

THE
CHASE NATIONAL BANK
OF THE CITY OF NEW YORK

DEPOSITS (JUNE 30, 1934) \$1,512,485,566.27

RAND McNALLY
BANKERS DIRECTORY

FINAL 1934 EDITION
PUBLISHED IN SEPTEMBER

UNITED STATES GOVERNMENT SECURITIES

F. R. FENTON & COMPANY

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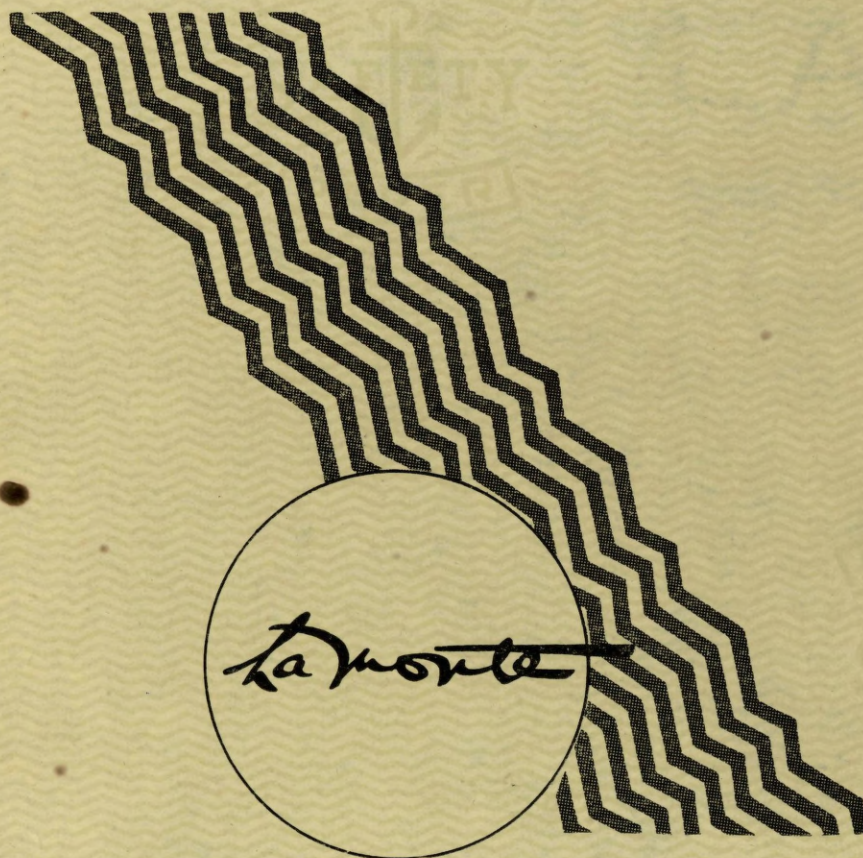
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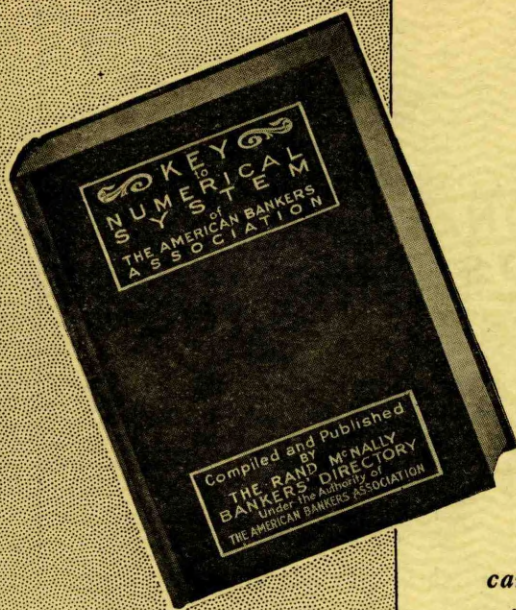
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SIXTY-SECOND YEAR

FINAL 1934 EDITION — 117th EDITION SINCE 1872

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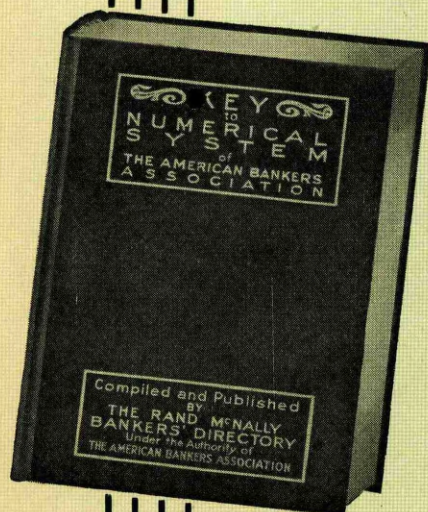
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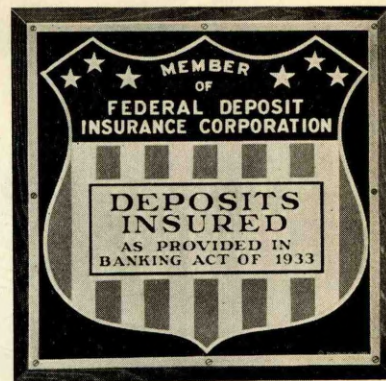


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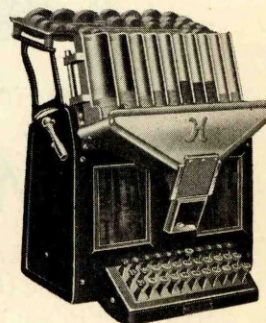
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Second Class (transient rate)—One cent for each 2 oz. or fraction of 2 oz. to 8 oz. inclusive, or at the parcel post rates when such rates are lower than the total rate computed on a shipment at 1 cent for each 2 ounces or fraction.

Third Class (a) Merchandise and Loose Printed Matter—1½ cents for each 2 oz. or fraction to 8 oz. inclusive. (b) Books and Catalogues, 24 pages or more, covers included, (22 must be printed), and Seeds, Scions and Bulbs—One cent for each 2 oz. or fraction to 8 oz. inclusive.

Bulk Third Class—(Sec. 562 P. L. & R.) Not less than 20 lbs. or not less than 200 separately addressed identical pieces. Apply to post office for permit to mail.

Miscellaneous (see "a" above)—Twelve cents each lb. or fraction, but not less than 1 cent per piece. Books, Seeds, Etc. (see "b" above)—Eight cents each lb. or fraction, but not less than 1 cent per piece.

Bulk mail must be separated by states and post offices and mailed at the post office or a station by the sender. Matter mailed at bulk rates cannot be Registered, Insured, or sent C. O. D.

Undeliverable Third and Fourth Class Mail will be returned to sender when "Return Postage Guaranteed" is printed under the sender's return address.

The Forwarding Address on third and fourth class articles can be obtained if the following notice is printed in the lower left-hand corner of the address side:

"Postmaster: If addressee has removed and new address is known, notify sender on Form 3547 postage for which is guaranteed."

Fourth Class—Parcel Post includes printed matter, merchandise, and all matter weighing in excess of 8 oz. except first-class, second-class, and second-class transient matter.

The Limit of Weight for fourth-class matter is 70 pounds for all zones.

The Limit of Size for fourth-class matter is 100 inches in length and girth combined. In measuring a parcel, the greatest distance in a straight line between the ends (but not around the parcel) is taken as its length, while the distance around the parcel at its thickest part is taken as its girth. For example, a parcel 35 inches long, 10 inches wide and 5 inches high measures 65 inches in length and girth combined.

Exceptions—(a) In the first or second zone, where the distance by the shortest regular practicable mail route is 300 miles or more, the rate is 9 cts. for the first pound and 2 cents for each additional pound.

(b) On parcels collected on rural routes the postage is 2 cents less per parcel than shown in the foregoing table when for local delivery and 3 cents less per parcel when for other than local delivery.

Closed Against Inspection—Third and fourth class parcels, except third class parcels containing circulars and printed matter, may be sealed when they bear the following statement in print (writing not permissible):

Contents: Merchandise. Postmaster: This parcel may be opened for postal inspection if necessary.

Sender's Receipts—A certificate of mailing is furnished the sender of domestic ordinary mail of any class upon payment of one (a) cent for each piece. This fee merely furnishes evidence of mailing. Additional duplicate receipts may be obtained upon payment of one (1) cent each.

Inclosures—There may be inclosed with fourth-class matter a written or printed invoice showing the name and address of the sender and of the addressee; the names and quantities of articles inclosed, together with inscriptions indicating "for purpose of description," the price, style, stock number, size, and quality of the articles; the order or file number, date of order, and date and manner of shipment; and the initials or name of the salesman, or of the person by whom the articles were packed and checked. Inscriptions, such as "Merry Christmas," "With best wishes," "Do not open until Christmas," or words to that effect may be written on fourth-class mail, or on a card inclosed therewith, Public library books may bear any printed or written mark constituting a necessary description for the purpose of a permanent library record.

MONEY ORDERS

	Fees		Fees
Not exceeding \$ 2.50.....	6c	Not exceeding 40.00.....	15c
Not exceeding 5.00.....	8c	Not exceeding 60.00.....	18c
Not exceeding 10.00.....	11c	Not exceeding 80.00.....	20c
Not exceeding 20.00.....	13c	Not exceeding 100.00.....	22c

SPECIAL DELIVERY

First Class—Two pounds or less, 10 cents. Over 2 pounds, not over 10 pounds, 20 cents. Over 10 pounds, 25 cents.

Second, Third and Fourth Class—Two pounds or less, 15 cents. Over 2 pounds, not over 10 pounds, 25 cents. Over 10 pounds, 35 cents.

Special Delivery Parcels of the second, third, and fourth classes are handled and transported like first class matter, and in addition receive immediate delivery at the office of address.

"Special Delivery" must be so endorsed.

SPECIAL HANDLING

(Handled as above but without special delivery)

Fourth Class—Two pounds or less 10 cents. Over 2 pounds, not over 10 pounds, 15 cents. Over 10 pounds, 20 cents.

"Special Handling" must be so endorsed.

RETURN RECEIPTS

Insured and Registered Mail—Upon payment of a fee of 3 cents at the time of mailing, or of 5 cents subsequent to the time of mailing, a receipt will be obtained for insured or registered mail matter showing to whom and when the article was delivered, which receipt will be returned to the sender and be received in the courts as prima facie evidence of such delivery.

Upon payment of the additional sum of 20 cents at the time of mailing by the sender of an insured or registered article of mail matter a receipt will be obtained showing to whom, when, and the address the article was delivered, which receipt will be returned to the sender and be received in the courts as prima facie evidence of delivery. This charge of 20 cents will be in addition to the charge of 3 cents for a return receipt requested at time of mailing. These charges are plus postage and fee for insurance and registration.

PARCEL POST

WGHT. IN LBS.	LOCAL ZONE	ZONES 1 & 2	ZONE 3	ZONE 4	ZONE 5	ZONE 6	ZONE 7	ZONE 8
		Not Over 150 Miles	151 to 300 Miles	301 to 600 Miles	601 to 1,000 Miles	1,001 to 1,400 Miles	1,401 to 1,800 Miles	Over 1,800 Miles
1 lb.	7c	8c	\$0.09	\$0.10	\$0.11	\$0.12	\$0.14	\$0.15
2 lbs.	8c	10c	.11	.14	.17	.19	.23	.26
3 lbs.	8c	11c	.13	.17	.22	.26	.32	.37
4 lbs.	9c	12c	.15	.21	.27	.33	.41	.48
5 lbs.	9c	13c	.17	.24	.33	.40	.50	.59
6 lbs.	10c	14c	.19	.28	.38	.47	.59	.70
7 lbs.	10c	15c	.21	.31	.43	.54	.68	.81
8 lbs.	11c	16c	.23	.35	.49	.61	.77	.92
9 lbs.	11c	17c	.25	.38	.54	.68	.86	1.03
*10 lbs.	12c	18c	.27	.42	.59	.75	.95	1.14
11 lbs.	12c	19c	.29	.45	.64	.82	1.04	1.25
12 lbs.	13c	21c	.31	.49	.70	.89	1.13	1.36
13 lbs.	13c	22c	.33	.52	.75	.96	1.22	1.47
14 lbs.	14c	23c	.35	.56	.80	1.03	1.31	1.58
15 lbs.	14c	24c	.37	.59	.86	1.10	1.40	1.69
16 lbs.	15c	25c	.39	.63	.91	1.17	1.49	1.80
17 lbs.	15c	26c	.41	.66	.96	1.24	1.58	1.91
18 lbs.	16c	27c	.43	.70	1.02	1.31	1.67	2.02
19 lbs.	16c	28c	.45	.73	1.07	1.38	1.76	2.13
20 lbs.	17c	29c	.47	.77	1.12	1.45	1.85	2.24
21 lbs.	17c	30c	.49	.80	1.17	1.52	1.94	2.35
22 lbs.	18c	32c	.51	.84	1.23	1.59	2.03	2.46
23 lbs.	18c	33c	.53	.87	1.28	1.66	2.12	2.57
24 lbs.	19c	34c	.55	.91	1.33	1.73	2.21	2.68
25 lbs.	19c	35c	.57	.94	1.39	1.80	2.30	2.79
26 lbs.	20c	36c	.59	.98	1.44	1.87	2.39	2.90
27 lbs.	20c	37c	.61	1.01	1.49	1.94	2.48	3.01
28 lbs.	21c	38c	.63	1.05	1.55	2.01	2.57	3.12
29 lbs.	21c	39c	.65	1.08	1.60	2.08	2.66	3.23
30 lbs.	22c	40c	.67	1.12	1.65	2.15	2.75	3.34
31 lbs.	22c	41c	.69	1.15	1.70	2.22	2.84	3.45
32 lbs.	23c	43c	.71	1.19	1.76	2.29	2.93	3.56
33 lbs.	23c	44c	.73	1.22	1.81	2.36	3.02	3.67
34 lbs.	24c	45c	.75	1.26	1.86	2.43	3.11	3.78
35 lbs.	24c	46c	.77	1.29	1.92	2.50	3.20	3.89
36 lbs.	25c	47c	.79	1.33	1.97	2.57	3.29	4.00
37 lbs.	25c	48c	.81	1.36	2.02	2.64	3.38	4.11
38 lbs.	26c	49c	.83	1.40	2.08	2.71	3.47	4.22
39 lbs.	26c	50c	.85	1.43	2.13	2.78	3.56	4.33
40 lbs.	27c	51c	.87	1.47	2.18	2.85	3.65	4.44
41 lbs.	27c	52c	.89	1.50	2.23	2.92	3.74	4.55
42 lbs.	28c	54c	.91	1.54	2.29	2.99	3.83	4.66
43 lbs.	28c	55c	.93	1.57	2.34	3.06	3.92	4.77
44 lbs.	29c	56c	.95	1.61	2.39	3.13	4.01	4.88
45 lbs.	29c	57c	.97	1.64	2.45	3.20	4.10	4.99
46 lbs.	30c	58c	.99	1.68	2.50	3.27	4.19	5.10
47 lbs.	30c	59c	1.01	1.71	2.55	3.34	4.28	5.21
48 lbs.	31c	60c	1.03	1.75	2.61	3.41	4.37	5.32
49 lbs.	31c	61c	1.05	1.78	2.66	3.48	4.46	5.43
50 lbs.	32c	62c	1.07	1.82	2.71	3.55	4.55	5.54
51 lbs.	32c	63c	1.09	1.85	2.76	3.62	4.64	5.65
52 lbs.	33c	65c	1.11	1.89	2.82	3.69	4.73	5.76
53 lbs.	33c	66c	1.13	1.92	2.87	3.76	4.82	5.87
54 lbs.	34c	67c	1.15	1.96	2.92	3.83	4.91	5.98
55 lbs.	34c	68c	1.17	1.99	2.98	3.90	5.00	6.09
56 lbs.	35c	69c	1.19	2.03	3.03	3.97	5.09	6.20
57 lbs.	35c	70c	1.21	2.06	3.08	4.04	5.18	6.31
58 lbs.	36c	71c	1.23	2.10	3.14	4.11	5.27	6.42
59 lbs.	36c	72c	1.25	2.13	3.19	4.18	5.36	6.53
60 lbs.	37c	73c	1.27	2.17	3.24	4.25	5.45	6.64
61 lbs.	37c	74c	1.29	2.20	3.29	4.32	5.54	6.75
62 lbs.	38c	76c	1.31	2.24	3.35	4.39	5.63	6.86
63 lbs.	38c	77c	1.33	2.27	3.40	4.46	5.72	6.97
64 lbs.	39c	78c	1.35	2.31	3.45	4.53	5.81	7.08
65 lbs.	39c	79c	1.37	2.34	3.51	4.60	5.90	7.19
66 lbs.	40c	80c	1.39	2.38	3.56	4.67	5.99	7.30
67 lbs.	40c	81c	1.41	2.41	3.61	4.74	6.08	7.41
68 lbs.	41c	82c	1.43	2.45	3.67	4.81	6.17	7.52
69 lbs.	41c	83c	1.45	2.48	3.72	4.88	6.26	7.63
70 lbs.	42c	84c	1.47	2.52	3.77	4.95	6.35	7.74

*The postage on any parcel over 84 inches and weighing less than 10 lbs. will be that chargeable for 10 lbs. at the zone rate.

INSURANCE

Third and Fourth Class Only—(\$100.00 limit to Philippine Islands. \$200.00 limit to Canal Zone.)

Indemnity not exceeding \$ 5.00.....	5c
Indemnity not exceeding 25.00.....	10c
Indemnity not exceeding 50.00.....	15c
Indemnity not exceeding 100.00.....	25c
Indemnity not exceeding 150.00.....	30c
Indemnity not exceeding 200.00.....	35c

REGISTRY

Indemnity	Fees	Indemnity	Fees
Up to \$ 5.00.....	\$0.15	300.01 to \$ 400.00.....	\$.60
\$ 5.01 to 25.00.....	.18	400.01 to 500.00.....	.70
25.01 to 50.00.....	.20	500.01 to 600.00.....	.80
50.01 to 75.00.....	.25	600.01 to 700.00.....	.85
75.01 to 100.00.....	.30	700.01 to 800.00.....	.90
100.01 to 200.00.....	.40	800.01 to 900.00.....	.95
200.01 to 300.00.....	.50	900.01 to 1000.00.....	1.00

Fee for return receipt 3 cents extra.

Registered mail including registered C. O. D. matter, having a declared value in excess of the maximum indemnity covered by the registry fee paid is subject to a postal surcharge as follows:

Declared value in excess of indemnity	Surcharge	Declared value in excess of indemnity	Surcharge
Up to \$ 50.00.....	.1c	400.01 to 600.00.....	.5c
\$ 50.01 to 100.00.....	.2c	600.01 to 800.00.....	.6c
100.01 to 200.00.....	.3c	800.01 to 999.99.....	.7c
200.01 to 400.00.....	.4c		

If the excess of the declared value over the maximum indemnity covered by the registry fee paid is \$1,000 or more, the surcharge for each \$1,000 or part of \$1,000 on articles destined to points within the several zones applicable to fourth class matter is as follows:

For delivery within	
Local Zone and First Zone.....	8c
Second Zone.....	9c
Third Zone.....	10c
Fourth Zone.....	11c
Fifth Zone and Sixth Zone.....	12c
Seventh Zone and Eighth Zone.....	13c

No surcharge will be collected on registered articles which contain exclusively checks, drafts, or other written or printed matter having no intrinsic value and which can be duplicated without expense or at a nominal cost. The value of such registered articles need not be declared.

C. O. D. MAIL—UNREGISTERED

Third and Fourth Class and Sealed Matter of Any Class Bearing First Class Postage (includes insurance):

Not exceeding \$ 5.00.....12c	Not exceeding \$100.00.....32c
Not exceeding 25.00.....17c	Not exceeding 150.00.....40c
Not exceeding 50.00.....22c	Not exceeding 200.00.....45c

There is no C. O. D. service to the Canal Zone or the Philippine Islands. The amount of C. O. D. charges governs the amount of C. O. D. fee to be paid. However, when the C. O. D. charges to be collected are less than the value, the sender may pay a higher fee in order to obtain indemnity for full value within the limit of indemnity allowable for the fee paid.

Articles such as deeds, abstracts of title, insurance policies, bills of lading, valuable light-weight merchandise, etc. (except bills and statements of indebtedness), when sealed and prepaid at the first class rate of postage may be sent C. O. D. either by ordinary or registered mail. When sent ordinary the C. O. D. fees given above are applicable. When patrons prefer the registry service or desire indemnity in excess of \$200.00 such mail may be sent by the combined registry-C. O. D. service, the fees for which are shown in table below:

REGISTERED C. O. D. MAIL

Indemnity	C. O. D. fee (including registry)	Maximum C. O. D. charges Collectable
Up to \$ 10.00.....	\$0.25.....	Up to \$ 10.00
\$ 10.01 to 50.00.....	.30.....	\$ 10.01 to 50.00
50.01 to 100.00.....	.40.....	50.01 to 100.00
100.01 to 200.00.....	.50.....	100.01 to 200.00
200.01 to 300.00.....	.60.....	Not over 200.00
300.01 to 400.00.....	.70.....	
400.01 to 500.00.....	.80.....	
500.01 to 600.00.....	.90.....	
600.01 to 700.00.....	1.00.....	
700.01 to 800.00.....	1.10.....	
800.01 to 1000.00.....	1.20.....	

No return receipt furnished for registered C. O. D. matter. Parcel Post (Fourth Class) Matter cannot be registered unless it is sealed and prepaid at the first class rate of postage.

All unregistered and registered C. O. D. shipments must be based on bona fide orders for the contents thereof or be in conformity with agreements between the senders and addressees.

CHARGE FOR SERVICE

Covering C. O. D. Mail at Office Held.—Each request for the alteration or cancellation of charges on a C. O. D. article or for the delivery of the article to other than the addressee at the post office where held must be accompanied with 10 cents. Requests of this character should be filed with the postmaster at the Mailing Office and not transmitted direct to the postmaster at the office of address. This charge is in addition to the postage at the local rate required for the second attempt at delivery if the parcel is addressed for delivery by carrier (city, village or rural) or for delivery to other than the original addressee at the post office where held.

DEMURRAGE

A demurrage charge of 5 cents per day is collected on each domestic C. O. D. article which the addressee fails to remove from the post office within 15 days after the first attempt to deliver or the first notice of arrival at the office of address, exclusive of the day delivery is first attempted or the first notice of arrival is issued at the office of address, the actual day of delivery, Sundays and holidays.

To avoid the payment of demurrage, the address label must bear instructions limiting detention of the article at office of address to not exceeding 15 days.

FOREIGN

Letters.—For any destination specially named in the table (see Table No. 1), 3 cents each ounce; for all other foreign destinations, 5 cents first ounce and 3 cents each additional ounce. *Weight limit:* 4 pounds, 6 ounces, except that to Canada and Newfoundland (including Labrador) it is 60 pounds; to Honduras (Republic), it is 8 pounds 12 ounces and to Nicaragua, it is 22 pounds. *Maximum dimensions:* 18 inches in any direction, except when in the form of a roll they are 30 inches in length and 4 inches in diameter.

Letter Packages.—Merchandise may be sent at the letter rate to certain foreign countries (see the "International Postal Service Section," Official Postal Guide). A paper customs declaration (Form 2976-A) or invoice must be inclosed in each such package and the green label (Form C1) Form 2976, must be affixed to the outside of the envelope or wrapper. The customs declaration and green label may be obtained free at the post office.

Post Cards.—Single post cards for any destination specially named in the table, 2 cents; for all other foreign destinations, 3 cents. *Maximum dimensions:* 6 by 4½ inches. *Minimum dimensions:* 4 by 2½ inches. Each half of a double or reply-paid postcard must be fully prepaid the rate applicable to a single card.

Printed Matter (including second class matter, except when mailed by publishers or registered news agents to certain countries, as explained in "Note"). For all foreign destinations, 1½ cents each 2 ounces. *Limit of weight:* 4 pounds 6 ounces in general and 6 pounds 9 ounces for single volumes of printed books, except in the case of certain countries, as shown in Table No. 1. *Maximum dimensions:* 18 inches in any direction, except when in the form of a roll they are 30 by 4 inches for most countries and 40 by 12 inches for certain countries, as shown in Table No. 1.

Printed Matter for the Blind.—For all foreign destinations, 1 cent each 2 pounds 3 ounces. *Limit of weight:* 11 pounds. *Maximum dimensions:* Same as other printed matter.

Samples of Merchandise.—For all foreign destinations, 1½ cents each 2 ounces, with a minimum charge of 3 cents. *Limit of weight:* 18 ounces. *Maximum dimensions:* 18 inches in length, 8 inches in width, and 4 inches in thickness, except when in the form of a roll they are 18 by 6 inches.

Commercial Papers.—For all foreign destinations, 1½ cents each 2 ounces, with a minimum charge of 5 cents. *Limit of weight and maximum dimensions:* Same as for printed matter, except to those countries which have ratified or put into effect the provisions of the Convention of the Postal Union of the Americas and Spain. (See Argentina, Bolivia, Brazil, Canada, Canary Islands, Chile, Colombia, Venezuela, Costa Rica, Cuba, Dominican Republic, Ecuador, El Salvador, Guatemala, Mexico, Panama, Paraguay, Peru, Spain (including Andorra and the Spanish possessions shown in Table No. 1), and Uruguay.)

Eight-Ounce Merchandise Packages.—Packages of merchandise weighing 8 ounces or less, for Argentina, Balearic Islands, Bolivia, Brazil, Canada, Canary Islands, Chile, Costa Rica, Cuba, Dominican Republic, Ecuador, Guatemala, Haiti, Honduras, (Republic), Mexico, Newfoundland (including Labrador), Nicaragua, Panama, Paraguay, Peru, Salvador (El), Spain (including Andorra and the Spanish possessions shown in Table No. 1), Uruguay and Venezuela, 2 cents for each 2 ounces, except that when the contents consist of seed, scions, plants, cuttings, bulbs, and roots, the rate is 1½ cents for each 2 ounces. (This is not parcel post, must not have customs declarations attached, and must not be sealed except when addressed for delivery in Canada and marked "This may be opened for postal inspection if necessary," and C. O. D. packages to Mexico.)

Small Packets.—Three cents for each 2 ounces, with a minimum charge of 10 cents per packet. *Maximum weight:* 2 pounds 3 ounces. *Maximum dimensions:* Same as samples of merchandise. (See the "International Postal Service Section," Official Postal Guide, for list of countries which accept small packets.)

Registration Fee.—For all foreign destinations, 15 cents in addition to postage. When a return receipt is requested at the time of mailing there is an additional charge of 5 cents therefor, and a charge of 10 cents when requested after mailing.

Prepayment.—Letters for places in Table No. 1 must be prepaid at least one full rate and other articles for those countries must be prepaid in full.

The prepayment of postage on letters and single post cards for countries not specially mentioned in the table is optional. Postage on all other articles (including reply post cards) must be fully prepaid.

However, registered letters and "business" letters (except those evidently being exchanged between branches of the same firm or corporation) which are short-paid are returned to the senders for the necessary postage.

Special-Delivery (Expres) Service is now in force with the following foreign countries:

Argentina	Egypt	Netherlands, The
Australia	Estonia	Newfoundland (including Labrador)
Austria	Finland	Norway
Bahamas	France	Nyasaland Protectorate
Belgium	Germany	Palestine
British Guiana	Great Britain and Northern Ireland	Panama
Bolivia	Guatemala	Paraguay
(Belize only)	Hungary	Poland
Canada	Irish Free State	Portugal
China	Italy	St. Pierre and Miquelon
Cuba	Japan	Sweden
Czechoslovakia	Latvia	Switzerland
Danzig	Lithuania	Trans-Jordan
Denmark	Luxembourg	
Dominican Republic	Mexico	
Ecuador		

An article intended for special ("expres") delivery in any of the countries mentioned above must be prepaid 20 cents, in addition to the regular postage by United States special delivery or other stamps affixed to the cover. There should also be affixed one of the "expres" labels (Form 2977) or the cover must be marked boldly in red ink "Expres" directly below but never on the stamps. In Canada and Newfoundland the special-delivery service applies only to letters (or articles prepaid at the letter rate). In Canada the service is limited to certain cities, a list of which appears under the item "Canada" in the "International Postal Service Section" Official Postal Guide. In the other countries of above list, the "expres" feature is applicable to ordinary and registered Postal Union articles (letters, post cards, commercial papers, printed matter, samples, and small packets), but not to parcel-post packages.

TABLE NO. 1

Country	Printed matter and com'l papers			
	Limits of weight		Max' dim's	
	In general	Single volumes of printed books	any direction, except as below when in the form of roll	
	Lbs. Oz.	Lbs. Oz.	Inches	
Andorra (Republic).....	②	11 —	30x4	
Argentina.....	②	11 —	30x4	
Balearic Islands.....	②	11 —	30x4	
Bolivia.....	②	11 —	30x4	
Brazil.....	②	11 —	30x4	
Canada.....	④ 6	11 —	30x4	
Canary Islands.....	②	11 —	30x4	
Chile.....	②	11 —	30x4	
Colombia.....	②	11 —	30x4	
Costa Rica.....	②	11 —	30x4	
Cuba.....	① ③	None	30x4	
Dominican Republic.....	②	11 —	30x4	
Ecuador.....	②	11 —	30x4	
Guatemala.....	②	11 —	30x4	
Haiti.....	8 12	11 —	40x6	
Honduras (Republic).....	8 12	11 —	40x6	
Labrador (see Newfoundland)				
Mexico.....	① ③	None	30x4	
Newfoundland (including Labrador).....	④ 6	11 —	30x4	
Nicaragua.....	8 12	11 —	40x6	
Panama.....	① ③	None	30x4	
Paraguay.....	②	11 —	30x4	
Peru.....	②	11 —	30x4	
Salvador (El).....	②	None	30x4	
Spain, including Alhucema Island, Ceuta, Chaferinas or Zafarani Islands, Melilla, Penon de Velez de la Gomera, and Tangier.....	②	11 —	30x4	
Uruguay.....	②	11 —	30x4	
Venezuela.....	②	11 —	40x6	
All other foreign destinations not listed above.....	4 6	6 9	30x4	

Note.—Daily newspapers issued and mailed as frequently as six times a week to bona fide subscribers in Canada and Newfoundland by publishers or registered news agents, and all second-class matter mailed by publishers or registered news agents to the other countries mentioned in the table above are subject to the postage rates prescribed in paragraphs 1, 2, 4, and 4½ of section 412, Postal Laws and Regulations, 1924. Other second-class matter mailed to Canada and Newfoundland (including Labrador) by publishers or registered news agents is subject to the postage rate of 1 cent for each 4 ounces or fraction thereof.

(1) There is no limit of weight for second-class matter sent to Canada, Cuba, Mexico, Newfoundland (including Labrador), and Panama by publishers or registered news agents.

(2) The weight limit applicable to printed matter is 8 pounds 12 ounces, while commercial papers are restricted to 4 pounds 6 ounces.

(3) The limit of weight applicable to printed matter in general, is 8 pounds 12 ounces, and the weight limit applicable to commercial papers is 4 pounds 6 ounces.

INTERNATIONAL MONEY ORDERS

Fees for Money Orders—Schedule No. 1.—Fees charged for money orders issued on domestic form. Payable in the United States, including Hawaii, Puerto Rico, and the United States Virgin Islands, or in Guam and Tutuila (Samoa); also for orders payable in Antigua, Bahamas, Barbados, Bermuda, British Guiana, British Honduras, British Virgin Islands, Canada, Canal Zone, Cuba, Dominica, Granada, Jamaica, Montserrat, Nevis, Newfoundland, Philippine Islands, St. Kitts, St. Lucia, St. Vincent, Trinidad and Tobago.

Orders from \$0.01 to \$25.00, 6c
Orders from \$25.01 to \$50.00, 8c
Orders from \$50.01 to \$100.00, 11c
Orders from \$100.01 to \$200.00, 13c
Orders from \$200.01 to \$400.00, 15c
Orders from \$400.01 to \$600.00, 18c
Orders from \$600.01 to \$800.00, 20c
Orders from \$800.01 to \$1000.00, 22c

Caution.—Postmasters at domestic money-order offices are not authorized to issue money orders for payment in foreign countries other than those enumerated in the above schedule No. 1. When an intending remitter applies at a domestic office for a money order payable in any other foreign country the postmaster should direct him to the nearest international money-order office. Particular care should be taken not to draw orders upon places on the Isthmus of Panama outside the Canal Zone, but for persons residing at Colon, Republic of Panama, orders on domestic form may be drawn on Cristobal, Canal Zone, which adjoins Colon, while for residents of the city of Panama, Republic of Panama, orders on like form may be drawn on adjoining town of Ancon, Canal Zone.

Schedule No. 2.—Fees charged for money orders issued on international form. Payable in Argentina, Austria, Belgium, Brazil, Bulgaria, Cape of Good Hope, Cape Verde Islands, Chile, China, Costa Rica, Czechoslovakia, Danzig (Free City of), Denmark, Estonia, Finland, France, French Levant*, Germany, Great Britain and Northern Ireland, Greece, Guatemala, Honduras, Hong Kong, Hungary, Iceland, Irish Free State, Italy, Japan, Latvia, Lithuania, Luxembourg, Mexico, Natal, Netherlands, Netherlands East Indies, New South Wales, New Zealand, Norway, Orange Free State, Palestine, Peru, Poland, Queensland, Salvador, Siam, South Australia, Spain, Straits Settlements, Surinam (or Dutch Guiana), Sweden, Switzerland, Tasmania, the Transvaal, Uruguay, Victoria, Western Australia, and Yugoslavia (or Jugoslavia).
Orders from \$0.01 to \$10.00, 10c.
Orders from \$10.01 to \$20.00, 20c.
Orders from \$20.01 to \$30.00, 30c.
Orders from \$30.01 to \$40.00, 40c.
Orders from \$40.01 to \$50.00, 50c.
Orders from \$50.01 to \$60.00, 60c.
Orders from \$60.01 to \$70.00, 70c.
Orders from \$70.01 to \$80.00, 80c.
Orders from \$80.01 to \$90.00, 90c.
Orders from \$90.01 to \$100.00, \$1

*The French Levant consists of the States of Syria, Lebanon, Latakia and Djebel Druze.

