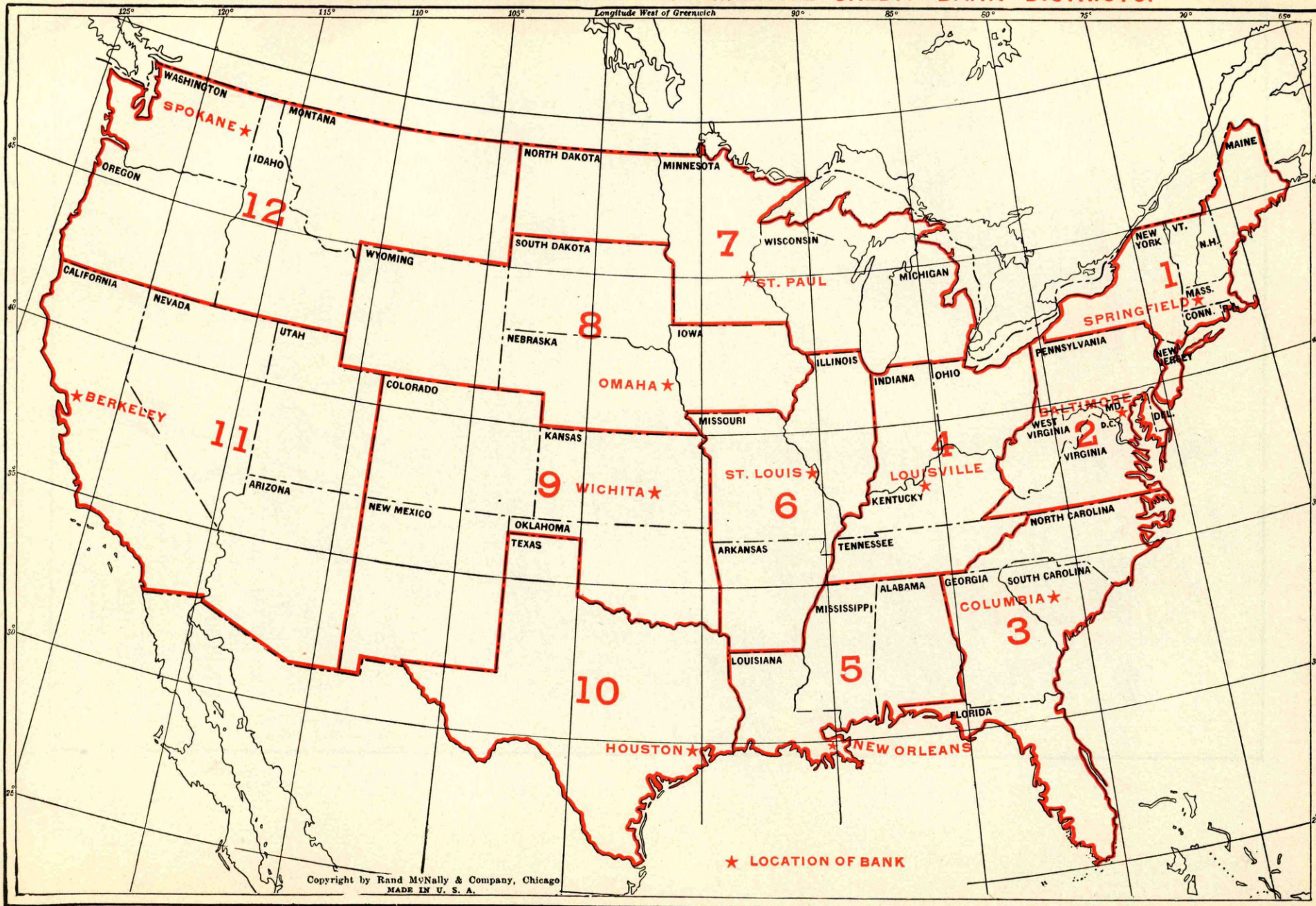
Appraiser, FRED M. BABCOCK

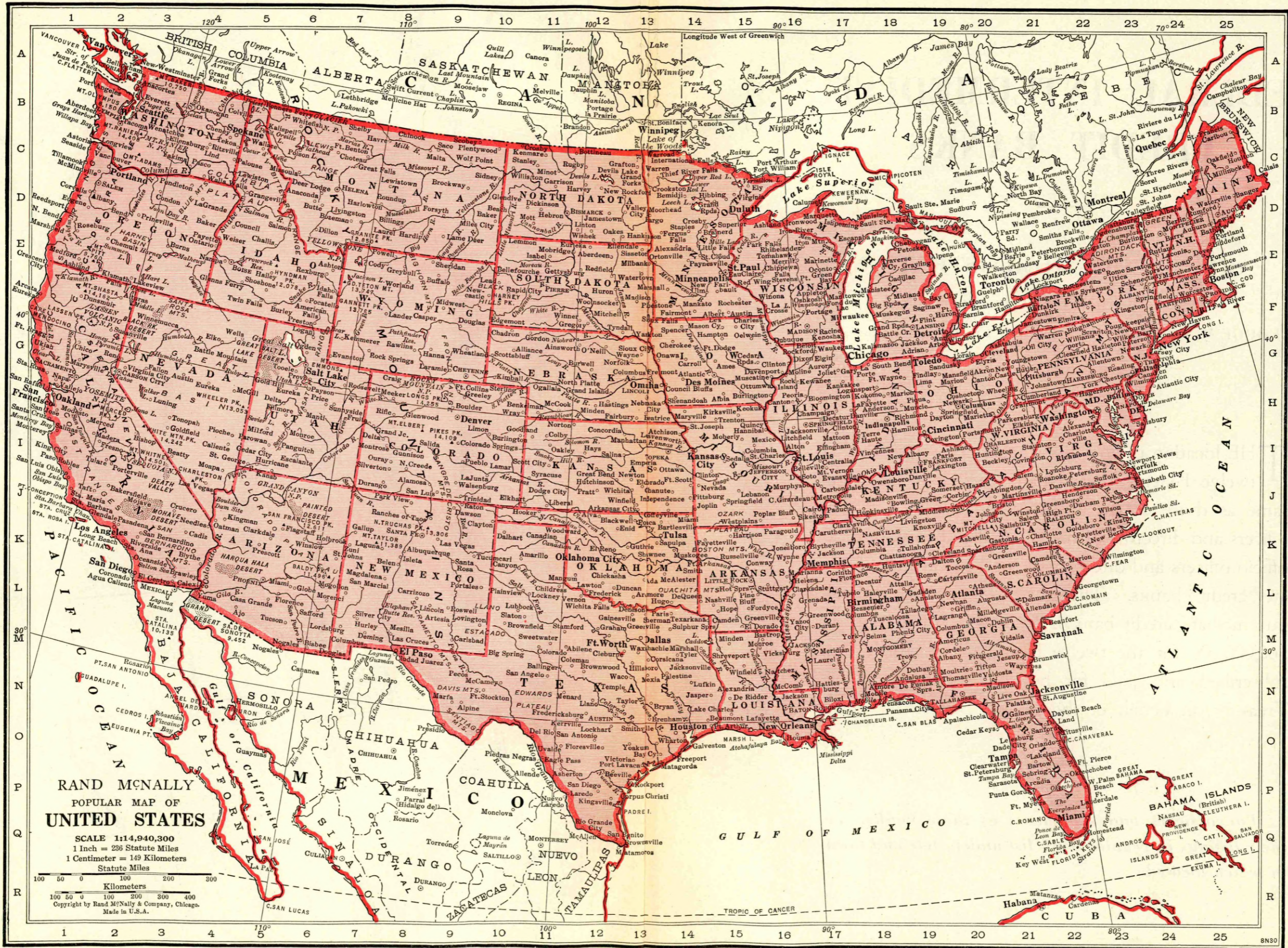
DIRECTORS

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, Sr., Mooney-Mueller-Ward Drug Co., Indianapolis, Ind.

FEDERAL LAND BANK AND FEDERAL INTERMEDIATE CREDIT BANK DISTRICTS.





FEDERAL INTERMEDIATE CREDIT BANKS

FARM CREDIT ADMINISTRATION

HENRY MORGENTHAU, Jr., Governor

GEORGE M. BRENNAN, Intermediate Credit Commissioner

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 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 and paid for by the Secretary of the Treasury on behalf of the United States.

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
 Vice-Chairman, ARTHUR G. ERDMANN
 President, AUGUST C. BACKUS
 Executive Vice President, A. R. GARDNER

Second Vice-President, E. H. BURGESS
 Secretary-Comptroller, K. C. BORREGARD
 Treasurer, ROBERT J. GOLL

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
 Treasurer, JAMES A. WEBB

DIRECTORS

A. F. Ellfeldt, 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
 General Counsel, W. H. CLARK, JR.
 Sec.-Comptroller, J. C. CONWAY
 Appraiser, F. G. SHAW

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
 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

Second Vice President, WALTER H. HADLOCK
 Secretary-Comptroller, W. H. CAMPBELL
 Treasurer, IRVING BOGARDUS

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., Lewiston, Idaho
 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. Wanzer, Capital Bldg. & Loan Assn., Sacramento, Calif.

Joint Stock Land Banks.

Farm Credit Administration

Henry Morgenthau, Jr., Governor

Albert S. Goss, Land Bank Commissioner

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.

