

The
Chase National Bank

OF THE CITY OF NEW YORK

DEPOSITS (DECEMBER 30, 1933) \$1,338,699,324.32

RAND McNALLY
BANKERS DIRECTORY

FIRST 1934 EDITION

PUBLISHED IN MARCH

SPECIALISTS IN

UNITED STATES GOVERNMENT SECURITIES

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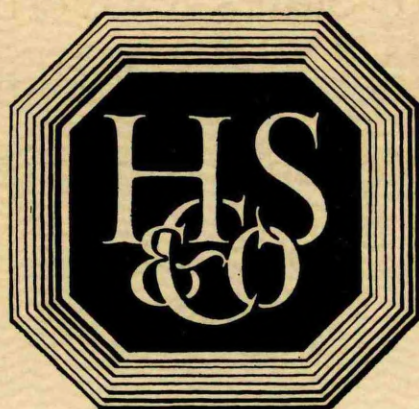
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SIXTY-SECOND YEAR

FIRST 1934 EDITION — 116th EDITION SINCE 1872

JANUARY EDITION

CORRECTED TO

MARCH 1934

Official Numbering Agent American Bankers Association

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Paid Up Capital	- - - - -	- - - - -	\$10,000,000
Reserve Fund (Mainly Invested in Government Securities)	- - - - -	- - - - -	\$10,000,000
Reserve Liability of Shareholders	- - - - -	- - - - -	\$30,000,000
			\$50,000,000

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Reserve Liability of Proprietors	- - - - -	- - - - -	8,780,000
			<u>£ 23,710,000</u>
Aggregate Assets 30th September, 1933	- - - - -	- - - - -	£ 111,512,000



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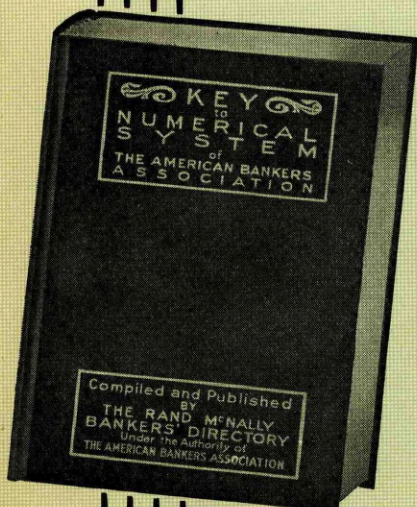
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Thus, a bank with \$200,000 capital is shown as \$200, one with \$1,421,118 in deposits is shown as \$1,421.

Complete New Columnar Style

Eleven columns of figures in this edition replace eight in former ones. This new style, more costly to the publisher, but more valuable to the user, gives you three new columns of figures on every bank in the United States.

Important New Figures

Surplus and undivided profits are now divided into two columns, "Surplus" and "Undivided Profits and/or Reserves." Bond and investments are also broken down into two columns, "U. S. Government Securities" and "Other Securities."

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A "Totals" column separating the liabilities from the resources enables you to tell at a glance the combined resources or liabilities of any bank in the country. No other directory embodies this feature.

. . .

With these four major advances your Blue Book emphasizes its position as "America's Standard Financial Reference."

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3 cents for each ounce or fraction when addressed for other than local delivery.

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Business Reply Cards, Business Reply Envelopes—Apply to post office for permit to mail. One cent each additional to regular postage on delivery. **By Air Mail** 1 cent each additional to the regular air mail rates on delivery.

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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.

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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 34547 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.

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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 (1) 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			
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

WGT. IN LBS.	LOCAL ZONE	ZONES							
		1 & 2 Not Over 150 Miles	3 151 to 300 Miles	4 301 to 600 Miles	5 601 to 1,000 Miles	6 1,001 to 1,400 Miles	7 1,401 to 1,800 Miles	8 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	
Up to \$ 5.00	.....	\$0.15	.....
\$ 5.01 to 25.00	.....	.18	.....
25.01 to 50.00	.....	.20	.....
50.01 to 75.00	.....	.25	.....
75.01 to 100.00	.....	.30	.....
100.01 to 200.00	.....	.40	.....
200.01 to 500.00	.....	.50	.....
500.01 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		Declared value in excess of indemnity	
Up to \$ 50.00	.....	1c	.....
\$ 50.01 to 100.00	.....	2c	.....
100.01 to 200.00	.....	3c	.....
200.01 to 400.00	.....	4c	.....
400.01 to 600.00	.....	5c	.....
600.01 to 800.00	.....	6c	.....
800.01 to 999.99	.....	7c	.....

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

	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 50.01.....	30.....	\$ 10.01 to 50.00
50.01 to 100.01.....	40.....	50.01 to 100.00
100.01 to 200.01.....	50.....	100.01 to 200.00
200.01 to 300.01.....	60.....	Not over 200.00
300.01 to 400.01.....	70.....	
400.01 to 500.01.....	80.....	
500.01 to 600.01.....	90.....	
600.01 to 700.01.....	1.00.....	
700.01 to 800.01.....	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 Where 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 4 1/2 inches. *Minimum dimensions:* 4 by 2 1/2 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, 1 1/2 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 4 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, 1 1/2 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, 1 1/2 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, Colombia, 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 1 1/2 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 (Express) 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
British Honduras (Belize only)	Guatemala	Paraguay
Canada	Hungary	Poland
China	Italy	Portugal
Cuba	Japan	St. Pierre and Miquelon
Czechoslovakia	Danzig	Sweden
Denmark	Lithuania	Switzerland
Dominican Republic	Luxembourg	Trans-Jordan
Ecuador	Mexico	

An article intended for special ("express") 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 "express" labels (Form 2977) or the cover must be marked boldly in red ink "Express" 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 "express" 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 18 inches in any direction, except as below when in the form of roll	
	In general	Single volumes of printed books		
	Lbs.	Oz.	Lbs.	Inches
Andorra (Republic).....	2	11	—	30x4
Argentina.....	2	11	—	30x4
Balearic Islands.....	2	11	—	30x4
Bolivia.....	2	11	—	30x4
Brazil.....	2	11	—	30x4
Canada.....	10 1/4	6	11	—
Canary Islands.....	2	11	—	30x4
Chile.....	2	11	—	30x4
Colombia.....	2	11	—	30x4
Costa Rica.....	2	11	—	30x4
Cuba.....	2	11	—	30x4
Dominican Republic.....	2	11	—	30x4
Ecuador.....	2	11	—	30x4
Guatemala.....	2	11	—	30x4
Haiti.....	8	12	11	—
Honduras (Republic).....	8	12	11	—
Labrador (see Newfoundland)				
Mexico.....	2	11	—	30x4
Newfoundland (including Labrador)	10 1/4	6	11	—
Nicaragua.....	8	12	11	—
Panama.....	2	11	—	30x4
Paraguay.....	2	11	—	30x4
Peru.....	2	11	—	30x4
Salvador, El.....	2	11	—	30x4
Spain, including Alhucemas 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	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 4 1/2 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 \$2.50, 6c	Orders from \$20.01 to \$40.00, 15c
Orders from \$2.51 to \$5.00, 8c	Orders from \$40.01 to \$60.00, 18c
Orders from \$5.01 to \$10.00, 11c	Orders from \$60.01 to \$80.00, 20c
Orders from \$10.00 to \$20.00, 13c	Orders from \$80.01 to \$100.00, 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 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, Netherland 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 \$50.01 to \$60.00, 60c
 Orders from \$10.01 to \$20.00, 20c. Orders from \$60.01 to \$70.00, 70c
 Orders from \$20.01 to \$30.00, 30c. Orders from \$70.01 to \$80.00, 80c
 Orders from \$30.01 to \$40.00, 40c. Orders from \$80.01 to \$90.00, 90c
 Orders from \$40.01 to \$50.00, 50c. Orders from \$90.01 to \$100.00, \$1

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

AMERICAN BANKERS' ASSOCIATION

President, Francis Marion Law, president First National Bank, Houston, Texas.
 First Vice-President, Rudolph S. Hecht, chairman of the board Hibernia National Bank, New Orleans, La.
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 Treasurer, Hal Y. Lemon, vice-president National Bank of Detroit, Detroit, Mich.
 Executive Manager, F. N. Shepherd, 22 East 40th St., New York City.
 Deputy Managers: W. Espey Aibig, secretary, Commerce and Marine Division, Foundation Trustees, Membership Committee and Saving Divisions; James E. Baum, secretary Protective Department, Insurance Committee; Edgar E. Mountjoy, secretary National Bank Division; Henry E. Sargent, secretary Trust Division; Frank W. Simmonds, secretary Bank Management Commission, Banking Code Committee, State Bank Division and State Secretaries Section.
 Secretaries: J. Raymond Dunkerley, secretary to Executive manager; R. W. Hill, secretary American Institute of Banking Section Public Education Commission.
 Branch Office, 708 Colorado Bldg., Washington, D. C.

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

ARIZONA BANKERS' ASSOCIATION

President, John B. Crowell, cashier Bank of Douglas, Douglas.
 Vice-President, I. F. Burgess, cashier Miners & Merchants Bank, Bisbee.
 Secretary, Morris Goldwater, P. O. Box 272, Prescott.
 Treasurer, M. B. Hazeltine, president Bank of Arizona, Prescott.

ARKANSAS BANKERS' ASSOCIATION

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

CALIFORNIA BANKERS' ASSOCIATION

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

CANADIAN BANKERS' ASSOCIATION

President, Jackson Dodds, general manager, Bank of Montreal, Montreal.
 Vice-President, S. H. Logan, general manager The Canadian Bank of Commerce, Toronto.
 Vice-President, M. W. Wilson, general manager The Royal Bank of Canada, Montreal.
 Vice-President, H. B. Henwood, general manager The Bank of Toronto, Toronto.
 Vice-President, Dudley Dawson, general manager, The Dominion Bank, Toronto.
 Secretary-Treasurer, Henry T. Ross, Royal Trust Bldg., Montreal.

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President, J. H. Bloodorn, president Farmers State Bank, Fort Morgan.
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 Secretary, L. F. Scarboro, publisher Mountain States Banker, Denver.
 Treasurer, S. J. Rhode, president Fort Lupton State Bank, Fort Lupton.

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

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President, Caleb M. Sheward, vice-president Wilmington Trust Co., Wilmington.
 Vice-President, Joseph L. Cahall, vice-president, Farmers Bank, Georgetown.
 Secretary and Treasurer, Warren K. Ayres, assistant treasurer Wilmington Trust Company, Wilmington.

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 Vice-President, Frederick P. H. Siddons, secretary American Security & Trust Co., Washington.
 Second Vice-President, Charles H. Doing, vice-president Washington Loan & Trust Co., Washington.
 Secretary, Karl W. Corby, W. B. Hibbs & Co., Washington.

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 Secretary and Treasurer, W. O. Boozer, vice-president and trust officer, Atlantic National Bank, Jacksonville.

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

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 Second Vice-President, G. C. Montgomery, cashier Brand Banking Co., Lawrenceville.
 Secretary and Treasurer, Fritz R. Jones, 406 Ten Forsyth St. Bldg., Atlanta.
 General Counsel, Alex. W. Smith, Jr., Grant Building, Atlanta.

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 Treasurer, R. B. Kading, A. C. First Security Bank, Boise.

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 Treasurer, J. W. Rizzie, Benld.

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 Vice-President, M. J. Kreisle, cashier Tell City National Bank, Tell City.
 Secretary, Don E. Warrick, 1308 Circle Tower, Indianapolis.
 Treasurer, C. A. Dugan, president First State Bank, Decatur.

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 Treasurer, C. S. Rye, cashier Manly State Bank, Manly.

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 Vice-President, M. L. Breidenthal, cashier Security National Bank, Kansas City.
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 Secretary, Fred M. Bowman, Suite 624 National Bank of Topeka Bldg., Topeka.
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President, Larry D. Jones, cashier State National Bank, Frankfort, Ky.
 Secretary, Harry G. Smith, 306 McDowell Bldg., Louisville, Ky.
 Treasurer, Frank I. Dugan, president Security Bank, Louisville, Ky.

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 Secretary, G. R. Broussard, vice-president Bank of Abbeville & Trust Co., Abbeville.
 Treasurer, N. L. Hower, president Franklin State Bank & Trust Co., Winnboro.

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 Secretary, E. S. Kennard, vice-president and cashier Rumford National Bank, Rumford.
 Treasurer, Geo. C. Fernald, treasurer State Trust Co., Augusta.

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 Second Vice-President, E. L. Pearce, vice-president Union National Bank, Marquette.
 Executive Manager, Kenneth M. Burns, 1812 Olds Tower, Lansing.
 Treasurer, Lynn T. Miller, cashier Commercial National Bank, Ithaca.
 General Counsel, William B. Cudlip, 3000 Union Guardian Bldg., Detroit.

MINNESOTA BANKERS' ASSOCIATION

President, D. J. Fouquette, president St. Cloud State Bank, St. Cloud.
 Vice-President, Wm. N. Johnson, vice-president Northwestern National Bank, Minneapolis.
 Secretary, Wm. Duncan, Jr., 740 Rand Tower, Minneapolis.
 Treasurer, Oluf Gandrud, president Swift County Bank, Benson.

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 Secretary, George B. Power, Capital National Bank Bldg., Jackson.
 Assistant Secretary, O. H. Swayze, Jackson.
 Treasurer, B. J. Carter, Meridian.

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

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

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President, E. E. Placek, president, First National Bank, Wahoo.
 Chairman Executive Council, W. S. Rodman, chairman of the Board American National Bank of Kimball.
 Secretary, William B. Hughes, 420 Farnam Bldg., Omaha.
 Treasurer, A. L. Goad, vice-president Packers National Bank, Omaha.

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

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 Secretary, Harry L. Additon, president Merchants National Bank, Manchester.
 Treasurer, Frank R. Bliss, Dover.

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 Vice-President, Julius S. Rippel, chairman of board Merchants & Newark Trust Co., Newark.
 Treasurer, L. G. McDouall, associate trust officer Fidelity Union Trust Company, Newark.
 Secretary, A. H. Coate, Moorestown.

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 Secretary, Mrs. Margaret Barnes, Albuquerque.
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 Vice-President, William L. Gillespie, president National Commercial Bank & Trust Co., Albany.
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 Treasurer, R. E. Kerr, assistant vice-president American Trust Co., Charlotte.
 General Counsel, Willis Smith, Raleigh.

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 Secretary, David M. Auch, Huntington Bank Bldg., Columbus.
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 Secretary, Eugene P. Gum, 907 Colcord Bldg., Oklahoma City.
 Assistant Secretary, Gertrude Corbitt, 907 Colcord Bldg., Oklahoma City.
 Treasurer, B. L. Scott, cashier Liberty National Bank, Oklahoma City.

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 Vice-President, Eugene Courtney, manager The Dalles Branch, First National Bank of Portland, The Dalles, Ore.
 Treasurer, R. J. Beatty, asst. manager, Canadian Bank of Commerce, Portland.
 Secretary, T. P. Cramer, Jr., 617 Lumbermens Bldg., Portland.

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

RHODE ISLAND BANKERS' ASSOCIATION
 President, Raymond H. Trott, vice-president Rhode Island Hospital Trust Co., Providence.
 Vice-President, Charles C. Marshall, president Peoples Savings Bank, Providence.
 Secretary, Robert W. Upham, treasurer Peoples Savings Bank in Providence, Providence.
 Treasurer, Shirley Harrington, cashier Mechanics National Bank, Providence.

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

SOUTH DAKOTA BANKERS' ASSOCIATION
 President, E. R. Heaton, vice-president First Dakota National Bank & Trust Co., Yankton.
 Vice-President, L. M. Larsen, cashier Jerauld Co. Bank, Wessington Springs.
 Executive Manager and Treasurer, George A. Starring, 280 Dakota Ave. S., Huron, S. Dak.

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

TEXAS BANKERS' ASSOCIATION
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 Secretary, W. A. Philpott, Jr., Dallas.
 Treasurer, Martin McCain, vice-president First National Bank, Hamlin.

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

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 Vice-President, Luther R. Graves, 2nd, president First National Bank, Bennington, Vt.
 Secretary, Clark E. Brigham, vice-president Merchants National Bank, Burlington.
 Treasurer, R. A. Bean, treasurer Central Savings Bank & Trust Co., Orleans, Vt.

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 Vice-President, Carroll Pierce, president Citizens National Bank, Alexandria.
 Secretary, C. W. Beerbower, assistant cashier First National Exchange Bank, Roanoke.
 Assistant Secretary, Miss Lillian Kendall, First & Merchants National Bank, Richmond.
 Treasurer, Thomas D. Neal, Scott & Stringfellow, Richmond.
 Attorney, J. Randolph Tucker, Tucker, Bronson, Satterfield & Mays, Richmond.

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 Vice-President, N. A. Davis, vice-president Baker-Boyer National Bank, Walla Walla.
 Secretary, J. W. Brislawn, 810 Alaska Bldg., Seattle.
 Treasurer, Albert Brygger, president Peoples Bank & Trust Co., Seattle.

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 Vice-President, J. A. Sydenstricker, cashier First National Bank, Marlinton.
 Secretary, Homer Gebhardt, vice-president and trust officer First Huntington National Bank, Huntington, W. Va.
 Treasurer, W. P. Kincaid, cashier Farmers & Merchants Bank, Summersville.

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

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 President, H. R. Weston, cashier Jackson State Bank, Jackson.
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 Secretary, Kathleen Snyder, State Examiner's Office, Cheyenne.
 Treasurer, R. W. Allen, cashier Shoshone National Bank, Cody.

ADDITIONAL BANKERS' ASSOCIATIONS
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 162 West Monroe St., Chicago

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 Vice-President, Roy L. Stone, vice-president First Wisconsin National Bank, Milwaukee.
 Treasurer, Norman T. Hayes, vice-president Philadelphia National Bank, Philadelphia.
 Secretary, Joseph J. Schroeder, 162 W. Monroe St., Chicago.

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

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 Executive Secretary, PRESTON E. REED

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 J. MILLS EASTON, The Northern Trust Co., Chicago.
THIRD VICE-PRESIDENT—
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 FRED W. MATHISON, National Security Bank, Chicago.

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 G. L. SPRY, Huron & Erie Mortgage Corp., London, Canada
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 JAMES L. WALSH, National Bank of Detroit.
 JOHN E. WRIGHT, Fidelity Trust Co., Pittsburgh.

COMMON SENSE THE LAW AND THE BANKER

WILLIAM McCHESNEY MARTIN, Governor of the St. Louis Federal Reserve Bank once said that banking took more common sense and more knowledge of law than any other business. He also said that the banker who is a banker, takes a risk every time he breathes, and that ordinary banking risks should not be too much complicated by legal uncertainties.

Every law of the National Government and the State Legislatures which seems likely to affect your business as a banker is digested in this Directory. Learned counsel in the various states keep this information abreast of legislative enactments. You will find it helpful to study the Laws section of this Directory every now and then and to refer out-of-town legal matters to the bank attorneys listed herein.

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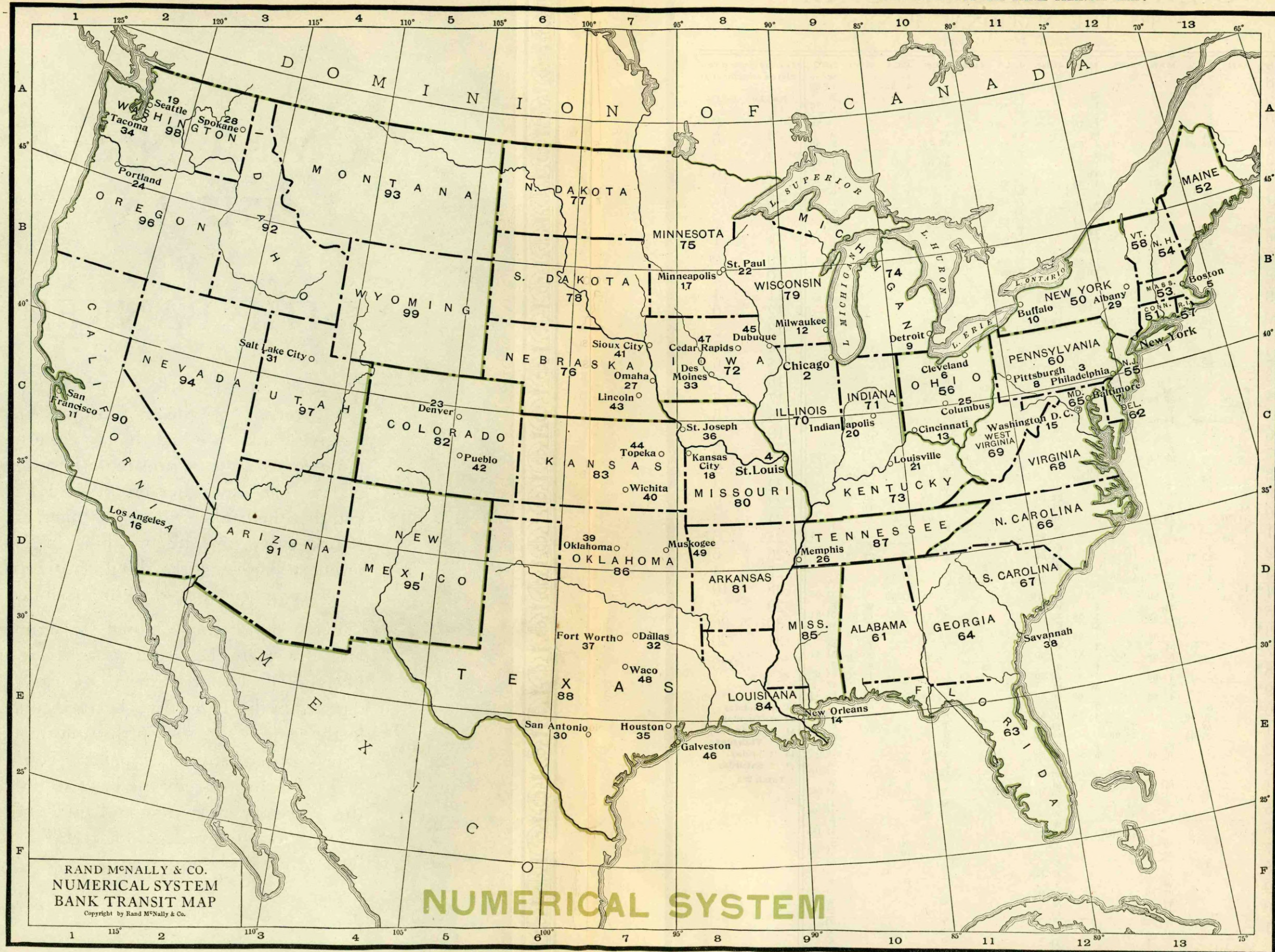
Prefix Numbers

CITIES

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- 9 Detroit, Mich.
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 BANK TRANSIT MAP
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NUMERICAL SYSTEM

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 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	
														DATES	CALLS
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	1	
1891		M 26 69			M 4 67		Th 9 66		F 25 78			W 2 68	2	
1892			T 1 90		T 17 77		T 12 56		F 30 80			F 9 70	3	
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77	4	
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78	5	
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76	6	
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72	7	
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71	8	
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72	9	
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86	10	
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99	11	
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71	12	
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71		13	
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69		14	
1904	F 22 66		M 28 66		Th 9 73				T 6 89		Th 10 65		15	
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76		16	
1906	M 29 81		F 6 67		M 18 73				T 4 78		M 12 69		17	
1907	S 26 75		F 22 55		M 20 59			Th 22 94			T 3 103		18	
1908		F 14 73			Th 14 90		W 15 62		W 23 70		F 27 65		19	
1909		F 5 70		W 28 82		W 23 56			W 1 70		T 16 76		20	
1910	M 31 76		T 29 57		Th 30 93				Th 1 62		Th 10 70		21	
1911	S 7 58		T 7 59		W 7 92				F 1 86		T 5 95		22	
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83		23	
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73			24	
1914*	T 13 84		W 4 50		T 30 118				S 12 74	S 31 49		Th 31 61	25	
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51	26	
1916*			T 7 67		M 1 55	F 30 60			T 12 74		F 17 66	W 27 40	27	
1917*			M 5 68		T 1 57	W 20 50			T 11 83		T 20 70	M 31 41	28	
1918*			M 4 63		F 10 67	S 29 50		S 31 63			F 1 62	T 31 60	29	
1919*			T 4 63		M 12 69	M 30 49			F 12 74		M 17 66	W 31 44	30	
1920*		S 28 59			T 4 66	W 30 57			W 8 70		M 15 68	W 29 44	31	
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		

DATES	CALLS
1	9
2	5
3	4
4	16
5	10
6	7
7	7
8	1
9	9
10	8
11	4
12	10
13	5
14	9
15	6
16	2
17	6
18	5
19	3
20	5
21	2
22	3
23	5
24	2
25	6
26	5
27	4
28	10
29	9
30	26
31	20
223	

34 on Monday
 52 " Tuesday
 41 " Wednesday
 32 " Thursday
 43 " Friday
 21 " Saturday
Total, 223

*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.