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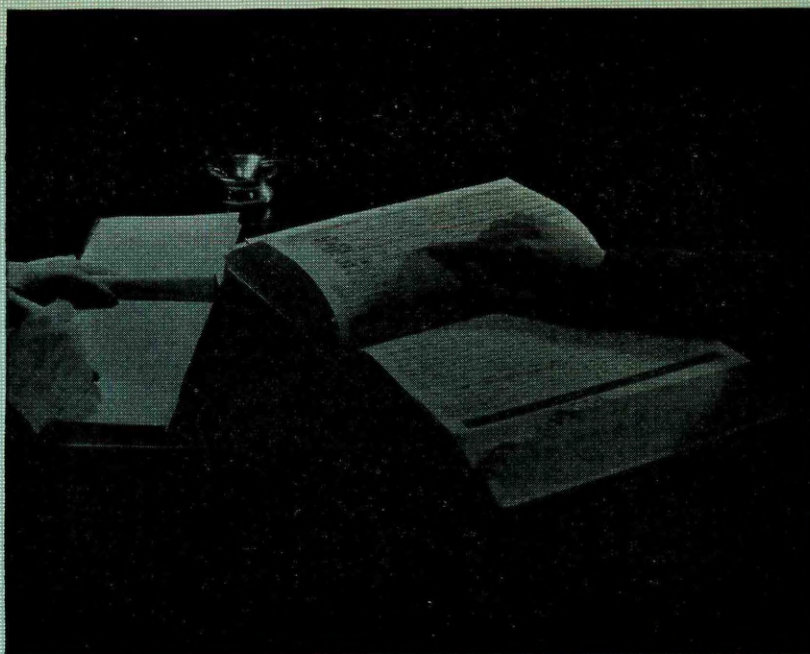
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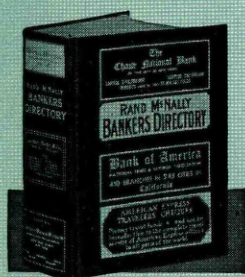
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Rand McNally Bankers Directory the Bankers Blue Book

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- 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 Pennsylvania
- 60 Alabama
- 61 Delaware
- 62 Florida
- 63 Georgia
- 64 Maryland
- 65 North Carolina
- 66 South Carolina
- 67 Virginia
- 68 West Virginia
- 69 Illinois
- 70 Indiana
- 71 Kentucky
- 72 Iowa
- 73 Michigan
- 74 Minnesota
- 75 Nebraska
- 76 North Dakota
- 77 South Dakota
- 78 Wisconsin
- 79 Missouri
- 80 Arkansas
- 81 Colorado
- 82 Kansas
- 83 Louisiana
- 84 Mississippi
- 85 Oklahoma
- 86 Tennessee
- 87 Texas
- 88 California
- 89 Arizona
- 90 Idaho
- 91 Montana
- 92 Nevada
- 93 New Mexico
- 94 Oregon
- 95 Utah
- 96 Washington
- 97 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		S 31 49	Th 31 61	
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51	
1916*			T 7 67		M 1 55	F 30 60			T 12 74		F 17 66	W 27 40	
1917*			M 5 68		T 1 57	W 20 50			T 11 83		T 20 70	M 31 41	
1918*			M 4 63		F 10 67	S 29 50		S 31 63			F 1 62	T 31 60	
1919*			T 4 63		M 12 69	M 30 49			F 12 74		M 17 66	W 31 44	
1920*		S 28 59			T 4 66	W 30 57			W 8 70		M 15 68	W 29 44	
1921		M 21 54		Th 28 66		Th 30 63			T 6 68			S 31 116	
1922			F 10 69		F 5 56	F 30 56			F 15 77			F 29 105	
1923				T 3 95		S 30 88			F 14 76			M 31 108	
1924			M 31 91			M 30 91				F 10 102		W 31 82	
1925				M 6 96		T 30 85			M 28 90			Th 31 94	
1926				M 12 102		W 30 79						F 31 184	
1927			W 23 82			Th 30 99				M 10 102		S 31 82	
1928		T 28 59				S 30 123				W 3 95		M 31 89	
1929			W 27 86			S 29 94				F 4 97		T 31 88	
1930			T 27 86			M 30 95			W 24 86			W 31 98	
1931			W 25 84			T 30 97			T 29 91			Th 31 93	
1932						Th 30 182			F 30 92			S 31 92	
1933						F 30 181				W 25 117		S 30 66	
1934			M 5 65			S 30 117							

Dates and number of Calls made on respective dates

DATES	CALLS
1	9
2	5
3	4
4	16
5	11
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	6
26	5
27	4
28	10
29	9
30	27
31	20
225	

35 on Monday
52 " Tuesday
41 " Wednesday
32 " Thursday
43 " Friday
22 " Saturday
Total, 225

*Six calls made.

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

Courtesy of Crocker First National Bank of San Francisco, San Francisco, Calif.

INVESTMENT BANKERS ASSOCIATION OF AMERICA

Office of the Association, 33 South Clark Street, Chicago

BOARD OF GOVERNORS

1934

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HARRY F. STIX.....Stix & Co.....Baltimore.
JOHN C. LEGG, JR.....Mackubin, Legg & Co.....Baltimore.
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ROY L. SHURTLEFF.....Blyth & Co., Inc.....Milwaukee.
ROBERT N. WILLIAMS.....Edgar, Ricker & Co.....Minneapolis.
W. HUBERT KENNEDY.....Wells-Dickey Co.....New Orleans.
CLAUDE G. RIVES, JR.....Whitney National Bank of New Orleans.....Cincinnati.
MARION H. WOODY.....Walter, Woody & Helmerding.....Kansas City.
SIGMUND STERN.....Stern Brothers & Company.....Seattle.
HOMER L. BOYD.....Marine National Company.....Seattle.
GEORGE P. HARDGROVE.....Ferris & Hardgrove.....Denver.
CHARLES B. ENGLE.....Engle, Adams & Company.....

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

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Office of Secretary, Lansdowne, Pa.

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

ARTHUR S. BOEGE, Bank of New York & Trust Co., New York, N. Y. (1936)
CARL W. FENNINGER, Provident Trust Co., Philadelphia, Pa. (1936)
JOSEPH C. LIPMAN, Union Bank & Trust Co., Los Angeles, Calif. (1936)
G. FINLEY McRAE, Merchants National Bank, Mobile, Ala. (1936) ■
R. R. RIDGE, Omaha National Bank, Omaha, Nebr. (1936)

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Second Vice-President—

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Secretary-Treasurer—

JOSEPH E. BIRNIE, 15 E. Fayette St., Baltimore, Md.

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Ralph W. Pitman, Philadelphia, Pa.
M. S. Richardson, Akron, Ohio
Harry E. Small, Cleveland, Ohio

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M. S. Richardson, Akron, Ohio
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F. Earl Wallace, Boston, Mass.

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J. Rodney Ball, Lawrence, Mass.
Howard E. Gladding, Providence, R. I.

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A. C. Armstrong, Duluth, Minn.
J. Rodney Ball, Lawrence, Mass.
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Vincent R. Brice, Miami, Fla.
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Bertram Chesterman, Washington, D. C.
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F. A. Collman, San Francisco, Calif.
B. M. Gessel, Tulsa, Okla.
Howard E. Gladding, Providence, R. I.
J. Frederick Green, Kansas City, Mo.

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

OFFICERS

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Immediate Past President, Sylvanus B. Nye, Nye Mortgage Corporation,
Buffalo, N. Y.
Vice-President, Thomas F. Clark, The Thomas F. Clark Co., New Haven,
Conn.

Vice-President, James W. Collins, Tracy Loan & Trust Co., Salt Lake City,
Utah.
Vice-President, Frank C. Evans, Evans, DeVore & Co., Crawfordsville, Ind.
Vice-President F. C. Waples, Midland Mortgage Co., Cedar Rapids, Iowa.

BOARD OF GOVERNORS (1933-1934)

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, 510 Guardian Bldg., Cleveland, Ohio.
Harry C. Peiker, Harry C. Peiker & Co., Tulsa, Okla.
O. A. Campbell, The Midland Mortgage Co., Toledo, O.
Morgan Adams, Mortgage Guarantee Company, Los Angeles, Calif.
R. G. Hamilton, Jr., R. G. Hamilton & Co., San Francisco, Calif.
H. F. Whittle, H. F. Whittle Investment Co., Minneapolis, Minn.
E. E. Murrey, Nashville Trust Company, Nashville, Tenn.
Irvin Jacobs, Irvin Jacobs & Company, Chicago, Ill.
J. J. F. Steiner, Realty Mortgage Co., Birmingham, Ala.
S. M. Waters, M. R. Waters & Sons, Inc., Minneapolis, Minn.

Richard G. Lambrecht, Lambrecht Realty Co., Detroit, Mich.
Edmund G. Chamberlain, Edwin Chamberlain & Co., San Antonio, Texas.
Hiram S. Cody, Cody Realty & Mortgage Co., Winston-Salem, N. C.
C. W. Kistler, Federal Bond & Mortgage Co., Miami, Fla.
A. Y. Creager, A. Y. Creager Co., Sherman, Tex.
W. A. Clarke, First Mortgage Co. of Philadelphia, Philadelphia, Pa.
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.
L. A. McLean, Southern Trust Co., Louisville, Ky.
Roy S. Johnson, Albright Title & Trust Co., Newkirk, Okla.
Byron T. Shutz, Herbert V. Jones & Co., Kansas City, Mo.

NATIONAL AND STATE BANKERS' PROTECTIVE ASSOCIATION

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

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

General Secretary-Treasurer
F. R. Jones
99½ Walton St., N. W.
Atlanta, Ga.

STATE BANK OFFICIALS AND EXAMINERS, 1934

STATE	NAME	ADDRESS
Ala.	J. H. Williams, Supt. of Banks	Montgomery.
	Miss Addie Lee Farish, Deputy Supt. of Banks	Montgomery.
	W. E. Henley, Member of Banking Board	Birmingham.
	J. B. Barnett, Member of Banking Board	Monroeville.
	F. J. Callen, Member of Banking Board	Clanton.
	G. H. Tatum, Member of Banking Board	Greenville.
	L. P. Cartwright, Bank Examiner	Athens.
	G. H. Foote, Bank Examiner	Birmingham.
	B. S. Gay, Bank Examiner	Montgomery.
	A. J. Smith, Bank Examiner	Montgomery.
	W. B. Hooper, Office Assistant	Albertville.
Ariz.	Y. C. White, Supt. of Banks	107 Capitol Bldg., Phoenix.
	Lloyd Thomas, Chief Bank Examiner	Phoenix.
	L. V. Bailey, Bank Examiner	Phoenix.
	J. P. Connolly, Bank Examiner	Phoenix.
	Pearl Butler Pendleton, Acct.-Stenographer	Phoenix.
Ark.	Marion Wasson, Bank Commissioner	Little Rock.
	Rex W. Peel, Asst. Commissioner	Little Rock.
	Oliver Phillips, Asst. Commissioner in charge of Building & Loan Associations	Little Rock.
	B. M. Eagle, Asst. Commissioner in charge of Blue Sky Division	Little Rock.
	Theo. P. Carson, State Bank Examiner	Little Rock.
	Albert Sims, Bank Examiner	Little Rock.
	G. H. Sexton, Bank Examiner	Little Rock.
	H. A. Daugherty, Bank Examiner (Closed Banks)	Little Rock.
	Fay C. Rayburn, Asst. Bank Examiner	Little Rock.
	Joe W. Chester, Bldg. & Ln. Examiner	Little Rock.
	M. C. Magness, Bldg. & Ln. Examiner	Little Rock.
Calif.	F. W. Richardson, Supt. of Banks	333 Montgomery St. San Francisco.
	E. D. Holly, Chief Deputy	San Francisco.
	C. E. Lowell, Chief Examiner	San Francisco.
	C. E. Ackerman, Bank Examiner	San Francisco.
	H. W. Albert, Bank Examiner	San Francisco.
	D. B. Courtney, Bank Examiner	San Francisco.
	C. E. Deskin, Bank Examiner	San Francisco.
	Chas. J. Ledwith, Bank Examiner	San Francisco.
	G. A. Macpherson, Bank Examiner	San Francisco.
	N. C. Matthews, Bank Examiner	San Francisco.
	Paul F. Meckes, Bank Examiner	San Francisco.
	Wm. J. Murphy, Bank Examiner	San Francisco.
	J. Perry Reynolds, Bank Examiner	San Francisco.
	H. S. Taylor, Bank Examiner	San Francisco.
	W. T. Werschull, Bank Examiner	San Francisco.
	Dan S. Canny, Chief of the Division of Bond Certification	San Francisco.
	John McPaul, Chief of Southern Division	701 California State Bldg., Los Angeles
	E. D. Backus, Bank Examiner	
	R. C. Barth, Bank Examiner	
	S. M. Matthews, Bank Examiner	
	E. E. Haupt, Bank Examiner	
	Harriet O. French, Secretary	Sacramento Office
Colo.	Grant McFerson, State Bank Commissioner	125 State Office Bldg. Denver.
	Axel R. Olson, Chief Deputy Bank Com.	Denver.
	John Jepson, Deputy Bank Com.	Denver.
	Geo. T. Atchison, Deputy Bank Com.	Denver.
	Walter J. Nelson, Deputy Bank Com.	Denver.
Conn.	Walter Perry, Bank Commissioner	New Haven.
	R. Gordon Baldwin, Deputy Bank Com.	Bristol.
	Harold P. Splain, Asst. Bank Com.	New Haven.
	Clarence H. Adams, Director Secur. Div.	West Hartford.
	John F. DiNonno, Bank Liquidating Agt.	New Britain.
	William P. Landon, Bond Consultant	West Hartford.
	Philip H. Moriarty, Analyst and Statist'n.	Hartford.
	Arthur O. Lamb, Real Estate Appraiser	Rocky Hill.
	Alfred E. Austin, Principal Bank Exam.	Torrington.
	George W. Austin, Associate Bank Exam.	West Hartford.
	Lynwood K. Elmore, Associate Bk. Exam.	West Hartford.
	Frank E. Irving, Associate Bank Exam.	Bridgeport.
	Arthur B. Shippee, Associate Bank Exam.	East Killingly.
	Reinhard J. Bardeck, Senior Bank Exam.	New Britain.

STATE	NAME	ADDRESS
Conn.	Douglas T. Boddie, Senior Bank Exam.	Redding.
(Cont.)	Thomas J. Convery, Senior Bank Exam.	Stamford.
	Stanley F. Gierymski, Senior Bank Exam.	New Britain.
	Ralph R. MacKinnel, Senior Bank Exam.	East Haven.
	Herbert F. Seward, Senior Bank Exam.	Hartford.
	Harold A. Williams, Senior Bank Exam.	Middletown.
	Howard E. Frisbie, Asst. Bank Exam.	East Haven.
	Gerald C. Low, Asst. Bank Exam.	Watertown.
	Alfred B. Taravella, Asst. Bank Exam.	Windsor Locks.
	Pietro Diana, Junior Bank Exam.	New Haven.
	Milton T. Gaines, Junior Bank Exam.	Glastonbury.
	Melvin O. Hall, Junior Bank Examiner	New Britain.
	Earle T. Jarvis, Junior Bank Exam.	Torrington.
	Frank J. Murphy, Junior Bank Exam.	New Haven.
	William W. Prout, Junior Bank Exam.	Windsor.
	Harold W. Roberts, Junior Bank Exam.	West Hartford.
	E. Gorton Rogers, Junior Bank Exam.	New London.
	Ernest E. Savard, Junior Bank Exam.	Bristol.
	Walter J. Carrigan, Junior Bank Exam.	New Haven.
Del.	Harold W. Horsey, State Bank Com.	State House, Dover.
	Ira Lewis, Deputy Bank Com.	Bridgetown.
	Lindale C. Fisher, Bank Examiner	Wilmington.
Fla.	J. M. Lee, State Comptroller	Tallahassee.
	H. J. Chance, Asst. Comptroller	Tallahassee.
	Geo. C. White, Bank Report Analyst	Tallahassee.
	J. E. Perkins, State Bank Examiner	Tallahassee.
	L. E. Fenn, State Bank Examiner	Miami.
	W. M. Wainwright, State Bank Examiner	Starke.
	L. T. Galphin, Jr., Building & Loan Examiner	Tallahassee.
	Paul B. Hale, State Bank Examiner	De Land.
	A. A. Futch, State Bank Examiner	Leesburg.
	J. C. Scarborough, State Bank Examiner	Quincy.
	D. H. Mays, Jr., Small Loan Examiner	Monticello.
	R. E. Waterman, State Bank Examiner	Sanford.
Ga.	R. E. Gormley, Supt. of Banks	Atlanta.
	E. B. Douglas, Asst. Supt. of Banks	Tallahassee.
	Richard Forrester, Bank Examiner	Montezuma.
	C. L. Gruver, Bank Examiner	Statesboro.
	O. G. Jackson, Bank Examiner	Dacula.
	W. D. Lloyd, Bank Examiner	Tallapoosa.
	A. L. Johnson, Secretary	Dacula.
	E. R. Ellis, Secretary	Atlanta.
Idaho	Ben. Diefendorf, Commissioner of Finance	State Capitol Bldg., Boise.
	W. T. Lambdin, Chief Clerk, Custodian of Securities	Boise.
	J. J. Mockler, Bank Examiner	Boise.
	C. W. Palmer, Examiner	Boise.
	A. B. Wheeler, Examiner	Boise.
Illinois	Edward J. Barrett, Auditor of Public Accounts, Main Office	State House, Springfield.
	Chicago Office: 2600 American National Bank Bldg., 33 N. La Salle St., Chicago.	
	W. D. Baine, Chief Bank Examiner	Springfield.
	A. A. Mueller, Chief Examiner, Cook Co. Div., 2600 American National Bk. Bldg.	Chicago.
	P. R. Wilkinson, Bank Examiner	Chicago.
	J. J. Jaeger, Bank Examiner	Chicago.
	Harold M. Durst, Bank Examiner	Chicago.
	Sully Gallicchio, Bank Examiner	Chicago.
	Jos. A. Jaworski, Bank Examiner	Chicago.
	Mark Waggoner, Bank Examiner	Chicago.
	H. A. Willard, Bank Examiner	Chicago.
	Lawrence A. Barrett, Bank Examiner	Chicago.
	Ralph E. Young, Trust Examiner	Chicago.
	S. B. Hicks, Jr., Trust Examiner	Springfield.
	A. Ray Drennan, Bank Examiner	Springfield.
	A. J. Adams, Bank Examiner	Springfield.
	Orth I. Dains, Bank Examiner	Springfield.
	Bert L. Chapman, Bank Examiner	Springfield.
	William W. Lucas, Bank Examiner	Springfield.
	Frank Chew, Bank Examiner	Springfield.
	J. E. Shearer, Bank Examiner	Springfield.
	Henry Odenthal, Bank Examiner	Springfield.
	L. P. McAnaney, Bank Examiner	Springfield.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS
Ind.	Department of Financial Institutions.....	Indianapolis.
	Commission for Financial Institutions:	
	Robert R. Batton, Chairman.....	Marion.
	O. P. Welborn, Vice Chairman.....	Indianapolis.
	Harvey B. Hartsock.....	Indianapolis.
	Myron H. Gray.....	Muncie.
	C. M. Setser.....	Columbus.
	Department of Financial Institutions:	
	Richard A. McKinley, Director.....	Jeffersonville.
	Herman B. Wells, Bank Supervisor.....	Bloomington.
	Wm. R. Dexheimer, Examiner in Charge	
	of Liquidations.....	Fort Wayne.
	Morris Stults, Bank Examiner.....	Bluffton.
	H. V. Miller, Bank Examiner.....	Franklin.
	T. G. Inwood, Bank Examiner.....	Indianapolis.
	J. E. Myer, Bank Examiner.....	Hammond.
	H. R. Johnson, Bank Examiner.....	Petersburg.
	W. E. Seales, Bank Examiner.....	Newburgh.
	G. E. Swain, Bank Examiner.....	Hartford City.
	G. B. Hines, Bank Examiner.....	Lafayette.
	Palmer Ice, Bank Examiner.....	Fairmount.
	Milton Martin, Bank Examiner.....	Indianapolis.
	Blaine H. Wiseman, Bank Examiner.....	Corydon.
	Hal T. Kitchen, Jr., Bank Examiner.....	Greensburg.
	F. M. Call, Bank Examiner.....	Indianapolis.
	J. W. Ball, Bank Examiner.....	Marion.
	C. A. Mattox, Bank Examiner.....	New Albany.
Iowa.....	D. W. Bates, Supt. of Banking.....	State House.
	R. L. Bunce, Deputy Supt.....	Des Moines.
	G. S. Krouth, Director of Receiverships.....	Des Moines.
	R. R. Blair, Examiner.....	Waterloo.
	L. H. Jurgemeyer, Examiner.....	Sheldon.
	Walter Light, Examiner.....	West Liberty.
	H. R. Jackson, Examiner.....	Marshalltown.
	S. T. Egerton, Examiner.....	Eastherville.
	C. D. Emmert, Examiner.....	Red Oak.
	C. S. Johnson, Examiner.....	Des Moines.
	R. H. Murphy, Assistant Examiner.....	Des Moines.
	Ira J. Melas, Assistant Examiner.....	Des Moines.
	Norman Sage, Assistant Examiner.....	Des Moines.
Kansas.....	H. W. Koenke, Bank Commissioner.....	Topeka.
	T. J. Rhodes, Asst. Bank Com.....	Topeka.
	C. F. Gilpin, 1st Special Assistant Bank	
	Com.....	Topeka.
	R. J. Arbutnot, Deputy Bank Com.....	Norton.
	L. C. Christenson, Deputy Bank Com.....	Topeka.
	John R. Emery, Deputy Bank Com.....	Wichita.
	R. Keesling, Deputy Bank Com.....	Wichita.
	T. Clarke Key, Deputy Bank Com.....	Salina.
	Geo. K. Meier, Deputy Bank Com.....	Topeka.
	H. F. Nelson, Deputy Bank Com.....	Topeka.
	I. L. Perkins, 2nd Special Asst. Bank Com.....	Hutchinson.
	R. B. Schwartz, Deputy Bank Com.....	Manhattan.
	C. W. Starr, Chief Examiner.....	Topeka.
	E. Von Trebra, Deputy Bank Com.....	Topeka.
	E. D. Land, Deputy Bank Commissioner.....	Iola.
	Geo. D. Royer, Jr., Deputy Bank Com.....	Hutchinson.
	Norton Thayer, Deputy Bank Com.....	Dodge City.
	C. W. Johnson, General Receiver.....	Topeka.
Ky.....	J. R. Dorman, Banking and Securities Com.....	Frankfort.
	Lloyd B. Clark, Deputy Bank Com.....	Frankfort.
	Evalyn C. Clifton, Deputy Securities Com.....	Frankfort.
	James E. Bond, Bank Examiner.....	Versailles.
	Russell Fryman, Bank Examiner.....	Cynthiana.
	R. D. Jeter, Bank Examiner.....	Campbellsville.
	Lawrence J. Roll, Bank Examiner.....	Newport.
	A. L. Bondurant, Bank Examiner.....	Louisville.
La.....	J. S. Brock, State Bank Com., Capitol	
	Bldg.....	Baton Rouge.
	J. S. Brock, Jr., State Bank Examiner.....	New Orleans.
	W. C. Evans, State Bank Examiner.....	New Orleans.
	M. Finnegan, State Bank Examiner.....	New Orleans.
	J. B. Hill, State Bank Examiner.....	New Orleans.
	A. R. Johnson, State Bank Examiner.....	Baton Rouge.
	Clement S. Ruf, Asst. State Bank Examiner.....	New Orleans.
	I. H. Schonberg, State Bank Examiner.....	New Orleans.
	W. E. Wood, State Bank Examiner and	
	Asst. Supervisor, Homestead and Build-	
	ing & Loan Associations.....	New Orleans.
Maine.....	Thomas A. Cooper, Bank Examiner.....	Augusta.
	J. Franklin Anderson, Deputy Bank Com.....	Gardiner.
	T. Frank Parker, Senior Examiner.....	Belfast.
	Ernest C. Stinson, Examiner.....	Bangor.
	Harold W. Lord, Examiner.....	Brewer.
	George H. Young, Assistant Examiner.....	Portland.
	Walter E. Frank, Asst. Examiner.....	Gray.
	David B. Moody, Asst. Examiner.....	Belfast.
	Albert S. Noyes, Asst. Examiner.....	Bath.
	J. Malcolm Stanley, Asst. Examiner.....	Kezar Falls.
	Harold F. Holmes, Asst. Examiner.....	Bangor.
	Kenneth B. Foss, Loan Agcy. Examiner.....	Augusta.
	Annie R. Norman, Clerk.....	Augusta.
	Hal G. Hoyt, Securities Examiner.....	Augusta.
	Agnes M. Hickey, Registration Clerk.....	Gardiner.
Md.....	John J. Ghingher, Bank Com., Un. Tr. Bldg.,	Baltimore.
	John D. Hospelhorn, Deputy Bank Com-	
	missioner, Union Trust Bldg.....	Baltimore.
	H. E. Meeks, Chief Examiner, Union Trust	
	Bldg.....	Baltimore.
	A. C. Merriam, Jr., Senior Examiner, Union	
	Trust Bldg.....	Baltimore.
	W. Reed Seal, Senior Examiner, Union	
	Trust Bldg.....	Baltimore.
	Schall W. Mitzel, Senior Examiner, Union	
	Trust Bldg.....	Baltimore.
	Oscar P. Conegys, Senior Examiner, Union	
	Trust Bldg.....	Baltimore.
	Jesse C. Gawthrop, Senior Examiner, Union	
	Trust Bldg.....	Baltimore.
	Howard A. Gross, Senior Examiner, Union	
	Trust Bldg.....	Baltimore.
	C. Raymond Frey, Senior Examiner, Union	
	Trust Bldg.....	Baltimore.
	Z. Davis Jackson, Senior Examiner, Union	
	Trust Bldg.....	Baltimore.
	H. Sattler Nolen, Junior Examiner, Union	
	Trust Bldg.....	Baltimore.
	Julius Scriba, Junior Examiner, Union Trust	
	Bldg.....	Baltimore.
	C. Scott Donohue, Junior Examiner, Union	
	Trust Bldg.....	Baltimore.
	Arthur N. Englar, Jr., Junior Examiner,	
	Union Trust Bldg.....	Baltimore.
	Allan J. Foster, Junior Examiner, Union	
	Trust Bldg.....	Baltimore.