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	July, 1932 Deposits	January, 1933 Deposits	July, 1933 Deposits	CITY	July, 1932 Deposits	January, 1933 Deposits	July, 1933 Deposits
Aberdeen, S. D.	\$ 4,857,680	\$ 4,262,830	\$ 4,567,390	Fort Dodge, Iowa	\$ 3,590,460	\$ 3,377,250	\$ 1,333,330
Abiene, Texas	4,471,180	5,274,840	4,206,750	Fort Wayne, Ind.	35,329,150	34,291,830	15,760,480
Adrian, Mich.	5,226,960	5,147,110	1,767,800	•Fort Worth, Texas	57,996,670	57,087,770	55,725,580
Akron, Ohio	55,255,890	54,547,930	15,762,180	Franklin, Pa.	9,493,730	8,940,200	8,829,930
Alameda, Calif.	576,120	341,970	341,970	Frederick, Md.	18,297,880	18,563,710	17,726,040
Albany, Ga.	2,187,710	2,368,840	2,372,310	Fremont, Neb.	3,003,700	2,131,460	2,475,960
Albany, N. Y.	359,409,880	320,158,370	321,056,580	Fullerton, Calif.	1,198,150	998,630	734,840
Albert Lea, Minn.	2,843,940	2,324,140	2,354,420	•Galveston, Texas	25,471,680	26,812,860	24,425,250
Allentown, Pa.	27,219,940	28,094,690	28,217,610	Glendale, Calif.	1,270,890	1,186,750	1,634,520
Altoona, Pa.	8,679,700	8,720,310	8,939,010	Grand Forks, N. D.	5,739,480	5,125,200	4,679,990
Amarillo, Texas	11,668,210	10,849,970	10,241,230	Grand Island, Neb.	5,725,580	5,436,300	33,052,530
Ames, Iowa	2,639,180	2,425,570	2,094,780	•Grand Rapids, Mich.	60,763,680	58,775,550	9,282,210
Ann Arbor, Mich.	16,089,970	14,951,260	14,179,370	Great Falls, Mont.	10,017,370	10,003,000	9,978,820
Anniston, Ala.	4,744,420	5,117,950	5,514,560	Green Bay, Wis.	11,589,380	9,905,500	2,802,200
Ardmore, Okla.	4,569,390	4,471,040	3,874,850	Greenville, Miss.	3,058,610	2,848,180	7,239,730
Arkansas City, Kan.	2,750,000	2,735,520	2,555,930	Greenville, S. C.	5,970,310	5,903,830	675,650
Asbury Park, N. J.	4,002,430	3,704,940	3,747,790	Griffin, Ga.	1,698,820	1,528,780	3,157,360
Asheville, N. C.	2,919,200	2,831,060	2,158,930	Guthrie, Okla.	3,470,250	3,391,040	7,358,410
Atchison, Kan.	3,385,790	3,145,480	2,410,700	Hagerstown, Md.	11,641,230	11,321,070	9,468,290
•Atlanta, Ga.	97,638,440	104,497,810	100,746,040	Hamilton, Ohio	10,489,210	10,151,310	3,785,670
Atlantic City, N. J.	33,569,080	17,269,040	14,914,400	Hannibal, Mo.	3,480,810	3,676,590	30,364,110
Augusta, Ga.	9,020,590	9,571,050	9,571,050	Harrisburg, Pa.	30,701,170	28,866,090	245,575,230
Aurora, Ill.	5,183,240	5,079,550	3,436,080	Hartford, Conn.	227,077,910	241,354,770	4,221,190
Austin, Texas	20,986,110	20,375,130	15,108,880	Hattiesburg, Miss.	4,742,950	4,461,980	27,237,220
Bakersfield, Calif.	1,921,790	1,867,850	1,763,690	Hazleton, Pa.	27,344,020	26,440,990	11,099,690
•Baltimore, Md.	532,998,510	508,974,250	455,471,530	•Helena, Mont.	9,744,080	10,197,230	2,145,020
Bangor, Me.	43,615,060	42,803,190	40,463,280	Henderson Ky.	2,310,390	2,217,410	3,414,000
Bartlesville, Okla.	7,996,790	8,227,800	7,661,720	Hibbing, Minn.	4,124,150	3,607,100	1,321,600
Baton Rouge, La.	12,922,380	13,847,220	8,954,160	Hollywood, Calif.	1,538,010	1,343,590	52,289,140
Battle Creek, Mich.	24,664,520	22,998,130	8,151,730	Holyoke, Mass.	55,755,090	53,690,540	2,587,540
Beaumont, Texas	15,831,090	16,432,320	15,920,400	Hot Sp. N. Park, Ark.	3,791,540	3,179,870	135,511,220
Bellingham, Wash.	8,259,730	7,286,540	6,743,410	•Houston, Texas	138,766,780	142,806,410	9,643,250
Beloit, Wis.	9,161,210	8,212,380	7,994,220	Huntington, W. Va.	11,998,860	11,785,450	6,802,820
Bemidji, Minn.	1,582,540	1,452,220	1,008,700	Huntington Park, Calif.	1,027,330	906,960	3,213,120
Berkeley, Calif.				•Hutchinson, Kan.	6,073,460	5,641,400	111,936,320
Bethlehem, Pa.	16,020,640	18,850,030	13,056,520	Independence, Mo.	3,402,210	3,235,460	3,810,990
Billings, Mont.	5,780,120	6,102,410	5,865,750	•Indianapolis, Ind.	143,196,370	134,901,650	10,454,080
Binghamton, N. Y.	41,887,420	41,623,790	40,331,950	Jackson, Mich.	12,687,360	12,436,120	58,817,940
•Birmingham, Ala.	53,990,560	57,592,885	48,057,070	Jackson, Miss.	13,517,010	14,680,080	2,726,940
Bloomington, Ill.	11,445,010	11,250,670	6,735,400	•Jacksonville, Fla.	57,761,970	56,673,740	22,639,220
Bogalusa, La.	1,874,400	1,852,850	1,564,200	Jacksonville, Ill.	7,583,030	2,465,770	10,754,070
Boone, Iowa	3,950,630	3,289,640	376,630	Jamestown, N. Y.	33,678,390	31,838,480	5,878,280
•Boston, Mass.	1,577,354,750	1,630,854,150	1,632,490,690	Johnstown, Pa.	33,105,630	30,521,100	7,670,770
Bowling Green, Ky.	2,314,350	2,145,900	1,902,420	Joplin, Mo.	5,727,310	5,631,850	19,793,310
Bridgeport, Conn.		122,243,840	120,769,760	Kalamazoo, Mich.	14,999,700	15,247,050	244,590,850
Bristol, Tenn., Va.	4,878,630	4,176,640	3,981,740	•Kansas City, Kan.	21,380,010	20,981,670	11,561,920
Brunswick, Ga.	2,096,390	2,002,550	1,972,190	•Kansas City, Mo.	252,882,490	253,097,940	10,000,800
•Buffalo, N. Y.	508,714,510	508,852,550	466,220,230	Knoxville, Tenn.	21,106,540	10,097,270	10,784,120
Butler, Pa.	12,334,320	11,890,710	11,802,420	•LaCrosse, Wis.	11,109,030	10,000,800	14,554,190
