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OF THE CITY OF NEW YORK

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BANKERS DIRECTORY

FINAL 1935 EDITION
PUBLISHED IN SEPTEMBER

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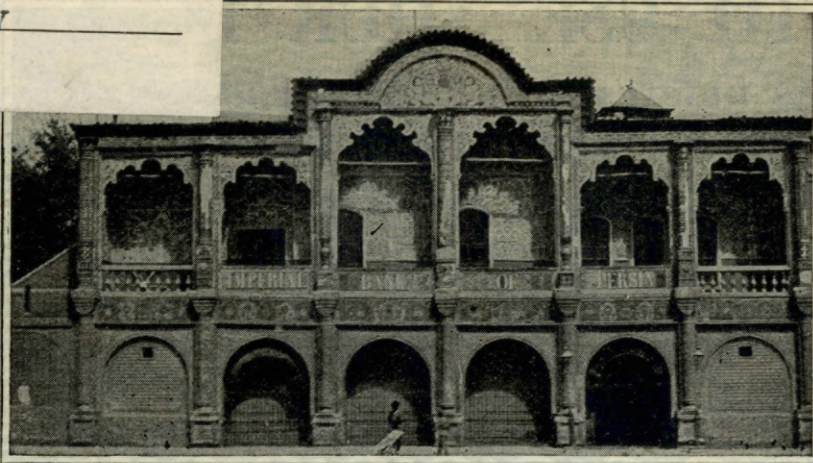
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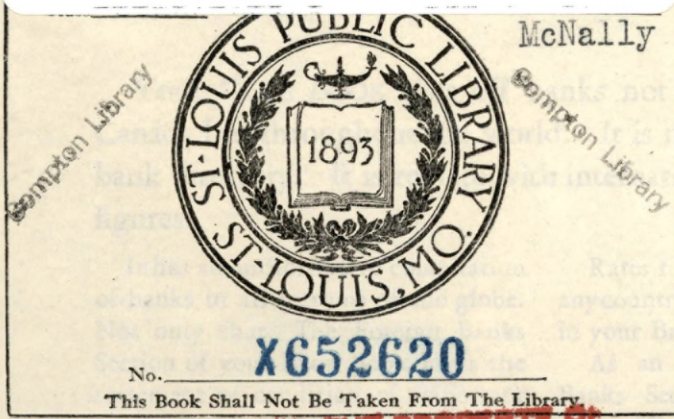
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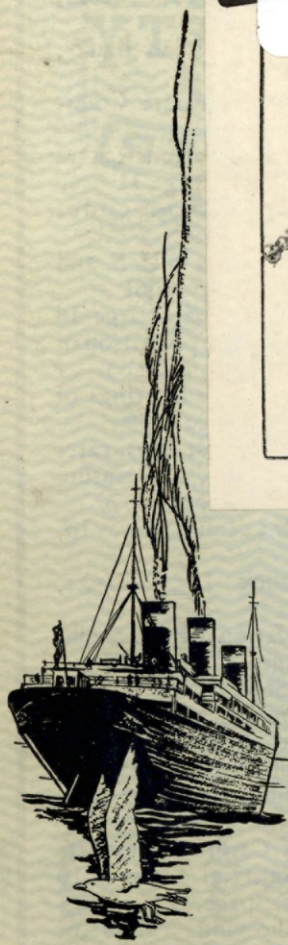
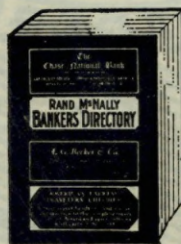
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RAND McNALLY & COMPANY

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

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AUSTRALIA, NEW ZEALAND, TASMANIA & PACIFIC ISLANDS.

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(ESTABLISHED 1817.)

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

| | | | |
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| Paid-up Capital | - - - | - - - | £ 8,780,000 |
| Reserve Fund | - - - | - - - | 6,150,000 |
| Reserve Liability of Proprietors | - - - | - - - | 8,780,000 |
| | | | <u>£ 23,710,000</u> |
| Aggregate Assets | | | |
| 30th September, 1934 | - - - | - - - | £ 116,995,000 |



Head Office: SYDNEY, NEW SOUTH WALES
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THE BUYER'S GUIDE

BANKS, HOME SAVINGS

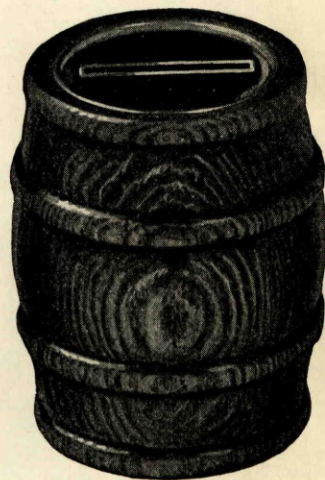


HOME SAVINGS BANKS
POCKET SAVINGS BANKS
NOVELTY BLOTTERS
ETCHED BRASS SIGNS
CAST BRONZE SIGNS
ADVERTISING NOVELTIES

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POSTAL INFORMATION

DOMESTIC

CLASSES

Air Mail—Postage—Six cents an ounce on air mail to any part of the United States. (No other postage required.)

Limit of Weight and Size—Any mailable matter except that liable to damage from freezing will be carried by airplane, including sealed parcels, not exceeding 70 pounds in weight, and not exceeding 100 inches in length and girth combined.

First Class—Letters, etc., 2 cents for each ounce or fraction of an ounce if addressed for local delivery.

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

Post Cards—One cent each, not exceeding in size 3 1/4 by 5 1/4 inches, nor less than 2 1/4 by 4 inches.

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.

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

Third Class (a) Merchandise and Loose Printed Matter—1 1/2 cents for each 2 oz. or fraction to 8 oz. inclusive.

(b) Books and Catalogues, 24 pages or more, covers included, (22 must be printed), and Seeds, Scions and Bulbs—One cent for each 2 oz. or fraction to 8 oz. inclusive.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

MONEY ORDERS

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

SPECIAL DELIVERY

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

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

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

"Special Delivery" must be so endorsed.

SPECIAL HANDLING

(Handled as above but without special delivery)

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

"Special Handling" must be so endorsed.

RETURN RECEIPTS

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

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

PARCEL POST

| 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 | 7.65 | |
| 70 lbs. | 42c | 84c | 1.47 | 2.52 | 3.77 | 4.95 | 6.35 | 7.74 | |

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

INSURANCE

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

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

REGISTRY

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

Fee for return receipt 3 cents extra. Registered mail including registered C. O. D. matter, having a declared value in excess of the maximum indemnity covered by the registry fee paid is subject to a postal surcharge as follows:

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

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

| | |
|--|-----|
| For delivery within Local Zone and First Zone..... | 3c |
| Second Zone..... | 3c |
| Third Zone..... | 4c |
| Fourth Zone..... | 5c |
| 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 apply. When patrons prefer the registry service or desire indemnity in excess of \$200.00 such mail may be sent by the combined registry-C. O. D. service, the fees for which are shown in table below:

REGISTERED C. O. D. MAIL

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

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

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

CHARGE FOR SERVICE

Covering C. O. D. Mail at Office 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 1/4 inches. *Minimum dimensions:* 4 by 2 3/4 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 8 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 Packages—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 packages.)

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

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

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

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

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

| | |
|--------------------------------|------------------------------------|
| Ecuador | Netherlands, The |
| Argentina | Newfoundland (including Labrador) |
| Australia | Norway |
| Austria | Nyasaland Protec- |
| Bahamas | Germany |
| Belgium | Great Britain and Northern Ireland |
| Brazil | Guatemala |
| British Guiana | Hungary |
| British Honduras (Belize only) | Irish Free State |
| Canada | Italy |
| China | Japan |
| Czechoslovakia | Latvia |
| Danzig | Lithuania |
| Denmark | Luxembourg |
| Dominican Republic | Mexico |

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

TABLE NO. 1

| Country | Printed matter and com'l papers | | | | Max' dim's 18 inches in any direction, except as below when in the form of roll |
|---|---------------------------------|-----|---------------------------------|-----|---|
| | Limits of weight | | | | |
| | In general | | Single volumes of printed books | | |
| | Lbs. | Oz. | Lbs. | Oz. | Inches |
| Andorra (Republic) | 1 | 2 | 11 | — | 30x4 |
| Argentina | 2 | — | 11 | — | 30x4 |
| Balearic Islands | 2 | — | 11 | — | 30x4 |
| Bolivia | 2 | — | 11 | — | 30x4 |
| Brazil | 2 | — | 11 | — | 30x4 |
| Canada | 6 | 6 | 11 | — | 30x4 |
| Canary Islands | 2 | — | 11 | — | 30x4 |
| Chile | 2 | — | 11 | — | 30x4 |
| Colombia | 2 | — | 11 | — | 30x4 |
| Costa Rica | 2 | — | 11 | — | 30x4 |
| Cuba | 2 | 2 | None | — | 30x4 |
| Dominican Republic | 2 | 2 | 11 | — | 30x4 |
| Ecuador | 2 | — | 11 | — | 30x4 |
| Guatemala | 2 | — | 11 | — | 30x4 |
| Haiti | 8 | 12 | 11 | — | 40x6 |
| Honduras (Republic) | 8 | 12 | 11 | — | 40x6 |
| Labrador (see Newfoundland) | | | | | |
| Mexico | 1 | 6 | None | — | 30x4 |
| Newfoundland (including Labrador) | 1 | 6 | 11 | — | 30x4 |
| Nicaragua | 8 | 12 | 11 | — | 40x6 |
| Panama | 1 | 2 | None | — | 30x4 |
| Paraguay | 2 | — | 11 | — | 30x4 |
| Peru | 2 | — | 11 | — | 30x4 |
| Salvador, El | 2 | — | None | — | 30x4 |
| Spain, including Aihucemas Island, Ceuta, Chaferinas or Zafarinas Islands, Melilla, Penon de Velez de la Gomera, and Tangier. | 2 | — | 11 | — | 30x4 |
| Uruguay | 2 | — | 11 | — | 30x4 |
| Venezuela | 2 | — | 11 | — | 40x6 |
| All other foreign destinations not listed above | 4 | 6 | 6 | 9 | 30x4 |

Note.—Daily newspapers issued and mailed as frequently as six times a week to bona fide subscribers in Canada and Newfoundland by publishers or registered news agents, and all second-class matter mailed by publishers or registered news agents to the other countries mentioned in the table above are subject to the postage rates prescribed in paragraphs 1, 2, 4, and 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 \$10.01 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 other foreign country the postmaster should direct him to the nearest international money-order office. Particular care should be taken not to draw orders upon places on the Isthmus of Panama outside the Canal Zone; but for persons residing at Colon, Republic of Panama, orders on domestic form may be drawn on Cristobal, Canal Zone, which adjoins Colon, while for residents of the city of Panama, Republic of Panama, orders on like form may be drawn on adjoining town of Ancon, Canal Zone.

Schedule No. 2—Fees charged for money orders issued on international form. Payable in Argentina, Austria, Belgium, Brazil, Bulgaria, Cape of Good Hope, Cape Verde Islands, Chile, China, Costa Rica, Czechoslovakia, Danzig (Free City of), Denmark, Estonia, Finland, France, French Levant*, Germany, Great Britain and Northern Ireland, Greece, Guatemala, Honduras, Hong Kong, Hungary, Iceland, Irish Free State, Italy, Japan, Latvia, Lithuania, Luxembourg, Mexico, Natal, Netherlands, 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, Latakial and Djebel Druze.

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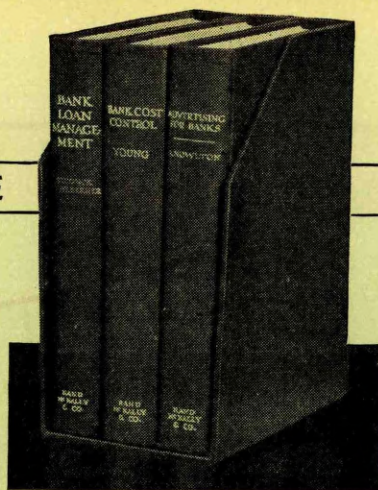
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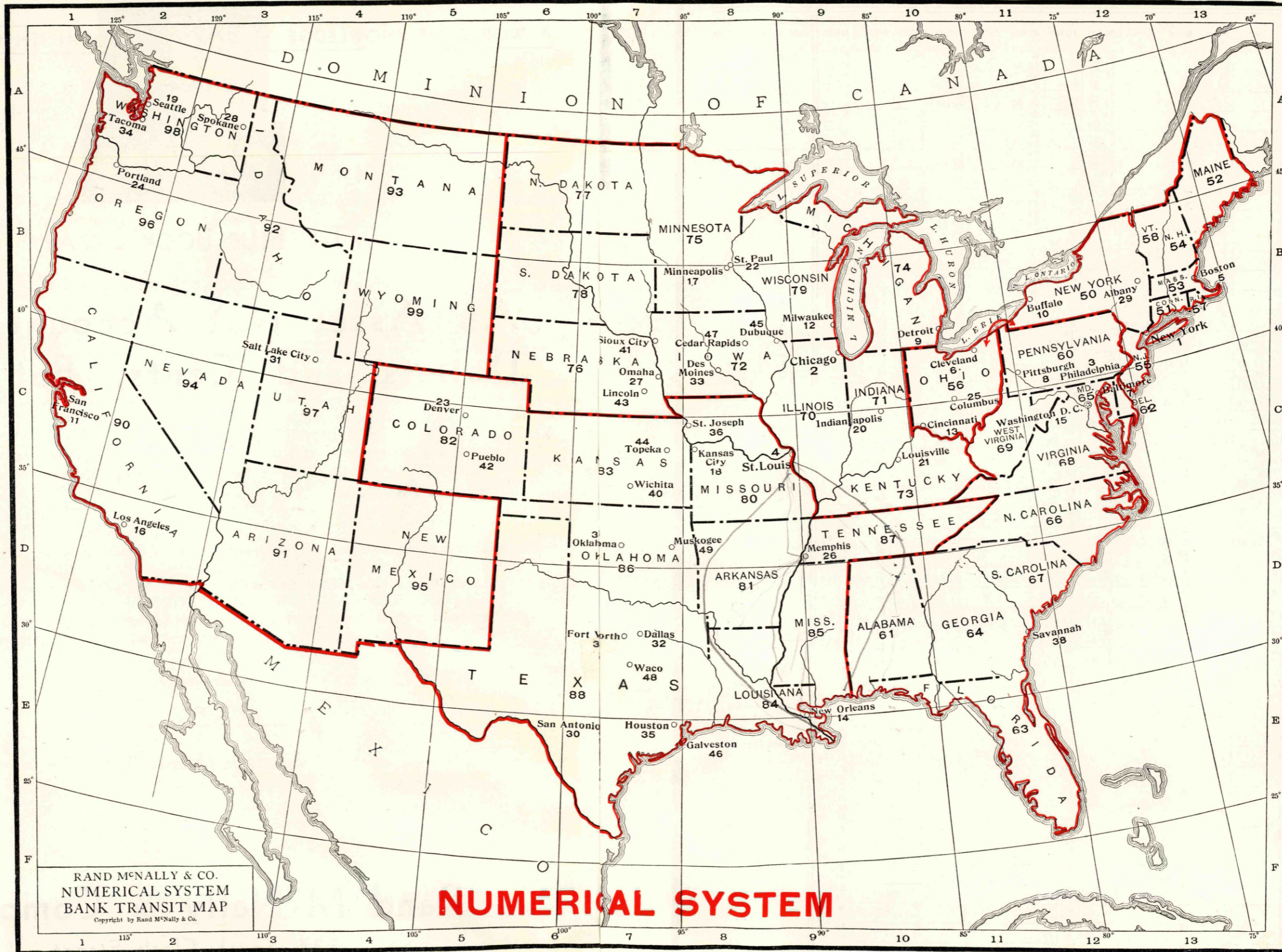
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 BANK TRANSIT MAP
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COMPTROLLER'S CALLS TO THE NATIONAL BANKS FROM 1890, TO DATE

| YEAR | JAN. | FEB. | MAR. | APR. | MAY | JUNE | JULY | AUG. | SEP. | OCT. | NOV. | DEC. | Dates and number of Calls made on respective dates | | | |
|-------|------------|------------|------------|-------------|-------------|--------------|-------------|-------------|------------|-------------|------------|-------------|--|------------|----|-----|
| | | | | | | | | | | | | | DATES | CALLS | | |
| 1890 | | F 28 79 | | | S 17 78 | | F 18 62 | | | Th 2 76 | | F 19 78 | | | | |
| 1891 | | M 26 69 | | | M 4 67 | | Th 9 66 | | F 25 78 | | | | W 2 68 | | 1 | 9 |
| 1892 | | | T 1 90 | | T 17 77 | | T 12 56 | | F 30 80 | | | | F 9 70 | | 2 | 5 |
| 1893 | | | M 6 87 | | Th 4 59 | | W 12 69 | | | T 3 83 | | | T 19 77 | | 3 | 4 |
| 1894 | | W 28 71 | | | F 4 65 | | W 18 75 | | | T 2 76 | | | W 19 78 | | 4 | 16 |
| 1895 | | | T 5 76 | | T 7 63 | | Th 11 65 | | S 28 79 | | | | F 13 76 | | 5 | 11 |
| 1896 | | F 28 77 | | | Th 7 69 | | T 14 68 | | | T 6 84 | | | Th 17 72 | | 6 | 7 |
| 1897 | | | T 9 82 | | F 14 66 | | F 23 70 | | | T 5 74 | | | W 15 71 | | 7 | 7 |
| 1898 | | F 18 65 | | | Th 5 76 | | Th 14 70 | | T 20 68 | | | | Th 1 72 | | 8 | 1 |
| 1899 | | S 4 65 | | W 5 60 | | F 30 86 | | Th 7 69 | | | | | S 2 86 | | 9 | 9 |
| 1900 | | T 13 73 | | Th 26 72 | | F 29 64 | | W 5 68 | | | | | Th 13 99 | | 10 | 8 |
| 1901 | | T 5 54 | | W 24 78 | | | M 15 82 | | M 30 77 | | | | T 10 71 | | 11 | 3 |
| 1902 | | T 25 77 | | W 30 74 | | | W 16 77 | | M 15 61 | | T 25 71 | | | | 12 | 8 |
| 1903 | | F 6 73 | | Th 9 62 | | T 9 61 | | | W 9 92 | | | | Th 17 69 | | 13 | 4 |
| 1904 | F 22 66 | | M 28 66 | | | Th 9 73 | | | T 6 89 | | | | Th 10 65 | | 14 | 8 |
| 1905 | W 11 62 | | T 14 62 | | M 29 76 | | | F 25 88 | | | | | Th 9 76 | | 15 | 6 |
| 1906 | M 29 81 | | | F 6 67 | | M 18 73 | | | T 4 78 | | | | M 12 69 | | 16 | 2 |
| 1907 | S 26 75 | | F 22 55 | | M 20 59 | | | Th 22 94 | | | | | | T 3 103 | 17 | 7 |
| 1908 | | F 14 73 | | | Th 14 90 | | W 15 62 | | W 23 70 | | | F 27 65 | | | 18 | 5 |
| 1909 | | F 5 70 | | W 28 82 | | W 23 56 | | | W 1 70 | | | T 16 76 | | | 19 | 3 |
| 1910 | M 31 76 | | T 29 57 | | | Th 30 93 | | | Th 1 62 | | | Th 10 70 | | | 20 | 5 |
| 1911 | S 7 58 | | T 7 59 | | | W 7 92 | | | F 1 86 | | | | T 5 95 | | 21 | 2 |
| 1912 | | T 20 77 | | Th 18 58 | | F 14 57 | | | W 4 82 | | | T 26 83 | | | 22 | 6 |
| 1913 | | T 4 70 | | F 4 59 | | W 4 61 | | S 9 66 | | | T 21 73 | | | | 23 | 4 |
| 1914* | T 13 84 | | W 4 50 | | | T 30 118 | | | S 12 74 | | S 31 49 | | Th 31 61 | | 24 | 4 |
| 1915* | | | Th 4 63 | | S 1 58 | W 23 53 | | | Th 2 71 | | | W 10 69 | F 31 51 | | 25 | 10 |
| 1916* | | | T 7 67 | | M 1 55 | F 30 60 | | | T 12 74 | | | F 17 66 | W 27 40 | | 26 | 10 |
| 1917* | | | M 5 68 | | T 1 57 | W 20 50 | | | T 11 83 | | | T 20 70 | M 31 41 | | 27 | 24 |
| 1918* | | | M 4 63 | | F 10 67 | S 29 50 | | S 31 63 | | | | F 1 62 | T 31 60 | | 28 | 21 |
| 1919* | | | T 4 63 | | M 12 69 | M 30 49 | | | F 12 74 | | | M 17 66 | W 31 44 | | 29 | 4 |
| 1920* | | S 28 59 | | | T 4 66 | W 30 57 | | | W 8 70 | | | M 15 68 | W 29 44 | | 30 | 22 |
| 1921 | | M 21 54 | | Th 28 66 | | Th 30 63 | | | T 6 68 | | | | S 31 116 | | 31 | 116 |
| 1922 | | | F 10 69 | | F 5 56 | F 30 56 | | | F 15 77 | | | | F 29 105 | | 40 | 105 |
| 1923 | | | | T 3 95 | | S 30 88 | | | F 14 76 | | | | M 31 108 | | 41 | 108 |
| 1924 | | | M 31 91 | | | M 30 91 | | | | F 10 102 | | | W 31 82 | | 42 | 82 |
| 1925 | | | | M 6 96 | | T 30 85 | | | M 28 90 | | | | Th 31 94 | | 43 | 94 |
| 1926 | | | | M 12 102 | | W 30 79 | | | | | | | F 31 184 | | 44 | 184 |
| 1927 | | | W 23 82 | | | Th 30 99 | | | | M 10 102 | | | S 31 82 | | 45 | 82 |
| 1928 | | T 28 59 | | | | S 30 123 | | | | W 3 95 | | | M 31 89 | | 46 | 89 |
| 1929 | | | W 27 86 | | | S 29 94 | | | | F 4 97 | | | T 31 88 | | 47 | 88 |
| 1930 | | | T 27 86 | | | M 30 95 | | | W 24 86 | | | | W 31 98 | | 48 | 98 |
| 1931 | | | W 25 84 | | | T 30 97 | | | T 29 91 | | | | Th 31 93 | | 49 | 93 |
| 1932 | | | | | | Th 30 182 | | | F 30 92 | | | | S 31 92 | | 50 | 92 |
| 1933 | | | | | | F 30 181 | | | | W 25 117 | | | S 30 66 | | 51 | 66 |
| 1934 | | | M 5 65 | | | S 30 117 | | | | W 17 109 | | | M 31 75 | | 52 | 75 |
| 1935 | | | M 4 63 | | | S 29 117 | | | | | | | | | 53 | 117 |

| DATES | CALLS |
|-------|-------|
| 1 | 9 |
| 2 | 5 |
| 3 | 4 |
| 4 | 16 |
| 5 | 11 |
| 6 | 7 |
| 7 | 7 |
| 8 | 1 |
| 9 | 9 |
| 10 | 8 |
| 11 | 3 |
| 12 | 8 |
| 13 | 4 |
| 14 | 8 |
| 15 | 6 |
| 16 | 2 |
| 17 | 7 |
| 18 | 5 |
| 19 | 3 |
| 20 | 5 |
| 21 | 2 |
| 22 | 3 |
| 23 | 5 |
| 24 | 2 |
| 25 | 6 |
| 26 | 4 |
| 27 | 4 |
| 28 | 10 |
| 29 | 10 |
| 30 | 24 |
| 31 | 21 |
| <hr/> | |
| 219 | |

34 on Monday
50 " Tuesday
40 " Wednesday
31 " Thursday
42 " Friday
22 " Saturday
Total, 219

*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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Office of the Association, 33 South Clark Street, Chicago