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"	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
"	John E. Taylor, Bank Examiner	Little Rock
"	Joe W. Chester, Bldg. & Ln. Examiner	Little Rock
"	M. C. Magness, Bldg. & Ln. Examiner	Little Rock
Calif.	Edward Rainey, Supt. of Banks	333 Montgomery St. San Francisco
"	E. D. Holly, Chief Deputy	San Francisco
"	C. E. Lowell, Chief Examiner	San Francisco
"	G. M. 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. Hauptert, Bank Examiner	
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Colo.	Grant McFerson, State Bank Commissioner	125 State Office Bldg. Denver
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"	John Jepson, Deputy Bank Com.	Denver
"	Geo. T. Atchison, Deputy Bank Com.	Denver
"	Walter J. Nelson, Deputy Bank Com.	Denver
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"	Alfred F. 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
"	Douglas T. Boddie, Senior Bank Exam.	Redding
"	Thomas J. Convery, Senior Bank Exam.	Stamford

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(Cont.)	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
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"	Ira Lewis, Deputy Bank Com.	Bridgeville
"	Lindale C. Fisher, Bank Examiner	Wilmington
Fla.	J. M. Lee, State Comptroller	Tallahassee
"	Geo. C. White, Bank Report Analyst	Tallahassee
"	J. E. Perkins, State Bank Examiner	Tallahassee
"	L. E. Fenn, State Bank Examiner	Miami
"	W. M. Wainwright, 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
"	Erle W. Webb, State Bank Examiner	St. Petersburg
"	J. C. Scarborough, State Bank Examiner	Quincy
"	D. H. Mays, Jr., Small Loan Examiner	Jacksonville
"	R. E. Waterman, State Bank Examiner	Sanford
"	J. W. Blanding, State Bank Examiner	Tampa
Ga.	R. E. Gormley, Supt. of Banks	Atlanta
"	E. B. Douglas, Asst. Supt. of Banks	Atlanta
"	Richard Forrester, Bank Examiner	Montezuma
"	C. L. Gruver, Bank Examiner	Statesboro
"	O. G. Jackson, Bank Examiner	Decatur
"	W. D. Lloyd, Bank Examiner	Tallapoosa
"	A. L. Johnson, Secretary	Decatur
"	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 Building, 33 N. La Salle St.	
"	W. D. Baine, Chief Bank Examiner	Springfield
"	A. A. Mueller, Chief Examiner, Cook Co. Div., 2600 American National Bk. Bldg.	Chicago
"	Harrison Mathewson, Bank Examiner	Chicago
"	H. M. Durst, Bank Examiner	Chicago
"	P. R. Wilkinson, Bank Examiner	Chicago
"	J. A. Jaworski, Bank Examiner	Chicago
"	Frank Chew, Bank Examiner	Springfield
"	J. E. Shearer, Bank Examiner	Springfield
"	R. J. Silver, Bank Examiner	Springfield
"	A. Ray Drennan, Bank Examiner	Springfield
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"	J. J. Jaeger, Bank Examiner	Geneva
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"	Herman B. Wells, Bank Supervisor	Bloomington
"	S. P. Good, Bank Examiner	Indianapolis

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(Cont.)	H. V. Miller, Bank Examiner	Franklin
	T. J. Inwoor, Bank Examiner	Indianapolis
	E. E. Moyer, Bank Examiner	Hammond
	Thomas Yater, Bank Examiner	Shelbyville
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	W. E. Scales, Bank Examiner	Newburgh
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	C. A. Wall, Bank Examiner	Winchester
	G. B. Hines, Bank Examiner	Lafayette
	Palmer Ice, Bank Examiner	Fairmount
	H. B. Duitz, Bank Examiner	Jeffersonville
	Milton Martin, Bank Examiner	Indianapolis
	Blaine H. Wiseman, Bank Examiner	Corydon
	Hai T. Hitchin, 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, Des Moines
	R. L. Bunce, Deputy Supt.	Des Moines
	G. S. Krouth, Director of Receiverships	Des Moines
	F. W. Bloxham, Examiner	Waterloo
	F. W. Walmsley, Examiner	Cedar Rapids
	R. B. Blair, Examiner	Waterloo
	L. H. Jurgemeyer, Examiner	Sheldon
	Walter Light, Examiner	West Liberty
	H. R. Jackson, Examiner	Marshalltown
	F. A. Lettow, Examiner	Council Bluffs
	S. T. Egertson, Examiner	Estherville
	C. D. Emmert, Examiner	Red Oak
	C. S. Johnson, Examiner	Des Moines
	R. H. Murphy, Assistant Examiner	Des Moines
	Ira J. Melaas, Assistant Examiner	Des Moines
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	T. J. Rhodes, Asst. Bank Com.	Topeka
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	Norton Thayer, Deputy Bank Com.	Dodge City
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	P. R. Breaux, State Bank Examiner	New Orleans
	W. C. Evans, State Bank Examiner	New Orleans
	J. B. Hill, State Bank Examiner	New Orleans
	A. R. Johnson, State Bank Examiner	New Orleans
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	J. S. Brock, Jr., Asst. State Bank Examiner	New Orleans
	Clem Ruf, Chief Clerk	Baton Rouge
	W. E. Wood, State Bank Examiner and Asst. Supervisor, Homestead and Build. & Loan Associations	New Orleans
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	T. Frank Parker, Senior Examiner	Belfast
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	Kenneth B. Foss, Loan Agcy. Examiner	Augusta
	Annie R. Norman, Clerk	Augusta
	Hal G. Hoyt, Securities Examiner	Augusta
	Agnes M. Hickey, Registration Clerk	Gardiner
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STATE BANK OFFICIALS AND EXAMINERS—Continued

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				John W. West, Junior Bank Examiner	Hightstown.
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				Charles Clarke, Bank Examiner	Albany.
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Mont.	Frank H. Johnson, Supt. of Banks	Helena.		John J. Sullivan, Bank Examiner	Albany.
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				A. Charles Ruocco, Bank Examiner	80 Centre St., N. Y.
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"	Albert De Lisser, Bank Examiner	80 Centre St., N. Y.
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"	William J. Kennedy, Bank Examiner	Rochester
"	Frank S. Ross, Bank Examiner	Syracuse
"	John M. Six, Bank Examiner	Rochester
"	Henry A. Jud, Bank Examiner	Rochester
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"	Edmah C. Ryder, Bank Examiner	80 Centre St., N. Y.
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"	C. I. Taylor, Liquidating Agent	Raleigh
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"	C. D. Houser, Bank Examiner	Upper Sandusky
"	C. S. Gladden, Examiner	Columbus
"	I. H. Jones, Bank Examiner	Dayton
"	Eugene E. King, Bank Examiner	Deshler
"	C. Z. Hummel, Examiner	Columbus
"	John F. Kraker, Jr., Bank Examiner	Mansfield
"	Leroy Kuhlman, Bank Examiner	New Knoxville
"	C. A. 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
"	L. E. Smart, Bank Examiner	Findlay
"	Clarence B. Welsby, Bank Examiner	Acron
"	Joseph E. Welsh, Bank Examiner	London
"	R. H. Willett, Bank Examiner	Greenwich
"	B. L. Williams, Bank Examiner	Wilmington
"	L. C. Bucher, Bank Examiner	Dayton
"	J. V. Cameron, Trust Examiner	Columbus
"	R. T. Sewell, Trust Examiner	Columbus
"	W. D. Carle, Trust Examiner	Elyria
"	I. G. Zuspan	Millersburg

STATE	NAME	ADDRESS
Okl.	W. J. Barnett, Bank Commissioner	Capitol Bldg., Oklahoma City
"	P. J. Winkler, Asst. Bank Commissioner	Capitol Bldg., Oklahoma City
"	E. H. Kelley, Chief Bank Examiner	Capitol Bldg., Oklahoma City
"	Vern Harrison, Bank Examiner	McAlester
"	J. R. Gayler, Examiner	Fairview
"	E. E. Wilson, Bank Examiner	Oklahoma City
"	H. L. Williams, Examiner	Durant
"	Tom G. Taylor, Bank Examiner	Oklahoma City
"	John H. Sutton, Examiner	Tulsa
"	W. E. Clark, Bank Examiner	Enid
Ore.	A. A. Schramm, Supt. of Banks	Salem
"	Tinkham Gilbert, Asst. Supt. of Banks	Salem
"	S. Deitrick, Examiner	Portland
"	T. B. Lumsden, Examiner	Portland
"	Edmund C. Way, Examiner	Portland
"	Orrel J. Smith, Secretary	Salem
"	Sydney Kromer, Statistician	Salem
Pa.	William D. Gordon, Secretary of Banking	State Capitol 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 Supervisor	Harrisburg
"	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	Beulah
"	George W. Overly, Bank Examiner	Mount Pleasant
"	Charles S. Dugan, 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. Brand, 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
"	William Jefferis, 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. Hallowell, Bank Examiner	Wayne
"	U. Shuman Hart, Bank Examiner	Carlisle
"	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	Halifax
"	R. S. Landis, Bank Examiner	Lancaster
"	A. V. Loos, 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	Clarks Summit
"	John L. Meighen, Bank Examiner	Wilkesburg
"	J. Stanley Miller, Bank Examiner	Harrisburg
"	Wm. F. Mitchell, Bank Examiner	Philadelphia
"	Howard A. Neidig, Bank Examiner	Lemoore
"	E. Paul Oliphant, 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 E. Stoner, Bank Examiner	Harrisburg
"	Chas. G. Strang, Bank Examiner	Punxsutawney
"	Frank S. Strite, 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	Clairton
"	Cyril G. Vogel, Bank Examiner	Pittsburgh
"	Ed. W. Wentworth, Bank Examiner	Dormont
"	Fred Wigfield, Jr., Bank Examiner	Steelton
"	W. B. Wirth, Bank Examiner	Pittsburgh
"	Chas. S. Worthington, Bank Examiner	Doylstown
"	Paul A. Yeager, Bank Examiner	Edgewood
"	Chas. H. Zimmerman, Bank Examiner	Huntingdon
"	Thomas H. Fengler, 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. Henrikson, Clerk	Cranston
"	Madeline M. Lamb, Clerk	Providence

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
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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.			Wis. Banking Review Board: Leo T. Crowley, Chairman Madison. Chas. J. Kuhnmuensch Milwaukeee. John King Marathon. J. F. Schreiner Ft. Atkinson. H. A. Von Oven Beloit. Banking Commission: Peter A. Cleary Milwaukeee. Herbert F. Iback Madison. Stanley N. Schafer Madison. Thomas Herreld, Deputy Commissioner Madison. C. P. Digges, Supervisor Bldg. & Loan Madison. F. Dean Cardinal, B. & L. Examiner Cudahy. Chas. T. Shape, Bank Examiner Milwaukeee. W. C. Edwards, Bank Examiner Madison. E. H. Rothe, Bank Examiner Wauwatosa. G. W. Jamieson, Bank Examiner Madison. I. E. Backus, Bank Examiner Madison. Geo. O'F. Poundstone, Director of Deferred Banks Mellen. T. LeRoy Herreld, Special Examiner Prairie du Chien. G. A. Shape, Bank Examiner Madison. Harry W. Barney, Bank Examiner Sparta. Chas. G. Hyland, Credit Union Organizer West Allis. Nelson C. Ploetz, Examiner Prairie du Sac. Thos. M. Purtell, Building and Loan Exam. Milwaukeee. Stanley R. Caldwell, Building and Loan Examiner Madison. Arthur C. Moors, Building and Loan Ex. Wauwatosa. Herbert E. Platz, Building and Loan Ex. Milwaukeee. Karl V. Schoenecker, Building and Loan Examiner Milwaukeee. E. G. Hampson, Building and Loan Exam. Madison. Lother I. Iversen, Asst. Examiner New Holstein. Clarence C. Steele, Examiner Sparta. F. C. Teske, Examiner Princeton. R. D. Luther, Examiner Wauwapa. G. E. Vallier, Asst. Examiner South Milwaukeee. R. E. Kileen, Asst. Examiner La Crosse. Theo. M. Meloy, Asst. Examiner Madison. M. C. Benninger, Asst. Examiner Waterloo. Gregory M. Buenzli, Counsel Madison. Guerdon M. Matthews, Asst. Examiner Appleton. Dayton P. Paris, Asst. Examiner Madison. John F. Doyle, Asst. Examiner Madison. E. F. Witzig, Examiner Eau Claire. Roman J. Winkowski, Asst. Examiner of B. & L. Milwaukeee. John A. Bosshard, Examiner Oconomowoc. D. Kelly Garrigan, Asst. Examiner, B. & L. Division Beloit. John E. Martin, Legal Counsel Milwaukeee.		
Tenn. 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. " W. A. Dance, Bank Examiner Knoxville. " H. R. Jordan, Bank Examiner Nashville.			" Thomas Herreld, Deputy Commissioner Madison. " C. P. Digges, Supervisor Bldg. & Loan Madison. " F. Dean Cardinal, B. & L. Examiner Cudahy. " Chas. T. Shape, Bank Examiner Milwaukeee. " W. C. Edwards, Bank Examiner Madison. " E. H. Rothe, Bank Examiner Wauwatosa. " G. W. Jamieson, Bank Examiner Madison. " I. E. Backus, Bank Examiner Madison. " Geo. O'F. Poundstone, Director of Deferred Banks Mellen. " T. LeRoy Herreld, Special Examiner Prairie du Chien. " G. A. Shape, Bank Examiner Madison. " Harry W. Barney, Bank Examiner Sparta. " Chas. G. Hyland, Credit Union Organizer West Allis. " Nelson C. Ploetz, Examiner Prairie du Sac. " Thos. M. Purtell, Building and Loan Exam. Milwaukeee. " Stanley R. Caldwell, Building and Loan Examiner Madison. " Arthur C. Moors, Building and Loan Ex. Wauwatosa. " Herbert E. Platz, Building and Loan Ex. Milwaukeee. " Karl V. Schoenecker, Building and Loan Examiner Milwaukeee. " E. G. Hampson, Building and Loan Exam. Madison. " Lother I. Iversen, Asst. Examiner New Holstein. " Clarence C. Steele, Examiner Sparta. " F. C. Teske, Examiner Princeton. " R. D. Luther, Examiner Wauwapa. " G. E. Vallier, Asst. Examiner South Milwaukeee. " R. E. Kileen, Asst. Examiner La Crosse. " Theo. M. Meloy, Asst. Examiner Madison. " M. C. Benninger, Asst. Examiner Waterloo. " Gregory M. Buenzli, Counsel Madison. " Guerdon M. Matthews, Asst. Examiner Appleton. " Dayton P. Paris, Asst. Examiner Madison. " John F. Doyle, Asst. Examiner Madison. " E. F. Witzig, Examiner Eau Claire. " Roman J. Winkowski, Asst. Examiner of B. & L. Milwaukeee. " John A. Bosshard, Examiner Oconomowoc. " D. Kelly Garrigan, Asst. Examiner, B. & L. Division Beloit. " John E. Martin, Legal Counsel Milwaukeee.		
Texas E. C. Brand, Banking Commissioner State Capitol, Austin 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. F. Maddox, Supervisor Liquidating Div. State Capitol, Austin			" Thomas Herreld, Deputy Commissioner Madison. " C. P. Digges, Supervisor Bldg. & Loan Madison. " F. Dean Cardinal, B. & L. Examiner Cudahy. " Chas. T. Shape, Bank Examiner Milwaukeee. " W. C. Edwards, Bank Examiner Madison. " E. H. Rothe, Bank Examiner Wauwatosa. " G. W. Jamieson, Bank Examiner Madison. " I. E. Backus, Bank Examiner Madison. " Geo. O'F. Poundstone, Director of Deferred Banks Mellen. " T. LeRoy Herreld, Special Examiner Prairie du Chien. " G. A. Shape, Bank Examiner Madison. " Harry W. Barney, Bank Examiner Sparta. " Chas. G. Hyland, Credit Union Organizer West Allis. " Nelson C. Ploetz, Examiner Prairie du Sac. " Thos. M. Purtell, Building and Loan Exam. Milwaukeee. " Stanley R. Caldwell, Building and Loan Examiner Madison. " Arthur C. Moors, Building and Loan Ex. Wauwatosa. " Herbert E. Platz, Building and Loan Ex. Milwaukeee. " Karl V. Schoenecker, Building and Loan Examiner Milwaukeee. " E. G. Hampson, Building and Loan Exam. Madison. " Lother I. Iversen, Asst. Examiner New Holstein. " Clarence C. Steele, Examiner Sparta. " F. C. Teske, Examiner Princeton. " R. D. Luther, Examiner Wauwapa. " G. E. Vallier, Asst. Examiner South Milwaukeee. " R. E. Kileen, Asst. Examiner La Crosse. " Theo. M. Meloy, Asst. Examiner Madison. " M. C. Benninger, Asst. Examiner Waterloo. " Gregory M. Buenzli, Counsel Madison. " Guerdon M. Matthews, Asst. Examiner Appleton. " Dayton P. Paris, Asst. Examiner Madison. " John F. Doyle, Asst. Examiner Madison. " E. F. Witzig, Examiner Eau Claire. " Roman J. Winkowski, Asst. Examiner of B. & L. Milwaukeee. " John A. Bosshard, Examiner Oconomowoc. " D. Kelly Garrigan, Asst. Examiner, B. & L. Division Beloit. " John E. Martin, Legal Counsel Milwaukeee.		
Utah John A. Malla, State Bank Commissioner, Room 217, State Capitol Bldg. Salt Lake City. " H. R. Hurren, Chief Bank Examiner Salt Lake City. " J. M. Knapp, Bldg. & Loan Examiner Salt Lake City.			" Thomas Herreld, Deputy Commissioner Madison. " C. P. Digges, Supervisor Bldg. & Loan Madison. " F. Dean Cardinal, B. & L. Examiner Cudahy. " Chas. T. Shape, Bank Examiner Milwaukeee. " W. C. Edwards, Bank Examiner Madison. " E. H. Rothe, Bank Examiner Wauwatosa. " G. W. Jamieson, Bank Examiner Madison. " I. E. Backus, Bank Examiner Madison. " Geo. O'F. Poundstone, Director of Deferred Banks Mellen. " T. LeRoy Herreld, Special Examiner Prairie du Chien. " G. A. Shape, Bank Examiner Madison. " Harry W. Barney, Bank Examiner Sparta. " Chas. G. Hyland, Credit Union Organizer West Allis. " Nelson C. Ploetz, Examiner Prairie du Sac. " Thos. M. Purtell, Building and Loan Exam. Milwaukeee. " Stanley R. Caldwell, Building and Loan Examiner Madison. " Arthur C. Moors, Building and Loan Ex. Wauwatosa. " Herbert E. Platz, Building and Loan Ex. Milwaukeee. " Karl V. Schoenecker, Building and Loan Examiner Milwaukeee. " E. G. Hampson, Building and Loan Exam. Madison. " Lother I. Iversen, Asst. Examiner New Holstein. " Clarence C. Steele, Examiner Sparta. " F. C. Teske, Examiner Princeton. " R. D. Luther, Examiner Wauwapa. " G. E. Vallier, Asst. Examiner South Milwaukeee. " R. E. Kileen, Asst. Examiner La Crosse. " Theo. M. Meloy, Asst. Examiner Madison. " M. C. Benninger, Asst. Examiner Waterloo. " Gregory M. Buenzli, Counsel Madison. " Guerdon M. Matthews, Asst. Examiner Appleton. " Dayton P. Paris, Asst. Examiner Madison. " John F. Doyle, Asst. Examiner Madison. " E. F. Witzig, Examiner Eau Claire. " Roman J. Winkowski, Asst. Examiner of B. & L. Milwaukeee. " John A. Bosshard, Examiner Oconomowoc. " D. Kelly Garrigan, Asst. Examiner, B. & L. Division Beloit. " John E. Martin, Legal Counsel Milwaukeee.		
Vt. R. C. Clark, Bank Commissioner, State St. 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.			" Thomas Herreld, Deputy Commissioner Madison. " C. P. Digges, Supervisor Bldg. & Loan Madison. " F. Dean Cardinal, B. & L. Examiner Cudahy. " Chas. T. Shape, Bank Examiner Milwaukeee. " W. C. Edwards, Bank Examiner Madison. " E. H. Rothe, Bank Examiner Wauwatosa. " G. W. Jamieson, Bank Examiner Madison. " I. E. Backus, Bank Examiner Madison. " Geo. O'F. Poundstone, Director of Deferred Banks Mellen. " T. LeRoy Herreld, Special Examiner Prairie du Chien. " G. A. Shape, Bank Examiner Madison. " Harry W. Barney, Bank Examiner Sparta. " Chas. G. Hyland, Credit Union Organizer West Allis. " Nelson C. Ploetz, Examiner Prairie du Sac. " Thos. M. Purtell, Building and Loan Exam. Milwaukeee. " Stanley R. Caldwell, Building and Loan Examiner Madison. " Arthur C. Moors, Building and Loan Ex. Wauwatosa. " Herbert E. Platz, Building and Loan Ex. Milwaukeee. " Karl V. Schoenecker, Building and Loan Examiner Milwaukeee. " E. G. Hampson, Building and Loan Exam. Madison. " Lother I. Iversen, Asst. Examiner New Holstein. " Clarence C. Steele, Examiner Sparta. " F. C. Teske, Examiner Princeton. " R. D. Luther, Examiner Wauwapa. " G. E. Vallier, Asst. Examiner South Milwaukeee. " R. E. Kileen, Asst. Examiner La Crosse. " Theo. M. Meloy, Asst. Examiner Madison. " M. C. Benninger, Asst. Examiner Waterloo. " Gregory M. Buenzli, Counsel Madison. " Guerdon M. Matthews, Asst. Examiner Appleton. " Dayton P. Paris, Asst. Examiner Madison. " John F. Doyle, Asst. Examiner Madison. " E. F. Witzig, Examiner Eau Claire. " Roman J. Winkowski, Asst. Examiner of B. & L. Milwaukeee. " John A. Bosshard, Examiner Oconomowoc. " D. Kelly Garrigan, Asst. Examiner, B. & L. Division Beloit. " John E. Martin, Legal Counsel Milwaukeee.		
Va. M. E. Bristow, Com. of Ins. & Banking, 1010 State Office Bldg. Richmond. " L. E. Ritchie, Bank Examiner Richmond. " E. J. Woodward, Bank Examiner Richmond. " W. B. Gardner, Bank Examiner Galax. " C. P. Justis, Bank Examiner Blackstone. " R. F. B. Steele, Bank Examiner Appomattox. " G. Harwood Bates, Asst. Bank Examiner Richmond. " H. M. Thrush, Asst. Bank Examiner Front Royal. " D. T. Zentmeyer, Asst. Bank Examiner Roanoke. " A. C. Sanders, Asst. Bank Examiner, 1010 State Office Bldg. Richmond. " Hinton C. Binford, Asst. Bank Examiner, 1010 State Office Bldg. Richmond. " G. Harold Sneed, Asst. Bank Examiner, 1010 State Office Bldg. Richmond.			" Thomas Herreld, Deputy Commissioner Madison. " C. P. Digges, Supervisor Bldg. & Loan Madison. " F. Dean Cardinal, B. & L. Examiner Cudahy. " Chas. T. Shape, Bank Examiner Milwaukeee. " W. C. Edwards, Bank Examiner Madison. " E. H. Rothe, Bank Examiner Wauwatosa. " G. W. Jamieson, Bank Examiner Madison. " I. E. Backus, Bank Examiner Madison. " Geo. O'F. Poundstone, Director of Deferred Banks Mellen. " T. LeRoy Herreld, Special Examiner Prairie du Chien. " G. A. Shape, Bank Examiner Madison. " Harry W. Barney, Bank Examiner Sparta. " Chas. G. Hyland, Credit Union Organizer West Allis. " Nelson C. Ploetz, Examiner Prairie du Sac. " Thos. M. Purtell, Building and Loan Exam. Milwaukeee. " Stanley R. Caldwell, Building and Loan Examiner Madison. " Arthur C. Moors, Building and Loan Ex. Wauwatosa. " Herbert E. Platz, Building and Loan Ex. Milwaukeee. " Karl V. Schoenecker, Building and Loan Examiner Milwaukeee. " E. G. Hampson, Building and Loan Exam. Madison. " Lother I. Iversen, Asst. Examiner New Holstein. " Clarence C. Steele, Examiner Sparta. " F. C. Teske, Examiner Princeton. " R. D. Luther, Examiner Wauwapa. " G. E. Vallier, Asst. Examiner South Milwaukeee. " R. E. Kileen, Asst. Examiner La Crosse. " Theo. M. Meloy, Asst. Examiner Madison. " M. C. Benninger, Asst. Examiner Waterloo. " Gregory M. Buenzli, Counsel Madison. " Guerdon M. Matthews, Asst. Examiner Appleton. " Dayton P. Paris, Asst. Examiner Madison. " John F. Doyle, Asst. Examiner Madison. " E. F. Witzig, Examiner Eau Claire. " Roman J. Winkowski, Asst. Examiner of B. & L. Milwaukeee. " John A. Bosshard, Examiner Oconomowoc. " D. Kelly Garrigan, Asst. Examiner, B. & L. Division Beloit. " John E. Martin, Legal Counsel Milwaukeee.		
Wash. Howard H. Hanson, Supervisor of Banking, Olympia. J. C. Minshull, Deputy Supervisor of Banking Olympia. " J. M. Moulton, Asst. Supervisor Olympia. " Harold A. Brazel, 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. " F. W. Moe, Bank Examiner Yakima. " G. M. Lewis, Asst. Bank Examiner Olympia.			" Thomas Herreld, Deputy Commissioner Madison. " C. P. Digges, Supervisor Bldg. & Loan Madison. " F. Dean Cardinal, B. & L. Examiner Cudahy. " Chas. T. Shape, Bank Examiner Milwaukeee. " W. C. Edwards, Bank Examiner Madison. " E. H. Rothe, Bank Examiner Wauwatosa. " G. W. Jamieson, Bank Examiner Madison. " I. E. Backus, Bank Examiner Madison. " Geo. O'F. Poundstone, Director of Deferred Banks Mellen. " T. LeRoy Herreld, Special Examiner Prairie du Chien. " G. A. Shape, Bank Examiner Madison. " Harry W. Barney, Bank Examiner Sparta. " Chas. G. Hyland, Credit Union Organizer West Allis. " Nelson C. Ploetz, Examiner Prairie du Sac. " Thos. M. Purtell, Building and Loan Exam. Milwaukeee. " Stanley R. Caldwell, Building and Loan Examiner Madison. " Arthur C. Moors, Building and Loan Ex. Wauwatosa. " Herbert E. Platz, Building and Loan Ex. Milwaukeee. " Karl V. Schoenecker, Building and Loan Examiner Milwaukeee. " E. G. Hampson, Building and Loan Exam. Madison. " Lother I. Iversen, Asst. Examiner New Holstein. " Clarence C. Steele, Examiner Sparta. " F. C. Teske, Examiner Princeton. " R. D. Luther, Examiner Wauwapa. " G. E. Vallier, Asst. Examiner South Milwaukeee. " R. E. Kileen, Asst. Examiner La Crosse. " Theo. M. Meloy, Asst. Examiner Madison. " M. C. Benninger, Asst. Examiner Waterloo. " Gregory M. Buenzli, Counsel Madison. " Guerdon M. Matthews, Asst. Examiner Appleton. " Dayton P. Paris, Asst. Examiner Madison. " John F. Doyle, Asst. Examiner Madison. " E. F. Witzig, Examiner Eau Claire. " Roman J. Winkowski, Asst. Examiner of B. & L. Milwaukeee. " John A. Bosshard, Examiner Oconomowoc. " D. Kelly Garrigan, Asst. Examiner, B. & L. Division Beloit. " John E. Martin, Legal Counsel Milwaukeee.		
Wy. A. E. Wilde, State Examiner State Capitol Bldg., Cheyenne. " O. E. Bertagnolli, Bank Examiner Cheyenne. " Joseph Kershnik, Examiner Cheyenne.			" Thomas Herreld, Deputy Commissioner Madison. " C. P. Digges, Supervisor Bldg. & Loan Madison. " F. Dean Cardinal, B. & L. Examiner Cudahy. " Chas. T. Shape, Bank Examiner Milwaukeee. " W. C. Edwards, Bank Examiner Madison. " E. H. Rothe, Bank Examiner Wauwatosa. " G. W. Jamieson, Bank Examiner Madison. " I. E. Backus, Bank Examiner Madison. " Geo. O'F. Poundstone, Director of Deferred Banks Mellen. " T. LeRoy Herreld, Special Examiner Prairie du Chien. " G. A. Shape, Bank Examiner Madison. " Harry W. Barney, Bank Examiner Sparta. " Chas. G. Hyland, Credit Union Organizer West Allis. " Nelson C. Ploetz, Examiner Prairie du Sac. " Thos. M. Purtell, Building and Loan Exam. Milwaukeee. " Stanley R. Caldwell, Building and Loan Examiner Madison. " Arthur C. Moors, Building and Loan Ex. Wauwatosa. " Herbert E. Platz, Building and Loan Ex. Milwaukeee. " Karl V. Schoenecker, Building and Loan Examiner Milwaukeee. " E. G. Hampson, Building and Loan Exam. Madison. " Lother I. Iversen, Asst. Examiner New Holstein. " Clarence C. Steele, Examiner Sparta. " F. C. Teske, Examiner Princeton. " R. D. Luther, Examiner Wauwapa. " G. E. Vallier, Asst. Examiner South Milwaukeee. " R. E. Kileen, Asst. Examiner La Crosse. " Theo. M. Meloy, Asst. Examiner Madison. " M. C. Benninger, Asst. Examiner Waterloo. " Gregory M. Buenzli, Counsel Madison. " Guerdon M. Matthews, Asst. Examiner Appleton. " Dayton P. Paris, Asst. Examiner Madison. " John F. Doyle, Asst. Examiner Madison. " E. F. Witzig, Examiner Eau Claire. " Roman J. Winkowski, Asst. Examiner of B. & L. Milwaukeee. " John A. Bosshard, Examiner Oconomowoc. " D. Kelly Garrigan, Asst. Examiner, B. & L. Division Beloit. " John E. Martin, Legal Counsel Milwaukeee.		