Cambridge, Mass.	105,382,920	104,961,850	103,727,370	La Fayette, Ind.	16,091,980	15,084,430	39,866,460
Camden, N. J.	60,261,010	58,912,030	53,297,580	Lancaster, Pa.	36,875,940	40,174,290	6,131,230
Canton, Ohio	20,885,770	28,822,520	25,484,060	Lansing, Mich.	17,931,650	16,498,740	1,105,280
Cape Girardeau, Mo.	3,016,560	2,192,250	2,303,400	Larned, Kan.	1,124,280	989,820	4,393,910
Carthage, Mo.	1,981,920	2,164,920	1,934,270	Lawrence, Kan.	4,253,530	4,326,830	6,107,390
Casper, Wyo.	6,301,570	5,519,740	5,227,870	Leavenworth, Kan.	6,877,340	6,569,680	11,215,060
Champaign, Ill.	3,331,640	4,791,440	4,849,460	Lebanon, Pa.	11,513,610	11,183,120	30,270,190
Charles City, Iowa	3,568,950	3,251,410	1,890,110	Lewiston, Me.			18,833,420
Charleston, S. C.	33,056,910	32,229,920	26,331,090	Lexington, Ky.	19,122,880	20,110,370	936,620
Charleston, W. Va.	35,475,370	36,154,620	35,174,670	Liberal, Kan.	1,110,290	974,970	745,770
•Charlotte, N. C.	29,605,010	32,973,960	33,950,310	Lincoln, Ill.	2,087,380	1,920,330	23,746,710
Chattanooga, Tenn.	39,014,220	40,339,280	29,924,610	•Lincoln, Neb.	22,524,710	20,845,670	2,376,750
Chester, Pa.	21,397,400	20,205,280	18,255,340	Little Falls, Minn.	2,811,100	2,336,510	13,845,100
Chester, S. C.	1,776,760	1,940,580	1,484,900	•Little Rock, Ark.	22,540,320	21,665,840	38,652,560
Cheyenne, Wyo.	5,367,390	5,766,500	6,193,850	Long Beach, Calif.	38,715,230	39,728,713	1,329,080
•Chicago, Ill.	1,625,116,370	1,777,579,830	1,702,281,780	Lorain, Ohio	7,802,540	6,768,690	721,121,900
Chico, Calif.	3,934,220	3,312,710		•Los Angeles, Calif.	723,948,580	736,871,750	104,144,110
Chino, Calif.				•Louisville, Ky.	97,856,850	110,515,350	71,115,730
•Cincinnati, Ohio	258,825,990	262,357,840	241,752,280	Lowell, Mass.	72,527,230	73,465,530	77,636,360
•Cleveland, Ohio	778,810,180	770,780,300	489,167,630	Lynn, Mass.	79,281,760	79,693,190	1,784,080
Colorado Springs, Colo.	15,259,810	15,578,280	15,229,060	Macomb, Ill.	2,131,050	1,774,520	6,765,880
Columbia, S. C.	10,057,150	10,407,860	992,910	Macon, Ga.	7,793,660	7,432,410	15,838,660
Columbus, Ga.	10,996,330	10,944,030	9,940,190	Madison, Wis.	21,576,010	19,953,310	69,496,120
•Columbus, Ohio	87,550,720	87,552,090	85,899,460	Manchester, N. H.	70,222,680	69,281,010	1,622,920
Council Bluffs, Iowa	9,918,210	8,776,790	4,584,050	Manhattan, Kan.	1,696,020	1,588,550	7,404,690
•Dallas, Texas	135,221,380	139,406,010	135,091,360	Manitowoc, Wis.	7,442,930	6,883,450	7,318,640
Danville, Ill.	7,055,650	7,096,120	7,704,390	Mankato, Minn.	8,793,430	8,059,270	10,076,510
Dayton, Ohio	26,819,670	29,482,940	27,094,340	Mansfield, Ohio	10,653,150	10,121,430	4,623,490
Decatur, Ala.	4,312,010	3,576,150	3,469,600	Marion, Ind.	7,588,380	7,598,580	3,060,540
Decatur, Ill.	11,579,700	11,861,920	11,884,930	Marionburg, W. Va.	3,096,300	3,044,490	5,573,160
Deer Lodge, Mont.	2,896,460	2,155,990	1,327,110	Medford, Ore.	5,886,930	5,959,900	2,440,590
•Denver, Colo.	131,550,540	137,307,610	125,563,460	•Memphis, Tenn.	71,550,460	71,210,470	69,176,150
Derby, Conn.	12,708,210	12,363,100	12,143,070	Meridian, Miss.	6,796,670	6,876,280	6,060,510
•Des Moines, Iowa	54,967,370	50,908,080	48,355,960	Mexico, Mo.	1,595,640	1,730,070	1,641,580
•Detroit, Mich.	649,097,770	631,350,050	245,210,380	Miami, Fla.	20,489,170	22,850,230	27,248,100
Dickinson, N. D.	2,059,840	1,982,040	2,094,040	Michigan City, Ind.	5,701,970	5,912,260	5,351,530
Dodge City, Kan.	1,498,200	1,192,560	1,206,720	Milledgeville, Ga.	1,967,960	1,697,340	1,727,190
Dothan, Ala.	2,413,480	2,351,520	2,982,230	•Milwaukee, Wis.	238,392,810	212,030,960	194,022,560
Du Bois, Pa.	6,784,230	6,331,530	6,331,940	•Minneapolis, Minn.	294,475,510	280,937,850	282,393,430
Duluth, Minn.	44,325,410	43,160,890	41,361,060	Minot, N. D.	4,659,300	4,361,120	4,120,320
Dunkirk, N. Y.	8,000,300	7,692,090	16,628,770	Mobile, Ala.	25,486,760	25,902,110	26,754,780
Durham, N. C.		582,500	142,680	Modesto, Calif.	3,681,400	3,581,260	3,305,210
Elberton, Ga.	599,680	7,252,980	6,814,870	Montclair, N. J.	33,457,660	32,889,320	32,067,530
Elkhart, Ind.	7,910,810	15,523,350	14,519,760	•Montgomery, Ala.	12,744,300	13,329,330	13,178,630
•El Paso, Texas	14,494,420	13,384,040	4,970,310	Mt. Carmel, Pa.	6,679,210	6,398,190	6,082,430
Elyria, Ohio	13,808,230	4,358,130	3,260,620	Muncie, Ind.	8,007,140	8,090,760	7,859,310
Emporia, Kan.	4,012,360	5,792,300	6,709,720	Muskegon, Mich.	11,376,170	10,339,210	8,740,660
Enid, Okla.	6,033,140	42,897,910	34,282,280	•Muskegoe, Okla.	9,863,570	9,972,150	9,875,950
Erie, Pa.	45,406,600	4,007,700	4,041,800	•Nashville, Tenn.	64,258,620	66,413,420	60,750,670
Eugene, Ore.	4,681,820	13,820,530	12,793,920	Nebraska City, Neb.	1,982,560	1,911,050	1,996,500
Evanston, Ill.	13,222,180	2,483,250		New Albany, Ind.	6,590,890	5,883,810	3,123,860
Fairfield, Iowa	2,764,320	68,060,470	67,481,140	New Albany, Miss.	808,740		