STATE	NAME	ADDRESS
Md.....	Frank H. Hoffmaster, Junior Examiner, Union	
(Cont.)	Trust Bldg.....	Baltimore.
	Frank B. Marshall, Junior Examiner, Union	
	Trust Bldg.....	Baltimore.
	William O. Dunn, Jr., Junior, Examiner	
	Union Trust Bldg.....	Baltimore.
	Wade G. Emmett, Jr., Junior Examiner,	
	Union Trust Bldg.....	Baltimore.
	Alton R. Middlekauff, Junior Examiner,	
	Union Trust Bldg.....	Baltimore.
	Edward R. Sudsburg, Junior Examiner,	
	Union Trust Bldg.....	Baltimore.
Mass.....	Arthur Guy, Com. of Banks.....	State House, Boston
	L. R. W. Leland, Deputy Com. of Banks.....	Newtonville.
	Charles H. Answorth, Director.....	No. Beverly.
	Charles J. Bateman, Jr., Director.....	Newtonville.
	William B. Jensen, Director.....	Framingham.
	George F. Powers, Director.....	Arlington.
	R. J. Tubbs, Director.....	Greenwood.
	Eugene Brimmer, Asst. Director.....	Malden.
	Harold P. Jenks, Asst. Director.....	Newton Centre.
	John E. Turner, Asst. Director.....	Greenwood.
	Nelson B. Davis, Chief Clerk.....	Newton Highlands.
	Charles A. Crowell, Chief Bank Exam.....	Salem.
	George W. Barron, Senior Bank Exam.....	Beverly.
	Joseph R. Beetle, Senior Bank Exam.....	South Braintree.
	Forrest F. Bursley, Senior Bank Exam.....	Winchester.
	Howard A. Clark, Senior Bank Exam.....	Wakefield.
	William E. Day, Senior Bank Exam.....	Chelsea.
	Ralph E. Ellis, Senior Bank Exam.....	Braintree.
	Arthur W. Flint, Senior Bank Exam.....	Wakefield.
	Charles W. Herzig, Senior Bank Exam.....	Roxbury.
	Paul H. Heywood, Senior Bank Exam.....	Wakefield.
	John L. Keyes, Senior Bank Exam.....	Lowell.
	George C. Mansfield, Senior Bank Exam.....	Rockland.
	Burt O. McKinley, Senior Bank Exam.....	Lowell.
	Arthur S. Morey, Senior Bank Exam.....	Belmont.
	John F. Rich, Senior Bank Exam.....	Watertown.
	Stephen M. Torrey, Senior Bank Exam.....	Marblehead.
	Nathan L. Whitten, Senior Bank Exam.....	Campello.
	Horace W. Whynot, Senior Bank Exam.....	Roslindale.
	Carl H. Baker, Asst. Bank Exam.....	Wollaston.
	George F. Davee, Asst. Bank Exam.....	Plymouth.
	Michael J. Dammigan, Asst. Bank Exam.....	Boston.
	Samuel W. Eldridge, Asst. Bank Exam.....	Arlington Hts.
	Samuel T. Foster, Asst. Bank Exam.....	Waverley.
	Chester A. Gray, Asst. Bank Exam.....	Medford.
	Frank A. Hannan, Asst. Bank Exam.....	Cambridge.
	Francis J. Hillberg, Asst. Bank Exam.....	Wellesley Hills.
	Herbert L. Keeble, Asst. Bank Exam.....	Jamaica Plain.
	Harrison S. King, Asst. Bank Exam.....	Melrose.
	George H. Magurn, Asst. Bank Exam.....	Roslindale.
	Harold A. McKay, Asst. Bank Exam.....	Somerville.
	Burton T. Spencer, Asst. Bank Exam.....	Worcester.
	W. A. Warren, Asst. Bank Exam.....	Newton.
	Albert M. Whitworth, Asst. Bank Exam.....	Lowell.
	Harold E. Almy, Junior Bank Exam.....	Braintree.
	Austin J. Blood, Junior Bank Exam.....	Worcester.
	Charles E. Boles, Junior Bank Exam.....	Brookline.
	Joseph L. Brighton, Junior Bank Exam.....	Somerville.
	Frederick J. Bye, Junior Bank Exam.....	Worcester.
	N. S. Chadwick, Junior Bank Exam.....	Reading.
	Philip J. Coady, Junior Bank Exam.....	Somerville.
	Frederick A. Connell, Junior Bank Exam.....	Jamaica Plain.
	Joseph F. Connellan, Junior Bank Exam.....	Brookline.
	Harold A. Cowles, Junior Bank Exam.....	Boston.
	James H. Crowell, Junior Bank Exam.....	Boston.
	Paul Donovan, Junior Bank Examiner.....	Brighton.
	Sidney L. Drown, Asst. Bank Exam.....	Malden.
	Henry Haerberle, Junior Bank Exam.....	Jamaica Plain.
	Roland E. Hamel, Junior Bank Exam.....	Watertown.
	Russell A. Hersee, Junior Bank Exam.....	Roslindale.
	Larkland F. Hewitt, Junior Bank Exam.....	Cambridge.
	Elmer Holmberg, Junior Bank Exam.....	Worcester.
	Arthur W. Hood, Junior Bank Exam.....	No. Quincy.
	G. W. Hoy, Junior Bank Exam.....	Malden.
	Francis P. Hynes, Junior Bank Exam.....	Boston.
	P. Joseph King, Junior Bank Exam.....	Northampton.
	Felix A. Kulik, Junior Bank Exam.....	Beverly.
	Arthur A. LeMay, Junior Bank Exam.....	Beverly.
	Arthur B. Malone, Junior Bank Exam.....	Chelsea.
	Wm. E. Maloney, Junior Bank Examiner	
	Dorchester.....	
	Glen H. Martin, Junior Bank Exam.....	Waltham.
	Frank W. McCabe, Junior Bank Exam.....	Malden.
	Norman F. McDonald, Junior Bank Exam	
	Dorchester.....	
	Herbert J. Millen, Junior Bank Exam.....	Belmont.
	Warward A. Moulton, Junior Bank Exam.....	Milton.
	George F. Murphy, Junior Bank Exam.....	Brighton.
	Paul F. Ochs, Junior Bank Exam.....	East Milton.
	Daniel J. O'Connor, Junior Bank Exam.....	Lowell.
	James L. Patterson, Junior Bank Exam.....	Brookline.
	Albert R. Quinn, Junior Bank Exam.....	Brighton.
	Harry B. Quinn, Junior Bank Exam.....	East Weymouth.
	Eric D. Rice, Junior Bank Exam.....	Lynn.
	William F. Ritchie, Junior Bank Exam.....	Belmont.
	W. S. Savery, Junior Bank Exam.....	Plymouth.
	James J. Stapleton, Junior Bank Exam.....	Dorchester.
	Eugene F. Stors, Junior Bank Exam.....	Needham.
	B. F. Strand, Jr., Junior Bank Exam.....	Brookline.
	Kenneth W. Tatro, Junior Bank Exam.....	Walpole.
	Carleton B. Weeks, Junior Bank Examiner	
	Malden.....	
	Edward S. Whitmarsh, Junior Bk. Exam.....	Medford.
	Donald M. Williams, Junior Bk. Exam.....	Newton Highlands.
	B. F. Wood, Junior Bank Exam.....	Brighton.
	John W. Slye, Senior Credit Exam.....	Malden.
	Donald K. Taylor, Senior Credit Exam.....	Everett.
	Harry N. Thomas, Asst. Credit Exam.....	Waston.
	Arthur Welwood, Asst. Credit Exam.....	Boston.
Mich.....	R. E. Reichert, Commissioner.....	Lansing.
	M. C. Taylor, Deputy Commissioner.....	Lansing.
	Fred Marin, Deputy Commissioner.....	Lansing.
	Smith Falconer, Bank Examiner.....	Detroit.
	K. H. Butters, Bank Examiner.....	Bay City.
	F. B. Campbell, Bank Examiner.....	Caro.
	R. A. Carroll, Bank Examiner.....	Bellevue.
	L. M. Fenton, Bank Examiner.....	Bay City.
	G. A. Hodson, Bank Examiner.....	Grand Rapids.
	F. M. Kropschot, Bank Examiner.....	Marshall.
	A. G. List, Bank Examiner.....	Saginaw.
	H. S. Maentz, Bank Examiner.....	Allegan.
	R. C. McClelland, Bank Examiner.....	Grand Rapids.
	F. G. McEachron, Bank Examiner.....	Hudsonville.
	G. D. Monroe, Bank Examiner.....	Howell.
	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.
	Peter Talento, Bank Examiner.....	Lansing.
	H. G. Taylor, Bank Examiner.....	Lansing.
	C. C. Tyson, Bank Examiner.....	Grand Rapids.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Mich.	R. B. Van Wert, Bank Examiner	Jonesville.	N. J.	Herbert L. Morris, Junior Bank Examiner	North Plainfield.
(Cont.)	H. O. Wells, Bank Examiner	Dearborn.	(Cont.)	Morris L. Parsels, Junior Bank Examiner	Atlantic City.
"	O. S. Wood, Jr., Bank Examiner	Barryton.	"	Frank M. Power, Junior Bank Examiner	Ridgedale Park.
"	P. C. Yull, Bank Examiner	Lansing.	"	Alfred Sasser, Junior Bank Examiner	Trenton.
"	K. C. Aldrich, Asst. Bank Examiner	Jackson.	"	Ralph G. Smith, Junior Bank Examiner	Belleville.
"	R. E. Crimmins, Asst. Bank Examiner	Manistee.	"	D. O. Stably, Junior Bank Examiner	Summit.
"	M. G. Fiegel, Assistant Bank Examiner	Detroit.	"	Raymond H. Wesner, Junior Bank Exam.	Lambertville.
"	C. E. Kearns, Bank Examiner	Negaunee.	"	John W. West, Junior Bank Examiner	Lightstown.
"	R. K. Lapworth, Asst. Bank Examiner	Flushing.			
"	G. H. Ricks, Asst. Bank Examiner	Jackson.			
"	J. H. Robson, Jr., Asst. Bank Examiner	Ovid.	N. M.	John Bingham, State Bk. Ex.	Capitol Bldg., Santa Fe.
"	H. E. Romig, Asst. Bank Examiner	St. Claire Shores.	"	John C. Hays, Deputy State Bk. Exam.	Santa Fe.
"	W. C. Schrader, Assistant Bank Examiner	Detroit.	"	E. M. Hampton, Deputy State Bk. Ex.	Santa Fe.
"	W. I. Schriener, Assistant Bank Examiner	Grand Rapids.	"	R. W. Heflin, Special Asst. Blue-sky Dept.	Santa Fe.
"	T. D. Sher, Assistant Bank Examiner	Litchfield.			
"	Ralph Clench, Small Loan Agency Exam.	Battle Creek.			
"	R. A. Haigh, Bond Division	Dearborn.			
"	H. E. Johnson, Bond Division	Lansing.			
Minn.	Elmer A. Benson, Com. of Banks	St. Paul.			
"	A. W. Sade, Deputy Commissioner	St. Paul.			
"	F. A. Amundson, Chief Clerk	St. Paul.			
"	Ralph J. Maertz, Manager Bond Dept.	St. Paul.			
"	Robt. D. Beery, Examiner in Charge of Liquidation	St. Paul.	N. Y.	Joseph A. Broderick, Supt., State of New York	State Office Bldg., Albany.
"	F. R. McGowan, Asst. to Commissioner	Minneapolis.	"	G. W. Egbert, Deputy	80 Centre St., N. Y.
"	O. I. Brandvold, Bank Examiner	Fergus Falls.	"	George A. Coleman, Deputy	Albany.
"	Jacob Rigg, Bank Examiner	Ada.	"	Chas. H. Schoch, Deputy	80 Centre St., N. Y.
"	J. H. Spieker, Bank Examiner	Minneapolis.	"	James J. Heenehan, Deputy	80 Centre St., N. Y.
"	Henry Lende, Bank Examiner	Appleton.	"	Alfred L. Tabor, Deputy	80 Centre St., N. Y.
"	C. M. Wenzel, Bank Examiner	St. Paul.	"	H. S. Andrews, Bank Examiner	80 Centre St., N. Y.
"	H. V. Montgomery, Bank Examiner	Minneapolis.	"	R. W. Humphrey, Bank Examiner	80 Centre St., N. Y.
"	F. J. Luitke, Bldg. & Loan Examiner	Minneapolis.	"	J. S. Love, Bank Examiner	80 Centre St., N. Y.
"	C. E. Tillander, Examiner	St. Paul.	"	Fletcher G. Crane, Bank Examiner	80 Centre St., N. Y.
"	G. V. Markey, Assistant Examiner	Worthington.	"	John I. Mesick, Bank Examiner	80 Centre St., N. Y.
"	R. S. Picha, Assistant Examiner	St. Paul.	"	F. W. Piderit, Bank Examiner	80 Centre St., N. Y.
"	Jesse Olson, Assistant Examiner	Fergus Falls.	"	Peter N. Shippee, Bank Examiner	Albany.
"	G. W. Tanner, Assistant Examiner	Minneapolis.	"	Arthur B. Vogel, Bank Examiner	80 Centre St., N. Y.
"	C. E. Williams, Asst. Examiner	Minneapolis.	"	C. E. Nathaway, Bank Examiner	Rochester.
"	Henry J. Larson, Asst. Examiner	Ada.	"	Rho. L. Bush, Bank Examiner	80 Centre St., N. Y.
"	Clarence Lodahl, Assistant Examiner	St. Paul.	"	Louis N. Roe, Bank Examiner	80 Centre St., N. Y.
"	A. A. Wilcken, Assistant Examiner	Minneapolis.	"	Ralph T. Simmons, Bank Examiner	80 Centre St., N. Y.
Miss.	J. S. Love, Supt. of Banks	Jackson.	"	G. M. Aldrich, Bank Examiner	80 Centre St., N. Y.
"	L. E. Brown, Secretary	Jackson.	"	Lawrence H. Geser, Bank Examiner	80 Centre St., N. Y.
"	C. T. Johnson, Bank Examiner	Clarksdale.	"	Geo. A. Strack, Bank Examiner	80 Centre St., N. Y.
"	E. M. Sumner, Bank Examiner	Hattiesburg.	"	Herbert O. Rogers, Bank Examiner	80 Centre St., N. Y.
"	W. O. Walker, Bank Examiner	Clarksdale.	"	E. J. Bangert, Bank Examiner	Buffalo.
Mo.	O. H. Moberly, Com. of Finance, Department of Finance	Jefferson.	"	Fred T. Bolan, Bank Examiner	80 Centre St., N. Y.
"	P. W. Henry, Deputy Commissioner of Finance	Kansas City.	"	Charles Clarke, Bank Examiner	Albany.
"	F. S. Hummel, Bank Examiner	St. Louis.	"	Mortimer S. Cole, Bank Examiner	80 Centre St., N. Y.
"	Don O. Adamson, Bank Examiner	Miller.	"	Alfred L. Taylor, Bank Examiner	80 Centre St., N. Y.
"	O. H. Clark, Bank Examiner	Savannah.	"	Wm. D. Navin, Bank Examiner	Schenectady.
"	Geo. E. Chipman, Bank Examiner	Monroe City.	"	John M. Egan, Bank Examiner	Buffalo.
"	J. D. Ellis, Bank Examiner	Malden.	"	Ambrose J. Delaney, Bank Examiner	Rochester.
"	Bran Osborn, Bank Examiner	Macos Creek.	"	Frank O. Maher, Bank Examiner	Albany.
"	Sam J. Ross, Bank Examiner	Lancaster.	"	Arthur P. McQuade, Bank Examiner	80 Centre St., N. Y.
"	H. G. Elliott, Asst. Bank Examiner	Keytesville.	"	Thomas M. Little, Bank Examiner	Syracuse.
Mont.	Frank H. Johnson, Supt. of Banks	Helena.	"	James A. Schaumburg, Bank Examiner	80 Centre St., N. Y.
"	R. W. Bailey, Chief Examiner	Helena.	"	Wm. P. Mitchell, Bank Examiner	80 Centre St., N. Y.
"	R. Fremou, Bank Examiner	Helena.	"	Andrew Eisen, Bank Examiner	80 Centre St., N. Y.
"	R. W. Johnson, Bank Examiner	Helena.	"	George R. Dise, Bank Examiner	Buffalo.
"	C. A. Kelley, Bank Examiner	Helena.	"	Marcus Koster, Bank Examiner	80 Centre St., N. Y.
Neb.	E. H. Luikart, Supt. Dept. of Banking	Lincoln.	"	Edward H. Leete, Bank Examiner	80 Centre St., N. Y.
"	Merle N. Foster, Deputy Superintendent, State Capitol Bldg.	Lincoln.	"	John J. Sullivan, Bank Examiner	Albany.
"	J. F. McLain, Chief Examiner, Dept. of Banking, State Capitol Bldg.	Lincoln.	"	Guy E. Thompson, Bank Examiner	Kenmore.
"	J. Y. Castle, Bank Examiner	Hastings.	"	R. W. Pawling, Bank Examiner	80 Centre St., N. Y.
"	L. L. Hallstead, Bank Examiner	Norfolk.	"	John A. Tripp, Bank Examiner	Rochester.
"	C. R. Haines, Bank Examiner	Holdrege.	"	William J. McAuliffe, Bank Examiner	80 Centre St., N. Y.
"	R. H. Larson, Bank Examiner	Lincoln.	"	Clarence A. Masker, Bank Examiner	80 Centre St., N. Y.
"	A. F. Jorgensen, Bank Examiner	Alliance.	"	Earl Harkness, Bank Examiner	80 Centre St., N. Y.
"	I. S. Russell, Bank Examiner	Lincoln.	"	Geo. J. Riedel, Bank Examiner	80 Centre St., N. Y.
"	Merl H. Garrison, Bank Examiner	Grand Island.	"	Edward Zimmerman, Jr., Bank Examiner	Buffalo.
Nev.	E. J. Seaborn, Supt. of Banks	Carson City.	"	Walter H. Wiesner, Bank Examiner	80 Centre St., N. Y.
N. H.	Willard D. Rand, Commissioner	State House, Concord.	"	Bernard J. Hirschfeld, Bank Examiner	80 Centre St., N. Y.
"	Leon O. Gerry, Deputy Com.	Concord.	"	Gerald R. Dorman, Bank Examiner	80 Centre St., N. Y.
N. J.	State of New Jersey Dept. of Banking and Insurance, State House Annex	Trenton.	"	Robert A. Barnet, Jr., Bank Examiner	80 Centre St., N. Y.
"	William H. Kelly, Commissioner, Dept. of Banking and Insurance	F. Orange.	"	Thomas Martinus, Bank Examiner	80 Centre St., N. Y.
"	Verner D. Peer, Deputy Com.	Summit.	"	Joseph B. Zweifel, Bank Examiner	80 Centre St., N. Y.
"	James A. Onell, Asst. Deputy Commissioner	Trenton.	"	John C. Dieckert, Bank Examiner	80 Centre St., N. Y.
"	George Compton, Supervisor and Director for Liquidations and Reorganizations	Trenton.	"	H. R. MacEwen, Bank Examiner	Syracuse.
"	Robert B. Allardice, Special Asst. Deputy Commissioner	Westfield.	"	Arthur J. Ruhle, Bank Examiner	80 Centre St., N. Y.
"	A. S. Amerman, Special Asst. Deputy Commissioner	Trenton.	"	Wm. De C. White, Bank Examiner	80 Centre St., N. Y.
"	Frank J. Fitzpatrick, Special Asst. Deputy Commissioner	Elizabeth.	"	Edward F. X. Wolfe, Bank Examiner	80 Centre St., N. Y.
"	Harry Prosser, Special Asst. Deputy Commissioner	Margate City.	"	Paul V. Liehr, Bank Examiner	80 Centre St., N. Y.
"	John M. Baker, Senior Bank Exam.	Avon-by-the-sea.	"	John J. Cavanaugh, Bank Examiner	Syracuse.
"	Frank H. Betz, Senior Bank Examiner	Plainfield.	"	Robert E. Chellis, Bank Examiner	80 Centre St., N. Y.
"	John T. Connolly, Senior Bank Examiner	Trenton.	"	D. S. Cushman, Bank Examiner	Syracuse.
"	Walter B. Firman, Senior Bank Examiner	Trenton.	"	Edmond W. Browne, Bank Examiner	80 Centre St., N. Y.
"	Oscar B. Garthwaite, Jr., Senior Bank Examiner	Rahway.	"	Joseph V. Mullaly, Bank Examiner	80 Centre St., N. Y.
"	George A. Senior Bk. Examiner	Bordentown.	"	H. Le Roy Miller, Bank Examiner	Rochester.
"	Edw. B. Snook, Senior Bank Examiner	Princeton.	"	Margaret E. Kennedy, Bank Examiner	80 Centre St., N. Y.
"	William M. Struble, Senior Bank Exam.	Belleville.	"	James A. Sheeran, Bank Examiner	80 Centre St., N. Y.
"	David W. Andrews, Junior Bank Examiner	Elizabeth.	"	Henry J. Nauher, Bank Examiner	80 Centre St., N. Y.
"	Franklin W. Bright, Junior Bank Examiner	Rutherford.	"	A. Charles Ruocco, Bank Examiner	80 Centre St., N. Y.
"	John B. Cunningham, Junior Bank Examiner	Jersey City.	"	John Lacke, Bank Examiner	Buffalo.
"	J. Clifford Feaster, Junior Bank Examiner	Pedricktown.	"	Francis J. Ludeman, Bank Examiner	80 Centre St., N. Y.
"	Edward M. Field, Junior Bank Examiner	Elizabeth.	"	Louis J. Devantoy, Bank Examiner	80 Centre St., N. Y.
"	Benj. F. Gregg, Junior Bank Examiner	Bloomfield.	"	Michael A. Kearns, Bank Examiner	80 Centre St., N. Y.
"	George J. Heath, Junior Bank Examiner	Bloomfield.	"	Charles R. Johnson, Bank Examiner	80 Centre St., N. Y.
"	John M. Jones, Junior Bank Examiner	Tenack.	"	William Taner, Bank Examiner	80 Centre St., N. Y.
"	Charles A. Kraus, Junior Bank Examiner	Grantwood.	"	Arthur W. Dahl, Bank Examiner	80 Centre St., N. Y.
"	Harry Z. Levick, Junior Bank Examiner	Collingswood.	"	Raymond F. Garraty, Bank Examiner	Buffalo.
"	Walter L. Lyons, Junior Bank Examiner	Emerson.	"	Scudder D. Gildersleeve, Bank Examiner	80 Centre St., N. Y.
"	John J. Malan, Junior Bank Examiner	Audubon.	"	James McWilliams, Bank Examiner	80 Centre St., N. Y.
			"	Clarence P. Hartig, Bank Examiner	80 Centre St., N. Y.
			"	Charles R. Murray, Bank Examiner	80 Centre St., N. Y.
			"	Allister W. D. Steele, Bank Examiner	Syracuse.
			"	Leslie W. Wintch, 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., N. Y.
			"	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	Bany.
			"	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
N. Y.	L. E. Millspaugh, Bank Examiner	80 Centre St., N. Y.
(Cont.)	Chas. M. Morat, Bank Examiner	80 Centre St., N. Y.
	Edward J. Moreth, Bank Examiner	Albany
	George S. Notarpole, Bank Examiner	80 Centre St., N. Y.
	Edward P. Pedlowe, Bank Examiner	80 Centre St., N. Y.
	Edward J. Pierce, Bank Examiner	80 Centre St., N. Y.
	Arthur J. McQuade, Bank Examiner	80 Centre St., N. Y.
	James F. Moran, Bank Examiner	80 Centre St., N. Y.
	Vincent O. Reuther, Bank Examiner	80 Centre St., N. Y.
	M. L. Masson, Bank Examiner	80 Centre St., N. Y.
	John L. Seigart, Bank Examiner	Syracuse
	Ralph W. Taylor, Bank Examiner	80 Centre St., N. Y.
	Henry C. Bartsh, Bank Examiner	80 Centre St., N. Y.
	Albert F. Kendall, Bank Examiner	Rochester
	Albert De Lisser, Bank Examiner	80 Centre St., N. Y.
	Joseph J. Kennedy, Bank Examiner	Rochester
	William J. Kennedy, Bank Examiner	Rochester
	Frank S. Ross, Bank Examiner	Syracuse
	John M. Six, Bank Examiner	Rochester
	Henry A. Jud, Bank Examiner	Rochester
	August Langhauser, Bank Examiner	80 Centre St., N. Y.
	Paul V. Martin, Bank Examiner	80 Centre St., N. Y.
	J. Gerald Kendall, Bank Examiner	Syracuse
	Vincent J. Nolan, Bank Examiner	80 Centre St., N. Y.
	John C. Hasbrouck, Bank Examiner	80 Centre St., N. Y.
	John C. O'Byrne, Bank Examiner	Binghamton
	W. Elmore Slack, Bank Examiner	Albany
	Albert P. Fallon, Bank Examiner	80 Centre St., N. Y.
	Thomas J. Coghlan, Bank Examiner	Buffalo
	J. Harold Driscoll, Bank Examiner	Buffalo
	Robert J. Ryan, Bank Examiner	80 Centre St., N. Y.
	Walter E. Nolan, Bank Examiner	Buffalo
	Gwynne W. Spencer, Bank Examiner	Syracuse
	Gerald O'Grady, Bank Examiner	80 Centre St., N. Y.
	John J. Tierney, Bank Examiner	80 Centre St., N. Y.
	J. J. O'Shaughnessy, Bank Examiner	80 Centre St., N. Y.
	Nathaniel Orens, Bank Examiner	80 Centre St., N. Y.
	John C. Rued, Bank Examiner	Buffalo
	George A. Morlock, Bank Examiner	Schenectady
	Jesse J. Finn, Bank Examiner	Rochester
	Milton W. Schenck, Bank Examiner	Albany
	Charles H. Trask, Bank Examiner	Albany
	Gerard A. Buckley, Bank Examiner	80 Centre St., N. Y.
	Garret E. Fitzgerald, Bank Examiner	80 Centre St., N. Y.
	Samuel T. Knapp, Bank Examiner	Buffalo
	Robert C. Mabel, Bank Examiner	Albany
	John D. Dever, Bank Examiner	80 Centre St., N. Y.
	Clinton D. Ganse, Bank Examiner	80 Centre St., N. Y.
	Blanche B. Plant, Bank Examiner	Albany
	Erich C. Rydman, Bank Examiner	80 Centre St., N. Y.
	Charles V. Scheuerman, Bank Examiner	80 Centre St., N. Y.
	Edward J. Powers, Bank Examiner	80 Centre St., N. Y.
	Gaetano Caponigri, Bank Examiner	80 Centre St., N. Y.

N. C.	Gurney P. Hood, Commissioner of Banks	Raleigh.
"	C. I. Taylor, Liquidating Agent	Raleigh.
"	W. L. Williams, Bank Examiner	Raleigh.
"	Leigh Wilson, Bank Examiner	Raleigh.
"	W. M. Wiggins, Bank Examiner	Raleigh.
"	J. B. Carson, Bank Examiner	Raleigh.
"	J. E. Bobbitt, Examiner	Raleigh.

N. D.	Adam A. Lefor, State Examiner	Bismarck.
"	R. S. See, Deputy Examiner	Bismarck.
"	Jas. A. Brown, Deputy Examiner (City & Co.)	Rolla.
"	J. R. Snyder, Deputy Exam. (City & Co.)	Bismarck.
"	F. W. Cathro, Deputy Exam. (City & Co.)	Bismarck.
"	O. R. Vold, Deputy Exam. (City & Co.)	Minot.
"	M. J. Kraker, Deputy Examiner (City & County)	Wahpeton.
"	Adam F. Lefor, Deputy Examiner (City & Co.)	Lefor.
"	C. E. Fodtess, Deputy Examiner	Grand Forks.
"	Orin Baertsch, Deputy Examiner	Mott.

Ohio.....	I. J. Fulton, Superintendent of Banks.....	Columbus.
	A. C. Krug, First Deputy Superintendent.....	Columbus.
	D. A. Filler, Chief Examiner.....	Columbus.
"	C. W. Miller, Special Deputy Supt. of Banks.....	Newark.
"	D. J. Schurr, Special Deputy Supt. of Banks.....	Columbus.
"	J. C. Van Pelt, Special Deputy Supt. of Banks.....	Columbus.
"	B. S. Raplee, Asst. Supt.....	Columbus.
"	F. R. Ambrose, Examiner.....	Columbus.
"	J. P. Bailey, Examiner.....	Arlington.
"	Chas. G. Saffin, Jr., Attorney Examiner.....	Columbus.
"	George T. Blake (foreign Ex. & Tr. Officer).....	Columbus.
"	H. F. Ashley, Bank Examiner.....	Oberlin.
"	R. A. Bowdler, Examiner.....	Greenville.
"	Irene Berger, Bank Examiner.....	Mt. Vernon.
"	John A. Head, Bank Examiner.....	Greenfield.
"	G. W. Burr, Bank Examiner.....	Lakewood.
"	W. A. Brechbill, Examiner.....	Canton.
"	A. C. Daniels, Examiner.....	Marietta.
"	E. B. Gray, Bank Examiner.....	Columbus.
"	C. D. Houser, Bank Examiner.....	Upper Sandusky.
"	C. S. Gladden, Examiner.....	Mt. Gilead.
"	I. H. Jones, Bank Examiner.....	Dayton.
"	Eugene E. King, Bank Examiner.....	Deshler.
"	C. Z. Hummel, Examiner.....	Columbus.
"	John F. Kramer, Jr., Bank Examiner.....	Mansfield.
"	Leroy Kuhnle, Bank Examiner.....	New Knoxville.
"	C. C. Ladrach, Bank Examiner.....	Dover.
"	H. C. Lucas, Examiner.....	Cincinnati.
"	H. L. Lockwood, Bank Examiner.....	Frankfort.
"	Gustave H. Lonsway, Bank Examiner.....	Tiffin.
"	Wm. Taafel, Bank Examiner.....	Newark.
"	Paul Mitchell, Bank Examiner.....	Columbus.
"	Chas. C. Roberts, Jr., Bank Examiner.....	New Philadelphia.
"	Clarence B. Welsby, Bank Examiner.....	Akron.
"	Joseph E. Welsh, Bank Examiner.....	London.
"	R. H. Willett, Bank Examiner.....	Greenwich.
"	B. L. Williams, Bank Examiner.....	Wilmington.
"	L. J. Bucher, Bank Examiner.....	Dayton.
"	J. V. Cameron, Trust Examiner.....	Columbus.
"	R. T. Sewell, Trust Examiner.....	Columbus.
"	W. D. Carle, Trust Examiner.....	Elyria.
"	I. G. Zupan.....	Millersburg.

STATE	NAME	ADDRESS
Oklahoma	W. J. Barnett, Bank Commissioner	Capitol Bldg., Oklahoma City.
"	Vern Harrison, Asst. Bank Commissioner	Capitol Bldg., Oklahoma City.
"	E. H. Kelley, First Ass't	Capitol Bldg., Oklahoma City.
"	J. R. Gayler, Examiner	Fairview.
"	E. E. Wilson, Chief Bank Examiner	Capitol Bldg., Oklahoma City.
"	H. L. Williams, Examiner	Durant.
"	John H. Sutton, Examiner	Tulsa.
"	W. E. Clark, Bank Examiner	Enid.
"	James M. Fitz, Bank Examiner	Shawnee.
"	A. B. Bowlin, Bank Examiner	Oklahoma City.

Ore.....	A. A. Schramm, Supt. of Banks	Salem.
"	Edmund T. Way, Asst. Supt. of Banks	Portland.
"	S. Detrick, Examiner	Portland.
"	T. B. Lumsden, Examiner	Portland.
"	Sydney H. Kromer, Asst Examiner	Salem.
"	Orrel J. Smith, Secretary	Salem.
"	Elsie Barnard, Statistician	Salem.

Pa.....	William D. Gordon, Secretary of Banking State Capital Bldg.	Harrisburg.
"	Robert W. Doty, First Deputy Secretary.	Harrisburg.
"	Irland McK. Beckman, Deputy Secretary.	Harrisburg.
"	Horace C. Whiteman, Deputy Secretary.	Harrisburg.
"	E. Jack Sitgreaves, Special Deputy.	Harrisburg.
"	H. H. Eshbach, Chief, Bureau of Bldg. &	
"	Loan Associations.	Harrisburg.
"	H. B. Diffenderfer, Assistant Director	
"	Bureau of Bldg. & Loan Assn.	Philadelphia.
"	Laurence C. Glass, Chief Clerk.	Harrisburg.
"	O. B. Lippman, Chief, Bureau of Private	
"	Banks.	Harrisburg.
"	R. Harold Auen, Bank Examiner.	Pittsburgh.
"	J. W. Barrett, Bank Examiner.	Berndheim.
"	Charles S. Lewis, Bank Examiner.	Philadelphia.
"	Ward R. Lewis, Bank Examiner.	Upper Darby.
"	Lucean C. Kunkle, Bank Examiner.	Greensburg.
"	Chas. K. Booda, Bank Examiner.	Upper Darby.
"	A. Rise Bowman, Bank Examiner.	Lebanon.
"	Christian H. Brandt, Bank Examiner.	Mechanicsburg.
"	Gerald M. Anderson, Bank Examiner.	Kingston.
"	Chas. V. Brown, Bank Examiner.	Drexel Hill.
"	R. B. Carmany, Bank Examiner.	Myerstown.
"	Wm. V. Davies, Bank Examiner.	Harrisburg.
"	Fred K. Denison, Bank Examiner.	Bywood.
"	Thomas Dixon, Bank Examiner.	Philadelphia.
"	Robert P. Ferguson, Chief Bank Examiner.	Philadelphia.
"	Wayne V. Frye, Bank Examiner.	Monessen.
"	J. Allen Gebhard, Bank Examiner.	Lebanon.
"	Frank Glatfelter, Bank Examiner.	Philadelphia.
"	Raymond H. Gorsuch, Bank Examiner.	Greensburg.
"	Frederick C. Hollowell, Bank Examiner.	Wayne.
"	John R. Hostetter, Bank Examiner.	St. Thomas.
"	R. K. Houck, Bank Examiner.	Indiana.
"	Harold T. Houston, Bank Examiner.	Beaver Falls.
"	Elwood H. Keithan, Chief Bank Examiner.	Wilkes-Barre.
"	C. F. T. Lancaster, Bank Examiner.	Bellevue.
"	R. F. Landis, Bank Examiner.	Halfax.
"	R. S. Landis, Bank Examiner.	Lancaster.
"	A. V. Leese, Bank Examiner.	Swarthmore.
"	Wilson D. Lewis, Bank Examiner.	Harrisburg.
"	Wm. J. McCuen, Bank Examiner.	Philadelphia.
"	Thos. P. McGarrity, Bank Examiner.	Philadelphia.
"	Jos. F. Malott, Bank Examiner.	Philadelphia.
"	Ondree H. Marsh, Bank Examiner.	Tunkhannock.
"	Chas. B. Matsinger, Bank Examiner.	Clarke Summit.
"	John L. Melken, Bank Examiner.	Wilkinsburg.
"	J. Stanley Miller, Bank Examiner.	Harrisburg.
"	Wm. F. Mitchell, Bank Examiner.	Philadelphia.
"	Howard A. Neidig, Bank Examiner.	Lemoyno.
"	E. Paul Olfendick, Bank Examiner.	Mt. Carmel.
"	W. E. Palmer, Jr., Bank Examiner.	Pittsburgh.
"	C. Edwin Payne, Bank Examiner.	Pleasant Mount.
"	Guy P. Porter, Bank Examiner.	West Newton.
"	Ralph W. Reitzel, Bank Examiner.	Williamsport.
"	Walter W. Lapham, Bank Examiner.	Pittsburgh.
"	H. L. Scott, Bank Examiner.	Bellevue.
"	R. H. Shick, Bank Examiner.	Duquesne.
"	Scott A. Soles, Bank Examiner.	McKeesport.
"	Wm. M. Steckley, Bank Examiner.	Harrisburg.
"	Raymond R. Stoner, Bank Examiner.	Harrisburg.
"	Chas. G. Strang, Bank Examiner.	Punxsutawney.
"	Frank S. Strong, Bank Examiner.	Greencastle.
"	Donald H. Strong, Bank Examiner.	Philadelphia.
"	George M. Stroud, Jr., Bank Examiner.	Chester.
"	George S. Summers, Chief Bank Exam.	Harrisburg.
"	J. D. Swigart, Chief Bank Examiner.	Pittsburgh.
"	J. W. Taylor, Bank Examiner.	Clarlton.
"	Cyril G. Vogel, Bank Examiner.	Pittsburgh.
"	Ed. W. Wentworth, Bank Examiner.	Dormont.
"	Fred Wierfeld, Jr., Bank Examiner.	Steelton.
"	W. R. Wirth, Bank Examiner.	Pittsburgh.
"	Chas. S. Worthington, Bank Examiner.	Doylstown.
"	Paul A. Yeager, Bank Examiner.	Edgewood.
"	Chas. H. Zimmerman, Bank Examiner.	Huntingdon.
"	Thomas H. Fongler, Bank Examiner.	Philadelphia.
"	Frederic L. Zellner, Bank Examiner.	McKees Rocks.
"	James E. Brucklacher, Bank Examiner.	Williamsport.
"	Benjamin C. Bowman, Bank Examiner.	Penbrook.

R. I.	Latimer W. Ballou, Bank Commissioner. . .	Room 110 State House, Providence.
"	E. J. Littlefield, Deputy Commissioner. . .	Providence.
"	W. L. Offer, Bank Examiner.	Providence.
"	John T. Pollard, Bank Examiner.	East Providence.
"	R. L. Sayles, Bank Examiner.	Cranston.
"	Andrew Winsor, Bank Examiner.	Providence.
"	Wm. B. Fraser, Bank Examiner.	Warwick.
"	Walter S. Grant, Jr., Bank Examiner.	Providence.
"	F. M. Hathaway, Investigator.	Cranston.
"	Irma G. Henriksen, Clerk.	Cranston.
"	Madeline M. Lamb, Clerk.	Providence.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS
S. C. BOARD OF BANK CONTROL		
	Member Ex Officio—	I. C. Blackwood, Governor.
	Chairman—	E. P. Miller, State Treasurer.
	Members:	
	R. E. Henry	Greenville.
	John T. Stevens	Kershaw.
	W. J. Bailey	Clinton.
	C. G. Padgett	Walterboro.
	L. A. Wittkowsky	Walden.
CHIEF BANK EXAMINER'S OFFICE		
	Chief Bank Examiner—	Thomas H. Daniel, Spartanburg, S. C.
	Examiners—	
	D. J. Winn	Darlington.
	Le Roy Wilson	Columbia.
	C. L. Walker	Greenville.
	F. B. David	Dillon.
	W. N. Query	Columbia.
	H. M. Chapman	Liberty.
	F. R. Strain, Supt. of Banks.	Pt. Pierre.
	H. B. Dowdell, Deputy Superintendent of Banks.	Mitchell.
	V. W. Abeel, Asst. to Supt. of Banks.	Pierre.
	H. A. Schueller, Bank Examiner.	Mitchell.
	Chris Hirning, Bank Examiner.	Mitchell.
	S. E. Anderson, Bank Examiner.	Sioux Falls.
	J. I. O'Connell, Bank Examiner.	Sioux Falls.
	N. A. Sanford, Bank Examiner.	Sioux Falls.
	Clair Roddewig, Special Counsel.	Pierre.
	D. D. Robertson, Supt. of Banks.	512-14 Bennie Dillon Bldg., Nashville.
	Hallum W. Goodloe, Clerk.	Nashville.
	J. F. Hunt, Bank Examiner.	Memphis.
	H. G. Bratton, Bank Examiner.	Nashville.
	J. M. Davis, Bank Examiner.	Lawrenceburg.
	H. B. Clarke, Bank Examiner.	Troy.
	R. T. Bugg, Bank Examiner.	Nashville.
	E. C. Brand, Bank Examiner.	Nashville.
	R. F. Siddons, Deputy Banking Com.	State Capitol, Austin.
	Guy H. Heath, Departmental Examiner.	State Capitol, Austin.
	J. A. Pratt, Supervisor of Bldg. & Ln. Div.	State Capitol, Austin.
	J. A. Pratt, Supervisor of Ln. Brok. Div.	State Capitol, Austin.
	J. A. Malia, State Bank Commissioner.	Room 217, State Capitol Bldg., Salt Lake City.
	H. R. Hurren, Chief Bank Examiner.	Salt Lake City.
	I. C. Newlin, Bldg. & Loan Examiner.	Salt Lake City.
	P. E. Roberts, Bank Examiner.	Bountiful.
	Geo. H. V. Allen, Bank Commissioner.	Montpelier.
	Kathleen E. O'Leary, Chief Clerk.	Barre.
	L. H. Lavalley, Bank Examiner.	Rutland.
	R. D. Watkins, Bank Examiner.	Barre.
	R. L. Kelleher, Bank Examiner.	Montpelier.
	M. E. Bristow, Com. of Ins. & Banking.	Richmond.
	1010 State Office Bldg.	Richmond.
	L. R. Ritchie, Bank Examiner.	Richmond.
	B. J. Woodward, Bank Examiner.	Galax.
	W. R. Gardner, Bank Examiner.	Blackstone.
	C. P. Justis, Bank Examiner.	Appomattox.
	Wm. W. Burke, Asst. Bank Examiner.	Richmond.
	G. Harwood Bates, Asst. Bank Examiner.	Front Royal.
	H. M. Thrush, Asst. Bank Examiner.	Roanoke.
	D. T. Zentmeyer, Asst. Bank Examiner.	Roanoke.
	A. C. Sanders, Asst. Bank Examiner.	Richmond.
	1010 State Office Bldg.	Richmond.
	Hinton C. Binford, Asst. Bank Examiner.	Richmond.
	1010 State Office Bldg.	Richmond.
	G. Harold Sneed, Asst. Bank Examiner.	Richmond.
	1010 State Office Bldg.	Richmond.
	Howard H. Hanson, Supervisor of Banking.	Olympia.
	J. C. Minshull, Deputy Supervisor of Banking.	Olympia.
	J. M. Moulton, Asst. Supervisor.	Spokane.
	C. E. Jenks, Asst. Supervisor.	Waterville.
	O. Williams, Bank Examiner.	Seattle.
	A. J. Cotton, Bank Examiner.	Seattle.
	L. J. Esslinger, Bank Examiner.	Seattle.
	A. R. Bergman, Bank Examiner.	Chehalis.
	V. E. Rolfe, Bank Examiner.	Spokane.
	A. V. Shanks, Bank Examiner.	Spokane.