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| " | Mrs. Maude W. Brewer, Office Assistant | Montgomery. |
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| " | L. V. Bailey, Bank Examiner | Phoenix. |
| " | A. G. King, Bank Examiner | Phoenix. |
| " | Pearl Butler Pendleton, Secretary | Phoenix. |
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| " | Oliver Phillips, Asst. Commissioner in charge of Building & Loan Associations | Little Rock. |
| " | B. M. Eagle, Asst. Commissioner in charge of Blue Sky Division | Little Rock. |
| " | Theo. P. Carson, State Bank Examiner | Little Rock. |
| " | Albert Sims, Bank Examiner | Little Rock. |
| " | G. H. Sexton, Bank Examiner | Little Rock. |
| " | H. A. Daugherty, Bank Examiner (Closed Banks) | Little Rock. |
| " | Fay C. Rayburn, Asst. Bank Examiner | Little Rock. |
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| Calif. | F. W. Richardson, Supt. of Banks | 343 Sansome St. San Francisco. |
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| " | 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. |
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| " | N. O. Matthews, Bank Examiner | San Francisco. |
| " | Paul F. Meckes, Bank Examiner | San Francisco. |
| " | J. Perry Reynolds, Bank Examiner | San Francisco. |
| " | H. S. Taylor, Bank Examiner | San Francisco. |
| " | W. T. Werschkuhl, Bank Examiner | San Francisco. |
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| " | John McFaul, Chief of Southern Division | 701 California State Bldg., Los Angeles |
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| " | R. C. Barth, Bank Examiner | |
| " | S. M. Matthews, Bank Examiner | |
| " | E. E. Hauptert, Bank Examiner | |
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| " | John Jenson, Deputy Bank Com. | Denver. |
| " | Geo. T. Atchison, Deputy Bank Com. | Denver. |
| " | Walter J. Nelson, Deputy Bank Com. | Denver. |
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| " | William E. Glover, Junior Bank Exam. | Watertown. |
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| " | Lindale C. Fisher, Bank Examiner | Wilmington |
| Fla. | J. M. Lee, State Comptroller | Tallahassee. |
| " | H. J. Chance, Asst. Comptroller | Tallahassee. |
| " | Geo. C. White, Bank Report Analyst | Tallahassee. |
| " | J. E. Perkins, State Bank Examiner | Tallahassee. |
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| " | O. G. Jackson, Bank Examiner | Atlanta. |
| " | H. B. Harris, Assistant Bank Examiner | Atlanta. |
| " | W. D. Lloyd, Bank Examiner | Tallahassee. |
| " | A. L. Johnson, Secretary | Decatur. |
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| " | A. A. Mueller, Chief Examiner, Cook Co. Div., 2600 American National Bk. Bldg. | Chicago. |
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| " | Henry Odenthal, Bank Examiner | Springfield. |
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| | Department of Financial Institutions: | | | | Wade G. Emmett, Jr., Junior Examiner, Union Trust Bldg..... Baltimore. | |
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| | Wm. R. Dexheimer, Supervisor Division of Liquidations..... Indianapolis. | | | | | |
| | F. M. Call, Assistant Administrative Officer..... Indianapolis. | | | | | |
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| | J. E. Myer, Bank Examiner..... Marion. | | | | | |
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| | Blaine H. Wiseman, Bank Examiner..... Indianapolis. | | | | | |
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| | Joe McCord, Bank Examiner..... Indianapolis. | | | | | |
| | Wilbur White, Bank Examiner..... La Fayette. | | | | | |
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| | C. R. Moss, Bank Examiner..... Orleans. | | | | | |
| | L. R. Lewis, Bank Examiner..... Indianapolis. | | | | | |
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| | H. S. Maentz, State Bank Examiner..... Allegan. | | | | | |
| | G. D. Monroe, State Bank Examiner..... Howell. | | | | | |
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| | Harold F. Holmes, Asst. Examiner..... Bangor. | | | | | |
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| | Hal G. Hoyt, Securities Examiner..... Augusta. | | | | | |
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| | Llewellyn L. Cooper, Assistant Examiner..... Augusta. | | | | | |
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| | C. Raymond Frey, Senior Examiner, Union Trust Bldg., Baltimore. | | | | | |
| | Z. Davis Jackson, Senior Examiner, Union Trust Bldg., Baltimore. | | | | | |
| | H. Sadtler Nolen, Junior Examiner, Union Trust Bldg., Baltimore. | | | | | |
| | Julius Scriba, Junior Examiner, Union Trust Bldg., Baltimore. | | | | | |
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| " | E. J. Hand, Assistant Examiner | Minneapolis | " | Arthur P. McQuade, Bank Examiner | 80 Centre St., N. Y. |
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| " | David W. Andrews, Junior Bank Examiner | Elizabeth | " | Charles R. Murray, Bank Examiner | 80 Centre St., N. Y. |
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| | | | " | George S. Notarpole, Bank Examiner | 80 Centre St., N. Y. |
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| | | | " | A. Charles Ruocco, Bank Examiner | 80 Centre St., N. Y. |
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| | | | " | John L. Seigart, Bank Examiner | Syracuse |
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| | | | " | Ralph T. Simmons, Bank Examiner | 80 Centre St., N. Y. |
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| | | | " | John J. Sullivan, Bank Examiner | Albany |

| STATE | NAME | ADDRESS | STATE | NAME | ADDRESS |
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| N. Y. | William Taner, Bank Examiner | 80 Centre St., N. Y. | Okla. | Harry L. McConnell, Auditor | Oklahoma City. |
| (Cont.) | Alfred L. Taylor, Bank Examiner | 80 Centre St., N. Y. | " | J. R. Gayler, Examiner | Norman. |
| " | Ralph W. Taylor, Bank Examiner | 80 Centre St., N. Y. | " | John H. Sutton, Examiner | Prague. |
| " | William deC. White, Bank Examiner | 80 Centre St., N. Y. | " | W. E. Clark, Bank Examiner | Enid. |
| " | Walter H. Wiesner, Bank Examiner | 80 Centre St., N. Y. | Ore. | A. A. Schramm, Supt. of Banks | Salem. |
| " | Leslie W. Wintsch, Bank Examiner | 80 Centre St., N. Y. | " | Edmund T. Way, Asst. Supt. of Banks | Portland. |
| " | Edward F. X. Wolfe, Bank Examiner | 80 Centre St., N. Y. | " | S. Deitrick, Examiner | Portland. |
| " | Edward Zimmerman, Jr., Bank Examiner | Buffalo. | " | T. B. Lumsden, Examiner | Portland. |
| " | Milton W. Asmuth, Bank Examiner | Syracuse. | " | Sydney H. Kromer, Ass't Examiner | Salem. |
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| " | Albert Leisser, Bank Examiner | 80 Centre St., N. Y. | " | Robert W. Doty, Deputy Secretary | Harrisburg. |
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| " | J. Harold Driscoll, Bank Examiner | Buffalo. | " | H. H. Eshbach, Chief, Bureau of Bldg. & Loan Associations | Harrisburg. |
| " | Jesse J. Finn, Bank Examiner | Schenectady. | " | John P. Lee, Senior Statistician | Harrisburg. |
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| " | John J. Hicks, Bank Examiner | 80 Centre St., N. Y. | " | R. Harold Auen, Bank Examiner | Pittsburgh. |
| " | Robert J. Hyland, Bank Examiner | 80 Centre St., N. Y. | " | J. W. Barrett, Bank Examiner | Bethlehem. |
| " | Henry A. Judd, Bank Examiner | Rochester. | " | Charles S. Dugan, Bank Examiner | Philadelphia. |
| " | Albert F. Kendall, Bank Examiner | Rochester. | " | Ward R. Lewis, Bank Examiner | Upper Darby. |
| " | Samuel T. Knapp, Bank Examiner | Buffalo. | " | Chas. K. Booda, Bank Examiner | Upper Darby. |
| " | P. Raymond Krause, Bank Examiner | Albany. | " | A. Rise Bowman, Bank Examiner | Lebanon. |
| " | August Langhauser, Bank Examiner | 80 Centre St., N. Y. | " | Christian H. Brandt, Bank Examiner | Mechanicsburg. |
| " | Robert C. Mabel, Bank Examiner | Albany. | " | Gerald M. Anderson, Bank Examiner | Kingston. |
| " | Frank C. Maher, Bank Examiner | Albany. | " | Chas. V. Brown, Bank Examiner | Drexel Hill. |
| " | Paul V. Martin, Bank Examiner | 80 Centre St., N. Y. | " | R. B. Carmany, Bank Examiner | Myerstown. |
| " | George A. Morlock, Bank Examiner | Buffalo. | " | Fred K. Denison, Bank Examiner | Bywood. |
| " | Vincent J. Nolan, Bank Examiner | 80 Centre St., N. Y. | " | Thomas Dixon, Bank Examiner | Philadelphia. |
| " | Walter E. Nolan, Bank Examiner | Buffalo. | " | Robert P. Ferguson, Chief Bank Examiner | Wilkes-Barre. |
| " | Gerald O'Grady, Bank Examiner | 80 Centre St., N. Y. | " | Wayne V. Frye, Bank Examiner | Monessen. |
| " | Bianche B. Plant, Bank Examiner | Albany. | " | J. Allen Gebhard, Bank Examiner | Lebanon. |
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| " | Frank S. Ross, Bank Examiner | Syracuse. | " | Fredrick C. Hollowell, Bank Examiner | Wayne. |
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| " | Alister W. D. Steele, Bank Examiner | Syracuse. | " | Wilson D. Lewis, Bank Examiner | Harrisburg. |
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| " | Charles H. Trask, Bank Examiner | Albany. | " | Thos. P. McGarrity, Bank Examiner | Philadelphia. |
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| N. O. | Gurney P. Hood, Commissioner of Banks | Raleigh. | " | Ondree H. Marsh, Bank Examiner | Tunkhannock. |
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| " | F. W. Cathro, Deputy Exam. (City & Co.) | Bismarck. | " | Wm. M. Steckley, Bank Examiner | Harrisburg. |
| " | M. J. Kraker, Deputy Examiner (City & County) | Wahpeton. | " | Raymond R. Stoner, Bank Examiner | Harrisburg. |
| " | C. E. Fodness, Deputy Examiner | Grand Forks. | " | Chas. G. Strang, Bank Examiner | Punxsutawney. |
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| " | A. W. Pleister, Special Deputy Supt. of Banks | Cleveland. | " | Fred Wigfield, Jr., Bank Examiner | Steelton. |
| " | D. J. Schurr, Special Deputy Supt. of Banks | Columbus. | " | W. R. Wirth, Bank Examiner | Pittsburgh. |
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| " | George T. Blake (foreign Ex. & Tr. Officer) | Columbus. | " | Frederic L. Zellner, Bank Examiner | McKees Rocks. |
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| " | John A. Head, Bank Examiner | Greenfield. | " | Harry R. Lahr, Bank Examiner | Pittsburgh. |
| " | G. W. Burr, Bank Examiner | Lakewood. | " | Harold V. Lundy, Bank Examiner | Manoa. |
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| " | John F. Kramer, Jr., Bank Examiner | Mansfield. | " | Silas McHenry, Private Bank Examiner | Pittsburgh. |
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| " | C. A. Ladrach, Bank Examiner | Dover. | " | Latimer W. Ballou, Deputy of Division of Banking | Room 316 State House, Providence. |
| " | H. L. Lockwood, Bank Examiner | Frankfort. | " | E. J. Littlefield, Chief Examiner | Providence. |
| " | Gustave H. Lonsway, Bank Examiner | Tiffin. | " | W. L. Offer, Bank Examiner | Providence. |
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| " | B. L. Williams, Bank Examiner | Wilmington. | " | Mildred R. McDonald, Secretary to Chief of Division of Banking & Insurance | Providence. |
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| " | Walter H. Griffith, Asst. Bank Com. | Oklahoma City. | | | |
| " | Vern Harrison, Supervisor | Capitol Bldg., Oklahoma City. | | | |
| " | E. E. Wilson, Chief Bank Examiner | Capitol Bldg., Oklahoma City. | | | |

(Continued on following page)

STATE BANK OFFICIALS AND EXAMINERS—Continued

| STATE | NAME | ADDRESS | STATE | NAME | ADDRESS |
|---|------|---------|---|------|---------|
| <p>S. C. CHIEF BANK EXAMINER'S OFFICE (Cont'd) Chief Bank Examiner—Thomas H. Daniel, Columbia. Assistant Examiners—F. B. David (Bldg. & Ln. Assns.)... Dillon. W. N. Query (Bldg. & Ln. Assns.)... Columbia.</p> | | | <p>W. Va. George Ward, Com. of Banking... Charleston. H. P. Brightwell, Bank Examiner... Charleston. M. Workman, Bank Examiner... Keyser. C. F. Smith, Bank Examiner... West Union. John J. Nash, Bank Examiner... Huntington. A. M. Gilbert, Bank Examiner... Martinsburg. C. E. Lawhead, Receiver... Clarksburg. E. L. Morrison, Receiver... Charleston. E. A. Rinehart, Receiver... Clarksburg. F. O. Lamb, Receiver... Bluefield.</p> | | |
| <p>S. D. F. R. Strain, Supt. of Banks... Pierre. H. B. Dowdell, Deputy Superintendent of Banks... Pierre. V. W. Abeel, Asst. to Supt. of Banks... Pierre. H. A. Schueler, Bank Examiner... Mitchell. Chris Hirling, Bank Examiner... Mitchell. S. E. Anderson, Bank Examiner... Sioux Falls. J. I. O'Connell, Bank Examiner... Sioux Falls. N. A. Sanford, Bank Examiner... Sioux Falls. Clair Roddewig, Special Counsel... Pierre. R. L. Swenson, Bank Examiner... Huron.</p> | | | <p>Wis. Banking Review Board: Leo T. Crowley, Chairman... Madison. Chas. J. Kuhnmuensch... Milwaukee. J. F. Schreiner... Ft. Atkinson. H. A. Von Oven... Beloit. John King... Marathon. Bank Commission: Peter A. Cleary, Chairman... Milwaukee. S. N. Schafer, Secretary... Madison. H. F. Ibach... Madison. Employees: H. W. Barney, Chief Examiner... Madison. C. P. Diggles, Supervisor Bldg. & Loan... Madison. Irving E. Backus, Senior Bank Examiner... Madison. Robert M. Barney, Asst. Bank Examiner... Madison. M. C. Benninger, Asst. Bank Examiner... Waterloo. John C. Brown, Asst. Bank Examiner... Lake Geneva. G. M. Buenzli, Counsel... Madison. S. E. Caldwell, Sr. Exam.—Bldg. & Loan... Madison. F. Dean Cardinell, Sr. Exam.—Bldg. & Loan... Cudahy. John F. Doyle, Examiner—Small Loans... Madison. J. Deane Gannon, Asst. Bank Examiner... Madison. D. Kelly Garrigan, Exam.—Bldg. & Loan... Beloit. Alvin W. Golz, Asst. Bank Examiner... Oshkosh. Alexander Hagan, Junior Exam.—Bldg. & Loan... Madison. Nelson M. Hagan, Asst. Bank Examiner... Madison. Emmet G. Hampton, Senior Examiner... Bldg. & Loan... Madison. W. F. Handel, Asst. Bank Examiner... Madison. T. Leroy Herreid, Bank Examiner... Prairie du Chien. Omer Houkom, Bank Examiner... Racine. C. G. Hyland, Credit Union Organizer... West Allis. G. W. Jamieson, Senior Bank Exam... Madison. R. E. Kileen, Bank Examiner... Eau Claire. G. M. Matthews, Bank Examiner... Green Bay. T. M. Meloy, Bank Examiner... Madison. Arthur Middleton, Exam.—Bldg. & Loan... Wauwatosa. Arthur C. Moors, Senior Examiner—Bldg. & Loan... Wauwatosa. James B. Mulva, Bank Examiner... Oshkosh. Dayton F. Pauls, Asst. Bank Exam... Madison. Herbert E. Platz, Senior Exam.—Bldg. & Loan... Milwaukee. Nelson C. Ploetz, Bank Examiner... Wausau. Thomas M. Purtell, Asst. Examiner—Bldg. & Loan... Milwaukee. Earl H. Rothe, Bank Examiner... Sheboygan Falls. C. T. Shape, Senior Bank Examiner... Milwaukee. G. A. Shape, Asst. Bank Examiner... Madison. C. C. Steele, Bank Examiner... Sparta. Fred C. Teske, Bank Examiner... Princeton. Gordon E. Vallier, Asst. Bank Examiner... So. Milwaukee. Roman J. Winkowski, Senior Examiner—Bldg. & Loan... Milwaukee. E. F. Witzig, Senior Bank Examiner... Eau Claire.</p> | | |
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| <p>Vt. L. Douglas Meredith, 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. R. W. Leach, Bank Examiner... Montpelier. Evelyn S. Gallison, Clerk... Montpelier.</p> | | | <p>Va. M. E. Bristow, Com. of Ins. & Banking, 1010 State Office Bldg... Richmond. L. R. Ritchie, Examiner in Chief... Richmond. B. J. Woodward, Bank Examiner... Richmond. W. R. Gardner, Bank Examiner... Galax. C. P. Justis, Bank Examiner... Blackstone. G. Harwood Bates, Bank Examiner... Richmond. Wm. W. Burke, Bank Examiner... Appomattox. A. C. Sanders, Bank Examiner, 1010 State Office Bldg... Richmond. Hinton C. Binford, Bank Examiner, 1010 State Office Bldg... Richmond. G. Harold Sneed, Bank Examiner... Cartersville. H. M. Thrush, Asst. Bank Examiner... Front Royal. D. T. Zentmeyer, Asst. Bank Examiner... Salem. A. Paul Hartz, Asst. Bank Examiner... Waverly. D. E. Neblett, Asst. Bank Examiner... Kenbridge. E. M. Brown, Asst. Bank Examiner... Martinsville. W. Frank Baylor, Asst. Bank Examiner... Bluefield. M. Eleanor Manning, Examiner Small Loan Companies, 1010 State Office Bldg... Richmond.</p> | | |
| <p>Wash. Howard H. Hansen, Supervisor of Banking, Olympia. J. C. Minshull, Deputy Supervisor of Banking... Olympia. J. M. Moulton, Asst. Supervisor... Spokane. C. E. Jenks, Asst. Supervisor... Seattle. O. Williams, Bank Examiner... Seattle. A. J. Cotton, Bank Examiner... Seattle. L. J. Esslinger, Bank Examiner... Seattle. A. R. Bergman, Bank Examiner... Chehalis. V. E. Rolfe, Bank Examiner... Spokane.</p> | | | <p>Wis. Banking Review Board: Leo T. Crowley, Chairman... Madison. Chas. J. Kuhnmuensch... Milwaukee. J. F. Schreiner... Ft. Atkinson. H. A. Von Oven... Beloit. John King... Marathon. Bank Commission: Peter A. Cleary, Chairman... Milwaukee. S. N. Schafer, Secretary... Madison. H. F. Ibach... Madison. Employees: H. W. Barney, Chief Examiner... Madison. C. P. Diggles, Supervisor Bldg. & Loan... Madison. Irving E. Backus, Senior Bank Examiner... Madison. Robert M. Barney, Asst. Bank Examiner... Madison. M. C. Benninger, Asst. Bank Examiner... Waterloo. John C. Brown, Asst. Bank Examiner... Lake Geneva. G. M. Buenzli, Counsel... Madison. S. E. Caldwell, Sr. Exam.—Bldg. & Loan... Madison. F. Dean Cardinell, Sr. Exam.—Bldg. & Loan... Cudahy. John F. Doyle, Examiner—Small Loans... Madison. J. Deane Gannon, Asst. Bank Examiner... Madison. D. Kelly Garrigan, Exam.—Bldg. & Loan... Beloit. Alvin W. Golz, Asst. Bank Examiner... Oshkosh. Alexander Hagan, Junior Exam.—Bldg. & Loan... Madison. Nelson M. Hagan, Asst. Bank Examiner... Madison. Emmet G. Hampton, Senior Examiner... Bldg. & Loan... Madison. W. F. Handel, Asst. Bank Examiner... Madison. T. Leroy Herreid, Bank Examiner... Prairie du Chien. Omer Houkom, Bank Examiner... Racine. C. G. Hyland, Credit Union Organizer... West Allis. G. W. Jamieson, Senior Bank Exam... Madison. R. E. Kileen, Bank Examiner... Eau Claire. G. M. Matthews, Bank Examiner... Green Bay. T. M. Meloy, Bank Examiner... Madison. Arthur Middleton, Exam.—Bldg. & Loan... Wauwatosa. Arthur C. Moors, Senior Examiner—Bldg. & Loan... Wauwatosa. James B. Mulva, Bank Examiner... Oshkosh. Dayton F. Pauls, Asst. Bank Exam... Madison. Herbert E. Platz, Senior Exam.—Bldg. & Loan... Milwaukee. Nelson C. Ploetz, Bank Examiner... Wausau. Thomas M. Purtell, Asst. Examiner—Bldg. & Loan... Milwaukee. Earl H. Rothe, Bank Examiner... Sheboygan Falls. C. T. Shape, Senior Bank Examiner... Milwaukee. G. A. Shape, Asst. Bank Examiner... Madison. C. C. Steele, Bank Examiner... Sparta. Fred C. Teske, Bank Examiner... Princeton. Gordon E. Vallier, Asst. Bank Examiner... So. Milwaukee. Roman J. Winkowski, Senior Examiner—Bldg. & Loan... Milwaukee. E. F. Witzig, Senior Bank Examiner... Eau Claire.</p> | | |

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS
 July 1, 1935

| NAME AND FEDERAL RESERVE DISTRICT | ADDRESS | NAME AND FEDERAL RESERVE DISTRICT | ADDRESS |
|---|---------|---|---------|
| <p>CHIEF NATIONAL BANK EXAMINER Folger, W. P. Office, Comptroller of the Currency, Washington, D. C.</p> | | <p>Baldrige, W. H. (9) 1334 First National Soo Line Bldg., Minneapolis, Minn. Wright, Irwin D. (10) 800 Federal Res. Bk. Bldg., Kansas City, Mo. Collier, Richard H. (11) 1706 Republic Bank Bldg., Dallas, Texas. Madland, L. L. (12) 155 Montgomery St., Rm. 1103, San Francisco, Calif.</p> | |
| <p>ASSISTANT CHIEF NATIONAL BANK EXAMINERS Crossen, G. W. Office Comptroller of the Currency, Washington, D. C. Dolan, Reed. Office Comptroller of the Currency, Washington, D. C. Hodgson, R. M. Office Comptroller of the Currency, Washington, D. C. Krippel, F. W. Office Comptroller of the Currency, Washington, D. C. McBryde, W. W. Office Comptroller of the Currency, Washington, D. C. Smith, C. F. Office Comptroller of the Currency, Washington, D. C. Wilson, C. F. Office Comptroller of the Currency, Washington, D. C.</p> | | <p>NATIONAL BANK EXAMINERS Abrahamson, Marshall, (3) 2140 Lincoln Liberty Bldg., Philadelphia, Pa. Allen E. F. (2) 525 Federal Res. Bk. Bldg., New York, N. Y. Amrhein, J. A. (5) 718 Central Nat'l Bk. Bldg., Richmond, Va. Anderson, Glenn E. (10) P. O. Box 1546, Muskogee, Okla. Anderson, O. A. (2) 525 Federal Res. Bldg., New York, N. Y. Ashwood, C. (2) 407 State St., Apt. 2, Albany, N. Y. Bailey, J. L. (5) 628 P. O. Bldg., Baltimore, Md. Baker, W. B. (3) 2140 Lincoln—Liberty Bldg., Philadelphia, Pa. Barnett, Jr., M. L., (5) Metropolitan Bank Bldg., Washington, D. C. Basham, A. A. (6) 301 P. O. Bldg., Knoxville, Tenn. Baty, M. R. (7) P. O. Box 435, Clinton, Iowa. Baugh, G. W. (7) 510 Federal Bldg., Milwaukee, Wis. Beaton, Otis W. (2) 525 Federal Res. Bk. Bldg., New York, N. Y. Beatty, R. S. (7) 164 W. Jackson Blvd., Rm. 725, Chicago, Ill. Becker, Jr., E. J. (10) P. O. Box 1082, Pueblo, Colo. Beise, S. Clark (12) 155 Montgomery St., Rm. 1103, San Francisco, Calif. J. P. Benfer, Jr. (5) Metropolitan Bank Bldg., Washington, D. C. Bernier, George M. (1) 197 Pine St., Portland, Me. Bina, James C. (7) 164 W. Jackson Blvd., Rm. 725, Chicago, Ill. Bishop, R. O. (F. D. I. C.) 525 National Press Bldg., Washington, D. C. Black, H. W. (2) 525 Federal Res. Bk. Bldg., New York, N. Y. Blank, W. H. (5) Metropolitan Bk. Bldg., Washington, D. C. Bleakley, B. J. (7) 164 W. Jackson Blvd., Rm. 725, Chicago, Ill. Boyce, Edward C. (2) 525 Federal Reserve Bank Bldg., New York, N. Y.</p> | |
| <p>DISTRICT CHIEF NATIONAL BANK EXAMINERS (By Federal Reserve Districts) Williams, F. D. (1) Federal Reserve Bank Bldg., Boston, Mass. Roberts, L. K. (2) 525 Federal Res. Bk. Bldg., New York, N. Y. Newnham, Stephen L. (3) 2140 Lincoln-Liberty Bldg., Philadelphia Pa. Leyburn, A. P. (4) 715 Federal Res. Bk. Bldg., Cleveland, Ohio. Chorpening, I. I. (5) Metropolitan Bk. Bldg., Washington, D. C. Robb, Ellis D. (6) 303 New P. O. Bldg., Atlanta, Ga. Oberwortmann, N. R. (7) 164 W. Jackson Blvd., Room 725, Chicago, Ill. Nedll, Robt. (8) 1510 Federal Commerce Trust Bldg., St. Louis, Mo.</p> | | | |

(Rec.) Acting as Receiver of a National Bank. (J.G.) National Bank Examiner, Junior Grade. (U.) Unassigned.
 (R.F.C.) Reconstruction Finance Corporation.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued

January 15, 1935

| NAME AND FEDERAL RESERVE DISTRICT | ADDRESS |
|--|--|
| NATIONAL BANK EXAMINERS—Continued | |
| Boyle, L. J. (7) | 309 New Federal Bldg., Des Moines, Ia. |
| Brogan, John C., Jr. (2) | 525 Federal Reserve Bank Bldg., New York, N. Y. |
| Brown, H. L. (7) | 164 W. Jackson Blvd., Rm. 725, Chicago, Ill. |
| Bryan, Charles A. (7) | 164 W. Jackson Blvd., Rm. 725, Chicago, Ill. |
| Burt, Ross M. (10) | 219 Colorado Nat'l Bk. Bldg., Denver, Colo. |
| Byrne, James J. (6) | 301 New P. O. Bldg., Knoxville, Tenn. |
| Carolan, James J. (1) | Federal Reserve Bk. Bldg., Boston, Mass. |
| Carter, Aubrey B. | Room 151 Treasury Bldg., Washington, D. C. |
| Clark, Francis J. (5) | Metropolitan Bank Bldg., Washington, D. C. |
| Clark, Lewis H. (F. D. I. C.) | 807 Central National Bk. Bldg., Richmond, Va. |
| Clarke, A. A. (4) | 307 Leonard Bldg., Washington, Pa. |
| Clary, I. N. (2) | 525 Federal Reserve Bldg., New York, N. Y. |
| Coffin, G. S. (12) | 155 Montgomery St., Room 1103, San Francisco, Calif. |
| Coggins, J. D. (10) | Box 1991, Oklahoma City, Okla. |
| Cook, Robt. E., (10) | 800 Fed. Res. Bk. Bldg., Kansas City, Mo. |
| Cooke, A. J. (12) | 403 Empire State Bldg., Spokane, Wash. |
| Crawford, H. M. (3) | Box 148, Lancaster, Pa. |
| Cunningham, F. F. (6) | 303 New P. O. Bldg., Atlanta, Ga. |
| Cushing, C. M. (10) | 800 Federal Reserve Bldg., Kansas City, Missouri. |
| Davenport, H. B. (3) | 2140 Lincoln Liberty Bldg., Philadelphia, Pa. |
| Davis, Linton J. (F.D.I.C.) | Dallas, Texas. |
| De Baun, Claud (2) | 525 Federal Reserve Bk. Bldg., New York, N. Y. |
| Donahue, C. A. (12) | 1107 A. Mattei Bldg., Fresno, Calif. |
| Donahue, W. H. (10) | 800 Federal Res. Bk. Bldg., Kansas City, Mo. |
| Donovan, Leo D. (4) | No. 7 P. O. Bldg., Lima, Ohio. |
| Dresler, H. B. (7) | 164 W. Jackson Blvd., Rm. 725, Chicago, Ill. |
| Dunlap, Thomas C. (3) | 2140 Lincoln-Liberty Bldg., Philadelphia, Pa. |
| Fanning, F. B. (7) | P. O. Box 592, Indianapolis, Ind. |
| Faris, A. B. (4) | P. O. Box 506, Richmond, Ky. |
| Finney, R. Gordon (3) | P. O. Box 186, Williamsport, Pa. |
| Fitzgerald, George J. (7) | 164 W. Jackson Blvd., Rm. 725, Chicago, Ill. |
| Flynn, Bernard M. (7) | P. O. Box 116, Decatur, Ill. |
| Folger, Hugh W. (5) (F.D.I.C.) | Richmond, Va. |
| Foster, C. W. (11) | 912 Alamo National Bank Bldg., San Antonio, Texas. |
| Francis, C. C. (2) | 525 Fed. Res. Bk. Bldg., New York, N. Y. |
| Francy, Martin J. (8) | 1510 Federal Commerce Trust Bldg., St. Louis, Mo. |
| Frank, E. W. (8) | Okawville, Ill. |
| Franklin, Charles H. (12) | 155 Montgomery St., Rm. 1103, San Francisco, Calif. |
| Fraser, J. A. (R. F. C.) | Washington, D. C. |
| Freeman, O. M. (1) | 205 Governor St., Providence, R. I. |
| Fridstrom, W. C. (1) | 335 Federal Bldg., Hartford, Conn. |
| Funsten, W. P. (F.D.I.C.) | Los Angeles, Calif. |
| Gaffney, J. F. (4) | P. O. Box 808, Columbus, Ohio. |
| Galvin, E. H. (12) | 639 H. W. Hellman Bldg., Los Angeles, Calif. |
| Gentry, J. H. (9) | 320 Federal Bldg., Duluth, Minn. |
| Gilbert, H. B. (11) | P. O. Box 1254, Wichita Falls, Texas. |
| Goddard, Glenn B. (12) | 155 Montgomery St., Rm. 1103, San Francisco, Calif. |
| Gorman, E. F. (8) | 1510 Fed. Com. Trust Bldg., St. Louis, Mo. |
| Green, A. W. (1) | Fed. Reserve Bk. Bldg., Boston, Mass. |
| Griffin, Gerald (1) | 22 West St., Suite E., Rutland, Vt. |
| Gruetznier, V. G. (2) | 208 P. O. Bldg., Watertown, N. Y. |
| Gules, F. A. (6) | P. O. Box 8, Nashville, Tenn. |
| Haggard, Hollis (8) | 1510 Fed. Com. Trust Bldg., St. L. Mo. |
| Harrison, H. G. (8) | P. O. Box 1596, Memphis, Tenn. |
| Hauschild, L. P. (4) | P. O. Box 44, Greensburg, Pa. |
| Hawkins, J. W. (11) | P. O. Box 1223, Shreveport, La. |
| Hedrick, C. O. (4) | 176 Republic Bk. Bldg., Dallas, Tex. |
| Hieber, Charles G. (4) | 715 Fed. Reserve Bank Bldg., Cleveland, O. |
| Hooker, Robert K. (8) | P. O. Box 136, Springfield, Mo. |
| Hooper, Marshall (12) | P. O. Box 1467, Sacramento, Calif. |
| Horton, B. E. (11) | P. O. Box 556, Corsicana, Texas. |
| Hotchkiss, Paul L. (2) | 326 Ten Eyck St., Watertown, N. Y. |
| Houser, D. F. (6) | 303 New P. O. Bldg., Atlanta, Ga. |
| Huck, Wm. F. (9) | 1334 First National Soo Line Bldg., Minneapolis, Minn. |
| Hudspeth, J. W. (2) | 525 Federal Reserve Bank Bldg., New York, N. Y. |
| Hunt, James F. (8) | 1510 Federal Commerce Trust Bldg., St. Louis, Mo. |
| Hurley, Michael J. (1) | Federal Reserve Bank Bldg., Boston, Mass. |
| Hutt, William E. (11) | Sherman, Texas. |
| Ickler, L. H., Jr. (9) | No. 9 Midland Nat'l Bk. Bldg., Billings, Mont. |
| Irwin, John J. (2) | 525 Federal Reserve Bank Bldg., New York, N. Y. |
| Jennings, Irwin L. (2) | P. O. Box 726, Kingston, N. Y. |
| Jennings, L. A. (2) | 525 Federal Reserve Bank Bldg., New York, N. Y. |
| Jorres, G. W. (12) | 639 H. W. Hellman Bldg., Los Angeles, Calif. |
| Kane, W. W. (8) | 5381 Pershing Ave., St. Louis, Mo. |
| Kellogg, Preston P. (4) | 715 Federal Reserve Bank Bldg., Cleveland, O. |
| Ketner, John H. (3) | 428 Carsonia Ave., Pennside, Reading, Pa. |
| Killmond, J. E. | 320 Treasury Dept., Washington, D. C. |
| Lamb, Ernest (11) | 1706 Republic Bank Bldg., Dallas, Tex. |
| Lammond, W. M. (6) | P. O. Box 1364, New Orleans, La. |
| Lanning, L. C. (2) | 525 Fed. Reserve Bk. Bldg., New York, N. Y. |
| Larsen, Walter (2) | 525 Fed. Reserve Bk. Bldg., New York, N. Y. |
| LeFevre, J. G. (9) | 214 Federal Building, Fargo, N. Dak. |
| Linden, C. C. (5) | 302 Federal Bldg., Clarksburg, W. Va. |
| Lorang, P. J. (2) | 525 Fed. Res. Bk. Bldg., New York, N. Y. |
| Luiken, John B. (6) | P. O. Box 1309, Birmingham, Ala. |
| Lyon, C. W. (10) | P. O. Box 135, Norfolk, Neb. |
| McCall, W. P. (1) | Federal Reserve Bank Bldg., Boston, Mass. |
| McCanna, A. B. (2) | 525 Fed. Res. Bk. Bldg., New York, N. Y. |
| McClain, J. S. (6) | 303 New Post Office Bldg., Atlanta, Ga. |
| McCoy, Thomas P. (12) | 522 Central Bldg., Seattle, Wash. |
| McLaren, D. D. (9) | 1334 First National Soo Line Bldg., Minnps. |
| McLaren, C. H. (12) | 522 Central Building, Seattle, Wash. |
| McLean, R. A. (7) | P. O. Box 216, Grand Rapids, Mich. |
| McQuilkin, Charles (3) | 2140 Lincoln-Liberty Bldg., Philadelphia, Pa. |
| Mackey, R. N. (7) | P. O. Box 356, Waterloo, Ia. |
| Male, W. N. (10) | 800 Fed. Res. Bk. Bldg., Kansas City, Mo. |
| Martin, Albert J. (11) | 1706 Republic Bank Bldg., Dallas, Tex. |
| Miller, Charles J. (4) | 715 Fed. Res. Bk. Bldg., Cleveland, Ohio. |
| Miller, P. V. (10) | 800 Federal Res. Bk. Bldg., Kansas City, Mo. |
| Miller, R. H. (7) | 164 W. Jackson Blvd., Rm. 725, Chicago, Ill. |
| Morgan, C. E. (12) | 155 Montgomery St., Room 1103, San Francisco, Calif. |
| Morgan, E. W. (7) | Lock Box 935, Sioux City, Ia. |
| Murphy, D. F. (1) | 30 Pearl St., Boston, Mass. |