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

January 1, 1934

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS	NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
CHIEF NATIONAL BANK EXAMINER			
Folger, W. P.	Office, Comptroller of the Currency, Washington, D. C.	Baldrige, W. H. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
ASSISTANT CHIEF NATIONAL BANK EXAMINERS			
Crossen, G. W.	Office Comptroller of the Currency, Washington, D. C.	Wright, Irwin D. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Hodgson, R. M.	Office Comptroller of the Currency, Washington, D. C.	Collier, Richard H. (11)	1706 Republic Bank Bldg., Dallas, Texas.
McBryde, W. W.	Office Comptroller of the Currency, Washington, D. C.	Madland, L. L. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Smith, C. F.	Office Comptroller of the Currency, Washington, D. C.	NATIONAL BANK EXAMINERS	
Wilson, C. F.	Office Comptroller of the Currency, Washington, D. C.	Abrahamson, M. (3)	1500 Walnut St., Rm. 1503, Philadelphia, Pa.
DISTRICT CHIEF NATIONAL BANK EXAMINERS (By Federal Reserve Districts)			
Williams, F. D. (1)	Federal Reserve Bank Bldg., Boston, Mass.	Allen, E. F. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Roberts, L. K. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.	Amrhein, J. A. (5)	636 Central N. B. Bldg., Richmond, Va.
Newnham, Stephen L. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.	Anderson, Glenn E. (10)	P. O. Box 1546, Muskogee, Okla.
Leyburn, A. P. (4)	715 Federal Res. Bk. Bldg., Cleveland, Ohio.	Anderson, O. A. (2)	525 Federal Res. Bldg., New York, N. Y.
Chorpening, I. I. (5)	Metropolitan Bk. Bldg., Washington, D. C.	Ashwood, Cecil (2)	Statler Hotel, Buffalo, N. Y.
Robb, Ellis D. (6)	717 First National Bank Bldg., Atlanta, Ga.	Austin, James W.	Washington Bldg., Washington, D. C.
Taylor, William (7)	164 W. Jackson Blvd., Room 1209, Chicago, Ill.	Bailey, J. L. (5)	628 P. O. Bldg., Baltimore, Md.
Neill, Robt. (8)	1510 Federal Commerce Trust Bldg., St. Louis, Mo.	Baker, W. B. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.
		Barnett, M. L. (5)	Metropolitan Bk. Bldg., Washington, D. C.
		Basham, A. A. (9)	P. O. Box 940, Knoxville, Tenn.
		Baty, M. R. (7)	P. O. Box 435, Clinton, Iowa.
		Baugh, G. W. (7)	309 New Federal Bldg., Des Moines, Iowa.
		Beaton, Otis W. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
		Beatty, Robert S. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
		Becker, E. J. (10)	P. O. Box 186, Clinton, Okla.
		Beise, Clark S. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
		Betz, Paul T. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
		Bina, James C. (3)	1500 Walnut St., Rm. 1503, Philadelphia, Pa.
		Bishop, E. O. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
		Black, H. W. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
		Blanz, W. H. (J.G.) (5)	Metropolitan Bk. Bldg., Washington, D. C.

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

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

(U.) Unassigned.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued

January 1, 1934

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
NATIONAL BANK EXAMINERS—Continued	
Bleakley, B. J. (4)	601 Federal Reserve Bldg., Pittsburgh, Pa.
Boyle, L. J. (9)	P. O. Box 471, Fargo, N. D.
Brogan, John C., Jr. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Brown, H. L. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
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.	112 Treasury Dept., Washington, D. C.
Clark, Lewis H. (5)	Hotel Ruffner, Kanawha St., Charleston, W. Va.
Clarke, A. A. (4)	307 Leonard Bldg., Washington, Pa.
Clary, I. N. (2)	525 F. R. B. Bldg., New York, N. Y.
Coffin, George M. (Rec.)	Care of Citizens National Bank, Woonsocket, R. I.
Coffin, G. S. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Coggins, J. D. (10)	Box 1091, Oklahoma City, Okla.
Cooke, A. J. (12)	638 H. W. Hellman Bldg., Los Angeles, Calif.
Crawford, H. M. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.
Cunningham, F. F. (6)	P. O. Box 1175, Lakeland, Fla.
Davenport, H. B. (3)	1500 Walnut St., Rm. 1503, Philadelphia, Pa.
Devis, Linton J. (11)	1706 Republic Bank Bldg., Dallas, Texas.
De Baun, Claude (2)	P. O. Box 442, Utica, N. Y.
Dolan, Reed	Rm. 816 Washington Bldg., Washington, D. C.
Donahue, C. A. (12)	1107 A. Mattel 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)	1500 Walnut St., Room 1503, Philadelphia, Pa.
Fanning, F. B. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Faris, A. B. (4)	P. O. Box 506, Richmond, Ky.
Finney, R. Gordon (3)	P. O. Box 491, Williamsport, Pa.
Fitzgerald, George J. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Flynn, Bernard M. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Foster, 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)	F. R. B. Bldg., Boston, Mass.
Fuller, Harry R. (7)	P. O. Box 592, Indianapolis, Ind.
Funsten, W. P. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Gaffney, J. F. (4)	Rm. 20-B 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.) (J. G.)	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.
Gruetzer, V. G. (2)	525 F. R. B. Bldg., New York, N. Y.
Gulies, F. A. (6)	P. O. Box 822, Nashville, Tenn.
Harris, Howell H. (4)	P. O. Box 621, Cincinnati, Ohio.
Harrison, H. G. (8)	601 West Oak St., Carbondale, Ill.
Hartman, Chas. H. (3)	905 Turnbridge Road, Yeocan, Pa.
Hauschild, L. P. (4)	P. O. Box 44, Greensburg, Pa.
Hawkins, J. W. (11)	P. O. Box 1223, Shreveport, La.
Hecht, L. C. W. (8)	1510 Federal Commerce Trust Bldg., St. Louis, Mo.
Hedrick, G. C. (11)	1706 Republic Bk. Bldg., Dallas, Tex.
Hooker, Robert K. (8)	P. O. Box 482, Evansville, Ind.
Hooper, Marshall (12)	202 Federal Bldg., Sacramento, Calif.
Hopkins, Raby L. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Horton, B. E. (1)	P. O. Box 536, 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)	15 Federal Bldg., Duluth, Minn.
Jennings, Irwin L. (2)	525 F. R. B. Bldg., New York, N. Y.
Jorres, G. W. (12)	205 Post Office Bldg., Santa Ana, Calif.
Kane, W. W. (8)	5381 Pershing Ave., St. Louis, Mo.
Kellogg, Preston P. (4)	715 Federal Reserve Bank Bldg., Cleveland, O.
Ketner, John H. (3)	428 Carsonia Ave., Pennside, Reading, Pa.
Krippel, F. W.	824 Washington Bldg., Washington, D. C.
Kuchins, C. R. (6)	717 First N. B. Bldg., Atlanta, Ga.
Lamb, Ernest (11)	1706 Republic Bank Bldg., Dallas, Tex.
Laumon, W. M. (6)	P. O. Box 1364, New Orleans, La.
Larsen, Walter (2)	Governor Clinton Hotel, Kingston, N. Y.
Le Fevre, Lester G. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Lewis, Jr., Wm. H. (6)	P. O. Box 67, Albany, Ga.
Linden, C. C. (12)	403 Empire State Bldg., Spokane, Wash.
Logan, J. M. (Rec.)	Care of First National Bank, Charlotte, N. C.
Lograng, P. J. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Luisken, John B. (6)	823 Comer Bldg., Birmingham, Ala.
Lucombe, A. P. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Lyon, C. W. (10)	P. O. Box 135, Norfolk, Neb.
McCall, W. P. (1)	Federal Reserve Bank Bldg., Boston, Mass.
McCans, A. B. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
McClain, J. S. (6)	717 First National Bank Bldg., Atlanta, Ga.
McCoy, Thomas P. (12)	522 Central Bldg., Seattle, Wash.
McGinnis, Francis J. (3)	1500 Walnut St., Room 1503, Philadelphia, Pa.
McLaren, D. D. (9)	Room 15, Federal Bldg., Duluth, Minn.
McLaren, C. H. (12)	522 Central Bldg., Seattle, Wash.
McLean, Roger A. (7)	P. O. Box 115, Springfield, Ill.
Male, W. N. (10)	800 Fed. Res. Bk. Bldg., Kansas City, Mo.
Medill, Geo. L. (3)	P. O. Box 61, Lancaster, Pa.
Miller, P. V. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Morgan, C. E. (12)	155 Montgomery St., Room 1103, San Francisco, Calif.

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
Morgan, W. M. (8) (Rec.)	Care Henderson National Bank, Henderson, Ky.
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, Neils (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Nielson, Geo. W. (2)	525 Federal Reserve Bldg., Washington, D. C.
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 553, Sioux City, Iowa.
Ockershausen, F. C. (5)	P. O. Box 958, Charlotte, N. C.
O'Conner, T. J. (2)	P. O. Box 561, Syracuse, N. Y.
O'Grady, R. D. (4)	601 F. R. B. Bldg., Pittsburgh, Pa.
Oison, W. W. (9)	201 Security Nat'l Bk. Bldg., Sioux Falls, S. D.
O Moara, William F. (9)	164 W. Jackson Blvd., Room 1209, Chicago, Ill.
Oyen, Finn (9)	P. O. Box 471, Fargo, N. D.
Palmer, R. E. A. (12)	P. O. Box 2563, Boise, Idaho.
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)	700 National Bank of West Virginia Bldg., Wheeling, W. Va.
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)	1500 Walnut St., Room 1503, Philadelphia, Pa.
Rasmussen, L. I. (12) (J.G.)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Rees, Frank A. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Reitz, H. A. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Reynolds, J. R. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Rhinehart, H. A. (5)	Metropolitan Bank Bldg., Washington, D. C.
Rice, Turner, Jr. (6)	717 First N. B. Bldg., Atlanta, Ga.
Roberts, Jr., L. K. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
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)	800 F. R. B. Bldg., Kansas City, Mo.
Roetzel, G. F. (10)	P. O. Box 1091, Oklahoma City, Okla.
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. (5) (R. F. C.)	Washington, D. C.
Sedlacek, L. H.	Rm. 820 Washington Bldg., Washington, D. C.
Severson, Henry (8)	434 Federal Bldg., Little Rock, Ark.
Shanley, F. W. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Shapirer, 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.
Smith, Geo. H. (Rec.)	Care of Union National Bk., Connellsville, Pa.
Snyder, Vernon G. (3)	P. O. Box 231, Sunbury, Pa.
Spendrup, Max V. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Starkey, Gordon E. (4)	P. O. Box 473, Newcastle, Pa.
Starr, Douglas O. (5)	Metropolitan Bank Bldg., Washington, D. C.
Stevens, L. T. (9)	4929 Pleasant Ave., South, Minneapolis, Minn.
Stewart, Adelia M.	Rm. 111, Office of Comptroller of Currency, Treas. Dept., Washington, D. C.
Stewart, H. E. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Steyart, F. R. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Stokes, H. F. (5)	611 Metropolitan Bank Bldg., Washington, D. C.
Strofer, L. F. (4)	P. O. Box 14, Mansfield, Ohio.
Stuart, Robt. K. (7)	906 Michigan Ave., Evanston, Ill.
Swensen, Loren T. (3)	P. O. Box 32, Altoona, Pa.
Taylor, O. C. (12)	2730 So. Normandie St., Los Angeles, Calif.
Taylor, Wm. M. (5)	Metropolitan Bk. Bldg., 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 Auken, Lewis C. (4)	P. O. Box 14, Mansfield, Ohio.
Van Brunt, L. J. (9)	1716 St. Anthony Ave., St. Paul, Minn.
Vanloren, W. T. (5)	Metropolitan Bank Bldg., Washington, D. C.
Voight, Howell, E. (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. (7)	302 Federal Reserve Bank Bldg., Detroit, Mich.
Walker, Hugh M. (4)	P. O. Box 621, Cincinnati, Ohio.
Ward, M. M. (R.F.C.)	Washington, D. C.
Watts, John L. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
West, Franklin P. (2)	525 F. R. B. Bldg., New York, N. Y.
Wetzel, Adam (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Wilde, Max C. (12)	514 P. O. Bldg., Portland, Ore.
Williams, E. L. (10)	P. O. Box 296, Salina, Kan.
Williams, Thomas M. (5)	Care Stonewall Jackson Hotel, Clarksburg, W. Va.
Williams, William A. (11)	1706 Republic Bank Bldg., Dallas, 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, D. R. (5)	Pulaski National Bank Bldg., Pulaski, Va.
Woodside, Hal (8)	1248 Washington Ave., Springfield, Mo.
Wray, H. L. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Wright, E. M. (12)	Care Fed. Res. Bank, Salt Lake City, Utah.
Young, William R. (8)	247 Federal Bldg., Memphis, Tenn.

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

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

(U.) Unassigned.

VALUES OF FOREIGN MONEYS

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

H. Morgenthau, Jr., *Acting Secretary of the Treasury.*

M. M. O'Reilly, Actg. Director of the Mint advises February 19, 1934—

"I am not able to say at this time what the policy of the Department will be in regard to issuing a revised table of values of foreign moneys before April 1, 1934."