CLEARING HOUSES IN THE UNITED STATES—Continued

CITY	July, 1932 Deposits	January, 1933 Deposits	July, 1933 Deposits	CITY	July, 1932 Deposits	January, 1933 Deposits	July, 1933 Deposits
New Bedford, Mass.	74,188,750	72,881,750	\$ 70,896,890	San Pedro, Calif.	\$ 3,502,240	\$ 3,177,720	
New Brighton, Pa.	2,337,220	2,103,800	2,217,930	Santa Barbara, Calif.	8,295,080	8,581,800	\$ 8,353,680
New Castle, Pa.	13,943,530	13,385,000	13,275,530	Santa Cruz, Calif.	5,496,940	5,466,850	5,065,580
*New Haven, Conn.	141,203,680	137,590,840	136,634,940	Santa Monica, Calif.	721,810	683,600	652,700
New Kensington, Pa.	7,871,670	7,085,560	6,889,170	Santa Rosa, Calif.	3,320,100	3,299,150	3,025,180
New London, Conn.	44,947,520	44,067,670	44,115,300	*Savannah, Ga.	68,538,560	66,602,860	73,749,940
Newnan, Ga.	1,176,960	1,092,560	1,134,010	Scranton, Pa.	90,199,230	89,173,710	90,608,580
*New Orleans, La.	192,525,560	216,800,890	145,511,090	*Seattle, Wash.	183,199,050	182,229,300	173,289,840
Newport News, Va.	11,421,130	11,226,500	9,386,400	Sedalia, Mo.	1,215,660	1,689,410	1,792,990
New Rochelle, N. Y.	31,257,340	29,732,500	20,239,750	Shamokin, Pa.	10,857,350	10,713,710	10,835,570
*New York, N. Y.	11,804,745,390	12,350,669,160	12,413,985,070	Sheboygan, Wis.	17,650,900	16,604,990	16,835,910
Niagara Falls, N. Y.	29,340,500	28,021,050	23,266,390	*Sioux City, Iowa	21,879,570	21,112,730	19,921,470
Norfolk, Va.	47,245,930	46,605,910	48,582,260	Sioux Falls, S. D.	10,830,290	10,195,600	11,027,000
Norristown, Pa.	16,903,150	16,816,150	17,373,560	South Bend, Ind.	17,384,800	12,985,470	11,385,470
*Northern New Jersey City, N. Y.				South St. Paul, Minn.	4,638,780	4,696,370	5,150,860
*Oakland, Calif.	74,420,260	71,625,300	50,568,980	*Spokane, Wash.	29,249,030	27,207,360	17,008,990
*Ogden, Utah	11,137,520	11,964,940	11,504,980	Springfield, Ill.	24,127,350	17,861,100	16,937,170
Oil City, Pa.	16,086,370	15,322,210	10,080,510	Springfield, Mass.	152,779,700	156,526,950	152,372,090
*Oklahoma City, Okla.	72,232,170	71,716,610	68,763,570	Springfield, Mo.	10,891,260	11,566,160	10,855,880
*Omaha, Neb.	79,496,790	75,767,140	80,266,050	Springfield, Ohio	14,198,150	13,262,760	12,556,230
Orange, N. J.	26,210,930	25,826,030	20,505,580	Stamford, Conn.	43,404,260	40,178,540	39,442,810
Oshkosh, Wis.	14,642,130	9,254,820	8,975,310	Sterling, Ill.	3,730,410	3,313,170	1,001,550
Palestine, Texas	2,231,250	2,362,720	2,385,840	Steuenville, Ohio	11,440,290	13,052,240	11,970,060
Parsons, Kan.	2,318,950	2,244,320	2,566,140	Stockton, Calif.	13,602,580	13,425,570	12,648,570
*Pasadena, Calif.	21,988,570	21,043,740	18,670,640	Sumter, S. C.	1,325,250	1,340,550	1,336,330
Passaic, N. J.	41,348,360	38,331,330	37,538,000	Superior, Wis.	8,829,910	8,184,010	5,426,410
Paterson, N. J.	113,913,330	109,873,990	98,595,410	Syracuse, N. Y.	187,850,970	182,112,300	175,183,980
*Peoria, Ill.	35,996,000	33,435,060	33,429,130	Tacoma, Wash.	15,493,790	14,642,680	14,636,330
Petersburg, Va.	5,882,170	5,815,050	2,266,020	Tampa, Fla.	26,263,630	24,044,850	23,539,990
*Philadelphia, Pa.	1,536,617,260	1,619,752,390	1,532,479,730	Terre Haute, Ind.	23,153,180	22,320,450	21,980,070
Phillipsburg, N. J.	5,431,710	5,293,620	5,122,920	Texarkana, Ark.-Tex.	10,403,670	9,923,140	9,209,140
Phoenix, Ariz.	18,039,240	17,082,310	18,368,260	*Toledo, Ohio	72,606,430	73,098,590	58,929,400