STATE	NAME	ADDRESS
W. Va.		
	George Ward, Com. of Banking.	Charleston.
	H. P. Brightwell, Bank Examiner.	Charleston.
	M. Workman, Bank Examiner.	Keyser.
	C. F. Smith, Bank Examiner.	West Union.
	John J. Nash, Bank Examiner.	Huntington.
	A. M. Gilbert, Bank Examiner.	Martinsburg.
	C. E. Lawhead, Receiver.	Clarksburg.
	E. L. Morrison, Receiver.	Charleston.
	E. A. Rinehart, Receiver.	Clarksburg.
	F. O. Lamb, Receiver.	Bluefield.
	Bessie Smith, Stenographer.	Charleston.
	Jean Zobrist, Typist.	Weston.
Wis.		
	Banking Review Board:	
	Leo F. Crowley, Chairman.	Madison.
	Chas. J. Kuhnmueller.	Milwaukee.
	J. F. Schreiner.	Ft. Atkinson.
	H. A. Von Oven.	Beloit.
	John King.	Marathon.
	Bank Commission:	
	Peter A. Cleary, Chairman.	Milwaukee.
	S. N. Schafer, Secretary.	Madison.
	H. F. Ibach.	Madison.
	Employees:	
	John A. Bosshard, Review Examiner.	Madison.
	Thos. Herreid, Director of Scrip Division.	Madison.
	C. P. Diggles, Supervisor Bldg. & Loan Div.	Madison.
	I. E. Backus, Bank Examiner.	Madison.
	Harry W. Barney, Bank Examiner.	Madison.
	Robt. M. Barney, Asst. Bank Examiner.	Horicon.
	M. C. Benninger, Junior Bank Examiner.	Waterloo.
	John C. Brown, Asst. Bank Examiner.	Lake Geneva.
	G. M. Buezzli, Counsel.	Madison.
	S. N. Caldwell, Examiner, Bldg. & Loan.	Madison.
	F. Dean Cardinal, Asst. Examiner, Bldg. & Loan.	Cudahy.
	John F. Doyle, Asst. Examiner, Small Loans.	Madison.
	W. C. Edwards, Bank Examiner.	Madison.
	D. Kelly Garrigan, Asst. Examiner, Bldg. & Loan.	Beloit.
	Alexander Hagan, Asst. Examiner B. & L.	Madison.
	Nelson M. Hagan, Asst. Examiner, Bank.	Madison.
	Emmet G. Hampton, Examiner B. & L.	Madison.
	Wilfred F. Handel, Asst. Bank Examiner.	Madison.
	T. LeRoy Herreid, Bank Examiner.	Prairie du Chien.
	Omer Houkom, Bank Examiner.	Racine.
	C. G. Hyland, Credit Union Organizer.	West Allis.
	G. W. Jamieson, Bank Examiner.	Madison.
	Roy E. Kileen, Bank Examiner.	La Crosse.
	John E. Martin, Legal Counsel.	Milwaukee.
	G. M. Matthews, Bank Examiner.	Green Bay.
	Thos. M. Meloy, Bank Examiner.	Madison.
	Arthur C. Moors, Examiner B. & L.	Wauwatosa.
	Dayton F. Paul, Asst. Bank Examiner.	Madison.
	Herbert E. Platz, Examiner B. & L.	Milwaukee.
	Nelson C. Ploetz, Bank Examiner.	Prairie du Sac.
	Thos. M. Purtell, Examiner B. & L.	Milwaukee.
	Earl H. Rothe, Bank Examiner.	Wauwatosa.
	C. T. Shape, Bank Examiner.	Milwaukee.
	G. A. Shape, Bank Examiner.	Madison.
	Clarence C. Steele, Bank Examiner.	Sparta.
	Fred C. Teske, Bank Examiner.	Princeton.
	G. E. Vallier, Asst. Bank Examiner.	Milwaukee.
	Roman J. Winkowski, Asst. Examiner, Bldg. & Loan.	Milwaukee.
	E. F. Witzig, Bank Examiner.	Eau Claire.
Wyo.		
	A. E. Wilde, State Examiner.	State Capitol Bldg., Cheyenne.
	O. E. Bertagnoli, Bank Examiner.	Cheyenne.
	Joseph Kershnik, Examiner.	Cheyenne.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

July 1, 1934

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
CHIEF NATIONAL BANK EXAMINER	
Folger, W. P.	Office, Comptroller of the Currency, Washington, D. C.
ASSISTANT CHIEF NATIONAL BANK EXAMINERS	
Crossen, G. W.	Office Comptroller of the Currency, Washington, D. C.
Hodgson, R. M.	Office Comptroller of the Currency, Washington, D. C.
McBryde, W. W.	Office Comptroller of the Currency, Washington, D. C.
Smith, C. F.	Office Comptroller of the Currency, Washington, D. C.
Wilson, C. F.	Office Comptroller of the Currency, Washington, D. C.
DISTRICT CHIEF NATIONAL BANK EXAMINERS (By Federal Reserve Districts)	
Williams, F. D. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Roberts, L. K. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Newham, Stephen L. (3)	2140 Lincoln-Liberty Bldg., Philadelphia Pa.
Leyburn, A. P. (4)	715 Federal Res. Bk. Bldg., Cleveland, Ohio.
Chorpening, I. (5)	Metropolitan Bk. Bldg., Washington, D. C.
Robb, Ellis D. (6)	303 New P. O. Bldg., Atlanta, Ga.
R. S. Beatty, Acting Chief	164 W. Jackson Blvd., Room 1209, Chicago, Ill.
Neill, Robt. (8)	1510 Federal Commerce Trust Bldg., St. Louis, Mo.

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
Baldrige, W. H. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Wright, Irwin D. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Collier, Richard H. (11)	1706 Republic Bank Bldg., Dallas, Texas.
Madland, L. L. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
NATIONAL BANK EXAMINERS	
Abrahamson, Marshall, (3)	2140 Lincoln Liberty Bldg., Philadelphia, Pa.
Allen, E. F. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Amrhein, J. A.	714 Central N. B. Bldg., Richmond, Va.
Anderson, Glenn E. (10)	P. O. Box 1546, Muskogee, Okla.
Anderson, O. A. (2)	525 Federal Res. Bldg., New York, N. Y.
Ashwood, Cecil (2)	1240 Delaware Ave., Buffalo, N. Y.
Bailey, J. L. (5)	628 P. O. Bldg., Baltimore, Md.
Baker, W. B. (3)	2140 Lincoln Liberty Bldg., Philadelphia, Pa.
Barnett, Jr., M. L. (5)	Metropolitan Bk. Bldg., Washington, D. C.
Basham, A. A. (6)	301 P. O. Bldg., Knoxville, Tenn.
Baty, M. R. (7)	P. O. Box 435, Clinton, Iowa.
Beaton, Otis W. (2)	309 New Federal Bldg., Des Moines, Iowa.
Beatty, Robert S. (7)	525 Federal Res. Bk. Bldg., New York, N. Y.
Becker, Jr., E. J. (10)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Beise, S. Clark (12)	P. O. Box 1282, Pueblo, Colo.
	155 Montgomery St., Rm. 1103, San Francisco, Calif.
J. P. Benfer, Jr.	Metropolitan Bank Bldg., Washington, D. C.
Bernier, George M. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Bina, James C.	820 Washington Bldg., Washington, D. C.
Bishop, R. O. (P. D. I. C.)	Washington, D. C.
Black, H. W. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Blanz, W. H. (5)	Metropolitan Bk. Bldg., Washington, D. C.

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

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

(U.) Unassigned.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued

July 1, 1934

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
NATIONAL BANK EXAMINERS—Continued	
Bleakley, B. J. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
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.
Bryan, Charles A. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Burt, Ross M. (10)	219 Colorado N. Bk. Bldg., Denver, Colo.
Byrne, James J. (6)	P. O. Box 231, Montgomery, Ala.
Carter, Aubrey B.	Treasury Dept., Washington, D. C.
Clark, Lewis H. (F. D. I. C.)	807 Central National Bank, Richmond, Va.
Clarke, A. A. (4)	307 Leonard Bldg., Washington, Pa.
Clary, I. N. (2)	525 F. R. B. Bldg., New York, N. Y.
Coffin, G. S. (12)	155 Montgomery St., Room 1103, San Francisco, Calif.
Coggins, J. D. (10)	Box 1091, Oklahoma City, Okla.
Robt. E. Cook (10)	800 Fed. Res. Bk. Bldg., Kansas City, Mo.
Cooke, A. J. (12)	403 Empire State Bldg., Spokane, Wash.
Crawford, H. M. (3)	Box 148, Lancaster, Pa.
Cunningham, F. F. (6)	P. O. Box 1175, Lakeland, Fla.
Davenport, H. B. (3)	2140 Lincoln Liberty Bldg., Philadelphia, Pa.
Davis, Linton J. (11) (F. D. I. C.)	Dallas, Texas.
De Baun, Claud (2)	P. O. Box 442, Utica, N. Y.
Dolan, Reed	Rm. 816 Washington Bldg., Washington, D. C.
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)	No. 7 P. O. Bldg., Lima, Ohio.
Dresler, H. B. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Dunlap, Thomas C. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Fanning, F. F. (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 186, Williamsport, Pa.
Fitzgerald, George J. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Flynn, Bernard M. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Poster, C. W. (11)	912 Alamo National Bank Bldg., San Antonio, Texas.
Franey, Martin J. (8)	1510 Federal Commerce Trust Bldg., St. Louis, Mo.
Frank, Elliot W. (8)	1510 Federal Commerce Trust Bldg., St. Louis, Mo.
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. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Fridstrom, W. C. (1)	335 Federal Bldg., Hartford, Conn.
Fuller, Harry R. (7)	P. O. Box 592, Indianapolis, Ind.
Funsten, W. P. (12) (F. D. I. C.)	Los Angeles, Calif.
Gaffney, I. F. (4)	Rm. 32 P. O. Bldg., Columbus, Ohio.
Galvin, E. H. (12)	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.
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)	22 West St., Suite E., Rutland, Vt.
Gruetznier, V. G. (2)	525 F. R. B. Bldg., New York, N. Y.
Guiles, F. A. (6)	P. O. Box 822, Nashville, Tenn.
Haggard, H. (8)	1510 Fed. Com. Trust Bldg., St. L. Mo.
Harrison H. G. (8)	601 West Oak St., Carbondale, Ill.
Hartman, Chas. H. (3)	9005 Tumbidge Road, Yealand, Pa.
Hauschild, L. P. (4)	P. O. Box 44, Greensburg, Pa.
Hawkins, J. B. (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)	212 Federal Bldg., Sacramento, Calif.
Hopkins, Raby L. (7) (F. D. I. C.)	502 State St., Madison, Wis.
Horton, B. E. (11)	P. O. Box 556, Corsicana, Texas.
Hotchkin, Paul L. (2)	326 Ten Eyck St., Watertown, N. Y.
Huck, Wm. F. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Hudspeth, J. W. (2)	525 F. R. B. Bldg., New York, N. Y.
Hurley, Michael J. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Hutt, William E. (11)	Sherman, Texas.
Ickler, L. H., Jr. (9)	320 Federal Bldg., Duluth, Minn.
Jennings, Irwin L. (2)	525 F. R. B. Bldg., New York, N. Y.
Jorres, G. W. (12)	639 H. W. Hellman Bldg., Los Angeles, 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)	428 Carsonia Ave., Pennside, Reading, Pa.
Krippel, F. W.	824 Washington Bldg., Washington, D. C.
Kuchins, C. R. (6)	303 New P. O. Bldg., Atlanta, Ga.
Lamb, Ernest (11)	1706 Republic Bank Bldg., Dallas, Tex.
Lammond, W. M. (6)	P. O. Box 1364, New Orleans, La.
Larsen, Walter (2)	20 Lafayette Ave., Kingston, N. Y.
Le Fevre, Lester G. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Lewis, Wm. H. (6)	P. O. Box 67, Albany, Ga.
Linden, C. C. (5)	Metropolitan Bank Bldg., Washington, D. C.
Logan, J. M. (Rec.)	Care of First National Bank, Charlotte, N. C.
Lorang, P. J. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Luiken, John B. (6)	260 P. O. Bldg., Birmingham, Ala.
Lyon, C. W. (10)	P. O. Box 125, Norfolk, Neb.
McCall, W. P. (1)	Federal Reserve Bank Bldg., Boston, Mass.
McCans, A. B. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
McClain, J. S. (6)	303 New Post Office Bldg., Atlanta, Ga.
McCoy, Thomas P. (12)	522 Central Bldg., Seattle, Wash.
McLaren, D. D. (9)	1334 First National Sioux Line Bldg., Minnpls.
McLean, C. H. (12) (F. D. I. C.)	Seattle, Wash.
McLean, Roger A. (7)	P. O. Box 115, Springfield, Ill.
Male, W. N. (10)	800 Fed. Res. Bk. Bldg., Kansas City, Mo.
Martin, Albert J. (11)	1706 Republic Bank Bldg., Dallas, Tex.
Miller, Charles J. (4)	715 Fed. Res. Bk. Bldg., Cleveland, Ohio.
Miller, P. V. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Morgan, C. E. (12)	155 Montgomery St., Room 1103, San Francisco, Calif.
Morgan, W. M. (Rec.)	Care Henderson National Bank, Henderson, Ky.

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
Murphy, D. F. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Murray, M. W.	164 W. Jackson Blvd., Room 1209, Chicago, Ill.
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)	715 F. R. B. Bldg., Cleveland, Ohio.
North, R. B. (10)	P. O. Box 1920, Wichita, Kan.
O'Brien, L. J. (7)	P. O. Box 753, Sioux City, Iowa.
Ockershausen, F. C. (5)	P. O. Box 958, Charlotte, N. C.
O'Connor, T. J. (2)	P. O. Box 561, Syracuse, N. Y.
O'Grady, R. D. (4)	601 F. R. B. Bldg., Pittsburgh, Pa.
Olson, W. W. (9)	201 Security Nat'l Bk. Bldg., Sioux Falls, S. D.
O'Meara, William F. (7)	164 W. Jackson Blvd., Room 1209, Chicago, Ill.
Oyen, Finn (9)	P. O. Box 471, Fargo, N. D.
Palmer, R. E. A. (12)	In care of Federal Reserve Bank, Salt Lake City, Utah.
Patterson, Donald (2)	525 F. R. B. Bldg., New York, N. Y.
Patterson, T. C. (11)	P. O. Box 1471, Abilene, Tex.
Patterson, Virgil P. (11)	1706 Republic Bank Bldg., Dallas, Texas.
Pendleton, G. A. (5)	Metropolitan Bank Bldg., Washington, D. C.
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)	P. O. Box 14, Mansfield, O.
Powell, A. L. (5)	Metropolitan Bank Bldg., Washington, D. C.
Price, A. E. (12)	639 H. W. Hellman Bldg., Los Angeles, 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)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Rasmussen, L. I. (12)	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)	P. O. Box 221, Albany, N. Y.
Rhinehart, H. A. (5)	P. O. Box 958, Charlotte, N. C.
Rice, Turner, Jr. (6)	303 New P. O. Bldg., Atlanta, Ga.
Roberts, Jr., L. K. (1)	Federal Res. Bk. Bldg., Boston, Mass.
Robinson, F. F. (7)	164 West Jackson Blvd., Rm. 1209, Chicago, Ill.
Robinson, H. P. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Robinson, H. S. (10)	P. O. Box 415, Clinton, Okla.
Roetz, G. F. (D. I. C.)	905 Fed. Res. Bk. Bldg., Kansas City, Mo.
Rossman, R. (R. F. C.)	Washington, D. C.
Rummel, John T. (12)	514 P. O. Bldg., Portland, Ore.
Sailer, Richard H. (2)	525 F. R. B. Bldg., New York, N. Y.
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. (R. F. C.)	Washington, D. C.
Sedlacek, L. H. (12)	155 Montgomery St., San Francisco, Calif.
Severson, Henry (8)	434 Federal Bldg., Little Rock, Ark.
Shanley, F. W. (12)	155 Montgomery St., San Francisco, Calif.
Shannon, Clyde (11)	1706 Republic Bank Bldg., Dallas, Tex.
Shapiro, Leo (12)	219 P. O. Bldg., Klamath Falls, Ore.
Sibley, W. L. (11)	P. O. Box 1584, Waco, Texas.
Smith, E. T. (4)	P. O. Box 463, Columbus, Ohio.
Smith, Geo. F. (3)	P. O. Box 981, Harrisburg, Pa.
Snodgrass, A. K., Jr. (6)	303 New P. O. Bldg., Atlanta, Ga.
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)	P. O. Box 473, Newcastle, Pa.
Starr, Douglas O. (5)	Daniel Boone Hotel, Charleston, W. Va.
Stevens, L. T. (9)	4929 Pleasant Ave., South, Minneapolis, Minn.
Stewart, Adelia M.	Rm. 327, 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.
Stroeder, L. F. (F. D. I. C.)	Mansfield, Ohio.
Stuart, Robt. K. (7)	906 Michigan Ave., Evanston, Ill.
Sutton, Ernest P. (6)	303 New P. O. Bldg., Atlanta, Ga.
Swensen, Loren T. (3)	P. O. Box 127, Altoona, Pa.
Taylor, O. C. (12)	2730 So. Normandie St., Los Angeles, Calif.
Taylor, Wm. M. (5) (F. D. I. C.)	Washington, D. C.
Tolton, A. F. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Underwood, C. E. (4)	715 F. R. B. Bldg., Cleveland, Ohio.
Underwood, M. L. (8)	1510 Federal Commerce Trust Bldg., St. Louis, Mo.
Van Auker, L. C. (4)	P. O. Box 14, Mansfield, Ohio.
Van Brunt, L. J. (9) (F. D. I. C.)	1716 St. Anthony Ave., St. Paul, Minn.
Vandoren, W. T. (5)	Metropolitan Bank Bldg., Washington, D. C.
Voight, Howell B. (1)	The Carpenter, Manchester, N. H.
Vonarb, E. A. (8)	1510 Fed. Commerce Trust Bldg., St. Louis, Mo.
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. (4)	715 Federal Reserve Bank Bldg., Cleveland, O.
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.
West, Franklin P. (2)	525 F. R. B. Bldg., New York, N. Y.
West, H. B. (10)	1091 P. O. Box, Oklahoma City, Okla.
Wetzel, Adam (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Wilde, Max C. (12)	522 Central Bldg., Seattle, Wash.
Williams, E. L. (10)	P. O. Box 296, Salina, Kan.
Williams, Thomas M. (5)	Care Stonewall Jackson Hotel, Clarksburg, W. Va.
Williams, William A. (11)	907 Alamo National Bank Bldg., San Antonio, Texas.
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, Cliff (8)	434 Federal Bldg., Little Rock, Ark.
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) (F. D. I. C.)	Salt Lake City, Utah.
Wylie, Robert W. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Young, William R. (8)	P. O. 1596, 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.

VALUES OF FOREIGN MONEYS

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY.
Washington, D. C., July 1, 1934

Pursuant to Section 522, Title IV, of the Tariff Act of 1930, reenacting Section 25 of the Act of August 27, 1894, as amended, the following estimates by the Director of the Mint of the values of foreign monetary units are hereby proclaimed to be the values of such units in terms of the money of account of the United States that are to be followed in estimating the value of all foreign merchandise exported to the United States during the quarter beginning July 1, 1934, expressed in any such foreign monetary units: *Provided, however*, That if no such value has been proclaimed, or if the value so proclaimed varies by five per centum or more from a value measured by the buying rate in the New York market at noon on the day of exportation, conversion shall be made at a value measured by such buying rate, as determined and certified by the Federal Reserve Bank of New York and published by the Secretary of the Treasury pursuant to the provisions of Section 522, Title IV, of the Tariff Act of 1930.

T. J. Coolidge, *Acting Secretary of the Treasury.*

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

COUNTRY.	LEGAL STANDARD.	MONETARY UNIT.	Value in Terms of U. S. Money.	REMARKS.
Argentine Republic.....	Gold	Peso	\$1.6335	Currency; Paper normally convertible at 44 % of face value.
Austria.....	Gold	Schilling	.2382	
Belgium.....	Gold	Belga	.2354	1 belga equals 5 Belgian paper francs.
Bolivia.....	Gold	Boliviano	.6180	13¼ bolivianos equal 1 pound sterling.
Brazil.....	Gold	Milreis	.2025	Currency: Government paper; ratio of 8 paper to 1 gold milreis for collection of taxes and duties decreed Nov. 22, 1933.
British Colonies in Australasia and Africa.	Gold	Pound sterling	8.2397	
British Honduras.....	Gold	Dollar	1.6931	
Bulgaria.....	Gold	Lev	.0122	
Canada.....	Gold	Dollar	1.6931	
Chile.....	Gold	Peso	.2060	
		Yuan, prior to March, 1933.....	.3468	The Yuan (sometimes known as Yuan dollar) of 100 fen (cents) is the monetary unit minted by the Central Government of the Republic.
		Yuan, established March 3, 1933.....	.3409	
China.....	Silver	(Stated values are estimated market values, in gold, of silver content of units.)		
		Dollar { Hongkong	.3520	Old Mexican dollars only, issued prior to 1913.
		{ British	.3546	
		{ Mexican		
Colombia.....	Gold	Peso	1.6479	Currency; Government paper and silver.
Costa Rica.....	Gold	Colon	.7879	Law establishing conversion office fixes ratio 4 colons (nongold) = \$1.
Cuba.....	Gold	Peso	1.0000	By law of May 25, 1934.
Czechoslovakia.....	Gold	Krone	.0418	Effective February 17, 1934.
Denmark.....	Gold	Krone	.4537	
Dominican Republic.....	Gold	Dollar	1.6931	U. S. money is principal circulating medium.
Ecuador.....	Gold	Sucre	.3386	
Egypt.....	Gold	Pound (100 piasters)	8.3692	
Estonia.....	Gold	Kroon	.4537	
Finland.....	Gold	Markka	.0426	
France.....	Gold	Franc	.0663	
Germany.....	Gold	Reichsmark	.4033	
Great Britain.....	Gold	Pound sterling	8.2397	Obligation to sell gold at legal monetary par suspended, effective Sept. 21, 1931.
Greece.....	Gold	Drachma	.0220	
Guatemala.....	Gold	Quetzal	1.6931	
Haiti.....	Gold	Gourde	.2000	Currency; National bank notes redeemable on demand in American dollars.
Honduras.....	Gold	Lempira	.3466	
Hungary.....	Gold	Pengő	.2961	
India [British].....	Gold	Rupee	.6180	
Indo-China.....	Gold	Piaster	.6633	
Italy.....	Gold	Lira	.0891	
Japan.....	Gold	Yen	.8440	
Latvia.....	Gold	Lat	.3267	
Liberia.....	Gold	Dollar	1.6931	British money only is used.
Lithuania.....	Gold	Litas	.1693	
Mexico.....	Gold	Peso	.8440	By law of July 25, 1931, gold has no legal tender status but it may be held as monetary reserve for use in foreign exchange operations.
Netherlands and colonies	Gold	Guilder (florin)	.6806	
Newfoundland.....	Gold	Dollar	1.6931	
Nicaragua.....	Gold	Cordoba	1.6933	
Norway.....	Gold	Krone	.4537	
Panama.....	Gold	Balboa	1.6933	
Paraguay.....	Gold	Peso (Argentine)	1.6335	Depreciated Paraguayan paper currency is used.
Persia.....	Gold	Rial	.0824	Rial currency effective March 21, 1932, with 1 rial equivalent to 1 kran of old system.
Peru.....	Gold	Sol	.4740	
Philippine Islands.....	Gold	Peso	.8466	
Poland.....	Gold	Zloty	.1899	
Portugal.....	Gold	Escudo	.0748	
Rumania.....	Gold	Leu	.0101	
Salvador.....	Gold	Colon	.8466	
Siam.....	Gold	Baht (Tical)	.7491	
Spain.....	Gold	Peseta	.3267	Valuation is for gold peseta; currency is notes of the Bank of Spain.
Straits Settlements.....	Gold	Dollar	.9613	
Sweden.....	Gold	Krona	.4537	
Switzerland.....	Gold	Franc	.3267	
Turkey.....	Gold	Piaster	.0744	(100 piasters equal to the Turkish £.)
Union of Soviet Republics.....	Gold	Chervonetz	8.7123	
Uruguay.....	Gold	Peso	1.7511	Currency: Inconvertible paper.
Venezuela.....	Gold	Bolivar	.3267	
Yugoslavia.....	Gold	Dinar	.0298	

1935

JANUARY

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

FEBRUARY

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

MARCH

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

APRIL

S	M	T	W	T	F	S
	91	92	93	94	95	96
	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				

MAY

S	M	T	W	T	F	S
			121	122	123	124
			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	

JUNE

S	M	T	W	T	F	S
						152
						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						

JULY

S	M	T	W	T	F	S
	182	183	184	185	186	187
	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			

AUGUST

S	M	T	W	T	F	S
				213	214	215
				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

SEPTEMBER

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					

OCTOBER

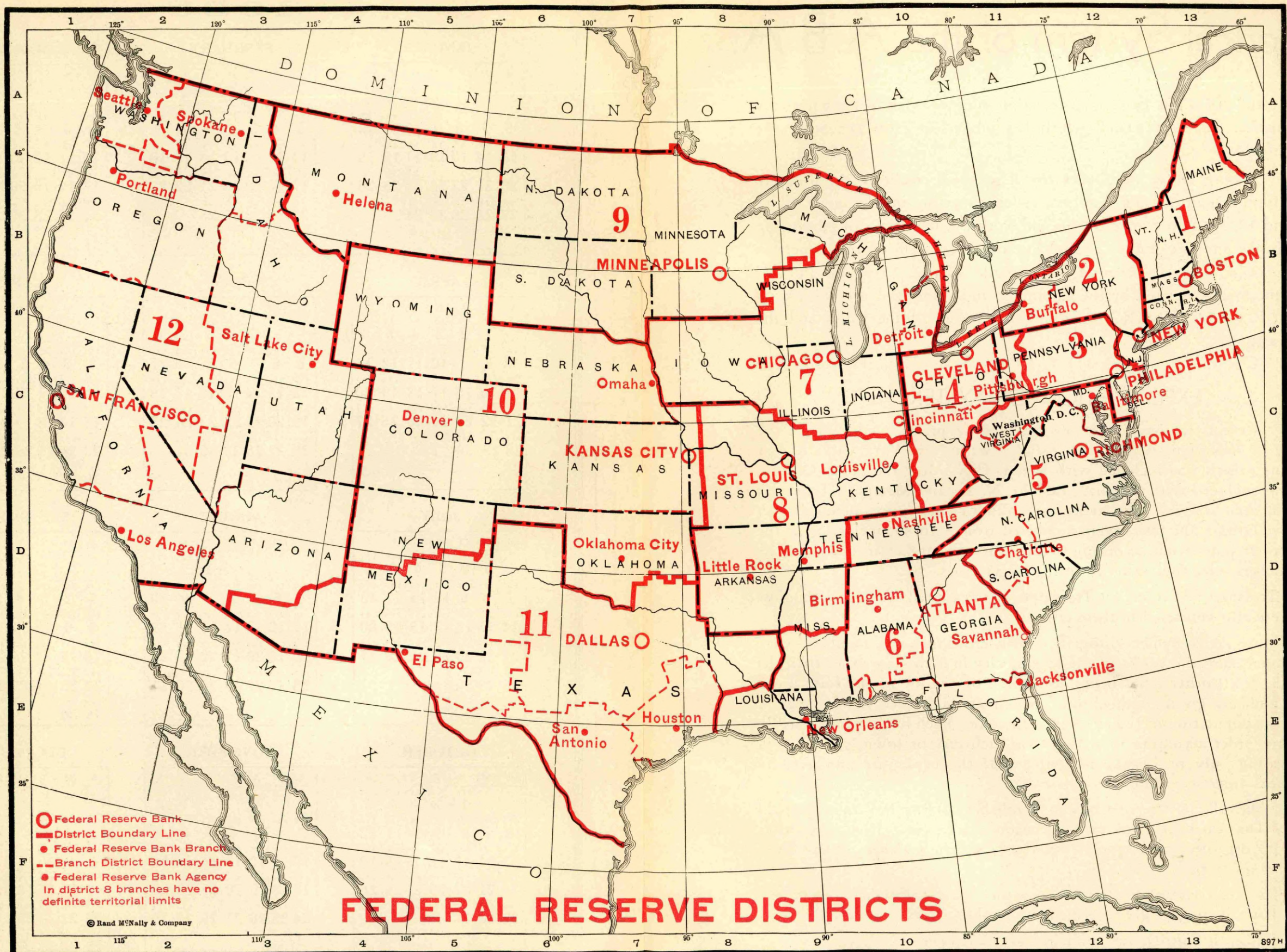
S	M	T	W	T	F	S
		274	275	276	277	278
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

NOVEMBER

S	M	T	W	T	F	S
					305	306
					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

DECEMBER

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				



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 Sixteenth Edition was published May 25, 1934.

TABLE OF CARDINAL NUMBERS AND COMMERCIAL TERMS IN TEN LANGUAGES

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

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****

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

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

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

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

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

FEDERAL RESERVE BANK INFORMATION

FEDERAL RESERVE BOARD

WASHINGTON, D. C.

Ex-officio Members

HENRY MORGENTHAU, Jr.,
Secretary of the Treasury, Chairman.

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

, Governor

CHARLES S. HAMLIN

ADOLPH C. MILLER

GEORGE R. JAMES

J. J. THOMAS

M. S. SZYMCAK

H. WARNER MARTIN,
Assistant to the Governor

CHESTER MORRILL, Secretary

J. C. NOELL, Assistant Secretary.

L. P. BETHEA, Assistant Secretary.

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.

O. E. FOULK, Fiscal Agent.

JOSEPHINE E. LALLY, Deputy Fiscal Agent.

FEDERAL ADVISORY COUNCIL—(1934)

THOMAS M. STEELE, Boston, District No. 1

WALTER E. FREW,
New York, District No. 2

HOWARD A. LOEB, Vice President,
Philadelphia, District No. 3

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

HOWARD BRUCE, Richmond, District No. 5

H. LANE YOUNG, Atlanta, District No. 6

SALOMON A. SMITH,
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

M. A. ARNOLD,
San Francisco, District No. 12

WALTER LICHTENSTEIN, Secretary

(Combined statement of the assets and liabilities of the twelve Federal Reserve Banks as of July 18, 1934)

(In thousands of dollars)

LIABILITIES

F. R. notes in actual circulation	\$3,084,823
F. R. bank notes circulation, net.....	38,560
Deposits:	
Member bank—reserve account.....	3,987,312
U. S. Treasurer—General account.....	21,340
Foreign bank.....	5,285
Other deposits.....	216,693
Total deposits.....	\$4,230,630
Deferred availability items	463,920
Capital paid in	147,306
Surplus	138,383
Reserve for contingencies	22,541
All other liabilities	24,167
TOTAL LIABILITIES	\$8,150,330

RESOURCES

Gold Certificates on hand and due from	
U. S. Treasury.....	\$4,847,634
Redemption fund—F. R. Notes.....	25,003
Other cash	228,824
Total reserves	\$5,101,461
Redemption Fund—F. R. bank notes	\$ 2,996
Bills discounted:	
Secured by U. S. Govt. obligations.....	5,536
Other bills discounted.....	17,716
Total bills discounted.....	\$ 23,252
Bills bought in open market.....	5,259
U. S. Government securities:	
Bonds.....	467,805
Treasury notes.....	1,252,331
Certificates and bills.....	711,651
Total U. S. Govt. securities.....	\$2,431,787
Other securities.....	483
Total bills and securities.....	\$2,460,781
Due from foreign banks.....	3,139
F. R. notes of other banks.....	18,980
Uncollected items.....	459,915
Bank premises.....	52,719
All other resources.....	50,339
TOTAL RESOURCES.....	\$8,150,330

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 326; State Banks 47. Total 373.

DIRECTORS

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

CLASS B:—PHILIP R. ALLEN (1935), East Walpole, Mass.; EDWARD S. FRENCH (1934), Springfield, Vermont; EDWARD J. FROST (1936), Boston, Mass.

CLASS C:—FREDERIC H. CURTISS (1935), Boston, *Chairman of Board and Federal Reserve Agent*; ALLEN HOLLIS (1936), 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 and General Counsel*; 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., *Associate Counsel*.

(Statement of July 3, 1934)

(In thousands of dollars)

LIABILITIES	RESOURCES
F. R. notes in actual circulation	Gold Certificates on hand and due from U. S. Treasury
F. R. bank note circulation, net	Redemption Fund—F. R. Notes
Deposits:	*Other cash
Member bank—reserve account	Total reserve
U. S. Treasurer—General Account	Redemption Fund F. R. bank notes
Foreign bank	Bills discounted:
Other deposits	Sec. by U. S. Government obligations
Total deposits	Other bills discounted
Deferred availability items	Total bills discounted
Capital paid in	Bills bought in open market
Surplus	U. S. Government securities:
Reserve for Contingencies	Bonds
All other liabilities	Treasury notes
Total miscellaneous liabilities	Certificates and Bills
TOTAL LIABILITIES	Total U. S. Government securities
	Total bills and securities
	Due from foreign banks
	F. R. notes of other F. R. banks
	Uncollected items
	Bank premises
	All other assets
	Total miscellaneous resources
	TOTAL RESOURCES

*"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 exchange drafts; United States Treasury checks and warrants.