| NAME AND FEDERAL RESERVE DISTRICT | ADDRESS |
|-----------------------------------|--|
| Murphy, L. L. (7) | 164 W. Jackson Blvd., Room 725, Chicago, Ill. |
| Murray, M. W. (7) | 164 W. Jackson Blvd., Room 725, Chicago, Ill. |
| Nelson, F. S. (10) | P. O. Box 437, Lincoln, Neb. |
| Nelson, Nels (9) | 1334 First National Soo Line Bldg., Minneapolis, Minn. |
| Nielson, Geo. W. (2) | 525 Federal Reserve Bldg., New York, N. Y. |
| Norman, Louis A. (4) | 715 Federal Reserve Bank Bldg., Cleveland, Ohio. |
| North, R. B. (10) | P. O. Box 1920, Wichita, Kan. |
| O'Brien, L. J. (7) | P. O. Box 587, Appleton, Wis. |
| Ockershausen, F. C. (5) | Metropolitan Bank Bldg., Washington, D. C. |
| O'Conner, Thomas J. (2) | P. O. Box 352, Buffalo, N. Y. |
| O'Grady, Robert D. (4) | 1026 Federal Bldg., Grant St., Pittsburgh, Pa. |
| Olson, W. W. (9) | 201 Security Nat'l Bk. Bldg., Sioux Falls, S. D. |
| O'Meara, William F. (7) | 801 Central National Bank Bldg., Peoria, Ill. |
| Oyen, Finn (9) | P. O. Box 471, Fargo, N. D. |
| Palmer, R. E. A. (12) | 303 Continental Bank Bldg., Salt Lake City, Utah. |
| Patterson, Donald (2) | 525 Fed. Res. Bank Bldg., New York, N. Y. |
| Patterson, Virgil P. (11) | P. O. Box 147, Abilene, Tex. |
| Patterson, Virgil P. (11) | 706 Republic Bank Bldg., Dallas, Texas. |
| Pendleton, G. A. (5) | P. O. Box 358, Charlotte, N. C. |
| Penn, D. V. (2) (F. D. I. C.) | 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. |
| Plant, Powell (12) | 155 Montgomery St., Rm. 1103, San Francisco, Calif. |
| Poole, C. A. | Rm. 220 Treasury Dept., Washington, D. C. |
| Powell, Alton L. (5) | P. O. Box 1075, Columbia, S. Car. |
| Price, A. E. (12) | 639 H. W. Hellman Bldg., Los Angeles, Calif. |
| Quinn, H. F. (7) | 164 W. Jackson Blvd., Room 725, Chicago, Ill. |
| Rafter, Charles T. (10) | P. O. Box 876, Cheyenne, Wyo. |
| Ransom, F. T. (3) | 2140 Lincoln-Liberty Bldg., Philadelphia, Pa. |
| Rasmussen, L. J. (12) | 639 H. W. Hellman Bldg., Los Angeles, Calif. |
| Rebman, Robert P. (2) | 525 Federal Reserve Bank Building, New York, N. Y. |
| Rees, Frank A. (10) | 800 Federal Reserve Bank Bldg., Kansas City, Mo. |
| Reitz, H. A. (2) | Hotel Statler, Buffalo, N. Y. |
| Reynolds, J. R. (2) | P. O. Box 221, Albany, N. Y. |
| Rhinehart, H. A. (5) | P. O. Box 358, Charlotte, N. C. |
| Rice, Turner, Jr. (6) | P. O. Box 231, Montgomery, Ala. |
| Roberts, Jr., L. K. (1) | Federal Res. Bk. Bldg., Boston, Mass. |
| Robinson, F. F. (7) | 164 West Jackson Blvd., Rm. 725, Chicago. |
| Robinson, H. S. (2) | 525 Federal Res. Bk. Bldg., New York, N. Y. |
| Robinson, H. S. (10) | P. O. Box 415, Clinton, Okla. |
| Roetzel, G. F. (10) (F. D. I. C.) | 905 Fed. Res. Bk. Bldg., Kansas City, Mo. |
| Rooney, Mark (10) | 800 Federal Reserve Bank Building, Kansas City, Mo. |
| Rossmann, R. (R. F. C.) | Washington, D. C. |
| Rummel, J. T. (12) | 514 P. O. Bldg., Portland, Ore. |
| Saifer, Richard H. (2) | 525 Fed. Res. 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 187, Fort Wayne, Ind. |
| Sandlin, W. A. (11) | 912 Alamo National Bank Bldg., San Antonio, Tex. |
| Scharfenberg, R. W. (3) | P. O. Box 266, Wilkes-Barre, Pa. |
| Seabury, Robert M. (R.F.C.) | Washington, D. C. |
| Sedlack, L. H. (12) | Rm. 1103, 155 Montgomery St., San Francisco, Calif. |
| Severson, Henry (8) | 434 Federal Bldg., Little Rock, Ark. |
| Shanley, F. W. (12) | Room 1103, 155 Montgomery St., San Francisco, Calif. |
| Shannon, Clyde (11) | 1706 Republic Bank Bldg., Dallas, Tex. |
| Shapiro, Leo (12) | 519 P. O. Bldg., Portland, Ore. |
| Shley, W. L. (11) | 1706 Republic Bank Bldg., Dallas, Texas. |
| Smith, E. T. (4) | P. O. Box 14, Mansfield, Ohio. |
| Smith, Geo. F. (3) | P. O. Box 981, Harrisburg, Pa. |
| Snead, A. K. Jr. (6) | 303 New P. O. Bldg., Atlanta, Ga. |
| Snyder, Vernon G. (3) | P. O. Box 231, Sunbury, Pa. |
| Spender, Max V. (12) | 638 H. W. Hellman Bldg., Los Angeles, Calif. |
| Starkey, Gordon E. (4) | P. O. Box 53, Newcastle, Pa. |
| Starr, Douglas O. (5) | Daniel Boone Hotel, Charleston, W. Va. |
| Stevens, L. T. (9) | 4929 Pleasant Ave., South Minneapolis, Minn. |
| Stewart, A. M. | Rm. 327, Treas. Dept., Washington, D. C. |
| Stewart, H. E. (2) | 358 Federal Bldg., Syracuse, N. Y. |
| Stewart, F. R. (2) | 525 Federal Res. Bk. Bldg., New York, N. Y. |
| Stoy, E. D. (5) | Metropolitan Bank Bldg., Washington, D. C. |
| Stroefler, L. F. (F. D. I. C.) | Mansfield, Ohio. |
| Stuart, Robt. K. (7) | 906 Michigan Ave., Evanston, Ill. |
| Sutton, E. P. (6) | P. O. Box 1175, Lakeland, Fla. |
| Swensen, Loren T. (3) | P. O. Box 127, Altoona, Pa. |
| Taylor, O. C. (12) | 2730 So. Normandie St., Los Angeles, Calif. |
| Taylor, Wm. M. (F.D.I.C.) | Washington, D. C. |
| Tolton, A. F. (12) | 639 H. W. Hellman Bldg., Los Angeles, Calif. |
| Underwood, C. E. (4) | 5507 Southern Blvd., Youngstown, Ohio |
| Van Anken, L. C. (4) | 20770 West Lake Road, Cleveland, Ohio. |
| Van Brunt, L. J. (F.D.I.C.) (2) | 525 Federal Reserve Bank Bldg., New York, N. Y. |
| Vandoran, W. T. (5) | Metropolitan Bank Bldg., Washington, D. C. |
| Voight, Howell B. (1) | The Carpenter, Manchester, N. H. |
| Vonarb, E. A. (8) | P. O. Box 482, Evansville, Ind. |
| Von Birgelein, F. M. (9) | 1334 First National Soo Line Bldg., Minneapolis, Minn. |
| Waldron, W. J. (12) | 205 P. O. Bldg., Santa Ana, Calif. |
| Walker, Harry W. (4) | 715 Federal Reserve Bank Bldg., Cleveland O. |
| Walker, H. 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. Bldg., New York, N. Y. |
| West, H. B. (10) | P. O. Box 1091, Oklahoma City, Okla. |
| Wetzel, Adam (2) | 358 Federal Bldg., Syracuse, N. Y. |
| Wilde, M. C. (12) | 522 Central Bldg., Seattle, Wash. |
| Wilke, Otto F. (6) | P. O. Box 67, Albany, Ga. |
| Williams, E. L. (10) | P. O. Box 296, Salina, Kan. |
| Williams, Thomas M. (5) | 407 Federal Bldg., Norfolk, Va. |
| Williams, W. A. (11) | 907 Alamo National Bank Bldg., San Antonio, Texas. |
| Wilson, G. R. (7) | 405 Fed. Reserve Bk. Bldg., Detroit, Mich. |
| Witt, G. T. (11) | P. O. Box 1231, Amarillo, Tex. |
| Wood, Cliff (8) | 435 Federal Bldg., Little Rock, Ark. |
| Wood, D. R. (3) | Pulaski National Bank Bldg., Pulaski, Va. |
| Woodside, Hal (8) | 234 Federal Building, Louisville, Ky. |
| Wray, H. L. (9) | 1334 First National Soo Line Bldg., Minneapolis, Minn. |
| Wright, E. M. (12) | 514 P. O. Bldg., Portland, Ore. |
| Wylie, Robert W. (3) | 2140 Lincoln-Liberty Bldg., Philadelphia, Pa. |
| Young, William R. (8) | P. O. 1596, Memphis, Tenn. |

(R.F.C.) Reconstruction Finance Corporation. Note: Telegrams, unless otherwise stated, should be sent to the office of the Chief National Bank Examiner.
(F.D.I.C.) Federal Deposit Insurance Corporation.

VALUES OF FOREIGN MONEYS

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY.
Washington, D. C., July 1, 1935

Pursuant to Section 522, Title IV, of the Tariff Act of 1930, reenacting Section 25 of the Act of August 27, 1894, as amended, the following estimates by the Director of the Mint of the values of foreign monetary units are hereby proclaimed to be the values of such units in terms of the money of account of the United States that are to be followed in estimating the value of all foreign merchandise exported to the United States during the quarter beginning July 1, 1935, expressed in any such foreign monetary units: *Provided, however,* That if no such value has been proclaimed, or if the value so proclaimed varies by five per centum or more from a value measured by the buying rate in the New York market at noon on the day of exportation, conversion shall be made at a value measured by such buying rate, as determined and certified by the Federal Reserve Bank of New York and published by the Secretary of the Treasury pursuant to the provisions of Section 522, Title IV, of the Tariff Act of 1930.

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

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

| COUNTRY. | LEGAL STANDARD. | MONETARY UNIT. | Value in Terms of U. S. Money. | REMARKS. |
|---|---|--|--------------------------------|---|
| Argentine Republic | Gold | Peso | \$1.6335 | Currency: Paper normally convertible at 44 % of face value. |
| Austria | Gold | Schilling | .1875 | |
| Belgium | Gold | Belga | .1695 | Based on decree of March 31, 1935. 1 belga equals 5 Belgian paper francs. |
| Bolivia | Gold | Boliviano | .6180 | 13½ bolivianos equal 1 pound sterling. |
| Brazil | Gold | Milreis | .2025 | Currency: Government paper; ratio of 8 paper to 1 gold milreis for collection of taxes and duties decreed Nov. 22, 1933. |
| British Colonies in Australasia and Africa. | Gold | Pound sterling | 8.2397 | |
| British Honduras | Gold | Dollar | 1.6931 | |
| Bulgaria | Gold | Lev | .0122 | |
| Canada | Gold | Dollar | 1.6931 | |
| Chile | Gold | Peso | .2060 | |
| China | Silver (Stated values are estimated market values. In gold, of silver content of units.) | Yuan, prior to March, 1933 | .5513 | 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 | .5419 | |
| | | Dollar { Hong Kong British Mexican } | .5596 | |
| Colombia | Gold | Peso | 1.6479 | Currency: Government paper and silver. |
| Costa Rica | Gold | Colon | .7879 | Law establishing conversion office fixes ratio 4 colons (nongold) = \$1. |
| Cuba | Gold | Peso | 1.0000 | By law of May 25, 1934. |
| Czechoslovakia | Gold | Krone | .0418 | Effective February 17, 1934. |
| Denmark | Gold | Krone | .4537 | |
| Dominican Republic | Gold | Dollar | 1.6931 | U. S. money is principal circulating medium. |
| Ecuador | Gold | Sucre | .3386 | |
| Egypt | Gold | Pound (100 piasters) | 8.3692 | |
| Estonia | Gold | Kroon | .4537 | |
| Finland | Gold | Markka | .0426 | |
| France | Gold | Franc | .0663 | |
| Germany | Gold | Reichsmark | .4033 | |
| Great Britain | Gold | Pound sterling | 8.2397 | Obligation to sell gold at legal monetary par suspended, effective Sept. 21, 1931. |
| Greece | Gold | Drachma | .0220 | |
| Guatemala | Gold | Quetzal | 1.6931 | |
| Haiti | Gold | Gourde | .2000 | Currency: National bank notes redeemable on demand in American dollars. |
| Honduras | Gold | Lempira | .8466 | Lempira circulates as equivalent of half of U. S. dollar. |
| Hungary | Gold | Pengő | .2961 | |
| India (British) | Gold | Ruppee | .6180 | |
| Indo-China | Gold | Piaster | .6633 | |
| Italy | Gold | Lira | .0891 | |
| Japan | Gold | Yen | .8440 | |
| Latvia | Gold | Lat | .3267 | |
| Liberia | Gold | Dollar | 1.6931 | British money only is used. |
| Lithuania | Gold | Litas | .1693 | |
| Mexico | Gold | Peso | .8440 | By law of July 25, 1931, gold has no legal tender status but it may be held as monetary reserve for use in foreign exchange operations. |
| Netherlands and colonies | Gold | Guilder (florin) | .6806 | |
| Newfoundland | Gold | Dollar | 1.6931 | |
| Nicaragua | Gold | Cordoba | 1.6933 | |
| Norway | Gold | Krone | .4537 | |
| Panama | Gold | Balboa | 1.6933 | |
| Paraguay | Gold | Peso (Argentine) | 1.6335 | Depreciated Paraguayan paper currency is used. |
| Persia | Gold | Rial | .0824 | Rial currency effective March 21, 1932, with 1 rial equivalent to 1 kran of old system. |
| Peru | Gold | Sol | .4740 | |
| Philippine Islands | Gold | Peso | .5000 | |
| Poland | Gold | Zloty | .1899 | |
| Portugal | Gold | Escudo | .0748 | |
| Rumania | Gold | Leu | .0101 | |
| Salvador | Gold | Colon | .8466 | |
| Siam | Gold | Baht (Tical) | .7491 | |
| Spain | Gold | Peseta | .3267 | Valuation is for gold peseta; currency is notes of the Bank of Spain. |
| Straits Settlements | Gold | Dollar | .9613 | |
| Sweden | Gold | Krona | .4537 | |
| Switzerland | Gold | Franc | .3267 | |
| Turkey | Gold | Piaster | .0744 | |
| Union of Soviet Republics | Gold | Chervonetz | 8.7123 | (100 piasters equal to the Turkish £.) |
| Uruguay | Gold | Peso | 1.7511 | Currency: Inconvertible paper. |
| Venezuela | Gold | Bolivar | .3267 | |
| Yugoslavia | Gold | Dinar | .0298 | |

1986

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 |
| 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 | .. | .. | .. | .. | .. | .. |
| .. | .. | .. | .. | .. | .. | .. |

MARCH

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| 61 | 62 | 63 | 64 | 65 | 66 | 67 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | .. | .. | .. | .. |
| .. | .. | .. | .. | .. | .. | .. |

APRIL

| S | M | T | W | T | F | S |
|----|----|----|----|-----|-----|-----|
| .. | .. | .. | 92 | 93 | 94 | 95 |
| .. | .. | .. | 1 | 2 | 3 | 4 |
| 96 | 97 | 98 | 99 | 100 | 101 | 102 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | .. | .. |
| .. | .. | .. | .. | .. | .. | .. |

MAY

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| .. | .. | .. | .. | .. | 122 | 123 |
| .. | .. | .. | .. | .. | 1 | 2 |
| 124 | 125 | 126 | 127 | 128 | 129 | 130 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | .. | .. | .. | .. | .. | .. |
| .. | .. | .. | .. | .. | .. | .. |

JUNE

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| .. | 153 | 154 | 155 | 156 | 157 | 158 |
| .. | 1 | 2 | 3 | 4 | 5 | 6 |
| 159 | 160 | 161 | 162 | 163 | 164 | 165 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | .. | .. | .. | .. |
| .. | .. | .. | .. | .. | .. | .. |

JULY

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| .. | .. | .. | 183 | 184 | 185 | 186 |
| .. | .. | .. | 1 | 2 | 3 | 4 |
| 187 | 188 | 189 | 190 | 191 | 192 | 193 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | .. |
| .. | .. | .. | .. | .. | .. | .. |

AUGUST

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| .. | .. | .. | .. | .. | .. | 214 |
| .. | .. | .. | .. | .. | .. | 1 |
| 215 | 216 | 217 | 218 | 219 | 220 | 221 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | .. | .. | .. | .. | .. |
| .. | .. | .. | .. | .. | .. | .. |

SEPTEMBER

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| .. | .. | 245 | 246 | 247 | 248 | 249 |
| .. | .. | 1 | 2 | 3 | 4 | 5 |
| 250 | 251 | 252 | 253 | 254 | 255 | 256 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | .. | .. | .. |
| .. | .. | .. | .. | .. | .. | .. |

OCTOBER

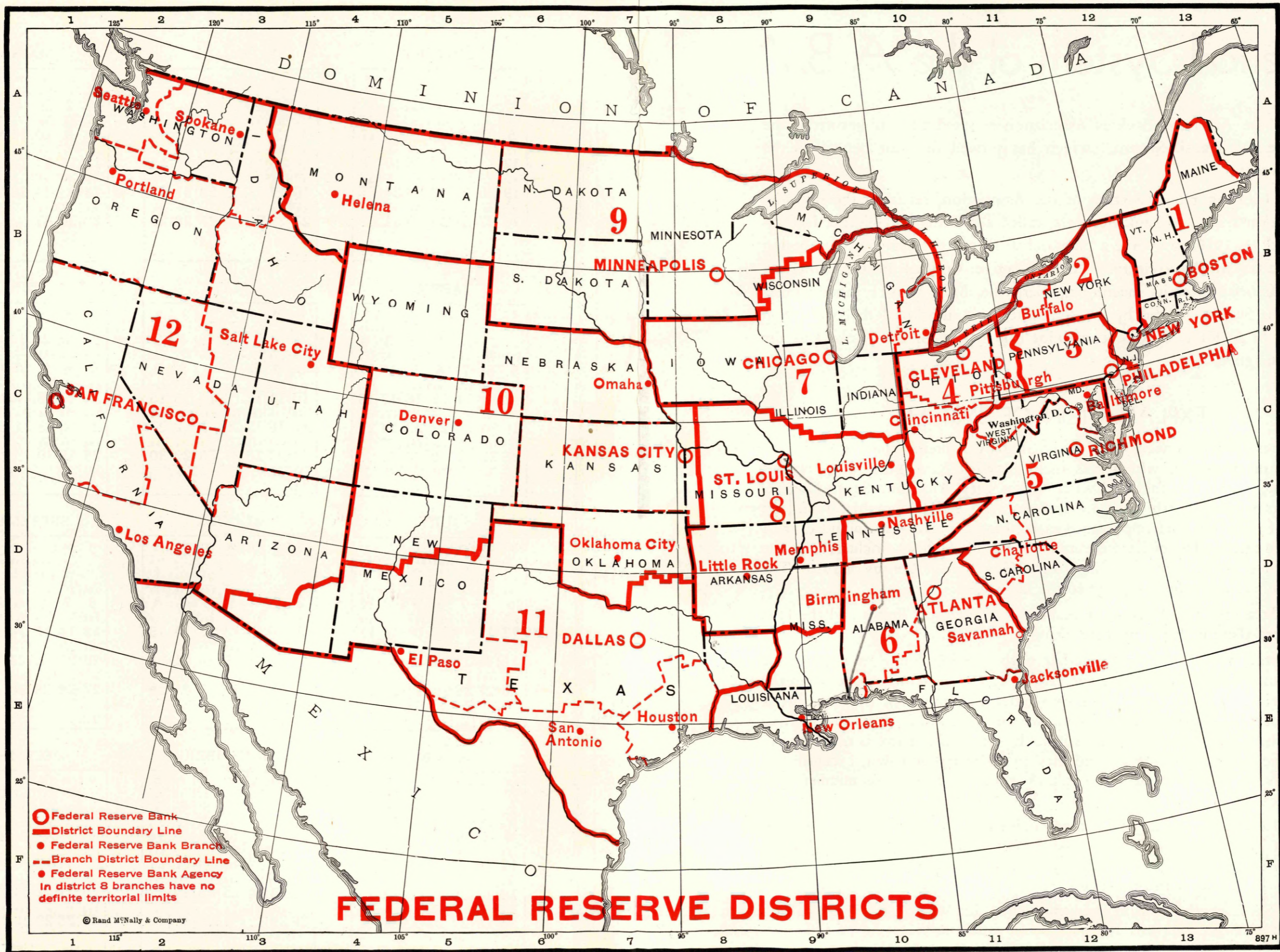
| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| .. | .. | .. | .. | 275 | 276 | 277 |
| .. | .. | .. | .. | 1 | 2 | 3 |
| 278 | 279 | 280 | 281 | 282 | 283 | 284 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |
| .. | .. | .. | .. | .. | .. | .. |

NOVEMBER

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| 306 | 307 | 308 | 309 | 310 | 311 | 312 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | .. | .. | .. | .. | .. |
| .. | .. | .. | .. | .. | .. | .. |

DECEMBER

| S | M | T | W | T | F | S |
|-----|-----|-----|-----|-----|-----|-----|
| .. | .. | 336 | 337 | 338 | 339 | 340 |
| .. | .. | 1 | 2 | 3 | 4 | 5 |
| 341 | 342 | 343 | 344 | 345 | 346 | 347 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | .. | .. |
| .. | .. | .. | .. | .. | .. | .. |



Numerical System of the A. B. A.

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

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

EXPLANATION OF SYSTEM

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

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

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

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

The Seventeenth Edition was published in May, 1935, and is supplemented to September 15, 1935.