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	\$0.9648	Currency: Paper normally convertible at 44 % of face value.
Austria	Gold	Schilling .....	.1407	
Belgium	Gold	Belga .....	.1390	1 belga equals 5 Belgian paper francs.
Bolivia.....	Gold	Boliviano .....	.3650	13¼ bolivianos equal 1 pound sterling.
Brazil.....	Gold	Milreis .....	.5462	Currency: Government paper: ratio of 8 paper to 1 gold milreis for collection of taxes and duties decreed Nov. 22, 1933.
British Colonies in Australia and Africa.	Gold	Pound sterling	4.8665	
British Honduras.....	Gold	Dollar.....	1.0000	
Bulgaria	Gold	Lev .....	.0072	
Canada	Gold	Dollar.....	1.0000	
Chile.....	Gold	Peso .....	.1217	
		Yuan, prior to March, 1933.....	.3214	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.....	.3159	
China	Silver			
	(Stated values are estimated market values, in gold, of silver content of units.)			
		Dollar { Hongkong .....	.3262	Old Mexican dollars only, issued prior to 1918.
		{ British .....	.3286	
		{ Mexican .....	.3286	
Colombia.....	Gold	Peso .....	.9733	Currency: Government paper and silver.
Costa Rica.....	Gold	Colon.....	.4653	Law establishing conversion office fixes ratio 4 colons (nongold) = \$1.
Cuba	Gold	Peso	1.0000	
Czechoslovakia.....	Gold	Krone .....	.0296	
Denmark	Gold	Krone .....	.2680	
Dominican Republic.....	Gold	Dollar.....	1.0000	U. S. money is principal circulating medium.
Ecuador	Gold	Sucré .....	.2000	
Egypt	Gold	Pound (100 piasters).....	4.9431	
Estonia.....	Gold	Kroon.....	.2680	
Finland.....	Gold	Markka.....	.0252	
France.....	Gold	Franc.....	.0392	
Germany.....	Gold	Reichsmark.....	.2382	
Great Britain.....	Gold	Pound sterling	4.8665	Obligation to sell gold at legal monetary par suspended, effective Sept. 21, 1931.
Greece	Gold	Drachma .....	.0130	
Guatemala.....	Gold	Quetzal.....	1.0000	
Haiti.....	Gold	Gourde.....	.2000	Currency: National bank notes redeemable on demand in American dollars.
Honduras.....	Gold	Lempira.....	.5000	
Hungary.....	Gold	Pengő .....	.1749	
India [British].....	Gold	Rupee .....	.3650	
Indo-China.....	Gold	Piaster.....	.3918	
Italy.....	Gold	Lira.....	.0526	
Japan	Gold	Yen.....	.4985	
Latvia.....	Gold	Lat .....	.1930	
Liberia.....	Gold	Dollar.....	1.0000	British money only is used.
Lithuania.....	Gold	Litas .....	.1000	
Mexico.....	Gold	Peso .....	.4985	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) .....	.4020	
Newfoundland.....	Gold	Dollar.....	1.0000	
Nicaragua.....	Gold	Cordoba.....	1.0000	
Norway.....	Gold	Krone.....	.2680	
Panama.....	Gold	Balboa.....	1.0000	
Paraguay.....	Gold	Peso (Argentine).....	.9648	Depreciated Paraguayan paper currency is used.
Persia.....	Gold	Rial.....	.0487	Rial currency effective March 21, 1932, with 1 rial equivalent to 1 kran of old system.
Peru.....	Gold	Sol.....	.2800	
Philippine Islands.....	Gold	Peso.....	.5000	
Poland.....	Gold	Zloty.....	.1122	
Portugal.....	Gold	Escudo.....	.0442	
Rumania.....	Gold	Leu.....	.0060	
Salvador.....	Gold	Colon.....	.5000	
Siam.....	Gold	Baht (Tical).....	.4424	
Spain.....	Gold	Peseta.....	.1930	Valuation is for gold peseta; currency is notes of the Bank of Spain.
Straits Settlements.....	Gold	Dollar.....	.5678	
Sweden.....	Gold	Krona.....	.2680	
Switzerland.....	Gold	Franc.....	.1930	
Turkey.....	Gold	Piaster.....	.0440	(100 piasters equal to the Turkish £.)
Union of Soviet Republics.....	Gold	Chervonetz.....	5.1457	
Uruguay.....	Gold	Peso.....	1.0342	Currency: Inconvertible paper.
Venezuela.....	Gold	Bolivar.....	.1930	
Yugoslavia.....	Gold	Dinar.....	.0176	

1984

JANUARY

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

FEBRUARY

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

MARCH

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

APRIL

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

MAY

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

JUNE

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

JULY

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

AUGUST

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

SEPTEMBER

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

OCTOBER

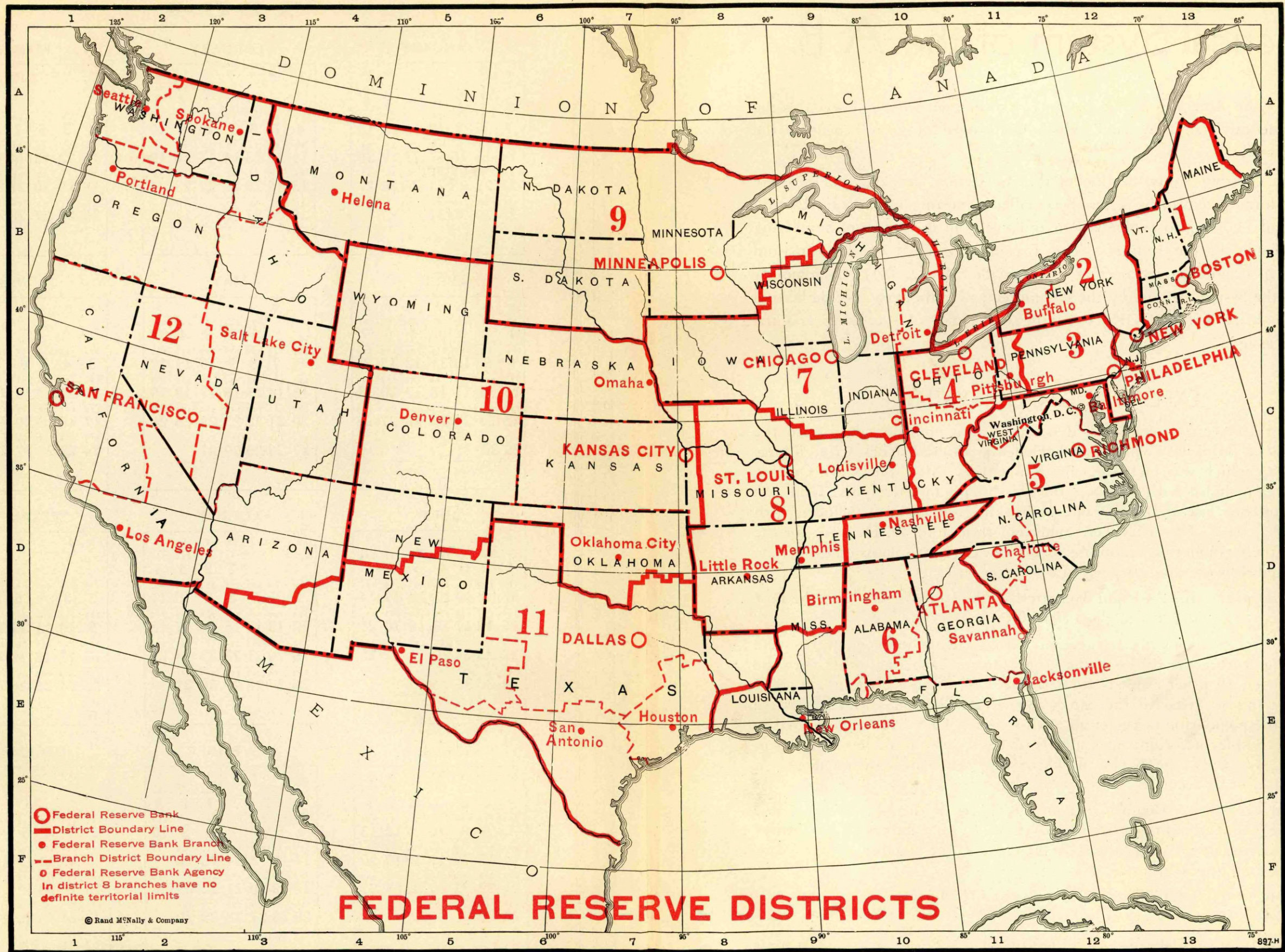
S	M	T	W	T	F	S
	274	275	276	277	278	279
	1	2	3	4	5	6
280	281	282	283	284	285	286
7	8	9	10	11	12	13
287	288	289	290	291	292	293
14	15	16	17	18	19	20
294	295	296	297	298	299	300
21	22	23	24	25	26	27
301	302	303	304			
28	29	30	31			

NOVEMBER

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

DECEMBER

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



Numerical System of the A. B. A.

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

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

EXPLANATION OF SYSTEM

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

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

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

Rand McNally & Co. of Chicago, publishers of the Key to Numerical System of The American Bankers Association, assign numbers to new banks as they are organized and supply, upon request, the number of any bank which does not appear in the Key.

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

The Fifteenth Edition was published June 10, 1933.

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	Dvyenadsat	Tolv	Tolf
13	Thirteen	Treize	Dreizehn	Trece	Tredici	Treze	Dertien	Tridnadsat	Tretten	Tretton
14	Fourteen	Quatorze	Vierzehn	Catorce	Quattordici	Quatorze	Veertien	Chetirnadsat	Fjorten	Fjorton
15	Fifteen	Quinze	Fünfzehn	Quince	Quindici	Quinze	Vijftien	Pyatnadsat	Femten	Femton
16	Sixteen	Seize	Sechzehn	Diez y seis	Sedici	Dezeseis	Zestien	Shestnadsat	Sexten	Sexton
17	Seventeen	Dix-sept	Siebzehn	Diez y siete	Diciassette	Dezesete	Zeventien	Semnadsat	Sydden	Sjutton
18	Eighteen	Dix-huit	Achtzehn	Diez y ocho	Diciotto	Dezoito	Achtien	Vosemnadsat	Atten	Aderton
19	Nineteen	Dix-neuf	Neunzehn	Diez y nueve	Diciannove	Dezenove	Negentien	Devyatnadsat	Nitten	Nitton
20	Twenty	Vingt	Zwanzig	Veinte	Venti	Vinte	Twintig	Dvadsat	Tyve	Tjugu
21	Twenty-one	Vingt-et-un	Ein und zwanzig	Veinte y uno	Venti'uno	Vinte um	Enen Twintig	Dvadsat-odin	En og Tyve	Tjuguen
30	Thirty	Trente	Dreissig	Treinta	Trenta	Trinta	Dertig	Tridsat	Tredive	Trettio
40	Forty	Quarante	Vierzig	Cuarenta	Quaranta	Quarenta	Veertig	Sorok	Fyrretyve	Fyrtio
50	Fifty	Cinquante	Fünfzig	Cincuenta	Cinquanta	Cincoenta	Vijftig	Pyatdesyat	Halvtredsinds-tyve	Femtio
60	Sixty	Soixante	Sechzig	Sesenta	Sessanta	Sessenta	Zestig	Shestdesyat	Tredsindstyve	Sextio
70	Seventy	Soixante-dix	Siebenzig	Setenta	Settanta	Setenta	Zeventig	Semdesyat	Halvfjerdsinds-tyve	Sjuttio
80	Eighty	Quatre-vingt	Achtzig	Ochenta	Ottanta	Oitenta	Tachtig	Vosemdesyat	Firsindstyve	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 días vista	Dagen na zigt	Poslepredyavlenii	Efter sigt	Efter sigt
	After date	À jours de date	Nach Dato, or nach Heute	A días fecha	Dopo dato	A días 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 orden	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***

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

Those cities which are preceded by a number 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

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 331; State Banks 37. Total 368.

DIRECTORS

CLASS A:—ALFRED L. RIPLEY (1935), Boston; F. S. CHAMBERLAIN (1934), New Britain, Conn.; EDWARD S. KENNARD (1936), Rumford, Maine.

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*; FREDERIC H. CURTISS, *Federal Reserve Agent*; CHARLES F. GETTEMY, *Assistant Federal Reserve Agent*, WILLIAM D. McRAE, *Assistant Federal Reserve Agent*.

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

(Statement of January 24, 1934)

(In thousands of dollars)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation	\$222,571	Gold with Federal Reserve Agent	\$184,672
F. R. bank notes in actual circulation	19,532	Gold redemption fund with U. S. Treasury	3,246
Deposits:		Gold held exclusively against F. R. notes	\$187,918
Member bank—reserve account	176,788	Gold settlement fund with F. R. Board	25,928
Government	1,399	Gold and gold certificates held by bank	21,827
Foreign bank	268	Total gold reserve	\$235,673
Special deposits—members	227	*Other cash	22,234
Other deposits	1,768	Total gold reserves and other cash	\$257,907
Total deposits	\$180,450	Redemption fund F. R. bank notes	1,250
Deferred availability items	40,627	Bills discounted:	
Capital paid in	10,643	Sec. by U. S. Government obligations	2,659
Surplus	9,610	Other bills discounted	1,355
Subscription for Fed. Ins. Corp. Stock:		Total bills discounted	\$ 4,014
Paid	5,115	Bills bought in open market	\$ 23,707
Called for payment on Apr. 15	5,115	U. S. Government securities:	
All other liabilities	1,560	Bonds	24,390
TOTAL LIABILITIES	\$495,223	Treasury notes	70,955
		Certificates and Bills	62,326
		Total U. S. Government securities	\$157,671
		Total bills and securities	\$185,392
		Due from foreign banks	256
		F. R. notes of other F. R. banks	384
		Uncollected items	40,470
		Bank premises	3,224
		Fed. Dep. Ins. Corp. Stock	5,115
		All other assets	1,225
		TOTAL RESOURCES	\$495,223

**"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.

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

FEDERAL RESERVE BANK INFORMATION

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

TERRITORY IN DISTRICT—The State of New York and the following counties in New Jersey: Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, and Warren and the County of Fairfield, Connecticut. Membership: National Banks: licensed 614; unlicensed 63; total 677; State Banks: licensed 49; unlicensed 1; total 50; Trust Companies: licensed 109; unlicensed 4; total 113. Total 840, as of January 18, 1934. Total number of banks in District No. 2, 1308.

DIRECTORS

<p>J. HERBERT CASE, New York City, <i>Chairman</i>. 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.</p>	<p>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., <i>Deputy Chairman</i>, Chairman, General Electric Company.</p>
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OFFICERS

<p>W. RANDOLPH BURGESS, <i>Deputy Governor</i> JAY E. CRANE, <i>Deputy Governor</i> RAY M. GIDNEY, <i>Deputy Governor</i></p>	<p>GEORGE L. HARRISON, <i>Governor</i> WALTER S. LOGAN, <i>Deputy Governor and General Counsel</i> LESLIE R. ROUNDS, <i>Deputy Governor</i> LOUIS F. SAILER, <i>Deputy Governor</i> ALLAN SPROUL, <i>Assistant to the Governor and Secretary</i></p>
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<p>CHARLES H. COE, <i>Assistant Deputy Governor</i> J. WILSON JONES, <i>Assistant Deputy Governor</i></p>	<p>L. WERNER KNOKE, <i>Assistant Deputy Governor</i> WALTER B. MATTESON, <i>Assistant Deputy Governor</i> JAMES M. RICE, <i>Assistant Deputy Governor</i></p>
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<p>DUDLEY H. BARROWS, <i>Manager, Administration Department</i> WESLEY W. BURT, <i>Manager, Accounting Department</i> DONALD J. CAMERON, <i>Manager, Foreign Department</i> FELIX T. DAVIS, <i>Assistant Counsel</i> EDWARD O. DOUGLAS, <i>Manager, Bill Department</i> EDWIN C. FRENCH, <i>Manager, Cash Department</i> HERBERT H. KIMBALL, <i>Assistant Counsel</i> MYLES C. McCAHILL, <i>Manager, Administration Department</i></p>	<p>ROBERT F. McMURRAY, <i>Manager, Government Bond and Safekeeping Department</i>. JACQUES A. MITCHELL, <i>Manager, Credit Department</i> ARTHUR PHELAN, <i>Manager, Discount Department</i> WILLIAM A. SCOTT, <i>Manager, Government Bond and Safekeeping Department</i> TODD G. TIEBOUT, <i>Assistant Counsel</i> I. WARD WATERS, <i>Manager, Check Department</i> VALENTINE WILLIS, <i>Manager, Collection Department</i></p>
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OFFICERS OF FEDERAL RESERVE AGENT'S FUNCTION

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

MEMBER FEDERAL ADVISORY COUNCIL

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

(Statement of January 24, 1934)
(In thousands of dollars)

LIABILITIES	RESOURCES
F. R. notes in actual circulation..... \$ 596,960	Gold with Federal Reserve Agents..... \$ 553,706
F. R. bank notes in actual circulation..... 52,169	Gold Redemption Fund with U. S. Treasury..... 9,717
	Gold held exclusively against F. R. notes..... 563,423
	Gold settlement fund with F. R. Board..... 180,717
	Gold and gold certificates held by banks..... 187,880
Deposits:	Total Gold Reserves..... \$ 932,020
Member bank—reserve account..... 1,079,416	Other cash*..... 59,178
Government..... 26,419	Total gold reserves and other cash..... \$ 991,198
Foreign bank..... 2,047	Redemption fund—F. R. bank notes..... 2,779
	Bills discounted:
Special deposits: Member bank..... 3,077	Secured by U. S. Govt. obligations..... 20,253
Non-member bank..... 871	Other bills discounted..... 24,783
Other deposits..... 27,128	Total bills discounted..... \$ 45,036
Total deposits..... \$1,138,958	Bills bought in the open market..... 3,241
	United States Government Securities:
Deferred availability items..... 92,011	Bonds..... 170,046
Capital paid in..... 58,607	Treasury Notes..... 361,239
Surplus..... 45,217	Certificates and bills..... 300,470
Subscription for Fed. Ins. Corp stock:	Total U. S. Govt. securities..... 831,755
Paid..... 21,265	Other securities..... 783
Called for payment on April 15..... 21,265	Total bills and securities..... \$ 880,815
All other liabilities..... 12,451	Gold held abroad..... 3,120
	Due from foreign banks..... 1,292
TOTAL LIABILITIES..... \$2,038,903	F. R. notes of other banks..... 5,441
	Uncollected items..... 93,966
	Bank Premises..... 11,066
	Fed. Dep. Ins. Corp. stock..... 21,265
	All Other Assets..... 27,961
	TOTAL RESOURCES..... \$2,038,903

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 2—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK OF NEW YORK

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

†**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, 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.

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

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

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

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

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

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

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

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

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

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

†When received by closing time 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 587; State Banks 65. Non-Member Banks 280. Total number of banks in District No. 3, 932.

DIRECTORS

CLASS A:—JOHN C. COSGROVE (1934), Johnstown, 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, *Deputy Chairman* (1936), Philadelphia.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 4—Continued

OFFICERS

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

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

(Statement of January 24, 1934)
 (In thousands of dollars)

LIABILITIES	
Federal Reserve notes in actual circulation.....	\$283,376
Federal Reserve bank notes in actual circulation.....	24,217
Deposits:	
Member bank—reserve account.....	\$208,944
Government.....	1,179
Foreign bank.....	358
Special deposits—member bank.....	4,859
Special deposits—non-member bank.....	130
Other deposits.....	3,031
Total Deposits.....	\$218,501
Deferred availability items.....	35,857
Capital paid in.....	12,517
Surplus.....	14,090
Subscription for Fed. Dep. Ins. Corp. Stock:	
Paid.....	7,073
Called for payment on April 15.....	7,073
All other liabilities.....	2,669
TOTAL LIABILITIES.....	\$605,373

RESOURCES	
Gold with Federal Reserve Agent.....	\$218,886
Gold redemption fund with U. S. Treasury.....	4,283
Gold held exclusively against F. R. notes.....	\$223,169
Gold settlement fund with F. R. Board.....	74,672
Gold and gold certificates held by banks.....	3,897
Total gold reserves.....	301,738
*Other cash.....	16,914
Total gold reserves and other cash.....	\$318,652
Redemption fund—F. R. bank notes.....	1,401
Bills discounted:	
Secured by U. S. Govt. obligations.....	3,052
Other bills discounted.....	3,847
Total bills discounted.....	\$ 6,899
Bills bought in open market.....	12,357
U. S. Government securities:	
Bonds.....	32,160
Treasury Notes.....	96,287
Certificates and bills.....	84,577
Total U. S. Govt. securities.....	\$213,024
Total bills and securities.....	232,280
Due from foreign banks.....	325
Federal Reserve notes and other banks.....	1,066
Uncollected items.....	36,235
Bank premises.....	6,785
Fed. Dep. Ins. Corp. Stock.....	7,073
All other resources.....	1,556
TOTAL RESOURCES.....	\$605,373

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

TIME SCHEDULE OF FEDERAL RESERVE BANK OF CLEVELAND

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

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

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

TIME SCHEDULE OF CINCINNATI BRANCH

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

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, Wetzell, 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 January 24, 1934)

(In thousands of dollars)

LIABILITIES		RESOURCES	
Federal Reserve Notes in actual circulation	\$148,902	Gold with Federal Reserve Agent	\$134,599
Fed. Res. bank notes in actual circulation	4,480	Gold Redemption Fund with U. S. Treasury	1,402
Deposits:		Gold held exclusively against Federal Reserve notes	\$136,001
Member banks—reserve account	\$ 93,665	Gold Settlement Fund with Federal Reserve Board	27,633
Government	6,932	Gold and Gold Certificates held by bank	999
Foreign banks	142	Total Gold Reserves	\$164,633
Special deposits—member bank	1,793	*Other cash	14,138
Special deposits—non-member bank	784	Total Gold Reserves and other cash	\$178,771
Other deposits	1,111	Redemption fund—F. R. bank notes	280
Total Deposits	\$104,427	Bills discounted:	
Deferred availability items	32,577	Secured by U. S. Government obligations	464
Capital paid in	5,037	Other bills discounted	3,278
Surplus	5,171	Total bills discounted	\$ 3,742
Subscription for Fed. Dep. Ins. Corp. Stock:		Bills bought in open market	3,609
Paid	2,904	United States Government securities:	
Called for payment on April 15	2,904	Bonds	11,859
All other liabilities	1,272	Treasury notes	35,510
TOTAL LIABILITIES	\$307,674	Certificates and bills	31,193
*Other cash does not include F. R. notes on this bank's F. R. bank notes.		Total U. S. Government securities	\$ 78,562
		Total bills and securities	\$ 85,913
		Due from foreign banks	129
		Federal Reserve Notes of other banks	1,698
		Uncollected items	32,422
		Bank premises	3,128
		Fed. Dep. Ins. Corp. Stock	2,904
		All other resources	2,429
		TOTAL RESOURCES	\$307,674

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, Parkley, 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 Colum-

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

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

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

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

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

*Except banks in cities listed separately in this schedule.
Note: See Footnote under Head Office Schedule.

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

(104 Marietta Street)

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

Membership. National Banks 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

W. S. JOHNS, *Acting Governor*; H. F. CONNIFF, *Deputy Governor*; W. S. McLARIN, JR., *Assistant Deputy Governor*; M. W. BELL, *Cashier*; R. A. SIMS, V. K. BOWMAN, C. R. CAMP, P. L. T. BEAVERS, S. P. SCHUESSLER, *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 January 24, 1934)
(In thousands of dollars)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation	\$120,933	Gold with Federal Reserve Agent	\$ 90,385
F. R. bank notes in actual circulation	4,782	Gold redemption fund	3,008
Deposits:		Gold held exclusively against F. R. notes	\$ 93,393
Member banks—reserve account	\$ 65,928	Gold settlement fund with F. R. Board	17,045
Government	1,417	Gold and gold certificates held by bank	11,109
Foreign banks	130	Total gold reserves	\$111,547
Special deposits:		*Other cash	13,303
Member bank	1,798	Total gold reserves and other cash	\$124,850
Non-member bank	229	Redemption fund—F. R. bank notes	672
Other deposits	4,322	Bills discounted:	
Total deposits	\$ 73,824	Sec. by U. S. Government obligations	\$ 1,940
Deferred availability items	13,878	Other bills discounted	3,399
Capital paid in	4,455	Total bills discounted	\$ 5,339
Surplus	5,145	Bills bought in open market	3,846
Subscription for Fed. Dep. Corp. Stock:		U. S. Government securities:	
Paid	2,636	Bonds	10,767
Called for payment on April 15	2,636	Treasury notes	32,186
All other liabilities	2,828	Certificates and bills	28,273
		Total U. S. Government securities	\$ 71,226
TOTAL LIABILITIES	\$231,117	Total bills and securities	\$ 80,411
		Due from foreign banks	118
		F. R. notes of other F. R. banks	1,551
		Uncollected items	14,692
		Bank premises	2,372
		Fed. Dep. Ins. Corp. stock	2,636
		All other resources	3,815
		TOTAL RESOURCES	\$231,117

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

*On Receipt.