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

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

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

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

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

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

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

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

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

Notice: Calculations on letters containing Federal Reserve Bank or branch city items are based on calendar days and country items on business days. When the date of 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: licensed 626; unlicensed 14; total 640; State Banks: licensed 52; unlicensed 0; total 52; Trust Companies: licensed 113; unlicensed 0; total 113. Total 805, as of June 30, 1934. Total number of banks in District No. 2, 1273.

DIRECTORS

J. HERBERT CASE, New York City, *Chairman*.
 CECIL R. BERRY, Waverly, New York, President, The Citizens National Bank of Waverly.
 GEORGE W. DAVISON, Greenwich, Conn., Chairman, Board of Trustees, Central Hanover Bank & Trust Co., New York City.
 EDWARD K. MILLS, Morristown, N. J., President, Morristown Trust Company.
 ROBERT T. STEVENS, Plainfield, N. J., President, J. P. Stevens & Co. Inc., New York, N. Y.
 WALTER C. TEAGLE, Port Chester, N. Y., President, Standard Oil Company (New Jersey).
 THOMAS J. WATSON, Short Hills, N. J., President, International Business Machines Corp., New York, N. Y.
 CLARENCE M. WOOLLEY, Greenwich, Conn., Chairman, American Radiator and Standard Sanitary Corporation.
 OWEN D. YOUNG, New York, N. Y., *Deputy Chairman*, Chairman, General Electric Company.

OFFICERS

GEORGE L. HARRISON, *Governor*
 W. RANDOLPH BURGESS, *Deputy Governor*
 JAY E. CRANE, *Deputy Governor*
 RAY M. GIDNEY, *Deputy Governor*
 WALTER S. LOGAN, *Deputy Governor and General Counsel*
 LESLIE R. ROUNDS, *Deputy Governor*
 LOUIS F. SAILER, *Deputy Governor*
 ALLAN SPROUL, *Assistant to the Governor and Secretary*

CHARLES H. COE, *Assistant Deputy Governor*
 J. WILSON JONES, *Assistant Deputy Governor*
 L. WERNER KNOKE, *Assistant Deputy Governor*
 WALTER B. MATTESON, *Assistant Deputy Governor*
 JAMES M. RICE, *Assistant Deputy Governor*

DUDLEY H. BARROWS, *Manager, Administration Department*
 WESLEY W. BURT, *Manager, Accounting Department*
 DONALD J. CAMERON, *Manager, Foreign Department*
 FELIX T. DAVIS, *Assistant Counsel*
 EDWARD O. DOUGLAS, *Manager, Bill Department*
 EDWIN C. FRENCH, *Manager, Cash Department*
 HERBERT H. KIMBALL, *Assistant Counsel*
 MYLES C. MCCAILL, *Manager, Administration Department*
 ROBERT F. McMURRAY, *Manager, Government Bond and Safekeeping Department*
 JACQUES A. MITCHELL, *Manager, Credit Department*
 ARTHUR PHELAN, *Manager, Discount Department*
 WILLIAM A. SCOTT, *Manager, Government Bond and Safekeeping Department*
 TODD G. TIEBOUT, *Assistant Counsel*
 I. WARD WATERS, *Manager, Check Department*
 VALENTINE WILLIS, *Manager, Collection Department*

OFFICERS OF FEDERAL RESERVE AGENT'S FUNCTION

J. HERBERT CASE, *Federal Reserve Agent*
 WILLIAM H. DILLISTIN, *Assistant Federal Reserve Agent and Manager, Bank Examinations Dept.*
 HERBERT S. DOWNS, *Assistant Federal Reserve Agent and Manager, Bank Relations Department*
 HAROLD V. ROELSE, *Assistant Federal Reserve Agent, Manager, Reports Department and Assistant Secretary*
 CARL SNYDER, *General Statistician*

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

MEMBER FEDERAL ADVISORY COUNCIL

WALTER E. FREW, *Chairman*, Corn Exchange Bank Trust Co., New York, N. Y.

(Statement of July 3, 1934)

(In thousands of dollars)

LIABILITIES

F. R. notes in actual circulation.....	\$ 663,573
F. R. bank notes circulation net.....	35,163
Deposits:	
Member bank—reserve account.....	1,473,343
U. S. Treasurer—General Account.....	10,202
Foreign bank.....	1,331
Other deposits.....	142,173
Total deposits.....	\$1,627,049
Deferred availability items.....	108,730
Capital paid in.....	60,269
Surplus.....	45,217
Reserve for contingencies.....	4,737
All other liabilities.....	15,573
TOTAL LIABILITIES.....	\$2,560,311

RESOURCES

Gold Certificates on hand and due from U. S. Treasury.....	\$1,529,420
Redemption Fund—F. R. Notes.....	1,601
Other cash.....	53,948
Total reserves.....	\$1,584,969
Redemption fund—F. R. bank notes.....	1,890
Bills discounted:	
Secured by U. S. Govt. obligations.....	2,735
Other bills discounted.....	10,942
Total bills discounted.....	\$ 13,677
Bills bought in the open market.....	2,054
United States Government Securities:	
Bonds.....	166,173
Treasury Notes.....	387,464
Certificates and bills.....	226,618
Total U. S. Govt. securities.....	780,255
Other securities.....	35
Total bills and securities.....	\$ 796,021
Due from foreign banks.....	1,193
F. R. notes of other banks.....	5,547
Uncollected items.....	128,673
Bank Premises.....	11,449
All Other Assets.....	30,569
TOTAL RESOURCES.....	\$2,560,311

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.

†**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, Memphis, Nashville, Chicago, Detroit, St. Louis, Louisville, Minneapolis, St. Paul, Omaha.

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

†**Four Calendar Days After Receipt**—Items payable in Helena, 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 of 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 as herein indicated for such items—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, Chairman, President, Liberty Bank of Buffalo.

EDWARD G. MINER, Chairman, The Pfaudler Company, Rochester, N. Y.

GEORGE F. RAND, President, Marine Trust Company of Buffalo, Buffalo.

ROBERT M. O'HARA, Managing Director.

OFFICERS

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

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

TIME SCHEDULE OF BUFFALO BRANCH

†**Immediate Credit**—When received by 9 a.m. (8:30 a.m. Saturdays) items payable in Buffalo. 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.

†**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, Philadelphia.

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

†**Three Calendar Days After Receipt**—Items payable in 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 as herein indicated for such items—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 591; State Banks 64. Non-Member Banks 276. Total number of banks in District No. 3, 931.

DIRECTORS

CLASS A:—J. B. HENNING (1934), Tunkhannock, Pa.; JOSEPH WAYNE, JR. (1935), Philadelphia; GEORGE W. REILY (1936), Harrisburg, Pa.

CLASS B:—C. FREDERICK C. STOUT (1934), Philadelphia; ARTHUR W. SEWALL (1935), Philadelphia; J. CARL DE LA COUR (1936), Camden, N. J.

CLASS C:—RICHARD L. AUSTIN (1935), Philadelphia, Chairman of Board; HARRY L. CANNON (1934), Bridgeville, Del.; ALBA B. JOHNSON (1936), Philadelphia.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 3—Continued

OFFICERS

GEORGE W. NORRIS, *Governor*; WILLIAM H. HUTT, *Deputy Governor*; JOHN S. SINCLAIR, *Deputy Governor*; C. A. McILHENNY, *Deputy Governor, Cashier and Secretary*; W. J. DAVIS, *Assistant Deputy Governor*; L. E. DONALDSON, *Assistant Deputy Governor*.

ASSISTANT CASHIERS:—JAMES M. TOY, R. M. MILLER, Jr., S. R. EARL, and GLENN K. MORRIS. WILLIAM G. McCREEDY, *Comptroller*.

RICHARD L. AUSTIN, *Chairman of the Board and Federal Reserve Agent*; ALBA B. JOHNSON, *Deputy Chairman of the Board*; ARTHUR E. POST, *Assistant Federal Reserve Agent*; ERNEST C. HILL, *Assistant Federal Reserve Agent*.

JAMES M. BRITTAIN, *Counsel*; HOWARD A. LOEB, Philadelphia, *Member Federal Advisory Council*.

(Statement of July 3, 1934)
(In thousands of dollars)

LIABILITIES

F. R. notes in actual circulation.....	\$251,850
F. R. bank note circulation net.....	4,655
Deposits:	
Member bank—reserve account.....	213,985
U. S. Treasurer—General account.....	8,786
Foreign bank.....	509
Other deposits.....	11,490
Total Deposits.....	\$234,770
Deferred availability items.....	34,765
Capital paid in.....	15,395
Surplus.....	13,352
Reserves for contingencies.....	2,500
All other liabilities.....	577
TOTAL LIABILITIES.....	\$557,864

RESOURCES

Gold Certificates on hand and due from U. S. Treasury ...	\$298,632
Redemption Fund—F. R. Notes.....	2,606
*Other cash.....	34,316
Total Reserves.....	\$335,554
Redemption fund—F. R. bank notes.....	858
Bills discounted:	
Secured by U. S. Government obligations.....	1,002
Other bills discounted.....	5,170
Total Bills Discounted.....	\$ 6,172
Bills bought in open market.....	536
U. S. Government securities:	
Bonds.....	30,022
Treasury notes.....	85,149
Certificates and bills.....	51,949
Total U. S. Govt. securities.....	\$167,120
Other securities.....	476
Total bills and securities.....	\$174,304
Due from foreign banks.....	342
Federal Reserve notes of other Federal Reserve banks....	407
Uncollected items.....	36,763
Bank premises.....	4,215
All other resources.....	5,420
Total Resources.....	\$557,864

*"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 PHILADELPHIA (Effective February 7, 1934)

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

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

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

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

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

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

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

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

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

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

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

(* Except cities as listed.

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

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

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

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

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

TERRITORY IN DISTRICT—State of Ohio, all that part of Pennsylvania west of the eastern boundaries of the following counties: Warren, Forest, Jefferson, Indiana, and Somerset, the counties of Marshall, Ohio, Brooke, Tyler, Wetzel, and Hancock in the State of West Virginia, and all that part of the State of Kentucky located east of the western boundary of the following counties: Boone, Grant, Scott, Woodford, Jessamine, Garrard, Lincoln, Pulaski, and McCreary. Membership: National Banks 530; State Banks 99. Total member banks 629.

DIRECTORS

CLASS A:—ROBERT WARDROP (1935), Pittsburgh; CHESS LAMBERTON (1934), Franklin, Pa.; Ben R. Conner (1936) Ada, Ohio.

CLASS B:—R. P. WRIGHT (1934), Erie, Pa.; J. E. Galvin (1936), Lima, Ohio; G. D. CRABBS (1935), Cincinnati, Ohio.

CLASS C:—L. B. WILLIAMS (1934), Cleveland, *Chairman of Board*; E. S. Burke, Jr. (1935), Cleveland, Ohio, *Deputy Chairman of Board*; W. W. KNIGHT (1936), Toledo, Ohio.

H. C. McELDOWNEY, Pittsburgh, Pa., *Member Federal Advisory Council*.

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*
 A. G. FOSTER, *Asst. Cashier*

(Statement of July 3, 1934)
 (In thousands of dollars)

LIABILITIES	
Federal Reserve notes in actual circulation.....	\$311,296
Federal Reserve bank notes circulation—net.....	4,306
Deposits:	
Member bank—Reserve account.....	\$235,957
U. S. Treasurer—General Account.....	17,355
Foreign bank.....	469
Other deposits.....	7,570
Total Deposits.....	\$261,351
Deferred availability items.....	48,449
Capital paid in.....	12,705
Surplus.....	14,090
Reserve for Contingencies.....	2,300
All other liabilities.....	460
TOTAL LIABILITIES.....	\$654,957

RESOURCES	
Gold Certificates on hand and due from U. S. Treasury....	\$366,048
Redemption Fund—F. R. Notes.....	3,051
Other cash.....	11,899
Total reserves.....	\$380,998
Redemption Fund—F. R. bank notes.....	715
Bills discounted:	
Secured by U. S. Govt. obligations.....	183
Other bills discounted.....	540
Total bills discounted.....	\$ 723
Bills bought in open market.....	487
U. S. Government securities:	
Bonds.....	35,999
Treasury Notes.....	109,439
Certificates and bills.....	67,587
Total U. S. Govt. securities.....	\$213,025
Total bills and securities.....	214,235
Due from foreign banks.....	300
Federal Reserve notes and other banks.....	1,141
Uncollected items.....	49,320
Bank premises.....	6,788
All other resources.....	1,460
TOTAL RESOURCES.....	\$654,957

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.

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. 5), 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

S. B. SUTPHIN, T. J. DAVIS, JOHN OMWAKE, B. H. KROGER, and C. F. McCOMBS, Cincinnati; N. H. COURTNEY, 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.

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. BOLTHOUSE, *Assistant Cashier*; F. E. COBUN, *Assistant Cashier*.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 4—Continued

DIRECTORS

LLOYD W. SMITH, JAMES RAE, 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.

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

Two Days After Receipt—Atlanta, Birmingham, Boston, Charlotte, Chicago, Dallas, Kansas City, Kan., Kansas City, Mo., Little Rock, 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, Wetzel, and Hancock.

Membership: National Banks 317; State Banks 57.

DIRECTORS

CLASS A:—L. E. JOHNSON, (1935), Alderson, W. Va.; CHAS. E. RIEMAN (1936), Baltimore, Md.; JAMES C. BRASWELL (1934), Rocky Mount, N. C.

CLASS B:—D. R. COKER (1935), Hartsville, S. C.; CHAS. C. REED (1936), Richmond, Va.; JOHN H. HANNA, (1934), Washington, D. C.

CLASS C:—WM. W. HOXTON (1935), Richmond, *Chairman of Board*; FREDERIC A. DELANO (1936), *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, (1934) Baltimore, Md., *Member Federal Advisory Council*.

(Statement of July 18, 1934)
(In thousands of dollars)

LIABILITIES		RESOURCES	
Federal Reserve notes in actual circulation	\$141,127	Gold certificates on hand and due from U. S. Treasury	155,412
Fed. Res. bank notes circulation—net		Redemption Fund—F. R. Notes	2,402
Deposits:		Other cash	8,429
Member bank—reserve account	\$120,401	Total Reserves	\$165,833
U. S. Treasurer—General Account	473	Redemption fund—F. R. bank notes	
Foreign bank	186	Bills discounted:	
Other deposits	2,816	Secured by U. S. Government obligations	113
Total Deposits	\$123,876	Other bills discounted	694
Deferred availability items	36,422	Total bills discounted	\$ 807
Capital paid in	4,972	Bills bought in open market	193
Surplus	5,171	United States Government securities:	
Reserve for Contingencies	1,155	Bonds	17,502
All other liabilities	131	Treasury notes	54,621
TOTAL LIABILITIES	\$312,854	Certificates and bills	31,439
		Total U. S. Government securities	\$103,562
		Total bills and securities	\$104,562
		Due from foreign banks	119
		Federal Reserve Notes of other banks	1,260
		Uncollected items	36,082
		Bank premises	3,128
		All other resources	1,820
		TOTAL RESOURCES	\$312,854

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 (1934), Baltimore; M. M. PRENTIS (1936), Baltimore; NORMAN JAMES (1936), 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, Parksley, Roanoke, Staunton, Winchester, Va.; Charleston, Huntington, Kansas City, Kan., St. Paul, District of Columbia, Maryland, West Virginia in Baltimore territory, and "Other Cities" as listed.

Three Business Days After Receipt—Dallas, Denver, Houston, Little Rock, New Orleans, Oklahoma City, San Antonio, Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, North Carolina (except "Other Cities" listed under 2 days), Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia (except "Other Cities" listed under 2 days), West Virginia in Richmond territory (except "Other Cities" listed under 2 days).

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

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

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

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

*Except banks in cities listed separately in this schedule.

Note: See Footnote under Head Office Schedule.

CHARLOTTE BRANCH. (Transit Number 66-20)

(First National Bank Bldg.)

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

DIRECTORS

W. T. CLEMENTS (1934), Charlotte; W. H. WOOD (1934), Charlotte; C. L. COBB (1935), Rock Hill, S. C.; ROBT. GAGE (1936), Chester, S. C.; JOHN LINDSAY MOREHEAD (1934), Charlotte; C. A. CANNON (1935), Concord, N. C.; F. F. BEATTIE (1936), Greenville, 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 Columbia, 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 275; State Banks 54. Total 329.

Non-Member Banks, 839; Total number of banks in District 6, 1,168.

DIRECTORS

CLASS A:—R. G. CLAY (1936), 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 (1936), Decatur, Ga.; J. B. HILL (1934), Nashville, Tenn.

CLASS C:—OSCAR NEWTON (1935), Atlanta, Ga., *Chairman*; W. H. KETTIG (1934), Birmingham, Ala., *Deputy Chairman*; J. P. ALLEN (1936), Atlanta, Ga.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 6—Continued

OFFICERS

EUGENE R. BLACK, *Governor*, W. S. JOHNS, *Deputy 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, *Assistant Cashiers*; OSCAR NEWTON, *Chairman of the Board and Federal Reserve Agent*; L. M. CLARK, *Assistant Federal Reserve Agent and Secretary Board of Directors*; E. P. PARIS, *General Auditor*; J. W. HONOUR, *Assistant Auditor*; H. LANE YOUNG, Atlanta, Ga., *Member Federal Advisory Council*; ROBERT S. PARKER, Atlanta, Ga., *General Counsel*.

(Statement as of July 11, 1934)
(In thousands of dollars)

LIABILITIES	RESOURCES
F. R. bank notes in actual circulation.....\$ 135,250	Gold Certificates on hand and due from U. S.
Deposits:	Treasury.....\$117,187
Member banks—reserve account.....\$ 77,102	Redemption Fund—Federal Reserve Notes..... 3,436
Government..... 1,306	*Other cash..... 12,886
Foreign banks..... 171	Total reserves.....\$133,510
Other deposits..... 8,484	Bills discounted:
Total deposits.....\$ 87,063	Sec. by U. S. Government obligations.....\$ 9
Deferred availability items..... 11,149	Other bills discounted..... 234
Capital paid in..... 4,405	Total bills discounted.....\$ 243
Surplus..... 5,145	Bills bought in open market..... 178
Reserve for contingencies..... 2,580	U. S. Government securities:
All other liabilities..... 350	Bonds..... 15,956
	Treasury notes..... 48,622
	Certificates and bills..... 29,667
	Total U. S. Government securities.....\$ 94,244
TOTAL LIABILITIES.....\$245,942	Total bills and securities.....\$ 94,665
	Due from foreign banks..... 110
	F. R. notes of other F. R. banks..... 813
	Uncollected items..... 12,104
	Bank premises..... 2,372
	All other resources..... 2,368
	TOTAL RESOURCES.....\$245,942

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

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										
Atlanta Zone.....	3	5	4	4	4	North Dakota.....	6	7	6	6
New Orleans Zone.....	4	2	3	4	4	Ohio.....	4	4	4	4
Birmingham Zone.....	3	3	2	4	3	Cincinnati.....	2	2	2	1
Birmingham (City).....	1	1	*	2	1	Cleveland.....	2	2	2	2
Arizona	7	7	7	7	7	Oklahoma	4	4	5	4
Arkansas.....	4	5	3	4	3	Oklahoma City.....	3	2	3	2
Little Rock.....	2	2	2	2	2	Oregon	7	6	7	7
California	7	6	7	7	7	Portland.....	4	5	4	4
Los Angeles.....	4	4	4	4Z7	4	Pennsylvania	4	5	4	4
San Francisco.....	4	4	4	4Z8	4	Philadelphia.....	2	3	2	2
Colorado	6	6	6	6	3	Pittsburgh.....	2	2	2	2
Denver.....	3	3	3	3	2	Rhode Island	4	5	4	4
Connecticut	4	5	4	4	4	South Carolina	3†	4	4	4
Delaware.....	4	5	4	4	4	Charlotte Zone.....	4	4	4	4
District of Columbia	4	4	4	4	4	Richmond Zone.....	4	4	4	4
Florida.....	3	4	4	2	4	South Dakota	6	7	6	6
Jacksonville.....	1	2	2	*	2	Tennessee				
Georgia	2	4	3	3	3	Atlanta Zone.....	2	4	3	3
Atlanta.....	*	2	1	7	1	Memphis Zone.....	4	3	3	3
Idaho	7	6	7	7	7	Nashville Zone.....	3	4	3	4
Illinois	4	4	4	4	3	St. Louis Zone.....	5	5	5	4
Chicago.....	2	2	2	2	1	Memphis (City).....	2	1	1	2
Indiana	4	4	4	4	4	Nashville (City).....	1	2	1	1
Iowa	4	4	4	4	3	Texas				
Kansas	4	4	4	4	4	Dallas (City).....	2Z5	2Z5	2Z5	2Z5
Kentucky	4	4	3	4	3	El Paso (City).....	3Z6	3Z6	3Z6	3Z6
Louisville.....	2	2	1	2	1	Houston (City).....	2Z5	1Z4	2Z5	2Z5
Louisiana						San Antonio (City).....	3Z6	2Z5	3Z5	3Z6
Dallas Zone.....	5	5	5	6	5	Utah	6	7	6	6
New Orleans Zone.....	4	2	3	4	4	Salt Lake City.....	4	4	4	3
New Orleans (City).....	2	*	1	2	2	Vermont	4	5	4	4
Maine	4	5	4	4	4	Virginia.....	4	4	4	4
Maryland	4	4	4	4	4	Richmond.....	2	2	2	2
Baltimore.....	2	2	2	2	2	Washington	2	7	7	7
Massachusetts	4	5	4	4	4	Seattle.....	5	5	4	5
Boston.....	2	3	3	3	3	Spokane.....	4	5	4	5
Michigan	4	4	4	4	4	West Virginia	4	5	4	4
Detroit.....	2	2	2	3	2	Wisconsin	4	4	4	4
Minnesota	4	5	4	5	4	Wyoming	6	6	6	6
Minneapolis-St. Paul.....	2	3	2	3	2					
Mississippi										
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	1					
Montana	6	7	6	7	6					
Helena.....	4	5	4	5	4					
Nebraska	4	5	4	5	4					
Omaha.....	2	2	2	3	2					
Nevada	7	7	7	7	7					
New Hampshire	4	5	4	4	4					
New Jersey	4	5	4	4	4					
New Mexico	6	7	6	6	6					
New York	4	5	4	4	4					
Buffalo.....	2	3	2	3	2					
New York City.....	2	3	2	2	2					
North Carolina										
Charlotte Zone.....	3†									
Richmond Zone.....	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, 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, J. H. FRYE, J. G. FARLEY, Birmingham, Ala.; E. F. ALLISON, Bellamy, Ala.; FRANK M. MOODY, Tuscaloosa, 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, BAYLISS W. HAYNES, EDW. W. LANE, GEO. J. AVENT, 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 members: On June 30, 1934 National Banks 508; State Banks 160.

Active non-member banks under state supervision in Federal Reserve District 7, 1,962.

DIRECTORS AND OFFICERS

Class A—Directors

EDWARD R. ESTBERG, Waukesha, Wis. (1934)
FRANK D. WILLIAMS, Iowa City, Iowa (1935)
JAMES R. LEAVELL, Lake Forest, Ill. (1936)

Class B—Directors

STANFORD T. CRAPO, Detroit, Mich. (1934)
NICHOLAS H. NOYES, Indianapolis, Ind. (1935)
MAX W. BABB, Milwaukee, Wis. (1936)

Class C—Directors

FRANK C. BALL, Muncie, Ind. (1934)
JAMES SIMPSON, Chicago, Ill. (1935)
EUGENE M. STEVENS, Evanston, Ill. (1936), *Chairman*

SOLOMON A. SMITH, 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, *Controller*
FRANCIS R. BURGESS, *General Auditor*
WALTER A. HOPKINS, *Assistant Auditor*

GEORGE J. SCHALLER, *Governor*
CHARLES R. McKAY, *Deputy Governor*
HOWARD P. PRESTON, *Deputy Governor*
JAMES H. DILLARD, *Deputy Governor*

WILLIAM C. BACHMAN, *Assistant Deputy Governor*
EUGENE A. DELANEY, *Assistant Deputy Governor*
OTTO J. NETTERSTROM, *Assistant Deputy Governor*
ARTHUR L. OLSON, *Assistant Deputy Governor*
ALFRED T. SIHLER, *Assistant Deputy Governor*

FRED BATEMAN, *Manager, Securities Department*
ALLAN BLACK, *Manager, Planning 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*
LOUIS G. PAVEY, *Manager, Collection Department*
FRANKLIN L. PURRINGTON, *Manager, Reconstruction Finance Corporation, Custody Division*
JESSE G. ROBERTS, *Manager, Cash Department*
WILLIAM W. TURNER, *Manager, Loans*

CHARLES B. DUNN, *Counsel*

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 7—Continued

(Statement as of July 3, 1934)

(In thousands of dollars)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation	\$774,983	Gold Certificates on hand and due from U. S. Treasury ..	\$1,026,945
		Redemption fund—F. D. Notes	2,143
		Other cash	29,158
		Total reserves	\$1,058,246
Deposits:		Bills discounted:	
Member bank—reserve account	652,304	Secured by U. S. Government obligations	0
U. S. Treasurer—General Account	19,125	Other bills discounted	203
Foreign bank	616	Total bills discounted	\$ 203
Other deposits	4,448	Bills bought in open market	649
Total deposits	\$676,493	U. S. Government securities:	
		Bonds	76,501
Deferred availability items	61,521	Treasury notes	218,557
Capital paid in	12,613	Other certificates and bills	135,785
Surplus	20,681	Total U. S. Government securities	\$430,843
Reserve for contingencies	2,969	Total bills and securities	\$431,695
All other liabilities	2,788	Due from foreign banks	414
TOTAL LIABILITIES	\$1,552,048	Federal Reserve notes of other banks	2,195
		Uncollected items	50,878
		Bank premises	7,387
		Fed. Dep. Ins. Corp. stock	0
		All other resources	1,233
		TOTAL RESOURCES	\$1,552,048

TIME SCHEDULE OF FEDERAL RESERVE BANK OF CHICAGO

(Effective September 2, 1930)

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).

Number of Days Deferred			Number of Days Deferred			Number of Days Deferred		
States	Calendar Days	Business Days	States	Calendar Days	Business Days	States	Calendar Days	Business Days
Cities			Cities			Cities		
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, Port Huron, Mich.
WILSON W. MILLS, Detroit, Mich.
JAMES INGLIS, Detroit, Mich.
N. P. HULL, Lansing, Mich.
JOHN BALLANTYNE, Detroit, Mich.
RALPH H. BUSS, Detroit, Mich.

Officers

RALPH H. BUSS, Managing Director
JOHN H. MARTIN, Asst. Federal Reserve Agent
HARLAN J. CHALFONT, Cashier
ARTHUR A. VOGT, Assistant Cashier
HAROLD L. DIEHL, Assistant Cashier
WILLIAM A. EUBANK, 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 340; State Banks 72. Total 412.

DIRECTORS

CLASS A:—JOHN G. LONSDALE (1935), St. Louis; F. GUY HITT (1934), Zeigler, Ill.; MAX B. NAHM (1936), Bowling Green, Ky.

CLASS B:—J. W. HARRIS (1936), St. Louis, Mo.; WILLIAM B. PLUNKETT (1934), Little Rock, Ark.; 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*; L. H. BAILEY, *General Auditor*; A. E. DEBRECHT, *Assistant Auditor*.

(Statement of July 11, 1934)

(In thousands of dollars)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation	\$132,497	Gold Certificates on hand and Due from U. S. Treasury	\$162,509
Deposits:		Redemption fund—Federal Reserve notes	954
Member banks—reserve account	\$111,520	Other cash	11,052
United States Treasurer General Accounts	3,327	Total reserves	\$174,515
Foreign bank	161	Bills discounted:	
Other deposits	14,755	Secured by U. S. Government obligations	125
Total deposits	\$129,763	Other bills discounted	66
Deferred availability items	19,520	Total bills discounted	\$ 191
Capital paid in	4,027	Bills bought in open market	121
Surplus	4,756	U. S. Government securities:	
Reserve for contingencies	853	Bonds	\$ 16,167
All other liabilities	288	Treasury notes	47,842
TOTAL LIABILITIES	\$291,704	Certificates and bills	29,191
		Total U. S. Government securities	\$ 93,200
		Total bills and securities	93,512
		Due from foreign banks	10
		F. R. notes of other banks	1,440
		Uncollected items	18,822
		Bank premises	3,124
		All other resources	281
		TOTAL RESOURCES	\$291,704

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.

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, Nashville, Dallas, El Paso, Houston, San Antonio, Richmond; (Business)—*Illinois, *Missouri.

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

Four Days After Receipt (Actual)—San Francisco, Seattle, Spokane; (Business)—*Alabama, Connecticut, Delaware, District of Columbia, *Florida, *Georgia, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, *Minnesota, Mississippi, New Hampshire, New Jersey, *New York, *North Carolina, *Oklahoma, *Pennsylvania, Rhode Island, South Carolina, Vermont, *Virginia, West Virginia, Wisconsin.

Five Days After Receipt (Business)—*Colorado, New Mexico, *Texas, Wyoming.

Six Days After Receipt (Business)—Arizona, *California, Idaho, *Montana, Nevada, North Dakota, *Oregon, South Dakota, *Utah, *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, El Paso, Houston, San Antonio, Richmond; (Business)—*Arkansas, (Little Rock Zone).

Three Days After Receipt (Actual)—Baltimore, Boston, New York City, Charlotte, Philadelphia, (Business)—*Arkansas, (Memphis and St. Louis Zones), *Illinois, (St. Louis Zone), Indiana, (St. Louis Zone), Kentucky, (St. Louis Zone), Mississippi, (Memphis Zone), *Missouri, (St. Louis Zone), Memphis (Memphis and St. Louis Zones).

Four Days After Receipt (Actual)—Los Angeles, San Francisco, Helena, Portland, Salt Lake City; (Business)—*Alabama, Delaware,

District of Columbia, *Georgia, (Chicago Zone), Indiana, (Chicago and Louisville Zones), Iowa, *Kansas, *Kentucky, (Cincinnati and Louisville Zones), *Louisiana, *Michigan, *Minnesota, Mississippi, (New Orleans Zone), *Missouri, (Kansas City Zone), *Nebraska, *Ohio, *Oklahoma, *Pennsylvania, *Tennessee, (Atlanta and Nashville Zones), *Virginia, Wisconsin.

Five Days After Receipt (Actual)—Seattle, Spokane; (Business)—*Colorado, Connecticut, *Florida, Maine, *Maryland, *Massachusetts, New Hampshire, New Jersey, New Mexico, *New York, *North Carolina, Rhode Island, South Carolina, *Texas, Vermont, West Virginia.

Six Days After Receipt (Business)—*Montana, North Dakota, South Dakota, Wyoming.

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

*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

JOHN T. MOORE, Louisville, Ky.; WHITEFOORD R. COLE, Louisville, Ky.; W. C. MONTGOMERY, Elizabethtown, Ky.; W. W. CRAWFORD, Louisville, Ky.; W. P. PAXTON, Paducah, Ky.; W. A. BROWN, Bedford, Ind.; W. R. COBB, Louisville, Ky.

TIME SCHEDULE OF LOUISVILLE BRANCH

Immediate—Louisville.
One Day After Receipt (Actual)—Birmingham, Chicago, St. Louis, Cincinnati, Cleveland, Pittsburgh, Memphis, Nashville.
Two Days After Receipt (Actual)—Little Rock, North Little Rock, Denver, 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, Dallas, Houston, San Antonio, Richmond; (Business)—Indiana, (Louisville Zone), Kentucky, (Louisville Zone).
Three Days After Receipt (Actual)—El Paso, Salt Lake City; (Business)—Alabama, *Arkansas, (Memphis and St. Louis Zones) *Georgia, *Illinois, (Chicago and St. Louis Zones), Indiana, (Chicago and St. Louis Zones), Iowa, *Kentucky, (Cincinnati and St. Louis Zones), Mississippi, (Memphis Zone), Missouri, (St. Louis Zone), *Ohio, *Tennessee. (Atlanta, Memphis, Nashville, and St. Louis Zones).

Four Days After Receipt (Actual)—Los Angeles, San Francisco, Helena, Portland, Seattle, Spokane; (Business)—*Arkansas, (Little Rock Zone), Connecticut, Delaware, District of Columbia, *Florida, *Kansas, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, *Minnesota, Mississippi, (New Orleans Zone), *Missouri, (Kansas City Zone), *Nebraska, New Hampshire, New Jersey, *New York, *North Carolina, *Oklahoma, *Pennsylvania, Rhode Island, South Carolina, Vermont, *Virginia, West Virginia, Wisconsin.
Five Days After Receipt (Business)—*Colorado, *Texas.

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

Seven Days After Receipt (Business)—Arizona, *California, Idaho, Nevada, *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, W. R. KING, 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, New York City, Charlotte, Cincinnati, Cleveland, Oklahoma City, Philadelphia, Pittsburgh, Dallas, El Paso, Houston, San Antonio, Richmond; (Business)—*Arkansas, (Memphis Zone), Mississippi, (Memphis Zone), *Tennessee, (Memphis Zone).
Three Days After Receipt (Actual)—Los Angeles, Denver, Boston, Salt Lake City; (Business)—*Alabama, *Arkansas, (Little Rock and St. Louis Zones), *Illinois, (St. Louis Zone), Indiana, (Louisville and St. Louis Zones), Kentucky, (Louisville and St. Louis Zones), Mississippi, (New Orleans Zone), *Missouri, (St. Louis Zone), *Tennessee (Nashville and St. Louis Zones).

Four Days After Receipt (Actual)—San Francisco, Helena, Portland, Seattle, Spokane; (Business)—Delaware, District of Columbia, *Florida, *Georgia, *Illinois, (Chicago Zone), *Indiana, (Chicago Zone), Iowa, *Kansas, *Kentucky, (Cincinnati Zone), *Louisiana, *Maryland, *Michigan, *Minnesota, *Missouri, (Kansas City Zone), *Nebraska, New Jersey, *New York, *North Carolina, *Ohio, *Oklahoma, *Pennsylvania, South Carolina, Tennessee, (Atlanta Zone), *Virginia, West Virginia, Wisconsin.