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 | Nové | Nové | Negen | Devyat | Ni | Nio |
| 10 | Ten | Dix | Zehn | Diez | Dieci | Dez | Tien | Desyat | Ti | Tio |
| 11 | Eleven | Onze | Elf | Once | Undici | Onze | Elf | Odinnadsat | Elleve | Elfva |
| 12 | Twelve | Douze | Zwölf | Doce | Dodici | Doze | Twaalf | Dvynadsat | Tolv | Tolf |
| 13 | Thirteen | Treize | Dreizehn | Trece | Tredici | Treze | Dertien | Tridnadsat | Tretten | Tretton |
| 14 | Fourteen | Quatorze | Vierzehn | Catorce | Quattordici | Quatorze | Veertien | Chetirnadsat | Fjorten | Fjorton |
| 15 | Fifteen | Quinze | Fünfzehn | Quince | Quindici | Quinze | Vijftien | Pyatnadsat | Femten | Femton |
| 16 | Sixteen | Seize | Sechzehn | Diez y seis | Sedici | Dezeseis | Zestien | Shestnadsat | Sexten | Sexton |
| 17 | Seventeen | Dix-sept | Siebzehn | Diez y siete | Diciassette | Dezesete | Zeventien | Semnadsat | Sytten | Sjutton |
| 18 | Eighteen | Dix-huit | Achtzehn | Diez y ocho | Diciotto | Dezoito | Achtien | Vosemnadsat | Atten | Aderton |
| 19 | Nineteen | Dix-neuf | Neunzehn | Diez y nueve | Diciannove | Dezennove | 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 | Halvtredsindstyve | Femtio |
| 60 | Sixty | Soixante | Sechzig | Sesenta | Sessanta | Sessenta | Zestig | Shestdesyat | Tredsindstyve | Sextio |
| 70 | Seventy | Soixante-dix | Siebenzig | Setenta | Settanta | Setenta | Zeventig | Semdesyat | Halvfjerdindstyve | 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 dias vista | Dopo vista | A dias vista | Dagen na zigt | Posle predyavlenii | Efter sigt | Efter sigt |
| | After date | À jours de date | Nach Dato, or nach Heute | A dias fecha | Dopo dato | A dias data | Dagen na dato | Dato | Efter dato | Från dato |
| | Pay to the order | Payez à l'ordre | Für mich, or uns an anweisung | A la ordén | Pagate al l'ordine | Pagase a ordem | Voor my aan de Order | Plat it order | Behag at betale til ordre | Behagar att betala till ordre |
| | I promise to pay | Je payerai | Werde ich, or werden wir bezahlen | Pagaré | Paghero | Pagarei | Ik neem aan te betalen | Ia obyeschaju | Jeg forpligter mig at betale | Jag förpligtar mig att betala |
| | With interest | Avec interets | Mit Zinsen | Con interés | Con interesse | Com interesse | Met interest | S protsentami | Med rente | Med ränta |

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

Central Reserve Cities

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



Reserve Cities***

- | | |
|--------------------------|-----------------------------|
| 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

FEDERAL RESERVE BOARD

WASHINGTON, D. C.

Ex-officio Members

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

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

LAWRENCE CLAYTON,
Assistant to the Governor

ELLIOTT L. THURSTON, *Special Assistant to the Governor.*

CHESTER MORRILL, *Secretary*

J. C. NOELL, *Assistant Secretary.*

LISTON P. BETHEA, *Assistant Secretary.*

S. R. CARPENTER, *Assistant Secretary.*

WALTER WYATT, *General Counsel.*

GEORGE B. VEST, *Assistant General Counsel.*

B. MAGRUDER WINGFIELD, *Assistant General Counsel.*

LEO H. PAULGER, *Chief, Division of Examinations.*

R. F. LEONARD, *Assistant Chief, Division of Examinations.*

C. E. CAGLE, *Assistant Chief, Division of Examinations.*

MARRINER S. ECCLES, *Governor*

J. J. THOMAS, *Vice Governor*

CHARLES S. HAMLIN

ADOLPH C. MILLER

GEORGE R. JAMES

M. S. SZYM CZAK

FRANK J. DRINNEN, *Federal Reserve Examiner.*

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

LAUHLIN CURRIE, *Assistant Director, Division of Research and Statistics.*

WOODLIEF THOMAS, *Assistant Director, Division of Research and Statistics.*

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

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

J. E. HORBETT, *Assistant Chief, Division of Bank Operations.*

CARL E. PARRY, *Chief, Division of Security Loans.*

PHILIP E. BRADLEY, *Assistant Chief, Division of Security Loans.*

O. E. FOULK, *Fiscal Agent.*

JOSEPHINE E. LALLY, *Deputy Fiscal Agent.*

FEDERAL ADVISORY COUNCIL—(1935)

THOMAS M. STEELE, *Boston, District No. 1*

JAMES H. PERKINS,
New York, District No. 2

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

ARTHUR E. BRAUN,
Cleveland, District No. 4

CHARLES M. GOHEN,
Richmond, District No. 5

H. LANE YOUNG, *Atlanta, District No. 6*

WALTER LICHTENSTEIN, *Secretary*

SOLOMON A. SMITH,
Chicago, District No. 7

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

THEODORE WOLD,
Minneapolis, District No. 9

W. T. KEMPER,
Kansas City, District No. 10

JOSEPH H. FROST, *Dallas, District No. 11*

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

(Combined statement of the assets and liabilities of the twelve Federal Reserve Banks as of July 3, 1935)
(In thousands of dollars)

| LIABILITIES | RESOURCES | | |
|---|-------------|---|-------------|
| F. R. notes in actual circulation | \$3,299,860 | Gold Certificates on hand and due from | |
| F. R. bank notes circulation, net | | U. S. Treasury | \$6,226,221 |
| | | Redemption fund—F. R. Notes | 22,881 |
| | | Other cash | 216,175 |
| Deposits: | | Total reserves | \$6,465,277 |
| Member bank—reserve account | 4,899,723 | Redemption Fund—F. R. bank notes | |
| U. S. Treasurer—General account | 181,686 | Bills discounted: | |
| Foreign bank | 25,700 | Secured by U.S. Govt. obligations, direct | |
| Other deposits | 286,484 | and / or fully guaranteed | \$ 5,384 |
| Total deposits | \$5,393,593 | Other bills discounted | 2,987 |
| Deferred availability items | 531,850 | Total bills discounted | \$ 8,371 |
| Capital paid in | 146,570 | Bills bought in open market | 4,687 |
| Surplus (Section 7) | 144,893 | Industrial Advances | 27,904 |
| Surplus (Section 13b) | 20,870 | U. S. Government securities: | |
| Reserve for contingencies | 30,777 | Bonds | 292,743 |
| All other liabilities | 9,088 | Treasury notes | 1,533,137 |
| TOTAL LIABILITIES | \$9,577,501 | Certificates and bills | 604,879 |
| | | Total U. S. Govt. securities | \$2,430,759 |
| | | Other securities | |
| | | Total bills and securities | \$2,471,721 |
| | | Due from foreign banks | 636 |
| | | F. R. notes of other banks | 17,940 |
| | | Uncollected items | 527,436 |
| | | Bank premises | 49,839 |
| | | All other assets | 44,652 |
| | | TOTAL RESOURCES | \$9,577,501 |

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 320; State Banks 46. Total 366.

DIRECTORS

CLASS A:—ALFRED L. RIPLEY (1935), Boston; F. S. CHAMBERLAIN (1937), New Britain, Conn.; ARTHUR SEWALL (1936), Bath, Me.

CLASS B:—PHILIP R. ALLEN (1935), East Walpole, Mass.; EDWARD S. FRENCH (1937), 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 (1937) Providence.

OFFICERS

ROY A. YOUNG, *Governor*; WILLIAM W. PADDOCK, *Deputy Governor*; WILLIAM WILLETT, *Cashier*; KRICKEL K. CARRICK, *Secretary and General Counsel*; FREDERIC H. CURTISS, *Chairman of the Board and Federal Reserve Agent*; EDWARD H. OSGOOD, *Assistant Federal Reserve Agent*; CHARLES F. GETTEMY, *Assistant Federal Reserve Agent*; WILLIAM D. McRAE, *Assistant Federal Reserve Agent*.

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

MEMBER FEDERAL ADVISORY COUNCIL

THOMAS M. STEELE, New Haven, Conn.

(Statement of June 29, 1935)

(In thousands of dollars)

| LIABILITIES | RESOURCES |
|--|---|
| F. R. notes in actual circulation | Gold Certificates on hand and due from U. S. Treasury . . . |
| Deposits: | Redemption Fund—F. R. Notes |
| Member bank—reserve account | *Other cash |
| U. S. Treasurer—General Account | Total reserve |
| Foreign bank | Bills discounted: |
| Other deposits | Sec. by U. S. Government obligations |
| Total deposits | Other bills discounted |
| Deferred availability items | Total bills discounted |
| Capital paid in | Bills bought in open market |
| Surplus | Industrial Advances |
| Surplus (Section 13B) | U. S. Government securities: |
| Reserve for Contingencies | Bonds |
| All other liabilities | Treasury notes |
| Total miscellaneous liabilities | Certificates and Bills |
| TOTAL LIABILITIES | Total U. S. Government securities |
| | Total bills and securities |
| | Due from foreign banks |
| | F. R. notes of other F. R. banks |
| | Uncollected items |
| | Bank premises |
| | All other assets |
| | Total miscellaneous resources |
| | TOTAL RESOURCES |

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

CHECK COLLECTION TIME SCHEDULE

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

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

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

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

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

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

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

Five Days After Receipt—Checks payable through Clearing Houses in Helena, Los Angeles, Portland, Ore., 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 626; unlicensed 0; total 626; State Banks: licensed 53; unlicensed 0; total 53; Trust Companies: licensed 114; unlicensed 0; total 114. Total 793, as of June 15, 1935. Number of banks in District No. 2, : licensed 1247, unlicensed 5; total 1252.

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> CHARLES H. COE, <i>Deputy Governor</i> WALTER S. LOGAN, <i>Deputy Governor and General Counsel</i></p> | <p>GEORGE L. HARRISON, <i>Governor</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> JOHN H. WILLIAMS, <i>Economist</i></p> |
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| <p>J. WILSON JONES, <i>Assistant Deputy Governor</i> HERBERT H. KIMBALL, <i>Assistant Deputy Governor and Assistant Secretary</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> MYLES C. McCAHILL, <i>Manager, Administration Department</i> ROBERT F. McMURRAY, <i>Manager, Safekeeping Department</i> JACQUES A. MITCHELL, <i>Manager, Credit Department</i></p> | <p>ARTHUR PHELAN, <i>Manager, Discount Department</i> WILLIAM A. SCOTT, <i>Manager, Government Bond Department</i> WM. F. SHEEHAN, <i>Chief Examiner</i> TODD G. TIEBOUT, <i>Assistant Counsel</i> WM. F. TREIBER, <i>Assistant Counsel</i> RUFUS J. TRIMBLE, <i>Assistant Counsel</i> CHAS. N. VAN HOUTEN, JR., <i>Manager Security Custody Department</i> I. WARD WATERS, <i>Manager, Cash Custody Department</i> VALENTINE WILLIS, <i>Manager, Collection Department</i></p> |
|---|---|

OFFICERS OF FEDERAL RESERVE AGENT'S FUNCTION

| | |
|--|--|
| <p>J. HERBERT CASE, <i>Federal Reserve Agent</i> RAY M. GIDNEY, <i>Assistant Federal Reserve Agent</i> WILLIAM H. DILLISTIN, <i>Assistant Federal Reserve Agent and Manager, Bank Examinations Dept.</i></p> | <p>HERBERT S. DOWNS, <i>Assistant Federal Reserve Agent and Manager, Bank Relations Department</i> HAROLD V. ROELSE, <i>Assistant Federal Reserve Agent and Manager, Reports Department</i></p> |
|--|--|

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

MEMBER FEDERAL ADVISORY COUNCIL

JAMES H. PERKINS, *Chairman, National City Bank of New York, New York, N. Y.*

(Statement of July 3, 1935)
(In thousands of dollars)

| LIABILITIES | | RESOURCES | |
|--|-------------|--|-------------|
| F. R. notes in actual circulation..... | \$ 717,475 | Gold Certificates on hand and due from U. S. Treasury..... | \$2,297,885 |
| | | Redemption Fund—F. R. Notes..... | 1,107 |
| Deposits: | | Other cash..... | 63,697 |
| Member bank—reserve account..... | 2,018,012 | Total reserves..... | \$2,362,689 |
| U. S. Treasurer—General Account..... | 74,617 | Bills discounted: | |
| Foreign bank..... | 9,294 | Secured by U. S. Govt. obligations direct and / or fully guaranteed..... | 3,912 |
| Other deposits..... | 219,321 | Other bills discounted..... | 2,251 |
| Total deposits..... | \$2,321,244 | Total bills discounted..... | \$ 6,163 |
| Deferred availability items..... | 137,571 | Bills bought in the open market..... | 1,801 |
| Capital paid in..... | 59,386 | Industrial Advances..... | 6,830 |
| Surplus (Section 7)..... | 49,964 | United States Government Securities: | |
| Surplus (Section 13b)..... | 6,578 | Bonds..... | 99,496 |
| Reserve for contingencies..... | 7,500 | Treasury Notes..... | 470,463 |
| All other liabilities..... | 5,558 | Certificates and bills..... | 174,359 |
| TOTAL LIABILITIES..... | \$3,305,276 | Total U. S. Govt. securities..... | 744,318 |
| | | Total bills and securities..... | \$ 759,112 |
| | | Due from foreign banks..... | 256 |
| | | F. R. notes of other banks..... | 5,620 |
| | | Uncollected items..... | 134,346 |
| | | Bank Premises..... | 11,882 |
| | | All Other Assets..... | 31,371 |
| | | TOTAL RESOURCES..... | \$3,305,276 |

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

FREDERICK B. COOLEY, *Chairman*, President, New York Car Wheel Co., Buffalo.
LEWIS G. HARRIMAN, President, Manufacturers & Traders Trust Company, Buffalo.
EDWARD G. MINER, *Chairman*, The Pfaudler Company, Rochester, N. Y.

GEORGE F. RAND, President, Marine Trust Company of Buffalo, Buffalo.
EDWARD B. VREELAND, President, Salamanca Trust Co., Salamanca, N. Y.
HOWARD KELLOGG, President, Spencer Kellogg & Sons, Inc., Buffalo, N. Y.
ROBERT M. O'HARA, *Managing Director*.

OFFICERS

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

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

TIME SCHEDULE OF BUFFALO BRANCH

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(925 Chestnut Street)

TERRITORY IN DISTRICT—Delaware, the following counties of New Jersey: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Ocean, and Salem, and all Pennsylvania east of western boundary of following counties: McKean, Elk, Clearfield, Cambria, and Bedford. Membership: National Banks 594; State Banks 61. Non-Member Banks 289. Total number of banks in District No. 3, 944.

DIRECTORS

CLASS A:—J. B. HENNING (1937), Tunkhannock, Pa.; JOSEPH WAYNE, JR. (1935), Philadelphia; GEORGE W. REILY (1936), Harrisburg, Pa.

CLASS B:—C. FREDERICK C. STOUT (1937), 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 (1937), Bridgeville, Del.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 4—Continued

OFFICERS

E. S. BURKE, JR., *Acting Chairman of Board*
 WM. H. FLETCHER, *Acting Federal Reserve Agent*
 J. B. ANDERSON, *Assistant Federal Reserve Agent and
 Manager Statistical Department*
 HOWARD EVANS, *Asst. Federal Reserve Agent and Mana-
 ger, Bank Examination Department*
 F. V. GRAYSON, *Auditor*

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

(Statement of June 29, 1935)
 (In thousands of dollars)

| LIABILITIES | RESOURCES |
|---|---|
| Federal Reserve notes in actual circulation.....\$317,844 | Gold Certificates on hand and due from U. S. Treasury \$416,810 |
| Deposits: | Redemption Fund—F. R. Notes 1,808 |
| Member bank—Reserve account.....\$295,876 | Other cash 8,613 |
| U. S. Treasurer—General Account..... 5,724 | Total reserves.....\$427,231 |
| Foreign bank..... 2,425 | Bills discounted: |
| Other deposits..... 3,888 | Secured by U. S. Govt. obligations direct and / or |
| Total Deposits.....\$307,913 | fully guaranteed 175 |
| Deferred availability items..... 45,984 | Other bills discounted 30 |
| Capital paid in..... 13,127 | Total bills discounted.....\$ 205 |
| Surplus (Section 7)..... 14,371 | Bills bought in open market..... 446 |
| Surplus (Section 13b)..... 1,007 | Industrial Advances..... 1,573 |
| Reserve for contingencies..... 3,000 | U. S. Government securities: |
| All other liabilities..... 203 | Bonds..... 25,644 |
| TOTAL LIABILITIES.....\$703,449 | Treasury Notes 136,876 |
| | Certificates and bills..... 55,505 |
| | Total U. S. Govt. securities\$218,025 |
| | Total bills and securities..... 220,249 |
| | Due from foreign banks..... 67 |
| | Federal Reserve notes of other banks 784 |
| | Uncollected items..... 46,601 |
| | Bank premises..... 6,629 |
| | All other resources..... 1,688 |
| | TOTAL RESOURCES.....\$703,449 |

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, Philadelphia, Pittsburgh, St. Louis, Louisville.

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

Three Days After Receipt—Denver, El Paso, Houston, 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, *Florida, *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, *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)

B. J. LAZAR, *Managing Director*

H. N. OTT, *Cashier*
 R. G. JOHNSON, *Assistant Cashier*

BRUCE KENNELLY, *Assistant Cashier*

DIRECTORS

S. B. SUTPHIN, T. J. DAVIS, JOHN OMWAKE, B. H. KROGER, and B. J. LAZAR, Cincinnati; W. H. COURTNEY, Lexington, Ky.; GEO. M. VERITY, Middletown, O.

TIME SCHEDULE OF CINCINNATI BRANCH

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

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

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

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

Four Days After Receipt—*Alabama, Connecticut, Delaware, District of Columbia, *Florida, *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, *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)

T. C. GRIGGS, *Managing Director*; G. H. WAGNER, *Cashier*; C. J. BOLTHOUSE, *Assistant Cashier*; F. E. COBUN, *Assistant Cashier*.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 4—Continued

DIRECTORS

LLOYD W. SMITH, H. S. WHERRETT, A. L. HUMPHREY, A. E. BRAUN, AND T. C. GRIGGS, 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, Jacksonville, Fla., 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, *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, *Florida, *Georgia, Helena, Portland *Kansas, *Kentucky (Dist. 8), 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, *Louisiana, Mississippi, *Oklahoma, *Tennessee.

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

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

*Except banks in cities listed separately in this schedule.

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

(9th & Franklin Sts.)

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

Membership: National Banks 341; State Banks 62.

DIRECTORS

CLASS A:—L. E. JOHNSON, (1935), Alderson, W. Va.; CHAS. E. RIEMAN (1936), Baltimore, Md.; JAMES C. BRASWELL (1937), Rocky Mount, N. C.

CLASS B:—EDWIN MALLOY (1935), Cheraw, S. C.; CHAS. C. REED (1936), Richmond, Va.; JOHN H. HANNA, (1937), Washington, D. C.

CLASS C:—WM. W. HOXTON (1935), Richmond, *Chairman of Board*; FREDERIC A. DELANO (1936), *Deputy Chairman*, Washington, D. C.; ROBERT LASSITER (1937), Charlotte, N. C.

OFFICERS

GEORGE J. SEAY, *Governor*; CHAS. A. PEPE, *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*.

CHAS. M. GOHEN, (1935), Huntington, W. Va., *Member Federal Advisory Council*.

(Statement of July 3, 1935)

(In thousands of dollars)

| LIABILITIES | RESOURCES |
|---|---|
| Federal Reserve notes in actual circulation | \$152,835 |
| Member bank—reserve accounts | 154,867 |
| U. S. Treasurer—general account | 5,323 |
| Foreign bank | 961 |
| Other deposits | 6,672 |
| Total deposits | \$167,823 |
| Deferred availability items | 44,737 |
| Capital paid in | 5,031 |
| Surplus (Section 7) | 5,186 |
| Surplus (Section 13b) | 2,918 |
| Reserve for contingencies | 1,416 |
| All other liabilities | 169 |
| TOTAL LIABILITIES | \$380,115 |
| | Gold certificates on hand and due from U. S. Treasury \$195,414 |
| | Redemption Fund—Federal Reserve Notes 2,252 |
| | Other cash 8,978 |
| | Total reserves \$206,644 |
| | Bills discounted: |
| | Secured by U. S. Government obligations, |
| | direct and/or fully guaranteed 170 |
| | Other bills discounted 35 |
| | Total bills discounted \$ 205 |
| | Bills bought in open market 173 |
| | Industrial advances 4,449 |
| | U. S. Government securities: |
| | Bonds 12,435 |
| | Treasury notes 74,463 |
| | Certificates and bills 29,818 |
| | Total U. S. Government securities 116,716 |
| | Total bills and securities \$121,543 |
| | Due from foreign banks 24 |
| | F. R. Notes of other banks 1,413 |
| | Uncollected items 46,248 |
| | Bank premises 3,028 |
| | All other assets 1,215 |
| | TOTAL ASSETS \$380,115 |

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. Checks bearing Immediate Credit Symbol of Baltimore and Charlotte branches.

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 (1935), Baltimore; M. M. PRENTIS (1936), Baltimore; NORMAN JAMES (1936), Baltimore; WM. H. MATTHAI (1935), Baltimore; EDMUND P. COHILL (1935), Hancock; LEVI B. PHILLIPS (1937), 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. Checks bearing Immediate Credit Symbol of Head Office and Charlotte Branch.

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*; L. D. BROOKS, *Assistant Cashier*.

DIRECTORS

W. T. CLEMENTS (1935), Charlotte; W. H. WOOD (1937), Charlotte; C. L. COBB (1935), Rock Hill, S. C.; ROBT. GAGE (1936), Chester, S. C.; JOHN LINDSAY MOREHEAD (1935), Charlotte; C. A. CANNON (1935), Concord, N. C.; ROBERT E. HENRY (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. Checks bearing Immediate Credit Symbol of Head Office and Baltimore Branch.

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 55. Total 330 (July 1, 1935).

Non-Member Banks, 719; Total number of banks in District 6, 1,049.

DIRECTORS

CLASS A:—R. G. CLAY (1936), Atlanta, Ga.; W. D. COOK (1937) Meridian, Miss.; G. G. WARE (1935), Leesburg, Fla.

CLASS B:—LEON C. SIMON (1935), New Orleans, La.; J. A. McCRARY (1936), Decatur, Ga.; FITZGERALD HALL (1937), Nashville, Tenn.

CLASS C:—W. H. KETTIG (1937), Birmingham, Ala., *Deputy Chairman*; J. P. ALLEN (1936), Atlanta, Ga.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 6—Continued

OFFICERS

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

(Statement as of July 6, 1935)
(In thousands of dollars)

| LIABILITIES | RESOURCES |
|---|---|
| F. R. bank notes in actual circulation.....\$ 128,620 | Gold Certificates on hand and due from U. S. |
| | Treasury.....\$153,620 |
| Deposits: | Redemption Fund—Federal Reserve Notes.... 3,564 |
| Member banks—reserve account.....\$110,669 | Other cash..... 9,312 |
| U. S. Treasurer—General Account..... 9,379 | Total reserves.....\$166,496 |
| Foreign banks..... 935 | Bills discounted: |
| Other deposits..... 4,074 | Secured by U. S. Government obligations, direct |
| Total deposits.....\$125,057 | and/or fully guaranteed.....\$ 11 |
| Deferred availability items..... 15,370 | Other bills discounted..... 26 |
| Capital paid in..... 4,445 | Total bills discounted.....\$ 37 |
| Surplus (Section 7)..... 5,540 | Bills bought in open market..... 169 |
| Surplus (Section 13b)..... 754 | Industrial Advances..... 1,079 |
| Reserve for contingencies..... 2,602 | U. S. Government securities: |
| All other liabilities..... 165 | Bonds..... 10,047 |
| | Treasury notes..... 60,124 |
| | Certificates and bills..... 24,068 |
| | Total U. S. Government securities.....\$ 94,239 |
| | Total bills and securities.....\$ 95,524 |
| TOTAL LIABILITIES.....\$282,553 | Due from foreign banks..... 23 |
| | F. R. notes of other banks..... 808 |
| | Uncollected items..... 15,719 |
| | Bank premises..... 2,328 |
| | All other resources..... 1,655 |
| | TOTAL RESOURCES.....\$282,553 |

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 Jacksonville | 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 Jacksonville | When sent to Branch Nashville |
| Alabama | | | | | | | | | | |
| Atlanta Zone..... | 3 | 5 | 4 | 4 | 4 | | | | | |
| New Orleans Zone..... | 4 | 3 | 3 | 4 | 4 | | | | | |
| Birmingham Zone..... | 3 | 3 | 2 | 4 | 3 | | | | | |
| Birmingham (City)..... | 1 | 1 | * | 2 | 1 | | | | | |
| Arizona..... | 7 | 7 | 7 | 7 | 7 | | | | | |
| Arkansas..... | 4 | 5 | 3 | 4 | 3 | | | | | |
| Little Rock..... | 3 | 2 | 2 | 2 | 2 | | | | | |
| California..... | 7 | 6 | 7 | 7 | 7 | | | | | |
| Los Angeles..... | 4 | 4 | 4 | 4 | 4 | | | | | |
| San Francisco..... | 6 | 6 | 4 | 4 | 4 | | | | | |
| Colorado..... | 3 | 3 | 3 | 3 | 3 | | | | | |
| Denver..... | 3 | 3 | 4 | 3 | 4 | | | | | |
| Connecticut..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| Delaware..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| District of Columbia..... | 4 | 4 | 4 | 4 | 4 | | | | | |
| Florida..... | 3 | 4 | 4 | 2 | 4 | | | | | |
| Jacksonville..... | 1 | 2 | 2 | * | 2 | | | | | |
| Georgia..... | 2 | 4 | 3 | 3 | 3 | | | | | |
| Atlanta..... | 7 | 2 | 1 | 1 | 1 | | | | | |
| Idaho..... | 7 | 6 | 7 | 7 | 7 | | | | | |
| Illinois..... | 4 | 4 | 2 | 4 | 3 | | | | | |
| Chicago..... | 2 | 2 | 2 | 2 | 4 | | | | | |
| Indiana..... | 4 | 4 | 4 | 4 | 4 | | | | | |
| Iowa..... | 4 | 4 | 4 | 4 | 3 | | | | | |
| Kansas..... | 4 | 4 | 4 | 4 | 4 | | | | | |
| Kentucky..... | 4 | 4 | 3 | 4 | 3 | | | | | |
| Louisville..... | 2 | 2 | 1 | 2 | 1 | | | | | |
| Louisiana..... | | | | | | | | | | |
| Dallas Zone..... | 5 | 5 | 5 | 6 | 5 | | | | | |
| New Orleans Zone..... | 4 | 2 | 3 | 4 | 4 | | | | | |
| New Orleans (City)..... | 2 | * | 1 | 2 | 2 | | | | | |
| Maine..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| Maryland..... | 4 | 4 | 4 | 4 | 4 | | | | | |
| Baltimore..... | 2 | 2 | 2 | 2 | 2 | | | | | |
| Massachusetts..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| Boston..... | 2 | 3 | 3 | 3 | 3 | | | | | |
| Michigan..... | 4 | 4 | 4 | 4 | 4 | | | | | |
| Detroit..... | 2 | 2 | 2 | 3 | 2 | | | | | |
| Minnesota..... | 4 | 5 | 4 | 5 | 4 | | | | | |
| Minneapolis-St. Paul..... | 2 | 3 | 2 | 3 | 2 | | | | | |
| Mississippi..... | | | | | | | | | | |
| Memphis Zone..... | 4 | 4 | 4 | 5 | 4 | | | | | |
| New Orleans Zone..... | 4 | 2 | 3 | 4 | 4 | | | | | |
| Missouri..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| Kansas City..... | 2 | 2 | 2 | 2 | 2 | | | | | |
| St. Louis..... | 2 | 2 | 2 | 2 | 1 | | | | | |
| Montana..... | 6 | 7 | 6 | 7 | 6 | | | | | |
| Helena..... | 4 | 5 | 4 | 5 | 4 | | | | | |
| Nebraska..... | 4 | 5 | 4 | 5 | 4 | | | | | |
| Omaha..... | 7 | 2 | 2 | 3 | 2 | | | | | |
| Nevada..... | 7 | 7 | 7 | 7 | 7 | | | | | |
| New Hampshire..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| New Jersey..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| New Mexico..... | 6 | 7 | 6 | 6 | 6 | | | | | |
| New York..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| Buffalo..... | 2 | 3 | 2 | 3 | 2 | | | | | |
| New York City..... | 2 | 3 | 2 | 2 | 2 | | | | | |
| North Carolina..... | | | | | | | | | | |
| Charlotte Zone..... | 3† | 4 | 4 | 4 | 4 | | | | | |
| Richmond Zone..... | 4 | | | | | | | | | |
| Charlotte (City)..... | 1 | 2 | 2 | 2 | 2 | | | | | |
| North Dakota..... | 6 | 7 | 6 | 7 | 6 | | | | | |
| Ohio..... | 4 | 4 | 4 | 4 | 4 | | | | | |
| Cincinnati..... | 2 | 2 | 2 | 2 | 2 | | | | | |
| Cleveland..... | 2 | 2 | 2 | 2 | 2 | | | | | |
| Oklahoma..... | 4 | 4 | 4 | 4 | 4 | | | | | |
| Oklahoma City..... | 3 | 2 | 2 | 2 | 2 | | | | | |
| Oregon..... | 7 | 6 | 7 | 7 | 7 | | | | | |
| Portland..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| Pennsylvania..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| Philadelphia..... | 2 | 3 | 2 | 2 | 2 | | | | | |
| Pittsburgh..... | 2 | 2 | 2 | 2 | 2 | | | | | |
| Rhode Island..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| South Carolina..... | | | | | | | | | | |
| Charlotte Zone..... | 3† | | | | | | | | | |
| Richmond Zone..... | 4 | | | | | | | | | |
| South Dakota..... | 6 | 7 | 6 | 7 | 6 | | | | | |
| Tennessee..... | | | | | | | | | | |
| Atlanta Zone..... | 2 | 4 | 3 | 3 | 3 | | | | | |
| Memphis Zone..... | 4 | 3 | 3 | 4 | 3 | | | | | |
| Nashville Zone..... | 3 | 4 | 3 | 4 | 2 | | | | | |
| St. Louis Zone..... | 5 | 5 | 5 | 5 | 4 | | | | | |
| Memphis (City)..... | 2 | 1 | 1 | 2 | 1 | | | | | |
| Nashville (City)..... | 1 | 2 | 1 | 2 | * | | | | | |
| Texas..... | | | | | | | | | | |
| Dallas (City)..... | 2Z5 | 2Z5 | 2Z5 | 3Z6 | 2Z5 | | | | | |
| El Paso (City)..... | 3Z6 | 3Z6 | 3Z6 | 3Z6 | 3Z6 | | | | | |
| Houston (City)..... | 2Z5 | 1Z4 | 2Z5 | 2Z5 | 2Z5 | | | | | |
| San Antonio (City)..... | 3Z6 | 2Z5 | 2Z5 | 3Z5 | 3Z6 | | | | | |
| Utah..... | 6 | 7 | 6 | 7 | 6 | | | | | |
| Salt Lake City..... | 4 | 4 | 4 | 4 | 3 | | | | | |
| Vermont..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| 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..... | 4 | 5 | 4 | 5 | 4 | | | | | |
| West Virginia..... | 4 | 5 | 4 | 4 | 4 | | | | | |
| 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, J. D. O'KEEFE, E. T. GEORGE
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*; J. H. FRYE, OSCAR WELLS, W. E. HENLEY, J. G. FARLEY, Birmingham, Ala.;
E. F. ALLISON, Bellamy, Ala.; FRANK M. MOODY, Tuscaloosa, Ala.