Fine Bluff, Ark.	6,471,780	6,353,970	7,716,150	*Topeka, Kan.	27,402,640	29,234,740	28,017,410
Pittsburg, Kan.	3,138,640	3,370,430	3,040,060	Trenton, N. J.	97,624,290	97,703,620	95,428,860
*Pittsburgh, Pa.	829,615,730	835,211,890	817,023,290	Tucson, Ariz.	10,640,750	12,161,250	12,070,400
Pittston, Pa.	16,320,810	16,073,910	16,054,350	*Tulsa, Okla.	65,075,550	66,736,640	57,809,350
Portland, Me.	106,265,240	103,850,420	64,758,700	Utica, N. Y.	81,593,400	77,838,910	76,213,410
*Portland, Ore.	112,370,990	117,764,680	116,054,210	Valdosta, Ga.	21,126,540	1,890,030	2,076,540
Portsmouth, Va. (See Norfolk)				Vernon, Texas	1,925,620	2,234,040	1,972,890
Pottsville, Pa.	20,900,280	19,385,850	17,722,020	Vicksburg, Miss.	8,636,900	8,566,840	8,580,130
Providence, R. I.	377,993,380	370,139,730	360,844,420	Vincennes, Ind.	3,545,980	2,529,080	2,498,120
*Pueblo, Colo.	19,289,240	19,419,880	19,078,400	Waco, Texas	16,202,550	16,189,290	15,718,280
Quincy, Ill.	11,556,410	6,691,790	6,143,820	Walla Walla, Wash.			3,578,860
Racine, Wis.	12,536,850	11,987,650	10,359,760	Warren, Pa.	19,792,090	18,172,080	17,826,670
Raleigh, N. C.	5,048,460	4,573,780	519,540	*Washington, D. C.	254,451,410	255,499,980	212,882,150
Reading, Pa.	45,942,520	43,316,720	26,547,350	Waterbury, Conn.	57,568,250	56,154,790	56,126,500
Red Wing, Minn.	4,070,380	3,684,580	3,750,490	Waterloo, Iowa	1,616,190	1,949,750	3,373,590
*Richmond, Va.	115,109,590	120,026,000	106,713,660	Watertown, Wis.	4,234,560	3,639,800	2,860,180
Riverside, Calif.	8,739,800	8,679,300	8,353,710	Watsonville, Calif.	4,079,200	3,718,980	3,363,090
Roanoke, Va.	26,266,210	26,759,020	25,356,930	West Los Angeles, Calif.			
Rochester, Minn.	6,333,590	5,871,690	5,670,320	Wheeling, W. Va.	41,087,190	38,796,920	37,125,910
Rochester, N. Y.	352,064,250	354,003,310	334,963,450	White Plains, N. Y.		32,707,750	27,694,050
Rockford, Ill.	7,876,880	8,069,780	9,352,390	Whittier, Calif.		2,280,670	2,666,970
Rocky Mount, N. C.	2,133,500	2,441,900	2,818,440	*Wichita, Kan.	35,371,400	34,745,460	33,693,500
Rome, Ga.	3,737,160	3,721,740	3,750,590	Wichita Falls, Texas	11,065,150	12,471,750	11,350,000
Sacramento, Calif.	53,529,590	19,636,250	18,394,020	Wilkes-Barre, Pa.	56,682,290	55,111,250	54,662,610
Saginaw, Mich.	26,665,230	25,777,810	11,730,010	Williamsport, Pa.	17,206,750	16,158,820	13,654,770
*St. Joseph, Mo.	28,538,980	29,061,060	29,558,240	Wilmington, Calif.			
*St. Louis, Mo.	464,542,270	471,927,410	405,592,450	Wilmington, Del.	80,292,170	86,122,200	86,747,640
*St. Paul, Minn.	135,508,860	124,956,560	127,135,380	Wilmington, N. C.	6,148,890	6,200,650	7,509,400
Salisbury, N. C.	774,200	744,520	686,580	Winchester, Va.	5,566,660	5,331,650	5,262,310
*Salt Lake City, Utah	57,774,300	65,760,760	60,728,720	Winona, Minn.	13,245,040	12,972,510	12,670,820
*San Antonio, Texas	44,662,040	50,048,650	47,418,890	Winter Haven, Fla.	2,171,850	1,610,630	1,545,370
San Bernardino, Calif.	1,973,890	1,945,000	1,954,570	Worcester, Mass.	203,905,380	198,818,230	183,381,690
San Diego, Calif.	40,985,950	39,529,360	37,897,680	Yakima, Wash.	8,277,080	7,488,290	7,780,240
*San Francisco, Calif.	1,688,066,950	1,733,940,010	1,719,084,190	Yankton, S. D.	1,952,840	1,807,380	1,915,320
San Jose, Calif.	8,859,510	9,108,880	8,747,100	Yonkers, N. Y.	90,655,310	83,532,990	66,085,770
				York, Pa.	31,402,350	29,477,270	29,116,170

* 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.