Note—Numbers opposite cities named refer to Calendar Days—Numbers opposite States and Zones refer to Business Days.

When the available date falls on a Sunday or a legal holiday, credit to reserve accounts will not be made until the next business day.

When sending direct refer to Par List for routing.

†North and South Carolina (Charlotte zone):

A saving of one day in collection time may be made by routing checks drawn on the following points to the Charlotte Branch, Federal Reserve Bank of Richmond, or by including such items in letters of three-day availability, when sent to Head Office of the Federal Reserve Bank of Atlanta (the optional routing herein stated is in addition to the routing as indicated in the Par List, Federal Inter District Collection System Book):

North Carolina: Burlington, Durham, Goldsboro, Greensboro, High Point, Raleigh, Rocky Mount, Wadesboro, Wilmington, Wilson, Winston-Salem. South Carolina: Charleston, Florence, Sumter.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 6—Continued

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

DIRECTORS

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

OFFICERS

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

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

DIRECTORS

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

OFFICERS

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

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

DIRECTORS

S. O. CHASE, Sanford, Fla.; *Chairman*; HUGH FOSTER, 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 December 31, 1933 National Banks 529; State Banks 162.

Active non-member state banks in Federal Reserve District 7, 2,084.

DIRECTORS AND OFFICERS

Class A—Directors

EDWARD R. ESTBERG, Waukesha, Wis. (1934)
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

_____, 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, 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
RALPH H. BUSS, Assistant Deputy Governor
EUGENE A. DELANEY, Assistant Deputy Governor
OTTO J. NETTERSTROM, Assistant Deputy Governor
ALFRED T. SIHLER, Assistant Deputy Governor

FRED BATEMAN, Manager, Securities Department
JOSEPH C. CALLAHAN, Manager, Member Bank
Accounts Department
ROBERT E. COULTER, Manager, Cash Custody Department
NEIL B. DAWES, Manager, Investment Department
IRVING FISCHER, Manager, Check Department
ROBERT J. HARGREAVES, Manager, Personnel Department
FRANK A. LINDSTEN, Manager, Disbursing Department
LOUIS G. MEYER, Manager, Service Department
ARTHUR L. OLSON, Manager, Loan Division
LOUIS G. PAVEY, Manager, Collection Department
FRANKLIN L. PURRINGTON, Manager, Discount
Department
JESSE G. ROBERTS, Manager, Cash Department
WILLIAM W. TURNER, Manager, Loan Division

CHARLES B. DUNN, Counsel

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 7—Continued

(Statement as of January 24, 1934)
(In thousands of dollars)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation	\$757,204	Gold with Federal Reserve agent	\$ 672,713
F. R. bank notes in actual circulation	28,654	Gold redemption fund with U. S. Treasury	7,357
Deposits:		Gold held exclusively against F. R. notes	\$ 680,070
Member bank—reserve account	490,095	Gold settlement fund with F. R. Board	174,619
Government	12,246	Gold and gold certificates held by bank	3,005
Foreign bank	469	Total gold reserves	\$ 857,694
Special deposits—member bank	15,767	Other cash*	32,217
Special deposits—non-member bank . . . . .	. . . . .	Total gold reserves and other cash	\$ 889,911
Other deposits	1,339	Redemption fund—F. R. bank notes	2,546
Total deposits	\$519,916	Bills discounted:	
Deferred availability items	50,088	Secured by U. S. Government obligations	930
Capital paid in	12,878	Other bills discounted	1,975
Surplus	20,681	Total bills discounted	\$ 2,905
Subscription for Fed. Dep. Ins. Corp. Stock:		Bills bought in open market	13,844
Paid	9,874	U. S. Government securities:	
Called for payment April 15	9,874	Bonds	76,951
All other liabilities	4,291	Treasury notes	177,161
TOTAL LIABILITIES	\$1,413,460	Other certificates and bills	183,231
		Total U. S. Government securities	\$437,343
		Total bills and securities	\$454,092
		Due from foreign banks	448
		Uncollected items	45,141
		Federal Reserve notes of other banks	2,590
		Bank premises	7,375
		Fed. Dep. Ins. Corp. stock	9,874
		All other resources	1,483
		TOTAL RESOURCES	\$1,413,460

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

TIME SCHEDULE OF FEDERAL RESERVE BANK OF CHICAGO

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

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

Government warrants and checks drawn on the Treasurer

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

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

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

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

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

DETROIT BRANCH. (Transit No. 9-29)

(160 Fort Street, West)

Directors

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

Officers

WILLIAM R. CATION, Managing Director
JOHN H. MARTIN, Asst. Federal Reserve Agent
HARLAN J. CHALFONT, Cashier
ARTHUR A. VOGT, Assistant Cashier
JOHN G. BASKIN, 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:—WILLIAM B. PLUNKETT (1934), Little Rock, Ark.; J. W. HARRIS (1936), St. Louis, Mo.; M. P. STURDIVANT, (1935) Glendora, Miss.

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

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

OFFICERS

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

(Statement of January 24, 1934)

(In thousands of dollars)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation	\$137,224	Gold with Federal Reserve Agent	\$131,697
F. R. bank notes in actual circulation	7,913	Gold redemption fund with U. S. Treasury	1,210
Deposits:		Gold held exclusively against F. R. notes	\$132,907
Member banks—reserve account	\$105,028	Gold settlement fund with F. R. Board	41,168
Government	4,557	Gold and gold certificates held by banks	221
Foreign bank	123	Total gold reserves	\$174,296
Special deposits:		Other cash*	10,771
Member bank	2,831	Total gold reserves and other cash	\$185,067
Non-member bank	5,298	Redemption fund—F. R. bank notes	470
Other deposits	10,844	Bills discounted:	
Total deposits	\$128,681	Secured by U. S. Government obligations	626
Deferred availability items	21,050	Other bills discounted	426
Capital paid in	3,941	Total bills discounted	\$ 1,052
Surplus	4,756	Bills bought in open market	3,956
Subscription for Fed. Dep. Ins. stock:		U. S. Government securities:	
Paid	2,547	Bonds	\$ 14,492
Called for payments on April 15	2,547	Treasury notes	41,901
All other liabilities	1,103	Certificates and bills	36,807
TOTAL LIABILITIES	\$309,762	Total U. S. Government securities	\$ 93,200
		Total bills and securities	98,208
		Due from foreign banks	15
		F. R. notes of other banks	1,642
		Uncollected items	18,283
		Bank premises	3,111
		Fed. Dep. Ins. Corp. stock	2,547
		All other resources	419
		TOTAL RESOURCES	\$309,762

* 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 ST. LOUIS, MO.

Immediate—St. Louis.

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

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

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

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

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

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

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

*Except banks in cities listed separately in this schedule.

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

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

DIRECTORS

A. F. BAILEY, GORDON H. CAMPBELL, W. A. HICKS, F. KRAMER DARRAGH and MOORHEAD WRIGHT of Little Rock, JO. NICHOL, Pine Bluff, Ark., and STUART WILSON, Texarkana, Ark.

TIME SCHEDULE OF LITTLE ROCK BRANCH

Immediate—Little Rock, North Little Rock.

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

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

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

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

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

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

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

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

Eight Days After Receipt (Business)—Nevada.

*Except banks in cities listed separately in this schedule.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 8—Continued

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

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

DIRECTORS

WHITEFOORD R. COLE, Louisville, Ky.; JOHN T. MOORE, Louisville, Ky.; 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, Memphis, Nashville.
Two Days After Receipt (Actual)—Little Rock, North Little Rock, Jacksonville, Atlanta, Kansas City, Kan., New Orleans, Baltimore, Boston, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, New York City, Charlotte, Oklahoma City, Philadelphia, Pittsburgh, Dallas, Houston, Richmond.
Three Days After Receipt (Actual)—Denver, San Antonio, Salt Lake City; (Business)—*Georgia, *Illinois, Indiana, *Kentucky, *Ohio, *Tennessee.
Four Days After Receipt (Actual)—Los Angeles, Helena, El Paso, Seattle, Spokane; (Business)—*Alabama, *Arkansas, Connecticut, Delaware, District of Columbia, Iowa, *Kansas, Maine, *Maryland, *Massachusetts, *Minnesota, Mississippi, *Missouri, *Nebraska, New Hampshire, New Jersey, *New York, *Pennsylvania, Rhode Island, Vermont, *Virginia, Wisconsin.
Five Days After Receipt (Actual)—San Francisco, Portland; (Business)—*Florida, *Louisiana, *Michigan, *North Carolina, *Oklahoma, South Carolina, West Virginia.
Six Days After Receipt (Business)—*Colorado, North Dakota, South Dakota, *Texas, *Utah, Wyoming.
Seven Days After Receipt (Business)—Arizona, Idaho, *Montana, Nevada, New Mexico.
Eight Days After Receipt (Business)—*California, *Oregon, *Washington.
**Except banks in cities listed separately in this schedule.*

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

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

DIRECTORS

W. H. GLASGOW, WILLIAM ORGILL, 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, Charlotte, Cincinnati, Cleveland, Oklahoma City, Philadelphia, Pittsburgh, Dallas, Houston, San Antonio, Richmond.
Three Days After Receipt (Actual)—Denver, Boston, El Paso, New York City; (Business)—*Arkansas, *Illinois, Indiana, Iowa, *Kentucky, Mississippi, *Missouri, *Tennessee.
Four Days After Receipt (Actual)—Los Angeles, San Francisco, Helena, Salt Lake City; (Business)—*Alabama, Delaware, *Georgia, *Kansas, *Louisiana, *Michigan, *Minnesota, *Nebraska, New Jersey, *New York, *Ohio, *Oklahoma, *Pennsylvania, Wisconsin.
Five Days After Receipt (Actual)—Portland, Seattle, Spokane; (Business)—Connecticut, District of Columbia, *Florida, Maine, *Maryland, *Massachusetts, New Hampshire, Rhode Island, Vermont, *Virginia.
Six Days After Receipt (Business)—*Colorado, *North Carolina, North Dakota, South Carolina, South Dakota, *Texas, West Virginia, Wyoming.
Seven Days After Receipt (Business)—Arizona, *California, *Montana, Nevada, New Mexico, *Utah.
Eight Days After Receipt (Business)—Idaho, *Oregon, *Washington.
**Except banks in cities listed separately in this schedule.*

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

(Location—73 So. Fifth St.)

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

Membership: National Banks 472; State Banks 60.

DIRECTORS

CLASS A:—P. J. LEEMAN (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 January 24, 1934)

(In thousands of dollars)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation	\$ 92,877	Gold with Federal Reserve agent	\$ 74,444
F. R. bank notes in actual circulation	7,895	Gold redemption fund with U. S. Treasury	1,482
Deposits:		Gold held exclusively against F. R. notes	\$ 75,926
Member bank—reserve account	59,819	Gold settlement fund with F. R. Board	18,042
Government	787	Gold and gold certificates held by bank	375
Foreign bank	86	Total gold reserves	\$ 94,343
Special deposits—member bank	1,133	Other Cash*	9,517
Special deposits—non-member bank	249	Total gold reserves and other cash	\$103,860
Other deposits	5,215	Redemption fund—F. R. bank notes	585
Total deposits	\$ 67,289	Bills discounted:	
Deferred availability items	8,596	Secured by U. S. Government obligations	44
Capital paid in	2,873	Other bills discounted	1,549
Surplus	3,420	Total bills discounted	\$ 1,593
Subscription for Fed. Ins. Corp. Stock:		Bills bought in open market	2,401
Paid	1,755	U. S. Government securities:	
Called for payment on April 15	1,755	Bonds	16,299
All other liabilities	1,695	Treasury notes	26,239
TOTAL LIABILITIES	\$188,155	Other certificates and bills	23,050
		Total U. S. Government securities	\$ 65,588
		Total bills and securities	\$ 69,582
		Due from foreign banks	11
		F. R. notes of other Federal Reserve banks	781
		Uncollected items	8,492
		Bank premises	1,657
		Fed. Dep. Ins. Corp. Stock	1,755
		All other resources	1,432
		TOTAL RESOURCES	\$188,155

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 9—Continued

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF MINNEAPOLIS

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

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

One Day After Receipt—Chicago, Ill.

Two Days After Receipt—Baltimore, Buffalo, Cincinnati, Cleveland, Detroit, Kansas City, Little Rock, Louisville, Memphis, Minnesota (except Minneapolis and St. Paul), Nashville, New York, Oklahoma City, Omaha, Philadelphia, Pittsburgh, St. Louis, Sioux City, Iowa; Wisconsin, Fargo, N. D., Grand 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—Atlanta, Birmingham, Boston, Charlotte, Dallas, Denver, El Paso, Helena, Houston, Illinois (except Chicago), Indiana, Iowa (except Sioux City), Jacksonville, Michigan (except Detroit), Nebraska (except Omaha), New Orleans, Richmond, Salt Lake City, San Antonio, Seattle, Spokane, Bismarck, N. D., Mandan, N. D., Huron, S. D.

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

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

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

Seven Days After Receipt—Arizona and Nevada.

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

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

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

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

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

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

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

HELENA BRANCH. (Transit Number 93-26)

(Park & Edwards Sts.)

DIRECTORS

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 728; State Banks 40.

Non-member Banks 1454.

Total number of banks in District No. 10, 2222.

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*; S. A. WARDELL, *Auditor*.

(Statement of January 24, 1934)
(In thousands of dollars)

LIABILITIES		RESOURCES	
Federal reserve notes—in actual circulation	\$106,014	Gold with Federal Reserve agent	\$105,290
F. R. bank notes in actual circulation	9,484	Gold redemption fund with U. S. Treasury	1,063
Deposits:		Gold held exclusively against F. R. notes	106,353
Member bank—reserve account	138,945	Gold settlement fund with F. R. Board	48,786
Government	456	Gold and gold certificates held by bank	10,575
Foreign bank	104	Total gold reserves	166,714
Special Deposits: member bank	1,855	*Other cash	9,824
nonmember bank	2	Total gold reserves and other cash	176,538
Other deposits	2,923	Redemption fund—F. R. bank notes	500
Total deposits	\$144,285	Bills discounted:	
Deferred availability items	23,371	Secured by U. S. Government obligations	39
Capital paid in	4,125	Other bills discounted	992
Surplus	3,613	Total bills discounted	1,031
Subscription for Fed. Dep. Ins. Corp. stock:		Bills bought in open market	4,095
Paid	2,066	U. S. Government securities:	
Called for payment on April 15	2,066	Bonds	14,113
All other liabilities	940	Treasury notes	36,910
TOTAL LIABILITIES	\$295,964	Certificates and bills	32,421
		Total U. S. Government securities	53,444
		Total bills and securities	58,570
		Due from foreign banks	95
		F. R. notes of other banks	1,185
		Uncollected items	23,441
		Bank premises	3,485
		Fed. Dep. Ins. Corp. stock	2,066
		All other resources	1,084
		TOTAL RESOURCES	\$295,964

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 10—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK OF KANSAS CITY (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, Kansas City, Kan., Kansas City, Mo., Oklahoma City, Omaha, Pueblo, Colo., Salt Lake City, St. Louis, Trinidad, Colo.

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

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

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

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

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

*Except cities listed in other Schedules.

See "Note" under head office schedule.

OMAHA BRANCH (Transit Number 27-12)

(1701-5 Dodge St.)

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

DIRECTORS

WM. DIESING, Omaha; A. H. MARBLE, Cheyenne, Wyo.; L. H. EARHART, Omaha; W. DALE CLARK, Omaha, Nebr.; W. E. HARDY, Lincoln; T. L. DAVIS, Omaha; DANIEL M. HILDEBRAND, Seward, Nebraska.

TIME SCHEDULE OF OMAHA BRANCH

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

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

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

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

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

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

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

*Except cities listed in other Schedules.

See "Note" under head office schedule.

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

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

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

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

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

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

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

*Except cities listed in other Schedules.

See "Note" under head office schedule.

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 495, State Banks 55. Total 550.

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 January 24, 1934)

In thousands of dollars

LIABILITIES		RESOURCES	
F. R. notes in actual circulation.....	\$ 41,029	Gold with Federal Reserve agent.....	\$ 38,163
F. R. bank notes in actual circulation.....	9,934	Gold redemption fund with U. S. Treasury.....	811
Deposits:		Gold held exclusively against F. R. notes.....	\$ 38,974
Member banks—reserve account.....	101,239	Gold settlement fund with F. R. Board.....	42,347
Government.....	875	Gold and gold certificates held by bank.....	3,628
Foreign banks.....	104	Total gold reserves.....	\$ 84,949
Special deposits—member banks.....	362	Other cash*.....	6,679
Other deposits.....	7,098	Total gold reserve and other cash.....	\$ 91,628
Total deposits.....	\$109,678	Redemption fund—F. R. bank notes.....	596
Deferred availability items.....	17,854	Bills discounted:	
Capital paid in.....	3,903	Secured by U. S. Govt. obligations.....	40
Surplus.....	3,683	Other bills discounted.....	223
Subscription for Fed. Dep. Ins. Corp. stock:		Total bills discounted.....	\$ 263
Paid.....	2,180	Bills bought in open market.....	11,371
Called for payment on April 15.....	2,180	U. S. Government securities:	
All other liabilities.....	1,320	Bonds.....	18,527
TOTAL LIABILITIES.....	\$191,761	Treasury notes.....	25,527
		Certificates and bills.....	22,421
		Total U. S. Government securities.....	\$ 66,475
		Total bills and securities.....	78,109
		Due from foreign banks.....	95
		Uncollected items.....	16,108
		F. R. notes of other banks.....	379
		Bank premises.....	1,751
		Fed. Dep. Ins. Corp. stock.....	2,180
		All other resources.....	915
		TOTAL RESOURCES.....	\$ 191,761

TIME SCHEDULE OF FEDERAL RESERVE BANK OF DALLAS

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

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

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

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

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

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

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

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

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

FEDERAL RESERVE BANK INFORMATION

EL PASO BRANCH. (Transit Number 88-1)

(351 Myrtle Ave.)

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

DIRECTORS

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

TIME SCHEDULE OF EL PASO BRANCH

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

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

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

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

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

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

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

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

HOUSTON BRANCH. (Transit Number 35-4)

(Texas Ave. & Caroline St.)

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

DIRECTORS

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

TIME SCHEDULE OF HOUSTON BRANCH

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

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

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

Other Districts—Atlanta, Birmingham, Charlotte, Chicago, Cincinnati, Jacksonville, Kansas City, Little Rock, Louisville, Memphis, Nashville, Oklahoma City, St. Louis.

Three Business Days After Receipt—Houston Territory, except

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

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

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

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

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

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

SAN ANTONIO BRANCH. (Transit Number 30-72)

(Jardin & Villita Sts.)

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

DIRECTORS

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

TIME SCHEDULE OF SAN ANTONIO BRANCH

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

One Business Day After Receipt—Dallas, Houston.

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

Three Business Days After Receipt—San Antonio territory,

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

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

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

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

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

Eight Business Days After Receipt—Idaho, Washington.

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

(Sansome & Sacramento Sts.)

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

Membership: National Banks 329; State Banks 74.

Non-member Banks 388; Total number of banks in 12th District, 791.

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.; ISAAC B. NEWTON (1935), Los Angeles, Calif.
Chairman of Board, 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, <i>Governor</i> .	H. N. MANGELS, <i>Assistant Cashier</i> .
WM. A. DAY, <i>Deputy Governor</i> .	E. C. MAILLIARD, <i>Assistant Cashier</i> .
IRA CLERK, <i>Deputy Governor</i>	J. M. OSMER, <i>Assistant Cashier</i>
W. M. HALE, <i>Cashier</i> .	H. F. SLADE, <i>Assistant Cashier</i> .
CHESTER D. PHILLIPS, <i>Assistant Cashier</i> .	F. H. HOLMAN, <i>General Auditor</i> .
C. E. EARHART, <i>Assistant Cashier</i> .	

FEDERAL RESERVE AGENT.

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

(Statement of January 24, 1934)
 (In thousands of dollars)

LIABILITIES	RESOURCES
F. R. notes in actual circulation	\$197,258
F. R. bank notes in actual circulation	14,772
Deposits:	
Member bank—reserve account	185,114
Government	8,038
Foreign banks	265
Special deposits—member bank	2,790
Special deposits—non-member bank	527
Other deposits	13,624
Total deposits	\$210,358
Deferred availability items	18,929
Capital paid in	10,638
Surplus	9,645
Subscription for Fed. Dep. Ins. Corp. stock:	
Paid	4,925
Called for payment on April 15	4,925
All other liabilities	1,741
TOTAL LIABILITIES	\$473,191
	Gold with Federal Reserve agent \$172,763
	Gold redemption fund with U. S. Treasury 5,622
	Gold held exclusively against F. R. notes \$178,385
	Gold settlement fund with F. R. Board 26,070
	Gold and gold certificates held by bank 35,057
	Total gold reserves \$239,512
	Other cash* 19,168
	Total gold reserves and other cash \$258,680
	Redemption fund—F. R. bank notes 825
	Bills discounted:
	Secured by U. S. Government obligations 331
	Other bills discounted 1,564
	Total bills discounted \$ 1,895
	Bills bought in open market 14,712
	U. S. Government securities:
	Bonds 25,110
	Treasury notes 75,181
	Certificates and bills 66,040
	Total U. S. Government securities \$166,331
	Total bills and securities \$182,938
	Due from foreign banks 241
	Federal Reserve notes on other banks 2,655
	Uncollected items 17,220
	Bank premises 4,090
	Fed. Dep. Ins. Corp. stock 4,925
	All other resources 1,617
	TOTAL RESOURCES \$473,191

*"Other cash" does not include F. R. notes of 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, Layton, Maricopa, McCloud, Mendocino, Mt. Shasta, Placerville, Point Arena, San Andreas, San Miguel, Sonora, 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 District**—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, Culdesac, Genesee, Grangeville, Orofino, Reubens, Wardner. Washington—the following cities: Almira, Brewster, College Place, Colton, Coulee, Cresting, 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, Virginia, 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.

FEDERAL LAND BANK INFORMATION

FEDERAL LAND BANKS

FARM CREDIT ADMINISTRATION

WM. I. MYERS, Governor

ALBERT S. GOSS, Land Bank Commissioner

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

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

TERRITORY IN DISTRICT—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, and New Jersey.
CAPITAL, \$9,754,355.