OFFICERS

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

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

DIRECTORS

FULTON SAUSSY, Jacksonville, Fla.; *Chairman*; GEO. S. VARDEMAN, Jr., BAYLISS W. HAYNES, EDW. W.
LANE, GEO. J. AVENT, Jacksonville, Fla.; S. O. CHASE, Sanford, Fla.; G. G. WARE, Leesburg, Fla.

OFFICERS

GEO. S. VARDEMAN, Jr., *Managing Director*; T. A. LANFORD, *Cashier*; MARY E. MAHON, *Ass't Cashier*.

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

DIRECTORS

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

OFFICERS

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

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

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

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

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

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

(230 S. La Salle St.)

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

Active members: On June 30, 1935: National Banks 522; State Banks 172.

Active non-member banks under state supervision in Federal Reserve District 7, 1,888.

DIRECTORS AND OFFICERS

Class A—Directors

FRANK D. WILLIAMS, Iowa City, Iowa (1935)
JAMES R. LEAVELL, Lake Forest, Ill. (1936)
EDWARD R. ESTBERG, Waukesha, Wis. (1937)

Class B—Directors

NICHOLAS H. NOYES, Indianapolis, Ind. (1935)
MAX W. BABB, Milwaukee, Wis. (1936)
STANFORD W. CRAPO, Detroit, Mich. (1937)

Class C—Directors

JAMES SIMPSON, Chicago, Ill. (1935)
EUGENE M. STEVENS, Evanston, Ill. (1936), *Chairman*

SOLOMON A. SMITH, Chicago, Ill., *Member Federal Advisory Council*

Officers

EUGENE M. STEVENS, *Chairman of the Board and Federal Reserve Agent*
JAMES SIMPSON, *Deputy Chairman*
CLIFFORD S. YOUNG, *Assistant Federal Reserve Agent*
GEORGE A. PRUGH, *Assistant Federal Reserve Agent*
HARRIS G. FETT, *Manager, Division of Research and Statistics*
WILLIAM H. SNYDER, *Controller*
JOHN J. ENDRES, *Auditor*

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

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

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

NEL B. DAWES, *Manager, Investment Department*
CARL M. SALTNES, *Manager, Check Department*
ROBERT J. HARGREAVES, *Manager, Personnel Department*
FRANK A. LINDSTEN, *Manager, Disbursing Department*

LOUIS G. MEYER, *Manager, Service Department*
FRANKLIN L. PURRINGTON, *Manager, Reconstruction Finance Corporation, Custody Division*
JESSE G. ROBERTS, *Manager, Cash Department*
WILLIAM W. TURNER, *Manager, Loans*

CHARLES B. DUNN, *Counsel*

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 7—Continued

(Statement as of July 3, 1935)
(In thousands of dollars)

| LIABILITIES | | RESOURCES | |
|---|--------------------|---|--------------------|
| F. R. notes in actual circulation | \$803,822 | Gold Certificates on hand and due from U. S. Treasury | \$1,409,553 |
| | | Redemption fund—F. R. Notes | 2,007 |
| Deposits: | | Other cash | 24,728 |
| Member bank—reserve account | 920,243 | Total reserves | \$1,436,288 |
| U. S. Treasurer—General Account | 30,729 | Bills discounted: | |
| Foreign bank | 3,012 | Secured by U. S. Government obligations | 0 |
| Other deposits | 2,293 | Other bills discounted | 0 |
| | | Total bills discounted | \$ 0 |
| Total deposits | \$956,278 | Bills bought in open market | 557 |
| | | Industrial advances | 1,925 |
| Deferred availability items | 72,547 | U. S. Government securities: | |
| Capital paid in | 12,785 | Bonds | 34,340 |
| Surplus (Section 7) | 21,350 | Treasury notes | 228,689 |
| Surplus (Section 13 b) | 1,391 | Certificates and bills | 97,660 |
| Reserve for contingencies | 5,325 | Total U. S. Government securities | \$360,689 |
| All other liabilities | 1,787 | Total bills and securities | \$363,171 |
| TOTAL LIABILITIES | \$1,875,285 | Due from foreign banks | 77 |
| | | Federal Reserve notes of other banks | 2,342 |
| | | Uncollected items | 67,746 |
| | | Bank premises | 4,958 |
| | | All other resources | 703 |
| | | TOTAL RESOURCES | \$1,875,285 |

TIME SCHEDULE OF FEDERAL RESERVE BANK OF CHICAGO

(Effective September 2, 1930)

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

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

Government warrants and checks drawn on the Treasurer

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

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

| 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.
JAMES INGLIS, Detroit, Mich.
ALFRED C. MARSHALL, Detroit, Mich.
N. P. HULL, Lansing, Mich.
JOHN BALLANTYNE, Detroit, Mich.

Officers

RALPH H. BUSS, Managing Director
JOHN H. MARTIN, Asst. Federal Reserve Agent
HARLAN J. CHALFONT, Cashier
ARTHUR H. VOGT, Assistant Cashier
HAROLD L. DIEHL, Assistant Cashier
WILLIAM A. EUBANK, Assistant Auditor

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.

DIRECTORS

CLASS A:—JOHN G. LONSDALE (1935), St. Louis; F. GUY HITT (1937), Zeigler, Ill.; MAX B. NAHM (1936), Bowling Green, Ky.
CLASS B:—J. W. HARRIS (1936), St. Louis, Mo.; W. B. PLUNKETT (1937), Little Rock, Ark.; M. P. STURDIVANT, (1935) Glendora, Miss.
CLASS C:—JOHN S. WOOD (1936), St. Louis, *Chairman of Board and Federal Reserve Agent*; PAUL DILLARD (1937), Memphis, Tenn., *Deputy Chairman*; JOHN R. STANLEY (1935), Evansville, Ind.
 WALTER W. SMITH, St. Louis, Mo., *Member Federal Advisory Council*.

OFFICERS

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

(Statement of June 30, 1935)
 (In thousands of dollars)

| LIABILITIES | | RESOURCES | |
|---|-----------|---|-----------|
| F. R. notes in actual circulation | \$140,523 | Gold Certificates on hand and Due from U. S. Treasury | \$204,528 |
| Deposits: | | Redemption fund—Federal Reserve notes | 1,170 |
| Member banks—reserve account | \$162,461 | Other cash | 10,491 |
| United States Treasurer—General Account | 4,551 | Total reserves | \$216,189 |
| Foreign bank | 766 | Bills discounted: | |
| Other deposits | 9,730 | Secured by U. S. Government obligations | 4 |
| Total deposits | \$177,508 | Other bills discounted | — |
| Deferred availability items | 20,023 | Total bills discounted | \$ 4 |
| Capital paid in | 3,993 | Bills bought in open market | 81 |
| Surplus (Section 7) | 4,655 | Industrial advances | 482 |
| Surplus 13-b | 547 | U. S. Government securities: | |
| Reserve for contingencies | 891 | Bonds | \$11,474 |
| All other liabilities | 345 | Treasury notes | 69,211 |
| TOTAL LIABILITIES | \$348,485 | Certificates and bills | 27,515 |
| | | Total U. S. Government securities | \$108,200 |
| | | Total bills and securities | 108,767 |
| | | Due from foreign banks | 5 |
| | | F. R. notes of other banks | 1,021 |
| | | Uncollected items | 19,623 |
| | | Bank premises | 2,629 |
| | | All other resources | 251 |
| | | TOTAL RESOURCES | \$348,485 |

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

Immediate—St. Louis.

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

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

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

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

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

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

*Except banks in cities listed separately in this schedule.

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

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

DIRECTORS

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

TIME SCHEDULE OF LITTLE ROCK BRANCH

Immediate—Little Rock, North Little Rock.

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

Two Days After Receipt (Actual)—Birmingham, Denver, Jacksonville, Atlanta, Chicago, Kansas City, Kan., Louisville, New Orleans, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, Cincinnati, Cleveland, Oklahoma City, Pittsburgh, Nashville, El Paso, Houston, San Antonio, Richmond; (Business)—*Arkansas, (Little Rock Zone).

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

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

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

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

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

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

*Except banks in cities listed separately in this schedule.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 8—Continued

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

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

DIRECTORS

JOHN T. MOORE, Louisville, Ky.; J. B. HILL, Louisville, Ky.; A. H. ECKLES, Hopkinsville, Ky.; W. W. CRAWFORD, Louisville, Ky.; W. P. PAXTON, Paducah, Ky.; W. V. BULLEIT, New Albany, Ind.; W. R. COBB, Louisville, Ky.

TIME SCHEDULE OF LOUISVILLE BRANCH

Immediate—Louisville.
One Day After Receipt (Actual)—Birmingham, Chicago, St. Louis, Cincinnati, Cleveland, Pittsburgh, Memphis, Nashville.
Two Days After Receipt (Actual)—Little Rock, North Little Rock, Denver, Jacksonville, Atlanta, Kansas City, Kan., New Orleans, Baltimore, Boston, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, New York City, Charlotte, Oklahoma City, Philadelphia, Dallas, Houston, San Antonio, Richmond; (Business)—Indiana, (Louisville Zone), Kentucky, (Louisville Zone).
Three Days After Receipt (Actual)—El Paso, Salt Lake City; (Business)—Alabama, *Arkansas, (Memphis and St. Louis Zones) *Georgia, *Illinois, (Chicago and St. Louis Zones), Indiana, (Chicago and St. Louis Zones), Iowa, *Kentucky, (Cincinnati and St. Louis Zones), Mississippi, (Memphis Zone), Missouri, (St. Louis Zone), *Ohio, *Tennessee, (Atlanta, Memphis, Nashville, and St. Louis Zones).

Four Days After Receipt (Actual)—Los Angeles, San Francisco, Helena, Portland, Seattle, Spokane; (Business)—*Arkansas, (Little Rock Zone), Connecticut, Delaware, District of Columbia, *Florida, *Kansas, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, *Minnesota, Mississippi, (New Orleans Zone), *Missouri, (Kansas City Zone), *Nebraska, New Hampshire, New Jersey, *New York, *North Carolina, *Oklahoma, *Pennsylvania, Rhode Island, South Carolina, Vermont, *Virginia, West Virginia, Wisconsin.
Five Days After Receipt (Business)—*Colorado, *Texas.
Six Days After Receipt (Business)—*Montana, New Mexico, North Dakota, South Dakota, *Utah, Wyoming.
Seven Days After Receipt (Business)—Arizona, *California, Idaho, Nevada, *Oregon, *Washington.
**Except banks in cities listed separately in this schedule.*

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

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

DIRECTORS

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

TIME SCHEDULE OF MEMPHIS BRANCH

Immediate—Memphis.
One Day After Receipt (Actual)—Birmingham, Little Rock, North Little Rock, Louisville, St. Louis, Nashville.
Two Days After Receipt (Actual)—Jacksonville, Atlanta, Chicago, Kansas City, Kan., New Orleans, Baltimore, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, New York City, Charlotte, Cincinnati, Cleveland, Oklahoma City, Philadelphia, Pittsburgh, Dallas, El Paso, Houston, San Antonio, Richmond; (Business)—*Arkansas, (Memphis Zone), Mississippi, (Memphis Zone), *Tennessee, (Memphis Zone).
Three Days After Receipt (Actual)—Los Angeles, Denver, Boston, Salt Lake City; (Business)—Alabama, *Arkansas, (Little Rock and St. Louis Zones), *Illinois, (St. Louis Zone), Indiana, (Louisville and St. Louis Zones), Kentucky, (Louisville and St. Louis Zones), Mississippi, (New Orleans Zone), *Missouri, (St. Louis Zone), *Tennessee (Nashville and St. Louis Zones).

Four Days After Receipt (Actual)—San Francisco, Helena, Portland, Seattle, Spokane; (Business)—Delaware, District of Columbia, *Florida, *Georgia, *Illinois, (Chicago Zone), *Indiana, (Chicago Zone), Iowa, *Kansas, *Kentucky, (Cincinnati Zone), *Louisiana, *Maryland, *Michigan, *Minnesota, *Missouri, (Kansas City Zone), *Nebraska, New Jersey, *New York, *North Carolina, *Ohio, *Oklahoma, *Pennsylvania, South Carolina, Tennessee, (Atlanta Zone), *Virginia, West Virginia, Wisconsin.
Five Days After Receipt (Business)—*Colorado, Connecticut, Maine, *Massachusetts, New Hampshire, New Mexico, Rhode Island, Texas, Vermont.
Six Days After Receipt (Business)—Arizona, *Montana, North Dakota, South Dakota, *Utah, Wyoming.
Seven Days After Receipt (Business)—*California, Idaho, Nevada, *Oregon, *Washington.
**Except banks in cities listed separately in this schedule.*

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

(Location—73 So. Fifth St.)

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

Membership: National Banks 461; State Banks 69.

DIRECTORS

CLASS A:—M. O. GRANGAARD (1937), Minneapolis; H. R. KIBBEE (1935), Mitchell, S. D.; H. C. HANSEN, (1936), Church Ferry, N. Dak.

CLASS B:—W. O. WASHBURN (1937), St. Paul; J. E. O'CONNELL (1935), Helena, Mont.; ALBERT P. FUNK (1936), La Crosse, Wis.

CLASS C:—JOHN N. PEYTON (1935), *Chairman*; HOMER P. CLARK (1936), *Deputy Chairman*, St. Paul; GEO. W. McCORMICK (1937), Menominee, Mich

OFFICERS

W. B. GEERY, *Governor*; HARRY YAEGER, *Deputy Governor and Secretary*; 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*.

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

MEMBER OF FEDERAL ADVISORY COUNCIL

THEODORE WOLD, Minneapolis, Minn.

(Statement of July 3, 1935)
 (In thousands of dollars)

| LIABILITIES | | RESOURCES | |
|---|-----------|--|-----------|
| F. R. notes in actual circulation..... | \$102,348 | Gold Certificates on hand and due from U. S. Treasury .. | \$137,702 |
| Deposits: | | Redemption fund—F. R. notes..... | 527 |
| Member bank—reserve account..... | 112,111 | Other Cash* | 13,174 |
| United States Treasurer—General account | 2,468 | Total reserves..... | \$151,403 |
| Foreign bank..... | 623 | Bills discounted: | |
| Other deposits..... | 6,605 | Secured by U. S. Government obligations direct and / or | |
| Total deposits..... | \$121,807 | fully guaranteed..... | 53 |
| Deferred availability items..... | 15,236 | Other bills discounted..... | 21 |
| Capital paid in..... | 3,127 | Total bills discounted..... | \$ 74 |
| Surplus Fund (Sec. 7) | 3,420 | Bills bought in open market..... | 64 |
| Surplus Fund (Sec. 13B)..... | 1,003 | Industrial Advances | 2,034 |
| Reserve for contingencies..... | 1,171 | U. S. Government securities: | |
| All other liabilities..... | 169 | Bonds..... | 14,310 |
| TOTAL LIABILITIES..... | \$248,281 | Treasury notes..... | 43,928 |
| | | Other Certificates and Bills..... | 17,386 |
| | | Total U. S. Government securities..... | \$ 75,624 |
| | | Total bills and securities..... | \$ 77,796 |
| | | Due from foreign banks..... | 3 |
| | | F. R. notes of other Federal Reserve banks..... | 1,236 |
| | | Uncollected items..... | 15,746 |
| | | Bank premises..... | 1,580 |
| | | All other resources..... | 517 |
| | | TOTAL RESOURCES..... | \$248,281 |

*Other cash does not include our own F. R. Notes or Bank Notes.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 9—Continued

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF MINNEAPOLIS

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

those received before that hour will be handled and proceeds credited on day of receipt and proceeds will be available that day.

Immediately Available as Reserve—Minneapolis and St. Paul (if received before 10:00 a.m.); United States Treasury Warrants if separately sorted and received prior to 12:00 noon; Saturday 11:00 a. m.

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

One Day After Receipt
Chicago

Two Days After Receipt
Baltimore
Buffalo
Cincinnati
Cleveland
Detroit
Kansas City
Little Rock
Louisville
Memphis

Three Days After Receipt
Atlanta
Birmingham
Boston
Charlotte
Dallas
Denver
El Paso
Houston

Four Days After Receipt
Los Angeles
Portland, Oregon

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

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

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

Four-day items forwarded by us on Wednesday will be available the following Monday; those forwarded by us on Friday, with the

STATES (EXCEPT CITIES AS LISTED)

Two Days After Receipt
Minnesota
Wisconsin

Three Days After Receipt
Illinois
Indiana
Iowa

Four Days After Receipt
Connecticut
Delaware
Kansas
Kentucky
Maine
Maryland
Massachusetts
Missouri
New Hampshire

Five Days After Receipt
Alabama
Arkansas
Colorado
District of Columbia
Georgia
Louisiana
Mississippi
Montana

Six Days After Receipt
California
Florida
Idaho
New Mexico

Seven Days After Receipt
Arizona

NINTH DISTRICT CITIES

Two Days After Receipt
 Fargo, N. D.
 Grand Forks, N. D.
 Jamestown, N. D.
 Valley City, N. D.
 Wahpeton, N. D.
 Aberdeen, S. D.
 Mitchell, S. D.
 Sioux Falls, S. D.
 Watertown, S. D.

Three Days After Receipt
 Helena, Mont.
 Bismarck, N. D.
 Mandan, N. D.
 Huron, S. D.

Four Days After Receipt
 Anaconda, Mont.
 Billings, Mont.
 Butte, Mont.
 Missoula, Mont.

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; J. E. O'CONNELL, Helena, 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 679; State Banks 50.

Non-member Banks 1242. Total number of banks in District No. 10, 1971.

DIRECTORS

CLASS A:—E. E. MULLANEY (1935), Hill City, Kan.; FRANK W. SPONABLE (1937), 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 (1937), Kansas City, Mo.

CLASS C:—VACANCY, *Chairman of Board*; J. B. DOOLIN (1937) 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*.

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

(Statement of June 26, 1935)
(In thousands of dollars)

| LIABILITIES | RESOURCES |
|---|---|
| Federal reserve notes—in actual circulation | \$120,537 |
| Deposits: | |
| Member bank—reserve account | 187,107 |
| U. S. Treasurer—General account | 1,836 |
| Foreign bank | 687 |
| Other deposits | 1,292 |
| Total deposits | \$190,920 |
| Deferred availability items | 30,642 |
| Capital paid in | 4,037 |
| Surplus (Section 7) | 3,613 |
| Surplus (Section 13 b) | 775 |
| Reserve for contingencies | 826 |
| All other liabilities | 261 |
| TOTAL LIABILITIES | \$351,611 |
| | Gold certificates on hand and due from U. S. Treasury \$192,819 |
| | Redemption fund—F. R. notes 696 |
| | Other cash 12,283 |
| | Total reserves \$205,798 |
| | Redemption fund—F. R. bank notes 127 |
| | Bills discounted: |
| | Secured by U. S. Government obligations direct and / or |
| | fully guaranteed 21 |
| | Other bills discounted 95 |
| | Total bills discounted \$ 116 |
| | Bills bought in open market 127 |
| | Industrial advances 1,142 |
| | U. S. Government securities: |
| | Bonds 12,731 |
| | Treasury notes 66,960 |
| | Certificates and bills 27,153 |
| | Total U. S. Government securities \$106,844 |
| | Total bills and securities 108,229 |
| | Due from foreign banks 19 |
| | F. R. notes of other banks 1,398 |
| | Uncollected items 32,445 |
| | Bank premises 3,449 |
| | All other resources 273 |
| | TOTAL RESOURCES \$351,611 |

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*; J. W. JONES, *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 or drafts issued by any Federal Reserve Bank or Branch) (Checks and warrants drawn on the Treasurer of the United States).

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

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

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

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

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

*Except cities listed in other Schedules.

See "Note" under head office schedule.

OMAHA BRANCH (Transit Number 27-12)

(1701-5 Dodge St.)

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

DIRECTORS

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

TIME SCHEDULE OF OMAHA BRANCH

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

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

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

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

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

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

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

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

*Except cities listed in other Schedules.

See "Note" under head office schedule.

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

OKLAHOMA CITY BRANCH (Transit Number 39-24)

(226 West Third St.)

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

DIRECTORS

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

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

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

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

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

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

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

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

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

Seven Business Days—Arizona, *Washington.

*Except cities listed in other Schedules.

See "Note" under head office schedule.

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

FEDERAL RESERVE BANK INFORMATION

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

(Wood & Akard Sts.)

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

Membership: National Banks 495, State Banks 59. Total 554.

DIRECTORS

CLASS A:—R. E. HARDING (1936), Ft. Worth, Tex.; PAT E. HOOKS (1937), Itasca, Tex.; ALF. MORRIS (1935), Winnsboro, Texas.

CLASS B:—A. S. CLEVELAND (1937), Houston, Texas; J. R. MILAM (1936), Waco, Texas; JOHN D. MIDDLETON (1935), Greenville, Texas.

CLASS C:—C. C. WALSH (1937), *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 and Cashier*; W. O. FORD, *Assistant Deputy Governor*; E. B. AUSTIN, *Assistant Cashier*; L. G. PONDROM, *Assistant Cashier*; R. O. WEBB, *Assistant Cashier*; W. P. CLARKE, *General Auditor*; C. C. TRUE, *Assistant Auditor*; C. C. HUFF, *General Counsel*; LOCKE, LOCKE, STROUD and RANDOLPH, *Counsel*.

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

(Statement of June 30, 1935)
(In thousands of dollars)

| LIABILITIES | RESOURCES | | |
|---|-----------|--|------------|
| F. R. notes in actual circulation..... | \$ 51,484 | Gold certificates on hand and due from | |
| F. R. bank notes circulation—net | | U. S. Treasury | \$ 99,922 |
| | | Redemption fund—F. R. notes | 310 |
| | | *Other cash | 7,674 |
| Deposits: | | Total reserves | \$ 107,906 |
| Member bank—reserve account | 115,957 | Redemption fund—F. R. bank notes | |
| U. S. Treasurer—General account | 2,984 | Bills discounted | |
| Foreign bank | 664 | Secured by U. S. Govt. obligations direct and/or | |
| Other deposits | 1,624 | fully guaranteed | 121 |
| Total deposits | \$121,229 | Other bills discounted | 243 |
| Deferred availability items | 17,092 | Total bills discounted | \$ 364 |
| Capital paid in | 4,019 | Bills bought in open market | 122 |
| Surplus (Section 7) | 3,777 | Industrial Advances | 1,833 |
| Surplus (Section 13 B) | 939 | U. S. Government securities: | |
| Reserve for contingencies | 1,363 | Bonds | 17,232 |
| All other liabilities | 126 | Treasury notes | 38,593 |
| TOTAL LIABILITIES | \$200,029 | Certificates and bills | 15,650 |
| (* "Other Cash" does not include F. R. Notes. | | Total U. S. Government securities | \$ 71,475 |
| | | Total bills and securities | 73,794 |
| | | Due from foreign banks | 18 |
| | | Uncollected items | 15,392 |
| | | F. R. notes of other banks | 373 |
| | | Bank premises | 1,685 |
| | | All other resources | 861 |
| | | TOTAL RESOURCES | \$ 200,029 |

TIME SCHEDULE OF FEDERAL RESERVE BANK OF DALLAS

Immediate Credit on Receipt—Post Office Money Orders drawn on or drawn by Dallas Post Office, Dallas; Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †United States Treasury Warrants; ‡Matured Interest Coupons from U. S. Government Securities; Drafts on Federal Reserve Bank of Dallas and its branches; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

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

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

Shamrock, Sherman, Snyder, Stamford, Stephenville, Strawn, Sulphur Springs, Sweetwater, Tahoka, Talpa, Taylor, Teague, Temple, Terrell, Texarkana, Thorndale, Thornton, Tolar, Trenton, Troup, Troy, Tulia, Tyler, Univ. Park (post office Dallas), Valley Mills, Valley View, Van Alstyne, Venus, Vernon, Waco, Waxahachie, Weatherford, Wellington, West, Wheeler, Whitesboro, Whitewright, Whitney, Wichita Falls, Wills Point, Windom, Winters, Wortham, Wylie, Louisiana—Arcadia, Monroe, Pelican, Shreveport. Oklahoma—Atoka, Caddo, Colbert, Durant, Hugo, Madill, Mannsville, Mill Creek. Other Districts—Atlanta, Birmingham, Charlotte, Chicago, Cincinnati, Cleveland, Denver, Detroit, Jacksonville, Louisville, Minneapolis, Nashville, Omaha, Pittsburgh, St. Louis, St. Paul.