CONSOLIDATED CAPITULATION FOR JULY 1933 STATEMENTS

STATE	Total Nat'l Banks	Total State Banks and Trust Cos.	Total Private Banks	Total All Banks	LIABILITIES					RESOURCES				
					Capital	Surplus and Profits	Deposits	Accepts. L. of C., etc.	Total Liabilities	Loans and Discounts	Bonds and Securities	Miscellaneous	Cash and Exchange Due from Banks	Total Resources
Alabama	67	154		221	\$ 28,123,250	\$ 17,549,930	\$ 153,584,290	\$ 22,049,360	\$ 221,306,830	104,744,250	\$ 58,009,900	\$ 17,743,520	\$ 40,807,100	221,304,770
Alaska	4	9		13	890,000	795,550	9,999,260	453,770	12,138,580	3,971,680	4,792,120	465,980	2,908,500	12,138,280
Arizona	8	12		20	3,890,000	2,617,410	44,522,180	1,800,050	52,829,640	16,558,200	21,380,160	3,644,720	11,246,300	52,829,380
Arkansas	48	199	1	248	12,445,860	7,724,160	94,695,250	8,035,810	122,901,080	47,940,390	34,512,270	6,773,760	33,773,190	122,899,610
California	138	148		286	195,033,500	157,481,950	2,787,409,270	172,392,610	3,312,317,330	1,564,051,470	1,118,053,370	198,897,990	431,311,550	3,312,314,380
Colorado	71	97		168	13,604,500	13,896,030	203,986,670	10,926,860	242,414,060	69,249,950	93,680,930	7,816,520	71,667,130	242,414,530
Connecticut	59	145	5	209	42,726,400	17,223,700	1,095,570,240	35,267,540	1,290,787,880	702,808,410	400,302,390	64,001,820	123,675,550	1,290,788,170
Delaware	16	36		52	13,517,430	27,009,250	132,051,140	7,567,750	180,145,570	77,474,630	76,139,860	7,249,560	180,145,620	180,145,620
Dist. of Col.	9	11	1	21	17,350,000	19,205,310	212,882,150	13,002,140	226,712,720	46,890,510	116,893,540	23,585,160	57,192,760	226,712,900
Florida	46	111		157	20,751,840	9,841,930	183,116,810	24,164,870	341,559,400	150,469,600	85,694,580	25,849,790	79,504,170	341,518,140
Georgia	50	227	50	327	26,460,080	26,460,080	257,983,110	9,402,710	44,209,690	45,674,210	24,050,550	7,867,340	16,617,580	94,209,680
Hawaii	1	16		17	5,860,000	4,603,700	74,343,280	3,976,380	84,209,690	15,596,630	20,652,170	4,820,500	14,150,240	55,219,540
Idaho	24	63		87	4,110,000	3,121,270	44,021,900	9,402,710	55,229,550	820,718,740	820,718,740	104,556,320	698,285,490	2,552,880,590
Illinois	246	616		862	188,244,180	110,585,110	2,158,787,600	95,250,040	2,552,866,930	929,320,040	255,259,410	131,006,230	117,453,200	662,243,400
Indiana	106	424	71	601	45,582,440	37,959,990	450,099,310	128,610,020	662,251,760	153,766,570	90,967,250	13,251,040	84,453,420	642,438,420
Iowa	95	354	32	481	25,016,500	19,738,160	287,705,640	13,780,910	342,441,910	131,908,590	97,872,450	17,546,080	85,603,750	332,930,870
Kansas	199	575	3	777	30,589,500	15,914,670	251,954,640	332,954,010	625,908,650	205,779,760	97,619,340	29,388,960	61,537,360	394,325,420
Kentucky	89	331		420	31,833,350	30,488,620	285,516,880	46,492,180	394,331,030	148,140,780	82,160,990	17,778,440	75,860,470	323,940,610
Louisiana	24	144		168	25,859,090	13,092,590	259,531,970	25,458,370	323,942,020	148,140,780	142,710,870	13,018,505	35,799,410	306,997,510
Maine	33	56		89	13,125,175	24,338,490	255,230,920	14,303,670	306,998,255	115,468,140	142,710,870	13,018,505	89,355,930	711,446,150
Maryland	49	125	1	175	28,413,700	54,356,850	599,113,410	29,566,150	711,450,110	254,758,130	341,898,530	25,433,950	89,355,930	4,171,537,140
Massachusetts	130	273		403	136,949,610	313,061,360	3,616,809,450	104,708,860	4,171,529,280	2,092,447,980	1,456,668,910	145,668,910	253,253,930	6,777,683,330
Michigan	58	262	45	365	53,058,450	32,234,390	551,943,420	40,463,150	677,699,410	285,636,560	213,081,410	54,380,890	124,586,470	797,713,670
Minnesota	205	493		698	52,209,600	33,393,490	680,727,180	31,398,800	797,729,070	300,491,110	282,329,240	35,781,310	179,112,010	677,683,330
Mississippi	25	193		218	10,828,350	7,445,850	106,739,450	12,397,610	137,411,260	61,243,310	38,670,300	8,719,860	28,777,800	137,411,270