Five Days After Receipt (Business)—*Colorado, Connecticut, Maine, *Massachusetts, New Hampshire, New Mexico, Rhode Island, Texas, Vermont.

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

Seven Days After Receipt (Business)—*California, Idaho, Nevada, *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 472; State Banks 60.

DIRECTORS

CLASS A:—M. O. GRANGAARD (1934), Minneapolis; H. R. KIBBEE (1935), Mitchell, S. D.; H. C. HANSEN, (1936), Church Ferry, N. Dak.

CLASS B:—W. O. WASHBURN (1934), St. Paul; J. E. O'CONNELL (1935), Helena, Mont.; ALBERT P. FUNK, La Crosse, Wis. (1936).

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*; SIGURD UELAND, *Counsel*; ROLF UELAND, *Assistant Counsel*; H. P. HOWARD, *Custodian of Building*.

JOHN N. PEYTON, *Federal Reserve Agent*; E. W. SWANSON, *Assistant Federal Reserve Agent*; F. M. BAILEY, *Assistant Federal Reserve Agent*; O. S. POWELL, *Statistician and Secretary of the Board of Directors*.

MEMBER OF FEDERAL ADVISORY COUNCIL

THEODORE WOLD, Minneapolis, Minn.

(Statement of July 11, 1934)

(In thousands of dollars)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation.....	\$ 96,529	Gold Certificates on hand and due from U. S. Treasury ..	\$105,421
Deposits:		Redemption fund—F. R. notes.....	1,152
Member bank—reserve account.....	76,605	Other Cash*	13,233
United States Treasurer—General account	1,689	Total reserves.....	\$119,806
Foreign bank.....	113	Bills discounted:	
Other deposits.....	6,650	Secured by U. S. Government obligations.....	15
Total deposits.....	\$ 85,057	Other bills discounted.....	363
Deferred availability items.....	11,430	Total bills discounted.....	\$ 378
Capital paid in.....	3,061	Bills bought in open market.....	85
Surplus.....	3,420	U. S. Government securities:	
Reserve for contingencies.....	1,026	Bonds.....	17,357
All other liabilities.....	182	Treasury notes.....	29,961
TOTAL LIABILITIES.....	\$200,705	Other Certificates and bills	18,283
		Total U. S. Government securities.....	\$ 65,601
		Total bills and securities.....	\$ 66,064
		Due from foreign banks.....	7
		F. R. notes of other Federal Reserve banks.....	945
		Uncollected items.....	11,125
		Bank premises.....	1,664
		All other resources.....	1,094
		TOTAL RESOURCES.....	\$200,705

*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 day 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 if separately sorted and received prior to 12:00 noon; Saturday 11:00 a.m.

FED. RES. BANK & BRANCH CITIES & OTHER CITIES OUTSIDE OF NINTH DISTRICT

One Day After Receipt	
Chicago	
Two Days After Receipt	
Baltimore	Nashville
Buffalo	New York City
Cincinnati	Oklahoma City
Cleveland	Omaha
Detroit	Philadelphia
Kansas City	Pittsburgh
Little Rock	St. Louis
Louisville	Sioux City, Iowa
Memphis	
Three Days After Receipt	
Atlanta	Jacksonville
Birmingham	New Orleans
Boston	Richmond
Charlotte	Salt Lake City
Dallas	San Antonio
Denver	Seattle
El Paso	Spokane
Houston	
Four Days After Receipt	
Los Angeles	San Francisco
Portland, Oregon	

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

STATES (EXCEPT CITIES AS LISTED)

Two Days After Receipt	
Minnesota	Wisconsin
Three Days After Receipt	
Illinois	Michigan
Indiana	Nebraska
Iowa	
Four Days After Receipt	
Connecticut	New Jersey
Delaware	New York
Kansas	North Dakota
Kentucky	Ohio
Maine	Pennsylvania
Maryland	Rhode Island
Massachusetts	South Dakota
Missouri	Vermont
New Hampshire	
Five Days After Receipt	
Alabama	North Carolina
Arkansas	Oklahoma
Colorado	South Carolina
District of Columbia	Tennessee
Georgia	Virginia
Louisiana	Washington
Mississippi	Wyoming
Montana	
Six Days After Receipt	
California	Oregon
Florida	Texas
Idaho	Utah
New Mexico	West Virginia
Seven Days After Receipt	
Arizona	Nevada

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.

NINTH DISTRICT CITIES

Two Days After Receipt	
Fargo, N. D.	
Grand Forks, 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	
Helena, Mont.	
Bismarck, N. D.	
Mandan, N. D.	
Huron, S. D.	
Four Days After Receipt	
Anaconda, Mont.	
Billings, Mont.	
Butte, Mont.	
Missoula, Mont.	

HELENA BRANCH. (Transit Number 93-26)

(Park & Edwards Sts.)

DIRECTORS

THOMAS A. MARLOW, Helena; A. R. McDERMOTT, Billings; WILLIAM P. SULLIVAN, Square Butte, Mont.; HENRY SIEBEN, Helena; and R. E. TOWLE, Helena.

OFFICERS

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

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 695; State Banks 46.

Non-member Banks 1321. Total number of banks in District No. 10, 2062.

DIRECTORS

CLASS A:—E. E. MULLANEY (1935), Hill City, Kan.; FRANK W. SPONABLE (1934), Paola, Kan.; C. C. PARKS (1936), Denver, Colo.

CLASS B:—L. E. PHILLIPS (1935), Bartlesville, Okla.; W. D. HOSFORD (1936), Omaha, Neb.; J. M. BERNARDIN (1934), Kansas City, Mo.

CLASS C:—M. L. McCLURE (1935), Kansas City, *Chairman of Board*; J. B. DOOLIN (1934) Alva, Okla.; E. P. BROWN (1936), Davey, Neb., *Deputy Chairman of Board*.

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; H. G. LEEDY, *Counsel*.

M. L. McCLURE, *Chairman Board of Directors and Federal Reserve Agent*; E. P. BROWN, *Deputy Chairman Board of Directors*; A. M. McADAMS, *Assistant Federal Reserve Agent and Secretary Board of Directors*; N. R. OBERWORTMANN, *Asst. Federal Reserve Agent and Examiner*; S. A. WARDELL, *Auditor*.

(Statement of July 11, 1934)
(In thousands of dollars)

LIABILITIES	
Federal reserve notes—in actual circulation.....	\$110,378
F. R. bank note circulation—net.....	
Deposits:	
Member bank—reserve account.....	143,020
U. S. Treasurer—General account.....	3,157
Foreign bank.....	137
Other deposits.....	4,756
Total deposits.....	\$151,070
Deferred availability items.....	25,551
Capital paid in.....	4,150
Surplus.....	3,613
Reserve for contingencies.....	617
All other liabilities.....	86
TOTAL LIABILITIES.....	\$295,465

RESOURCES	
Gold certificates on hand and due from U. S. Treasury.....	\$157,229
Redemption fund—F. R. notes.....	988
Other cash.....	10,319
Total reserves.....	\$168,536
Redemption fund—F. R. bank notes.....	
Bills discounted:	
Secured by U. S. Government obligations.....	15
Other bills discounted.....	172
Total bills discounted.....	\$ 187
Bills bought in open market.....	142
U. S. Government securities:	
Bonds.....	17,273
Treasury notes.....	47,305
Certificates and bills.....	28,866
Total U. S. Government securities.....	\$ 93,444
Total bills and securities.....	93,773
Due from foreign banks.....	88
F. R. notes of other banks.....	1,534
Uncollected items.....	27,525
Bank premises.....	3,485
All other resources.....	524
TOTAL RESOURCES.....	\$295,465

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 10—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK OF KANSAS CITY (Subject to change)

(Effective October 2, 1933)

This Schedule applies to checks and drafts on banks received at the Head Office of the Federal Reserve Bank of Kansas City, within the hours specified in General Letter D—1.

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 drafts issued by any Federal Reserve Bank or Branch)
(Checks and warrants drawn on the Treasurer of the United States)

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

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

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

Four Business Days—Seattle, *Alabama, *Arkansas, *Colorado, Dist. of Columbia, Delaware, *Florida, *Georgia, *Louisiana, *Maryland, *Michigan, Mississippi, New Jersey, *New York, *North Carolina, *Ohio, *Pennsylvania, South Carolina, *Texas, *Virginia, West Virginia.

Five Business Days—Connecticut, Idaho, *Kentucky, Maine,

*Massachusetts, New Hampshire, New Mexico, North Dakota, Rhode Island, South Dakota, *Tennessee, *Utah, Vermont, Wyoming.

Six Business Days—Arizona, *California, *Montana, Nevada, *Oregon, *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.

Note: Items drawn on banks located in Kansas City, Mo. and Kansas City, Kans., not members of the Clearing House Assn. are accepted for immediate availability, but such items are collected by mail and are handled subject to final payment of exchange received, in accordance with the provision of Section XI of General Letter D—1. Return of unpaid items drawn on such banks will be subject to delay of two or more days.

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, Houston, Kansas City, Kan., Kansas City Mo., Oklahoma City, Omaha, Pueblo, Colo., Salt Lake City, San Antonio, St. Louis, Trinidad, Colo.

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

Four Business Days—Boston, Charlotte, Jacksonville, *Illinois, Indiana, Iowa, *Kansas, *Missouri, *Nebraska, *Oklahoma, Wyoming.

Five Business Days—*Alabama, Arizona, *Arkansas, *California, *Florida, *Georgia, Idaho, *Kentucky, *Louisiana, *Maryland, *Michigan, *Minnesota, Mississippi, *Montana, New Jersey, *New York, *North Carolina, *Ohio, *Pennsylvania, *Tennessee, *Texas, *Utah, *Virginia, West Virginia, Wisconsin.

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

*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, New York City, Oklahoma City, Philadelphia, Pittsburgh, Pa., Salt Lake City, San Antonio, St. Joseph, St. Louis, *Nebraska.

Three Business Days—Boston, Charlotte, El Paso, Helena, Houston, Jacksonville, Los Angeles, New Orleans, Portland, Richmond, San Francisco, Seattle, Spokane, *Illinois, Indiana, Iowa, *Kansas, *Minnesota, Wisconsin.

Four Business Days—*Alabama, *Colorado, Connecticut, Delaware, *Georgia, Maine, *Maryland, *Massachusetts, *Michigan, *Missouri, New Hampshire, New Jersey, New Mexico, *New York,

*Ohio, *Oklahoma, *Pennsylvania, Rhode Island, Vermont, Wyoming.

Five Business Days—*Arkansas, District of Columbia, *Florida, *Kentucky, *Louisiana, *Montana, North Carolina, North Dakota, South Carolina, South Dakota, *Tennessee, *Texas, *Virginia, West Virginia.

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

*Except cities listed in other Schedules.

See "Note" under head office schedule.

Note: Items drawn on banks located in Omaha, Neb., not members of the Clearing House Assn. are accepted for immediate availability, but such items are collected by mail and handled subject to final payment of exchange received, in accordance with the provisions of Section XI of General Letter D—1. Return of unpaid items drawn on such banks will be subject to delay of two or more days.

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—Baltimore, Birmingham, Chicago, Cincinnati, Cleveland, Denver, Detroit, El Paso, Houston, Little Rock, Louisville, Memphis, Minneapolis, Nashville, New Orleans, Omaha, St. Louis, St. Paul, San Antonio, *Oklahoma.

Three Business Days—Atlanta, Boston, Buffalo, Charlotte, Helena, Jacksonville, Los Angeles, New York City, Philadelphia, Pittsburgh, Richmond, Salt Lake City, San Francisco, *Kansas.

Four Business Days—Boulder, Colo., Colorado Springs, Portland, Pueblo, Seattle, Spokane, Trinidad, Colo., *Alabama, *Georgia, *Illinois, Indiana, Iowa, *Maryland, *Minnesota, *Missouri, *Nebraska, *Ohio, *Texas, Wisconsin.

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

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

Seven Business Days—Arizona, *Washington.

*Except cities listed in other Schedules.

See "Note" under head office schedule.

For items drawn on banks located in Oklahoma City, see Note under Omaha Branch.

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, Choctaw, Coal, Pushmataha, McCurtain, and Johnston, and the following counties in Arizona: Pima, Graham, Greenlee, Cochise, and Santa Cruz.

Membership: National Banks 496, State Banks 60. Total 556.

DIRECTORS

CLASS A:—R. E. HARDING (1936), 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 (1936), Waco, Texas; JOHN D. MIDDLETON (1935), Greenville, Texas.

CLASS C:—C. C. WALSH (1934), *Chairman of Board and Federal Reserve Agent*; S. B. PERKINS (1936) *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 July 11, 1934)

(In thousands of dollars)

LIABILITIES	
F. R. notes in actual circulation.....	\$ 41,232
F. R. bank notes circulation—net.....	
Deposits:	
Member bank—reserve account.....	113,668
U. S. Treasurer—General account.....	1,544
Foreign bank.....	137
Other deposits.....	1,142
Total deposits.....	\$116,491
Deferred availability items.....	16,886
Capital paid in.....	3,994
Surplus.....	3,683
Reserve for contingencies.....	1,130
All other liabilities.....	1,548
TOTAL LIABILITIES.....	\$184,964

RESOURCES	
Gold certificates on hand and due from	
U. S. Treasury.....	\$ 87,103
Redemption fund—F. R. notes.....	549
Other cash.....	6,365
Total reserves.....	\$ 94,017
Redemption fund—F. R. bank notes.....	
Bills discounted:	
Secured by U. S. Govt. obligations.....	80
Other bills discounted.....	395
Total bills discounted.....	\$ 475
Bills bought in open market.....	142
U. S. Government securities:	
Bonds.....	20,388
Treasury notes.....	31,727
Certificates and bills.....	19,359
Total U. S. Government securities.....	\$ 71,474
Total bills and securities.....	72,091
Due from foreign banks.....	88
Uncollected items.....	15,695
F. R. notes of other banks.....	342
Bank premises.....	1,757
All other resources.....	974
TOTAL RESOURCES.....	\$ 184,964

TIME SCHEDULE OF FEDERAL RESERVE BANK OF DALLAS

Immediate Credit on Receipt—Post Office Money Orders drawn on or drawn by Dallas Post Office. 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; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

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, Annona, Anson, Anton, Archer City, Arlington, Athens, Atlanta, Baird, Ballinger, Bangs, Bartlett, Beckville, Bellevue, Bells, Belton, Big Sandy, Big Spring, Blanket, Bloomburg, Bonham, Bowie, Brady, Breckenridge, Bremond, Bridgeport, Bronte, Brownfield, Brownwood, Bryson, Burk Burnett, Caddo Mills, Cameron, Canton, Canyon, Carlton, Carthage, Celeste, Chico, Childress, Chillicothe, Chilton, Cisco, Clarendon, Clarksville, Claude, Cleburne, Clifton, Coleman, Colorado, Comanche, Commerce, Coolidge, Cooper, Corsicana, Crandall, Daingerfield, Dawson, Decatur, De Kalb, De Leon, Denison, Denton, Dodd City, Dublin, Eddy, Edgewood, Electra, Ennis, Eustace, Farmersville, Ferris, Forney, Ft. Worth, Franklin, Frost, Gainesville, Garland, Gatesville, Georgetown, Gilmer, Gladewater, Goldthwaite, Gordon, Gorman, Graham, Granbury, Grand Prairie, Grand Saline, Grand view, Granger, Grapevine, Greenville, Groesbeck, Hale Center, Hallsville, Hamilton, Handley, Happy, Haskell, Hedley, Henrietta, Hereford, Hico, Hillsboro, Holland, Honey Grove, Hubbard, Hughes Springs, Iowa Park, Iredell, Irene, Irving, Italy, Itasca, Jacksboro, Jefferson, Kaufman, Keller, Kemp, Kerens, Kilgore, Killeen, Kirkland, Kosse, Lamesa, Lampasas, Lancaster, Leary, Leonard, Lewisville, Linden, Littlefield, Lone Oak, Longview, Lott, Lubbock, Mabank, Malakoff, Mansfield, Marlin, Marshall, Mart, Maypearl, McGregor, McKinney, Melissa, Memphis, Menard, Merkel, Mesquite, Mexia, Midlothian, Milford, Mineola, Mineral Wells, Mobeetie, Moody, Moran, Mt. Pleasant, Mt. Vernon, Muenster, Munday, Naples, New Boston, Nocona, Oglesby, Olney, Omaha, Paducah, Palmer, Pampa, Paris, Pilot Point, Pittsburg, Plainview, Plano, Post, Powell, Purdon, Quanah, Quinlan, Reagan, Red Oak, Redwater, Rhame, Rice, Richardson, Richland, Ringgold, Rio Vista, Roby, Rockdale, Rockwall, Rogers, Rosebud, Rota, Royse City, St. Joe, San Angelo, Sanger, Santo Anna, Santo, Seymour,

Shamrock, Sherman, Snyder, Stamford, Stephenville, Strawn, Sulphur Springs, Sweetwater, Tahoka, Talpa, Taylor, Teague, Temple, Terrell, Texarkana, Thorndale, Thornton, Tolar, Trenton, Troup, Troy, Tulsa, 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, Wylie, Louisiana—Arcadia, Monroe, Pelican, Shreveport. Oklahoma—Atoka, Caddo, Colbert, Durant, Hugo, Madill, Mannsville, Mill Creek. 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 in 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, Kansas, Louisiana (Dist. 6), Oklahoma (Dist. 10).

Four Business Days After Receipt—Eleventh District unsorted items—Helena, Portland, San Francisco, 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.

References:

† United States Treasury Warrants should be listed in a special cash letter containing only such items.

‡ Matured interest coupons from United States Government Securities should be listed on form F. A. 211 addressed to Federal Reserve Bank, Fiscal Agency Department, Station K., Dallas, Texas, and forwarded by registered insured mail.

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: Post Office Money Orders drawn on or drawn by El Paso Post Office. 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; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

Two Business Days After Receipt—Dallas, Houston, San Antonio, El Paso territory, the following places: Texas—Barstow, Fabens, Midland, Odessa, Pecos, Sierra Blanca, Stanton, Van Horn; New Mexico—Alamogordo, Carrizozo, Clovis, Deming, Hatch, Hot Springs, Las Cruces, Melrose, Nara Visa, Roswell, Santa Rosa, Tucumcari. **Other Districts**—Chicago, Denver, Kansas City, Little Rock, Los Angeles, Memphis, New Orleans, Oklahoma City, Omaha, St. Louis.

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

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

Four Business Days After Receipt—Boston, Helena, Portland, 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, Kentucky, Maryland, Minnesota, Mississippi, New Jersey, New Mexico (Dist. 10), New York, North Carolina, Ohio, Pennsylvania, South Carolina, Virginia, West Virginia.

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

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

For † and ‡ References see note under Dallas schedule.

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, R. M. FARRAR, SAM R. LAWDER and SAM TAUB, Houston; J. C. WILSON, Beaumont; A. A. HORNE, Galveston.

TIME SCHEDULE OF HOUSTON BRANCH

Immediate Credit—Houston: Post Office Money Orders drawn on or drawn by Houston Post Office, 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; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

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

Two Business Days After Receipt—El Paso, Houston Territory, the following places: Texas—Alto, Alvin, Anderson, Angleton, Bastrop, Bay City, Beaumont, Bellville, Brenham, Brookshire, Bryan, Caldwell, Chireno, Cleveland, Conroe, Corrigan, Crockett, Dayton, Eagle Lake, Edna, El Campo, Elgin, Fayetteville, Flatonia, Freeport, Galveston, Ganado, Garrison, Giddings, Goose Creek, Hallettsville, Hitchcock, Hull, Humble, Huntsville, Iola, Jacksonville, La Grange, La Porte, Lexington, Liberty, Livingston, Love-lady, Lufkin, Mauriceville, Moulton, Nacogdoches, Navasota, Orange, Palestine, Pasadena, Port Arthur, Port Neches, Richmond, Rosenberg, Rust, Schulenberg, Shiner, Silsbee, Smithville, SourLake, Sugarland, Texas City, Timpson, Trinity, Victoria, Wharton, Woodville. **Other Districts**—Atlanta, Birmingham, Charlotte, Chicago, Cincinnati, Denver, Jacksonville, Kansas City, Little Rock, Louisville, Memphis, Nashville, Oklahoma City, Omaha, St. Louis.

Three Business Days After Receipt—Houston 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, San Antonio Territory, according to schedule of San Antonio Branch. **Other Districts**—Baltimore, Brooklyn, Buffalo, Cleveland, Detroit, Los Angeles, Minneapolis, New York City, Philadelphia, Pittsburgh, Richmond, St. Paul, Louisiana (Dist. 6).

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

Five Business Days After Receipt—Seattle, Arkansas, Colorado, Delaware, District of Columbia, Kentucky, Maryland, Minnesota, New Jersey, New Mexico (Dist. 10), New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia.

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

Seven Business Days After Receipt—Idaho, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington.

For † and ‡ References see note under Dallas schedule.

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: Post Office Money Orders drawn on or drawn by San Antonio Post Office. 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; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

One Business Day After Receipt—Dallas, Houston.

Two Business Days After Receipt—El Paso, San Antonio Territory, the following places: Texas—Almo, Alice, Aransas Pass, Austin, Beville, Brackettville, Brownsville, Castroville, Cibola, Corpus Christi, Cotulla, Cuero, Donna, Eagle Pass, Edinburg, Falfurrias, Falls City, Floresville, Fredericksburg, George West, Goliad, Gonzales, Gregory, Harlingen, Harwood, Hebbronville, Hondo, Karnes City, Kenedy, Kingsville, Kyle, La Coste, La Feria, Laredo, Lockhart, Luling, Marion, Mason, Mathis, McAllen, Mercedes, Mission, New Braunfels, Nordheim, Pearsall, Pleasanton, Port Lavaca, Poth, Raymondville, Robstown, Rockport, San Bonito, San Juan, San Marcos, Schertz, Seguin, Sinton, So. San Antonio, Taft, Tynan, Waelder, Weslaco, Yoakum, Yorktown. **Other Districts**—Birmingham, Chicago, Denver, Kansas City, Little Rock, Louisville, Memphis, Nashville, New Orleans, Oklahoma City, Omaha, 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, Detroit, Jacksonville, Los Angeles, Minneapolis, New York City, Philadelphia, Pittsburgh, Richmond, Salt Lake City, St. Paul.

Four Business Days After Receipt—Eleventh District unsorted items; **Other Districts**—Boston, Helena, Portland, San Francisco, Spokane, Alabama, Illinois, Indiana, Iowa, Kansas, Louisiana (Dist. 6), Michigan, Missouri, Nebraska, Oklahoma (Dist. 10), Wisconsin.

Five Business Days After Receipt—Seattle, Arkansas, Colorado, Delaware, District of Columbia, Florida, Georgia, Kentucky, Maryland, Minnesota, Mississippi, New Jersey, New Mexico (Dist. 10), New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia.

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

Seven Business Days After Receipt—Idaho, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington.

For † and ‡ References see note under Dallas schedule.

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 305; State Banks 78.

Non-member Banks 370; Total number of banks in 12th District, 753.

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 (1936), Salem, Ore.
 CLASS B:—E. H. COX (1934), Madera, Calif.; A. B. C. DOHRMANN (1935), San Francisco, Calif.; MALCOLM McNAGHTEN (1936), Los Angeles, Calif.
 CLASS C:—ANDREW WELCH (1934), San Francisco, Calif.; WALTON N. MOORE (1936), San Francisco, Calif.,
Deputy Chairman of Board.

Member of Federal Advisory Council, M. A. ARNOLD, Seattle, Wash.

OFFICERS

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

H. N. MANGELS, *Assistant Cashier.*
 E. C. MAILLIARD, *Assistant Cashier.*
 J. M. OSMER, *Assistant Cashier*
 H. F. SLADE, *Assistant Cashier.*
 F. H. HOLMAN, *General Auditor.*

S. G. SARGENT, *Assistant Federal Reserve Agent, Chief Examiner and Secretary.*
 OLIVER P. WHEELER, *Assistant Federal Reserve Agent.*
 ALBERT C. AGNEW, *Counsel.*

(Statement of July 3, 1934)
 (In thousands of dollars)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation.....	\$212,290	Gold certificates on hand and due from U. S. Treasury.....	\$289,595
Deposits:		Redemption fund—F. R. notes.....	4,534
Member bank—reserve account.....	230,035	Other cash*.....	11,265
U. S. Treasurer—General account.....	4,115	Total reserves.....	\$305,394
Foreign bank.....	347	Bills discounted:	
Other deposits.....	15,233	Secured by U. S. Government obligations.....	80
Total deposits.....	\$249,730	Other bills discounted.....	5,347
Deferred availability items.....	18,747	Total bills discounted.....	\$ 5,427
Capital paid in.....	10,782	Bills bought in open market.....	360
Surplus.....	9,645	U. S. Government securities:	
Reserve for Contingencies.....	1,619	Bonds.....	28,107
All other liabilities.....	109	Treasury notes.....	85,451
		Certificates and bills.....	52,773
		Total U. S. Government securities.....	\$166,331
TOTAL LIABILITIES.....	\$502,922	Total bills and securities.....	\$172,118
		Due from foreign banks.....	222
		Federal Reserve notes on other banks.....	1,358
		Uncollected items.....	19,122
		Bank premises.....	4,089
		All other resources.....	619
		TOTAL RESOURCES.....	\$502,922

*"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. (Effective February 1, 1934)

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, California Head Office Zone (except places noted in four-day division), California—Los Angeles Zone, the following cities: Long Beach, Ocean Park, Pasadena, Santa Monica, Venice. Nevada—Head Office Zone.

Three Days After Receipt—Seattle, Spokane, California—Los Angeles Zone, except cities noted in 2-day division. Oregon—the following cities: Klamath Falls, Lakeview, Merrill. **Other Districts**—Dallas, Denver, El Paso, Kansas City, Omaha, St. Louis.

Four Days After Receipt—Arizona, (Dist. 12). California—Head Office Zone, the following cities: Alturas, Angels Camp, Arcata, Bieber, Covelo, Crescent City, Etna Mills, Fall River Mills, Fort Jones, Greenville, Hardwick, Jackson, Kelseyville, Knights Landing, Lakeport, Loyaltown, Maricopa, McCloud, Mendocino, Mt. Shasta, Placerville, Point Arena, San Andreas, San Miguel, Sonoma, Susanville, Sutter Creek, Taft, Tehachapi, Upper Lake, Westwood. **Other Districts**—Buffalo, Chicago, Cleveland, Helena, Houston, Little Rock, Memphis, Minneapolis, New Orleans, New

York City, Oklahoma City, Philadelphia, Pittsburgh, San Antonio, St. Paul.

Five Days After Receipt—Idaho, Nevada—Salt Lake City Zone; Oregon—Country; except cities noted in three-day division. Utah—Country; Washington—Country. **Other Districts**—Atlanta, Baltimore, Birmingham, Boston, Charlotte, Cincinnati, Detroit, Jacksonville, Louisville, Nashville, Richmond.

Six Days After Receipt—Arizona (Dist. 11), Colorado, Illinois, Indiana, Iowa, Kansas, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York State, Oklahoma, Pennsylvania, Wisconsin.

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

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

Note: The numerals shown indicate the number of business days. In other words, if a Sunday or holiday intervenes, one additional day must be added to the number of days shown above for such Sunday or holiday.

LOS ANGELES BRANCH, (Transit Number 16-16) (10th and Olive Sts.)

W. N. AMBROSE, *Managing Director*; H. M. CRAFT, *Assistant Manager*; JOS. M. LEISNER, *Assistant Manager*; L. C. MEYER, *Assistant Cashier.*

DIRECTORS

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

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, Long Beach, Ocean Park, Pasadena, Santa Monica, Venice.

Two Days After Receipt—Portland, Salt Lake City; California—Los Angeles Zone (except cities noted in one-day division). **Other Districts**—El Paso.

Three Days After Receipt—Seattle, Spokane, Nevada—Head Office Zone, Arizona (Dist. 12). **Other Districts**—Dallas, Denver, Houston, Kansas City, Omaha, San Antonio, St. Louis.

Four Days After Receipt—California—Head Office Zone. **Other Districts**—Buffalo, Chicago, Cincinnati, Cleveland, Detroit, Helena, Little Rock, Louisville, Memphis, Minneapolis, Nashville, New Orleans, N. Y. City, Oklahoma City, Philadelphia, Pittsburgh, St. Paul.

Five Days After Receipt—Nevada—Salt Lake City Zone; Oregon

—Country; Utah—Country; **Other Districts**—Atlanta, Arizona (Dist. 11), Baltimore, Birmingham, Boston, Charlotte, Jacksonville, Kansas, Richmond.

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

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

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

Note: The numerals shown indicate the number of business days. In other words, if a Sunday or holiday intervenes, one additional day must be added to the number of days shown above for such Sunday or holiday.

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, EDWARD C. PEASE, *Chairman*.

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—Los Angeles, San Francisco, Salt Lake City, Washington—Portland Zone, Oregon (except cities noted in three-day and five-day divisions); **Other Districts**—Helena.

Three Days After Receipt—Oregon—the following cities: Bonanza, Burns, Eagle Point, Enterprise, Fossil, Halfway, John Day, Maupin, Monroe, Newport, Ontario, Prairie City, Sherwood, Toledo, Vale, Wallowa; **Other Districts**—Denver, Kansas City, Minneapolis, Omaha, St. Louis, St. Paul.

Four Days After Receipt—Washington—Country; Seattle Zone; Washington—Country, Spokane Zone; **Other Districts**—Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Detroit, Louisville, New York City, Oklahoma City, Philadelphia, Pittsburgh, San Antonio.

Five Days After Receipt—Arizona (Dist. 12); California—Country; Idaho; Nevada; Oregon—the following cities: Klamath

Falls, Lakeview, Merrill; Utah—Country; **Other Districts**—Atlanta, Baltimore, Birmingham, Boston, El Paso, Houston, Jacksonville, Little Rock, Memphis, Minnesota, Montana, Nashville, Richmond.

Six Days After Receipt—**Other Districts**—Charlotte, Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Missouri, New Jersey, New Orleans, New York State, Ohio, Oklahoma, Pennsylvania, Wisconsin.

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

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

Note: The numerals shown indicate the number of business days. In other words, if a Sunday or a holiday intervenes, one additional day must be added to the number of days shown for each such Sunday or holiday.

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

(Cor. South Temple and East State St.)

W. L. PARTNER, *Managing Director*; W. M. SMOOT, *Acting Assistant Manager*; W. M. SCOTT, *Acting Assistant Cashier*.

DIRECTORS

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

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—Los Angeles, Portland, Spokane, San Francisco, Seattle; **Other Districts**—Denver, Helena, Kansas City, Omaha.

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

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

Five Days After Receipt—Arizona (Dist. 12), California—

Country; Idaho—Spokane 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—**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.

Note: The numerals shown indicate the number of business days. In other words, if a Sunday or a holiday intervenes, one additional day must be added to the number of days shown for each such Sunday or holiday.

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

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

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—Salt Lake City, Washington—Seattle Zone. **Other Districts**—Helena.

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

Four Days After Receipt—Oregon—Country, Washington—Portland Zone, Washington—Spokane Zone; **Other Districts**—Buffalo, Chicago, Cincinnati, Cleveland, Detroit, Kansas City, New York City, Oklahoma City, Philadelphia, Pittsburgh, St. Louis.

Five Days After Receipt—California—Country; Idaho; Nevada; Utah—Country; **Other Districts**—Atlanta, Baltimore, Birmingham, Boston, Dallas, El Paso, Houston, Jacksonville, Little Rock, Louisville, Memphis, Minnesota, Montana, Nashville, Richmond, San Antonio.

Six Days After Receipt—Arizona (Dist. 12). **Other Districts**—Charlotte, Colorado, Illinois, Indiana, Iowa, Kansas, Michigan, Missouri, New Orleans, New Jersey, New York State, Ohio, Oklahoma, Pennsylvania, Wisconsin.

Seven Days After Receipt—**Other Districts**—Connecticut, Delaware, District of Columbia, Georgia, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, Virginia, Wyoming.

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

Note: The numerals shown indicate the number of business days. In other words, if a Sunday or a holiday intervenes, one additional day must be added to the number of days shown for each such Sunday or holiday.

SPOKANE BRANCH, (Transit Number 28-1)

(110 N. Stevens St.)

D. L. DAVIS, *Managing Director*; FRED C. BOLD, *Assistant Manager*; A. J. DUMM, *Assistant Cashier*.

DIRECTORS

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

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 three-day division), Idaho—Spokane Zone, except cities noted in three-day division, **Other Districts**—Helena.

Three Days After Receipt—Los Angeles, San Francisco; Washington—Portland Zone, Washington—Seattle Zone, Idaho—the following cities: Cottonwood, Craigmont, Culesac, Genesee, Grangeville, Orofino, Reubens, Wardner. Washington—the following cities: Almira, Brewster, College Place, Colton, Coulee, Creston, Hartline, Ione, Malden, Okanogan, Omak, Pine City, Pomeroy, Selah, Tonasket, Twisp, Uniontown, White Bluffs, Wilbur, Winthrop. **Other Districts**—Denver, Kansas City, Minneapolis, Omaha, St. Paul, St. Louis.

Four Days After Receipt—Oregon—Country, **Other Districts**—Birmingham, Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Detroit, El Paso, Little Rock, Louisville, Memphis, Montana, Nashville, New York City, Oklahoma City, Philadelphia, Pittsburgh.

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

Six Days After Receipt—Arizona (Dist. 12). **Other Districts**—Colorado, Delaware, Kentucky, Maryland, Michigan, Missouri, Nebraska, New Jersey, New York State, Ohio, Oklahoma, Pennsylvania, Wyoming.

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

Eight Days After Receipt—Florida, West Virginia.

Note: The numerals shown indicate the number of business days. In other words, if a Sunday or a holiday intervenes, one additional day must be added to the number of days shown for each such Sunday or holiday.