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

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

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

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

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

References:

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

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

FEDERAL RESERVE BANK INFORMATION

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

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

DIRECTORS

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

TIME SCHEDULE OF EL PASO BRANCH

Immediate Credit—El Paso: Post Office Money Orders drawn on or drawn by El Paso Post Office. Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †United States Treasury Warrants. ‡Matured Interest Coupons from U. S. Government Securities. Drafts on Federal Reserve Bank of Dallas and its Branches: subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

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

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

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

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

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

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

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

For † and ‡ References see note under Dallas schedule.

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

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

DIRECTORS

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

TIME SCHEDULE OF HOUSTON BRANCH

Immediate Credit—Houston: Post Office Money Orders drawn on or drawn by Houston Post Office. Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †U. S. Treasury Warrants. ‡Matured Interest Coupons from U. S. Government Securities. Drafts on Federal Reserve Bank of Dallas and its Branches: subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

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

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

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

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

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

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

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

For † and ‡ References see note under Dallas schedule.

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

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

DIRECTORS

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

TIME SCHEDULE OF SAN ANTONIO BRANCH

Immediate Credit—San Antonio: Post Office Money Orders drawn on or drawn by San Antonio Post Office. Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †U. S. Treasury Warrants. ‡Matured Interest Coupons from United States Government Securities. Drafts on Federal Reserve Bank of Dallas and its Branches: subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

One Business Day After Receipt—Dallas, Houston.

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

Three Business Days After Receipt—San Antonio territory, except points noted in 2-day Division: Points of 2-day availability, Dallas Territory, according to schedule of Head Office; Points of 2-day availability, Houston Territory, according to schedule of Houston Branch. **Other Districts**—Atlanta, Baltimore, Brooklyn, Buffalo, Charlotte, Cincinnati, Cleveland, Detroit, Jacksonville, Los Angeles, Minneapolis, New York City, Philadelphia, Pittsburgh, Richmond, Salt Lake City, St. Paul.

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

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

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

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

For † and ‡ References see note under Dallas schedule.

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

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

Membership: National Banks 306; State Banks 81.

Non-member Banks 355; Total number of banks in 12th District, 742.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Continued

DIRECTORS

CLASS A:—C. K. McINTOSH (1937), San Francisco, Calif., T. H. RAMSAY (1935), Red Bluff, Calif., KEITH POWELL (1936), Salem, Ore.

CLASS B:—E. H. COX (1937), Madera, Calif.; A. B. C. DOHRMANN (1935), San Francisco, Calif.; MALCOLM McNAGHTEN (1936), Los Angeles, Calif.

CLASS C:—ANDREW WELCH (1937), San Francisco, Calif.; WALTON N. MOORE (1936), San Francisco, Calif., Deputy Chairman of Board.

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

OFFICERS

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

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

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

OLIVER P. WHEELER, Assistant Federal Reserve Agent.

ALBERT C. AGNEW, Counsel.

(Statement of July 31, 1935)

(In thousands of dollars)

| LIABILITIES | RESOURCES |
|--|---|
| F. R. notes in actual circulation..... | \$228,265 |
| Deposits: | |
| Member bank—reserve account..... | 285,354 |
| U. S. Treasurer—General account..... | 1,756 |
| Foreign bank..... | 1,625 |
| Other deposits..... | 14,377 |
| Total deposits..... | \$303,112 |
| Deferred availability items..... | 25,618 |
| Capital paid in..... | 10,759 |
| Surplus—(Section 7)..... | 9,645 |
| Surplus—(Section 13b)..... | 695 |
| Reserve for contingencies..... | 2,041 |
| All other liabilities..... | 239 |
| TOTAL LIABILITIES..... | \$580,374 |
| | |
| | Gold certificates on hand and due from U. S. Treasury.....\$328,718 |
| | Redemption fund—F. R. notes.....3,565 |
| | Other cash*.....17,667 |
| | Total reserves.....\$349,950 |
| | Bills discounted: |
| | Secured by U. S. Government obligations direct and / or |
| | fully guaranteed.....140 |
| | Other bills discounted.....148 |
| | Total bills discounted.....\$ 288 |
| | Bills bought in open market.....328 |
| | Industrial advances.....808 |
| | U. S. Government securities: |
| | Bonds.....21,235 |
| | Treasury notes.....130,474 |
| | Certificates and bills.....47,622 |
| | Total U. S. Government securities.....\$199,331 |
| | Total bills and securities.....\$200,755 |
| | Due from foreign banks.....44 |
| | Federal Reserve notes of other banks.....1,319 |
| | Uncollected items.....23,962 |
| | Bank premises.....3,869 |
| | All other resources.....475 |
| | TOTAL RESOURCES.....\$580,374 |

*"Other cash" does not include F. R. 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, Loyalton, 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)

(Olympic Blvd. 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, F. J. BELCHER, Jr., VICTOR H. ROSSETTI, C. B. VOORHIS, Chairman.

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, EDWARD C. PEASE, HARRY M. HALLER, *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 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, *Assistant Manager*; W. M. SCOTT, *Acting Assistant Cashier*.
DIRECTORS
H. E. HEMINGWAY, E. O. HOWARD, M. W. SMITH, LAFAYETTE HANCHETT, *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 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, J. W. MAXWELL, HENRY A. RHODES, CHAS. H. CLARKE, *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 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, STANLY A. EASTON, *Chairman*.

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

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

One Day After Receipt—Portland, Seattle.

Two Days After Receipt—Salt Lake City, Washington—Spokane Zone (except cities noted in three-day division), Idaho—Spokane Zone, except cities noted in three-day division, **Other Districts**—Helena.

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

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

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

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

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

Eight Days After Receipt—Florida, West Virginia.

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

FARM CREDIT ADMINISTRATION

W. I. MYERS, Governor

F. F. HILL, Deputy Governor

ALBERT S. GOSS,
Land Bank Commissioner

F. W. PECK,
Cooperative Bank Commissioner

A. T. ESGATE,
Director Regional Agricultural Credit Division

E. H. Le MASTERS,
Comptroller

SCOTT W. HOVEY, General Counsel

GEORGE M. BRENNAN,
Intermediate Credit Commissioner

S. M. GARWOOD,
Production Credit Commissioner

HERBERT EMMERICH,
Executive Officer

NORMAN MONAGHAN,
Director Emergency Crop and Feed
Loan Section

Organization.—The Farm Credit Administration system includes in its make-up the 12 Federal land banks and the joint-stock land banks making long-term first-mortgage loans to farmers; the 12 Federal intermediate-credit banks that discount short-term agricultural and livestock paper, make loans on the security of such paper, and make direct loans to cooperative marketing and purchasing associations; the 12 production-credit corporations which supervise and furnish a part of the capital for local production-credit associations providing short-term credit for production and general agricultural purposes; one central bank for cooperatives and 12 district banks for cooperatives, which provide credit for farmers' cooperative purchasing and marketing organizations; and the Federal Farm Mortgage Corporation, which aids in financing the lending operations of the Federal land banks.

The 12 regional agricultural credit corporations (established by the Reconstruction Finance Corporation, and which are being liquidated), as well as the feed and seed loan activities of the Department of Agriculture, were also placed under the supervision of the Farm Credit Administration when consolidation of the system was effected by Executive Order No. 6084 on March 27, 1933. The Farm Credit Administration is headed by a governor, two deputy governors, and four commissioners.

DISTRICT No. 1—Offices at Springfield, Massachusetts

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

FARM CREDIT ADMINISTRATION—EDWARD H. THOMPSON, *General Agent*; WM. H. BROWNING, *Registrar*; O. I. ROATS, *General Counsel*; HAZEN R. OBER, *Comptroller*.

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

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

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

PRODUCTION CREDIT CORPORATION OF SPRINGFIELD—H. B. MUNGER, *President*.

DIRECTORS—J. R. GRAHAM, W. W. PORTER, DAVID H. AGANS, EDWARD R. EASTMAN, ARTHUR L. DEERING, C. E. LADD, EVERETT L. CARTER

DISTRICT No. 2—Offices at Baltimore, Maryland

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

FARM CREDIT ADMINISTRATION—J. K. DOUGHTON, *General Agent*; HOWARD RITER, *Registrar*; I. P. WHITEHEAD, *General Counsel*; ARTHUR L. PERRY, *Comptroller*.

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

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

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

PRODUCTION CREDIT CORPORATION OF BALTIMORE—J. K. DOUGHTON, *President*.

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—Offices at Columbia, South Carolina

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

FARM CREDIT ADMINISTRATION—J. H. SCARBOROUGH, *General Agent*; MRS. M. C. JENNINGS, *Registrar*; HARRY I. REED, *General Counsel*; E. G. AUSTIN, *Comptroller*.

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

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

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

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

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

DISTRICT No. 4—Offices at Louisville, Kentucky

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

FARM CREDIT ADMINISTRATION—E. RICE, *General Agent*; CECIL E. FLANDERS, *Registrar*; R. I. BRANIGIN, *General Counsel*; J. M. BAILLIE, *Comptroller*.

FEDERAL LAND BANK OF LOUISVILLE (Transit Number 21-66)—E. RICE, *Acting President*.

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

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

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

DIRECTORS—C. H. MYLANDER, RANDOLPH CORE, L. B. CLORE, F. D. COPPOCK, V. P. THOMAS, T. H. COOPER, H. B. COWAN.

DISTRICT No. 5—Offices at New Orleans, Louisiana

TERRITORY IN DISTRICT—ALABAMA, MISSISSIPPI, LOUISIANA.

FARM CREDIT ADMINISTRATION—J. M. THOMAS, *General Agent*; MISS CLAIRE GLAESER, *Registrar*; J. M. THOMAS, *General Counsel*; HARRY G. PEARSON, *Comptroller*.

FEDERAL LAND BANK OF NEW ORLEANS (Transit Number 14-68)—R. A. BEELAND, JR., *President*.

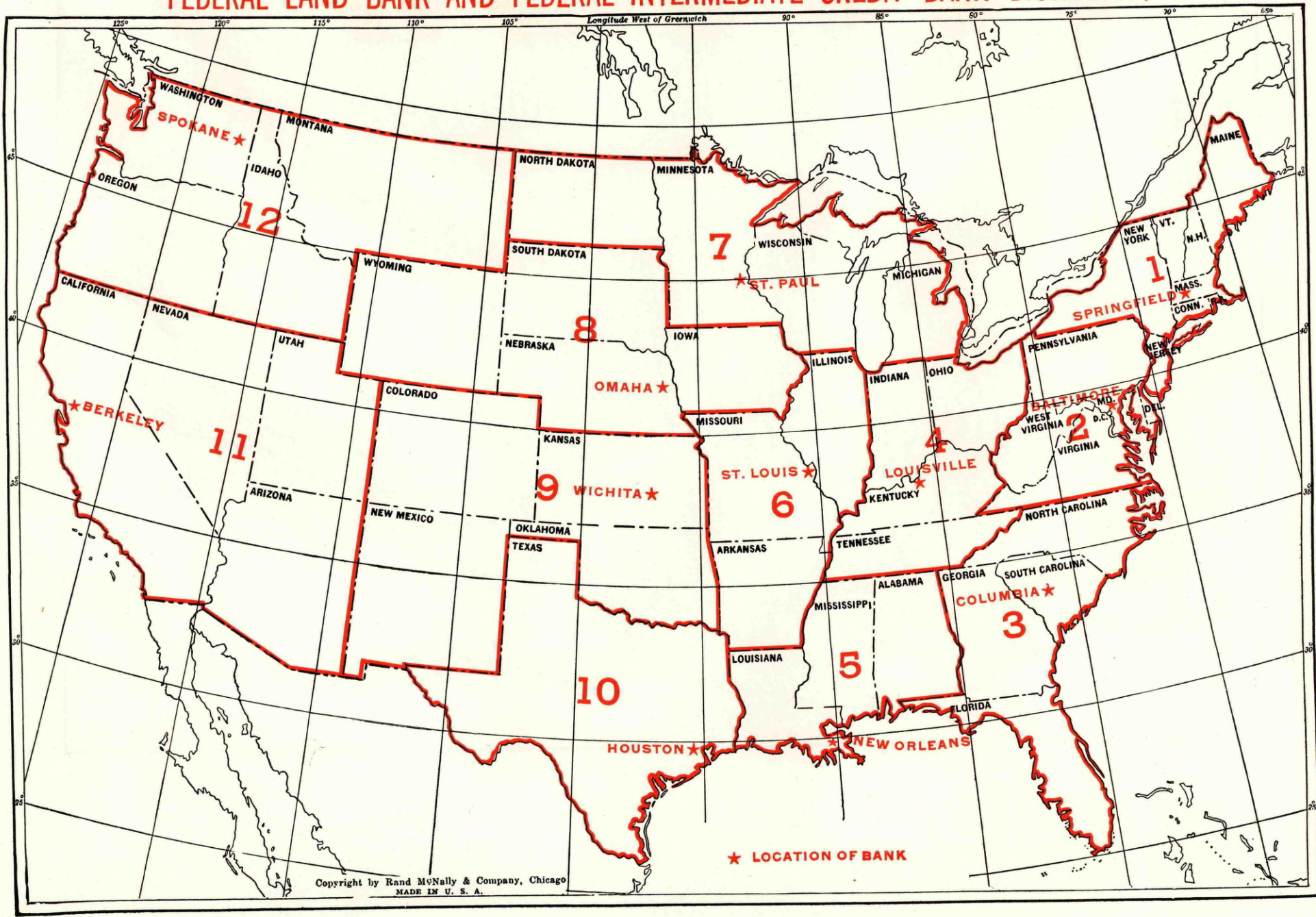
FEDERAL INTERMEDIATE CREDIT BANK OF NEW ORLEANS (Transit Number 14-66)—J. M. MAGRUDER, *President*.

NEW ORLEANS BANK FOR COOPERATIVES—J. J. WATSON, *President*.

PRODUCTION CREDIT CORPORATION OF NEW ORLEANS—JESSE B. HEARIN, *President*.

DIRECTORS—N. C. WILLIAMSON, ROBERT T. GOODWYN, L. O. CROSBY, ARTHUR A. LE JEUNE, TIP RAY, A. H. STONE, W. T. NEAL.

FEDERAL LAND BANK AND FEDERAL INTERMEDIATE CREDIT BANK DISTRICTS.



★ LOCATION OF BANK

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RAND McNALLY
POPULAR MAP OF
UNITED STATES

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

Kilometers
100 50 0 100 200 300 400

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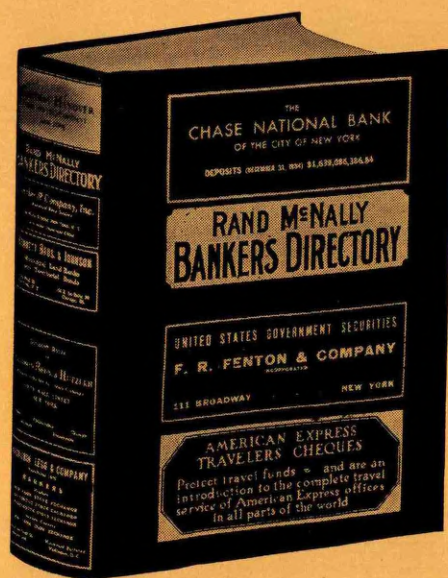
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FARM CREDIT ADMINISTRATION—Continued

(Regional Agricultural Credit Corporations continued from previous page)

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

TERRITORY IN DISTRICT—ILLINOIS, MISSOURI, ARKANSAS.

FARM CREDIT ADMINISTRATION—F. W. NIEMEYER, *General Agent*; W. R. CAMPBELL, *Registrar*; GUY V. HEAD, *General Counsel*; W. H. DROSTE, *Comptroller*.

FEDERAL LAND BANK OF ST. LOUIS (Transit Number 4-105)—WALTER L. RUST, *President*.

FEDERAL INTERMEDIATE CREDIT BANK OF ST. LOUIS (Transit Number 4-106)—J. R. COSGROVE, *President*.

ST. LOUIS BANK FOR COOPERATIVES—D. M. HARDY, *President*.

PRODUCTION CREDIT CORPORATION OF ST. LOUIS—F. W. NIEMEYER, *President*.

DIRECTORS—F. LEE MAJOR, C. E. HOPKINS, M. F. DICKINSON, A. P. PATTON, ROBERT W. BROWN, JOHN REEVES, H. W. MUMFORD.

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

TERRITORY IN DISTRICT—MICHIGAN, WISCONSIN, MINNESOTA, NORTH DAKOTA.

FARM CREDIT ADMINISTRATION—J. P. RIORDAN, *General Agent*; H. C. LIBBY, *Registrar*; JOHN THORPE, *General Counsel*; R. R. SEVENICH, *Comptroller*.

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FEDERAL INTERMEDIATE CREDIT BANK OF ST. PAUL (Transit Number 22-90)—F. H. KLAWON, *President*.

ST. PAUL BANK FOR COOPERATIVES—HUTZEL METZGER, *President*.

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DIRECTORS—SAM A. RASK, SAMUEL TORGERSON, FRANK R. COIT, GARFIELD FARLEY, JOHN C. SMITH, GOTTFRID S. JOHNSON, ANDREW BOSS.

DISTRICT No. 8—Offices at Omaha, Nebraska

TERRITORY IN DISTRICT—IOWA, NEBRASKA, SOUTH DAKOTA, WYOMING.

FARM CREDIT ADMINISTRATION—FRANK A. O'CONNOR, *General Agent*; S. H. BLACKWELL, *Registrar*; GERALD E. LYONS, *General Counsel*; WALTER L. BRAUER, *Comptroller*.

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FEDERAL INTERMEDIATE CREDIT BANK OF OMAHA (Transit Number 27-68)—L. N. BURCH, *Acting President*.

OMAHA BANK FOR COOPERATIVES—JERRY H. MASON, *President*.

PRODUCTION CREDIT CORPORATION OF OMAHA—E. R. HEATON, *President*.

DIRECTORS—E. A. BURNETT, F. S. McCAFFREE, J. R. HYLTON, FLETCHER ALGUIRE, WM. J. LEWIS, W. F. JAGER, FAY C. HILL.

DISTRICT No. 9—Offices at Wichita, Kansas

TERRITORY IN DISTRICT—KANSAS, OKLAHOMA, COLORADO, NEW MEXICO.

FARM CREDIT ADMINISTRATION—DUDLEY DOOLITTLE, *General Agent*; GEORGE B. IRWIN, *Registrar*; W. E. PEPPERELL, *General Counsel*; GLEN L. THOMPSON, *Comptroller*.

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FEDERAL INTERMEDIATE CREDIT BANK OF WICHITA (Transit Number 40-75)—FRANK M. BUTCHER, *President*.

WICHITA BANK FOR COOPERATIVES (Transit Number 40-85)—RALPH SNYDER, *President*.

PRODUCTION CREDIT CORPORATION OF WICHITA (Transit Number 40-84)—D. L. MULLENDORE, *President*.

DIRECTORS—FRED M. BETZ, J. A. CARNES, P. O. WELLS, MISS CORINNE LASATER, J. O. SETH, L. E. CALL.

DISTRICT No. 10—Offices at Houston, Texas

TERRITORY IN DISTRICT—TEXAS.

FARM CREDIT ADMINISTRATION—A. C. WILLIAMS, *General Agent*; H. R. TULL, *Registrar*; C. H. MOEHRING, *Comptroller*.

FEDERAL LAND BANK OF HOUSTON (Transit Number 35-77)—A. C. WILLIAMS, *President*.

FEDERAL INTERMEDIATE CREDIT BANK OF HOUSTON (Transit Number 35-75)—DWIGHT P. REORDAN, *President*.

HOUSTON BANK FOR COOPERATIVES—STERLING C. EVANS, *President*.

PRODUCTION CREDIT CORPORATION OF HOUSTON—TULLY C. GARNER, *President*.

DIRECTORS—S. A. LINDSEY, JAKE SCHWARTZ, E. J. KYLE, R. S. ROGERS, B. L. SANDERS, JOHN E. OWENS, S. P. BRITT.

DISTRICT No. 11—Offices at Oakland, California

TERRITORY IN DISTRICT—UTAH, ARIZONA, NEVADA, CALIFORNIA.

FARM CREDIT ADMINISTRATION—WILLARD D. ELLIS, *General Agent*; O. R. ANGELILLO, *Registrar*; R. W. YOUNG, *General Counsel*; JESSE H. SCHWARCK, *Comptroller*.

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FEDERAL INTERMEDIATE CREDIT BANK OF BERKLEY (Transit Number 90-1073)—WILLARD D. ELLIS, *President*.

BERKELEY BANK FOR COOPERATIVES—E. A. STOKDYK, *President*.

PRODUCTION CREDIT CORPORATION OF BERKELEY—T. P. COATS, *President*.

DIRECTORS—GEORGE H. WILSON, R. L. ADAMS, WM. RAYMOND, R. L. JEX, FRANK S. BOICE, MAX B. JAMISON, H. F. DANGBERG.

DISTRICT No. 12—Offices at Spokane, Washington

TERRITORY IN DISTRICT—MONTANA, IDAHO, WASHINGTON, OREGON.

FARM CREDIT ADMINISTRATION—A. C. ADAMS, *General Agent*; JAMES W. ANDERSON, *Registrar*; WM. HEALY, *General Counsel*; KARL K. BARNARD, *Comptroller*.

FEDERAL LAND BANK OF SPOKANE (Transit Number 28-61)—E. M. EHRHARDT, *President*.

FEDERAL INTERMEDIATE CREDIT BANK OF SPOKANE (Transit Number 28-60)—W. E. MEYER, *President*.

SPOKANE BANK FOR COOPERATIVES—A. C. ADAMS, *Acting President*.

PRODUCTION CREDIT CORPORATION OF SPOKANE—ERNEST E. HENRY, *President*.

DIRECTORS—WM. A. SCHOENFELD, NEIL F. BOYLE, R. E. BROWN, P. THOMPSON, B. D. THOMPSON, D. N. MacKAY.

BANKS FOR COOPERATIVES

(Farm Credit Administration)

SUPERVISORY OFFICIALS

F. W. PECK, Cooperative Bank Commissioner; J. E. WELLS, JR., Deputy Bank Commissioner; J. D. LAWRENCE, Assistant Commissioner.

BOARD OF DIRECTORS (CENTRAL BANK)

F. W. PECK, Chairman; JOHN D. MILLER, H. LANE YOUNG, U. M. DICKEY, H. E. BABCOCK, THOMAS COOPER, and F. M. HAYNER.

SUPERVISORY OFFICIALS (CENTRAL BANK)

F. W. PECK, Executive Officer; J. E. WELLS, JR., Vice President and General Manager; J. D. LAWRENCE, Assistant Vice President and Assistant General Manager; JOSEPH E. ROLFES, Secretary; H. N. WEIGANDT, Treasurer.

Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

EMERGENCY CROP AND FEED LOANS

(Temporary Activities, Farm Credit Administration)

SUPERVISORY OFFICIAL

NORMAN MONAGHAN, Director

Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

FEDERAL CREDIT UNION SYSTEM

(Farm Credit Administration)

SUPERVISORY OFFICIAL

CLAUDE R. ORCHARD, Director

Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

FARM CREDIT ADMINISTRATION—Continued

FEDERAL FARM MORTGAGE CORPORATION (Farm Credit Administration)

BOARD OF DIRECTORS

W. I. MYERS, Governor of the Farm Credit Administration, Chairman; T. J. COOLIDGE, Under Secretary of the Treasury; and ALBERT S. GOSS, Land Bank Commissioner.

OFFICERS

W. I. MYERS, President; ALBERT S. GOSS and F. F. HILL, Vice Presidents; SCOTT W. HOVEY, Secretary and General Counsel; GEORGE H. THOMAS, Treasurer; and J. R. ISLEIB, Assistant Treasurer.
Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

FEDERAL INTERMEDIATE CREDIT BANKS (Farm Credit Administration)

SUPERVISORY OFFICIALS

GEORGE M. BRENNAN, Intermediate Credit Commissioner; A. T. ESGATE and J. T. WALKER, JR., Deputy Commissioners; and M. H. UELSMANN, Assistant Commissioner.
Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

FEDERAL LAND BANKS (Farm Credit Administration)

SUPERVISORY OFFICIALS

ALBERT S. GOSS, Land Bank Commissioner; JOHN H. GUILL, P. L. GADDIS, and W. J. McANALLY, Deputy Commissioner; CARL COLVIN, Special Assistant to the Land Bank Commissioner.
Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1950, Branch 74.

LAND BANK COMMISSIONER (Farm Credit Administration)

(The Land Bank Commissioner has the same Supervisory Officials as Federal Land Banks)
Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone District 1050, Branch 74.

PRODUCTION CREDIT CORPORATIONS AND ASSOCIATIONS (Farm Credit Administration)

SUPERVISORY OFFICIALS

S. M. GARWOOD, Production Credit Commissioner; C. R. ARNOLD and C. A. STEWART, Deputy Commissioners; V. P. SIMMONS, Assistant Commissioner.
Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

REGIONAL AGRICULTURAL CREDIT CORPORATIONS (Temporary Activities, Farm Credit Administration)

(Each Farm Credit Administration district is served by one of the 12 regional agricultural credit corporations)

SUPERVISORY OFFICIALS

A. T. ESGATE, Acting Director; H. A. CHETHAM, Executive Assistant to the Acting Director; C. C. JACOBSON, Assistant Director.
Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF ALBANY, N. Y.

OFFICERS: WINFIELD A. HUPPUGH, *President*; FRANK GLENDAY, *Vice-President and Acting Manager*.

DISTRICT No. 2—Corporation Located at Albany, N. Y.

REGIONAL AGRICULTURAL CREDIT CORPORATION OF BALTIMORE, MD.

OFFICERS: WINFIELD A. HUPPUGH, *Acting President*; FRANK GLENDAY, *Vice-President and Acting Manager*.

DISTRICT No. 3—Corporation Located at Louisville, Ky.

REGIONAL AGRICULTURAL CREDIT CORPORATION OF RALEIGH, N. C.

OFFICERS: WALTER F. GAHM, *President*; B. F. LaMASTER, *Vice-President and Acting Manager*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF COLUMBUS, OHIO

OFFICERS: WALTER F. GAHM, *President*; B. F. LaMASTER, *Exec. Vice President and Acting Manager*.

DISTRICT No. 5—Corporation Located at Louisville, Ky.

REGIONAL AGRICULTURAL CREDIT CORPORATION OF JACKSON, MISS.

OFFICERS: WALTER F. GAHM, *President*; B. F. LaMASTER, *Vice President and Acting Manager*; JAMES E. McKEE, *Acting Assistant Manager*.

DISTRICT No. 6—Corporation Located at Louisville, Ky.