Missouri	86	703	2	791	79,654,460	43,402,790	868,618,570	29,715,490	1,021,391,310	368,693,140	359,543,100	39,469,680	253,660,540	1,021,366,460
Montana	46	86	1	133	8,380,000	6,708,300	93,698,420	3,444,220	112,230,940	31,915,450	42,079,350	9,765,870	28,490,360	112,251,300
Nebraska	131	426		557	22,875,500	12,801,830	216,937,680	11,263,370	263,878,380	105,064,880	80,353,680	13,449,890	64,986,810	263,855,260
Nevada	7	7		14	825,000	572,800	13,436,340	712,940	15,547,080	4,501,580	6,354,830	703,810	3,986,860	15,547,080
New Hampshire	48	64		112	9,775,070	28,427,840	249,525,160	8,709,990	296,438,060	125,266,380	146,764,650	8,142,470	16,266,470	296,439,970
New Jersey	218	193	4	415	120,431,630	152,696,310	1,684,002,870	136,845,650	2,093,976,460	915,080,220	819,957,060	153,165,960	205,776,270	2,093,979,510
New Mexico	24	20		44	2,165,000	1,214,320	22,236,840	1,677,140	27,293,300	9,783,740	9,861,220	1,324,880	6,327,700	27,297,540
New York	423	447	14	884	840,982,440	1,711,200,690	15,393,326,630	950,375,810	18,895,885,570	8,398,142,190	6,650,752,460	1,162,642,300	2,684,338,050	18,895,875,000
North Carolina	35	194		229	20,682,940	16,073,720	185,336,070	15,271,150	237,363,880	110,503,330	54,716,330	16,251,400	55,906,310	237,377,570
North Dakota	69	146		215	8,521,000	4,889,420	78,548,620	8,889,810	100,848,850	36,699,490	6,685,940	2,822,450	100,843,290	100,843,290
Ohio	213	393	24	630	118,558,300	105,622,570	1,374,910,350	80,214,420	1,679,305,640	838,467,310	469,572,070	107,427,870	263,842,810	1,679,310,060
Oklahoma	217	249		466	31,657,420	13,105,460	270,073,700	15,287,280	330,123,860	112,439,840	121,853,750	15,439,170	39,765,270	197,983,540
Oregon	51	65		116	12,578,500	7,514,740	165,828,410	12,061,930	197,983,580	52,004,920	97,715,460	8,497,890	64,823,270	4,994,286,400
Pennsylvania	608	425	28	1,061	282,437,130	592,306,990	3,821,034,900	298,487,510	4,994,286,530	1,879,150,100	2,149,721,670	316,791,360	432,623,700	523,405,860
Rhode Island	10	19		29	16,365,000	46,478,690	446,979,690	13,582,480	523,405,860	218,252,640	251,310,100	10,219,420	23,673,410	80,885,800
South Carolina	18	98	1	117	7,735,980	5,056,940	62,290,590	5,802,290	80,885,800	26,411,240	24,283,970	6,517,180	17,401,080	83,507,770
South Dakota	63	149		212	7,375,000	4,694,880	66,532,680	4,928,190	83,530,750	32,065,260	28,910,540	5,130,890	79,704,760	334,554,670
Tennessee	69	271		340	33,195,900	16,864,350	253,644,620	30,853,810	334,558,680	164,439,180	70,160,470	20,250,260	251,516,860	968,413,690
Texas	433	490	45	968	93,551,490	54,923,760	752,671,870	67,278,140	968,425,260	392,726,250	256,759,730	67,410,850	23,185,790	128,668,700
Utah	14	54		68	9,146,500	7,689,450	92,692,090	19,140,670	128,668,710	41,832,280	4,762,660	11,884,250	205,506,840	205,506,840
Vermont	34	52		86	7,771,000	13,526,090	170,054,810	14,155,510	205,506,680	113,824,320	66,003,260	13,795,010	84,618,780	483,175,410
Virginia	123	203	2	328	45,270,690	32,164,720	367,024,810	38,715,120	483,175,340	259,990,090	111,657,540	26,909,000	65,103,590	359,154,440
Washington	67	146		213	28,489,850	16,042,070	290,385,920	24,236,570	359,154,410	136,243,380	140,442,240	17,365,230	40,574,490	250,846,690
West Virginia	63	112		175	23,515,600	21,007,820	217,002,160	18,403,380	287,904,960	138,340,850	53,687,900	18,243,450	50,773,990	250,846,690
Wisconsin	88	593		681	57,346,100	36,956,860	561,051,280	49,409,690	704,763,930	339,036,400	196,286,510	37,870,050	131,571,030	704,763,990
Wyoming	25	40		65	3,530,000	3,451,070	40,408,470	2,479,990	49,862,630	21,864,090	13,223,920	2,108,980	12,665,640	49,862,630
Grand Total U.S.	4,983	10,719	330	16,032	\$ 2,925,781,565	\$ 4,055,534,320	\$ 42,544,596,430	\$ 2,735,358,790	\$ 52,261,271,105	\$ 22,758,541,110	\$ 18,265,745,170	\$ 3,113,305,755	\$ 8,123,542,150	\$ 52,261,134,185