OFFICERS—EDWARD H. THOMSON, *President*, W. W. PORTER, *Vice-President*, HAROLD P. PERKINS, *Secretary*, MACDONALD G. NEWCOMB, *Vice-President and Treasurer*, O. D. ROATS, *General Counsel*.
DIRECTORS—EDWARD H. THOMSON, W. W. PORTER, W. I. TOMLINSON, EDWARD R. EASTMAN, FRANK I. COWAN, C. E. LADD.

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

HOWARD RITTER, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Pennsylvania, Delaware, Maryland, Virginia, West Virginia, District of Columbia, and Puerto Rico.
CAPITAL, \$10,620,080.

OFFICERS—CHAS. S. JACKSON, *President*, HORACE S. WYNN, *1st Vice-President and Treasurer*, D. G. HARRY, *3rd Vice-President*, E. P. CRIDER, *2nd Vice-President and Secretary*, I. P. WHITEHEAD, *General Counsel*.
DIRECTORS—D. G. HARRY, JOHN H. MURRAY, JOHN H. JOHNSON, THOMAS H. OZLIN, GEORGE P. ALDERSON, GEORGE M. FISHER, F. P. WEAVER.

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

MRS. M. C. JENNINGS, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—North Carolina, South Carolina, Georgia, and Florida. CAPITAL, \$16,304,465.

OFFICERS—FRANK H. DANIEL, *President*, A. B. MERRITT, *Executive Vice-President*, L. I. GUION, *Vice-President*, RUFUS R. CLARKE, *Secretary*, H. C. LEAMAN, *Treasurer*, HARRY D. REED, *General Counsel*.
DIRECTORS—L. I. GUION, JAMES T. ANDERSON, T. H. TUTEN, E. HARVEY EVANS, HENRY H. FURLOW, GEORGE B. AYCRIGG, J. B. ROWLAND.

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

TERRITORY IN DISTRICT—Ohio, Indiana, Kentucky, and Tennessee. CAPITAL, \$15,261,010.

OFFICERS—FRANK D. RASH, *President*, A. G. BROWN, *Vice-President*, M. S. KENNEDY, *Vice-President and Secretary*, W. C. HOUSTON, *Vice-President and Treasurer*, ROGER BRANIGIN, *General Counsel*.
DIRECTORS—L. B. CLORE, FRED D. COPPOCK, A. P. SANDLES, HANSON PETERSON, CURTIS C. HENDREN, DEAN T. P. COOPER.

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

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

TERRITORY IN DISTRICT—Alabama, Mississippi, and Louisiana. CAPITAL, \$18,326,725.

OFFICERS—ROBERT A. BEELAND, JR., *President*, EDWARD B. GREEN, *Vice-President*, JOHN L. RAYN, *Vice-President and Treasurer*, L. S. SHAMBLIN, *Secretary*, E. F. STEINER, *General Counsel*.
DIRECTORS—GERMAN BAKER, R. T. GOODWYN, L. O. CROSBY, A. A. LeJEUNE, TIP RAY, A. H. STONE, W. T. NEAL.

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

W. R. CAMPBELL, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Illinois, Missouri, and Arkansas. CAPITAL, \$15,788,475.

OFFICERS—WALTER L. RUST, *President*, C. E. MAXWELL, *Vice-President*, O. J. LLOYD, *Vice-Pres. and Secretary*, W. H. LAND, *Vice-President and Treasurer*, GUY V. HEAD, *General Counsel*.
DIRECTORS—E. C. COULTER, C. E. HOPKINS, W. W. MARTIN, A. P. PATTON, L. M. SMITH, JOHN REEVES, H. W. MUMFORD

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

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

TERRITORY IN DISTRICT—Michigan, Wisconsin, Minnesota, and North Dakota. CAPITAL, \$26,266,960.

OFFICERS—ROY A. NELSON, *President*, J. P. RIORDAN, *Vice-President*, FRANK G. WANEK, *Vice-President and Secretary*, GEORGE S. GORDHAMER, *Vice-President and Treasurer*, JOHN THORPE, *General Counsel*.
DIRECTORS—SAM A. RASK, SAMUEL TORGERSON, FRANK R. COIT, GARFIELD FARLEY, JOHN C. SMITH, GOTTFRID S. JOHNSON, CHAS. E. PARKER.

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

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

TERRITORY IN DISTRICT—Iowa, Nebraska, South Dakota, and Wyoming. CAPITAL, \$20,030,330.

OFFICERS—D. P. HOGAN, *President*, JOHN CARMODY, *Vice-Pres. and Secretary*, A. KOPPERUD, *Vice-Pres. and Treasurer*, T. C. HORNBY, *Vice-President*, HARVEY M. JOHNSEN, *General Counsel*.
DIRECTORS—E. A. BURNETT, T. S. McCAFREE, J. C. HYLTON, FLETCHER ALQUIRE, WM. J. LEWIS.

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

ORAN LAYTON, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—Oklahoma, Kansas, Colorado, and New Mexico. CAPITAL, \$12,101,735.

OFFICERS—L. E. CALL, *President*, W. E. FISHER, *Vice-President and Secretary*, A. N. ROCHESTER, *Vice-President and Treasurer*, W. E. PEPPERELL, *General Counsel*.
DIRECTORS—FRED M. BETZ, W. H. MOTT, J. A. CARNES, OLIVER M. LEE, P. O. WELLS.

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

H. R. TULL, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—The State of Texas. CAPITAL, \$18,760,570.

OFFICERS—A. C. WILLIAMS, *President*, R. D. JOHNSON, *1st Vice-President and Treasurer*, JOHN V. VAN DeMARK, *2nd Vice-President and Secretary*, A. P. GRAVES, *Vice-President*, LEWIS ROGERS, *General Counsel*.
DIRECTORS—S. A. LINDSEY, RALPH H. HARRIS, R. S. RODGERS, B. L. SANDERS, W. C. HURST, S. P. BRITT, E. J. KYLE.

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

O. R. ANGELILLO, *Farm Loan Registrar.*

TERRITORY IN DISTRICT—California, Nevada, Utah, and Arizona. CAPITAL, \$10,819,373.

OFFICERS—CHARLES PARKER, *President*, JOHN T. WILSON, *Vice-President*, WALTER C. DEAN, *Secretary*, RICHARD W. YOUNG, *General Counsel*.
DIRECTORS—WILLIAM GOULD, R. L. ADAMS, WM. RAYMOND, RICHARD L. JEX, FRANK BOICE, MAX, B. JAMISON.

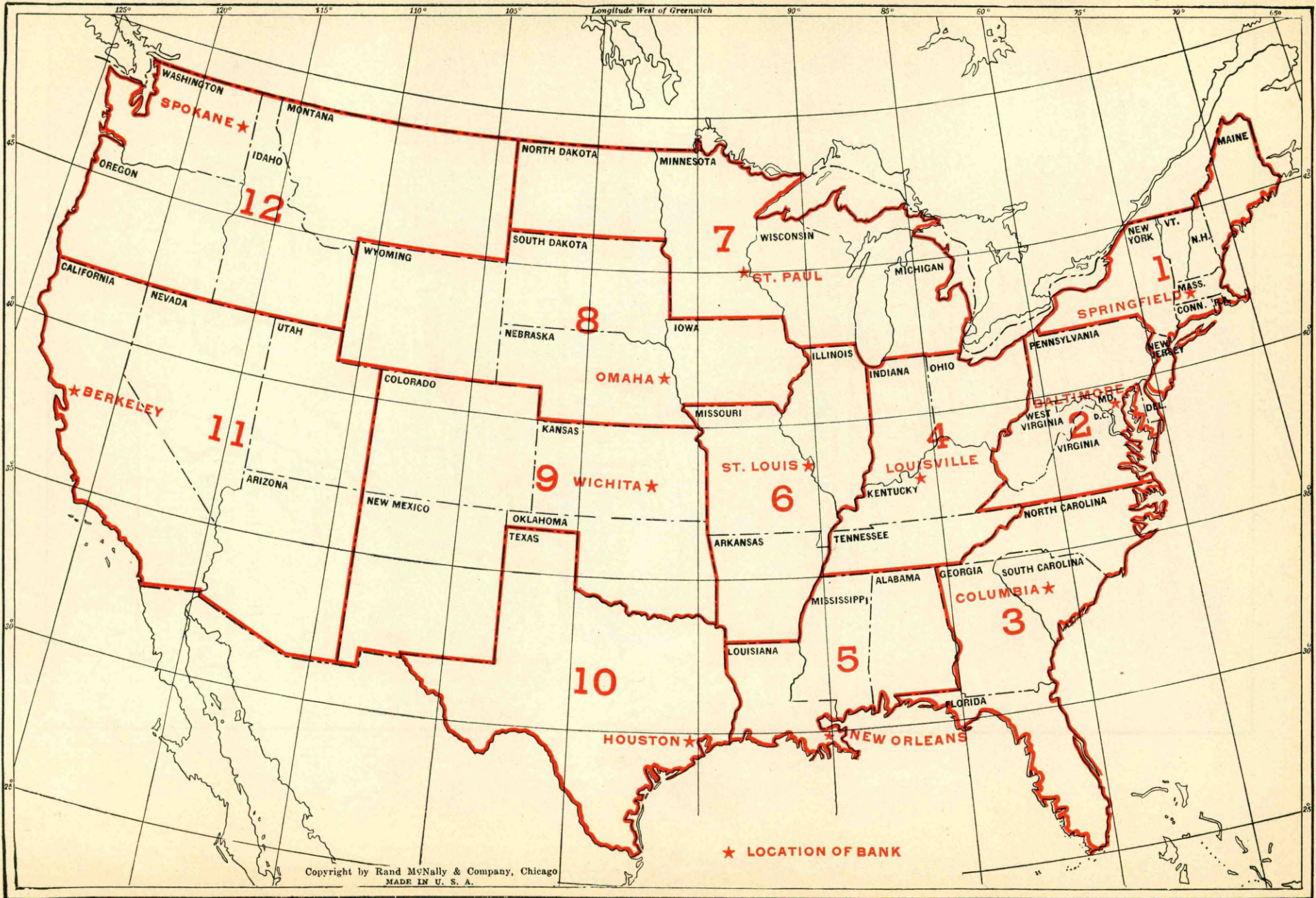
DISTRICT No. 12—Bank Located at Spokane, Wash.

J. W. ANDERSON, *Farm Loan Registrar.*

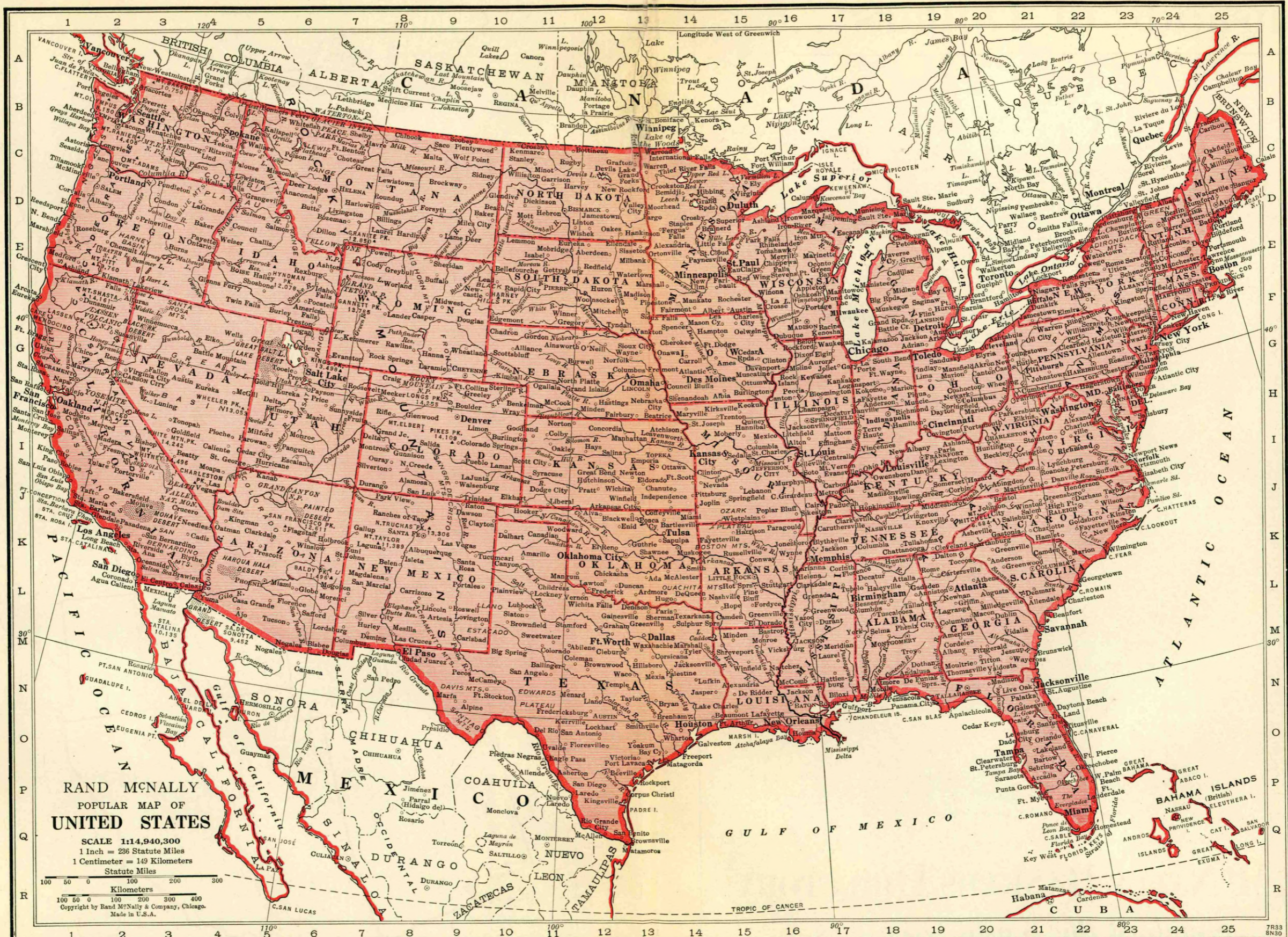
TERRITORY IN DISTRICT—Washington, Oregon, Montana, and Idaho. CAPITAL, \$20,233,539.

OFFICERS—E. M. EHRHARDT, *President*, R. E. SHEPHERD, *Ch. of Bd.*, WILLIAM POWERS, *Vice-President*, S. C. FISH, *Asst. Treasurer*, J. O. RICHARDS, *Secretary*, DANA E. BRINCK, *General Counsel*.
DIRECTORS—WM. A. SCHOENFELD, R. E. SHEPHERD, E. M. EHRHARDT, W. S. McCORMACK, PETER THOMPSON, B. D. THOMPSON, D. N. MacKAY, ERVIN E. KING.

FEDERAL LAND BANK AND FEDERAL INTERMEDIATE CREDIT BANK DISTRICTS.



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UNITED STATES

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1 Inch = 236 Statute Miles
1 Centimeter = 149 Kilometers

Statute Miles
Kilometers
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• • •

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FEDERAL HOME LOAN BANK INFORMATION

FEDERAL HOME LOAN BOARD

WASHINGTON, D. C.

JOHN H. FAHEY, *Chairman*
WILLIAM F. STEVENSON
A. E. HUTCHINSON, *Secretary*
R. R. BURKLIN, *Comptroller*

T. D. WEBB, *Vice-Chairman*
WALTER NEWTON
RUSSELL HAWKINS
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, \$14,279,200.

Chairman, WINTHROP MURRAY CRANE, JR.
Vice Chairman, EDWARD H. WEEKS
President, WALTER H. NEAVES

OFFICERS

Vice President, HERBERT N. FAULKNER
Secretary and Treasurer, FREDERICK WINANT, JR.
Accountant, MALCOLM W. SEARS
Counsel, PHILLIP A. HENDRICK

DIRECTORS

Winthrop Murray Crane, Jr., Dalton, Mass.
Louis E. Kirstein, William Filene Sons Co., Boston, Mass.
R. A. Cooke, Burlington Bldg. & Ln. Assn., Burlington, Vt.
Philip A. Damon, Pittsfield Co-operative Bank, Pittsfield, Mass.
Oscar F. Faling, Waltham Co-operative Bank, Waltham, Mass.
Raymond P. Harold, Worcester Co-operative Bank, Worcester, Mass.

Summer W. Johnson, Homestead Ln. & Bldg. Assn., Portland, Me.
Harry C. Jones, Manchester Bldg. & Ln. Assn., Manchester, N. H.
Walter P. Schwabke, Thompsonville Bldg. & Loan Assn., Thompsonville, Conn.
Herbert Walker, Hartford Home Bldg. & Loan Assn., Hartford, Conn.
Edward H. Weeks, Old Colony Cooperative Bank, Providence, R. I.

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

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

Chairman, GEORGE MacDONALD
Vice Chairman, FRANCIS V. D. LLOYD
President, GEORGE L. BLISS

OFFICERS

Vice-President and General Counsel, FRED G. STICKEL, JR.
Assistant Vice-President, ROBERT G. CLARKSON
Secretary and Treasurer, WILLIAM E. MURRAY

DIRECTORS

George MacDonald, Consolidated Oil Company, 149 Broadway, New York.
Eustace Seligman, Sullivan & Cromwell, 48 Wall Street, New York City.
Roy H. Bassett, Canton Savings & Loan Assn., Canton, New York.
Louis J. Cohen, 207 Market St., Newark, New Jersey.
David Ford, Peoples Building & Loan Assn., Atlantic City, New Jersey.
Harry J. Stevens, Trustworthy Building & Loan Assn., Newark, New Jersey.

Robert H. Gulliver, The United Building & Loan Assn., Trenton, New Jersey.
Francis V. D. Lloyd, 210 Main St., Hackensack, New Jersey.
John Eden Farwell, Geneva Permanent Loan & Savings Assn., Geneva, New York.
August H. Ludwig, 288 Broadway, Port Richmond, Staten Island, New York.
Le Grand W. Pellett, The Bldg. & Loan Assn., Newburgh, New York.

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

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

Chairman, ERNEST T. TRIGG
President, F. S. GUTHRIE
Executive Vice President, RALPH H. RICHARDS

OFFICERS

Second Vice President, FRANK McCULLY
Secretary and Comptroller, G. R. PARKER
Treasurer, H. A. GARBER

Counsel, R. A. CUNNINGHAM

DIRECTORS

Ernest T. Trigg, John Lucas & Co., Philadelphia, Pennsylvania.
Francis S. Guthrie, Dollar Savings Bank, Fourth Ave., Pittsburgh, Pa.
Henry Brachold, Ark Building & Loan Assn., Philadelphia, Pa.
S. L. Caum, Equitable Building & Loan Assn., Bethlehem, Pennsylvania.
David C. Morgan, Greenfield Building & Loan Assn., Pittsburgh, Pa.
James O'Malley, Diamond City Building & Loan Assn., Wilkes-Barre, Pa.

Joseph H. Reass, Jr., Wheeling Savings & Loan Assn., Wheeling, West Va.
A. E. Sheller, Franklin Loan & Bldg. Assn., Altoona, Pennsylvania.
H. R. Smith, Ellwood City Building & Loan Assn., Ellwood City, Pa.
Charles Warner, Ninth Ward Building & Loan Assn., Wilmington, Delaware.
William A. Wood, Wilksburg Home Bldg. & Loan Assn., Wilksburg, Pa.

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

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

Chairman, DR. J. A. C. CHANDLER
Vice Chairman, E. C. BALTZ
President, THOMAS W. ELLETT

OFFICERS

2nd Vice President, GEORGE E. WALSTON
Secretary and Treasurer, F. F. KIDD
General Counsel, C. A. M. WELLS

Comptroller, ROY R. HARRIS

DIRECTORS

Dr. J. A. C. Chandler, William & Mary College, Williamsburg, Virginia.
Ivan Allen, Ivan Allen-Marshall Co., Atlanta, Georgia.
Edward C. Baltz, Perpetual Building Assn., Washington, D. C.
Newton J. Gordon, Co-operative Building & Loan Assn., Lynchburg, Virginia.
John A. Lesner, Mutual Building Assn., Norfolk, Va.
C. W. Loveland, Palatka Building & Loan Assn., Palatka, Florida.
George W. West, First Mutual Building & Loan Assn., Atlanta, Georgia

W. A. Pattillo, Jefferson County Bldg. & Loan Assn., 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, Hyattsville Building Assn., Hyattsville Maryland.
George W. West, First Mutual Building & Loan Assn., Atlanta, Georgia

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

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

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

OFFICERS

Second Vice President, H. J. BRODBECK
Secretary-Comptroller, J. M. ROUNTREE
Treasurer, W. B. FURGERSON
Legal Counsel, TAFT, STETTINIUS & HOLLISTER

DIRECTORS

Harry S. Kissell, First National Bank Bldg., Springfield, Ohio.
J. V. Davidson, Lumbermen's Savings Assn., Toledo, Ohio.
L. A. Hickman, Greater Louisville Savings & Bldg. Assn., Louisville, Kentucky.
F. F. Van Deusen, Union Savings & Loan Co., Cleveland, Ohio.
C. A. Craig, National Life & Accident Insurance Co., Nashville Tenn.
C. S. Furber, Citizens Bldg. Assn., Covington, Ky.

T. C. Ashcroft, American Building & Loan Assn., Memphis, Tennessee.
Herman F. Cellarius, San Marco Building & Loan Assn., Cincinnati, Ohio.
James M. McKay, Home Savings & Loan Co., Youngstown, Ohio.
Frank M. Ransbottom, Home Building Co., Roseville, Ohio.
C. J. Haase, Home Bldg. & Ln. Assn., Memphis, Tenn.

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

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

Chairman, FERMOR S. CANNON
Vice Chairman, S. RUDOLPH LIGHT
President, H. T. DONALDSON

OFFICERS

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

Counsel, LEO M. GARDNER

DIRECTORS

S. Rudolph Light, 503 Bank of Kalamazoo Bldg., Kalamazoo, Michigan
J. Walter Drake, 1824 Union Guardian Bldg., Detroit, Michigan.
Fermor S. Cannon, Railroadmen's Bldg. & Savings Assn., Indianapolis, Indiana.
Harold T. Donaldson, Union Bldg. & Loan Assn., Lansing, Michigan.
Myron H. Gray, Muncie-Peoples Savings & Loan Assn., Muncie, Indiana.
J. I. Van Keuren, Capitol Savings & Loan Assn., Lansing, Michigan.

Hugh G. Keegan, Prudential Building Loan & Savings Assn., Fort Wayne, Indiana.
Grant H. Longenecker, Peoples Savings Assn., Benton Harbor, Michigan.
Charles N. Remington, Grand Rapids Mutual Bldg. & Loan Assn., Grand Rapids, Michigan.
George A. Schaal, Fort Harrison Savings Assn., Terre Haute, Indiana.
William C. Walz, Huron Valley Bldg. & Sav. Assn., Ann Arbor, Michigan.

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, \$15,000,000.