REGIONAL AGRICULTURAL CREDIT CORPORATION OF ST. LOUIS, MO.

OFFICERS: WALTER F. GAHM, *Acting President*; B. F. LaMASTER, *Vice President and Acting Manager*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF MINNEAPOLIS, MINN.

OFFICERS: GEORGE SUSENS, *President*; D. J. MURPHY, *Exec. Vice President, Acting Manager and Secretary*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF SIOUX CITY, IOWA

OFFICERS: E. R. HEATON, *President*; CARL W. BACHMAN, *Vice President and Acting Manager*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF WICHITA, KAN.

OFFICERS: W. B. HARRISON, *President*; D. L. MULLENDORE, *Exec. Vice President and Manager*.

DISTRICT No. 10—Corporation Located at Houston, Texas

REGIONAL AGRICULTURAL CREDIT CORPORATION OF FORT WORTH, TEXAS

OFFICERS: TULLY GARNER, *President*; HOLMAN CARTWRIGHT, *Executive Vice President and Manager*.

DISTRICT No. 11—Corporation Located at Oakland, Calif.

REGIONAL AGRICULTURAL CREDIT CORPORATION OF SALT LAKE CITY, UTAH

OFFICERS: T. P. COATS, *President*; S. GROVER RICH, *Executive Vice President and Manager*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF SPOKANE, WASH.

OFFICERS: ERNEST E. HENRY, *President*; FRANK A. JOHNSON, *Exec. Vice President and 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. |
| 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 Trust Joint Stock Land Bank of Louisville | Louisville, Ky. | Ky. & Tenn. |
| 36. | 4-10-22. | The First Joint Stock Land Bank of New Orleans | New Orleans, La. | La. & Miss. |
| 76. | 4- 7-23. | The Maryland-Virginia Joint Stock Land Bank of Baltimore | Baltimore, Md. | Md. & Va. |
| 79. | 5- 9-23. | The Union Joint Stock Land Bank of Detroit | Detroit, Mich. | Mich., Ohio, Pa. |
| 41. | 5- 2-22. | The Minneapolis-Trust Joint Stock Land Bank of Minneapolis | Minneapolis, Minn. | Minn. & N. D. |
| 14. | 4-17-19. | The Fremont Joint Stock Land Bank of Fremont | Lincoln, Nebr. | Nebr. & Iowa |
| 8. | 7-12-18. | The Lincoln Joint Stock Land Bank of Lincoln | Lincoln, Nebr. | Nebr. & Iowa |
| 40. | 5- 2-22. | The New York Joint Stock Land Bank of Rochester | Rochester, N. Y. | N. Y., N. J., Pa. |
| 20. | 6-11-19. | The Virginia-Carolina Joint Stock Land Bank of Norfolk | Elizabeth City, N. C. | N. C. & Va. |
| 52. | 7- 5-22. | The North Carolina Joint Stock Land Bank of Durham | Durham, N. C. | N. C. & Va. |
| 57. | 8-18-22. | The Greensboro Joint Stock Land Bank of Greensboro | Greensboro, N. C. | N. C. & Tenn. |
| 51. | 6- 6-22. | The Atlantic Joint Stock Land Bank of Raleigh | Raleigh, N. C. | N. C. & S. C. |
| 45. | 5-12-22. | The Oregon-Washington Joint Stock Land Bank of Portland | Portland, Ore. | Ore. & Wash. |
| 47. | 5-29-22. | The Pacific Coast Joint Stock Land Bank of Portland | Portland, Ore. | Ore. & Wash. |
| 68. | 11-14-22. | The Pennsylvania Joint Stock Land Bank of Philadelphia | Philadelphia, Pa. | Pa., N. Y., Md. |
| 85. | 6- 1-31. | Phoenix Joint Stock Land Bank of Kansas City | Kansas City, Mo. | Kan., Mo., Ark., Ill., Okla. |
| 39. | 4-24-22. | The First Carolinas Joint Stock Land Bank of Columbia | Columbia, S. C. | S. C. & N. C. |
| 7. | 6-22-18. | The Tennessee Joint Stock Land Bank of Memphis | Memphis, Tenn. | Tenn. & Ark., Miss. |
| 22. | 7- 3-19. | The Dallas Joint Stock Land Bank of Dallas | Dallas, Texas | Texas & Okla. |
| 16. | 4-23-19. | The First Texas Joint Stock Land Bank of Houston | Houston, Texas | Texas & Okla. |
| 25. | 9-15-19. | The San Antonio Joint Stock Land Bank of San Antonio | San Antonio, Texas | Texas & Okla. |
| 48. | 5-29-22. | The Pacific Coast Joint Stock Land Bank of Salt Lake City | Salt Lake City, Utah | Utah & Idaho |
| 78. | 5- 2-23. | The Potomac Joint Stock Land Bank of Alexandria | Washington, D. C. | Va., Md. |
| 2. | 5- 7-17. | The Virginian Joint Stock Land Bank of Charleston | Charleston, W. Va. | W. Va., Ohio, Ind., Mich., Va. |
| 69. | 12- 7-22. | The Greenbrier Joint Stock Land Bank of Lewisburg | Covington, W. Va. | W. Va. & Va. |

FEDERAL HOME LOAN BANK INFORMATIONAL

FEDERAL HOME LOAN BANK SYSTEM

(Federal Home Loan Bank Board)

BOARD OF DIRECTORS

JOHN H. FAHEY, Chairman; T. D. WEBB, Vice Chairman; FRED W. CATLETT, WILLIAM F. STEVENSON and H. E. HOAGLAND, Directors; ROBERT L. NAGEL, Secretary to the Board; ORMOND E. LOOMIS, Executive Assistant to the Chairman; JOHN M. HAGER, Executive Assistant to the Chairman; JOHN W. CHILDRESS, Assistant to the Chairman.

OFFICERS

T. D. WEBB, Acting Governor; HORACE RUSSELL, General Counsel; R. R. BUFKLIN, Comptroller, C. K. BERLIN, Deputy Comptroller; and ERNEST E. REARDON, Chief Bank Examiner. Information, Room 7500, New Post Office Building, Twelfth Street and Pennsylvania Avenue N. W., Washington, D. C., Telephone, National 5812, Branch 138.

FEDERAL HOME LOAN BANKS

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

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

President, WALTER H. NEAVES
Vice President, HERBERT N. FAULKNER

OFFICERS

Secretary and Treasurer, FREDERICK WINANT, JR.

DIRECTORS

Chairman and Public Interest Director, Bernard J. Rothwell, 177 Milk St., Boston, Mass.
Vice Chairman, Edward H. Weeks, 58 Weybosset St., Providence, R. I.
Public Interest Director, Soliday, Joseph H., 6 Park Square, Boston, Mass.
Reuben Aldrich Cooke, 192 Main St., Burlington, Vt.
Philip A. Damon, 44-48 Fenn St., Pittsfield, Mass.
Oscar F. Falling, Waltham Co-operative Bank, 45 Moody St., Waltham, Mass.

Raymond P. Harold, 22 Elm St., Worcester, Mass.
Sumner W. Johnson, 84 Exchange St., Portland, Me.
Harry C. Jones, Manchester Bldg. & Ln. Assn., Manchester, N. H.
Walter P. Schwabe, Thompsonville Bldg. & Loan Assn., Thompsonville, Conn.
Herbert Walker, Colt's Patent Fire Arms Manufacturing Co., Hartford, Conn.

DISTRICT No. 2—Bank Located at New York (165 Broadway)

TERRITORY IN DISTRICT—New Jersey, New York, Puerto Rico and Virgin Islands. CAPITAL, \$21,979,000.

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

OFFICERS

Vice-President and Secretary, ROBERT G. CLARKSON
Treasurer, DENTON C. LYON

DIRECTORS

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

John Eden Farwell, 89 Seneca St., Geneva, New York.
David Ford, 1421 Atlantic Ave., Atlantic City, New Jersey.
Robert H. Gulliver, Broad Street Bank Bldg., Trenton, New Jersey.
August H. Ludwig, 288 Broadway, Port Richmond, Staten Island, New York.
Le Grand W. Pellett, 47 Grand St., Newburgh, New York.
Harry J. Stevens, 478 Central Ave., Newark, New Jersey.

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

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

President, RALPH H. RICHARDS
Vice President, G. R. PARKER

OFFICERS

Secretary and Treasurer, H. H. GARBER

DIRECTORS

Chairman and Public Interest Director, Ernest T. Trigg, 1730 Land Title Bldg., Philadelphia, Pa.
Vice Chairman and Public Interest Director, Francis S. Guthrie, 338-344 Fourth Ave., Pittsburgh, Pa.
Henry Brachhold, 6422 North Camee St., Philadelphia, Pa.
S. L. Caum, 26 East Third St., Bethlehem, Pa.
Robert C. Miller, Fairmont Bldg. and Ln. Assn., 309 Cleveland Ave., Fairmont, W. Va.

David G. Morgan, 4233 Murray Ave., Pittsburgh, Pa.
James J. O'Malley, 34 West Market St., Wilkes-Barre, Pa.
A. E. Sheller, 71 Altoona Tr. Bldg., Altoona, Pa.
H. R. Smith, Lawrence Ave. and 7th St., Ellwood City, Pa.
Charles Warner, 1616 Walnut St., Philadelphia, Pa.
William A. Wood, Law & Finance Bldg., Pittsburgh, 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, \$11,112,000.

President and Secretary, O. K. La ROQUE

OFFICERS

Vice-President and Treasurer, GEORGE E. WALSTON

DIRECTORS

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

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

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

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

President, H. F. CELLARIUS
*Executive Vice President, WALTER E. JULIUS
Second Vice President, H. J. BRODBECK

OFFICERS

Secretary-Comptroller, DWIGHT WEBB, Jr.
Treasurer, W. B. FURGERSON

DIRECTORS

Chairman and Public Interest Director, Harry S. Kissell, First National Bank Bldg., Springfield, Ohio.
Vice Chairman, L. A. Hickman, 417 West Market St., Louisville, Ky.
Public Interest Director, C. A. Craig, National Life & Accident Insurance Co., Nashville Tenn.
Herman F. Cellarius, 22 East 12th St., Cincinnati, Ohio.

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

*Communications should be addressed to the Executive Vice President

DISTRICT No. 6—Bank Located at Indianapolis, Ind. (Guaranty Bldg., 20 N. Meridian St.)

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

President, F. B. MCKIBBEN
Vice President and Treasurer, JOHN A. RHUE

OFFICERS

Secretary-Comptroller, B. F. BURTLESS

DIRECTORS

Chairman, F. S. Cannon, 21 Virginia Ave., Indianapolis, Indiana.
Vice Chairman and Public Interest Director, S. Rudolph Light, 503 Bank of Kalamazoo Bldg., Kalamazoo, Michigan.
Mark L. Dickover, First Federal Saving & Loan Assn. Valparaiso, Ind.
Harold T. Donaldson, 121 W. Allegan St., Lansing, Michigan.
Myron H. Gray, 108 E. Washington St., Muncie, Indiana.

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

FEDERAL HOME LOAN BANK INFORMATION (Continued)

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

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

President, A. R. GARDNER
Secretary, R. D. HULSE

OFFICERS
Treasurer, E. H. BURGESS

DIRECTORS
Chairman and Public Interest Director, Henry G. Zander, 110 S. Dearborn St., Chicago, Illinois.
Vice Chairman, Morton Bodfish, 104 S. Michigan Ave., Chicago, Ill.
Emil A. Basener, 2116 Cermak Road, Chicago, Illinois.
Allen R. Calhoun, 2012 14 N. Farwell Ave., Milwaukee, Wisconsin.
Arthur G. Erdmann, Bell Savings Bldg. and Ln. Assn., Chicago, Ill.

B. F. Kuehlhorn, 2736 N. Teutonia Ave., Milwaukee, Wisconsin.
August A. Moths, West Bend Bldg. & Loan Assn., West Bend, Wisconsin.
John H. Schmale, Schmale Bldg., Belleville, Illinois.
Frank O. Schneider, Kankakee Bldg. & Loan Assn., Kankakee, Illinois.
John A. Sierocinski, 4228 West 26th St., Chicago, Illinois.

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

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

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

OFFICERS
Asst. Secretary, J. M. MARTIN
Asst. Treasurer, A. E. MUELLER

DIRECTORS
Chairman and Public Interest Director, Charles B. Robbins, Cedar Rapids Life Insurance Co., Cedar Rapids, Iowa.
Vice Chairman and Public Interest Director, E. J. Russell, 1620 Chemical Bldg., St. Louis, Missouri.
L. A. Boyles, 214 West Third St., Yankton, S. D.
A. F. Ellfeldt, 1400 Walnut St., Kansas City, Mo.
A. F. Hall, Albert Lea Bldg. & Loan Assn., Albert Lea, Minn.

H. R. Hanger, 219 W. Ninth St., Dubuque, Iowa.
J. W. Irons, 9 W. State St., Mason City, Iowa.
J. L. McQuie, Kirkwood Bldg. & Loan Assn., Kirkwood, Missouri.
F. B. McAnney, Gate City Bldg. & Loan Assn., Fargo, North Dakota.
George S. Metcalfe, 2607 North Broadway, St. Louis, Mo.
John F. Scott, Empire Bk. Bldg., Robert at Fifth St., St. Paul, Minn.

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

TERRITORY IN DISTRICT—Arkansas, Louisiana, Mississippi, New Mexico and Texas. **CAPITAL, \$10,177,500.**

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

OFFICERS
Secretary, J. C. CONWAY

DIRECTORS
Chairman, I. Friedlander, Capital and San Jacinto Sts., Houston, Tex.
Vice Chairman and Public Interest Director, William C. Jones, Murray Gin Co., Dallas, Tex.
Allain C. Andry, 509 Maritime Bldg., New Orleans, Louisiana.
O. W. Boswell, 16 Clarksville St., Paris, Texas.
Herbert J. Hayes, 307 E. Pecan St., San Antonio, Texas.

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

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

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

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

OFFICERS
Secretary and Treasurer, R. H. BURTON

DIRECTORS
Chairman and Public Interest Director, C. B. Merriam, 701 Kansas Ave., Topeka, Kans.
Vice Chairman, W. R. McWilliams, Oklahoma City Bldg. & Loan Assn., Oklahoma City, Oklahoma.
G. E. McKinnis, 118 N. Broadway, Shawnee, Oklahoma.
Henry Otto, Union Bldg., Loan and Savings Assn., Manhattan City, Kans.

W. H. Pitzer, 115 South 8th St., Nebraska City, Nebr.
L. C. Pollock, 201 N. Robinson St., Oklahoma City, Oklahoma.
Charles F. Quaintance, 1608 Welton St., Denver, Colo.
L. F. Reed, Eureka Bldg. & Loan Assn., Eureka, Kans.
C. T. Rice, Anchor Bldg., Sav. & Loan Assn., Kansas City, Kansas.
L. E. Roush, Bldg. and Loan Dept., State House, 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, \$6,449,400.**

President, CHARLES H. STEWART
Vice President and Treasurer, IRVING BOGARDUS

OFFICERS
Secretary, W. H. CAMPBELL
Asst. Secretary, MRS. E. M. SOOYSMITH

DIRECTORS
Chairman, Frank S. McWilliams, Fidelity Savings & Loan Assn., Spokane, Wash.
Vice Chairman, Ben H. Hazen, Benjamin Franklin Savings & Loan Assn., Portland, Ore.
Public Interest Director, L. H. Hoffman, Hoffman Construction Co., Portland, Ore.
Public Interest Director, Morris Rosenblatt, P. O. Box 187, Salt Lake City, Utah.

J. H. Andrews, Federal Bldg. & Loan Assn., Ogden, Utah
P. C. Bulen, Mountain States Bldg. & Loan Assn., Great Falls, Mont.
Sam H. Dehnert, 200 N. Fourth St., Coeur d'Alene, Idaho.
J. T. S. Lyle, Pacific Savings & Loan Assn., Tacoma, Wash.
L. C. Stidd, Benefit Savings & Loan, Portland, Ore.
J. R. Sullivan, Albany Mutual Bldg. & Loan Assn., Laramie, Wyo.
Worrall Wilson, Washington Title Ins. Co., Seattle, Wash.

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

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

President and Treasurer, M. M. HURFORD

OFFICERS
Secretary, F. C. NOON

DIRECTORS
Chairman, C. H. Wade, State Mutual Bldg. & Loan Assn., Los Angeles, California.
Vice Chairman and Public Interest Director, David G. Davis, %The White House, San Francisco, California.
Public Interest Director, Adolph Schleicher, U. S. Rubber Co., Samson Division, Los Angeles, Calif.
Sanford M. Anderson, Peoples Bldg. & Loan Assn., Inglewood, Calif.
Osmond G. Bates, White Pine Mutual Bldg. and Ln. Assn., Ely, Nev.

William E. Bouton, Fidelity Bldg. & Loan Assn., San Francisco, Calif.
E. M. Einstein, Fresno Guarantee Bldg. & Loan Assn., Fresno, Calif.
Paul Endicott, Home Builder's Loan Assn., Pomona, Calif.
J. G. Rice, 116 No. First Ave., Phoenix, Ariz.
Samuel C. Symon, 206 Crocker Bldg., San Francisco, Calif.
P. T. Tompkins, Berkeley Guarantee Bldg. & Loan Assn., Berkeley, California.

OTHER GOVERNMENT AGENCIES DEALING WITH BANKS

FEDERAL SAVINGS AND LOAN SYSTEM

(Federal Home Loan Bank Board)

BOARD OF DIRECTORS

JOHN H. FAHEY, Chairman; T. D. WEBB, Vice Chairman; WILLIAM F. STEVENSON, FRED W. CATLETT, and H. E. HOAGLAND; ROBERT L. NAGEL, Secretary to the Board; ORMOND E. LOOMIS, Executive Assistant to Chairman; JOHN M. HAGER, Executive Assistant to the Chairman; JOHN W. CHILDRESS, Assistant to the Chairman.

OFFICERS

J. M. ROUNTREE, General Manager; JOHN M. WYMAN, Deputy to General Manager; ANGUS G. GRANT, Assistant to General Manager; C. H. ELLINGSTON, Assistant to General Manager; HORACE RUSSELL, General Counsel.
Information, Room 7500, New Post Office Building, Twelfth Street and Pennsylvania Avenue N. W., Washington, D. C., Telephone, NATIONAL 5812, Branch 138.

FEDERAL SAVINGS AND LOAN INSURANCE CORPORATION

(Federal Home Loan Bank Board)

TRUSTEES

JOHN H. FAHEY, Chairman; T. D. WEBB, Vice Chairman; FRED W. CATLETT, WILLIAM F. STEVENSON, and H. E. HOAGLAND; ROBERT L. NAGEL, Secretary to the Trustees; ORMOND E. LOOMIS, Executive Assistant to the Chairman; JOHN M. HAGER, Executive Assistant to the Chairman; JOHN W. CHILDRESS, Assistant to the Chairman.

OFFICERS

FRED W. CATLETT, Acting General Manager; HORACE RUSSELL, General Counsel; EARL J. AUTEN, Chief Accountant; and JOHN BYRNES, Treasurer.
Information, Room 7500, New Post Office Building, Twelfth Street and Pennsylvania Avenue N. W., Washington, D. C., Telephone, NATIONAL 5812, Branch 138.

OTHER GOVERNMENT AGENCIES DEALING WITH BANKS (Continued)

HOME OWNERS' LOAN CORPORATION

(Federal Home Loan Bank Board)

BOARD OF DIRECTORS

JOHN H. FAHEY, Chairman; T. D. WEBB, Vice Chairman; FRED W. CATLETT, WILLIAM F. STEVENSON and H. E. HOAGLAND, ROBERT L. NAGEL, Secretary to the Board; ORMOND E. LOOMIS, Executive Assistant to the Chairman; JOHN M. HAGER, Executive Assistant to the Chairman; JOHN W. CHILDRESS, Assistant to the Chairman.

OFFICERS

PRESTON DELANO, General Manager; CHARLES A. JONES, NUGENT FALLON, Deputy General Managers; HORACE RUSSELL, General Counsel; FRED F. LOVELL, Acting Auditor; DONALD H. McNEAL, Director of Reconditioning; HAROLD LEE, Loan Review Adviser; CUTHBERT E. REEVES, Chief Appraiser; RODNEY D. ANDREWS, Comptroller; PATRICK J. MALONEY, Treasurer.
Information, Room 7500, New Post Office Building, Twelfth Street and Pennsylvania Avenue N. W., Washington, D. C., Telephone, National 5812, Branch 138.

COMMODITY CREDIT CORPORATION

BOARD OF DIRECTORS

HENRY A. WALLACE, CHESTER C. DAVIS, OSCAR JOHNSTON, W. I. MYERS, J. E. WELLS, JR., LYNN P. TALLEY, E. B. SCHWULST, STANLEY REED, and WARD M. BUCKLES.

OFFICERS

LYNN P. TALLEY, President; OSCAR JOHNSTON, First Vice President; J. E. WELLS, JR., Second Vice President; G. R. RATHHELL, Treasurer; GUY G. CHASE, Assistant Treasurer; JOHN D. GOODLOE, Secretary; SAMUEL H. SABIN, Assistant Secretary.
Information, Room 711, 1825 H Street N. W., Washington, D. C., Telephone, District 4911, Branch 214.

EXPORT-IMPORT BANK OF WASHINGTON, D. C.

BOARD OF TRUSTEES

DANIEL C. ROPER, R. WALTON MOORE, GEORGE N. PEEK, T. JEFFERSON COOLIDGE, CHESTER C. DAVIS, ROBERT F. KELLEY, STANLEY REED, LYNN P. TALLEY, HAROLD H. NEFF.

OFFICERS

R. WALTON MOORE, Chairman; GEORGE N. PEEK, President; CHARLES E. STUART, Vice President; LYNN P. TALLEY, Treasurer; D. B. GRIFFIN, Assistant Treasurer; WARREN LEE PIERSON, Secretary and General Counsel.
Information, Room 320, 1778 Pennsylvania Avenue N. W., Washington, D. C., Telephone, National 6840, Branches 10 and 20.

SECOND EXPORT-IMPORT BANK OF WASHINGTON, D. C.

BOARD OF TRUSTEES AND OFFICERS

(The Second Export-Import Bank has the same trustees and officers as the First Export-Import Bank).
Information, Room 320, 1778 Pennsylvania Avenue N. W., Washington, D. C., Telephone National 6840, Branches 10 and 20.

FEDERAL DEPOSIT INSURANCE CORPORATION

BOARD OF DIRECTORS

LEO T. CROWLEY, Chairman; PHILLIPS L. GOLDSBOROUGH and J. F. T. O'CONNOR, Comptroller of the Currency.

EXECUTIVE ASSISTANTS AND OFFICERS

W. R. MILFORD, Executive Assistant to the Chairman; M. R. BIGGS, Executive Assistant to Director O'Connor; L. E. BIRDZELL, General Counsel; and WALTER J. OWENS, Secretary of the Board.
Information, Room 403, National Press Building, Fourteenth and F Streets N. W., Washington, D. C., Telephone, District 1240, Branch 103.

FEDERAL HOUSING ADMINISTRATION

OFFICERS

STEWART McDONALD, Acting Administrator; ALBERT L. DEANE, and J. HOWARD AUDREY, Deputy Administrators; ROBERT B. SMITH, Assistant Administrator in Charge of Publicity; ROGER J. WHITEFORD, General Counsel; WARD M. CANADAY, Assistant to the Administrator in charge of Public Relations; THEODORE B. NICKSON, Comptroller; ROBERT M. CATHERINE, Assistant Deputy Administrator; PAUL FITZPATRICK, Director of Public Relations Division; WILLIAM D. FLANDERS, Director of Field Division; MILES COLEMAN, Technical Advisor; ABNER H. FERGUSON, Assistant General Counsel; JAMES D. DUSENBERRY, Director of Underwriting and Realty; B. J. FLYNN, Director of Industries; DR. ERNEST FISHER, Director of Economics and Statistics Division; FRANK C. STRAAT, Assistant Comptroller; GEORGE W. NEVILLE, Special Assistant to the Administrator; J. K. GILCHRIST, Special Assistant to the Administrator; PAUL A. BEST, Administrative Assistant and Liaison Officer.

Information, Room 104, Federal Housing Administration Building, 1001 Vermont Avenue, Washington, D. C. Telephone, National 5061, Branch 632.

RECONSTRUCTION FINANCE CORPORATION

DIRECTORS

JESSE H. JONES, Chairman; HENRY MORGENTHAU, JR. (Secretary of the Treasury) or, in his absence, T. JEFFERSON COOLIDGE (Under Secretary of the Treasury), Director Ex Officio; CHARLES B. HENDERSON, CARROLL B. MERRIAM, FREDERIC H. TABER, HUBERT D. STEPHENS, CHARLES T. FISHER, Jr., Directors.

OFFICERS

JAMES B. ALLEY, General Counsel; GEORGE R. COOKSEY, Secretary; and HENRY A. MULLIGAN, Treasurer.
Information, Room 308, 1825 H Street N. W., Washington, D. C., Telephone, District 4911, Branch 161.

THE R. F. C. MORTGAGE COMPANY

DIRECTORS

EARL B. SCHWULST, JOHN K. MCKEE, JOHN W. SLACKS, JAMES L. DOUGHERTY, HENRY A. MULLIGAN.

OFFICERS

EARL B. SCHWULST, President; RONALD H. ALLEN, Secretary; HENRY A. MULLIGAN, Treasurer; JAMES L. DOUGHERTY, General Counsel; A. I. HOBSON, Assistant Secretary; JEROME T. KELLEY, Assistant Treasurer; and WALTER C. ABERG, General Loan Executive.
Information, Room 308, 1825 H Street N. W., Washington, D. C., Telephone District 4911, Branch 161.