+ Does not include 260 State banks which are operating under Senate File 111. 54 State Banks and 10 Private Banks had not reported resumption of operations by June 30.

Head offices operating under conservators	875	328	5	1,208
Branch banks operating under conservators	28	114		142

Branch Banks and Other Banking Institutions Listed in Rand McNally Bankers Directory - Not Listed in Above Capitulation

State	National Bk. Branches		State Bank Branches		Private Bk. Branches		Total Branches	Industrial and Mor-ris Plan Banks		Federal Reserve Banks		Federal Land, Loan Banks		Federal Intermediate Bks.		Joint Stock Land Banks		Total Other Inst'ts Listed in Directory
	H.Q.	Br.	H.Q.	Br.	H.Q.	Br.		H.Q.	Br.	H.Q.	Br.	H.Q.	Br.	H.Q.	Br.	H.Q.	Br.	
Alabama	16	16	2	2			20	241										241
Alaska	2	2					2	15										15
Arizona	13	13	1	1			15	35										35
Arkansas	2	2	1	1			4	6	254									260
California	525	230	755	5	3	1	2	770	1056									1,826
Colorado			1	1			2	3	171									174
Connecticut	1	1	16				17	226										227
Delaware	7	7					8	60										68
Washington, D.C.	9	5	14				16	37										39
Florida	6	6	2				8	166										172
Georgia	16	10	4	30	2		35	3										