FARM CREDIT ADMINISTRATION

W. I. MYERS, Governor

W. FORBES MORGAN, Deputy Governor

GEORGE C. HAAS, Deputy Governor

SCOTT W. HOVEY, General Counsel

A. S. GOSS,

Land Bank Commissioner

F. W. PECK,

Cooperative Bank Commissioner

GEORGE M. BRENNAN,

Intermediate Credit Commissioner

S. M. GARWOOD,

Production Credit Commissioner

THE Farm Credit Administration supervises the banks and corporations through its district offices. The location and territory served by each of the 12 Federal land banks, 12 Federal intermediate credit banks, 12 production credit corporations and the 12 banks for cooperatives are the same as the Farm Credit Administration districts. The directors of the Federal land banks are ex-officio directors of the Federal intermediate credit banks, production credit corporations, and banks for cooperatives, and also serve as a council of the Farm Credit Administration for their district.

DISTRICT No. 1—Offices at Springfield, Massachusetts

TERRITORY IN DISTRICT—MAINE, NEW HAMPSHIRE, VERMONT, MASSACHUSETTS, RHODE ISLAND, CONNECTICUT, NEW YORK AND NEW JERSEY.

FARM CREDIT ADMINISTRATION—EDWARD H. THOMSON, *General Agent*.

FEDERAL LAND BANK OF SPRINGFIELD (Transit Number 53-109)—EDWARD H. THOMSON, *President*.

FEDERAL INTERMEDIATE CREDIT BANK OF SPRINGFIELD (Transit Number 53-110)—ALLEN L. GILLETT, *President*.

SPRINGFIELD BANK FOR COOPERATIVES—GEORGE W. LAMB, *President*.

PRODUCTION CREDIT CORPORATION OF SPRINGFIELD—VAN B. HART, *President*.

DIRECTORS—J. R. GRAHAM, W. W. PORTER, W. I. TOMLINSON, EDWARD R. EASTMAN, FRANK I. COWAN, DEAN C. E. LADD, EVERETT L. CARR.

DISTRICT No. 2—Offices at Baltimore, Maryland

TERRITORY IN DISTRICT—PENNSYLVANIA, MARYLAND, DELAWARE, VIRGINIA, WEST VIRGINIA, DISTRICT OF COLUMBIA AND PUERTO RICO.

FARM CREDIT ADMINISTRATION—J. K. DOUGHTON, *General Agent*.

FEDERAL LAND BANK OF BALTIMORE (Transit Number 7-110)—CHAS. S. JACKSON, *President*.

FEDERAL INTERMEDIATE CREDIT BANK OF BALTIMORE (Transit Number 7-111)—HUGH S. MACKEY, *President*.

BALTIMORE BANK FOR COOPERATIVES—F. B. BOMBERGER, *President*.

PRODUCTION CREDIT CORPORATION OF BALTIMORE—GEO. H. STEVENSON, *President*.

DIRECTORS—D. G. HARRY, JOHN H. MURRAY, JOHN H. JOHNSON, THOMAS H. OZLIN, GEORGE P. ALDERSON, GEORGE M. FISHER, JR., F. P. WEAVER.

DISTRICT No. 3—Offices at Columbia, South Carolina

TERRITORY IN DISTRICT—NORTH CAROLINA, SOUTH CAROLINA, GEORGIA AND FLORIDA.

FARM CREDIT ADMINISTRATION—J. H. SCARBOROUGH, *General Agent*.

FEDERAL LAND BANK OF COLUMBIA (Transit Number 67-597)—J. H. SCARBOROUGH, *President*.

FEDERAL INTERMEDIATE CREDIT BANK OF COLUMBIA (Transit Number 67-598)—JOSEPH E. CAGLE, *President*.

COLUMBIA BANK FOR COOPERATIVES—ALFRED SCARBOROUGH, *President*.

PRODUCTION CREDIT CORPORATION OF COLUMBIA—ERNEST GRAHAM, *President*.

DIRECTORS—L. I. GUION, JAMES T. ANDERSON, T. H. TUTEN, E. HERVEY EVANS, HENRY H. FURLOW, GEORGE B. AYCRIGG, G. B. ROWLAND.

DISTRICT No. 4—Offices at Louisville, Kentucky

TERRITORY IN DISTRICT—INDIANA, OHIO, KENTUCKY AND TENNESSEE.

FARM CREDIT ADMINISTRATION—E. RICE, *General Agent*.

FEDERAL LAND BANK OF LOUISVILLE (Transit Number 21-66)—F. D. RASH, *President*.

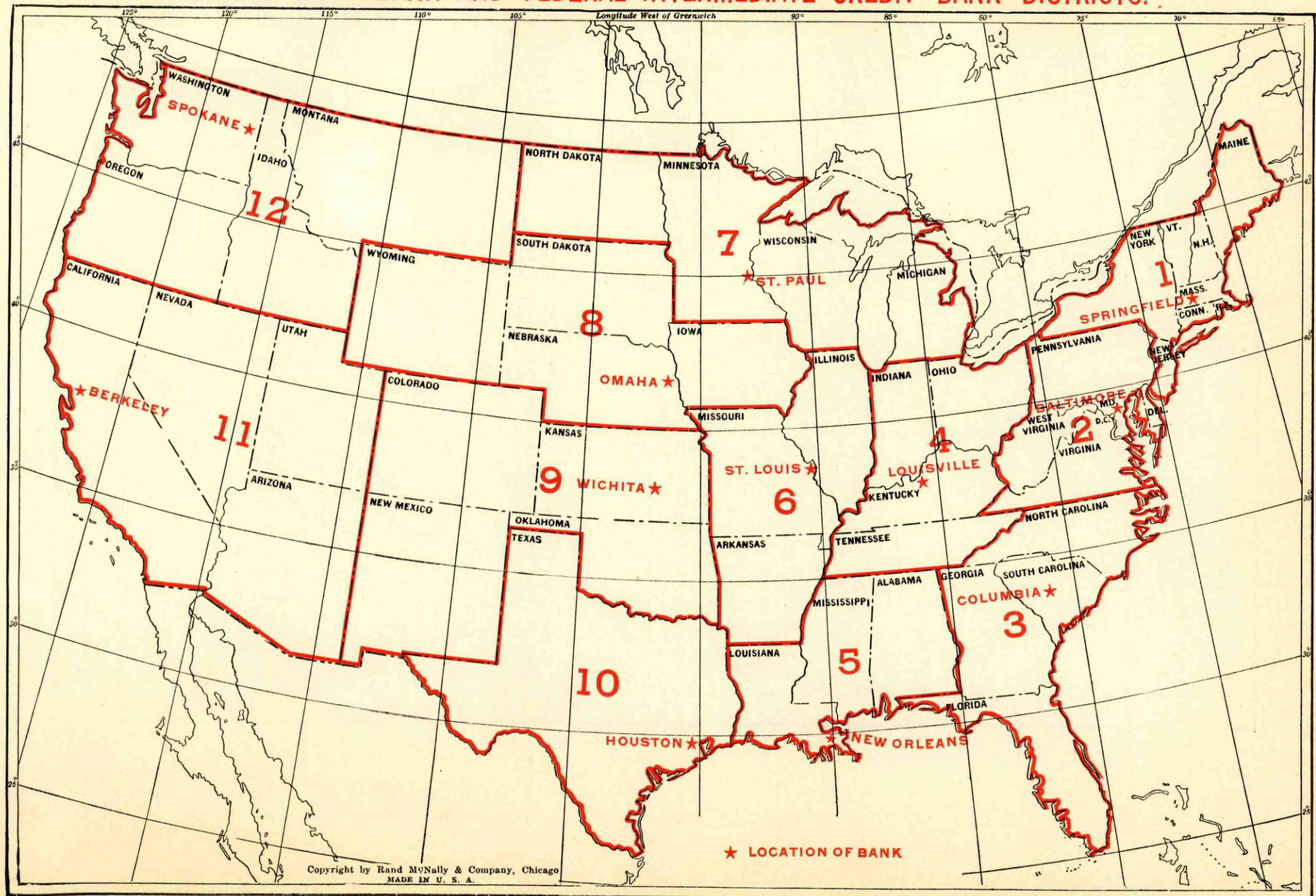
FEDERAL INTERMEDIATE CREDIT BANK OF LOUISVILLE (Transit Number 21-67)—J. B. E. LAPLANTE, *President*.

LOUISVILLE BANK FOR COOPERATIVES—JOHN E. BROWN, *President*.

PRODUCTION CREDIT CORPORATION OF LOUISVILLE—W. F. GAHM, *President*.

DIRECTORS—L. B. CLORE, F. D. COPPOCK, A. P. SANDLES, HANSON PETERSON, C. C. HENDRON, DEAN T. P. COOPER, H. B. COWAN.

FEDERAL LAND BANK AND FEDERAL INTERMEDIATE CREDIT BANK DISTRICTS.





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FARM CREDIT ADMINISTRATION—Continued

DISTRICT No. 5—Offices at New Orleans, Louisiana

TERRITORY IN DISTRICT—ALABAMA, MISSISSIPPI, LOUISIANA.
FARM CREDIT ADMINISTRATION—JUDGE J. M. THOMAS, *General Agent*.
FEDERAL LAND BANK OF NEW ORLEANS (Transit Number 14-68)—R. A. BEELAND, JR., *President*.
FEDERAL INTERMEDIATE CREDIT BANK OF NEW ORLEANS (Transit Number 14-66)—J. M. MAGRUDER, *President*.
NEW ORLEANS BANK FOR COOPERATIVES—DR. J. J. WATSON, *President*.
PRODUCTION CREDIT CORPORATION OF NEW ORLEANS—JESSE B. HEARIN, *President*.
DIRECTORS—GERMAN BAKER, ROBERT T. GOODWYN, L. O. CROSBY, ARTHUR A. LEJUNE, TIP RAY, A. H. STONE, W. T. NEAL.

DISTRICT No. 6—Offices at St. Louis, Missouri

TERRITORY IN DISTRICT—ILLINOIS, MISSOURI, ARKANSAS.
FARM CREDIT ADMINISTRATION—F. W. NIEMEYER, *General Agent*.
FEDERAL LAND BANK OF ST. LOUIS (Transit Number 4-105)—WALTER L. RUST, *President*.
FEDERAL INTERMEDIATE CREDIT BANK OF ST. LOUIS (Transit Number 4-106)—J. R. COSGROVE, *President*.
ST. LOUIS BANK FOR COOPERATIVES—D. M. HARDY, *President*.
PRODUCTION CREDIT CORPORATION OF ST. LOUIS—W. P. OLIVER, *Exec. Vice-President*.
DIRECTORS—E. C. COULTER, C. E. HOPKINS, W. W. MARTIN, A. P. PATTON, L. M. SMITH, JOHN REEVES, H. W. MUMFORD.

DISTRICT No. 7—Offices at St. Paul, Minnesota

TERRITORY IN DISTRICT—MICHIGAN, WISCONSIN, MINNESOTA, NORTH DAKOTA.
FARM CREDIT ADMINISTRATION—J. P. RIORDAN, *General Agent*.
FEDERAL LAND BANK OF ST. PAUL (Transit Number 22-89)—ROY A. NELSON, *President*.
FEDERAL INTERMEDIATE CREDIT BANK OF ST. PAUL (Transit Number 22-90)—F. H. KLAWON, *President*.
ST. PAUL BANK FOR COOPERATIVES—HUTZEL METZGER, *President*.
PRODUCTION CREDIT CORPORATION OF ST. PAUL—GEORGE SUSENS, *President*.
DIRECTORS—SAM A. RASK, SAMUEL TORGERSON, FRANK R. COIT, GARFIELD FARLEY, JOHN C. SMITH, GOTTFRID S. JOHNSON, C. E. PARKER.

DISTRICT No. 8—Offices at Omaha, Nebraska

TERRITORY IN DISTRICT—IOWA, NEBRASKA, SOUTH DAKOTA, WYOMING.
FARM CREDIT ADMINISTRATION—L. OSCAR CHALLMAN, *General Agent*.
FEDERAL LAND BANK OF OMAHA (Transit Number 27-63)—D. P. HOGAN, *President*.
FEDERAL INTERMEDIATE CREDIT BANK OF OMAHA (Transit Number 27-68)—CHAS. McCUMSEY, *President*.
OMAHA BANK FOR COOPERATIVES—JERRY H. MASON, *President*.
PRODUCTION CREDIT CORPORATION OF OMAHA—E. R. HEATON, *President*.
DIRECTORS—E. A. BURNETT, F. S. McCAFFREE, J. R. HYLTON, FLETCHER ALQUIRE, WM. J. LEWISS, R. M. MOEHN, A. M. HASKELL.

DISTRICT No. 9—Offices at Wichita, Kansas

TERRITORY IN DISTRICT—KANSAS, OKLAHOMA, COLORADO, NEW MEXICO.
FARM CREDIT ADMINISTRATION—DUDLEY DOOLITTLE, *General Agent*.
FEDERAL LAND BANK OF WICHITA (Transit Number 40-77)—L. E. CALL, *President*.
FEDERAL INTERMEDIATE CREDIT BANK OF WICHITA (Transit Number 40-75)—FRANK M. BUTCHER, *President*.
WICHITA BANK FOR COOPERATIVES (Transit Number 40-85)—RALPH SNYDER, *President*.
PRODUCTION CREDIT CORPORATION OF WICHITA (Transit Number 40-84)—D. L. MULLENDORE, *President*.
DIRECTORS—FRED M. BETZ, W. H. MOTT, J. A. CARNES, OLIVER M. LEE, P. O. WELLS, MISS CORINNE LASATER.

DISTRICT No. 10—Offices at Houston, Texas

TERRITORY IN DISTRICT—TEXAS.
FARM CREDIT ADMINISTRATION—A. C. WILLIAMS, *General Agent*.
FEDERAL LAND BANK OF HOUSTON (Transit Number 35-77)—A. C. WILLIAMS, *President*.
FEDERAL INTERMEDIATE CREDIT BANK OF HOUSTON (Transit Number 35-75)—DWIGHT P. REORDAN, *President*.
HOUSTON BANK FOR COOPERATIVES—STERLING C. EVANS, *President*.
PRODUCTION CREDIT CORPORATION OF HOUSTON—TULLY C. GARNER, *President*.
DIRECTORS—S. A. LINDSEY, RALPH H. HARRIS, E. J. KYLE, R. S. ROGERS, B. L. SANDERS, W. C. HURST, S. P. BRITT.

DISTRICT No. 11—Offices at Berkeley, California

TERRITORY IN DISTRICT—UTAH, ARIZONA, NEVADA, CALIFORNIA.
FARM CREDIT ADMINISTRATION—WILLARD D. ELLIS, *General Agent*.
FEDERAL LAND BANK OF BERKELEY (Transit Number 90-1097)—CHARLES PARKER, *President*.
FEDERAL INTERMEDIATE CREDIT BANK OF BERKELEY (Transit Number 90-1073)—W. D. ELLIS, *President*.
BERKELEY BANK FOR COOPERATIVES—DR. E. A. STOKDYK, *President*.
PRODUCTION CREDIT CORPORATION OF BERKELEY—T. P. COATS, *President*.
DIRECTORS—WILLIAM GOULD, R. L. ADAMS, WM. RAYMOND, R. L. JEX, FRANK S. BOICE, MAX B. JAMISON, R. W. BLACKBURN.

DISTRICT No. 12—Offices at Spokane, Washington

TERRITORY IN DISTRICT—MONTANA, IDAHO, WASHINGTON, OREGON.
FARM CREDIT ADMINISTRATION—A. C. ADAMS, *General Agent*.
FEDERAL LAND BANK OF SPOKANE (Transit Number 28-61)—E. M. EHRHARDT, *President*.
FEDERAL INTERMEDIATE CREDIT BANK OF SPOKANE (Transit Number 28-60)—W. E. MEYER, *President*.
SPOKANE BANK FOR COOPERATIVES—J. A. SCOLLARD, *President*.
PRODUCTION CREDIT CORPORATION OF SPOKANE—JOHN A. SCHOONOVER, *President*.
DIRECTORS—WM. A. SCHOENFELD, R. E. SHEPHERD, W. S. McCORMACK, P. THOMPSON, B. D. THOMPSON, D. N. MacKAY, ERVIN E. KING.

CENTRAL BANK FOR COOPERATIVES

LOCATED AT WASHINGTON, D. C.

OFFICERS—F. W. PECK, *Chairman Board of Directors*, J. E. WELLS, Jr., *Vice-President and General Manager*, R. L. FARRINGTON, *Secretary*, H. N. WEIGANDT, *Treasurer*, J. D. LAWRENCE, *Assistant Vice-President and General Manager*.

DIRECTORS—F. W. PECK, *Chairman*, U. M. DICKEY, *Ex. Committeeman*, H. LANE YOUNG, J. D. MILLER, *Vice-Chairman*, F. M. HAYNER, THOMAS COOPER, H. E. BABCOCK.

FEDERAL FARM MORTGAGE CORPORATION

LOCATED AT WASHINGTON, D. C.

OFFICERS—WILLIAM I. MYERS, *President*, GEORGE C. HAAS, *Vice-President and Treasurer*, ALBERT S. GOSS, *Vice-President*, SCOTT W. HOVEY, *Secretary and General Counsel*, J. R. ISLEIB, *Assistant Treasurer*.

DIRECTORS—WM. I. MYERS, *Chairman*, ALBERT S. GOSS, *Member*, MARRINER S. ECCLES, *Member*.

REGIONAL AGRICULTURAL CREDIT CORPORATIONS

The district served by each of the 12 regional agricultural credit corporations is the same as the Farm Credit Administration districts.

DISTRICT No. 1—Corporation Located at Albany, N. Y.

REGIONAL AGRICULTURAL CREDIT CORPORATION OF ALBANY, N. Y.

OFFICERS—WINFIELD A. HUPPUGH, *President*, JOHN P. STEDMAN, *Exec. Vice President and Manager*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF BALTIMORE, MD.

OFFICER—C. McLEAN BINGLEY, *Assistant Manager*.

DISTRICT No. 3—Corporation Located at Macon, Ga.

REGIONAL AGRICULTURAL CREDIT CORPORATION OF RALEIGH, N. C.

OFFICER—H. PERSONS HEATH, *Exec. Vice President and Manager*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF COLUMBUS, OHIO

OFFICER—BENJAMIN F. LaMASTER, *Exec. Vice President and Acting Manager*.

DISTRICT No. 5—Corporation Located at Jackson, Miss.

REGIONAL AGRICULTURAL CREDIT CORPORATION OF JACKSON, MISS.

OFFICER—J. A. WILLIAMS, *Vice President and Acting Manager*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF ST. LOUIS, MO.

OFFICER—K. O. MUNSON, *Exec. Vice President and Acting Manager*.

DISTRICT No. 7—Corporation Located at Minneapolis, Minn.

REGIONAL AGRICULTURAL CREDIT CORPORATION OF MINNEAPOLIS, MINN.

OFFICER—D. J. MURPHY, *Exec. Vice President, Acting Manager and Secretary*.

DISTRICT No. 8—Corporation Located at Sioux City, Iowa

REGIONAL AGRICULTURAL CREDIT CORPORATION OF SIOUX CITY, IOWA

OFFICER—CARL W. BACHMAN, *Vice President, Acting Manager and Secretary*.

DISTRICT No. 9—Corporation Located at Wichita, Kan.

REGIONAL AGRICULTURAL CREDIT CORPORATION OF WICHITA, KAN.

OFFICER—D. L. MULLENDRE, *Exec. Vice President and Manager*.

DISTRICT No. 10—Corporation Located at Fort Worth, Texas

REGIONAL AGRICULTURAL CREDIT CORPORATION OF FORT WORTH, TEXAS

OFFICER—A. E. THOMAS, *Executive Vice President and Manager*.

DISTRICT No. 11—Corporation Located at San Francisco, Calif.

REGIONAL AGRICULTURAL CORPORATION OF SALT LAKE CITY, UTAH

OFFICER—S. GROVER RICH, *Executive Vice President and Manager*.

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

REGIONAL AGRICULTURAL CORPORATION OF SPOKANE, WASH.

OFFICER—FRANK A. JOHNSON, *Exec. Vice President and Manager*.

FEDERAL HOME LOAN BANK BOARD

WASHINGTON, D. C.

JOHN H. FAHEY, *Chairman*
WILLIAM F. STEVENSON
R. L. NAGLE, *Secretary*
R. R. BURKLIN, *Comptroller*

T. D. WEBB, *Vice-Chairman*
WALTER NEWTON
FRED W. CATLETT
HORACE RUSSELL, *General Counsel*
ARTHUR J. MERTZKE, *Chief Economist*

FEDERAL HOME LOAN BANKS

DISTRICT No. 1—Bank Located at Boston, Mass. (111 Devonshire St.)

TERRITORY IN DISTRICT—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont. CAPITAL, \$14,439,900.

President, WALTER H. NEAVES

Vice President, HERBERT N. FAULKNER

OFFICERS

Secretary and Treasurer, FREDERICK WINANT, JR.

DIRECTORS

Chairman, Bernard J. Rothwell, 177 Milk St., Boston, Mass.
Vice Chairman, Edward H. Weeks, 58 Weybosset St., Providence, R. I.
Reuben Aldrich Cooke, 192 Main St., Burlington, Vt.
Philip A. Damon, 44-48 Fenn St., Pittsfield, Mass.
Oscar F. Falling, Waltham Co-operative Bank, Waltham, Mass.
Raymond P. Harold, 22 Elm St., Worcester, Mass.

Sumner W. Johnson, 84 Exchange St., Portland, Me.
Harry C. Jones, Manchester Bldg. & Ln. Assn., Manchester, N. H.
Walter P. Schwabe, Thompsonville Bldg. & Loan Assn., Thompsonville, Conn.
Herbert Walker, Colt's Patent Fire Arms Manufacturing Co., Hartford, Conn.

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, \$21,979,000.

President, GEORGE L. BLISS

Vice-President and General Counsel, FRED G. STICKEL, JR.

OFFICERS

Vice-President, ROBERT G. CLARKSON

Secretary and Treasurer, WILLIAM E. MURRAY

DIRECTORS

Chairman, George MacDonald, Consolidated Oil Company, 149 Broadway, New York City.
Vice Chairman, Francis V. D. Lloyd, 210 Main St., Hackensack, N. J.
Eustace Seligman, 48 Wall Street, New York City.
Roy H. Bassett, 127 Main St., Canton, New Jersey.
Louis J. Cohen, 744 Broad St., Newark, New Jersey.
John Eden Farwell, 89 Seneca St., Geneva, New York.

David Ford, 1421 Atlantic Ave., Atlantic City, New Jersey.
Robert H. Gulliver, Broad Street Bank Bldg., Trenton, New Jersey.
August H. Ludwig, 288 Broadway, Port Richmond, Staten Island, New York.
Le Grand W. Pellett, 47 Grand St., Newburgh, New York.
Harry J. Stevens, 478 Central Ave., Newark, New Jersey.

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

TERRITORY IN DISTRICT—Delaware, Pennsylvania, West Virginia. CAPITAL, \$12,884,300.

President, (Vacant)

*Executive Vice President, RALPH H. RICHARDS

OFFICERS

Second Vice President, FRANK D. McCULLY

Secretary and Comptroller, G. R. PARKER

Treasurer, H. H. GARBER

Counsel, R. A. CUNNINGHAM

DIRECTORS

Chairman, Ernest T. Trigg, 1730 Land Title Bldg., Philadelphia, Pa.
Vice Chairman, Francis S. Guthrie, 338-344 Fourth Ave., Pittsburgh, Pa.
Henry Brachold, 6422 North Camae St., Philadelphia, Pa.
S. L. Caum, 26 East Third St., Bethlehem, Pa.
David C. Morgan, 71 South 20th St., Pittsburgh, Pa.

James J. O'Malley, Brooks Building, Wilkes-Barre, Pa.
Joseph H. Rease, 25 Eleventh St., Wheeling, West Va.
A. E. Sheller, 71 Altoona Tr. Bldg., Altoona, Pa.
H. R. Smith, Laurence Ave. and 7th St., Ellwood City, Pa.
Charles Warner, 1616 Walnut St., Philadelphia, Pa.
William A. Wood, Law & Finance Bldg., Pittsburgh, Pa.

*Communications should be addressed to the Executive Vice President

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, \$11,112,000.

President, THOMAS W. ELLETT

Vice-President, GEORGE E. WALSTON

OFFICERS

Secretary and Treasurer, FRANKLIN F. KIDD

Comptroller, ROY R. HARRIS

DIRECTORS

Chairman, Ivan Allen, 40 Marietta St., Atlanta, Georgia.
Vice Chairman, Edward C. Baltz, 500 Eleventh St., Washington, D.C.
J. Newton Gordon, 215 Ninth St., Lynchburg, Virginia.
John A. Lesner, Mutual Building Assn., Norfolk, Va.
C. W. Loveland, 115 North Second St., Palatka, Florida.
W. A. Pattillo, 213 North 21st St., Birmingham, Ala.

P. W. Spencer, Mechanics Building & Loan Assn., Rock Hill, South Carolina.
J. F. Stevens, Gate City Building & Loan Assn., Greensboro, North Carolina.
Thomas H. Welch, 16-18 Johnson Ave., Hyattsville, Maryland, and Branch 710 14th St. N. W., Washington, D. C.
George W. West, 316 Peter St., Atlanta, Georgia.

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

TERRITORY IN DISTRICT—Kentucky, Ohio, Tennessee. CAPITAL, \$17,494,200.

President, H. F. CELLARIUS

*Executive Vice President, WALTER E. JULIUS

Second Vice President, H. J. BRODBECK

OFFICERS

Secretary-Comptroller, DWIGHT WEBB, Jr.

Treasurer, W. B. FURGERSON

DIRECTORS

Chairman, Harry S. Kissell, First National Bank Bldg., Springfield, Ohio.
Vice Chairman, L. A. Hickman, 417 West Market St., Louisville, Ky.
C. A. Craig, National Life & Accident Insurance Co., Nashville Tenn.
T. C. Ashcroft, 128 North Court Ave., Memphis, Tennessee.
Herman F. Cellarius, 22 East 12th St., Cincinnati, Ohio.

J. V. Davidson, 338 N. Erie St., Toledo, Ohio.
Chas. S. Furber, 703 Mercantile Library Bldg., Cincinnati, Ohio.
C. J. Haase, 42 South Second St., Memphis, Tenn.
James M. McKay, Home Savings & Loan Co., Youngstown, Ohio.
Frank M. Ransbottom, First Trust & Sav. Bk. Bldg., Zanesville, Ohio.
Francis Floyd Van Deusen, 323 Euclid Ave., Cleveland, Ohio.

*Communications should be addressed to the Executive Vice President

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

TERRITORY IN DISTRICT—Indiana and Michigan. CAPITAL, \$8,576,500.

President, HAROLD T. DONALDSON

*Executive Vice President, F. B. McKIBBIN

OFFICERS

Vice President and Treasurer, JOHN A. RHUE

Secretary-Comptroller, B. F. BURTLESS

DIRECTORS

Chairman, F. S. Cannon, 21 Virginia Ave., Indianapolis, Indiana.
Vice Chairman, S. Rudolph Light, 503 Bank of Kalamazoo Bldg., Kalamazoo, Michigan.
Harold T. Donaldson, 121 W. Allegan St., Lansing, Michigan.
Myron H. Gray, 108 E. Washington St., Muncie, Indiana.

Hugh G. Keegan, 306 W. Berry St., Fort Wayne, Indiana.
Grant H. Longenecker, 173 Michigan St., Benton Harbor, Michigan.
Charles N. Remington, 201 Monroe Ave., Grand Rapids, Michigan.
George A. Schaal, 724 Wabash Ave., Terre Haute, Indiana.
J. I. Van Keuren, 112 E. Allegan St., Lansing, Michigan.
William C. Walz, 116 North Fourth Ave., Ann Arbor, Michigan.

*Communications should be addressed to the Executive Vice President.

FEDERAL HOME LOAN BANK INFORMATION (Continued)

DISTRICT No. 7—Bank Located at Chicago, Ill. (7 South Dearborn St.)

TERRITORY IN DISTRICT—Illinois and Wisconsin. CAPITAL, \$16,085,400.

President, A. R. GARDNER
Vice President, OSCAR R. KREUTZ
Vice President, A. G. ERDMANN

OFFICERS

Treasurer, E. H. BURGESS
Secretary, JOHN P. DOMEIER

DIRECTORS

Chairman, Henry G. Zander, 110 S. Dearborn St., Chicago, Illinois.
Vice Chairman, Morton Bodfish, 104 S. Michigan Ave., Chicago, Ill.
August C. Backus, First Wisconsin National Bank Bldg., Milwaukee, Wisconsin.
Emil A. Basener, 2116 Cermak Road, Chicago, Illinois.
Allen R. Calhoun, 2012-2014 N. Farwell Ave., Milwaukee, Wisconsin.
B. F. Kuehlhorn, 2736 N. Teutonia Ave., Milwaukee, Wisconsin.

August A. Moths, West Bend Bldg. & Loan Assn., West Bend, Wisconsin.
John H. Schmale, Schmale Bldg., Belleville, Illinois.
Frank O. Schneider, Kankakee Bldg. & Loan Assn., Kankakee, Illinois.
John A. Sierocinski, 4228 West 26th St., Chicago, Illinois.
Maurice E. Vasey, Quincy-Peoples Bldg. & Loan Assn., Quincy, Illinois.

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

TERRITORY IN DISTRICT—Iowa, Minnesota, Missouri, North Dakota and South Dakota. CAPITAL, \$8,351,700.

President and Secretary, ROBERT J. RICHARDSON
Vice President and Treasurer, W. H. LOHMAN

OFFICERS

Asst. Secretary, J. M. MARTIN
Asst. Treasurer, A. F. LANPHERE

DIRECTORS

Chairman, Charles B. Robbins, Cedar Rapids Life Insurance Co., Cedar Rapids, Iowa.
Vice Chairman, E. J. Russell, 1620 Chemical Bldg., St. Louis, Missouri.
A. F. Ellfeldt, 1400 Walnut St., Kansas City, Mo.
Angus G. Grant, Duluth Home Bldg., Assn., Duluth, Minn.

H. R. Hanger, 219 W. Ninth St., Dubuque, Iowa.
A. C. Hunt, Black Hills Bldg. & Loan Assn., Rapid City, South Dakota.
J. L. McQuie, Kirkwood Bldg. & Loan Assn., Kirkwood, Missouri.
F. B. McAnney, Gate City Bldg. & Loan Assn., Fargo, North Dakota.
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, \$10,177,500.

President, BENJAMIN H. WOOTEN
Vice President and Treasurer, H. D. WALLACE

Secretary, J. C. CONWAY

DIRECTORS

Chairman, I. Friedlander, Capital and San Jacinto Sts., Houston, Tex.
Vice Chairman, A. D. Geoghegan, Southern Cotton Oil Co., New Orleans, Louisiana.
Allain C. Andry, 509 Maritime Bldg., New Orleans, Louisiana.
O. W. Boswell, 16 Clarksville St., Paris, Texas.
Herbert J. Hayes, 307 E. Pecan St., San Antonio, Texas.

J. Gilbert Leigh, 210 Louisiana St., Little Rock, Arkansas.
H. T. Leonard, 109 E. Jefferson St., Kosciusko, Mississippi.
Philip Lieber, Cor. Crockett and McNeil Sts., Shreveport, Louisiana.
R. H. McCune, 117 W. Third St., Roswell, New Mexico.
Edward J. Nolan, 540 Frenchman St., New Orleans, Louisiana.

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

TERRITORY IN DISTRICT—Colorado, Kansas, Nebraska and Oklahoma. CAPITAL, \$8,287,500.

President, C. A. STERLING
Vice President, W. L. BOWERSOX

Secretary, WILMOT E. STEVENS
Treasurer, R. H. BURTON

DIRECTORS

Chairman, Wilder S. Metcalf, 720 Massachusetts St., Lawrence, Kas.
Vice Chairman, W. R. McWilliams, Oklahoma City Bldg. & Loan Assn., Oklahoma City, Oklahoma.
O. A. King, 1644 Welton St., Denver, Colorado.
G. E. McKinnis, 118 N. Broadway, Shawnee, Oklahoma.

L. C. Pollock, 201 N. Robinson St., Oklahoma City, Oklahoma.
C. T. Rice, Anchor Bldg., Sav. & Loan Assn., Kansas City, Kansas.
L. E. Roush, Bldg. and Loan Dept., State House, Wichita, Kansas.
David Rowe, Nebraska State Bldg. & Loan Assn., Fremont, Nebraska.
Charles W. Thompson, Aetna Bldg. & Loan Assn., Topeka, Kansas.

DISTRICT No. 11—Bank Located at Portland, Ore. (602 Pacific Bldg.)

TERRITORY IN DISTRICT—Alaska, Idaho, Montana, Oregon, Utah, Washington and Wyoming. CAPITAL, \$6,449,400.

President, CHARLES H. STEWART
Vice President, W. H. HADLOCK

Secretary, W. H. CAMPBELL
Treasurer, IRVING BOGARDUS

DIRECTORS

Chairman, Frank S. McWilliams, Fidelity Savings & Loan Assn., Spokane, Wash.
Vice Chairman, Ben H. Hazen, Benjamin Franklin Savings & Loan Assn., Portland, Ore.
J. H. Andrews, Federal Bldg. & Loan Assn., Ogden, Utah.
P. C. Bulen, Mountain States Bldg. & Loan Assn., Great Falls, Mont.

Sam H. Dehnert, 200 N. Fourth St., Coeur d'Alene, Idaho.
L. H. Hoffman, Hoffman Construction Co., Portland, Ore.
J. T. S. Lyle, Pacific Savings & Loan Assn., Tacoma, Wash.
Morris Rosenblatt, P. O. Box 187, Salt Lake City, Utah.
Lee C. Studd, Benefit Savings & Loan, Portland, Ore.
Worrall Wilson, Title & Trust Bldg., Seattle, Wash.

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

TERRITORY IN DISTRICT—Arizona, California, Hawaii and Nevada. CAPITAL, \$11,009,400.

President, WILLIAM F. DUFFY
Vice President and Treasurer, M. M. HURFORD

Secretary, F. C. NOON

DIRECTORS

Chairman, C. H. Wade, State Mutual Bldg. & Loan Assn., Los Angeles, California.
Vice Chairman, David G. Davis, %The White House, San Francisco, California.
E. M. Einstein, Fresno Guarantee Bldg. & Loan Assn., Fresno, Calif.