Names and Office Addresses of the Managers of the Loan Agencies of the Reconstruction Finance Corporation and Special Representative in Charge of Office, San Juan, Puerto Rico

| LOAN AGENCY | MANAGER | ADDRESS |
|-------------------------|------------------------------------|---|
| ATLANTA, GEORGIA | ERLE COCKE | Federal Reserve Bk. Bldg., Atlanta, Georgia. |
| BIRMINGHAM, ALABAMA | T. J. COTTINGHAM | Federal Reserve Br. Bk. Bldg., 1801 Fifth Avenue, Birmingham, Alabama. |
| BOSTON, MASSACHUSETTS | JOSEPH P. CARNEY | 40 Broad Street, Boston, Massachusetts. |
| CHARLOTTE, N. C. | JOHN A. CAMPBELL, JR. | 19th Floor, First National Bk. Bldg., Charlotte, N. C. |
| CHICAGO, ILLINOIS | F. D. GALLAGHER | Federal Reserve Bk. Bldg., 164 W. Jackson Blvd., Chicago, Illinois. |
| CLEVELAND, OHIO | F. S. CALLANDER | 4th Floor, Federal Reserve Bk. Bldg., Cleveland, Ohio |
| DALLAS, TEXAS | W. P. ANDREWS | c/o Federal Reserve Bk. Bldg., Dallas, Texas. |
| DENVER, COLORADO | T. E. MC CLINTOCK | 806 First National Bk. Bldg., Denver, Colorado. |
| DETROIT, MICHIGAN | CHARLES H. HEWITT | U. S. Bond & Mortgage Building, 607 Shelby Street, Detroit, Michigan. |
| EL PASO, TEXAS | LUCIUS C. ANDREWS, Acting Manager | Federal Reserve Br. Bk. Bldg., El Paso, Texas. |
| HELENA, MONTANA | STUART A. BINGHAM | Montana Livestock Loan Co. Bldg., 26 Edwards Street, Helena, Montana. |
| HOUSTON, TEXAS | R. F. FORD | 2505 Gulf Building, Houston, Texas. |
| JACKSONVILLE, FLORIDA | FRED H. FARWELL | 3rd Floor, Federal Reserve Br. Bk. Bldg., Jacksonville, Florida. |
| KANSAS CITY, MISSOURI | FRANK HODGES | 1014 Federal Reserve Bk. Bldg., Kansas City, Mo. |
| LITTLE ROCK, ARKANSAS | J. W. JARRETT | American Exchange Trust Co. Bldg., 110 East Third St., Little Rock, Arkansas. |
| LOS ANGELES, CALIFORNIA | THOS. C. SCROGGS | 1012 Pacific National Bldg., 9th and Hill Streets, Los Angeles, California. |
| LOUISVILLE, KENTUCKY | J. FORT ABELL | Lincoln Bank Bldg., 421 W. Market Street, Louisville, Kentucky. |
| MINNEAPOLIS, MINNESOTA | BEN C. MAYNARD | 438 McKnight Bldg., Minneapolis, Minn. |
| NASHVILLE, TENNESSEE | J. M. GARDENHIRE | Nashville Trust Co. Bldg., Nashville, Tenn. |
| NEW ORLEANS, LOUISIANA | GEORGE F. BUSKIE | Fifth Floor, Union Bldg., 837 Gravier Street, New Orleans, Louisiana. |
| NEW YORK, NEW YORK | D. J. MAHONEY | Federal Reserve Bk. Bldg., 33 Liberty St., New York, New York. |
| OKLAHOMA CITY, OKLAHOMA | J. C. EAGEN | Federal Reserve Br. Bk. Bldg., Oklahoma City, Okla. |
| OMAHA, NEBRASKA | HERBERT S. DANIEL | 219 Post Office Bldg., Omaha, Nebraska. |
| PHILADELPHIA, PA. | ROBERT J. KIESLING, Acting Manager | Federal Reserve Bk. Bldg., Philadelphia, Pa. |
| PORTLAND, OREGON | E. F. SLADE | 1006 Porter Bldg., Portland, Oregon. |
| RICHMOND, VIRGINIA | HENRY G. GILMER | Federal Reserve Bk. Annex, Richmond, Virginia. |
| ST. LOUIS, MISSOURI | JAMES K. VARDAMAN, JR. | Federal Reserve Bk. Bldg., 411 Locust Street, St. Louis, Missouri. |
| SALT LAKE CITY, UTAH | ELIAS A. SMITH | 408 First Nat'l Bk. Bldg., Salt Lake City, Utah. |
| SAN ANTONIO, TEXAS | OTTO MEERSCHIEDT | 300 Alamo National Bldg. (P. O. Box 1073), San Antonio, Texas |
| SAN FRANCISCO, CALIF. | A. A. CALKINS | 720 Federal Reserve Bk. Bldg., San Francisco, Calif. |
| SAN JUAN, PUERTO RICO | NELSON NORREGAARD, Sp. Rep. | Government House, San Juan, Puerto Rico. |
| SEATTLE, WASHINGTON | R. L. DAVIS | 1424 Exchange Bldg., Seattle, Washington. |
| SPOKANE, WASHINGTON | WALTER FERGUSON | 408 Spokane & Eastern Bldg., Spokane, Washington. |

CLEARING HOUSES IN THE UNITED STATES

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

(In Thousands of Dollars)

| CITY | July, 1934 Deposits | January, 1935 Deposits | July, 1935 Deposits | CITY | July, 1934 Deposits | January, 1935 Deposits | July, 1935 Deposits |
|-------------------------|------------------------|---------------------------|------------------------|-------------------------|------------------------|---------------------------|------------------------|
| Aberdeen, S. D. | \$ 4,086 | \$ 4,583 | \$ 6,698 | Glendale, Calif. | | | 469 |
| Ablene, Texas | 5,181 | 5,995 | 5,574 | Grand Forks, N. D. | \$ 3,747 | \$ 4,494 | 4,591 |
| Akron, Ohio | 32,382 | 37,071 | 41,743 | Grand Island, Neb. | 6,093 | 7,340 | 8,531 |
| Alameda, Calif. | 299 | 346 | 520 | Grand Rapids, Mich. | 43,198 | 46,383 | 50,389 |
| Albany, Ga. | 2,707 | 3,395 | 2,974 | Great Falls, Mont. | 9,378 | 12,670 | 13,840 |
| Albany, N. Y. | 328,311 | 354,441 | 327,983 | Green Bay, Wis. | 11,785 | 9,085 | 9,341 |
| Albert Lea, Minn. | 2,705 | 2,693 | 2,987 | Greensboro, N. C. | 7,434 | 3,805 | 3,495 |
| Alexandria, Va. | 7,077 | 7,618 | 7,913 | Greenville, Miss. | 2,874 | 9,125 | 8,345 |
| Allentown, Pa. | 28,676 | 29,286 | 30,833 | Greenville, S. C. | 8,238 | 1,393 | 1,442 |
| Altoona, Pa. | 9,852 | 10,074 | 11,350 | Griffin, Ga. | 1,105 | 3,477 | 3,608 |
| Amarillo, Texas | 13,517 | 13,384 | 13,804 | Guthrie, Okla. | 3,462 | 9,819 | 11,319 |
| Ames, Iowa | 2,194 | 2,458 | 2,764 | Hagerstown, Md. | 9,152 | 11,724 | 12,526 |
| Ann Arbor, Mich. | 14,551 | 15,147 | 16,335 | Hamilton, Ohio | 10,911 | 4,695 | 4,858 |
| Anniston, Ala. | 5,286 | 5,569 | 5,352 | Hannibal, Mo. | 4,684 | 35,886 | 35,418 |
| Asheville, N. C. | 1,980 | 1,909 | 2,041 | Harrisburg, Pa. | 33,031 | 273,982 | 275,438 |
| Atchison, Kan. | 3,203 | 3,265 | 3,460 | Hartford, Conn. | 261,649 | 5,047 | 5,117 |
| Atlanta, Ga. | 121,058 | 134,393 | 131,211 | Hattiesburg, Miss. | 4,846 | 27,574 | 28,477 |
| Atlantic City, N. J. | 7,646 | 8,014 | 7,925 | Hazleton, Pa. | 27,574 | 15,329 | 16,196 |
| Augusta, Ga. | 10,621 | 11,349 | 11,275 | Helena, Mont. | 12,096 | 7,209 | 7,644 |
| Aurora, Ill. | 5,540 | 6,264 | 7,856 | Henderson Ky. | 2,540 | 4,308 | 4,319 |
| Austin, Texas | 17,394 | 22,531 | 24,602 | Hibbing, Minn. | 4,210 | 927 | 866 |
| Bakersfield, Calif. | 2,183 | 2,478 | 560,571 | Hollywood, Calif. | 774 | 51,565 | 51,634 |
| Baltimore, Md. | 509,229 | 545,169 | 43,679 | Holyoke, Mass. | 3,260 | 3,278 | 4,272 |
| Bangor, Me. | 42,152 | 42,548 | 43,679 | Hot Sp. N. Park, Ark. | 9,162 | 3,260 | 4,272 |
| Bartlesville, Okla. | 7,934 | 8,624 | 9,046 | Houston, Texas | 181,118 | 193,010 | 186,012 |
| Battle Creek, Mich. | | 15,368 | 16,810 | Huntington, W. Va. | 12,219 | 12,627 | 12,647 |
| Beaumont, Texas | 18,214 | 18,366 | 18,602 | Huntington Park, Calif. | | | 2,903 |
| Bellingham, Wash. | 7,065 | 7,716 | 7,591 | Huron, S. D. | | | 11,384 |
| Beloit, Wis. | 7,791 | 8,019 | 8,530 | Hutchinson, Kan. | 10,898 | 11,022 | 3,167 |
| Berkeley, Calif. | | 15,792 | 16,762 | Independence, Mo. | 3,393 | 2,923 | 204,621 |
| Bethlehem, Pa. | 16,131 | 17,760 | 8,219 | Indianapolis, Ind. | 160,935 | 180,173 | 10,248 |
| Billings, Mont. | 6,234 | 7,760 | 42,739 | Jackson, Mich. | 7,655 | 8,557 | 18,704 |
| Binghamton, N. Y. | 42,042 | 42,369 | 66,089 | Jackson, Miss. | 15,468 | 18,444 | 77,790 |
| Birmingham, Ala. | 61,894 | 66,802 | 13,377 | Jacksonville, Fla. | 68,767 | 74,733 | 24,568 |
| Bloomington, Ill. | 10,534 | 12,488 | 13,377 | Jamestown, N. Y. | 23,089 | 24,188 | 7,123 |
| Bogalusa, La. | 1,295 | 1,673 | 1,456 | Joplin, Mo. | 6,275 | 6,880 | 14,659 |
| Boston, Mass. | 1,723,902 | 1,727,998 | 1,793,210 | Kalamazoo, Mich. | 11,611 | 13,374 | 26,595 |
| Bowling Green, Ky. | 2,647 | 3,735 | 4,091 | Kansas City, Kan. | 23,352 | 26,721 | 352,449 |
| Bridgeport, Conn. | 117,401 | 118,649 | 120,775 | Kansas City, Mo. | 308,726 | 2,844 | 2,700 |
| Bristol, Tenn. | 4,339 | 5,034 | 4,867 | Keyport, N. J. | 22,206 | 28,449 | 30,234 |
| Brunswick, Ga. | 2,495 | 2,775 | 2,680 | Knoxville, Tenn. | 10,756 | 11,557 | 12,464 |
| Buffalo, N. Y. | 491,768 | 500,907 | 498,815 | LaCrosse, Wis. | 9,759 | 11,542 | 12,373 |
| Butler, Pa. | 13,231 | 13,679 | 13,960 | La Fayette, Ind. | | | 5,462 |
| Cambridge, Mass. | 105,982 | 106,677 | 110,983 | Lancaster, Ohio | 29,282 | 29,637 | 31,138 |
| Camden, N. J. | 48,081 | 49,176 | 49,854 | Lancaster, Pa. | 10,987 | 12,229 | 14,457 |
| Canton, Ohio | 26,766 | 29,952 | 33,776 | Lansing, Mich. | 1,414 | 1,746 | 1,671 |
| Cape Girardeau, Mo. | 2,805 | 2,969 | 2,909 | Larned, Kan. | 1,414 | 4,889 | 5,137 |
| Carthage, Mo. | 2,367 | 2,873 | 2,806 | Lawrence, Kan. | 4,973 | 6,506 | 6,686 |
| Casper, Wyo. | 5,627 | 6,044 | 6,454 | Leavenworth, Kan. | 6,394 | 12,029 | 12,716 |
| Cedar Rapids, Iowa | 28,162 | 30,505 | 36,005 | Lebanon, Pa. | 11,810 | 31,885 | 32,693 |
| Champaign, Ill. | 6,143 | 7,300 | 8,114 | Lewiston, Me. | 32,170 | 23,500 | 20,944 |
| Charleston, S. C. | 2,408 | 2,487 | 2,718 | Lexington, Ky. | 22,062 | 1,267 | 1,312 |
| Charleston, W. Va. | 37,144 | 45,081 | 47,903 | Liberal, Kan. | 1,146 | 40,531 | 45,112 |
| Charlotte, N. C. | 44,024 | 44,039 | 41,804 | Lincoln, Neb. | 33,424 | 23,173 | 26,694 |
| Chatanooga, Tenn. | 44,500 | 54,237 | 54,473 | Little Rock, Ark. | 18,852 | 44,998 | 49,757 |
| Chattanooga, Tenn. | 44,333 | 47,430 | 46,672 | Long Beach, Calif. | 41,251 | 4,172 | 4,552 |
| Chester, Pa. | 19,699 | 20,349 | 20,559 | Lorain, Ohio | 1,478 | 817,284 | 834,860 |
| Chester, S. C. | 1,631 | 2,004 | 1,822 | Los Angeles, Calif. | 761,966 | 134,662 | 137,359 |
| Cheyenne, Wyo. | 7,943 | 9,468 | 10,909 | Louisville, Ky. | 127,358 | 69,910 | 69,539 |
| Chicago, Ill. | 2,080,449 | 2,322,703 | 2,562,008 | Lowell, Mass. | 70,818 | 17,731 | 18,491 |
| Cincinnati, Ohio | 271,808 | 286,674 | 302,459 | Lynchburg, Va. | 77,833 | 74,582 | 76,092 |
| Claremont, Calif. | | 604,529 | 1,442 | Lynn, Mass. | 6,813 | 7,343 | 7,465 |
| Cleveland, Ohio | 553,819 | 604,529 | 634,153 | Macon, Ga. | 20,043 | 21,746 | 26,521 |
| Clinton, Iowa | 8,282 | 8,614 | 9,170 | Madison, Wis. | 68,920 | 68,322 | 69,326 |
| Colorado Springs, Colo. | 15,725 | 16,664 | 17,726 | Manchester, N. H. | 2,073 | 2,381 | 2,801 |
| Columbia, S. C. | 5,491 | 5,491 | 4,401 | Manhattan, Kan. | 8,105 | 8,619 | 8,860 |
| Columbus, Ga. | 10,713 | 11,703 | 11,831 | Mantowoc, Wis. | 7,704 | 7,784 | 8,572 |
| Columbus, Ohio | 110,200 | 127,516 | 138,781 | Mankato, Minn. | 11,093 | 12,048 | 12,631 |
| Concord, N. H. | | 43,955 | 43,955 | Marion, Ohio | 3,761 | 4,315 | 4,867 |
| Council Bluffs, Iowa | 8,280 | 9,057 | 9,497 | Martinsburg, W. Va. | 5,658 | 5,777 | 5,749 |
| Cumberland, Md. | 14,102 | 15,162 | 15,815 | Memphis, Tenn. | 90,981 | 99,762 | 99,796 |
| Dallas, Texas | 193,109 | 195,519 | 184,816 | Meridian, Miss. | 6,882 | 7,488 | 7,265 |
| Danville, Ill. | 8,945 | 9,627 | 9,633 | Mexico, Mo. | 1,808 | 2,035 | 2,155 |
| Dayton, Ohio | 39,134 | 33,997 | 38,894 | Miami, Fla. | 28,708 | 33,582 | 26,533 |
| Decatur, Ala. | 4,145 | 3,225 | 3,161 | Michigan City, Ind. | 5,365 | 5,561 | 5,873 |
| Decatur, Ill. | 13,896 | 15,147 | 15,677 | Milledgeville, Ga. | 1,839 | 2,067 | 2,006 |
| Denver, Colo. | 142,247 | 157,359 | 163,008 | Milwaukee, Wis. | 238,877 | 249,906 | 264,568 |
| Derby, Conn. | 12,345 | 12,344 | 12,504 | Minneapolis, Minn. | 300,424 | 331,924 | 341,686 |
| Des Moines, Iowa | 63,580 | 74,722 | 82,198 | Minot, N. D. | 3,815 | 4,009 | 3,950 |
| Detroit, Mich. | 430,090 | 517,504 | 574,797 | Mobile, Ala. | 29,444 | 31,800 | 32,336 |
| Dodge City, Kan. | 1,645 | 1,912 | 1,930 | Modesto, Calif. | 3,689 | 4,287 | 4,076 |
| Dothan, Ala. | 3,257 | 4,091 | 3,171 | Montclair, N. J. | 32,773 | 34,502 | 35,611 |
| Du Bois, Pa. | 6,763 | 7,003 | 7,003 | Montgomery, Ala. | 17,200 | 21,918 | 22,977 |
| Duluth, Minn. | 43,187 | 45,131 | 49,670 | Mt. Carmel, Pa. | | 6,748 | 6,748 |
| Dunkirk, N. Y. | 8,383 | 8,344 | 8,049 | Muncie, Ind. | 9,480 | 11,577 | 11,444 |
| Durham, N. C. | 19,115 | 19,918 | 20,262 | Muskegon, Mich. | 9,942 | 11,155 | 12,761 |
| Elberton, Ga. | 674 | 937 | 883 | Muskogee, Okla. | 10,107 | 9,433 | 9,565 |
| Elkhart, Ind. | 6,675 | 6,657 | 6,162 | Nashua, N. H. | | 16,223 | 17,058 |
| El Paso, Texas | 17,871 | 21,602 | 22,198 | Nashville, Tenn. | 73,580 | 82,584 | 89,186 |
| Elyria, Ohio | 4,713 | 8,543 | 8,106 | New Albany, Ind. | 2,055 | 2,559 | 2,636 |
| Emporia, Kan. | 3,985 | 4,546 | 4,239 | New Albany, Miss. | 4,721 | 4,856 | 4,862 |
| Enid, Okla. | 6,966 | 6,647 | 7,157 | New Albany, Miss. | 1,147 | 1,497 | 1,314 |
| Erie, Pa. | 29,263 | 33,426 | 33,237 | Newark, N. J. | 378,289 | 390,728 | 400,870 |
| Eugene, Ore. | 5,359 | 5,499 | 4,186 | Newark, Ohio | 10,054 | 10,410 | 12,064 |
| Evanston, Ill. | 15,001 | 16,098 | 17,103 | New Bedford, Mass. | 73,548 | 72,289 | 74,235 |
| Evansville, Ind. | | 40,376 | 44,014 | New Brighton, Pa. | 2,738 | 2,517 | 2,892 |
| Fall River, Mass. | 68,030 | 68,257 | 67,682 | New Castle, Pa. | 14,141 | 14,593 | 15,299 |
| Fargo, N. D. | 13,920 | 12,876 | 12,485 | New Haven, Conn. | 141,200 | 142,101 | 146,421 |
| Fergus Falls, Minn. | 3,867 | 4,108 | 4,155 | New Kensington, Pa. | 7,593 | 7,550 | 7,865 |
| Fort Dodge, Iowa | 2,808 | 3,281 | 4,155 | New London, Conn. | 43,963 | 43,974 | 43,586 |
| Fort Wayne, Ind. | 25,688 | 29,766 | 31,089 | Newnan, Ga. | 1,475 | 1,494 | 1,517 |
| Fort Worth, Texas | 72,186 | 72,762 | 75,624 | New Orleans, La. | 159,535 | 182,968 | 174,148 |
| Franklin, Pa. | 8,868 | 9,104 | 9,018 | Newport News, Va. | 9,950 | 9,672 | 9,982 |
| Frederick, Md. | 17,909 | 18,204 | 17,637 | New Rochelle, N. Y. | 23,271 | 22,409 | 23,554 |
| Fremont, Neb. | 3,661 | 3,785 | 3,893 | New York, N. Y. | 13,381,958 | 14,581,695 | 14,812,974 |
| Galveston, Texas | 27,481 | 28,619 | 30,026 | | | | |

CLEARING HOUSES IN THE UNITED STATES—Continued

(In Thousands of Dollars)

| CITY | July, 1934 Deposits | January, 1935 Deposits | July, 1935 Deposits | CITY | July, 1934 Deposits | January, 1935 Deposits | July, 1935 Deposits |
|-------------------------------------|------------------------|---------------------------|------------------------|-----------------------|------------------------|---------------------------|------------------------|
| Niagara Falls, N. Y. | \$ 25,358 | \$ 25,176 | \$ 26,030 | Santa Monica, Calif. | \$ 782 | \$ 862 | \$ 987 |
| Norfolk, Va. | 51,547 | 55,510 | 56,737 | Santa Rosa, Calif. | 3,184 | 3,293 | 3,353 |
| Norristown, Pa. | 18,233 | 18,224 | 19,120 | •Savannah, Ga. | 78,661 | 77,330 | 83,076 |
| *Northern New Jersey City, N. J. | | | | Scranton, Pa. | 103,020 | 105,032 | 102,462 |
| Norwalk, Conn. | | | 16,462 | •Seattle, Wash. | 198,691 | 220,738 | 220,064 |
| •Oakland, Calif. | 43,327 | 44,002 | 43,276 | Sedalia, Mo. | 2,151 | 2,538 | 2,613 |
| •Ogden, Utah | 15,717 | 19,738 | 19,784 | Shamokin, Pa. | 12,165 | 12,917 | 12,786 |
| Oil City, Pa. | 10,903 | 14,423 | 14,626 | Sheboygan, Wis. | 16,725 | 17,704 | 18,460 |
| •Oklahoma City, Okla. | 75,461 | 77,950 | 90,858 | •Sioux City, Iowa | 25,944 | 26,392 | 29,069 |
| •Omaha, Neb. | 106,687 | 111,431 | 115,401 | Sioux Falls, S. D. | 11,097 | 13,728 | 13,491 |
| Orange, N. J. | 22,457 | 23,865 | 24,178 | South Bend, Ind. | 14,575 | 16,192 | 17,625 |
| Oshkosh, Wis. | 11,323 | 12,309 | 12,561 | South St. Paul, Minn. | 5,112 | 5,362 | 5,594 |
| Palestine, Texas | 3,119 | 3,132 | 2,934 | •Spokane, Wash. | 39,012 | 45,025 | 47,168 |
| Parsons, Kan. | 2,979 | 3,247 | 3,244 | Springfield, Ill. | 18,971 | 20,331 | 21,983 |
| •Pasadena, Calif. | 18,698 | 19,689 | 22,032 | Springfield, Mass. | 149,000 | 149,473 | 151,356 |
| Passaic, N. J. | 33,068 | 33,251 | 34,837 | Springfield, Mo. | 12,668 | 13,252 | 13,787 |
| Paterson, N. J. | 100,248 | 100,908 | 101,124 | Springfield, Ohio | 14,140 | 15,315 | 16,584 |
| •Peoria, Ill. | 38,159 | 41,917 | 43,953 | Stamford, Conn. | 41,127 | 41,593 | 42,456 |
| Petersburg, Va. | | | 3,573 | Steubenville, Ohio | 14,336 | 14,184 | 15,269 |
| •Philadelphia, Pa. | 1,697,085 | 1,753,838 | 1,781,258 | Stockton, Calif. | 13,350 | 14,693 | 14,837 |
| Phillipsburg, N. J. | 5,603 | 5,903 | 6,640 | Superior, Wis. | 6,830 | 6,998 | 7,552 |
| Phoenix, Ariz. | 24,210 | 32,879 | 35,890 | Syracuse, N. Y. | 174,122 | 175,008 | 180,809 |
| Pine Bluff, Ark. | 9,369 | 11,248 | 10,020 | Tacoma, Wash. | 17,347 | 18,697 | 18,020 |
| Pittsburg, Kan. | 3,329 | 3,613 | 3,960 | Tampa, Fla. | 26,046 | 26,384 | 28,218 |
| •Pittsburgh, Pa. | 905,242 | 960,430 | 978,513 | Terre Haute, Ind. | 22,140 | 24,001 | 26,505 |
| Pittston, Pa. | 16,214 | 16,077 | 16,060 | Texarkana, Ark.-Tex. | 11,202 | 11,728 | 12,127 |
| Portland, Me. | 71,635 | 71,637 | 72,889 | •Toledo, Ohio | 71,883 | 76,409 | 84,990 |
| •Portland, Ore. | 137,470 | 141,664 | 156,090 | •Topeka, Kan. | 32,804 | 37,603 | 40,224 |
| Portsmouth, Va. (See Norfolk) | | | | Trenton, N. J. | 106,838 | 106,987 | 117,318 |
| Pottsville, Pa. | 18,356 | 19,703 | 20,568 | Tucson, Ariz. | 13,071 | 5,706 | 6,180 |
| Providence, R. I. | 367,009 | 366,866 | 365,803 | •Tulsa, Okla. | 78,411 | 74,990 | 85,224 |
| •Pueblo, Colo. | 22,999 | 25,772 | 23,770 | Utica, N. Y. | 77,417 | 75,702 | 77,315 |
| Quincy, Ill. | 7,884 | 9,869 | 10,283 | Valdosta, Ga. | 2,122 | 1,890 | 1,640 |
| Racine, Wis. | 13,046 | 13,844 | 14,923 | Vernon, Texas | 2,502 | 2,661 | 2,604 |
| Raleigh, N. C. | 936 | | | Vicksburg, Miss. | 8,394 | 9,274 | 9,276 |
| Reading, Pa. | 24,800 | 32,620 | 33,832 | Vincennes, Ind. | 3,032 | 3,480 | 3,433 |
| Red Wing, Minn. | 3,946 | 4,025 | 4,178 | Virginia, Minn. | 4,539 | 4,661 | 4,719 |
| •Richmond, Va. | 133,010 | 135,449 | 145,913 | •Waco, Texas | 18,551 | 20,654 | 18,567 |
| Riverside, Calif. | 9,748 | 10,614 | 12,568 | Warren, Pa. | 14,295 | 14,551 | 14,558 |
| Roanoke, Va. | 27,916 | 29,297 | 29,496 | •Washington, D. C. | 236,209 | 256,846 | 267,153 |
| Rochester, Minn. | 6,062 | 6,557 | 6,978 | Waterbury, Conn. | 56,250 | 56,954 | 57,072 |
| Rochester, N. Y. | 331,630 | 337,302 | 334,311 | Watertown, Wis. | 3,679 | 3,811 | 4,275 |
| Rockford, Ill. | 11,528 | 13,182 | 15,999 | Watsonville, Calif. | 3,926 | 4,111 | 3,928 |
| Rocky Mount, N. C. | 3,980 | 6,488 | 4,945 | Wheeling, W. Va. | 39,149 | 37,880 | 40,332 |
| Rome, Ga. | 4,986 | 5,334 | 5,295 | White Plains, N. Y. | 29,037 | 30,255 | 32,614 |
| Sacramento, Calif. | 23,061 | 26,707 | 29,319 | Whittier, Calif. | 3,044 | 3,214 | 3,190 |
| •St. Joseph, Mo. | 34,084 | 33,030 | 33,701 | •Wichita, Kan. | 44,037 | 47,033 | 49,651 |
| •St. Louis, Mo. | 486,519 | 538,494 | 557,505 | Wichita Falls, Texas | 14,248 | 15,059 | 15,400 |
| •St. Paul, Minn. | 140,833 | 157,645 | 164,427 | Wilkes-Barre, Pa. | 59,186 | 60,981 | 60,526 |
| Salisbury, N. C. | 775 | 896 | 928 | Williamsport, Pa. | 10,522 | 11,574 | 12,334 |
| •Salt Lake City, Utah | 68,495 | 78,475 | 79,564 | Wilmington, Calif. | | | |
| •San Antonio, Texas | 54,662 | 67,086 | 68,723 | Wilmington, Del. | 87,587 | 119,995 | 121,747 |
| San Bernardino, Calif. | 2,233 | 2,342 | 2,745 | Wilmington, N. C. | 8,453 | 8,871 | 8,961 |
| San Diego, Calif. | 35,996 | 37,656 | 41,114 | Winchester, Va. | 5,624 | 6,004 | 5,975 |
| •San Francisco, Calif. | 1,932,007 | 2,053,054 | 2,104,436 | Winona, Minn. | 13,951 | 14,769 | 16,000 |
| San Jose, Calif. | 9,538 | 10,874 | 8,700 | Winter Haven, Fla. | 2,161 | 2,223 | 2,483 |
| San Pedro, Calif. | | | | Worcester, Mass. | 187,079 | 188,810 | 190,279 |
| Santa Barbara, Calif. | 9,040 | 9,884 | 10,504 | Yakima, Wash. | 9,558 | 10,687 | 11,008 |
| Santa Cruz, Calif. | 5,517 | 5,843 | 5,895 | Yankton, S. D. | 2,057 | 2,173 | 2,173 |
| | | | | York, Pa. | 31,014 | 31,479 | 33,180 |

• 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.