Chairman, HENRY G. ZANDER
Vice-Chairman, MORTON BODFISH
President, A. R. GARDNER

OFFICERS

Vice-President, OSCAR R. KREUTZ
Treasurer and Credit Manager, E. H. BURGESS
Secretary, MARION T. FRITZ

DIRECTORS

August C. Backus, First Wisconsin National Bank Bldg., Milwaukee, Wisconsin.
Henry G. Zander, 110 S. Dearborn St., Chicago, Illinois.
Emil A. Basener, St. Paul Bldg. & Loan Assn., Chicago, Illinois.
Morton Bodfish, 104 So. Michigan Ave., Chicago, Illinois.
Allen R. Calhoun, Standard Building & Loan Assn., Milwaukee, Wisconsin.
B. F. Kuehlhorn, Northern Bldg. & Loan Assn., Milwaukee, Wisconsin.

August A. Moths, West Bend Bldg. & Loan Assn., West Bend, Wisconsin.
John H. Schmale, Greater Belleville Bldg. & Loan Assn., Belleville, Illinois.
Frank O. Schneider, Kankakee Bldg. & Loan Assn., Kankakee, Illinois.
John A. Sierocinski, Good Shepherd Bldg. & Loan Assn., Chicago, Illinois.
Maurice E. Vasen, 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, \$7,500,000.

Chairman, FRANKLIN P. STEVENS
Vice Chairman, E. J. RUSSELL
President, ROBERT J. RICHARDSON
Vice-President, W. H. LOHMAN

OFFICERS

Asst. Secretary, J. M. MARTIN
Asst. Treasurer, A. F. LANPHERE
General Counsel, E. S. TESDELL

DIRECTORS

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

F. B. McAnney, Gate City Bldg. & Loan Assn., Fargo, North Dakota.
Charles B. Robbins, Cedar Rapids Life Insurance Co., Cedar Rapids, Iowa.
E. J. Russell, 1620 Chemical Bldg., St. Louis, Missouri.
Franklin P. Stevens, Safety Savings & Loan Assn., Kansas City, Mo.

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

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

Chairman, I. FRIEDLANDER
Vice Chairman, A. D. GEOGHEGAN
President, B. H. WOOTEN

OFFICERS

Vice President and Treasurer, H. D. WALLACE
General Counsel, W. H. CLARK, JR.
Sec.-Comptroller, J. C. CONWAY

DIRECTORS

A. D. Geoghegan, Southern Cotton Oil Co., New Orleans, Louisiana.
Capt. J. F. Lucey, Lucey Petroleum Co., Dallas, Texas.
Allain C. Andry, Fidelity Homestead Assn., New Orleans, Louisiana.
O. W. Boswell, Paris Bldg. & Loan Assn., Paris, Texas.
I. Friedlander, Gibraltar Savings & Bldg. Assn., Houston, Texas.
Herbert J. Hayes, Security Bldg. & Loan Assn., San Antonio, Texas.
Gilbert J. Leigh, Commonwealth Bldg. & Loan Assn., Little Rock, Arkansas.

H. T. Leonard, Kosciusko Bldg. & Loan Assn., Kosciusko, Mississippi.
Philip Lieber, Shreveport Mutual Bldg. & Loan Assn., Shreveport, Louisiana.
R. H. McCune, Roswell Bldg. & Loan Assn., Roswell, New Mexico.
Edward J. Nolan, Home Seekers Bldg. & Loan Assn., 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, \$7,500,000.

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

OFFICERS

Vice President, W. L. BOWERSOX
Secretary, WILMOT E. STEVENS
Treasurer, R. H. BURTON
Counsel, COL. JOHN S. DEAN

DIRECTORS

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

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

DISTRICT No. 11—Bank Located at Portland, Ore. (608 Pacific Bldg.)

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

Chairman, FRANK S. McWILLIAMS
Vice Chairman, BEN H. HAZEN
President, CHARLES H. STEWART

OFFICERS

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

DIRECTORS

J. H. Andrews, Federal Bldg. & Loan Assn., Ogden, Utah
P. C. Bulen, Mountain States Bldg. & Loan Assn., Great Falls, Mont.
Sam H. Dehnert, Northern Idaho Savings & Loan Assn., Coeur d'Alene, Idaho.
B. H. Hazen, Benjamin Franklin Savings & Loan Assn., Portland, Ore.
L. H. Hoffman, Hoffman Construction Co., Portland, Ore.

J. T. S. Lyle, Pacific Savings & Loan Assn., Tacoma, Wash.
Frank S. McWilliams, Fidelity Savings & Loan Assn., Spokane, Wash.
Morris Rosenblatt, Eastern Iron & Metal Co., Salt Lake City, Utah.
Worrall Wilson, Seattle Trust Co., Seattle, Wash.
Lee C. Stidd, Benefit Savings & Loan, Portland, Ore.

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

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

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

OFFICERS

Secretary, FRANK C. NOON
Counsel, RICHARD FITZPATRICK

DIRECTORS

D. G. Davis, White House Department Store, San Francisco, California.
E. M. Einstein, Fresno Guarantee-Loan Assn., Fresno, California.
A. M. Franklin, Citizens Bldg. & Loan Assn., Tucson, Arizona.
H. V. Ketcherside, Commonwealth Bldg. & Loan Assn., Long Beach, California.
J. L. Miller, Nucleus Bldg. & Loan Assn., San Jose, California.

Adolph Schleicher, U. S. Rubber Co. Samson Division, Los Angeles, California.
P. T. Tompkins, Berkeley Guarantee Bldg. & Loan Assn., Berkeley, California.
C. H. Wade, State Mutual Bldg. & Loan Assn., Los Angeles, California.
H. S. Wanzer, Capital Bldg. & Loan Assn., Sacramento, California.

FEDERAL INTERMEDIATE CREDIT BANKS

FARM CREDIT ADMINISTRATION

WILLIAM I. MEYERS, Governor

GEORGE M. BRENNAN, Intermediate Credit Commissioner

THE location of and district served by each of the twelve Federal intermediate credit banks are the same as those of the Federal land banks, and the officers and directors of the Federal land banks are ex officio officers and directors of the Federal intermediate credit banks. The capital of each Federal intermediate credit bank is \$5,000,000, or a total of \$60,000,000 for the twelve banks, all of which was subscribed and paid for by the Secretary of the Treasury on behalf of the United States.

DISTRICT No. 1—Bank Located at Springfield, Mass. (Tr. No. 53-110)

TERRITORY IN DISTRICT—Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island and Vermont.
OFFICERS—ALLEN L. GILLET, *President*, BERNARD A. COLBY, *Vice-President*, GEORGE M. STEBBINS, *Treasurer*, O. O. PROVOSTY, *Secretary*.

DISTRICT No. 2—Bank Located at Baltimore, Md. (Tr. No. 7-111)

TERRITORY IN DISTRICT—Delaware, District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia.
OFFICERS—HUGH S. MACKEY, *President*, L. A. WINGO, *Vice-President*, C. L. PARKINSON, *Secretary and Treasurer*.

DISTRICT No. 3—Bank Located at Columbia, S. C. (Tr. No. 67-598)

TERRITORY IN DISTRICT—Florida, Georgia, North Carolina and South Carolina.
OFFICERS—JOSEPH E. CAGLE, *President*, E. K. BUTLER, *Vice-President*, C. H. REHBERG, *Treasurer*, R. H. SANDERS, *Secretary*.

DISTRICT No. 4—Bank Located at Louisville, Ky. (Tr. No. 21-67)

TERRITORY IN DISTRICT—Indiana, Kentucky, Ohio and Tennessee.
OFFICERS—LARRY D. JONES, *Vice-President*, E. E. REARDON, *Treasurer*, RALPH G. SAMS, *Vice-President and Secretary*.

DISTRICT No. 5—Bank Located at New Orleans, La. (Tr. No. 14-66)

TERRITORY IN DISTRICT—Alabama, Louisiana and Mississippi.
OFFICERS—J. M. MAGRUDER, *President*, LEW CARTER, *Vice-President*, WARNER W. FUSSELL, *Treasurer*, H. R. PERRY, *Secretary*.

DISTRICT No. 6—Bank Located at St. Louis, Mo. (Tr. No. 4-106)

TERRITORY IN DISTRICT—Arkansas, Illinois and Missouri.
OFFICERS—WOOD NETHERLAND, *President*, J. R. COSGROVE, *Vice-President*, R. E. WALLACE, *Treasurer*, V. W. SPANN, *Secretary*.

DISTRICT No. 7—Bank Located at St. Paul, Minn. (Tr. No. 22-90)

TERRITORY IN DISTRICT—Michigan, Minnesota, North Dakota and Wisconsin.
OFFICERS—F. H. KLAWON, *President*, HARRY OLMSTEAD, *Vice-President*, P. L. KLYVER, *Secretary and Treasurer*.

DISTRICT No. 8—Bank Located at Omaha, Nebr. (Tr. No. 27-68)

TERRITORY IN DISTRICT—Iowa, Nebraska, South Dakota and Wyoming.
OFFICERS—CHAS. McCUMSEY, *President*, LEONARD M. BURCH, *Vice-President*, T. F. TOBIN, *Treasurer*, E. F. GREEN, *Secretary*.

DISTRICT No. 9—Bank Located at Wichita, Kans. (Tr. No. 40-75)

TERRITORY IN DISTRICT—Colorado, Kansas, New Mexico and Oklahoma.
OFFICERS—FRANK M. BUTCHER, *President*, IRVING PAGE, *Vice-President*, H. A. VAN DUSEN, *Secretary*.

DISTRICT No. 10—Bank Located at Houston, Tex. (Tr. No. 35-75)

TERRITORY IN DISTRICT—Texas.
OFFICERS—DWIGHT P. REORDAN, *President*, K. G. LYNCH, *Vice-President*, T. P. PRIDDIE, JR., *Treasurer*, C. M. WELCH, *Secretary*.

DISTRICT No. 11—Bank Located at Berkeley, Calif. (Tr. No. 90-1073)

TERRITORY IN DISTRICT—Arizona, California, Nevada and Utah.
OFFICERS—W. D. ELLIS, *President*, R. T. EVANS, *Vice-President and Manager*, DAN C. MCKINNEY, *Vice-President*, E. W. KAYSER, *Treasurer*, CHARLES HUDNER, *Secretary*.

DISTRICT No. 12—Bank Located at Spokane, Wash. (Tr. No. 28-60)

TERRITORY IN DISTRICT—Idaho, Montana, Oregon and Washington.
OFFICERS—W. E. MEYER, *President*, PAUL F. MATSON, *Vice-President*, EDWIN M. WATSON, *Treasurer*, J. O. RICHARDS, *Secretary*.

REGIONAL AGRICULTURAL CREDIT CORPORATION

FARM CREDIT ADMINISTRATION

WASHINGTON, D. C.

A. T. ESGATE, Acting Director, Regional Agricultural Credit Division

DISTRICT No. 1

REGIONAL AGRICULTURAL CREDIT CORPORATION OF ALBANY, NEW YORK—CAPITAL \$1,150,000.00
Principal office: 75 State Street, Albany, New York. WINFIELD A. HUPPUGH, *Executive Vice Pres. and Manager*,
Branch office: Bangor, Me. NORRIS L. HODGKINS, *Acting Manager*.

DISTRICT No. 2

REGIONAL AGRICULTURAL CREDIT CORPORATION OF BALTIMORE, MARYLAND—CAPITAL \$400,000.00
Principal office: First Nat'l. Bank Bldg., Baltimore, Maryland. C. McLEAN BINGLEY, *Acting Manager*,
Branch office: San Juan, Puerto Rico.

DISTRICT No. 3

REGIONAL AGRICULTURAL CREDIT CORPORATION OF RALEIGH, NORTH CAROLINA—CAPITAL \$925,000.00.
Principal office: Raleigh, North Carolina.
Branch office: Bibb Bldg., Macon, Georgia. H. PERSONS HEATH, *Manager*

DISTRICT No. 4

REGIONAL AGRICULTURAL CREDIT CORPORATION OF COLUMBUS, OHIO—CAPITAL, \$500,000.00.
Principal office: 30 East Town Street, Columbus, Ohio. HARRY G. BEALE, *Executive Vice Pres. and Manager*,
Branch office: 514 W. Jefferson Street, Louisville, Kentucky. BENJAMIN F. LaMASTER, *Acting Manager*.

DISTRICT No. 5

REGIONAL AGRICULTURAL CREDIT CORPORATION OF JACKSON, MISSISSIPPI—CAPITAL, \$925,000.00.
Principal office: State and Capitol Streets, Jackson, Mississippi. J. A. WILLIAMS, *Vice Pres. and Acting Manager*,
Branch office: Montgomery, Alabama.

DISTRICT No. 6

REGIONAL AGRICULTURAL CREDIT CORPORATION OF ST. LOUIS, MISSOURI—CAPITAL, \$800,000.00.
Principal office: 1501 Locust Street, St. Louis, Missouri. W. A. RAGON, *Vice Pres. and Acting Manager*,
Branch office: Pine Bluff, Arkansas.

DISTRICT No. 7

REGIONAL AGRICULTURAL CREDIT CORPORATION OF MINNEAPOLIS, MINNESOTA—CAPITAL, \$8,500,000.00.
Principal office: 411 Marquette Ave., Minneapolis, Minnesota. D. J. MURPHY, *Executive Vice Pres. and Acting Manager*

DISTRICT No. 8

REGIONAL AGRICULTURAL CREDIT CORPORATION OF SIOUX CITY, IOWA—CAPITAL, \$9,000,000.00.
Principal office: 505 Fifth Street, Sioux City, Iowa. C. W. BACHMAN, *Ass't. Manager and Secretary*,
Branch office: P. O. Box 418, Cheyenne, Wyoming. LEO A. DUNN, *Manager*,
[Branch Office: Finance Bldg., Omaha, Neb. CHARLES C. KUNING, *Manager*.

DISTRICT No. 9

REGIONAL AGRICULTURAL CREDIT CORPORATION OF WICHITA, KANSAS—CAPITAL, \$6,000,000.00.
Principal office: Central Bldg., Main & Douglas Sts., Wichita, Kansas. D. L. MULLENDORE, *Executive Vice Pres. and Manager*,
Branch office: Liberty National Bank, Oklahoma City, Oklahoma. J. P. SOLOMON, *Acting Manager*,
Branch office: 725 Patterson Bldg., Denver Colorado. H. E. WARREN, *Manager*,
Branch office: Federal Court Bldg., Santa Fe, New Mexico. GEORGE H. HUNKER, *Manager*.

DISTRICT No. 10

REGIONAL AGRICULTURAL CREDIT CORPORATION OF FORT WORTH, TEXAS—CAPITAL, \$3,500,000.00.
Principal office: 904 Fair Bldg., Fort Worth, Texas. A. E. THOMAS, *Executive Vice Pres. and Manager*,
Branch office: 605 National Standard Bldg., Houston, Texas. BEN S. SMITH, *Manager*,
Branch office: 701 Western Reserve Bldg., San Angelo, Texas. GUINN WILLIAMS, *Manager*.

DISTRICT No. 11

REGIONAL AGRICULTURAL CREDIT CORPORATION OF SALT LAKE CITY, UTAH—CAPITAL, \$5,000,000.00.
Principal office: 1220 Continental Bank Bldg., Salt Lake City, Utah. E. R. UNDERHILL, *Acting Manager*,
Branch office: 516 Federal Reserve Bldg., San Francisco, California. S. GROVER RICH, *Executive Vice President and Manager*,
Branch office: 725 South Spring St., Los Angeles, California. SHERMAN ARMSTRONG, *Acting Manager*,
Branch office: Reno, Nevada.
Branch office: Phoenix, Arizona.

DISTRICT No. 12

REGIONAL AGRICULTURAL CREDIT CORPORATION OF SPOKANE, WASHINGTON—CAPITAL, \$7,800,000.00.
Principal office: Spokane & Eastern Bldg., Spokane, Washington. F. A. JOHNSON, *Executive Vice Pres. and Manager*,
Branch office: P. O. Box, 1167, Helena, Montana. H. H. PIGOTT, *Manager*,
Branch office: 524 Pacific Bldg., Portland, Oregon. C. P. BAILEY, *Manager*,
Branch office: 209 McCarty Bldg., Boise, Idaho. H. L. STREETER, *Manager*.

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.
84.	3-20-31.	The Corn Belt Joint Stock Land Bank of Taylorville	Taylorville, Ill.	Ill. & Ia.
49.	5-29-22.	The Pacific Coast Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Cal., Ariz., 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.
6.	6-22-18.	The Mississippi Joint Stock Land Bank of Memphis	Memphis, Tenn.	Tenn. & Miss.
7.	6-22-18.	The Tennessee Joint Stock Land Bank of Memphis	Memphis, Tenn.	Tenn. & Ark.
22.	7- 3-19.	The Dallas Joint Stock Land Bank of Dallas	Dallas, Texas	Texas & Okla.
16.	4-23-19.	The First Texas Joint Stock Land Bank of Houston	Houston, Texas	Texas & Okla.
25.	9-15-19.	The San Antonio Joint Stock Land Bank of San Antonio	San Antonio, Texas	Texas & Okla.
48.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Salt Lake City	Salt Lake City, Utah	Utah & Idaho
78.	5- 2-23.	The Potomac Joint Stock Land Bank of Alexandria	Washington, D. C.	Va., Md.
2.	5- 7-17.	The Virginian Joint Stock Land Bank of Charleston	Charleston, W. Va.	W. Va., Ohio, 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.

Thus, a bank with \$200,000 capital is shown as \$200, one with \$1,421,118 in deposits is shown as \$1,421.

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Eleven columns of figures in this edition replace eight in former ones. This new style, more costly to the publisher, but more valuable to the user, gives you three new columns of figures on every bank in the United States.

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A "Totals" column separating the liabilities from the resources enables you to tell at a glance the combined resources or liabilities of any bank in the country. No other directory embodies this feature.