Adolph Schleicher, U. S. Rubber Co. Samson Division, Los Angeles, California.
P. T. Tompkins, Berkeley Guarantee Bldg. & Loan Assn., Berkeley, California.
H. S. Wanzer, 805 J St., Sacramento, California.

Joint Stock Land Banks.

Farm Credit Administration

Wm. I. Myers, 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., Tex., Mo.
26.	9-19-19.	The California Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Cal. & Ore.
49.	5-29-22.	The Pacific Coast Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Cal., Ariz., Nev.
38.	4-18-22.	The Denver Joint Stock Land Bank of Denver	Denver, Colo.	Colo., Wyo., Mont.
60.	9-23-22.	The Atlanta Joint Stock Land Bank of Atlanta	Atlanta, Ga.	Ga., Ala., Tex., Okla.
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, Pa.
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., Pa.
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., Md.
85.	6- 1-31.	Phoenix Joint Stock Land Bank of Kansas City	Kansas City, Mo.	Kan., Mo., Ark., Ill., Okla.
39.	4-24-22.	The First Carolinas Joint Stock Land Bank of Columbia	Columbia, S. C.	S. C. & N. C.
7.	6-22-18.	The Tennessee Joint Stock Land Bank of Memphis	Memphis, Tenn.	Tenn. & Ark., Miss.
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, Ind., Mich., Va.
69.	12- 7-22.	The Greenbrier Joint Stock Land Bank of Lewisburg	Charleston, W. Va.	W. Va. & Va.

Thousands of Dollars...

FOR increased speed and facility of reading, you will find the latest statements of all United States banks shown in this and subsequent editions of your Blue Book in thousands of dollars only.

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Standard the World Over

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.

(In Thousands of Dollars)

CITY	July, 1933 Deposits	January, 1934 Deposits	July, 1934 Deposits	CITY	July, 1933 Deposits	January, 1934 Deposits	July, 1934 Deposits
Aberdeen, S. D.	\$ 4,567	\$ 3,859	\$ 4,086	Franklin, Pa.	\$ 8,830	\$ 8,773	\$ 8,868
Abilene, Texas	4,207	6,305	5,181	Frederick, Md.	17,726	17,343	17,909
Adrian, Mich.	1,768	2,956	3,434	Fremont, Neb.	2,476	2,864	3,661
Akron, Ohio	15,762	27,113	32,382	Galveston, Texas	24,425	26,690	27,481
Alameda, Calif.	342	270	299	Glendale, Calif.	---	---	---
Albany, Ga.	2,372	2,654	2,707	Grand Forks, N. D.	1,635	3,841	3,747
Albany, N. Y.	321,057	322,756	328,311	Grand Island, Neb.	4,680	4,828	6,093
Albert Lea, Minn.	2,354	2,219	2,705	Grand Rapids, Mich.	33,053	38,616	43,198
Alexandria, Va.	---	---	7,077	Great Falls, Mont.	9,282	9,084	9,378
Allentown, Pa.	28,218	27,844	28,676	Green Bay, Wis.	9,979	10,069	11,785
Altoona, Pa.	8,939	9,388	9,852	Greensboro, N. C.	---	---	7,434
Amarillo, Texas	10,241	11,182	13,517	Greenville, Miss.	2,802	3,183	2,874
Ames, Iowa	2,095	1,697	2,194	Greenville, S. C.	7,240	7,431	8,238
Ann Arbor, Mich.	14,179	14,177	14,551	Griffin, Ga.	676	893	1,105
Annniston, Ala.	5,515	5,133	5,286	Guthrie, Okla.	3,157	3,288	3,462
Ardmore, Okla.	3,875	4,042	4,097	Hagerstown, Md.	7,358	7,589	9,152
Arkansas City, Kan.	2,556	2,548	2,406	Hamilton, Ohio	9,468	9,362	10,911
Asbury Park, N. J.	3,748	4,161	5,074	Hannibal, Mo.	3,786	4,145	4,684
Asheville, N. C.	2,159	1,833	1,980	Harrisburg, Pa.	30,364	31,251	33,031
Atchison, Kan.	2,411	2,661	3,203	Hartford, Conn.	245,575	240,419	261,649
Atlanta, Ga.	100,746	110,110	121,058	Hattiesburg, Miss.	4,221	4,310	4,846
Atlantic City, N. J.	14,914	14,827	7,646	Hazleton, Pa.	27,237	27,936	27,574
Augusta, Ga.	9,571	10,164	10,621	Helena, Mont.	11,100	12,500	12,096
Aurora, Ill.	3,436	3,959	5,540	Henderson, Ky.	2,145	2,374	2,540
Austin, Texas	15,109	16,544	17,394	Hibbing, Minn.	3,414	3,859	4,210
Bakersfield, Calif.	1,764	1,833	2,183	Hollywood, Calif.	1,322	726	774
Baltimore, Md.	455,472	437,797	509,229	Holyoke, Mass.	52,289	50,909	51,565
Bangor, Me.	40,463	39,310	42,152	Hot Sp. N. Park, Ark.	2,588	2,405	3,260
Bartlesville, Okla.	7,662	7,908	7,934	Houston, Texas	135,511	158,133	181,118
Beaumont, Texas	15,920	16,130	18,214	Huntington, W. Va.	9,643	10,098	12,219
Bellingham, Wash.	6,743	6,985	7,065	Huntington Park, Calif.	---	---	---
Beloit, Wis.	7,994	7,156	7,791	Hutchinson, Kan.	6,803	7,207	10,898
Bemidji, Minn.	1,009	1,436	1,551	Independence, Mo.	3,213	3,321	3,393
Berkeley, Calif.	---	---	16,131	Indianapolis, Ind.	111,936	134,001	160,935
Bethlehem, Pa.	13,057	14,889	6,234	Jackson, Mich.	3,811	5,951	7,655
Billings, Mont.	5,866	6,396	6,234	Jackson, Miss.	10,454	11,665	15,468
Binghamton, N. Y.	40,332	40,315	42,042	Jacksonville, Fla.	58,818	60,989	68,767
Birmingham, Ala.	48,057	58,517	61,894	Jacksonville, Ill.	2,727	3,034	3,652
Bloomington, Ill.	6,735	8,732	10,534	Jamestown, N. Y.	22,639	24,928	23,089
Bogalusa, La.	1,564	1,795	1,295	Joplin, Mo.	5,878	5,846	6,275
Boston, Mass.	1,632,491	1,604,733	1,723,902	Kalamazoo, Mich.	7,671	9,122	11,611
Bowling Green, Ky.	1,902	2,685	2,647	Kansas City, Kan.	19,794	20,826	23,352
Bridgeport, Conn.	120,770	114,327	117,401	Kansas City, Mo.	244,591	240,044	308,726
Bristol, Tenn.	3,982	4,128	4,339	Knoxville, Tenn.	11,562	18,010	22,206
Brunswick, Ga.	1,972	2,301	2,495	La Crosse, Wis.	10,784	9,754	10,756
Buffalo, N. Y.	466,220	475,321	491,768	La Fayette, Ind.	14,554	13,183	9,759
Butler, Pa.	11,802	12,349	13,231	Lancaster, Pa.	39,866	39,424	29,282
Cambridge, Mass.	103,727	104,515	105,982	Lansing, Mich.	6,131	6,457	10,987
Camden, N. J.	53,298	51,214	48,081	Larned, Kan.	1,105	1,226	1,414
Canton, Ohio	25,484	25,337	26,766	Lawrence, Kan.	4,394	4,458	4,973
Cape Girardeau, Mo.	2,303	2,620	2,805	Lebanon, Pa.	6,107	6,112	6,394
Carthage, Mo.	1,934	2,152	2,367	Leavenworth, Kan.	11,215	11,248	11,810
Casper, Wyo.	5,228	5,185	5,627	Lewiston, Pa.	30,270	31,432	32,170
Cedar Rapids, Iowa	---	---	28,162	Lewiston, Me.	18,833	18,550	22,062
Champaign, Ill.	4,849	5,339	6,143	Lexington, Ky.	937	1,065	1,146
Charles City, Iowa	1,890	2,251	2,408	Liberal, Kan.	23,747	24,710	33,424
Charleston, S. C.	26,331	33,943	37,144	Lincoln, Neb.	2,377	2,235	2,471
Charleston, W. Va.	35,175	36,711	44,024	Little Falls, Minn.	13,845	15,674	18,852
Charlotte, N. C.	33,950	39,969	44,450	Little Rock, Ark.	38,653	37,246	41,251
Chattanooga, Tenn.	29,925	38,984	42,333	Long Beach, Calif.	1,329	1,407	1,478
Chester, Pa.	18,255	18,283	19,699	Lorain, Ohio	721,122	717,388	761,966
Chester, S. C.	1,485	1,700	1,631	Los Angeles, Calif.	104,144	110,887	127,358
Cheyenne, Wyo.	6,194	6,919	7,943	Louisville, Ky.	71,716	70,936	70,818
Chicago, Ill.	1,702,282	1,804,488	2,080,449	Lowell, Mass.	---	18,838	17,731
Chino, Calif.	---	---	271,808	Lynchburg, Va.	77,636	75,283	77,833
Cincinnati, Ohio	241,752	244,085	271,808	Lynn, Mass.	---	1,875	2,149
Cleveland, Ohio	489,168	498,830	553,819	Macomb, Ill.	1,784	6,312	6,813
Clinton, Iowa	---	---	8,282	Macon, Ga.	6,766	15,839	20,043
Colorado Springs, Colo.	15,229	15,002	15,725	Madison, Wis.	15,839	68,285	68,920
Columbia, S. C.	993	3,050	3,718	Manchester, N. H.	69,496	1,835	2,073
Columbus, Ga.	9,940	10,645	10,713	Manhattan, Kan.	1,623	7,376	8,105
Columbus, Ohio	85,899	87,836	110,200	Manitowoc, Wis.	7,405	6,800	7,704
Council Bluffs, Iowa	4,584	6,173	8,280	Mankato, Minn.	7,319	10,249	11,093
Cumberland, Md.	---	13,072	14,102	Mansfield, Ohio	10,077	4,703	4,793
Dallas, Texas	135,091	160,462	193,109	Marion, Ind.	4,623	3,127	3,761
Danville, Ill.	7,704	7,776	8,945	Marion, Ohio	3,061	5,429	5,658
Dayton, Ohio	27,094	26,635	30,134	Martinsburg, W. Va.	5,573	2,575	3,056
Decatur, Ala.	3,470	3,979	4,145	Medford, Ore.	2,441	80,272	90,981
Decatur, Ill.	11,885	12,107	13,896	Memphis, Tenn.	69,176	6,171	6,882
Denver, Colo.	125,563	131,360	142,247	Meridian, Miss.	6,061	1,787	1,808
Derby, Conn.	12,143	12,145	12,345	Mexico, Mo.	1,642	21,006	28,708
Des Moines, Iowa	48,356	51,285	63,580	Miami, Fla.	27,245	5,351	5,365
Detroit, Mich.	245,210	341,035	430,090	Michigan City, Ind.	5,351	1,833	1,839
Dickinson, N. D.	2,094	1,988	2,096	Milledgeville, Ga.	1,727	198,717	238,877
Dodge City, Kan.	1,207	1,385	1,645	Milwaukee, Wis.	194,023	279,169	300,424
Dothan, Ala.	2,982	4,312	3,257	Minneapolis, Minn.	282,393	4,120	3,815
Du Bois, Pa.	6,332	6,215	6,763	Minot, N. D.	4,120	26,755	29,444
Duluth, Minn.	41,361	39,309	43,187	Mobile, Ala.	3,305	3,790	3,689
Dunkirk, N. Y.	5,221	7,069	8,383	Modesto, Calif.	32,068	31,228	32,773
Durham, N. C.	16,629	17,202	19,115	Montclair, N. J.	13,179	15,127	17,200
Elberton, Ga.	---	---	674	Montgomery, Ala.	7,859	8,386	9,480
Elkhart, Ind.	6,815	6,702	6,675	Muncie, Ind.	8,741	10,560	10,107
El Paso, Texas	14,520	16,042	17,871	Muskegon, Mich.	9,876	61,987	73,580
Elyria, Ohio	4,970	4,361	4,713	Muskogee, Okla.	60,751	2,079	2,055
Emporia, Kan.	3,261	3,679	3,985	Nashville, Tenn.	1,996	2,934	2,721
Enid, Okla.	6,710	6,137	6,966	Nebraska City, Neb.	3,124	1,163	1,147
Erie, Pa.	34,282	26,542	29,263	New Albany, Ind.	893	371,124	378,289
Eugene, Ore.	4,042	4,405	5,359	New Albany, Miss.	9,188	9,260	10,054
Evanston, Ill.	12,794	13,010	15,001	New Bedford, Mass.	70,897	70,852	73,548
Fall River, Mass.	67,441	66,274	68,030	New Brighton, Pa.	2,218	2,201	2,738
Fargo, N. D.	13,444	10,980	13,920	New Castle, Pa.	13,276	13,783	14,141
Fergus Falls, Minn.	3,968	3,904	3,867	New Haven, Conn.	136,635	134,142	141,200
Flint, Mich.	10,887	10,902	20,899	New Kensington, Pa.	6,889	6,787	7,593
Fort Dodge, Iowa	1,333	2,848	2,808	New London, Conn.	44,115	42,836	43,963
Fort Wayne, Ind.	15,760	22,960	25,688				
Fort Worth, Texas	55,726	64,705	72,186				

CLEARING HOUSES IN THE UNITED STATES—Continued

(In Thousands of Dollars)

CITY	July, 1933 Deposits	January, 1934 Deposits	July, 1934 Deposits	CITY	July, 1933 Deposits	January, 1934 Deposits	July, 1934 Deposits
Newnan, Ga.	\$ 1,134	\$ 1,287	\$ 1,475	Santa Cruz, Calif.	\$ 5,066	\$ 5,288	\$ 5,517
•New Orleans, La.	145,511	142,329	159,535	Santa Monica, Calif.	653	637	782
Newport News, Va.	9,386	9,010	9,950	Santa Rosa, Calif.	3,025	3,119	3,184
New Rochelle, N. Y.	20,240	22,279	23,271	•Savannah, Ga.	73,750	71,784	78,661
•New York, N. Y.	12,413,985	11,896,377	13,381,958	Scranton, Pa.	90,609	94,828	103,020
Niagara Falls, N. Y.	23,266	24,302	25,358	•Seattle, Wash.	173,290	190,261	198,691
Norfolk, Va.	48,582	47,767	51,547	Sedalia, Mo.	1,793	2,043	2,151
Norristown, Pa.	17,374	17,483	18,233	Shamokin, Pa.	10,836	11,476	12,165
•Northern New Jersey City, N. Y.	-----	-----	-----	Sheboygan, Wis.	16,386	16,008	16,725
•Oakland, Calif.	50,569	46,785	43,327	•Sioux City, Iowa	19,921	19,719	25,944
•Ogden, Utah	11,505	15,174	15,717	Sioux Falls, S. D.	11,027	10,174	11,097
Oil City, Pa.	10,081	9,945	10,903	South Bend, Ind.	11,385	13,803	14,575
•Oklahoma City, Okla.	68,764	73,874	75,461	South St. Paul, Minn.	5,151	5,004	5,112
•Omaha, Neb.	80,266	83,497	106,687	•Spokane, Wash.	17,008	29,740	39,012
Orange, N. J.	20,506	21,844	22,457	Springfield, Ill.	16,937	17,749	18,971
Oshkosh, Wis.	8,975	10,055	11,323	Springfield, Mass.	152,372	146,280	149,000
Palestine, Texas	2,886	2,917	3,119	Springfield, Mo.	10,856	10,982	12,668
Parsons, Kan.	2,566	2,545	2,979	Springfield, Ohio	12,556	12,417	14,140
•Pasadena, Calif.	18,671	18,224	18,698	Stamford, Conn.	39,443	39,570	41,127
Passaic, N. J.	37,538	37,979	33,068	Steubenville, Ohio	11,970	13,439	14,336
Paterson, N. J.	98,595	97,382	100,248	Stockton, Calif.	12,649	12,716	13,350
•Peoria, Ill.	33,429	34,238	38,159	Superior, Wis.	5,426	5,329	6,830
Petersburg, Va.	2,266	3,242	3,593	Syracuse, N. Y.	175,184	168,870	174,122
•Philadelphia, Pa.	1,532,480	1,519,904	1,697,085	Tacoma, Wash.	14,636	15,598	17,347
Phillipsburg, N. J.	5,123	5,119	5,603	Tampa, Fla.	23,540	24,788	26,046
Phoenix, Ariz.	18,368	19,975	24,210	Terre Haute, Ind.	21,980	21,131	22,140
Pine Bluff, Ark.	7,716	8,780	9,369	Texarkana, Ark.-Tex.	9,209	9,881	11,202
Pittsburg, Kan.	3,040	3,033	3,329	•Toledo, Ohio	58,929	57,811	71,883
•Pittsburgh, Pa.	817,023	804,231	905,242	•Topeka, Kan.	28,017	27,394	32,804
Pittston, Pa.	16,054	15,566	16,214	Trenton, N. J.	95,429	95,814	106,838
Portland, Me.	64,759	69,341	71,635	Tucson, Ariz.	12,070	12,282	13,071
•Portland, Ore.	116,054	125,858	137,470	•Tulsa, Okla.	57,809	65,495	78,411
Portsmouth, Va. (See Norfolk)	-----	-----	-----	Utica, N. Y.	76,213	74,951	77,417
Pottsville, Pa.	17,722	17,505	18,356	Valdosta, Ga.	2,077	2,075	2,122
Providence, R. I.	360,844	363,066	367,009	Vernon, Texas	1,973	3,061	2,502
•Pueblo, Colo.	19,078	21,115	22,999	Vicksburg, Miss.	8,580	8,668	8,394
Quincy, Ill.	6,144	6,379	7,884	Vincennes, Ind.	2,498	2,534	3,032
Racine, Wis.	10,360	10,932	13,046	Virginia, Minn.	-----	-----	4,539
Raleigh, N. C.	520	672	936	•Waco, Texas	15,718	18,011	18,551
Reading, Pa.	26,547	25,423	24,800	Warren, Pa.	17,827	14,594	14,295
Red Wing, Minn.	3,750	3,660	3,946	•Washington, D. C.	212,882	226,510	236,209
•Richmond, Va.	106,714	116,973	133,010	Waterbury, Conn.	56,126	55,243	56,250
Riverside, Calif.	8,354	8,399	9,748	Waterloo, Iowa	3,374	3,920	5,490
Roanoke, Va.	25,357	26,062	27,916	Watertown, Wis.	2,860	2,832	3,679
Rochester, Minn.	5,670	6,008	6,062	Watsonville, Calif.	3,363	3,586	3,926
Rochester, N. Y.	334,963	326,070	331,630	West Los Angeles, Calif.	-----	-----	39,149
Rockford, Ill.	9,352	9,823	11,528	Wheeling, W. Va.	37,126	36,728	29,037
Rocky Mount, N. C.	2,818	4,638	3,980	White Plains, N. Y.	27,694	27,437	29,037
Rome, Ga.	3,751	4,279	4,986	Whittier, Calif.	2,667	2,700	3,044
Sacramento, Calif.	18,394	20,650	23,061	•Wichita, Kan.	33,693	34,461	44,037
Saginaw, Mich.	11,730	13,634	15,331	Wichita Falls, Texas	11,350	13,554	14,248
•St. Joseph, Mo.	29,558	31,030	34,084	Wilkes-Barre, Pa.	54,663	55,325	59,186
•St. Louis, Mo.	405,592	443,649	486,519	Williamsport, Pa.	13,655	9,097	10,522
•St. Paul, Minn.	127,135	131,715	140,833	Wilmington, Calif.	-----	-----	87,587
Salisbury, N. C.	687	636	775	Wilmington, Del.	86,748	84,642	84,537
•Salt Lake City, Utah	60,729	63,249	68,495	Wilmington, N. C.	7,509	7,922	8,453
•San Antonio, Texas	47,419	48,365	54,662	Winchester, Va.	5,262	5,299	5,624
San Bernardino, Calif.	1,955	1,922	2,233	Winona, Minn.	12,671	12,823	13,951
San Diego, Calif.	37,898	35,883	35,996	Winter Haven, Fla.	1,545	1,964	2,161
•San Francisco, Calif.	1,719,084	1,785,322	1,932,007	Worcester, Mass.	183,382	185,094	187,079
San Jose, Calif.	8,747	9,593	9,538	Yakima, Wash.	7,760	8,601	9,558
San Pedro, Calif.	-----	-----	-----	Yankton, S. D.	1,915	2,003	2,057
Santa Barbara, Calif.	8,354	8,395	9,040	Yonkers, N. Y.	66,086	59,245	60,740
				York, Pa.	29,116	28,638	31,014

- 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 CAPITALIZATION FOR JULY 1934 STATEMENTS

STATE	LIABILITIES										RESOURCES				
	Total Nat'l Banks	Total State Banks and Trust Cos.	Total Private Banks	Total All Banks	Capital	Surplus	Und. Profits & Reserves	Deposits	Other Liabilities	Total	Cash and Exchange Due from Banks	U. S. Govt. Securities	Other Securities	Loans and Discounts	Other Resources
Alabama.....	70	149	-----	219	\$ 32,038	\$ 11,561	\$ 6,468	\$ 187,692	\$ 14,324	\$ 252,083	\$ 62,681	\$ 35,991	\$ 36,745	\$ 99,016	\$ 17,650
Alaska.....	4	3	-----	7	928	511	364	11,135	241	13,179	3,375	2,585	2,702	3,922	595
Arizona.....	8	12	-----	20	3,840	1,535	624	50,860	914	57,779	16,399	11,433	11,225	15,414	3,302
Arkansas.....	52	195	-----	247	13,886	4,402	3,310	108,048	4,199	133,345	40,027	24,158	18,953	44,337	6,370
California.....	131	140	-----	271	215,419	92,670	80,442	3,050,015	135,541	3,574,087	518,665	781,231	568,223	1,491,784	214,184
Colorado.....	80	86	-----	166	15,628	8,497	5,207	234,362	7,536	271,230	99,853	69,980	33,868	60,265	7,264
Connecticut.....	54	141	-----	199	47,103	81,582	33,625	1,113,856	16,776	1,292,942	146,077	118,457	307,573	648,412	72,423
Delaware.....	16	32	-----	48	13,314	19,548	11,738	131,945	2,089	178,634	24,485	18,321	51,377	77,264	7,187
Dist. of Col.....	10	11	-----	21	21,835	13,899	6,947	236,209	3,190	282,080	67,075	69,702	31,233	88,589	25,481
Florida.....	50	103	-----	153	21,184	7,651	3,147	211,756	9,103	252,841	69,708	58,889	38,808	45,693	12,743
Georgia.....	55	226	-----	333	36,099	15,885	7,951	299,899	17,118	376,952	95,127	68,053	32,425	156,124	25,223
Hawaii.....	1	12	-----	13	5,860	3,675	692	73,101	8,317	91,645	15,605	16,360	14,304	37,055	8,321
Idaho.....	25	39	-----	64	5,151	1,184	1,591	54,591	3,277	65,794	19,559	10,094	16,322	15,315	4,504
Illinois.....	286	601	-----	887	221,829	61,651	62,142	2,649,630	44,509	3,039,761	936,485	768,972	435,418	801,356	97,530
Indiana.....	122	398	-----	555	57,624	23,726	11,693	534,381	83,880	711,304	171,287	123,300	92,595	223,018	101,104
Iowa.....	121	538	-----	681	37,911	13,328	6,503	426,014	8,261	492,017	146,295	91,476	67,846	170,435	15,965
Kansas.....	196	549	-----	747	31,464	13,232	4,654	323,329	10,686	383,365	135,160	50,576	57,487	122,874	17,268
Kentucky.....	98	340	-----	438	39,216	20,057	7,102	333,234	32,988	432,597	81,542	80,825	55,722	192,171	22,337
Louisiana.....	29	121	-----	150	30,419	5,627	6,386	278,595	11,138	332,165	90,961	63,843	43,408	118,015	15,938
Maine.....	40	64	-----	104	16,716	11,831	13,605	290,206	10,948	343,306	44,651	54,487	113,886	117,076	13,206
Maryland.....	63	134	-----	198	35,031	41,086	15,627	648,945	12,088	752,777	139,705	171,395	198,758	216,100	26,819
Massachusetts.....	138	273	-----	412	149,210	241,940	98,059	3,724,286	52,596	4,266,091	561,747	583,362	894,862	2,021,213	204,907
Michigan.....	86	336	-----	468	78,885	20,120	15,043	813,951	21,486	949,485	234,764	254,947	137,501	255,085	67,188
Minnesota.....	213	479	-----	692	61,178	22,591	11,719	739,991	25,503	860,982	205,369	194,678	159,696	272,792	28,447
Mississippi.....	25	189	-----	214	17,213	4,298	1,878	124,117	5,188	152,694	37,688	13,278	38,624	54,224	8,880
Missouri.....	90	652	-----	744	93,038	25,258	17,708	1,037,004	14,328	1,187,336	345,978	302,143	156,299	340,592	42,324
Montana.....	47	80	-----	127	9,988	3,819	2,222	97,193	2,283	115,505	34,233	22,967	25,439	27,571	5,295
Nebraska.....	136	339	-----	475	24,566	6,649	4,863	276,519	7,836	320,433	114,953	63,690	46,575	84,342	10,873
Nevada.....	6	7	-----	13	845	20,109	9,610	16,866	471	18,941	6,170	3,443	3,958	744	1,884
New Hampshire.....	52	62	-----	114	8,596	20,109	9,610	253,811	5,978	298,104	20,785	29,579	119,038	116,818	11,881
New Jersey.....	236	194	-----	432	143,428	109,645	49,297	1,715,361	76,002	2,093,733	270,181	251,835	537,554	869,792	164,371
New Mexico.....	24	19	-----	43	2,700	960	233	30,531	1,219	35,643	12,437	5,374	6,613	9,567	1,652
New York.....	460	450	-----	929	1,030,945	1,568,225	369,114	16,448,313	449,202	19,865,799	2,932,860	4,090,310	3,435,143	8,229,638	1,177,848
North Carolina.....	43	180	-----	223	25,108	10,974	7,568	243,582	6,286	293,518	81,849	42,399	48,091	106,214	14,965
North Dakota.....	72	144	-----	216	11,299	2,591	2,635	86,346	2,635	105,002	24,153	21,243	24,803	29,374	5,429
Ohio.....	250	418	-----	682	186,376	59,165	25,270	1,600,699	47,401	1,918,911	372,544	388,549	295,380	753,991	108,447
Oklahoma.....	219	203	-----	422	31,608	8,718	5,535	311,630	10,537	368,028	120,572	56,457	80,488	96,894	13,617
Oregon.....	54	59	-----	113	12,951	6,301	2,422	195,487	9,640	226,801	51,487	71,691	40,635	53,811	9,177
Pennsylvania.....	702	394	-----	1,125	304,028	463,024	152,676	4,162,549	147,822	5,230,099	862,674	1,081,504	1,295,798	1,662,561	327,562
Rhode Island.....	12	19	-----	31	19,415	47,070	6,088	452,255	7,526	532,354	64,890	103,021	150,977	202,909	10,557
South Carolina.....	19	111	-----	131	9,123	3,232	2,347	95,453	2,603	112,758	38,998	15,770	21,035	31,537	5,418
South Dakota.....	64	148	-----	212	10,643	2,206	1,806	70,359	2,050	87,064	21,861	11,528	19,997	28,398	5,280
Tennessee.....	73	262	-----	335	37,558	10,957	6,223	327,978	21,472	404,188	102,967	61,501	56,892	158,818	24,010
Texas.....	458	469	-----	971	109,498	34,834	19,299	966,405	49,739	1,179,775	404,830	247,448	109,815	357,612	60,070
Utah.....	14	46	-----	60	10,624	4,065	2,658	102,576	3,071	122,994	28,387	20,106	29,669	40,925	3,907
Vermont.....	43	52	-----	95	21,988	7,010	10,534	169,834	12,059	221,425	19,056	15,061	62,559	105,202	19,547
Virginia.....	129	192	-----	322	48,637	19,807	13,035	419,737	23,998	525,214	109,426	74,287	66,676	247,068	27,757
Washington.....	64	132	-----	196	29,514	11,234	6,154	346,833	20,135	413,870	91,110	100,880	75,611	127,897	18,372
West Virginia.....	79	105	-----	184	28,952	12,401	5,762	226,482	11,273	284,870	59,380	38,716	127,283	18,513	18,513
Wisconsin.....	106	543	-----	649	70,718	20,710	14,796	631,428	28,121	765,773	167,460	157,439	123,732	282,191	34,951
Wyoming.....	26	37	-----	63	4,146	2,079	905	44,088	1,540	52,758	16,285	6,765	7,571	20,171	1,966
Grand Total U.S.....	5,451	10,493	-----	16,220	\$ 3,495,273	\$ 3,203,634	\$ 1,155,028	\$ 46,979,467	\$ 1,507,123	\$ 56,340,525	\$ 10,338,272	\$ 11,052,088	\$ 10,338,110	\$ 21,462,683	\$ 3,149,372

Head offices operating under Conservators	55	104	-----	162
Branch banks operating under Conservators	3	10	-----	13

Branch Banks and Other Banking Institutions Listed in Rand McNally Bankers Directory — Not Listed in Above Capitalization

	National Bk. Branches	State Bank Branches	Private Bk. Branches	Total Branches	H.Q.	Br.	Federal Reserve Banks	Federal Land, Federal Home Loan Banks	Federal Inter- mediate Bks.	Joint Stock Land Banks	Total Other Inst'ts Listed	Total No. In- stitu'ts Shown in Directory		National Bk. Branches	State Bank Branches	Private Bk. Branches	Total Branches	H.Q.	Br.	Federal Reserve Banks	Federal Land, Federal Home Loan Banks	Federal Inter- mediate Bks.	Joint Stock Land Banks	Total Other Inst'ts Listed	Total No. In- stitu'ts Shown in Directory
Alabama.....	16	16	2	34	1	1	1	1	1	1	20	239	Louisiana.....	28	27	55	110	1	1	1	1	1	59	209	
Alaska.....	2	2	1	5	1	1	1	1	1	1	2	15	Maine.....	3	54	57	1	1	1	1	1	1	59	163	
Arizona.....	17	17	1	35	1	1	1	1	1	1	19	39	Maryland.....	4	90	94	1	2	1	1	1	1	101	299	
Arkansas.....	5	5	1	11	1	1	1	1	1	1	8	255	Massachusetts.....	60	70	130	15	1	1	1	2	1	150	562	
California.....	534	276	810	5	2	1	1	2	1	2	824	1095	Michigan.....	48	79	127	3	6	1	1	1	1	138	606	
Colorado.....	8	8	14	30	1	1	1	1	1	1	3	169	Minnesota.....	8	4	12	2	1	1	1	1	1	19	711	
Connecticut.....	12	12	1	25	1	1	1	1	1	1	22	231	Mississippi.....	1	27	28	1	1	1	1	1	1	28	242	
Delaware.....	12	12	1	25	1	1	1	1	1	1	13	61	Missouri.....	1	27	28	1	1	1	1	1	1	8	752	
Washington, D.C.....	17	12	29	1	1	1	1	1	1	1	31	52	Montana.....	1	27	28	1	1	1	1	1	1	128	5	
Florida.....	16	12	6	34	1	1	1	1	1	1	11	164	Nebraska.....	1	27	28	1	1	1	1	1	1	3	16	
Georgia.....	16	12	5	33	1	1	1	1	1	1	38	371	Nevada.....	3	3	6	1	1	1	1	1	1	3	16	
Hawaii.....	9	15	24	1	1	1	1	1	1	1	24	37	New Hampshire.....	1	1	2	1	1	1	1	1	1	115	1	
Idaho.....	9	19	28	1	1	1	1	1	1	1	28	92	New Jersey.....	31	78	109	1	1	1	1	1	1	110	542	
Illinois.....	2	2	7	11	1	1	1	1	1	1	7	894	New Mexico.....	481	1652	2133	9	15	1	1	1	1	684	1613	
Indiana.....	5	31	2	38	1	1	1	1	1	1	49	604	New York.....	176	481	652	9	15	1	1	1	1	684	1613	
Iowa.....	82	82	1	165	1	1	1	1	1	1	87	768	North Carolina.....	5	59	64	30	2	1	1	1	1	4	102	
Kansas.....	10	15	2	27	1	1	1	1	1	1	5	752	North Dakota.....	31	86	117	10	2	1	1	1	1	132	216	
Kentucky.....	10	15	25	2	1	1	1	1	1	1	33	471	Ohio.....	31	86	117	10	2	1	1	1	1	132	216	
													Oklahoma.....	29	2	31	1	6	1	1	1	1	59	209	
													Oregon.....	29	2	31	1	6	1	1	1	1	59	209	
													Pennsylvania.....	35	66	3	1	2	1	1	1	1	101	299	
													Rhode Island.....	10	33	43	1	6	1	1	1	1	150	562	
													South Carolina.....	3	21	24	1	1	1	1	1	1	19	711	
													South Dakota.....	17	30	47	9	1	2	1	1	1	28	242	
													Tennessee.....	17	30	47	9	1	2	1	1	1	28	242	
													Texas.....	10	1	11	5	1	3	1	1	1	8	752	
													Utah.....	10	1	11	5	1	1	1	1	1	128	5	
													Vermont.....	2	4	6	1	1	1	1	1	1	3	16	
													Virginia.....	18	51	69	4	5	1	1	1	1	115	1	
													Washington.....	24	9	33	1	2	2	1	1	1	110	542	
													West Virginia.....	9	68	77	1	1	1	1	1	1	43	43	
													Wisconsin.....	9	68	77	1	1	1	1	1	1	110	542	
													Wyoming.....	9	68	77	1	1	1	1	1	1	43	43	
													TOTAL.....	11556	1864	103030	142	54	12	26	24	12	44	13345	19565
													*Canadian Agencies.....												
													*Agency.....												
													†43 Foreign Agencies in New York City not included.												