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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	January, 1933 Deposits	July, 1933 Deposits	January, 1934 Deposits	CITY	January, 1933 Deposits	July, 1933 Deposits	January, 1934 Deposits
Aberdeen, S. D.	\$ 4,263	\$ 4,567	\$ 3,859	Frederick, Md.	\$ 18,564	\$ 17,726	\$ 17,343
Abilene, Texas	5,275	4,207	6,305	Freemont, Neb.	2,131	2,476	2,864
Adrian, Mich.	5,147	1,768	2,956	•Galveston, Texas	26,813	24,425	26,690
Akron, Ohio	54,548	15,762	27,113	Glendale, Calif.	1,187	---	---
Alameda, Calif.	342	342	270	Grand Forks, N. D.	5,125	1,635	3,841
Albany, Ga.	2,369	2,372	2,654	Grand Island, Neb.	5,436	4,680	4,828
Albany, N. Y.	320,158	321,057	322,756	•Grand Rapids, Mich.	58,776	33,053	38,616
Albert Lea, Minn.	2,324	2,354	2,219	Great Falls, Mont.	10,003	9,282	9,084
Allentown, Pa.	28,095	28,218	27,844	Green Bay, Wis.	9,905	9,979	10,069
Altoona, Pa.	8,720	8,939	9,388	Greenville, Miss.	2,848	2,802	3,183
Amarillo, Texas	10,850	10,241	11,182	Greenville, S. C.	5,931	7,240	7,431
Ames, Iowa	2,426	2,095	1,697	Griffin, Ga.	1,529	676	893
Ann Arbor, Mich.	14,951	14,179	14,177	Guthrie, Okla.	3,391	3,157	3,288
Anniston, Ala.	5,118	5,515	5,133	Hagerstown, Md.	11,321	7,358	7,589
Ardmore, Okla.	4,471	3,875	4,042	Hamilton, Ohio	10,151	9,468	9,362
Arkansas City, Kan.	2,736	2,556	2,548	Hannibal, Mo.	3,677	3,786	4,145
Asbury Park, N. J.	3,705	3,748	4,161	Harrisburg, Pa.	28,866	30,364	31,251
Asheville, N. C.	2,831	2,159	1,833	Hartford, Conn.	241,355	245,575	240,419
Atchison, Kan.	3,145	2,411	2,661	Hattiesburg, Miss.	4,462	4,221	4,310
•Atlanta, Ga.	104,498	100,746	110,110	Hazleton, Pa.	26,441	27,237	27,936
Atlantic City, N. J.	17,269	14,914	14,827	•Helena, Mont.	10,197	11,100	12,500
Augusta, Ga.	9,091	9,571	10,164	Henderson, Ky.	2,217	2,145	2,374
Aurora, Ill.	5,080	3,436	3,959	Hibbing, Minn.	3,607	3,414	3,859
Austin, Texas	20,375	15,109	16,544	Hollywood, Calif.	1,344	1,322	726
Bakersfield, Calif.	1,868	1,764	1,833	Holyoke, Mass.	53,691	52,289	50,909
•Baltimore, Md.	508,974	455,472	437,797	Hot Sp. N. Park, Ark.	3,180	2,588	2,405
Bangor, Me.	42,803	40,463	39,310	•Houston, Texas	142,806	135,511	158,133
Bartlesville, Okla.	8,228	7,662	7,908	Huntington, W. Va.	11,785	9,643	10,098
Beaumont, Texas	16,432	15,920	16,130	Huntington Park, Calif.	906	---	---
Bellingham, Wash.	7,287	6,743	6,985	•Hutchinson, Kan.	5,641	6,803	7,207
Beloit, Wis.	8,212	7,994	7,156	Independence, Mo.	3,235	3,213	3,321
Bemidji, Minn.	1,452	1,009	1,436	•Indianapolis, Ind.	134,902	111,936	134,001
Berkeley, Calif.	---	---	---	Jackson, Mich.	12,436	3,811	5,951
Bethlehem, Pa.	18,850	13,057	14,889	Jackson, Miss.	14,680	10,454	11,665
Billings, Mont.	6,102	5,866	6,396	•Jacksonville, Fla.	56,674	58,818	60,989
Binghamton, N. Y.	41,624	40,332	40,315	Jacksonville, Ill.	2,466	2,727	3,034
•Birmingham, Ala.	57,593	48,057	58,517	Jamestown, N. Y.	31,838	22,639	24,928
Bloomington, Ill.	11,251	6,735	8,732	Johnstown, Pa.	30,521	10,754	14,944
Bogakusa, La.	1,853	1,564	1,795	Joplin, Mo.	5,632	5,878	5,846
Boone, Iowa	3,290	377	1,465	Kalamazoo, Mich.	15,247	7,871	9,122
•Boston, Mass.	1,630,854	1,632,491	1,604,733	•Kansas City, Kan.	20,981	19,794	20,826
Bowling Green, Ky.	2,146	1,902	2,685	•Kansas City, Mo.	253,098	244,591	240,044
Bridgeport, Conn.	122,244	120,770	114,327	Knoxville, Tenn.	10,097	11,562	18,010
Bristol, Tenn., Va.	4,176	3,982	4,128	•LaCrosse, Wis.	10,001	10,784	9,754
Brunswick, Ga.	2,003	1,972	2,301	Lafayette, Ind.	15,084	14,554	13,183
•Buffalo, N. Y.	508,853	466,220	475,321	Lancaster, Pa.	40,174	39,866	39,424
Butler, Pa.	11,891	11,802	12,349	Lansing, Mich.	16,499	6,131	6,457
Cambridge, Mass.	104,962	103,727	104,515	Larned, Kan.	990	1,105	1,226
Camden, N. J.	58,912	53,298	51,214	Lawrence, Kan.	4,327	4,394	4,458
Canton, Ohio	28,823	25,484	25,337	Leavenworth, Kan.	6,570	6,107	6,112
Cape Girardeau, Mo.	2,192	2,303	2,620	Lebanon, Pa.	11,183	11,215	11,248
Carthage, Mo.	2,165	1,934	2,152	Lewiston, Me.	31,144	30,270	31,432
Casper, Wyo.	5,520	5,228	5,185	Lexington, Ky.	20,110	18,833	18,550
Champaign, Ill.	4,791	4,849	5,339	Liberal, Kan.	975	937	1,065
Charles City, Iowa	3,251	1,890	2,251	•Lincoln, Neb.	20,846	23,747	24,710
Charleston, S. C.	32,230	26,331	33,943	Little Falls, Minn.	2,337	2,377	2,235
Charleston, W. Va.	36,155	35,175	36,711	•Little Rock, Ark.	21,666	13,845	15,674
•Charlotte, N. C.	32,974	33,950	39,969	Long Beach, Calif.	39,729	38,653	37,246
Chattanooga, Tenn.	40,339	29,925	38,984	Lorain, Ohio	6,769	1,329	1,407
Chester, Pa.	20,205	18,255	18,283	•Los Angeles, Calif.	736,872	721,122	717,388
Chester, S. C.	1,941	1,485	1,700	•Louisville, Ky.	110,515	104,144	110,887
Cheyenne, Wyo.	5,766	6,194	6,919	Lowell, Mass.	73,466	71,716	70,936
•Chicago, Ill.	1,777,580	1,702,282	1,804,488	Lynchburg, Va.	---	---	16,838
Chino, Calif.	---	---	---	Lynn, Mass.	79,693	77,636	75,283
•Cincinnati, Ohio	262,358	241,752	244,085	Macomb, Ill.	1,775	1,784	1,875
•Cleveland, Ohio	770,780	489,168	498,830	Macon, Ga.	7,432	6,766	6,312
Colorado Springs, Colo.	15,578	15,229	15,002	Madison, Wis.	18,953	15,839	16,519
Columbia, S. C.	10,408	993	3,050	Manchester, N. H.	69,281	69,496	68,285
Columbus, Ga.	10,944	9,940	10,645	Manhattan, Kan.	1,589	1,623	1,835
•Columbus, Ohio	87,552	85,899	87,836	Manitowoc, Wis.	6,883	7,405	7,376
Council Bluffs, Iowa	8,777	4,584	6,173	Mankato, Minn.	8,059	7,319	6,800
Cumberland, Md.	---	---	---	Mansfield, Ohio	10,121	10,077	10,249
•Dallas, Texas	139,406	135,091	160,462	Marion, Ind.	7,599	4,623	4,703
Danville, Ill.	7,096	7,704	7,776	Marion, Ohio	3,044	3,061	3,127
Dayton, Ohio	29,483	27,094	26,635	Martinsburg, W. Va.	5,960	5,573	5,429
Decatur, Ala.	3,576	3,470	3,979	Medford, Ore.	2,530	2,441	2,575
Decatur, Ill.	11,862	11,885	12,107	•Memphis, Tenn.	71,210	69,176	80,272
•Denver, Colo.	137,308	125,563	131,360	Meridian, Miss.	6,876	6,061	6,171
Derby, Conn.	12,363	12,143	12,145	Mexico, Mo.	1,730	1,642	1,787
•Des Moines, Iowa	50,908	48,356	51,285	Miami, Fla.	22,850	27,248	21,006
•Detroit, Mich.	631,350	245,210	341,035	Michigan City, Ind.	5,912	5,351	5,181
Dickinson, N. D.	1,982	2,094	1,988	Milledgeville, Ga.	1,697	1,727	1,833
Dodge City, Kan.	1,193	1,207	1,385	•Milwaukee, Wis.	212,031	194,023	198,717
Dothan, Ala.	2,352	2,982	4,312	•Minneapolis, Minn.	280,938	282,393	279,169
Du Bois, Pa.	6,332	6,332	6,215	Minot, N. D.	4,361	4,120	4,010
Duluth, Minn.	43,161	41,361	39,309	Mobile, Ala.	25,902	26,755	27,379
Dunkirk, N. Y.	7,692	5,221	7,069	Modesto, Calif.	3,581	3,305	3,790
Durham, N. C.	---	16,629	17,202	Montclair, N. J.	32,889	32,068	31,228
Elkhart, Ind.	7,253	6,815	6,702	•Montgomery, Ala.	13,329	13,179	15,127
•El Paso, Texas	15,523	14,520	16,042	Muncie, Ind.	8,091	7,859	8,386
Elvira, Ohio	13,384	4,970	4,361	Muskegon, Mich.	10,339	8,741	8,802
Emporia, Kan.	4,358	3,261	3,679	•Muskegon, Okla.	9,972	9,876	10,560
Enid, Okla.	5,792	6,710	6,137	Nashville, Tenn.	66,413	60,751	61,987
Erie, Pa.	42,898	34,282	26,542	Nebraska City, Neb.	1,911	1,996	2,079
Eugene, Ore.	4,008	4,042	4,405	New Albany, Ind.	5,884	3,124	2,934
Evanston, Ill.	13,821	12,794	13,010	New Albany, Miss.	883	893	1,163
Fairfield, Iowa	2,483	---	---	•Newark, N. J.	395,371	371,124	377,523
Fall River, Mass.	68,060	67,481	66,274	Newark, Ohio	13,720	9,188	9,260
Fargo, N. D.	13,534	13,444	10,950	New Bedford, Mass.	72,882	70,897	70,852
Fergus Falls, Minn.	3,964	3,968	3,904	New Brighton, Pa.	2,104	2,218	2,201
Flint, Mich.	35,387	10,887	10,902	New Castle, Pa.	13,385	13,276	13,783
Fort Dodge, Iowa	3,377	1,333	2,260	•New Haven, Conn.	137,591	136,635	134,142
Fort Wayne, Ind.	34,292	15,760	22,960	New Kensington, Pa.	7,086	6,889	6,787
•Fort Worth, Texas	57,088	55,726	64,705	New London, Conn.	44,068	44,115	42,836
Franklin, Pa.	8,940	8,830	8,773				

CLEARING HOUSES IN THE UNITED STATES—Continued

(In Thousands of Dollars)

CITY	January, 1933 Deposits	July, 1933 Deposits	January, 1934 Deposits	CITY	January, 1933 Deposits	July, 1933 Deposits	January, 1934 Deposits
Newnan, Ga.	\$ 1,093	\$ 1,134	\$ 1,287	Santa Cruz, Calif.	\$ 5,467	5,066	\$ 5,288
*New Orleans, La.	216,801	145,511	142,329	Santa Monica, Calif.	684	653	637
Newport News, Va.	11,226	9,386	9,010	Santa Rosa, Calif.	3,299	3,025	3,119
New Rochelle, N. Y.	29,732	20,240	22,279	Savannah, Ga.	66,603	73,750	71,784
*New York, N. Y.	12,350,669	12,413,985	11,896,377	Scranton, Pa.	89,174	90,609	94,825
Niagara Falls, N. Y.	28,021	23,266	24,302	*Seattle, Wash.	182,229	173,290	190,261
Norfolk, Va.	46,606	48,582	47,767	Sedalia, Mo.	1,689	1,793	2,043
Norristown, Pa.	16,816	17,374	17,483	Shamokin, Pa.	10,714	10,836	11,476
*Northern New Jersey City, N. Y.				Sheboygan, Wis.	16,605	16,386	16,008
*Oakland, Calif.	71,625	50,569	46,755	*Sioux City, Iowa	21,113	19,921	19,719
*Ogden, Utah	11,965	11,505	15,174	Sioux Falls, S. D.	10,196	11,027	10,174
Oil City, Pa.	15,322	10,081	9,945	South Bend, Ind.	12,985	11,385	13,803
*Oklahoma City, Okla.	71,717	68,764	73,874	South St. Paul, Minn.	4,696	5,151	5,004
*Omaha, Neb.	75,767	80,266	83,497	*Spokane, Wash.	27,207	17,008	29,740
Orange, N. J.	25,826	20,506	21,844	Springfield, Ill.	17,861	16,937	17,749
Oshkosh, Wis.	9,255	8,975	10,055	Springfield, Mass.	156,527	152,372	146,280
Palestine, Texas	2,363	2,386	2,217	Springfield, Mo.	11,566	10,856	10,982
Parsons, Kan.	2,244	2,566	2,545	Springfield, Ohio	13,263	12,556	12,417
*Pasadena, Calif.	21,044	18,671	18,224	Stamford, Conn.	40,179	39,443	39,570
Passaic, N. J.	38,331	37,538	37,979	Sterling, Ill.	3,313	1,002	1,796
Paterson, N. J.	109,874	98,595	97,979	Steubenville, Ohio	13,052	11,970	13,439
*Peoria, Ill.	33,435	33,429	34,382	Stockton, Calif.	13,426	12,649	12,716
Petersburg, Va.	5,815	2,266	3,242	Superior, Wis.	8,154	5,426	5,329
*Philadelphia, Pa.	1,619,752	1,532,480	1,519,904	Syracuse, N. Y.	182,112	175,184	168,870
Phillipsburg, N. J.	5,294	5,123	5,119	Tacoma, Wash.	14,643	14,636	15,598
Phoenix, Ariz.	17,082	18,368	19,975	Tampa, Fla.	24,045	23,540	24,788
Pine Bluff, Ark.	6,354	7,716	8,780	Terre Haute, Ind.	22,320	21,980	21,131
Pittsburg, Kan.	3,370	3,040	3,033	Texarkana, Ark.-Tex.	9,823	9,209	9,881
*Pittsburgh, Pa.	835,212	817,023	804,231	*Toledo, Ohio	29,235	58,929	57,811
Pittston, Pa.	16,074	16,054	15,566	*Topeka, Kan.	29,235	28,017	27,394
Portland, Me.	103,850	64,759	69,341	Trenton, N. J.	97,074	95,429	95,814
*Portland, Ore.	117,765	116,054	125,858	Tucson, Ariz.	12,161	12,070	12,282
Portsmouth, Va. (See Norfolk)				*Tulsa, Okla.	66,737	57,809	65,495
Pottsville, Pa.	19,386	17,722	17,505	Utica, N. Y.	77,839	76,213	74,951
Providence, R. I.	370,140	360,844	363,066	Valdosta, Ga.	1,890	2,077	2,075
*Pueblo, Colo.	19,420	19,078	21,115	Vernon, Texas	2,234	1,973	3,061
Quincy, Ill.	6,692	6,144	6,379	Vicksburg, Miss.	8,657	8,580	8,668
Racine, Wis.	11,988	10,360	10,932	Vincennes, Ind.	2,529	2,498	2,534
Raleigh, N. C.	4,574	520	672	*Waco, Texas	16,189	15,718	18,011
Reading, Pa.	43,317	26,547	25,423	Warren, Pa.	18,172	17,827	14,594
Red Wing, Minn.	3,685	3,750	3,660	*Washington, D. C.	255,500	212,622	226,510
*Richmond, Va.	120,026	106,714	116,973	Waterbury, Conn.	56,155	56,126	55,243
Riverside, Calif.	8,679	8,354	8,399	Waterloo, Iowa	1,950	3,374	3,920
Roanoke, Va.	26,759	25,357	26,062	Watertown, Wis.	3,640	2,860	2,852
Rochester, Minn.	5,872	5,670	6,008	Watsonville, Calif.	3,719	3,363	3,586
Rochester, N. Y.	354,003	334,963	326,070	West Los Angeles, Calif.			
Rockford, Ill.	8,070	9,352	9,823	Wheeling, W. Va.	38,797	37,126	36,728
Rocky Mount, N. C.	2,442	2,818	4,638	White Plains, N. Y.	32,708	27,694	27,437
Rome, Ga.	3,722	3,751	4,279	Whittier, Calif.	2,721	2,667	2,700
Sacramento, Calif.	19,636	18,394	20,650	*Wichita, Kan.	34,745	33,693	34,461
Saginaw, Mich.	25,778	11,730	13,634	Wichita Falls, Texas	12,472	11,350	13,554
*St. Joseph, Mo.	29,061	29,558	31,030	Wilkes-Barre, Pa.	55,111	54,663	55,325
*St. Louis, Mo.	471,927	405,592	443,649	Williamsport, Pa.	16,159	13,655	9,097
*St. Paul, Minn.	124,957	127,135	131,715	Wilmington, Calif.			
Salisbury, N. C.	745	687	636	Wilmington, Del.	86,122	86,748	84,642
*Salt Lake City, Utah	65,761	60,729	63,249	Wilmington, N. C.	6,201	7,509	7,922
*San Antonio, Texas	50,049	47,419	48,365	Winchester, Va.	5,332	5,262	5,299
San Bernardino, Calif.	1,945	1,955	1,922	Winona, Minn.	12,973	12,671	12,823
San Diego, Calif.	39,529	37,898	35,883	Winter Haven, Fla.	1,611	1,545	1,964
*San Francisco, Calif.	1,733,940	1,719,084	1,785,322	Worcester, Mass.	198,818	183,382	185,094
San Jose, Calif.	9,109	8,747	9,593	Yakima, Wash.	7,488	7,780	8,601
San Pedro, Calif.	3,178			Yankton, S. D.	1,807	1,915	2,003
Santa Barbara, Calif.	8,582	8,354	8,395	Yonkers, N. Y.	83,533	66,086	59,245
				York, Pa.	29,477	29,116	28,638

• Reserve City. * before name of city in above list denotes Clearing House examination.
 Officers, members * and affiliated members + may be found by referring to above cities in the Bank List, following the banks.
 * See Bayonne, Hoboken, Jersey City, Union City, and West New York, N. J. in bank list for banks which are members of the Northern New Jersey Clearing House Association, located at 32 Liberty St., New York City, N. Y.

CONSOLIDATED CAPITULATION FOR JANUARY 1934 STATEMENTS

STATE	Total Nat'l Banks	Total State Banks and Trust Cos.	Total Private Banks	Total All Banks	LIABILITIES					RESOURCES					
					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	69	153		222	29,905	12,109	9,072	181,146	17,080	249,312	56,777	37,061	29,533	107,194	18,747
Alaska	4	12	1	13	865	454	439	9,893	237	11,888	2,907	1,900	2,886	3,683	512
Arizona	8	8		20	3,740	1,511	317	44,112	1,459	51,139	11,984	11,836	8,358	15,526	3,435
Arkansas	50	186	1	237	12,700	5,132	2,948	101,190	6,572	128,542	37,193	19,735	18,004	47,079	6,531
California	130	141		271	194,585	110,461	75,841	2,840,829	163,173	3,384,889	450,523	623,298	538,080	1,561,570	211,418
Colorado	74	90		164	15,110	8,487	4,913	215,564	8,551	252,625	84,555	58,594	36,978	64,693	7,805
Connecticut	55	140	5	200	42,207	83,812	34,198	1,070,708	21,939	1,252,864	111,966	96,526	303,582	669,140	71,650
Delaware	15	32		47	13,917	19,277	11,208	127,699	2,718	174,819	16,030	21,330	51,149	79,406	6,904
Dist. of Col.	10	11		21	20,150	13,550	7,224	226,510	6,265	273,699	60,443	73,669	25,639	90,068	24,080
Florida	49	101		150	20,777	7,642	2,792	183,642	11,989	226,842	51,373	78,364	34,592	49,055	13,458
Georgia	51	226	52	329	33,933	15,510	9,418	277,740	19,142	355,743	81,748	55,322	35,230	160,271	23,172
Hawaii	1	12		13	5,760	3,742	485	69,821	7,994	87,802	14,840	10,870	14,813	39,140	8,139
Idaho	25	40		65	4,920	1,194	1,702	49,620	3,408	60,844	18,049	7,980	14,669	15,358	4,788
Illinois	270	609		879	215,955	65,918	54,089	2,289,163	70,751	2,695,876	784,324	566,154	394,516	845,522	105,360
Indiana	116	408	44	568	49,672	29,078	9,222	476,653	96,640	661,265	136,483	86,855	86,292	245,907	105,728
Iowa	117	587	28	732	36,739	14,239	5,540	368,019	16,438	440,975	114,104	44,800	62,954	199,237	19,880
Kansas	197	562	3	762	30,593	14,218	4,666	277,756	12,028	339,261	92,486	48,557	52,000	125,803	17,793
Kentucky	95	338		433	21,310	7,742	2,578	295,878	40,362	399,595	66,692	52,443	50,503	208,559	21,598
Louisiana	26	123		149	34,303	10,093	255,241	10,942	308,994	74,599	74,599	50,289	35,222	132,571	15,413
Maine	39	62		101	26,154	5,664	1,020	277,186	12,180	329,095	47,814	36,560	116,689	116,491	11,541
Maryland	60	131	1	192	14,812	14,675	10,242	277,186	12,180	329,095	47,814	36,560	116,689	116,491	11,541
Massachusetts	137	269		406	31,814	38,617	18,195	568,937	18,561	674,124	99,331	128,368	194,246	225,929	26,250
Michigan	79	300	46	425	138,810	252,163	88,960	3,568,824	74,251	4,123,008	426,702	521,506	850,389	2,079,427	244,984
Minnesota	210	479		689	67,194	21,742	12,189	659,974	28,677	789,776	170,175	163,866	129,068	277,269	49,398
Mississippi	24	189		213	51,249	23,399	15,704	681,704	28,530	800,586	184,088	135,299	155,594	291,814	33,791
Missouri	87	689	2	778	12,192	5,774	1,463	115,333	9,533	144,295	34,673	8,177	33,879	58,475	9,091
Montana	47	82		129	81,766	28,942	17,585	916,455	16,050	1,060,798	274,081	183,515	194,105	369,025	40,072
Nebraska	133	363		496	81,766	28,942	17,585	916,455	16,050	1,060,798	274,081	183,515	194,105	369,025	40,072
Nevada	7	6		13	8,248	4,531	2,256	97,301	2,675	115,011	31,733	28,258	28,258	5,393	3,933
New Hampshire	52	65		117	23,279	8,079	4,404	218,577	9,374	263,713	71,582	50,844	34,792	94,845	11,650
New Jersey	231	196	2	429	775	475	181	14,454	473	19,247	4,200	4,348	4,348	641	8,856
New Mexico	25	19		44	8,190	21,912	7,910	246,697	1,135	292,844	18,512	22,530	122,562	120,384	8,856
New York	458	449	25	932	122,942	126,388	42,593	1,674,610	114,493	2,081,026	209,039	216,479	563,828	918,924	172,756
North Carolina	40	181		221	2,750	962	184	28,212	1,492	33,600	9,612	6,974	5,346	9,899	1,769
North Dakota	76	138		214	14,857,753	363,301	14,857,753	771,098	771,098	18,451,248	2,278,522	2,836,431	3,602,631	8,454,654	1,279,180
Ohio	241	402	17	660	22,925	6,885	2,282	228,722	8,065	278,630	79,656	41,977	32,764	108,223	15,310
Oklahoma	216	204		420	12,033	6,885	2,282	228,722	8,065	278,630	79,656	41,977	32,764	108,223	15,310
Oregon	52	62		114	8,921	3,286	1,493	77,060	7,252	98,012	14,651	16,651	26,948	30,730	5,643
Pennsylvania	667	402	29	1,098	142,239	68,601	33,076	1,417,268	65,653	1,726,837	293,863	271,033	256,424	798,586	106,931
Rhode Island	12	19		31	31,810	9,772	3,182	293,228	17,284	355,276	106,265	51,060	80,866	100,939	16,146
South Carolina	16	105	1	122	12,582	5,251	2,155	178,719	10,672	209,379	44,916	58,083	40,325	56,882	9,173
South Dakota	63	148		211	280,514	486,394	151,399	3,801,960	204,501	4,924,768	631,694	900,581	1,332,189	1,740,816	319,488
Tennessee	71	263		334	19,065	47,073	6,108	447,910	4,225	528,395	47,643	94,429	155,690	218,505	12,128
Texas	454	481	49	984	47,073	47,073	6,108	447,910	4,225	528,395	47,643	94,429	155,690	218,505	12,128
Utah	14	46		60	7,680	3,082	1,493	80,444	3,875	96,524	30,009	13,466	29,087	5,759	5,759
Vermont	42	52		94	3,049	7,293	1,854	62,957	3,875	96,524	30,009	13,466	29,087	5,759	5,759
Virginia	128	190	1	319	34,578	11,508	5,562	287,935	30,613	370,196	13,801	9,127	21,070	30,085	4,945
Washington	67	140		207	36,296	18,387	884,014	96,507	57,348	1,091,582	356,837	185,203	109,438	374,894	65,210
West Virginia	74	105		179	8,970	4,292	2,365	96,507	14,259	126,393	26,424	21,949	53,411	4,295	4,295
Wisconsin	96	557		653	10,850	3,064	1,741,955	174,195	12,509	209,288	17,258	9,851	55,725	111,750	14,704
Wyoming	25	38		63	45,621	21,857	11,350	383,724	28,243	490,795	83,518	69,010	56,719	254,034	27,514
Grand Total U.S.	5,305	10,611	307	16,223	3,153,665	3,258,926	1,110,873	42,812,985	2,161,562	52,498,011	8,223,514	8,286,932	10,314,966	22,388,532	3,284,067

Head offices operating under Conservators	244	212	8	464
Branch banks operating under Conservators	14	13		27

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

State	National Bk. Branches	State Bank Branches	Private Bk. Branches	Total Branches	Industrial and Merc. Plan Banks	Federal Reserve Banks	Federal Land Loan Banks	Federal Intermediate Bks.	Joint Stock Land Banks	Other Inst't's Listed in Directory	Total No. Inst't's Shown in Directory
Alabama	16	16	1	33	1					19	241
Alaska	2	2		4						2	15
Arizona	13	13	1	27	1					15	35
Arkansas	1	4	5	10	1					16	253
California	532	265	797	1,594	2	1	2	1	2	811	1082
Colorado										3	167
Connecticut	1	6	7	14						23	223
Delaware	10	10	1	21						11	53
Washington, D.C.	16	4	20	40						9	159
Florida										35	364
Georgia	17	9	4	30						22	93
Hawaii	8	14	22	44						8	93
Idaho	9	19	28	56						2	887
Illinois										42	610
Indiana	4	26	2	32						3	737
Iowa										2	787
Kansas										1	737
Kentucky	11	14	25	50						33	466
Louisiana										23	26
Maine										3	50
Maryland										7	77
Massachusetts										53	59
Michigan										56	55
Minnesota										6	1
Mississippi										1	22
Missouri										23	
Montana										3	
Nebraska										1	
Nevada											
New Hampshire											
New Jersey										35	85
New Mexico										120	
New York	177	492	686	1,355	9	14	1	1	1	177	492
North Carolina										4	60
North Dakota										64	32
Ohio										30	90
Oklahoma										23	26
Oregon										3	50
Pennsylvania										53	59
Rhode Island										6	1
South Carolina										1	
South Dakota										1	
Tennessee										1	
Texas										1	
Utah											